

# Pricing Control File (083)

17.4 Major - BSPRCPRM

April 21, 2017



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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.

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## Revision Guide 17.4 Major Implementation

### Note

The total record size has not changed.

The projects affecting this manual include the following:

Project	Type of Change
PR16011742	Reorganization

### Specific Project Changes

Field Updated	Old Length	New Length	Project
BSF-INT-CHG-PAYOFF-FIELDS on <a href="#">page 106</a>	GROUP (69)	GROUP (79)	PR16011742
BSF-INTR-ONLY-CYCL-CD on <a href="#">page 128</a>	New	1	PR16011742
BSF-INTR-ONLY-THRS-AM on <a href="#">page 129</a>	New	9	PR16011742
FILLER on <a href="#">page 552</a>	20	10	PR16011742



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# Introduction

This technical document does not have a physical file in the First Data System. It exists to allow clients to take the Strategy Pricing File (084) and the Method Pricing File (085) to build a file with the layout of this Pricing Control File (083).

This file layout defines the MTHD-PRIC-DATA in the Method Pricing File. Each service/subject/section has a separate "Group" level definition and are stored as separate physical records.

This document provides information about the Product Control File parameters which control the billing and income features you set to control cardholder accounts.

Some pricing options must be controlled at the agent level. For those options, refer to the Miscellaneous Agent Pricing section (PF PC AP) of the Product Control File.

For procedures for entering and assigning these online parameters, see the *Strategy Management* manual.

The following two documents also provide information.

- *Strategy Pricing File* (084) from copybook BSSTRPRC
- *Method Pricing File* (085) from the copybook BSMTHPRC

## Note

You will find descriptions of the fields as well as some expanded valid value definitions in the user documentation manuals. Parameter names are included to allow you to search documentation for additional information about the fields.

## Pre-Section Fields

From	To	Field	Length	Picture
<b>1</b>	<b>7000</b>	<b>BSF-PRICING-CONTROLS</b>	<b>7000</b>	<b>GROUP</b>
1	4	BSF-PRICING-CLIENT	4	X(4)
		4-digit numeric assigned to First Data customers		

From	To	Field	Length	Picture
5	12	BSF-PRICING-STRATEGY	8	X(8)
		Issuer-defined code determining the pricing strategy under which the System processes the account.		
13	22	BSF-PRICING-EFFECTIVE-DATE	10	X(10)
		Date that a strategy becomes effective Format is: MM-DD-CCYY		
23	26	BSF-PRICING-STTS-ID	4	X(4)
		Valid values are: ARCH = Archived EARC = Eligible for archiving PARC = Pending archive PROD = Production Default value is: PROD		





## Part 1: Interest Charges Section

# Interest Break Points

From	To	Field	Length	Picture
27	105	<b>BSF-INTEREST-FIELDS</b>	79	<b>GROUP</b>
PCF service/subject/section is: <b>CP IC BP</b>				
27	27	BSF-INT-BREAK-FLAG	1	S9V C-3
Parameter Name: Interest Break Calculation  Valid values are:  1 = Compare the break point rates to the cardholder's existing rates at break point 1 and use the lower rate; use the break point rate after crossing break point 2. Apply break point rates only to the portion of the balance that is above the break point.  2 = Compare the break points rates to the cardholder's existing rates at break point 1 and use the higher rate; use the break point rate after crossing break point 2. Apply break point rates only to the portion of the balance that is above the break point.  3 = Compare the break points rates to the cardholder's existing rates at break point 1 and use the lower rate; use the break point rate after crossing break point 2. Apply break point rates to entire balance.  4 = Compare the break points rates to the cardholder's existing rates at break point 1 and use the higher rate; use the break point rate after crossing break point 2. Apply break point rates to entire balance.  Continued next page...				

From	To	Field	Length	Picture
		<p>5 = Use break point rates if they are lower than the cardholder's existing rates. Apply break point rates only to the portion of the balance that is above the break point.</p> <p>6 = Use break point rates if they are higher than the cardholder's existing rates. Apply break point rates only to the portion of the balance that is above the break point.</p> <p>7 = Use break point rates if they are lower than the cardholder's existing rates. Apply break point rates to entire balance.</p> <p>8 = Use break point rates if they are higher than the cardholder's existing rates. Apply break point rates to entire balance.</p>		
28	28	BSF-BREAKPOINT-FLAG	1	S9V C-3
		<p>Parameter Name: Combine Balances</p> <p>Valid values are:</p> <p>0 = Use the merchandise break point parameters in this section as the break points for cash advance and merchandise balances combined.</p> <p>1 = Use the merchandise break point parameters as break points for merchandise only. Use the cash advance break point parameters in this section as the break points for the cash advance balance.</p>		
<b>29</b>	<b>60</b>	<b>BSF-BREAK-POINT-FIELDS</b>	<b>32</b>	<b>GROUP</b>
29	36	BSF-MRCH-BREAK-POINT	8	S9(15)V C-3
		<p>Parameter Name: Merchandise Break Point 1</p>		

From	To	Field	Length	Picture
37	44	BSF-CASH-BREAK-POINT Parameter Name: Cash Advance Break Point 1	8	S9(15)V C-3
45	52	BSF-MRCH-BREAK-POINT-2 Parameter Name: Merchandise Break Point 2	8	S9(15)V C-3
53	60	BSF-CASH-BREAK-POINT-2 Parameter Name: Cash Advance Break Point 2	8	S9(15)V C-3
61	63	BSF-MRCH-YEARLY-RATE Parameter Name: Merchandise Interest Percent 2	3	S9(2)V9(3) C-3
64	66	BSF-CASH-YEARLY-RATE Parameter Name: Cash Advance Interest Percent 2	3	S9(2)V9(3) C-3
67	69	BSF-MRCH-YEARLY-RATE-2 Parameter Name: Merchandise Interest Percent 3	3	S9(2)V9(3) C-3
70	72	BSF-CASH-YEARLY-RATE-2 Parameter Name: Cash Advance Interest Percent 3	3	S9(2)V9(3) C-3
73	73	BSF-CTD-BALANCES Parameter Name: Use Cycle To Date Balances Valid values are: 0 = Use the cash advance and/or merchandise balance based on the interest method selected for the parameters set in the Interest Methods section (CP IC IM) to calculate interest. 1 = Use the total cycle-to-date cash advance and/or merchandise principal balance to calculate interest.	1	S9V C-3

From	To	Field	Length	Picture
74	74	BSF-QUALIF-BAL	1	S9V C-3
<p>Parameter Name: Qualification Balance</p> <p>Valid values are:</p> <p>1 = Select the merchandise interest rate based on the merchandise break point amount.</p> <p>2 = Select the cash advance and merchandise interest rates based on both the cash advance and merchandise break point amounts.</p> <p>When you use this option, the System uses the cash advance break point amount to determine the cash advance interest rate, and the merchandise break point amount to determine the merchandise interest rate.</p> <p>3 = Select the cash advance and merchandise interest rates based on the cash advance break point amount only.</p> <p>When you use this option, the System uses the cash advance break point amount to determine both the cash advance and merchandise interest rates.</p> <p>4 = Select the cash advance and merchandise interest rates based on the merchandise break point amount only.</p> <p>When you use this option, the System uses the merchandise break point amount to determine both the cash advance and merchandise interest rates.</p>				
75	75	BSF-BRK-RATE-CRTR-CD	1	X
<p><b>Note</b></p> <p>This field is not used.</p>				
76	78	BSF-BP-CASH-INDX-RT	3	S9(2)V9(3) C-3
<p>Parameter Name: Cash Index Rate</p>				

From	To	Field	Length	Picture
79	81	BSF-BP-MRCH-INDX-RT Parameter Name: Merchandise Index Rate	3	S9(2)V9(3) C-3
82	84	BSF-BP-PRVS-CASH-INDX-RT Parameter Name: Cash Previous Rate	3	S9(2)V9(3) C-3
85	87	BSF-BP-PRVS-MRCH-INDX-RT Parameter Name: Merchandise Previous Rate	3	S9(2)V9(3) C-3
88	92	BSF-BP-CASH-INDX-DT Parameter Name: Cash Effective Date	5	S9(9)V C-3
93	97	BSF-BP-MRCH-INDX-DT Parameter Name: Merchandise Effective Date	5	S9(9)V C-3
98	105	BSF-BP-INDX-MTHD-NM Parameter Name: Break Point Index Method Name	8	X(8)

# Future Interest

From	To	Field	Length	Picture
106	115	<b>BSF-FUTURE-INTEREST-CHARGES</b>	10	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IC FI</b>		
106	106	BSF-VR-PROMO-IND	1	S9 C-3
		Parameter Name: Future Interest Rate Option Future interest rate program. Valid values are: 0 = Future rates not used 1 = Future rates are used		
107	108	BSF-VR-PROMO-EFF	2	S9(3) C-3
		Parameter Name: New Account Grace Period		
109	111	BSF-VR-FUTURE-MRCH	3	S9(2)V9(3) C-3
		Parameter Name: Merchandise Percent		
112	114	BSF-VR-FUTURE-CASH	3	S9(2)V9(3) C-3
		Parameter Name: Cash Advance Percent		
115	115	BSF-RATIFY-INT-CHANGE-FLAG	1	X
		Parameter Name: Debit Ratify Interest Change Valid values are: 0 = Use new level's rates 1 = Future rates are used		

# Incentive Pricing Breakpoints

From	To	Field	Length	Picture
116	193	<b>BSF-IB-INTEREST-FIELDS</b>	78	<b>GROUP</b>
PCF service/subject/section is: <b>CP IC IB</b>				
116	116	BSF-IB-INTR-BRK-CLC-CD	1	S9V C-3
Parameter Name: Interest Break Calculation				
Valid values are:				
1 = Compare the break point rates to the cardholder's existing rates at break point 1 and use the lower rate; use the break point rate after crossing break point 2. Apply break point rates only to the portion of the balance that is above the break point.				
2 = Compare the break points rates to the cardholder's existing rates at break point 1 and use the higher rate; use the break point rate after crossing break point 2. Apply break point rates only to the portion of the balance that is above the break point.				
3 = Compare the break points rates to the cardholder's existing rates at break point 1 and use the lower rate; use the break point rate after crossing break point 2. Apply break point rates to entire balance.				
4 = Compare the break points rates to the cardholder's existing rates at break point 1 and use the higher rate; use the break point rate after crossing break point 2. Apply break point rates to entire balance.				
5 = Use break point rates if they are lower than the cardholder's existing rates. Apply break point rates only to the portion of the balance that is above the break point.				



From	To	Field	Length	Picture
		<p>6 = Use break point rates if they are higher than the cardholder's existing rates. Apply break point rates only to the portion of the balance that is above the break point.</p> <p>7 = Use break point rates if they are lower than the cardholder's existing rates. Apply break point rates to entire balance.</p> <p>8 = Use break point rates if they are higher than the cardholder's existing rates. Apply break point rates to entire balance.</p>		
117	117	BSF-IB-CMBN-BAL-CD	1	S9V C-3
		<p>Parameter Name: Combine Balances</p> <p>Valid values are:</p> <p>0 = Use the merchandise break point parameters in this section as the break points for cash advance and merchandise balances combined.</p> <p>1 = Use the merchandise break point parameters as break points for merchandise only. Use the cash advance break point parameters in this section as the break points for the cash advance balance.</p>		
<b>118</b>	<b>149</b>	<b>BSF-IB-BREAK-POINT-FIELDS</b>	<b>32</b>	<b>GROUP</b>
118	125	BSF-IB-MDSE-BRK-1-AM	8	S9(15)V C-3
		Parameter Name: Merchandise Break Point 1		
126	133	BSF-IB-CASH-BRK-1-AM	8	S9(15)V C-3
		Parameter Name: Cash Advance Break Point 1		
134	141	BSF-IB-MDSE-BRK-2-AM	8	S9(15)V C-3
		Parameter Name: Merchandise Break Point 2		

From	To	Field	Length	Picture
142	149	BSF-IB-CASH-BRK-2-AM Parameter Name: Cash Advance Break Point 2	8	S9(15)V C-3
150	152	BSF-IB-MDSE-INTR-RT-2 Parameter Name: Merchandise Interest Percent 2	3	S9(2)V9(3) C-3
153	155	BSF-IB-CASH-INTR-RT-2 Parameter Name: Cash Advance Interest Percent 2	3	S9(2)V9(3) C-3
156	158	BSF-IB-MDSE-INTR-RT-3 Parameter Name: Merchandise Interest Percent 3	3	S9(2)V9(3) C-3
159	161	BSF-IB-CASH-INTR-RT-3 Parameter Name: Cash Advance Interest Percent 3	3	S9(2)V9(3) C-3
162	162	BSF-IB-CTD-BAL-CD Parameter Name: Use Cycle To Date Balances Valid values are: 0 = Use the cash advance and/or merchandise balance based on the interest method selected for the parameters set in the Interest Methods section (CP IC IM) to calculate interest. 1 = Use the total cycle-to-date cash advance and/or merchandise principal balance to calculate interest.	1	S9V C-3

From	To	Field	Length	Picture
163	163	BSF-IB-QULF-BAL-CD	1	S9V C-3

Parameter Name: Qualification Balance

Valid values are:

1 = Select the merchandise interest rate based on the merchandise break point amount.

Set this parameter to 1 if you set the [BSF-IB-CMBN-BAL-CD](#) field in this section to zero.

2 = Select the cash advance and merchandise interest rates based on both the cash advance and merchandise break point amounts.

When you use this option, the System uses the cash advance break point amount to determine the cash advance interest rate, and the merchandise break point amount to determine the merchandise interest rate.

Set this parameter to 2 if you set the [BSF-IB-CMBN-BAL-CD](#) field to 1.

3 = Select the cash advance and merchandise interest rates based on the cash advance break point amount only.

When you use this option, the System uses the cash advance break point amount to determine both the cash advance and merchandise interest rates.

Set this parameter to 3 if you set the [BSF-IB-CMBN-BAL-CD](#) field to 1.

4 = Select the cash advance and merchandise interest rates based on the merchandise break point amount only.

When you use this option, the System uses the merchandise break point amount to determine both the cash advance and merchandise interest rate.

Set this parameter to 4 if you set the [BSF-IB-CMBN-BAL-CD](#) field to 1.

From	To	Field	Length	Picture
164	166	BSF-IB-CASH-INDX-RT Parameter Name: Cash Index Rate	3	S9(2)V9(3) C-3
167	169	BSF-IB-MRCH-INDX-RT Parameter Name: Merchandise Index Rate	3	S9(2)V9(3) C-3
170	172	BSF-IB-PRVS-CASH-INDX-RT Parameter Name: Cash Previous Rate	3	S9(2)V9(3) C-3
173	175	BSF-IB-PRVS-MRCH-INDX-RT Parameter Name: Merchandise Previous Rate	3	S9(2)V9(3) C-3
176	180	BSF-IB-CASH-INDX-DT Parameter Name: Cash Effective Date	5	S9(9)V C-3
181	185	BSF-IB-MRCH-INDX-DT Parameter Name: Merchandise Effective Date	5	S9(9)V C-3
186	193	BSF-IB-INDX-MTHD-NM Parameter Name: Incentive Break Point Index Method Name	8	X(8)

# Interest Defaults

From	To	Field	Length	Picture
194	314	<b>BSF-ID-INTEREST-FIELDS</b>	121	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IC ID</b>		
194	196	BSF-CHD-YEARLY-MRCH-RATE	3	S9(2)V9(3) C-3
		Parameter Name: Base Interest Controls Merchandise Base Interest		
197	199	BSF-CHD-YEARLY-CASH-RATE	3	S9(2)V9(3) C-3
		Parameter Name: Base Interest Controls Cash Advance Base Interest		
200	202	BSF-ANN-RATE-CASH-MAX	3	S9(2)V9(3) C-3
		Parameter Name: New Account Limits Maximum Interest Cash Advances		
203	205	BSF-ANN-RATE-MRCH-MAX	3	S9(2)V9(3) C-3
		Parameter Name: New Account Limits Maximum Interest Merchandise		
206	208	BSF-MIN-INTEREST-CASH	3	S9(2)V9(3) C-3
		Parameter Name: New Account Limits Minimum Interest Cash Advance		
209	211	BSF-MIN-INTEREST-MDSE	3	S9(2)V9(3) C-3
		Parameter Name: New Account Limits Minimum Interest Merchandise		

From	To	Field	Length	Picture
212	212	BSF-BASE-RATE-LOCATION	1	9
<p>Parameter Name: Base Interest Controls Base Interest Usage</p> <p>Valid values are:</p> <p>0 = Use base interest parameters only as new account defaults.</p> <p>1 = Use base interest to reestablish customer settings before each night's processing.</p> <p>2 = Use base rate parameters to reestablish customer settings when the customer debit ratifies to this strategy.</p> <p>3 = Use base rate parameters to reestablish customer settings when the method set controlling the promotional pricing terms for the account changes.</p> <p>You can only use this option for a Promotion Only method established in the Promotion Controls (PL RT PC) or the Plan Attributes (PL RT PA) section when using Balance Administration.</p> <p>If you choose this option, you must also set a value in the <a href="#">BSF-PLRT-MTHD-SET-NR</a> field.</p> <p>If you use Balance Administration and you set this parameter to 3, the System reestablishes base interest rate settings on the account based on the method set you enter in the <a href="#">BSF-PLRT-MTHD-SET-NR</a> field in this section.</p>				
213	215	BSF-MAX-INT-RATE	3	S9(2)V9(3) C-3
<p>Parameter Name: Override Interest Limit</p> <p>Default value is:</p> <p>24000</p>				

From	To	Field	Length	Picture
216	216	BSF-MIN-RATES-USAG-CD	1	S9 C-3
Parameter Name: Minimum Usage Valid values are: 0 =Use the minimum interest rates one time only, at new account entry. 1 = Reestablish the minimum interest rates before each night's processing. 2 = Reestablish the minimum interest rates when the customer debit ratifies. You cannot use this code for promotions.				
217	217	BSF-MAX-RATES-USAG-CD	1	S9 C-3
Parameter Name: Maximum Usage Valid values are: 0 =Use the maximum interest rates one time only, at new account entry. 1 = Reestablish the maximum interest rates before each night's processing. 2 = Reestablish the maximum interest rates when the customer debit ratifies. You cannot use this code for promotions.				

From	To	Field	Length	Picture
218	218	BSF-MAX-INT-USAG-CD	1	X
		Parameter Name: Base Interest Controls Maximum Interest Usage		
		Valid values are:		
		0 = Add additional interest to delinquent accounts before maximum interest rates are applied.		
		If the interest rate, after adding the additional interest, exceeds the maximum interest rate, the maximum interest rate will be applied.		
		1 = Add additional interest to delinquent accounts after maximum interest rates are applied.		
		If the interest rate, after adding the additional interest, exceeds the maximum interest rate, the higher rate will be applied. Ensure that using this option is appropriate if the interest rate exceeds state usury rate limits.		
219	221	BSF-MAX-ANNV-INCR-RT	3	S9(2)V9(3) C-3
		Parameter Name: Maximum Anniversary Interest Rate Increase		
222	224	BSF-CASH-APR-RT	3	S9(2)V9(3) C-3
		Parameter Name: Cash Index Rate		
		Default value is:		
		Zeroes		
225	229	BSF-CASH-APR-DT	5	S9(9) C-3
		Parameter Name: Cash Effective Date		
		Default value is:		
		Zeroes		



From	To	Field	Length	Picture
230	232	BSF-CASH-PRVS-RT Parameter Name: Cash Previous Rate Default value is: Zeroes	3	S9(2)V9(3) C-3
233	235	BSF-MRCH-APR-RT Parameter Name: Merchandise Index Rate Default value is: Zeroes	3	S9(2)V9(3) C-3
236	240	BSF-MRCH-APR-DT Parameter Name: Merchandise Effective Date Default value is: Zeroes	5	S9(9) C-3
241	243	BSF-MRCH-PRVS-RT Parameter Name: Merchandise Previous Rate Default value is: Zeroes	3	S9(2)V9(3) C-3
244	251	BSF-INDEX-RATE-METHOD-NM Parameter Name: Index Rate Method	8	X(8)
252	259	BSF-VARIABLE-RATE-MSSG-ID Parameter Name: Variable Regulation Message Text ID	8	X(8)
260	260	BSF-LAG-CD Parameter Name: Lag Option	1	X

From	To	Field	Length	Picture
261	261	BSF-DSPT-ADJ-CD	1	X
Parameter Name: Dispute Adjustment Option  Valid values are: 0 = Do not create an adjustment transaction for disputes. 1 = Create an adjustment transaction for disputes.  Default value is: 0				
262	264	BSF-DSPT-CASH-RATE-NR	3	S9(2)V9(3) C-3
Parameter Name: Dispute Cash Rate <b>EXAMPLE:</b> 04.000 = 4.000%  Default value is: 0				
265	267	BSF-DSPT-MRCH-RATE-NR	3	S9(2)V9(3) C-3
Parameter Name: Dispute Merch Rate <b>EXAMPLE:</b> 04.000 = 4.000%  Default value is: 0				
268	268	BSF-PLRT-MTHD-SET-NR	1	X
Parameter Name: Plan/Promo Method Set Valid values are: 1 = Use method Set 1 pricing terms. 2 = Use method Set 2 pricing terms. 3 = Use method Set 3 pricing terms.  Default value is: 1				

From	To	Field	Length	Picture
269	276	BSF-ICID-LVL2-MTHD-ID	8	X(8)
		Parameter Name: ICID Level Method Level 2		
		Default value is: Spaces		
277	284	BSF-ICID-LVL3-MTHD-ID	8	X(8)
		Parameter Name: ICID Level Method Level 3		
		Default value is: Spaces		
285	287	BSF-LATE-WRNN-PNLT-APR	3	S9(2)V9(3) C-3
		Parameter Name: Late Payment Warning Penalty APR		
		Default value is: Zeros		
288	295	BSF-CLSF-TX	8	X(8)
		Parameter Name: Classification		
		Default value is: Spaces		

From	To	Field	Length	Picture
296	296	BSF-MTHD-PRIC-LEVL-CD	1	X

Parameter Name: Method Pricing Level

Valid values are:

0 = Do not allow grandfathering

1 = Flag all existing balances on the account for grandfathering

When you set this parameter to 1, the System allows all existing balances on the account to be grandfathered when a CP IC ID method changes.

Setting this parameter to 1 identifies an account for special processing, but does not immediately change how an account's balances are processed. The CP IC ID grandfathering process begins only when an account changes from a CP IC ID method with this parameter set to a 1, to a different CP IC ID method with this parameter set to a zero. When this occurs, the System grandfathers all existing balances on the account to the previous CP IC ID and associated CP IC VI methods that were used prior to the CP IC ID method change.

These grandfathered balances will continue to be processed using the previous CP IC ID and associated CP IC VI methods until the balances are paid in full. Any new cash advance and merchandise transactions that post to the account will be processed using the new methods.

If you set this parameter to 1, you must also enter promotion identifiers in the [BSF-GRND-CASH-PRMT-ID](#) and the [BSF-GRND-MRCH-PRMT-ID](#) fields in this section.

Default value is:

0

From	To	Field	Length	Picture
297	304	BSF-GRND-CASH-PRMT-ID	8	X(8)
		Parameter Name: Grandfather Promo ID Cash Advance		
		Default value is: Spaces		
305	312	BSF-GRND-MRCH-PRMT-ID	8	X(8)
		Parameter Name: Grandfather Promo ID Merchandise		
		Default value is: Spaces		
313	313	BSF-BYPS-GRDF-CURE-CD	1	X(1)
		Parameter Name: Bypass Grandfathering On Cure		
		Valid values are: 0 = Do not bypass grandfathering 1 = Bypass grandfathering		
314	314	BSF-SPRS-DLY-CIS-MM-CD	1	X(1)
		Parameter Name: Suppress Daly CIS Int Memo Opt		
		Valid values are: 0 = Option not used 1 = Suppress the daily CIS memo		
		Default value is: 0		

# Interest Fees

From	To	Field	Length	Picture
315	347	<b>BSF-IF-INTEREST-FIELDS</b>	33	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IC IF</b>		
315	315	BSF-IF-ANNL-CHRG-ID	1	X
		Parameter Name: Annual Fees Valid values are: F = Fee I = Interest Spaces = Do not accumulate Default value is: Spaces		
316	316	BSF-IF-CASH-CHRG-ID	1	X
		Parameter Name: Cash Interest Valid values are: F = Fee I = Interest Spaces = Do not accumulate Default value is: Spaces		
317	317	BSF-IF-CASH-ITEM-ID	1	X
		Parameter Name: Cash Item Valid values are: F = Fee I = Interest Spaces = Do not accumulate Default value is: Spaces		

From	To	Field	Length	Picture
318	318	BSF-IF-CRDT-LIFE-ID	1	X
		Parameter Name: Credit Life		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
319	319	BSF-IF-DCLN-AUTH-ID	1	X
		Parameter Name: Decline Auths		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
320	320	BSF-IF-LATE-CHRG-ID	1	X
		Parameter Name: Late Fees		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
321	321	BSF-IF-MIN-FINC-ID	1	X
		Parameter Name: Minimum Finance		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
322	322	BSF-IF-MRCH-CHRG-ID	1	X
		Parameter Name: Merchant Interest		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
323	323	BSF-IF-MRCH-ITEM-ID	1	X
		Parameter Name: Merchant Item		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Spaces		



From	To	Field	Length	Picture
324	324	BSF-IF-NSF-CHRG-ID	1	X
		Parameter Name: Return Checks		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
325	325	BSF-IF-OIF-CHRG-ID	1	X
		Parameter Name: Foreign Issuer Conv		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
326	326	BSF-IF-OVRL-CHRG-ID	1	X
		Parameter Name: Overlimit Fee		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
327	327	BSF-IF-STMT-CHRG-ID	1	X
		Parameter Name: Statement Fee		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
328	328	BSF-IF-MISC-JOIN-ID	1	X
		Parameter Name: Joining Fees		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
329	329	BSF-IF-MISC-RPLC-ID	1	X
		Parameter Name: Card Replacement		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
330	330	BSF-IF-MISC-CSTM-ID	1	X
		Parameter Name: Custom Fees		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
<b>331</b>	<b>339</b>	<b>BSF-IF-CRDT-PLNS</b>	<b>9</b>	<b>GROUP</b>
331	331	BSF-IF-CRDT-PLN1-ID	1	X
		Parameter Name: Non ECPS Credit Life Plan 1 ID		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
332	332	BSF-IF-CRDT-PLN2-ID	1	X
		Parameter Name: Non ECPS Credit Life Plan 2 ID		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
333	333	BSF-IF-CRDT-PLN3-ID	1	X
		Parameter Name: Non ECPS Credit Life Plan 3 ID		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
334	334	BSF-IF-CRDT-PLN4-ID	1	X
		Parameter Name: Non ECPS Credit Life Plan 4 ID		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
335	335	BSF-IF-CRDT-PLN5-ID	1	X
		Parameter Name: Non ECPS Credit Life Plan 5 ID		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do Not Accumulate		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
336	336	BSF-IF-CRDT-PLN6-ID	1	X
		Parameter Name: Non ECPS Credit Life Plan 6 ID		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
337	337	BSF-IF-CRDT-PLN7-ID	1	X
		Parameter Name: Non ECPS Credit Life Plan 7 ID		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
338	338	BSF-IF-CRDT-PLN8-ID	1	X
		Parameter Name: Non ECPS Credit Life Plan 8 ID		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
339	339	BSF-IF-CRDT-PLN9-ID	1	X
		Parameter Name: Non ECPS Credit Life Plan 9 ID		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
331	339	<b>FILLER</b>	<b>9</b>	<b>GROUP</b>
		Redefines BSF-IF-CRDT-PLNS		
331	339	BSF-IF-CRDT-PLN-ID	1	X
		Occurs 9 times		
340	340	FILLER	1	X
341	341	BSF-IF-STMT-DSN-CHG-CD	1	X
		Parameter Name: Stmt Design 1		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
342	342	BSF-IF-PIN-INQ-CHRG-CD	1	X
		Parameter Name: PIN Inquiry		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
343	343	BSF-IF-COLL-CHRG-CD	1	X
		Parameter Name: Collection Fee		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
344	344	BSF-IF-STMT-DS2-CHG-CD	1	X
		Parameter Name: Stmt Design 2		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		
345	345	BSF-IF-STMT-DS3-CHG-CD	1	X
		Parameter Name: Stmt Design 3		
		Valid values are:		
		F = Fee		
		I = Interest		
		Spaces = Do not accumulate		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
346	346	BSF-IF-STMT-DS4-CHG-CD	1	X
Parameter Name: Stmt Design 4				
Valid values are:				
F = Fee				
I = Interest				
Spaces = Do not accumulate				
Default value is:				
Spaces				
347	347	BSF-IF-STMT-DS5-CHG-CD	1	X
Parameter Name: Stmt Design 5				
Valid values are:				
F = Fee				
I = Interest				
Spaces = Do not accumulate				
Default value is:				
Spaces				



# Interest on Interest Options

From	To	Field	Length	Picture
348	361	<b>BSF-II-INTEREST-FIELDS</b>	14	<b>GROUP</b>
PCF service/subject/section is: <b>CP IC II</b>				
348	348	BSF-AGB-INT-ON-INT-FLAG	1	X
Parameter Name: Interest on Interest Calculation				
Valid values are:				
0 = Interest is not interest bearing.				
1 = Interest is interest bearing.				
Merchandise interest is billed at the current merchandise interest rate. Cash interest is billed at the current cash advance interest rate.				
5 = Merchandise interest is interest bearing at the current merchandise interest rate. Cash advance interest is noninterest bearing.				
9 = Calculate interest on interest for promotional balances using the same method established for standard balances.				
Default value is:				
0				

From	To	Field	Length	Picture
349	349	BSF-AGB-AR-ANN-CHRG-INTEREST	1	S9V C-3
Parameter Name: Interest Bearing Options Annual Charge				
Valid values are:				
0 = Post annual charges as merchandise sales.				
1 = Annual charges are not interest bearing.				
2 = Cycle-to-date annual charges are noninterest bearing. Billed annual charges are interest bearing at the current merchandise interest rate.				
3 = Post annual charges as interest.				
4 = Cycle-to-date and billed annual charges are interest bearing at the current merchandise interest rate.				
350	350	BSF-CASH-INTR-BRNG-CD	1	S9V C-3
Parameter Name: Interest Bearing Options Cash Item Fee				
Valid values are:				
0 = Cash item fees are not interest bearing.				
1 = Billed cash item fees are interest bearing at the current merchandise interest rate.				
2 = Billed cash item fees are interest bearing at the current cash advance interest method rate.				
3 = Cycle-to-date and billed cash item fees are interest bearing at the current merchandise interest method rate.				
4 = Cycle-to-date and billed cash item fees are interest bearing at the current cash advance interest method rate.				
Default value is:				
0				

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From	To	Field	Length	Picture
351	351	BSF-INT-ON-INT-CRLIFE	1	S9 C-3
Parameter Name: Interest Bearing Options Credit Insurance Premium				
Valid values are:				
0 = Credit insurance premiums are not interest bearing.				
1 = Credit insurance premiums are interest bearing at the current merchandise interest rate.				
2 = Credit insurance premiums are interest bearing at the current cash advance interest method rate.				
Default value is:				
0				

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From	To	Field	Length	Picture
352	352	BSF-LATE-INTR-BRNG-CD	1	S9V C-3
<p>Parameter Name: Interest Bearing Options Late Fee</p> <p>Valid values are:</p> <p>0 = Late charges are not interest bearing.</p> <p>1 = Billed late fees are interest bearing at the current merchandise interest rate.</p> <p>2 = Billed late fees are interest bearing at the current cash advance interest method rate.</p> <p>3 = Cycle-to-date and billed late fees are interest bearing at the current merchandise interest method rate.</p> <p>4 = Cycle-to-date and billed late fees are interest bearing at the current cash advance interest method rate.</p> <p>5 = Billed late fees are interest bearing at the current merchandise interest rate if any merchandise balance is present on the account. Billed late fees are interest bearing at the current cash advance interest rate if only cash balances are present on the account.</p> <p>6 = Cycle-to-date and billed late fees are interest bearing at the current merchandise interest rate if any merchandise balance is present on the account. Cycle-to-date and billed late fees are interest bearing at the current cash advance interest rate if only cash balances are present on the account.</p>				

From	To	Field	Length	Picture
353	353	BSF-MISC-CHG-INT-MTHD	1	S9V C-3
<p>Parameter Name: Interest Bearing Options Miscellaneous Charge</p> <p>Valid values are:</p> <p>0 = Miscellaneous charges are not interest bearing.</p> <p>1 = Billed miscellaneous charges are interest bearing at the current merchandise interest rate.</p> <p>2 = Billed miscellaneous charges are interest bearing at the current cash advance interest rate.</p> <p>3 = Cycle-to-date and billed miscellaneous charges are interest bearing at the current merchandise interest rate.</p> <p>4 = Cycle-to-date and billed miscellaneous charges are interest bearing at the current cash advance interest rate.</p> <p>Default value is:</p> <p>0</p>				
354	354	BSF-MRCH-INTR-BRNG-CD	1	S9V C-3
<p>Parameter Name: Interest Bearing Options Merchandise Item Fee</p> <p>Valid values are:</p> <p>0 = Merchandise item fees are not interest bearing.</p> <p>1 = Merchandise item fees are interest bearing at the current merchandise interest rate.</p> <p>2 = Merchandise item fees are interest bearing at the current cash advance interest method rate.</p> <p>Default value is:</p> <p>0</p>				

From	To	Field	Length	Picture
355	355	BSF-OVRL-INTR-BRNG-CD	1	S9V C-3
Parameter Name: Interest Bearing Options Overlimit Fee				
Valid values are:				
0 = Overlimit fees are not interest bearing.				
1 = Billed overlimit fees are interest bearing at the current merchandise interest rate.				
2 = Billed overlimit fees are interest-bearing at the current cash advance interest rate.				
3 = Cycle-to-date and billed overlimit fees are interest-bearing at the current merchandise interest rate.				
4 = Cycle-to-date and billed overlimit fees are interest-bearing at the current cash advance interest rate.				
Default value is:				
0				
356	356	BSF-II-GROP-A-MMB-CD	1	X(1)
Parameter Name: Group A MMB Bucket				
Valid values are:				
0 = Non-interest bearing balance				
1 = Merchandise return/interest on unpaid balance				
2 = Cash return/interest on unpaid balance				
3 = Merchandise/interest on cycle-to-date and unpaid balance				
4 = Cash/interest on cycle-to-date and unpaid balance				
Default value is:				
0				

From	To	Field	Length	Picture
357	357	BSF-II-GROP-B-MMB-CD	1	X(1)
Parameter Name: Group B MMB Bucket Valid values are: 0 = Non-interest bearing balance 1 = Merchandise return/interest on unpaid balance 2 = Cash return/interest on unpaid balance 3 = Merchandise/interest on cycle-to-date and unpaid 4 = Cash/interest on cycle-to-date and unpaid Default value is: 0				
358	358	BSF-II-GROP-C-MMB-CD	1	X(1)
Parameter Name: Group C MMB Bucket Valid values are: 0 = Non-interest bearing balance 1 = Merchandise return/interest on unpaid balance 2 = Cash return/interest on unpaid balance 3 = Merchandise/interest on cycle-to-date and unpaid 4 = Cash/interest on cycle-to-date and unpaid Default value is: 0				

From	To	Field	Length	Picture
359	359	BSF-II-GROP-D-MMB-CD	1	X(1)
Parameter Name: Group D MMB Bucket Valid values are: 0 = Non-interest bearing balance 1 = Merchandise return/interest on unpaid balance 2 = Cash return/interest on unpaid balance 3 = Merchandise/interest on cycle-to-date and unpaid 4 = Cash/interest on cycle-to-date and unpaid Default value is: 0				
360	360	BSF-II-GROP-E-MMB-CD	1	X(1)
Parameter Name: Group E MMB Bucket Valid values are: 0 = Non-interest bearing balance 1 = Merchandise return/interest on unpaid balance 2 = Cash return/interest on unpaid balance 3 = Merchandise/interest on cycle-to-date and unpaid 4 = Cash/interest on cycle-to-date and unpaid Default value is: 0				



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From	To	Field	Length	Picture
361	361	BSF-CPTL-LOAN-PRCS-CD	1	X(1)
Parameter Name: Capitalization for Loan Processing				
Valid values are:				
0 = Do not capitalize				
1 = Capitalize manually				
2 = Capitalize at repayment				
3 = Capitalize quarterly and at repayment				
4 = Capitalize in deferment and at repayment				

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## Interest Methods

From	To	Field	Length	Picture
362	508	<b>BSF-IM-INTEREST-FIELDS</b>	147	<b>GROUP</b>
PCF service/subject/section is: <b>CP IC IM</b>				
362	362	BSF-INT-ROUNDING-FLAG	1	X
Parameter Name: Interest Rounding Valid values are: 0 = Truncate interest figure following each principal calculation. 1 = Combine all interest figures for cash advances before truncating; combine all interest figures for merchandise before truncating. 2 = Combine all interest figures, both cash advances and merchandise, before truncating. 3 = Combine all interest figures for cash advances before rounding; combine all interest figures for merchandise before rounding. 4 = Combine all interest figures, both cash advances and merchandise, before rounding.				
363	363	BSF-DAILY-INTRST-CALC-METH	1	9
Parameter Name: Daily Interest Rate Calculation Method Valid values are: 0 = Use rounding and truncating. 1 = Use truncating only. 2 = Reserved for restricted use. 3 = Add .0000099% and truncate. 4 = Add .00009% and truncate to 4. 5 = APR with variable				

From	To	Field	Length	Picture
364	365	BSF-AB-DELQ-DAYS-STOP-INT	2	S9(3) C-3
Parameter Name: Stop Interest Delinquency Days				
Valid values are:				
030				
060				
090				
120				
150				
180				
210				
240				
270				
300				
330				
360				
390				
420				
450				
480				
510				
540				
570				
600				
630				
660				
690				
720				
750				
780				
Continued next page..				

From	To	Field	Length	Picture
		810		
		840		
		870		
		900		
		930		
		960		
		990		
366	366	BSF-PROCESS-SPECIAL-ADB	1	X
		Parameter Name: Credit Balance Included In ADB		
		Valid values are:		
		N = Treat credit balances as zero.		
		Y = Treat credit balances as a credit.		
367	368	BSF-CYCLE-CODE-DAYS	2	S9(2)V C-3
		Parameter Name: Minimum Days For Cycle Code Changes		
		Valid values are:		
		00-30		

From	To	Field	Length	Picture
369	378	BSF-INTEREST-METHOD-FIELDS	10	GROUP

The following options contain the same valid values, a few of which are option specific.

- BSF-INTR-MTHD-OLD-CASH
- BSF-INTR-MTHD-CTD-CASH
- BSF-INTR-MTHD-MRCH-BINT
- BSF-INTR-MTHD-MRCH-NBINT
- BSF-INTR-MTHD-CTD-MRCH

Valid values are:

000 = No interest is calculated based on this principal.

001 = Daily Accrual Method - Interest is calculated and added to the account's outstanding balance every day. The daily principal ending balance is multiplied by a daily rate to arrive at the amount to add to the balance.

002 = Average Daily Balance Method - Interest is calculated, billed, and reported at cycle time. The average daily ending balance is multiplied by the monthly rate.

003 = Deferred Interest Method - The balance on which interest is charged is calculated at cycle time using the Average Daily Balance Method and then saved until the next statement. When the next statement cycles, the saved average daily balance is multiplied by the current monthly rate, and the calculated interest is then reported and billed.

004 = Ending Balance Method - Interest is calculated, reported, and billed at cycle time using the principal ending balance times a monthly rate.

(continued on next page)

From	To	Field	Length	Picture
		005 = Daily Rate Average Daily Balance Method - Interest is calculated, reported, and billed at cycle time using the Average Daily Balance Method. Then the average daily balance is multiplied by the daily rate and the number of days in the cycle.		
		008 = Deferred at Daily Rate Method - The balance on which interest is charged is calculated at cycle time using the Average Daily Balance Method and then saved until the next statement. When the next statement cycles, the average daily balance is multiplied by the current daily rate and the number of days in the last cycle. The calculated interest is then reported and billed. This method cannot be used for temporary money and special rate promotion principals.		
		009 = Revolving Variable - Interest is calculated differently depending on whether it is revolving. On a nonrevolving account, the Deferred Interest Method is used. On a revolving account, the Average Daily Balance Method is used, with one exception: for the first revolving cycle, the calculated interest from the previous cycle and current daily balance are both billed using the current monthly rate.		
		010 = Ending at Daily Rate Method - The interest is computed by multiplying the ending balance by the daily rate times the number of days in the billing cycle. This is a combination of interest methods 04 and 05.		
		Continued next page...		

From	To	Field	Length	Picture
		011 = Daily Revolving Variable - Interest is calculated differently depending on whether it is revolving. On a nonrevolving account, the average daily balance is deferred until the next cycle for use in calculations, should an account begin to revolve. On a revolving account, the interest is calculated by multiplying the average daily balance by the daily interest rate and the number of days in the cycle, with one exception: for the first revolving cycle, the interest from the previous cycle's average daily balance and the current cycle's average daily balance are calculated using the current daily periodic rate.		
		012 = Opening Balance at Monthly Rate Method - Interest is calculated, reported, and billed at cycle time using the principal opening balance times a monthly rate.		
		013 = Opening Balance at Daily Rate Method - Interest is calculated by multiplying the opening balance by the daily rate times the number of days in the billing cycle.		
		Default value is:		
		000		

From	To	Field	Length	Picture
369	370	BSF-INTR-MTHD-OLD-CASH	2	S9(3)V C-3
Parameter Name: Cash Interest Methods Old				
Valid values are:				
00 = No interest				
01 = Daily accrual				
02 = ADB at monthly rate				
04 = Ending balance				
05 = ADB at daily rate				
10 = Ending at daily rate				
12 = Opening balance at monthly rate method				
13 = Opening balance at daily rate method				
Refer to the <a href="#">BSF-INTEREST-METHOD-FIELDS</a> group for more details.				
371	372	BSF-INTR-MTHD-CTD-CASH	2	S9(3)V C-3
Parameter Name: Cash Interest Methods Cycle-To-Date				
Valid values are:				
00 = No interest				
01 = Daily accrual				
02 = ADB at monthly rate				
03 = ADB deferred				
04 = Ending balance				
05 = ADB at daily rate				
10 = Ending at daily rate				
12 = Opening balance at monthly rate method				
13 = Opening balance at daily rate method				
Refer to the <a href="#">BSF-INTEREST-METHOD-FIELDS</a> group for more details.				





From	To	Field	Length	Picture
377	378	BSF-INTR-MTHD-CTD-MRCH	2	S9(3)V C-3
		Parameter Name: Merchandise Interest Methods Cycle-To-Date		
		00 = No interest		
		01 = Daily accrual		
		02 = ADB at monthly rate		
		03 = ADB deferred		
		04 = Ending balance		
		05 = ADB at daily rate		
		08 = Deferred at daily rate		
		09 = Revolving variable		
		10 = Ending at daily rate		
		11 = Daily revolving variable		
		12 = Opening balance at monthly rate method		
		13 = Opening balance at daily rate method		
		Refer to the <a href="#">BSF-INTEREST-METHOD-FIELDS</a> group for more details.		
379	379	BSF-MAX-INT-CNTL-FLAG	1	9
		Parameter Name: Merchandise Maximum Interest Control		
		Valid values are:		
		0 = Do not calculate maximum interest.		
		1 = Calculate the total of all merchandise interest, compare it to the <a href="#">BSF-CTD-MRCH-INT-MAX</a> field and choose the smaller amount.		

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From	To	Field	Length	Picture
380	380	BSF-COMBINE-AGGREGATES	1	X

Parameter Name: Combine Aggregates

Valid values are:

0 = Do not combine the cash advance principal balances and merchandise principal balances.

1 = Combine the cash advance principal balances and merchandise principal balances to form separate aggregates before calculating interest.

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From	To	Field	Length	Picture
381	381	BSF-STMT-CYCLE-DAYS	1	S9V C-3
<p>Parameter Name: Cycle Days Rounding</p> <p>Valid values are:</p> <p>0 = Round excessively large or small cycle days. If the actual number of cycle days is less than 27 or greater than 36, use 30 as the number of cycle days. If the number of cycle days is between 27 and 36 inclusive, use the actual number of cycle days.</p> <p>1 = For the following interest calculation methods, the System uses the actual number of cycle days only if the number of days in the billing cycle is equal to or greater than 27. If the number of days in the billing cycle is less than 27, the System rounds the number of days to 30.</p> <ul style="list-style-type: none"> <li>■ 02 - Average Daily Balance Method (using a monthly interest rate)</li> <li>■ 03 - Deferred Interest Method (using the average daily balance)</li> <li>■ 04 - Ending Balance Method</li> <li>■ 09 - Revolving Variable Method</li> <li>■ 12 - Opening Balance at Monthly Rate Method</li> </ul> <p>For the following interest calculation methods, the System uses the actual number of cycle days to calculate interest.</p> <ul style="list-style-type: none"> <li>■ 01 - Daily Accrual Method</li> <li>■ 05 - Daily Rate Average Daily Balance Method</li> <li>■ 08 - Deferred at Daily Rate Method</li> <li>■ 10 - Ending at Daily Rate Method</li> <li>■ 11 - Daily Revolving Variable Method</li> <li>■ 13 - Opening Balance at Daily Rate Method</li> </ul>				
<b>382</b>	<b>390</b>	<b>BSF-CTD-MRCH-INT-MAX-TERMS</b>	<b>9</b>	<b>GROUP</b>

From	To	Field	Length	Picture
382	390	BSF-CTD-MRCH-INT-MAX  Parameter Name: Merchandise Maximum Cycle-To-Date Amount	9	S9(15)V9(2) C-3
391	392	BSF-TAX-RATE-UK  Parameter Name: UK Credit Interest Tax Rate  Valid values are: 000-999	2	V9(3) C-3
393	395	BSF-1CYC-DELQ-MRCH-INT-ADD  Parameter Name: Add-on Rate Merchandise 1 Cycle	3	S9(2)V9(3) C-3
396	398	BSF-1CYC-DELQ-CASH-INT-ADD  Parameter Name: Add-on Rate Cash 1 Cycle	3	S9(2)V9(3) C-3
399	401	BSF-2CYC-DELQ-MRCH-INT-ADD  Parameter Name: Add-on Rate Merchandise 2 Cycle	3	S9(2)V9(3) C-3
402	404	BSF-2CYC-DELQ-CASH-INT-ADD  Parameter Name: Add-on Rate Cash 2 Cycle	3	S9(2)V9(3) C-3
405	407	BSF-3CYC-DELQ-MRCH-INT-ADD  Parameter Name: Add-on Rate Merchandise 3 Cycle	3	S9(2)V9(3) C-3
408	410	BSF-3CYC-DELQ-CASH-INT-ADD  Parameter Name: Add-on Rate Cash 3 Cycle	3	S9(2)V9(3) C-3

From	To	Field	Length	Picture
411	411	BSF-DELQ-INT-ADD-AUTO-MEMO	1	X
		Parameter Name: Automatic CIS Memo		
		Valid values are:		
		0 = Do not create a memo.		
		1 = Create a memo when the account meets the criteria set in this section to add interest due to delinquency.		
		2 = Permanent CIS memos		
		3 = Create priority memos		
412	412	BSF-INT-ADD-IE-EX-STAT-FLG	1	X
		Parameter Name: External Status Include/Exclude Control		
		Valid values are:		
		E = Exclude accounts.		
		I = Include accounts.		
		Space = Do not include or exclude accounts.		
<b>413</b>	<b>417</b>	<b>BSF-INT-ADD-IE-EX-STATUS</b>	<b>5</b>	<b>GROUP</b>
413	413	BSF-INT-ADD-IE-EX-STAT1	1	X
		Parameter Name: External Status Status 1		
		Valid values are:		
		Space = Field not being used		
		A = Authorization prohibited		
		B = Bankrupt		
		C = Closed		
		E = Revoked		
		F = Frozen		
		I = Interest accrual prohibited		
		L = Lost		
		U = Stolen		
		Z = Charged off		

From	To	Field	Length	Picture
414	414	BSF-INT-ADD-IE-EX-STAT2	1	X
		Parameter Name: External Status Status 2 Refer to the <a href="#">BSF-INT-ADD-IE-EX-STAT1</a> field for valid values.		
415	415	BSF-INT-ADD-IE-EX-STAT3	1	X
		Parameter Name: External Status Status 3 Refer to the <a href="#">BSF-INT-ADD-IE-EX-STAT1</a> field for valid values.		
416	416	BSF-INT-ADD-IE-EX-STAT4	1	X
		Parameter Name: External Status Status 4 Refer to the <a href="#">BSF-INT-ADD-IE-EX-STAT1</a> field for valid values.		
417	417	BSF-INT-ADD-IE-EX-STAT5	1	X
		Parameter Name: External Status Status 5 Refer to the <a href="#">BSF-INT-ADD-IE-EX-STAT1</a> field for valid values.		

From	To	Field	Length	Picture
418	418	BSF-RESTART-INT-FEE	1	9

Parameter Name: Restart Interest

Valid values are:

0 = Restart interest accrual and fee assessment when an account clears its delinquent amount.

1 = Restart interest accrual as follows.

- For delinquency processing, restart interest accrual and fee assessment when an account reaches a delinquent status less than that set in the [BSF-AB-DELQ-DAYS-STOP-INT](#) field in this section.
- If you use recency processing and have set the [BSF-ST-INT-RCNC-CYC-CD](#) field, the account will resume interest accrual if either the number of days delinquent or the number of recency cycles is less than their respective Product Control File settings. If you have not set the [BSF-ST-INT-RCNC-CYC-CD](#) field, interest accrual will resume as it does for delinquency processing.
- If you set this field to 1, you should set the [BSF-DELQ-DAYS-START-INT](#) field in this section to zeros.



From	To	Field	Length	Picture
419	420	BSF-DELQ-DAYS-START-INT	2	S9(3) C-3

Parameter Name: Start Interest  
Delinquency Days

Valid values are:

000

030

060

090

120

150

180

210

270

300

330

360

390

420

450

480

510

540

570

600

630

660

690

720

750

780

810

Continued on next page...

From	To	Field	Length	Picture
		840		
		870		
		900		
		930		
		960		
		990		
		Zeros, and numeric values divisible by 30.		
		Default value is:		
		000		
421	421	BSF-COMPOUND-INTEREST	1	S9V C-3
		Parameter Name: Compound Interest		
		Valid values are:		
		0 = Do not compound interest. Calculate interest as simple interest.		
		1 = Calculate interest on cash advance amounts as compound interest. Calculate interest on merchandise amounts as simple interest.		
		2 = Calculate interest on merchandise amounts as compound interest. Calculate interest on cash advance amounts as simple interest. Dictionary name is COMPOUND-INTEREST.		
		3 = Calculate interest on both cash advance amounts and merchandise amounts as compound interest.		

From	To	Field	Length	Picture
422	422	BSF-INT-OVERRIDE	1	X
Parameter Name: Promotion Interest Override  Valid values are: 0 = Use the interest rates determined by individual promotions. 1 = ADB from promotion/plan will be combined with standard ADB. 2 = Standard interest rate will be used for promotions/plans. 3 = Use the standard interest rates for all plans or promotions only if the standard rate is lower than the plan or promotional interest rate. 4 = Use the standard interest rates for all plans or promotions if the Plan Balance Override I/E parameter in the PLRTPA section and the Promotion Interest Override I/E parameter in the PLRTPC section are set to 1. 5 = Use the standard interest rates for all plans and promotions only if the standard rate is lower than the plan or promotional interest rate and the Plan Balance Override I/E and Promotion Interest Override I/E parameters are set to 1.				
423	430	BSF-PP-RSN-TBL-ID	8	X(8)
Parameter Name: External Status Status Reason Table				

From	To	Field	Length	Picture
431	431	BSF-ADD-TIMING-CD	1	X
		Parameter Name: Addition Timing Option		
		Valid values are:		
		C = Apply add-on interest rate during the current cycle.		
		N = Apply add-on interest rate during the next cycle.		
		R = Reserved for restricted use.		
432	443	BSF-PP-CYC-LTR-NR	4	X(4)
		Parameter Name: Cardholder Notification Cycle Letter		
		Occurs 3 times		
		Valid values are:		
		0000-0999		
<b>444</b>	<b>467</b>	<b>BSF-PP-CYC-MSSG-ID-GROUP</b>	<b>24</b>	<b>GROUP</b>
444	451	BSF-PP-1-CYC-MSSG-ID	8	X(8)
		Parameter Name: Cardholder Notification 1-Cycle Message ID		
452	459	BSF-PP-2-CYC-MSSG-ID	8	X(8)
		Parameter Name: Cardholder Notification 2-Cycle Message ID		
460	467	BSF-PP-3-CYC-MSSG-ID	8	X(8)
		Parameter Name: Cardholder Notification 3-Cycle Message ID		
<b>444</b>	<b>467</b>	<b>FILLER</b>	<b>24</b>	<b>GROUP</b>
		Redefines BSF-PP-CYC-MSSG-ID-GROUP		
444	467	BSF-PP-CYC-MSSG-ID	8	X(8)
		Occurs 3 times		
<b>468</b>	<b>473</b>	<b>BSF-CURE-CYC-CTS</b>	<b>6</b>	<b>GROUP</b>

From	To	Field	Length	Picture
468	469	BSF-CURE-1-CYC-CT  Parameter Name: Penalty Pricing Clearance Cure 1-Cycle Delinquency  Valid values are: 00 = Cannot cure 01 = Number of cycles to cure 99 = Cannot cure	2	S9(2)V C-3
470	471	BSF-CURE-2-CYC-CT  Parameter Name: Penalty Pricing Clearance Cure 2-Cycle Delinquency  Valid values are: 00 = Cannot cure 01 = Number of cycles to cure 99 = Cannot cure	2	S9(2)V C-3
472	473	BSF-CURE-3-CYC-CT  Parameter Name: Penalty Pricing Clearance Cure 3-Cycle Delinquency  Valid values are: 00 = Cannot cure 01 = Number of cycles to cure 99 = Cannot cure	2	S9(2)V C-3
<b>468</b>	<b>473</b>	<b>FILLER</b>  Redefines BSF-CURE-CYC-CTS	<b>6</b>	<b>GROUP</b>
468	473	BSF-CURE-CYC-CT  Occurs 3 times	2	S9(2)V C-3
474	481	BSF-CLRN-RSN-TBL-ID  Parameter Name: Clearance Exceptions Status Reason Table ID	8	X(8)

From	To	Field	Length	Picture
474	481	BSF-CURE-RSN-TBL-ID	8	X(8)
		Redefines BSF-CLRN-RSN-TBL-ID		
482	482	BSF-INT-ON-INT-PRNC-CD	1	X
		<b>Note</b> This field is not used.		
483	483	BSF-INT-PNTL-ON-PRMT-CD	1	X
		Parameter Name: Penalty On Promotion Option		
484	484	BSF-CC-IM-DVRT-FEE-CD	1	X
		Parameter Name: Commercial Card Diverted Fee  0 = Do not divert the fee. 1 = Divert the fee.		
485	485	BSF-INTR-TRNS-CD	1	X
		Parameter Name: Interest On Transaction Option  C = Apply interest at the cash rate. M = Apply interest at the merchant rate. N = Do not calculate interest on each tax or duty.		
486	486	BSF-ST-INT-RCNC-CYC-CD	1	S9V C-3
		Parameter Name: Stop Interest Recency Cycles  Valid values are: 0 = The system will ignore the option. 1-9 = The system will stop interest once the recency CHD indicator is greater than the value set in the field.		

From	To	Field	Length	Picture
487	487	BSF-CYCL-CODE-CHNG-CD	1	X
Parameter Name: Cycle Code Change Option  Valid values are: 0 = Reject the cycle code change. 1 = Suspend the cycle code change until after the original cycle is past. Default value is: 0				
488	488	BSF-CYCL-CIS-MEMO-CD	1	X
Business Name: Cycle Code CIS Memo Option  Valid values are: 0 = Do not create a CIS memo. 1 = Create a temporary CIS memo. 2 = Create a permanent CIS memo. 3 = Create a permanent priority CIS memo. Default value is: 0				
489	489	BSF-MNTH-RATE-CALC-CD	1	X
Parameter Name: Monthly Interest Rate Calc Method  Valid values are: 0 = Round the monthly percentage rate calculation 1 = Truncate the monthly percentage rate calculation Default value is: 0				

From	To	Field	Length	Picture
490	490	BSF-DFRD-INT-CD	1	X
Parameter Name: Deferred Bal ADB Rate Option  Valid values are: 0 = Multiply the deferred balance by the current interest rate. 1 = Multiply the deferred balance by the interest rate used for the previous statement.				
491	491	BSF-RELD-FLAP-DALY-RATE-CD	1	X
Parameter Name: Reload Flap Daily Interest Rate  Valid values are: 0 = Do not recalculate promotional daily interest rate. 1 = Recalculate the promotional daily interest rate if the daily interest calculation method has changed.				
492	492	BSF-ADB-BLNC-CALC-CD	1	X
Parameter Name: ADB Balance Calculation Valid values are: 0 = Use the standard balance when calculating the average daily balance. 1 = If the standard balance is zero, do not use the standard balance when calculating the average daily balance.  Default value is: 0				



From	To	Field	Length	Picture
493	493	BSF-DLY-INT-AMT-RND-CD	1	X
Parameter Name: Daily Interest Amount Rounding  Valid values are: 0 = Calculate interest to seven decimal positions 1 = Calculate interest to seven decimal positions, add .0000099, then truncate the result to five decimal positions Default value is: 0				
494	494	BSF-DLY-INTR-AMT-TRNC-CD	1	X
Parameter Name: Daily Interest Amount Truncation  Valid values are: 0 = Calculate the daily interest amount to four decimal positions. 1 = Calculate the daily interest amount to seven decimal positions, add .0000099, and truncate the result to five decimal positions. 2 = Calculate the daily interest amount to seven decimal positions. Default value is: 0				
495	495	BSF-ASSS-INTR-BNKR-CD	1	X
Parameter Name: Assess Interest Bnkrpt Acct Option  Valid values are: 0 = Do not allow interest to accrue on bankrupt accounts 1 = Allow interest to accrue on bankrupt accounts				

From	To	Field	Length	Picture
496	496	BSF-SPRS-STMT-PROM-CD	1	X
Parameter Name: Suppress Stmt Promo Info Opt				
Valid values are:				
0 = Not used				
1 = Suppress promotional information on statements and CSS screen when the cardholder is in penalty pricing.				
Default value is:				
0				
497	497	BSF-INT-OVRR-PRTC-ID	1	X
Parameter Name: Protected Balance Interest Override				
Valid values are:				
0 = Use interest rates determined by individual protected balances				
1 = ADB from protected balances will be combined with standard ADB				
2 = Use the standard interest rates for all protected balances				
3 = Use the standard interest rates for all protected balances only if the standard rate is lower than the protected balance interest rate				
4 = Use the standard interest rates for all protected balances if the Protected Balance Override I/E parameter in the PLATPB section is set to 1.				
5 = Use the standard interest rate for all protected balances only if the standard rate is lower than the protected balance rate and the Protected Balance Override I/E parameter is set to 1.				
Default value is:				
0				

From	To	Field	Length	Picture
498	505	BSF-ADD-CIT-MTHD-ID  Parameter Name: Add On CIT Method (CP/PB/CT)  Default value is: Spaces	8	X(8)
506	506	BSF-ICIM-PROM-SSPN-CD  Parameter Name: Return to Revolving Promo Suspend  Valid values are: 0 = Do not suspend the promotion. 1 = Suspend the promotion.	1	X
507	507	BSF-ASSS-INTR-CHRG-CD  Parameter Name: Assess Interest Charged-Off Acct  Valid values are: 0 = Do not allow interest to accrue 1 = Allow interest to accrue Default value is: 0	1	X
508	508	BSF-STMT-PR-INT-OVR-CD  Parameter Name: Stmt Display 0% Promos W/Int Ovr  Valid values are: 0 = Roll average daily balance into revolving average daily balance 1 = Average daily balance and finance charges are separate	1	X

# Incentive Pricing

From	To	Field	Length	Picture
509	600	<b>BSF-IP-INCENTIVE-FIELDS</b>	92	<b>GROUP</b>
PCF service/subject/section is: <b>CP IC IP</b>				
509	513	BSF-INCN-PERD-STRT-DT	5	S9(9)V C-3
Parameter Name: Incentive Period Start Date				
Format is: MMDDYY				
If you set this field to zeros, the System uses the current processing date to determine the incentive period start date.				
514	518	BSF-INCN-PERD-END-DT	5	S9(9)V C-3
Parameter Name: Incentive Period End Date				
Format is: MMDDYY				
If you set this field to nines, the System uses the value in the <b>BSF-INCN-PD-NO-MNTH-CT</b> field to determine the incentive period end date.				
519	520	BSF-INCN-PD-NO-MNTH-CT	2	S9(2)V C-3
Parameter Name: Incentive Period Number of Months				
Valid values are: 01-98 = Incentive pricing months 99 = Option not used				
521	523	BSF-INCN-CASH-RT	3	S9(2)V9(3) C-3
Parameter Name: Incentive Interest Rates Cash Advance Rate				

From	To	Field	Length	Picture
524	526	BSF-INCN-MDSE-RT  Parameter Name: Incentive Interest Rates Merchandise Rate	3	S9(2)V9(3) C-3
527	527	BSF-INCN-PRCG-USE-CD  Parameter Name: Incentive Pricing Usage Valid values are: 0 = Do not apply incentive pricing parameters to either new or existing accounts undergoing a change in strategy assignment. 1 = Apply incentive pricing parameters to new accounts only. 2 = Apply incentive pricing parameters to new accounts and to existing accounts when the existing account undergoes a change in strategy assignment. If you set this parameter to 2, be aware that the incentive pricing parameters will apply to the entire balance of existing accounts undergoing a change in strategy assignment.	1	S9V C-3
528	528	BSF-IP-BASE-INT-USE-CD  Parameter Name: Incentive Interest Rates Base Interest Usage Valid values are: 0 = Use incentive pricing interest rates one time only, based on the setting in the <a href="#">BSF-INCN-PRCG-USE-CD</a> field in this section. 1 = Use incentive pricing interest rates to reestablish cardholder settings before each night's processing.	1	S9V C-3

From	To	Field	Length	Picture
529	529	BSF-IP-DLQ-CYC-TRMN-CT	1	S9V C-3
Parameter Name: Delinquency Cycles For Termination  Valid values are: 0 = Do not terminate inc prc 1 = Terminate at 1-cycle delinquent 2 = Terminate at 2-cycles delinquent 3 = Terminate at 3-cycles delinquent 4 = Terminate at 4-cycles delinquent 5 = Terminate at 5-cycles delinquent 6 = Terminate at 6-cycles delinquent 7 = Terminate at 7-cycles delinquent 8 = Terminate at 8-cycles delinquent 9 = Terminate at 9-cycles delinquent				
530	530	BSF-MIN-RATE-OVRR-CD	1	X
Parameter Name: Minimum/Maximum Rate Override  Valid values are: 0 = Minimum and maximum rates within the Incentive Pricing method are not used. Use the minimum and maximum rates set on the cardholder account record. 1 = Minimum and maximum rates within the Incentive Pricing method are not used. Use the maximum rates set on the cardholder account record. Minimum rates are not used. 2 = Use the minimum and maximum rates within the Incentive Pricing method while the account is within the incentive pricing period.				

From	To	Field	Length	Picture
531	531	BSF-OVRR-INCN-PRCN-CD  Parameter Name: Incentive Pricing Override  Valid values are: 0 = Do not override incentive pricing. 1 = Override incentive pricing.	1	X
532	532	BSF-TRMN-INCN-PRCN-CD  Parameter Name: Terminate Incentive Pricing  Valid values are: 0 = Terminate incentive pricing by replacing the end date with the last statement date. 1 = Do not terminate incentive pricing by replacing the end date with the last statement date.	1	X
533	535	BSF-MIN-RATE-CASH-RT  Parameter Name: Incentive Interest Rates Cash Minimum Rate	3	S9(2)V9(3) C-3
536	538	BSF-MAX-RATE-CASH-RT  Parameter Name: Incentive Interest Rates Cash Maximum Rate	3	S9(2)V(3) C-3
539	541	BSF-MIN-RATE-MRCH-RT  Parameter Name: Incentive Interest Rates Merchandise Minimum Rate	3	S9(2)V9(3) C-3
542	544	BSF-MAX-RATE-MRCH-RT  Parameter Name: Incentive Interest Rates Merchandise Maximum Rate	3	S9(2)V9(3) C-3
545	547	BSF-IP-CASH-APR-RT  Parameter Name: Cash Index Rate	3	S9(2)V9(3) C-3

From	To	Field	Length	Picture
548	552	BSF-IP-CASH-APR-DT Parameter Name: Cash Effective Date	5	S9(9) C-3
553	555	BSF-IP-CASH-PRVS-RT Parameter Name: Cash Previous Rate	3	S9(2)V9(3) C-3
556	558	BSF-IP-MRCH-APR-RT Parameter Name: Merchandise Index Rate	3	S9(2)V9(3) C-3
559	563	BSF-IP-MRCH-APR-DT Parameter Name: Merchandise Effective Date	5	S9(9) C-3
564	566	BSF-IP-MRCH-PRVS-RT Parameter Name: Merchandise Previous Rate	3	S9(2)V9(3) C-3
567	574	BSF-IP-INDEX-RATE-METHOD-NM Parameter Name: Index Rate Method	8	X(8)
575	575	BSF-IP-LAG-CD Parameter Name: Lag Option	1	X
576	576	BSF-IP-DLQT-STTS-BYPS-CD Parameter Name: Delinquent Status Bypass Option  Valid values are:  0 = Do not bypass the delinquent status check when you post the NM*228, Incentive Pricing transaction, to an account.  1 = Bypass the delinquent status check for accounts when you post the NM*228, Incentive Pricing transaction, to an account.	1	X
577	578	BSF-PRCN-VOID-DAY-CT Parameter Name: Days after MPD for Termination	2	S9(2)V C-3



From	To	Field	Length	Picture
579	580	BSF-IP-TRM-MIN-MNTH-NR  Parameter Name: Terms Minimum Number of Months  Valid values are: 000 - 999 Default value is: 000	2	S9(3) COMP-3
581	582	BSF-ENDG-INCN-NTFC-NR  Parameter Name: Ending Notification Months  Valid values are: 00 - 12 Default value is: 02  <b>Note</b>  Zero indicates a message will not be produced in the event of an expiring promotion.	2	S9(2)V COMP-3
583	590	BSF-REVL-NTFC-TEXT-ID  Parameter Name: Ending Notification Text ID  Default value is: Spaces	8	X(8)
591	598	BSF-IPBP-NTFC-TEXT-ID  Parameter Name: Ending Protected Notification Text ID  Default value is: Spaces	8	X(8)

From	To	Field	Length	Picture
599	599	BSF-ICIP-FREZ-OVRR-CD	1	X
Parameter Name: Freeze Period Override CD				
Valid values are:				
N = Honor freeze period				
Y = Override freeze period				
Default value is:				
N				
600	600	BSF-MTHD-OVRR-TRMN-CD	1	X
Parameter Name: Method Override Terminate				
Valid values are:				
0 = Terminate incentive pricing				
1 = Dont terminate incentive pricing when a method override changes.				
Default value is:				
0				

## Index Rate

From	To	Field	Length	Picture
<b>601</b>	<b>687</b>	<b>BSF-ICIR-STATEMENT-FIELDS</b>	<b>87</b>	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IC IR</b>		
601	603	BSF-CASH-INDEX-RT	3	S9(2)V9(3) C-3
		Parameter Name: Cash Index Rate		
604	608	BSF-CASH-INDEX-DT	5	S9(8)V C-3
		Parameter Name: Cash Effective Date		
609	611	BSF-CASH-PREV-INDEX-RT	3	S9(2)V9(3) C-3
		Parameter Name: Cash Previous Rate		
612	614	BSF-MRCH-INDEX-RT	3	S9(2)V9(3) C-3
		Parameter Name: Merchandise Index Rate		
615	619	BSF-MRCH-INDEX-DT	5	S9(8)V C-3
		Parameter Name: Merchandise Effective Date		
620	622	BSF-MRCH-PREV-INDEX-RT	3	S9(2)V9(3) C-3
		Parameter Name: Merchandise Previous Rate		
623	637	BSF-INDEX-TYPE-TX	15	X(15)
		Parameter Name: Index Type		
638	657	BSF-DTRM-DATE-TX	20	X(20)
		Parameter Name: Determination Date Text		
658	677	BSF-SOURCE-TX	20	X(20)
		Parameter Name: Source Text		
678	687	BSF-CHANGE-TX	10	X(10)
		Parameter Name: Change Period		

# Incentive Pricing Variable Interest

From	To	Field	Length	Picture
688	768	<b>BSF-IV-AGB-AR-VAR-INT-RATES</b>	81	<b>GROUP</b>
PCF service/subject/section is: <b>CP IC IV</b>				
688	688	BSF-IV-VRBL-INTR-CD	1	S9V C-3
Parameter Name: Variable Interest Option Valid values are: 0 = Variable interest rates are not used. 1 = Apply most current interest rate in effect at this terms level. 2 = Apply lowest interest rate in effect during the account's cycle. 3 = Apply the two most current interest rates in effect during an account's cycle to cycle-to-date principals. 4 = Same as option 1, except the variable interest rate is added to the interest from the cardholder account record. 5 = Same as option 2, except the variable interest rate is added to the interest rate from the cardholder account record. 6 = Same as option 3, except the variable interest rate is added to the interest rate from the cardholder account record. 7 = Compare the interest rate from the cardholder account record to the variable interest rate. Use the cardholder account record interest rate if it is greater than or equal to the current variable interest rate. 8 = Apply the two most current interest rates in effect during the cardholder's cycle to all principals.				
689	691	BSF-IV-VRBL-MDSE-RT-1	3	S9(2)V9(3) C-3
Parameter Name: Interest Set 1 Merchandise				

From	To	Field	Length	Picture
692	694	BSF-IV-VRBL-CASH-RT-1 Parameter Name: Interest Set 1 Cash	3	S9(2)V9(3) C-3
695	698	BSF-IV-EFFC-DT-1 Parameter Name: Interest Set 1 Effective Date Valid values are: MMDDYY	4	S9(7)V C-3
699	701	BSF-IV-VRBL-MDSE-RT-2 Parameter Name: Interest Set 2 Merchandise	3	S9(2)V9(3) C-3
702	704	BSF-IV-VRBL-CASH-RT-2 Parameter Name: Interest Set 2 Cash	3	S9(2)V9(3) C-3
705	708	BSF-IV-EFFC-DT-2 Parameter Name: Interest Set 2 Effective Date Valid values are: MMDDYY	4	S9(7)V C-3
709	711	BSF-IV-VRBL-MDSE-RT-3 Parameter Name: Interest Set 3 Merchandise	3	S9(2)V9(3) C-3
712	714	BSF-IV-VRBL-CASH-RT-3 Parameter Name: Interest Set 3 Cash	3	S9(2)V9(3) C-3
715	718	BSF-IV-EFFC-DT-3 Parameter Name: Interest Set 3 Effective Date Valid values are: MMDDYY	4	S9(7)V C-3

From	To	Field	Length	Picture
719	719	BSF-IV-VRB-INT-CALC-CD	1	X
<p>Parameter Name: Variable Interest Option Calculation</p> <p>Valid values are:</p> <p>0 = The calculation depends on whether monthly or daily rates are being calculated.</p> <p>For monthly rates, divide the decimal equivalent of the variable interest rate by 12. Divide the decimal equivalent of the interest rate on the cardholder account record by 12. Calculate each to six positions, then round each to five positions. Add both rounded results together. Multiply the result by 100 and display on the statement at three positions.</p> <p>For daily rates, divide the variable interest rate by 365. Round or truncate the result according to the method chosen in the Daily Interest Rate Calculation Method parameter in the Interest Charges section (CP IC IM) of the Product Control File. Divide the interest rate on the cardholder account record by 365. Round or truncate the result according to the method chosen in the Daily Interest Rate Calculation Method parameter. Add the results together.</p> <p>1 = First, add the interest rate to the interest rate set on the cardholder account record.</p> <p>For monthly rates, divide the decimal equivalents of the resulting rates by 12. Calculate to six positions, then round the total to five positions.</p> <p>For daily rates, divide the result by 365. Round or truncate the result according to the method chosen in the Daily Interest Rate Calculation Method parameter in the Interest Charges section (CP IC IM) of the Product Control File.</p>				

From	To	Field	Length	Picture
		...Continued from previous page.		
		2 = For monthly rates, add the variable interest rate to the interest rate set on the cardholder account record. Divide the decimal equivalent of the resulting rate by 12. Truncate the total to five positions.		
720	722	BSF-IV-VI-PRENOTE-DT	3	S9(4) C-3
		Parameter Name: Variable Interest Option Prenotification Date		
		Valid values are: 0000, 0100-1299		
723	723	BSF-IV-ADD-BRKPT-RT-CD	1	X
		Parameter Name: Variable Interest Option Add Breakpoint Rates		
		Valid values are: N = Do not use break points on variable interest. Y = Use break points on variable interest.		
724	738	BSF-IV-INDX-TYPE-TX	15	X(15)
		Parameter Name: Index Type		
		Default value is: Spaces		
739	758	BSF-IV-SORC-TX	20	X(20)
		Parameter Name: Source Text		
		Default value is: Spaces		
759	768	BSF-IV-CHNG-PERD-TX	10	X(10)
		Parameter Name: Change Period		
		Default value is: Spaces		

## Max CAP EARP

From	To	Field	Length	Picture
<b>769</b>	<b>813</b>	<b>BSF-MXCP-EAPR-PARAMETERS</b>	<b>45</b>	<b>GROUP</b>
769	769	BSF-MXCP-EAPR-USAG-IN	1	X(1)
		Parameter Name: Usage Ind		
		Valid values are:		
		0 = Do not use		
		1 = Use the maximum effective APR calculation method		
		Default value is:		
		0		
770	772	BSF-MXCP-EAPR-PCT	3	S9(3)V9(2) C-3
		Parameter Name: Max Percent		
		Valid values are:		
		000.00 - 100.00		
		Default value is:		
		0		
773	773	BSF-MXCP-EAPR-RFND-CD	1	X(1)
		Parameter Name: Refund Type		
		Valid values are:		
		F = Fully refund fees		
		P = Partially refund fees		
		Space		
		Default value is:		
		Space		
<b>774</b>	<b>787</b>	<b>BSF-MXCP-FEE-INT-FLDS</b>	<b>14</b>	<b>GROUP</b>



From	To	Field	Length	Picture
774	775	BSF-MXCP-MRCH-INT-NR	2	S9(2)V C-3
		Parameter Name: Merchandise Interest		
		Valid values are:		
		00 - 07		
		Default value is:		
		00		
776	777	BSF-MXCP-CASH-INT-NR	2	S9(2)V C-3
		Parameter Name: Cash Interest		
		Valid values are:		
		00 - 07		
		Default value is:		
		00		
778	779	BSF-MXCP-OVER-LMIT-NR	2	S9(2)V C-3
		Parameter Name: Overlimit Fee		
		Valid values are:		
		00 - 07		
		Default value is:		
		00		
780	781	BSF-MXCP-CRDT-INSR-NR	2	S9(2)V C-3
		Parameter Name: Credit Insurance Fee		
		Valid values are:		
		00 - 07		
		Default value is:		
		00		
782	783	BSF-MXCP-CASH-ADV-NR	2	S9(2)V C-3
		Parameter Name: Cash Item Fee		
		Valid values are:		
		00 - 07		
		Default value is:		
		00		

From	To	Field	Length	Picture
784	785	BSF-MXCP-FRGN-FEE-NR	2	S9(2)V C-3
		Parameter Name: Foreign Currency Fee		
		Valid values are:		
		00 - 07		
		Default value is:		
		00		
786	787	BSF-MXCP-XTRN-FEE-NR	2	S9(2)V C-3
		Parameter Name: External Fee		
		Valid values are:		
		00 - 07		
		Default value is:		
		00		
<b>774</b>	<b>787</b>	<b>BSF-MXCP-FEE-TBL</b>	<b>14</b>	<b>GROUP</b>
		Redefines BSF-MXCP-FEE-INT-FLDS		
774	787	BSF-MXCP-FEE-TBL-ENTRY	2	S9(2)V C-3
		Occurs 7 times		
788	788	BSF-MXCP-FRGN-CRDT-CD	1	X(1)
		Parameter Name: Foreign Currency Fee Credit CD		
		Valid values are:		
		C = Use credit issued for the foreign currency fee to pay down the cash first.		
		M = Use credit issued for the foreign currency fee to pay down the merchandise first.		
		Space		
		Default value is:		
		Space		

From	To	Field	Length	Picture
789	789	BSF-MXCP-XTRN-CRDT-CD	1	X(1)
Parameter Name: External Fee Credit CD Valid values are: C = Use credit issued for external fee to pay down the cash first. M = Use credit issued for the external fee to pay down the merchandise first. Space Default value is: Space				
790	797	BSF-MXCP-CYCL-TEXT-ID	8	X(8)
Parameter Name: Cycle Stmt Detail Text ID Spaces or valid Text ID Default value is: Spaces				
798	805	BSF-MXCP-CRDT-TEXT-ID	8	X(8)
Parameter Name: Credit Adj Stmt Detail Text ID Valid values are: Spaces or valid Text ID Default value is: Spaces				
806	813	BSF-MXCP-DEBT-TEXT-ID	8	X(8)
Parameter Name: Debit Adj Stmt Detail Text ID Valid values are: Spaces or valid Text ID Default value is: Spaces				

# Minimum Finance Charge

From	To	Field	Length	Picture
814	875	BSF-MIN-FIN-CHG-FIELDS	62	GROUP
PCF service/subject/section is: CP IC MF				
814	814	BSF-MIN-FIN-CHG-FLAG	1	X
Parameter Name: Calculation Base Valid values are: I = Minimum finance charge is based on merchandise periodic rate charges and cash advance periodic rate charges only M = Minimum finance charge is based on merchandise periodic rate charges only. S = Include or exclude finance charges and fees from the minimum finance charge calculation based on Product Control File settings. T = Minimum finance charge is based on the sum of finance charges and service charges for both merchandise and cash advances. Finance charges include merchandise periodic rate charges, cash advance periodic rate charges, merchandise item charges, and cash advance item charges. Service charges include late charges and overlimit charges.				
815	821	BSF-MINIMUM-FIN-CHG	7	S9(11)V9(2) C-3
Parameter Name: Minimum Charge				

From	To	Field	Length	Picture
822	822	BSF-MIN-FC-LOCATION	1	9
Parameter Name: Apply State Control Interest Rate Usage  Valid values are: 0 = Use the minimum finance charge determined by the BSF-MIN-FIN-CHG-FLAG field. 1 = Use the minimum finance charge determined by the state interest rate table specified by the BSF-AB-STATE-INT-RATE field set in the State Controls section (CP IC SC). Code 1 is valid only if the BSF-AB-STATE-INT-RATE field is greater than zero.				
823	823	BSF-INCL-CASH-OPTN-CD	1	X
Parameter Name: Include Unbilled Cash-Option Interest  Valid values are: 0 = Do not include unbilled cash-option interest in minimum finance charge calculations. 1 = Include unbilled cash-option interest in minimum finance charge calculations.				
824	824	BSF-FNNC-CHRG-DSPR-CD	1	X
Parameter Name: Dispersement Allocation  Valid values are: 0 = Do not disperse. 4 = Prorate based on current finance charges.				

From	To	Field	Length	Picture
825	825	BSF-FNNC-CHRG-DSPR-AMNG-CD	1	X
Parameter Name: Disperse Among Balances  Valid values are: 0 = Do not disperse. 1 = Disperse among revolving and plan balances. 2 = Disperse among revolving and protected balances. 3 = Disperse among revolving, protected, and plan balances. 4 = Disperse among revolving, protected, plan, and promotional balances. 5 = Disperse among revolving, plan, and promotional balances.				
826	826	BSF-MF-1STY-MGMT-CD	1	X
Parameter Name: MF 1st Yr Max Mgmt Cd  Valid values are: 0 = Exclude the fee from first year maximum fee management 1 = Include the fee, but do not allow fees that exceed the first year maximum to post. The System still allows the calculated interest amount to be assessed if a minimum finance charge is applicable and that amount exceeds the first year maximum fee allowance. 2 = Include the fee, but reduce fees that exceed the first year maximum to the available amount and then post the reduced amount 3 = Include the fee, but allow fees that exceed the first year maximum to post 4 = Do not allow a fee Default value is: 0				

From	To	Field	Length	Picture
827	827	BSF-MIN-CHG-REV-CD	1	X
Parameter Name: Min Chg Reversal Control  Valid values are: 0 = Post separate reversals of minimum charge, merchandise interest, and cash interest if present in original transaction. 1 = Combine minimum charge and merchandise interest and post as single reversal. Post cash interest as a separate reversal. 2 = Combine minimum charge, merchandise interest, and cash interest and post as a single reversal. 3 = For finance charge adjustments, display the full amount of the finance charge that posted in the previous cycle. Default value is: 0				
828	835	BSF-MIN-INTR-TEXT-ID	8	X(8)
Parameter Name: Min Int Chg Valid values are: Valid text id for MT/MF (text area/text type) Default value is: DEFMF003				
836	843	BSF-MIN-PRCH-TEXT-ID	8	X(8)
Parameter Name: Min Int Chg - Merch Valid values are: Valid text id for MT/MF (text area/text type) Default value is: DEFMF004				

From	To	Field	Length	Picture
844	844	BSF-FINC-RFND-YTD-CD	1	X(1)
<p>Parameter Name: Fin Chg Refund YTD Fields</p> <p>Valid values are:</p> <p>0 = Always classify merchandise and cash advance finance charge refunds as fees for purposes of accumulation and display on cardholder statements.</p> <p>1 = If adjustment amount is equal to or less than Minimum Charge parameter value in PCF, classify merchandise and cash advance finance charge refunds as fees for purposes of accumulation and display on cardholder statements. Otherwise, classify as interest.</p> <p>2 = If adjustment amount is equal to or less than the year-to-date minimum finance charge, classify merchandise and cash advance finance charge refunds as fees for purposes of accumulation and display on cardholder statements. Otherwise, classify as interest.</p> <p>3 = Always classify merchandise and cash advance finance charge refunds as interest for purposes of accumulation and display on cardholder statements.</p> <p>Default value is:</p> <p>0</p>				
845	852	BSF-MF-MISC-CHG-TBL-ID	8	X(8)
<p>Parameter Name: Miscellaneous Charges Table ID</p> <p>Default value is:</p> <p>Spaces</p>				



From	To	Field	Length	Picture
853	853	BSF-MF-MDSE-INTR-CD	1	X
Parameter Name: Mer Interest Valid values are: 0 = Exclude from calculation base 1 = Include in calculation base Default value is: 0 <b>Note</b> If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.				
854	854	BSF-MF-CASH-INTR-CD	1	X
Parameter Name: Cash Interest Valid values are: 0 = Exclude from calculation base 1 = Include in calculation base Default value is: 0 <b>Note</b> If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.				
855	855	BSF-MF-ANNL-CHRG-CD	1	X
Parameter Name: Annual Chrg Valid values are: 0 = Exclude from calculation base 1 = Include in calculation base Default value is: 0 <b>Note</b> If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.				

From	To	Field	Length	Picture
856	856	BSF-MF-LATE-CHRG-CD	1	X
Parameter Name: Late Chrg Valid values are: 0 = Exclude from calculation base 1 = Include in calculation base Default value is: 0 <b>Note</b> If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.				
857	857	BSF-MF-OVRL-CHRG-CD	1	X
Parameter Name: Overlimit Chrg Valid values are: 0 = Exclude from calculation base 1 = Include in calculation base Default value is: 0 <b>Note</b> If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.				
858	858	BSF-MF-GOVT-SCHG-CD	1	X
Parameter Name: Govt Surcharge Valid values are: 0 = Exclude from calculation base 1 = Include in calculation base Default value is: 0 <b>Note</b> If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.				

From	To	Field	Length	Picture
859	859	BSF-MF-CSH-ITM-CHRG-CD	1	X
Parameter Name: Cash Item Chrg Valid values are: 0 = Exclude from calculation base 1 = Include in calculation base Default value is: 0 <b>Note</b> If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.				
860	860	BSF-MF-SALE-ITM-CHG-CD	1	X
Parameter Name: Sale Item Chrg Valid values are: 0 = Exclude from calculation base 1 = Include in calculation base Default value is: 0 <b>Note</b> If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.				
861	861	BSF-MF-CRDT-PRTC-CD	1	X
Parameter Name: Cr Life Chrg Valid values are: 0 = Exclude from calculation base 1 = Include in calculation base Default value is: 0 <b>Note</b> If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.				

From	To	Field	Length	Picture
862	862	BSF-MF-FGN-CNCY-FEE-CD	1	X
<p>Parameter Name: Foreign Currency Fees</p> <p>Valid values are:</p> <p>0 = Exclude from calculation base</p> <p>1 = Include in calculation base</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.</p>				
863	863	BSF-MF-MISC-CHRG-CD	1	X
<p>Parameter Name: Misc Chgs</p> <p>Valid values are:</p> <p>0 = Exclude all miscellaneous charges from calculation base</p> <p>1 = Include all miscellaneous charges in calculation base</p> <p>2 = Include or exclude miscellaneous charges based on settings in your miscellaneous charges table</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>If you set this field to 1, you must set the <a href="#">BSF-MIN-FIN-CHG-FLAG</a> field to S.</p>				

From	To	Field	Length	Picture
864	864	BSF-MIN-FIN-CHG-RT2-CD	1	X
Parameter Name: Min Fin Chrg Rate 2 Valid values are: 0 = Do not consider the alternate amount when calculating the minimum finance charge. 1 = Consider the alternate amount in the BSF-MIN-FIN-CHG-RT2-AM field when calculating the minimum finance charge. Default value is: 0				
865	873	BSF-MIN-FIN-CHG-RT2-AM	9	S9(15)V9(2)COMP-3
Parameter Name: Min Fin Rate 2 Amt				
874	874	BSF-MINF-CHRG-PRVN-CD	1	X
Parameter Name: Min Finance Charge Prevention Valid values are: 0 = Not used 1 = Calculate the minimum finance charges only if the cash or merchandise balance is greater than zero. Default value is: 0				
875	875	BSF-INCX-PRMT-FINC-CHRG-CD	1	X
Parameter Name: Inc/Exc Promo Finance Charge Valid values are: 0 = Default functionality not used 1 = Allow promotional balances to be excluded from the minimum finance charges Default value is: 0				

# Method Level

From	To	Field	Length	Picture
876	904	<b>BSF-ML-METHOD-FIELDS</b>	29	<b>GROUP</b>
PCF service/subject/section is: <b>CP IC ML</b>				
876	876	BSF-INTR-DFLT-LEVL-CD	1	X
Parameter Name: Interest Default Method Level				
Valid values are:				
1 = Use set 1				
2 = Use set 2				
3 = Use set 3				
Default value is:				
1				
877	877	BSF-PRTC-BLNC-SET-CD	1	X
Parameter Name: Protected Balance Method Set				
Valid values are:				
0 = Use ICID set				
1 = Use set 1				
2 = Use set 2				
3 = Use set 3				
Default value is:				
0				

From	To	Field	Length	Picture
878	878	BSF-ICML-FREZ-OVRR-CD	1	X
		Parameter Name: Freeze Period Override CD		
		Valid values are:		
		N = Honor freeze period		
		Y = Override freeze period		
		Default value is:		
		N		
879	886	BSF-PNLT-ICID-MTHD-ID	8	X(8)
		Parameter Name: Penalty CP/IC/ID Method Id		
887	889	BSF-CALC-PNLT-CASH-RT	3	S9(2)V9(3) COMP-3
890	892	BSF-CALC-PNLT-MRCH-RT	3	S9(2)V9(3) COMP-3
893	895	BSF-ML-CASH-BASE-RT	3	S9(2)V9(3) COMP-3
896	898	BSF-ML-MRCH-BASE-RT	3	S9(2)V9(3) COMP-3
899	901	BSF-ML-CASH-INDX-RT	3	S9(2)V9(3) COMP-3
902	904	BSF-ML-MRCH-INDX-RT	3	S9(2)V9(3) COMP-3

# Money Sales

From	To	Field	Length	Picture
905	916	<b>BSF-INT-CHG-MONEY-FIELDS</b>	12	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IC MS</b>		
905	907	BSF-AB-ESBA-SALE-RATE	3	S9(2)V9(3) C-3
		Parameter Name: Money Sale Annual Interest Percent		
908	911	BSF-AB-ESBA-SALE-START-DATE	4	S9(7) C-3
		Parameter Name: Money Sale Start Date Format is: YYMMDD		
912	915	BSF-AB-ESBA-SALE-END-DATE	4	S9(7) C-3
		Parameter Name: Money Sale End Date Format is: YYMMDD		



From	To	Field	Length	Picture
916	916	BSF-TEMP-MIN-RATE-FLAG	1	X
Parameter Name: Temporary Money Minimum Interest Calculation				
Valid values are:				
0 = Do not override the Minimum Interest Cash Advances or the Minimum Interest Merchandise parameters in the Interest Defaults section (CP IC ID).				
1 = Override the Minimum Interest Cash Advances parameter in the Interest Defaults section and use the temporary cash advance annual percentage rate				
2 = Override the Minimum Interest Merchandise parameter in the Interest Defaults section and use the temporary merchandise annual percentage rate.				
3 = Override the Minimum Interest Cash Advances and Minimum Interest Merchandise parameters in the Interest Defaults section and use the temporary cash advance and merchandise annual percentage rate.				

# Payoff Exceptions

From	To	Field	Length	Picture
917	995	<b>BSF-INT-CHG-PAYOFF-FIELDS</b>	79	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IC PE</b>		
917	925	BSF-STMT-PAYOFF-EXCPT-AMT	9	S9(15)V9(2) C-3
		Parameter Name: Statement Payoff Exception Value		
917	925	BSF-STMT-PAYOFF-EXCPT-AMT-RED	9	S9(17)V C-3
		Redefines BSF-STMT-PAYOFF-EXCPT-AMT		
926	947	<b>BSF-PAYOFF-EXCP-FIELDS</b>	22	<b>GROUP</b>
		The following options contain the same valid values, a few of which are option specific.		
		■ BSF-PAYOFF-CYC-CASH		
		■ BSF-PAYOFF-OPEN-CASH		
		■ BSF-PAYOFF-CYC-MRCH		
		■ BSF-PAYOFF-NBINT		
		■ BSF-PAYOFF-BINT		
		Valid values are:		
		00 = Make no exception to normal interest calculation.		
		01 = Do not calculate or bill interest on the principal if its ending balance at cycle time is zero.		
		02 = Do not calculate or bill interest on the principal if the cardholder's entire last statemented balance is less than or equal to the amount of cycle-to-date payments and credits.		
		Use this code in conjunction with the <b>BSF-STMT-PAYOFF-EXCPT-AMT</b> field in this section.		
		Continued on next page...		

From	To	Field	Length	Picture
		<p>03 = Do not calculate or bill interest on the following items under the circumstances indicated.</p> <ul style="list-style-type: none"> <li>■ Cycle-to-date cash advances if the ending balance of the old cash advance principal is zero</li> <li>■ Cycle-to-date merchandise if the ending balances for both two- and one-cycle-old merchandise principals are zero</li> </ul> <p>04 = Do not calculate interest on merchandise purchases if payment in full posts to the cardholder account prior to the posting of any cash advances in the cycle. Payment in full is the total amount of payments plus returns. Calculate interest on the average daily balance of the merchandise if a cash advance does post to the account.</p> <p>Use this code in conjunction with the <a href="#">BSF-STMT-PAYOFF-EXCPT-AMT</a> field in this section.</p> <p>05 = Do not calculate or bill interest on the principal if the cardholder's entire last statemented balance, less interest, is less than or equal to the amount of cycle-to-date payments and credits.</p> <p>If two- and one-cycle-old merchandise and old cash advance total zero at cycle time, do not accrue finance charges on cycle-to-date merchandise.</p> <p>Continued on next page...</p>		

From	To	Field	Length	Picture
		<p>06 = Do not calculate or bill interest on merchandise principal if the previous statement merchandise balance is zero or if total payments and credits for merchandise are equal to or greater than the previous statement merchandise balance.</p> <p>If a cross-cycle adjustment or backdated item affects the merchandise balance, and the sum of payments and credits is equal to or greater than the sum of the last statement cycle-to-date, one-cycle-old, and two-cycle-old merchandise principals, do not calculate or bill interest.</p> <p>Merchandise principals do not include retail transaction balances when determining whether payoff exceptions are met. Retail transaction balances are defined as promotional balances and transactions that posted through the TLP<sup>SM</sup> service using merchants with department code R.</p> <p>07 = Do not calculate or bill interest on one-cycle-old merchandise if both of the following conditions exist.</p> <ul style="list-style-type: none"> <li>■ One-cycle-old merchandise principal is zero.</li> <li>■ This cycle's opening balance of two-cycle and older merchandise is zero.</li> </ul> <p>08 = Do not calculate or bill interest on the principal if the ending balance of both two- and one-cycle-old merchandise is zero.</p> <p>09 = Do not calculate interest on old cash advances if the cardholder's entire last statement balance is less than or equal to the amount of cycle-to-date payments and credits, and no new cash advances or purchases have posted for the current billing cycle.</p> <p>Continued on next page...</p>		

From	To	Field	Length	Picture
		<p>10 = Do not calculate interest if the total of cycle-to-date promotional credits (payments and returns) exceeds the total of the following.</p> <ul style="list-style-type: none"> <li>Last statement merchandise interest</li> <li>+ Last statement cash interest</li> <li>+ Last statement late charges</li> <li>+ Last statement credit life insurance premium</li> <li>+ Last statement cash and sale item charges</li> <li>+ Last statement overlimit charges</li> <li>+ Last statement minimum finance charges</li> <li>+ Last statement miscellaneous charges</li> <li>+ Last statement returned check charges</li> <li>+ Last statement transactions on this promotion</li> <li>– Last statement rebates</li> </ul> <p>11 = Do not calculate or bill interest on the principal if the cardholder's entire last statement balance, or the entire last statement balance minus the payment delay promotions, is less than or equal to the amount of cycle-to-date payments and credits.</p> <p>Use this code in conjunction with the <a href="#">BSF-STMT-PAYOFF-EXCPT-AMT</a> field in this section.</p> <p>Use this code in conjunction with the payment delay options in the Promotion Controls section (PL/RT/PC) of the Product Control File.</p> <p>12 = Do not calculate bill if cycle-to-date principal + last statement minimum pay due is less than or equal to the cycle-to-date payments and credits</p> <p>Continued on next page...</p>		

From	To	Field	Length	Picture
		13 = Do not calculate or bill interest on the merchandise principal if the cardholder's two- and one-cycle-old merchandise principals are zero. Also, do not bill interest on cash advances if the cardholder's old cash principal and the old cash principal from the previous statement are zero.		
		14 = Do not calculate or bill interest on the principal if the cardholder's last statement balance less specified promotional balances is equal to or less than the cycle-to-date payments and credits.		
		Use this code in conjunction with the Promotion Payoff Exception Option parameter in the Promotion Controls section (PL/ RT/ PC) of the Product Control File. Refer to the documentation for this parameter for more information about this option.		
		15 = Do not calculate or bill interest on the principal if the total cycle-to-date payments and credits applied to this balance are equal to or greater than this balance's last statement balance.		
		Use this code in conjunction with the <a href="#">BSF-PAYOFF-EXCEPT-DAYS</a> field in this section.		
		Continued on next page...		

From	To	Field	Length	Picture
		<p>16 = Do not calculate or bill interest on the principal if the total cycle-to-date payments and credits applied to this principal at this level are equal to or greater than this principal's opening balance at this level.</p> <p>For the standard monetary level, the opening balance is the account's last statement balance without any plan or promotional level balances that either calculate their own payoff exceptions or are <b>excluded</b>. For the plan monetary level, which means the plan and any associated promotions that use its payoff exception, the opening balance is the plan's portion of the account's last statement balance without cycle-to-date credits and any <b>excluded</b> promotional level balances.</p> <p>The term excluded in the preceding paragraph refers to monetary level balances as follows.</p> <ul style="list-style-type: none"> <li>■ A plan level balance the System excludes from a principal's opening balance when applying payoff exception 16 if you attach a payoff exception (CP IC PE) method with the principal's payoff exception set to 16 to the plan's method in the Plan Attributes section (PL RT PA)</li> <li>■ A promotional level balance the System excludes if the Promotion Payoff Exception Option parameter in the Promotion Controls section (PL RT PC) is set to zero, 2, or 3</li> </ul> <p>Continued...</p>		

From	To	Field	Length	Picture
		<p>If an account has the conditions that the Statement Payoff Exception Value and Assess Interest Minimum Balance parameters in the Payoff Exceptions section define, the System does not apply exception option 16.</p> <p><b>Note</b></p> <p>This code may be used in conjunction with the <a href="#">BSF-STMT-PAYOFF-EXCPT-AMT</a> field in this section.</p> <p>17 = Do not calculate or bill interest on the principal if the total cycle-to-date payments and credits applied to this principal at this level are equal to or greater than this principal's opening balance.</p> <p>When you choose this option, the System will apply the payoff exception at either the standard balance level or the plan balance level according to your setting in the Payoff Exception 17 Include/Exclude parameter in the Promotion Controls section.</p> <p>You can only use option 17 for a Promotion Only method.</p> <p>18 = Do not calculate or bill interest on the principal if the cardholder's last statement balance less specified promotional balances is equal to or less than the cycle-to-date payments and credits, and if the cardholder's statement before last balance less specified promotional balances is equal to or less than the last statement payments and credits. Use this code in conjunction with the Promotion Payoff Exception Option parameter in the Promotion Controls section (PL RT PC) of the Product Control File.</p> <p>Continued next page...</p>		



From	To	Field	Length	Picture
		Payoff exceptions 10, 11, 14, 15, 16, 17, and 18 allow separate promotional payoff exception options. All other payoff exceptions set at the standard level consider Transaction Level ProcessingSM promotional balances to determine whether payoff exceptions are met, even if a promotional balance has a separate payoff exception. If a promotional balance is using a unique payoff exception method with a value of 1, 3, 4, 6, 7, 8, or 9, only the balances within that promotional balance are considered in the check for that balance. If values 2 or 5 are used with promotional balances, the total last statement balance is considered in the check for that balance.		
		19 = Do not calculate or bill interest if the cardholder makes a payment large enough to cover the total minimum payment due. You must use the credit application process area of Rules Management to set this field to 19.		
		Default value is:		
		00		

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From	To	Field	Length	Picture
926	933	BSF-PAYOFF-OPEN-CASH	8	S9(15)V C-3
Parameter Name: Cash Old				
Valid codes:				
00 = No exception				
01 = Ending balance is zero				
02 = Last statement balance				
03 = Old principals are zero				
06 = Previous statement merchandise				
09 = Last statement balance plus no new exception				
10 = Last statement balance minus rebate				
11 = Last statement balance minus payment delay				
12 = Do not calculate bill if cycle-to-date flap principal + last statement minimum pay due is less than or equal to the cycle-to-date payments and credits				
Continued...				

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From	To	Field	Length	Picture
		13 = Old cash principal and old cash principal from previous statement are zero		
		14 = Last statement balance minus specific promotional balance is less than or equal to the cycle-to-date payments and credits		
		15 = Total cycle-to-date payments and credits are less than or equal to the last statement balance		
		16 = Total cycle-to-date payments and credits are less than or equal to the opening balance		
		17 = Promo level exception		
		18 = Last statement balance minus specific promotional balance is less than or equal to the cycle-to-date payments and credits for two cycles		
		19 = Do not calculate or bill interest if the cardholder makes a payment large enough to cover the total minimum payment due. You must use the credit application process area of Rules Management to set this field to 19.		
		Refer to <a href="#">BSF-PAYOFF-EXCP-FIELDS</a> for detailed valid code definitions		
		Default value is:		
		00		

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From	To	Field	Length	Picture
934	935	BSF-PAYOFF-CYC-CASH	2	S9(2)V C-3
Parameter Name: Cash Cycle To Date				
Valid codes:				
00 = No exception				
01 = Ending balance is zero				
02 = Last statement balance				
03 = Old principals are zero				
05 = Last statement less interest is less than or equal to cycle-to-date payments and interest				
06 = Previous statement merchandise				
10 = Last statement balance minus rebate				
Continued...				

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From	To	Field	Length	Picture
		11 = Last statement balance minus payment delay		
		12 = Do not calculate bill if cycle-to-date flap principal + last statement minimum pay due is less than or equal to the cycle-to-date payments and credits		
		13 = Old cash principal and old cash principal from previous statement are zero		
		14 = Last statement balance minus specific promotional balance is less than or equal to the cycle-to-date payments and credits		
		15 = Total cycle-to-date payments and credits are less than or equal to the last statement balance		
		16 = Total cycle-to-date payments and credits are less than or equal to the opening balance		
		17 = Promo level exception		
		18 = Last statement balance minus specific promotional balance is less than or equal to the cycle-to-date payments and credits for two cycles		
		19 = Do not calculate or bill interest if the cardholder makes a payment large enough to cover the total minimum payment due. You must use the credit application process area of Rules Management to set this field to 19.		
		Refer to <a href="#">BSF-PAYOFF-EXCP-FIELDS</a> for more details.		
		Default value is:		
		00		

From	To	Field	Length	Picture
936	937	BSF-PAYOFF-BINT	2	S9(2)V C-3
Parameter Name: Merchandise Two-Cycle-Old				
Valid codes:				
00 = No exception				
01 = Ending balance is zero				
02 = Last statement balance				
03 = Old principals are zero				
04 = Payment in full				
06 = Previous statement merchandise				
08 = Ending 1- and 2-cycle merchandise				
10 = Last statement balance minus rebate				
11 = Last statement balance minus payment delay				
12 = Do not calculate bill if cycle-to-date flap principal + last statement minimum pay due is less than or equal to the cycle-to-date payments and credits				
13 = Old cash principal and old cash principal from previous statement are zero				
14 = Last statement balance minus specific promotional balance is less than or equal to the cycle-to-date payments and credits				
15 = Total cycle-to-date payments and credits are less than or equal to the last statement balance				
16 = Total cycle-to-date payments and credits are less than or equal to the opening balance				
Continued...				

From	To	Field	Length	Picture
		17 = Promo level exception		
		18 = Last statement balance minus specific promotional balance is less than or equal to the cycle-to-date payments and credits for two cycles		
		19 = Do not calculate or bill interest if the cardholder makes a payment large enough to cover the total minimum payment due. You must use the credit application process area of Rules Management to set this field to 19.		
		Refer to <a href="#">BSF-PAYOFF-EXCP-FIELDS</a> for more details.		
		Default value is:		
		00		

From	To	Field	Length	Picture
938	939	BSF-PAYOFF-NBINT	2	S9(2)V C-3
Parameter Name: Merchandise One-Cycle-Old  Valid codes: 00 = No exception 01 = Ending balance is zero 02 = Last statement balance 03 = Old principals are zero 04 = Payment in full 06 = Previous statement merchandise 07 = 1-cycle and opening 2-cycle merchandise is zero 08 = Ending 1- and 2-cycle merchandise 10 = Last statement balance minus rebate 11 = Last statement balance minus payment delay 12 = Do not calculate bill if cycle-to-date flap principal + last statement minimum pay due is less than or equal to the cycle-to-date payments and credits 13 = Old cash principal and old cash principal from previous statement are zero Continued...				



From	To	Field	Length	Picture
		14 = Last statement balance minus specific promotional balance is less than or equal to the cycle-to-date payments and credits		
		15 = Total cycle-to-date payments and credits are less than or equal to the last statement balance		
		16 = Total cycle-to-date payments and credits are less than or equal to the opening balance		
		17 = Promo level exception		
		18 = Last statement balance minus specific promotional balance is less than or equal to the cycle-to-date payments and credits for two cycles		
		19 = Do not calculate or bill interest if the cardholder makes a payment large enough to cover the total minimum payment due. You must use the credit application process area of Rules Management to set this field to 19.		
		Refer to <a href="#">BSF-PAYOFF-EXCP-FIELDS</a> for more details.		
		Default value is:		
		00		

From	To	Field	Length	Picture
940	947	BSF-PAYOFF-CYC-MRCH	8	S9(15)V C-3
Parameter Name: Merchandise Cycle-To-Date				
Valid codes:				
00 = No exception				
01 = Ending balance is zero				
02 = Last statement balance				
03 = Old principals are zero				
05 = Last statement less interest is less than or equal to cycle-to-date payments and interest				
06 = Previous statement merchandise				
08 = Ending 1- and 2-cycle merchandise				
10 = Last statement balance minus rebate				
11 = Last statement balance minus payment delay				
12 = Do not calculate bill if cycle-to-date flap principal + last statement minimum pay due is less than or equal to the cycle-to-date payments and credits				
13 = Old cash principal and old cash principal from previous statement are zero				
14 = Last statement balance minus specific promotional balance is less than or equal to the cycle-to-date payments and credits				
15 = Total cycle-to-date payments and credits are less than or equal to the last statement balance				
16 = Total cycle-to-date payments and credits are less than or equal to the opening balance				
Continued...				

From	To	Field	Length	Picture
		<p>17 = Promo level exception</p> <p>18 = Last statement balance minus specific promotional balance is less than or equal to the cycle-to-date payments and credits for two cycles</p> <p>19 = Do not calculate or bill interest if the cardholder makes a payment large enough to cover the total minimum payment due. You must use the credit application process area of Rules Management to set this field to 19.</p> <p>Refer to <a href="#">BSF-PAYOFF-EXCP-FIELDS</a> for more details.</p> <p>Default value is:</p> <p>00</p>		
948	949	BSF-PAYOFF-EXCEPT-DAYS	2	S9(3)V C-3
		<p>Parameter Name: Check Exceptions Days After Cycle</p> <p>Valid values are:</p> <p>00 = Check next cycle</p> <p>01-28 = Number of calendar days after the current cycle the System checks payoff exceptions</p>		
950	950	BSF-CASH-OPTN-PRMT-CD	1	X
		<p>Parameter Name: Cash Option Promotion</p> <p>Valid values are:</p> <p>0 = Do not allow payoff exceptions for cash option promotion purchases.</p> <p>1 = Allow payoff exceptions for cash option promotion purchases.</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>This field will work with the promotion payoff exception option only.</p>		

From	To	Field	Length	Picture
951	952	BSF-TRNS-PYFF-EXCP-CT	2	S9(2)V C-3
		Parameter Name: Transactor Payoff Exception Days		
953	953	BSF-WAVE-FC-DEF-PYT-ID	1	X
		Parameter Name: Waive F/C On Deferred Promos		
		Valid values are:		
		0 = Do not waive finance charge.		
		1 = Waive finance charge on deferred promotions.		
		Default value is:		
		0		
954	954	BSF-PTNT-PYFF-EXCP-IN	1	X
		Parameter Name: Potential Reward Payoff Excp		
		Valid values are:		
		0 = Exclude the potential reward from payoff exception calculation		
		1 = Include the potential reward in payoff exception calculation		
		Default value is:		
		0		

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From	To	Field	Length	Picture
955	955	BSF-PRMT-FINL-MNTH-INCL-CD	1	X

Parameter Name: Promo Final Month  
Inclusion

Valid values are:

0 = Exclude expiring promotions from  
payoff exception calculations.

1 = Include expiring promotions within the  
payoff exception calculations. Use the  
greatest of the cash option end date, the  
interest delay end date, and the payment  
delay end date to determine whether the  
promotion has expired at the time the  
System calculates payoff exceptions..

Continued next page...

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From	To	Field	Length	Picture
		2 = Include expiring promotions within the payoff exception calculations. Use the cash option end date to determine whether the promotion has expired at the time the System calculates payoff exceptions.		
		3 = Include expiring promotions within the payoff exception calculations. Use the interest delay end date to determine whether the promotion has expired at the time the System calculates payoff exceptions.		
		4 = Include expiring promotions within the payoff exception calculations. Use the payment delay end date to determine whether the promotion has expired at the time the System calculates payoff exceptions.		
		5 = Include expiring promotions within the payoff exception calculations. Use the greater of the cash option end date and payment delay end date to determine whether the promotion has expired at the time the System calculates payoff exceptions.		
		6 = Include expiring promotions within the payoff exception calculations. Use the greater of the interest delay end date and the payment delay end date to determine whether the promotion has expired at the time the System calculates payoff exceptions.		
		Default value is:		
		0		

From	To	Field	Length	Picture
956	956	BSF-PRTL-GRAC-FLAG-CD	1	X
<p>Parameter Name: Partial Grace</p> <p>Valid values are:</p> <p>0 = Do not use partial grace.</p> <p>1 = If the payoff exception for a principal was met during the last statement, and a payoff exception is offered on the principal for this statement and the cardholder makes a payment by the payoff exception date but does not meet the payoff exception, then partial grace would apply on the principal on this statement.</p> <p>2 = If the payoff exception for the CTD principal for merchandise, cash, or individual plan or promotion was met on the last statement, and a payoff exception is offered on the corresponding principal for this statement and the cardholder makes a payment by the payoff exception date but does not meet the payoff exception, then partial grace would apply for the principal on this statement.</p> <p>3 = Partial grace applies to all principals with a PCF payoff exception setting greater than zero if the cardholder makes a payment by the payoff exception date but does not meet the payoff exception.</p> <p>Default value is:</p> <p>0</p>				

From	To	Field	Length	Picture
957	957	BSF-PRTL-GRAC-CRDT-CD	1	X
		Parameter Name: Partial Grace Credit Code		
		Valid values are:		
		0 = Not used unless BSF-PRTL-GRAC-FLAG-CD is set to a value greater than zero, then use payoff exception date		
		1 = Use payment due date when determining whether partial grace would apply		
		2 = Use cycle date when determining whether partial grace would apply		
958	958	BSF-INTR-FREE-CD	1	X(1)
		Parameter Name: Interest Free Code		
		Valid values are:		
		0 = Option 1		
		1 = Option 2		
		2 = Option 3		
		Default value is:		
		0		
959	962	BSF-INTR-FREE-PCT-AM	4	S9(1)V9(5) COMP-3
		Parameter Name: Interest Free Percent		
963	971	BSF-MIN-INTR-FREE-AM	9	S9(15)V9(2) COMP-3
		Parameter Name: Minimum Interest Free Pymt		
972	972	BSF-INTR-ONLY-CYCL-CD	1	X
		Parameter Name: Int Only Cyc		



From	To	Field	Length	Picture
973	981	BSF-INTR-ONLY-THRS-AM	9	S9(15)V9(2) C-3
		Parameter Name: Int Only Threshold		
		Valid values are:		
		0.00 – 999,999,999,999,999.99		
		Default value is:		
		0.00		
982	990	BSF-ASSS-INT-MINBAL-AM	9	S9(15)V9(2) C-3
		Parameter Name: Assess Interest Minimum Balance		
		Valid values are:		
		0.00 – 999,999,999,999,999.99		
		Default value is:		
		0.00		
991	991	BSF-INCL-PERD-END-CD	1	X
		Parameter Name: Inclusion Period End Code		
		Valid values are:		
		0 = Use the current statement date as the period end date		
		1 = Use the payment due date as the period end date		
		Default value is:		
		0		

From	To	Field	Length	Picture
992	992	BSF-PYFF-EXCP-PYDU-CD	1	X
Parameter Name: Check Exception Days After Pymt Due  Valid values are:  0 = Do not check for payoff exceptions if the payment posts after the payment due date.  1 = Check for payoff exceptions if the payment posts after the payment due date.  Default value is:  0				
993	993	BSF-PYFF-EX-CLC-DAY-CD	1	X
Parameter Name: Payoff Excpt Calc Day Code  Valid values are:  0 = Check for payoff exceptions after the last statement date  1 = Check for payoff exceptions after the payment due date  Default value is:  0				
994	994	BSF-BYPS-PYFF-EXCP-CD	1	X(1)
Parameter Name: Bypass Payoff Exception  Valid values are:  0 = Do not bypass payoff exception  1 = Bypass payoff exception				

From	To	Field	Length	Picture
995	995	BSF-EXPN-PAY-BAL-CD	1	X(1)
<p>Parameter Name: Expand Pay-off Bal CD</p> <p>Valid values are:</p> <p>0 = Do not use expanded balance payoff option.</p> <p>1 = Include CTD cash and old cash in the expanded balance payoff option interest calculation.</p> <p>2 = Include CTD cash, old cash, and 2-cycle merchandise in the expanded balance payoff option interest calculation.</p> <p>3 = Include CTD cash, old cash, 2-cycle merchandise, and 1-cycle merchandise in the expanded balance payoff option interest calculation.</p> <p>4 = Include all principals in the expanded balance payoff option interest calculation.</p>				

# State Controls

From	To	Field	Length	Picture
996	1004	BSF-INT-CHG-STATE-FIELDS	9	GROUP
PCF service/subject/section is: <b>CP IC SC</b>				
996	996	BSF-STATE-MANDATE-MSG	1	X
Parameter Name: State Specific Disclosure Message  Valid values are: 0 = Do not print statement disclosure messages. 1 = Print statement disclosure message for New York only 2 = Print statement disclosure message for New York and Virginia. For Virginia, use message 1. Virginia state code may no longer require you to print this disclosure message. 3 = Print statement disclosure messages for New York and Virginia. For Virginia, use message 2. Virginia state code may no longer require you to print this disclosure message. 4 = Print a statement disclosure message for New York and California. For qualified California accounts, print disclosure messages set forth in the California Disclosure Messages for Qualified Accounts table in the <i>Cardholder Pricing Parameters</i> manual in User Documentation for setting 4, 6, or 8.  Continued on next page...				

From	To	Field	Length	Picture
		5 = Print a statement disclosure message for New York and California. For qualified California accounts, print disclosure messages set forth in the California Disclosure Messages for Qualified Accounts table in the <i>Cardholder Pricing Parameters</i> manual in User Documentation for setting 5, 7, or 9.		
		6 = Print a statement disclosure message for New York, Virginia, and California. For Virginia, print Virginia message 1. For qualified California accounts, print disclosure messages set forth in the California Disclosure Messages for Qualified Accounts table in the <i>Cardholder Pricing Parameters</i> manual in User Documentation for setting 4, 6, or 8.		
		7 = Print a statement disclosure message for New York, Virginia, and California. For Virginia, print Virginia message 1. For qualified California accounts, print disclosure messages set forth in the California Disclosure Messages for Qualified Accounts table in the <i>Cardholder Pricing Parameters</i> manual in User Documentation for setting 5, 7, or 9.		
		8 = Print a statement disclosure message for New York, Virginia, and California. For Virginia, print Virginia message 2. For qualified California accounts, print disclosure messages set forth in the California Disclosure Messages for Qualified Accounts table in the <i>Cardholder Pricing Parameters</i> manual in User Documentation for setting 4, 6, or 8.		
		9 = Print a statement disclosure message for New York, Virginia, and California. For Virginia, print Virginia message 2. For qualified California accounts, print disclosure messages set forth in the California Disclosure Messages for Qualified Accounts table in the <i>Cardholder Pricing Parameters</i> manual in User Documentation for setting 5, 7, or 9.		

From	To	Field	Length	Picture
997	998	BSF-AB-STATE-INT-RATE	2	9(2)
		Parameter Name: Interest Rate Usage		
		Valid values are:		
		00 = Not based on state of residence		
		01-04 = Base on state of residence		
		05-99 = Restricted use only		
999	1000	BSF-STATE-RATE-MAX-TABLE	2	S9(3) C-3
		Parameter Name: Maximum Interest Rate Table		
		Valid values are:		
		00 = Do not compare the account's interest rate maximum to the state maximum interest rate.		
		01 = Use First Data table 1 and compare the account's interest rate maximum to the state maximum interest rate.		
		02 = Use First Data table 2 and compare the account's interest rate maximum to the state maximum interest rate.		
1001	1002	BSF-SUP-LATE-OVLM-AFEE	2	S9(3)V C-3
		Parameter Name: Overlimit, Late, And Annual Fee Table		
1003	1004	BSF-STATE-FEES-MAX-TABLE	2	9(3) C-3
		Parameter Name: Maximum Fees Table		

# Statement Production

From	To	Field	Length	Picture
1005	1494	BSF-INT-CHG-STMT-FIELDS	490	GROUP
PCF service/subject/section is: <b>CP IC SP</b>				
1005	1006	BSF-CRED-BAL-STMT-FLAG	2	S9(2) C-3
Parameter Name: Credit Balance Hold Code				
Valid values are:				
00 = Do not set the hold credit balance accounts.				
01 = Place the hold code on the statement the first time an account cycles with a credit balance and send statement to issuer.				
02 = Place the hold code on the statement when an account cycles two consecutive times with a credit balance and send statement to issuer.				
03 = Place the hold code on the statement when an account cycles three consecutive times with a credit balance and send statement to issuer.				
04 = Place the hold code on the statement when an account cycles four consecutive times with a credit balance and send statement to issuer.				
05 = Place the hold code on the statement when an account cycles five consecutive times with a credit balance and send statement to issuer.				
Continued on next page...				

From	To	Field	Length	Picture
		06 =Place the hold code on the statement when an account cycles six consecutive times with a credit balance and send statement to issuer		
		07 = Place the hold code on the statement when an account cycles seven consecutive times with a credit balance and send statement to issuer.		
		08 = Place the hold code on the statement the first time an account cycles with a credit balance and send statement to the issuer unless there is current activity on the account, in which case send a regular statement to the customer.		
		09 = Place the hold code on the statement when an account cycles two consecutive times with a credit balance and send statement to the issuer unless there is current activity on the account, in which case send a regular statement to the customer.		
		10 = Place the hold code on the statement when an account cycles three consecutive times with a credit balance and send statement to the issuer unless there is current activity on the account, in which case send a regular statement to the customer.		
		11 = Place the hold code on the statement when an account cycles four consecutive times with a credit balance and send statement to the issuer unless there is current activity on the account, in which case send a regular statement to the customer.		
		Continued...		



From	To	Field	Length	Picture
		12 = Place the hold code on the statement when an account cycles five consecutive times with a credit balance and send statement to the issuer unless there is current activity on the account, in which case send a regular statement to the customer.		
		13 = Place the hold code on the statement when an account cycles six consecutive times with a credit balance and send statement to the issuer unless there is current activity on the account, in which case send a regular statement to the customer.		
		14 = Place the hold code on the statement when an account cycles seven consecutive times with a credit balance and send statement to the issuer unless there is current activity on the account, in which case send a regular statement to the customer.		

From	To	Field	Length	Picture
1007	1007	BSF-AGB-AR-ANNUAL-INT-DISPLAY	1	S9V C-3

Parameter Name: Annual Interest Display

Valid values are:

0 = Do not print annual interest on cardholder statements.

Display billed interest on the BS transaction screen. Also display billed interest &PRVYTDINT variable in the Cardholder Letters System.

1 = Print billed interest on cardholder statements generated during the months of December, January, February, and March.

Also display billed interest on the BS transaction screen and display billed interest in the &PRVYTDINT variable in the Cardholder Letters System.

2 = Print paid interest on cardholder statements generated during the months of January, February and March.

Also display paid interest on the BS transaction screen and print paid interest in the &PRVYTDINT variable in the Cardholder Letters System. For line of credit accounts, this is the aggregate of owner-paid interest and third-party paid interest.

3 = Print only billed interest on cardholder statements during the month of December.

Also print both billed and paid interest during the months of January, February, and March.

Paid interest is the aggregate of owner-paid interest and third-party paid interest.

Display billed interest on the BS transaction screen and print billed interest in the &PRVYTDINT variable in the Cardholder Letters System. For line of credit accounts, this is the aggregate of owner-paid interest and third-party paid interest.

Continued next page...

From	To	Field	Length	Picture
		<p>4 = Print only owner-paid interest on cardholder statements generated during the months of January, February, and March.</p> <p>Also display paid interest on the BS transaction screen and print only owner paid interest in a variable in the Cardholder Letters System.</p> <p>5 = Print only billed interest on cardholder statements during the month of December. Print billed interest during the months of January, February, and March. Also print paid interest during the months of January, February and March. For line of credit accounts, the paid interest amount that prints represents only the owner-paid interest rather than the aggregate of owner and third-party paid interest. Also display billed interest on the BS transaction screen and print billed interest in the &amp;PRVYTDINT variable in the Cardholder Letters System. For line of credit accounts, this is the aggregate of owner-paid interest and third-party paid interest.</p>		
<b>1008</b>	<b>1012</b>	<b>BSF-AGB-CHARGE-FLAGS</b>	<b>5</b>	<b>GROUP</b>
1008	1008	BSF-AGB-LATE-CHARGE-FLAG	1	X
		<p>Parameter Name: Annual Interest Display Late Charges</p> <p>Valid values are:</p> <p>E = Exclude specified charges from the annual interest displayed</p> <p>I = Include specified charges in the annual interest displayed.</p>		

From	To	Field	Length	Picture
1009	1009	BSF-AGB-CASH-ITEM-CHARGE	1	X
		Parameter Name: Annual Interest Display Cash Item Charges		
		Valid values are:		
		E = Exclude specified charges from the annual interest displayed		
		I = Include specified charges in the annual interest displayed.		
1010	1010	BSF-AGB-SALES-ITEM-CHARGE	1	X
		Parameter Name: Annual Interest Display Merchandise Item Charges		
		Valid values are:		
		E = Exclude specified charges from the annual interest displayed		
		I = Include specified charges in the annual interest displayed.		
1011	1011	BSF-AGB-OVERLIMIT-CHARGE	1	X
		Parameter Name: Annual Interest Display Overlimit Charges		
		Valid values are:		
		E = Exclude specified charges from the annual interest displayed		
		I = Include specified charges in the annual interest displayed.		
1012	1012	BSF-AGB-STMT-CHARGE	1	X
		Parameter Name: Annual Interest Display Statement Charges		
		Reserved for restricted use.		

From	To	Field	Length	Picture
1013	1013	BSF-AGB-AR-SPEC-STMT-FLAG	1	S9V C-3

Parameter Name: Inactive/Deleted  
Account Statement

Valid values are:

0 = Do not produce statements for  
inactive or deleted cardholder accounts.

1 = Produce statements all year for  
inactive cardholder accounts.

2 = Produce statements in January for  
inactive cardholder accounts whose  
interest during the previous year was  
more than the amount specified in the  
[BSF-AGB-AR-SPEC-STMT-MIN](#) field in this  
section.

3 = Produce statements in January for  
deleted cardholder accounts whose  
interest during the previous year was  
more than the amount specified in the  
[BSF-AGB-AR-SPEC-STMT-MIN](#) field.

4 = Produce statements all year for all  
inactive accounts and the following  
January for deleted accounts whose  
interest during the previous year was  
more than the amount specified in the  
[BSF-AGB-AR-SPEC-STMT-MIN](#) field.

5 = Produce statements in January for  
inactive and deleted cardholder accounts  
whose interest during the previous year  
was more than the amount specified in the  
[BSF-AGB-AR-SPEC-STMT-MIN](#) field.

6 = Produce statements for all inactive  
accounts for which rewards were  
distributed during the current monthly  
cycle

From	To	Field	Length	Picture
1014	1014	BSF-FIN-CHG-DSP-FLAG	1	X
<p>Parameter Name: Finance Charge Display</p> <p>Valid values are:</p> <p>0 = Do not display finance charge</p> <p>1 = Display cash advance, merchandise, and total periodic rate finance charge on cardholder statements as illustrated by the following example.</p> <p>*FINANCE CHARGE* PURCHASES \$1.34 CASH ADVANCE \$0.00 1.34</p> <p>2 = Display cash advance and merchandise, if charged, and total periodic rate finance charge on cardholder statements as illustrated by the following example.</p> <p>*FINANCE CHARGE* PURCHASES \$3.68 3.68</p> <p>3 = Display total periodic rate finance charge only on cardholder statements as illustrated by the following example.</p> <p>*FINANCE CHARGE*11.88</p> <p>You must set this field to 3 if your institution supports multiple languages. If you use multiple languages in your processing and do not set this parameter to 3, your statement messages will print in English only.</p> <p>6 = Display periodic cash advance, merchandise, and total periodic rate finance charge on cardholder statements as illustrated by the following example.</p> <p>PERIODIC *FINANCE CHARGE* PURCHASES \$5.00 CASH ADVANCE \$0.00 5.00</p>				

From	To	Field	Length	Picture
1015	1015	BSF-SPEC-STMT-STATUSES	1	X
Parameter Name: External Status Inclusion  Valid values are:  E = Send statements to all inactive accounts except those with an external status other than blank.  I = Send statements to all inactive accounts.				
1016	1016	BSF-SPEC-STMT-INCL-EXCL	1	X
Parameter Name: Non-U.S. Inclusion  Valid values are:  E = Send statements to all inactive accounts except those with an external status other than blank.  I = Send statements to all inactive accounts.				
1017	1017	BSF-AIRLINE-DATA-FLAG	1	9
Parameter Name: Passenger Transport Display  Valid values are:  0 = Do not print passenger itinerary data. 1 = Print only the legs of the itinerary data. 2 = Print the passenger name and the legs of the itinerary data. 3 = Print the passenger name, legs of the itinerary data, and the travel agent code and name.				

From	To	Field	Length	Picture
1018	1018	BSF-STMT-CONTROL-SW	1	9
		Parameter Name: Opening Balance Adjustment Message		
		<b>Note</b>		
		The BSF-STMT-CONTROL-SW field does not affect processing. Leave this field blank.		
1019	1019	BSF-NAME-ON-STMT-FLAG	1	9
		Parameter Name: Name On Statement		
		Valid values are:		
		0 = Display principal name only.		
		1 = Display secondary name only.		
		2 = Display both principal and secondary names.		
1020	1020	BSF-DEMAND-STMT-BANK-CHD	1	X
		Parameter Name: Demand Statement		
		Valid values are:		
		0 = Send requested statements to the issuer.		
		1 = Send requested statements to the customer.		
1021	1021	BSF-SHOW-REV-ON-STMT	1	9
		Parameter Name: Reversal Display		
		Valid values are:		
		0 = Do not keep reversals and their original postings when both transactions enter the System during the same billing cycle.		
		1 = Keep reversals and their original postings when both transactions enter the System during the same billing cycle. Print each reversal and its original posting as a separate line item on the cardholder statement.		



From	To	Field	Length	Picture
1022	1023	BSF-PAYMENT-DUE-DAYS	2	S9(2) C-3
Parameter Name: Payment Due Days				
Valid values are:				
01-30				
1024	1024	BSF-INACT-STMT-PRICING-NOTIFY	1	9
Parameter Name: Pricing Strategy Change				
Valid values are:				
0 = Do not produce statements for inactive accounts when the pricing strategy changes.				
1 = Produce statements for inactive accounts when the pricing strategy changes.				
2 = Do not produce statements for inactive accounts when the pricing strategy changes.				

From	To	Field	Length	Picture
1025	1025	BSF-EXT-STAT-A-CTRL	1	X

Parameter Name: External Status  
Statement Print Control  
A-Authorization  
Prohibited

Valid values are:

0 = Print statements for accounts regardless of the balance.

1 = Print statements for accounts with a balance other than \$0.00. Do not print statements for accounts with a balance of \$0.00 as the result of a single payment offsetting a debit balance.

2 = Print statements only for accounts with a balance other than \$0.00. Do not print statements for accounts with a balance of \$0.00 regardless of the reason.

3 = Print statements for accounts with a balance other than \$0.00. Do not print statements for accounts with a balance of \$0.00 as the result of a single payment offsetting a debit balance or as the result of a small balance charge off.

4 = Reserved for restricted use.

5 = Do not print statements regardless of the account balance.

Option 5 is available for any external status statement print control field other than the [BSF-EXT-STAT-BLNK-CTRL](#) field

6 = Print statements for accounts with a balance other than \$0.00. Do not print statements for accounts with a balance of \$0.00 as long as the account has no sales, returns, cash advances, credit insurance charges, debt cancellation, or finance charges posted to the account during the cycle.

Continued on the next page...

From	To	Field	Length	Picture
		Continued from previous page...		
		7 = Print statements for accounts with a balance other than \$0.00 or any monetary activity. Do not print statements for accounts with a beginning and ending balance of \$0.00 and no monetary activity posted to the account during the cycle.		
1026	1026	BSF-EXT-STAT-B-CTRL	1	X
		Parameter Name: External Status Statement Print Control B-Bankrupt		
		Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.		
1027	1027	BSF-EXT-STAT-C-CTRL	1	X
		Parameter Name: External Status Statement Print Control C-Closed		
		Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.		
1028	1028	BSF-EXT-STAT-E-CTRL	1	X
		Parameter Name: External Status Statement Print Control E-Revoked		
		Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.		
1029	1029	BSF-EXT-STAT-F-CTRL	1	X
		Parameter Name: External Status Statement Print Control F-Frozen		
		Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.		

From	To	Field	Length	Picture
1030	1030	BSF-EXT-STAT-I-CTRL  Parameter Name: External Status Statement Print Control I-Interest Prohibited  Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.	1	X
1031	1031	BSF-EXT-STAT-L-CTRL  Parameter Name: External Status Statement Print Control L-Lost  Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.	1	X
1032	1032	BSF-EXT-STAT-U-CTRL  Parameter Name: External Status Statement Print Control U-Stolen  Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.	1	X
1033	1033	BSF-EXT-STAT-BLNK-CTRL  Parameter Name: External Status Statement Print Control Normal  Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.	1	X

From	To	Field	Length	Picture
1034	1034	BSF-CR-BAL-CRTR-PRD-CD	1	S9V C-3
Parameter Name: Credit Balance Hold Code Criteria Period  Valid values are:  0 = Begin counting months once an account cycles with a credit balance. Add 1 month each time an account cycles with a credit balance up to a maximum of 12 months.  1 = Begin counting months once an account cycles with a credit balance. Add one month each time an account cycles with a credit balance up to a maximum of seven months. Start the count over once an account cycles with a credit balance of zero.				
1035	1042	BSF-LATE-FEE-WAVR-ID	8	X(8)
Parameter Name: Optional Finance Charge Statement Messages Penalty Fees Late Fee Waiver  Default value is: DEFLW001				
1043	1043	BSF-SAME-DAY-LOST-CD	1	X
Parameter Name: Same Day Lost Status Option  Valid values are:  0 = Statement with today's lost status 1 = Statement without today's lost status				
1044	1044	BSF-PYMT-DATE-PYDY-CD	1	X
Parameter Name: Pymt Due to Employee Payday  <b>Note</b> This field is RESERVED.				

From	To	Field	Length	Picture
1045	1045	BSF-PYMT-DATE-NNHL-CD	1	X
Parameter Name: Pymt Due To Non-Bank Holiday  Valid values are: 0 = Do not change payment due date 1 = Move the payment due date back to the previous bank business day. The previous bank business day can be a Saturday. 2 = Move the payment due date forward to the next bank business day. The next bank business day can be a Saturday. 3 = Move the payment due date forward to the next weekday if the payment due date falls on a Saturday, Sunday, or federal bank holiday. 4 = Move the payment due date back to the previous weekday if the payment due date falls on a Saturday, Sunday, or federal bank holiday 5 = Move the payment due date forward to the next weekday if the statement cycle date falls on a holiday or falls within a date range prior to the holiday as specified in the <a href="#">BSF-SLA-DAYS-NR</a> field Default value is: 0  <b>Note</b> If you set this field to 5, you must set the <a href="#">BSF-SLA-DAYS-NR</a> field to a value of 1-5.				
1046	1047	BSF-TRNS-PYMT-DUE-CT	2	S9(2)V C-3
Parameter Name: Transactor Payment Due Days				
1048	1055	BSF-TRNS-INTR-THRS-AM	8	S9(13)V9(2) C-3
Parameter Name: Transactor Interest Threshold				

From	To	Field	Length	Picture
1056	1056	BSF-TRNS-RVLV-OPTN-CD	1	S9V C-3
Parameter Name: Transactor Revolver Option				
Valid values are:				
0 = Use only the current cycle to determine whether an account has billable interest. If an account has no billable interest during the current cycle, use the value in <a href="#">BSF-TRNS-PYMT-DUE-CT</a> to calculate the payment due date.				
1 = Use the average year-to-date interest amount to determine whether to use <a href="#">BSF-TRNS-PYMT-DUE-CT</a> to calculate the payment due date.				
1057	1057	BSF-LT-CHRG-DATE-STMT-CD	1	X
Parameter Name: Annual Interest Display Late Charge Date Display				
Valid values are:				
0 = Print the statement date on the late charge transaction detail.				
1 = Print the date the late charge is assessed on the late charge transaction detail.				
1058	1058	BSF-OVRL-FEE-DATE-CD	1	X
Parameter Name: Overlimit Fee Date Display				
Valid values are:				
0 = Use the current statement date.				
1 = Use the overlimit fee assessed date.				

From	To	Field	Length	Picture
1059	1059	BSF-DAYS-BEFR-STMT-CD	1	S9V C-3
Parameter Name: Days Before Next Statement  Valid values are: 0 = Use BSF-PAYMENT-DUE-DAYS field for all accounts. 1 - 9 = Subtract the specified number of days from the next statement date to calculate the next payment due date. Default value is: 0				
1060	1060	BSF-FRGN-CNCY-DSPL-CD	1	S9V C-3
Parameter Name: Foreign Display Valid values are: 0 = Display the foreign currency code. 1 = Display the foreign currency name. 2 = Display the foreign currency code and include the foreign fee in conversion rate. 3 = Display the foreign currency name and include the foreign fee in conversion rate.				
1061	1063	BSF-THRS-AM	3	S9(5)V C-3
Parameter Name: Threshold Amount Valid values are: Numeric Default value is: 00				



From	To	Field	Length	Picture
1064	1064	BSF-GRTR-PYMT-DUE-CD	1	X
<p>Parameter Name: Compare Pymt Due Date Code</p> <p>Valid values are:</p> <p>0 = Do not calculate the greater payment due date.</p> <p>1 = Calculate and use the greater payment due date.</p> <p>2 = Calculate and use the lesser payment due date.</p> <p>Default value is:</p> <p>0</p>				
1065	1065	BSF-FEE-RCRD-IN	1	X
<p>Parameter Name: Fee Record Ind</p> <p>Valid values are:</p> <p>N = Do not create and display detail items for late, overlimit, and mid-cycle interest charges generated between statement cycles</p> <p>Y = Create and display detail items for late, overlimit, and mid-cycle interest charges generated between statement cycles</p> <p>Default value is:</p> <p>N</p> <p><b>Note</b></p> <p>These records will display on the CIS detail screens if this option is selected.</p>				

From	To	Field	Length	Picture
1066	1073	BSF-DLYD-SALE-TEXT-ID	8	X(8)
		Parameter Name: Delayed Sale Text ID		
		Valid values are:		
		Alphanumeric		
		Default value is:		
		Spaces		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		
1074	1081	BSF-GLBL-ABOV-MSSG-ID	8	X(8)
		Parameter Name: Revolv Above Box Mssg ID		
1082	1089	BSF-GLBL-BELW-MSSG-ID	8	X(8)
		Parameter Name: Revolv Below Box Mssg ID		
<b>1090</b>	<b>1281</b>	<b>BSF-SSS-PRNT-ORDR-TABL-PARMS</b>	<b>192</b>	<b>GROUP</b>
<b>1090</b>	<b>1153</b>	<b>BSF-PROM-SSS-PRNT-ORDR-TABL</b>	<b>8</b>	<b>GROUP</b>
		Occurs 8 times		
1090	1095	BSF-PROM-SSS-CD	6	X(6)
		<b>Note</b>		
		Used for internal First Data processing only.		
1096	1097	BSF-PROM-SSS-PRNT-ORDR-NR	2	S9(2) COMP-3
		<b>Note</b>		
		Used for internal First Data processing only.		
<b>1154</b>	<b>1281</b>	<b>BSF-RVLV-SSS-PRNT-ORDR-TABL</b>	<b>8</b>	<b>GROUP</b>
		Occurs 16 times		

From	To	Field	Length	Picture
1154	1159	BSF-RVLV-SSS-CD	6	X(6)
<b>Note</b> Used for internal First Data processing only.				
1160	1161	BSF-RVLV-SSS-PRNT-ORDR-NR	2	S9(2) COMP-3
<b>Note</b> Used for internal First Data processing only.				
1282	1282	BSF-OIF-STMT-DSPL-CD	1	X
Parameter Name: OIF Statement Display Valid values are: 0 = Add optional issuer fee amount to the transaction amount and display on one detail line on customer statements. 1 = Add optional issuer fee amount to the transaction amount and display on one detail line and display the optional issuer fee as information text on a second detail line on customer statements. 2 = Display the optional issuer fee as the transaction amount on a second detail line on customer statements. Do not add the optional issuer fee amount to the original transaction amount. Default value is: 0				
1283	1290	BSF-OIF-STMT-TEXT-ID	8	X(8)
Parameter Name: Optional Issuer Fee Text ID Default value is: Spaces				

From	To	Field	Length	Picture
1291	1292	BSF-WRKN-DAY-OVRR-CD	2	X(2)
Parameter Name: Working Day Schedule Override				
Valid values are:				
00 = Use the default cycle schedule.				
01 = Reserved for restricted use.				
02 = Reserved for restricted use.				
03 = Reserved for restricted use.				
04 = Use the 23-day grace period schedule in C cycle. For all other cycles, reserved for restricted use.				
05 = Use the 23-day grace period schedule in all cycles except C. For C cycle, reserved for restricted use.				
06 = Use the 24-day grace period schedule.				
07 = Use the 25-day grace period schedule.				
08 = Use the 26-day grace period schedule.				
09 = Use the 27-day grace period schedule.				
10 = Reserved for future use.				
11 = Reserved for future use.				
12 = Reserved for future use.				
13 = Reserved for future use.				
14 = Reserved for future use.				
15 = Reserved for future use.				
16 = Reserved for future use.				
17 = Reserved for future use.				
18 = Reserved for future use.				
Continued next page...				

From	To	Field	Length	Picture
		19 = Reserved for future use. Default value is: Spaces		
1293	1300	BSF-PCS-ABOV-MSSG-ID	8	X(8)
		Parameter Name: PCS Above Box Mssg Id Default value is: Spaces <b>Note</b> This field is restricted.		
1301	1308	BSF-PCS-BELW-MSSG-ID	8	X(8)
		Parameter Name: PCS Below Box Mssg Id Default value is: Spaces <b>Note</b> This field is restricted.		
1309	1316	BSF-NRML-TEXT-ID	8	X(8)
		Parameter Name: Normal CIT Disclosure Header PCF TC/ND Default value is: DEFND001		
1317	1324	BSF-NRML-TRMS-ID	8	X(8)
		Parameter Name: Normal CIT Disclosure Header PCF TC/TD Default value is: DEFTD001		
1325	1332	BSF-PCS-NRML-TEXT-ID	8	X(8)
		Parameter Name: Normal CIT Disclosure Header PCS TC/ND Default value is: DEFND001		

From	To	Field	Length	Picture
1333	1340	BSF-PCS-NRML-TRMS-ID	8	X(8)
		Parameter Name: Normal CIT Disclosure Header PCS TC/TD		
		Default value is: DEFTD001		
1341	1348	BSF-PNLT-TEXT-ID	8	X(8)
		Parameter Name: Penalty Disclosure Header PCF TC/PD		
		Default value is: DEFPD001		
1349	1356	BSF-PNLT-TRMS-ID	8	X(8)
		Parameter Name: Penalty Disclosure Header PCF TC/TD		
		Default value is: DEFTD001		
1357	1364	BSF-PCS-PNLT-TEXT-ID	8	X(8)
		Parameter Name: Penalty Disclosure Header PCS TC/PD		
		Default value is: DEFPD001		
1365	1372	BSF-PCS-PNLT-TRMS-ID	8	X(8)
		Parameter Name: Penalty Disclosure Header PCS TC/TD		
		Default value is: DEFTD001		
1373	1380	BSF-SP-ADDL-TEXT-ID	8	X(8)
		Parameter Name: Additional Balance Header PCF PL/AD		
		Default value is: DEFAD001		

From	To	Field	Length	Picture
1381	1388	BSF-SP-PCS-ADDL-ID	8	X(8)
		Parameter Name: Additional Balance Header PCS PL/AD		
		Default value is: DEFAD001		
1389	1389	BSF-SP-ADDL-TRMS-CD	1	X
		Parameter Name: Terms Date Disp Flag		
		Valid values are: N = Do not print header text for each additional balance. Y= Print header text for each additional balance.		
		Default value is: Y		
1390	1397	BSF-MDSE-INTR-TEXT-ID	8	X(8)
		Parameter Name: Interest Charge For Purchases		
		Valid values are: Valid text id for MT/IM (text area/text type)		
		Default value is: DEFIM001		
1398	1405	BSF-CASH-INTR-TEXT-ID	8	X(8)
		Parameter Name: Interest Charge For Cash Advances		
		Valid values are: Valid text id for MT/IC (text area/text type)		
		Default value is: DEFIC001		

From	To	Field	Length	Picture
1406	1406	BSF-INTR-DSPL-CD	1	X
Parameter Name: Interest Charge Display Flag  Valid values are: 0 = Print both purchase and cash advance interest on the statement 1 = Suppress cash advance interest if zero, but always print purchase interest 2 = Suppress purchase interest if zero, but always print cash advance interest 3 = Print both purchase and cash advance interest, if there is activity for either 4 = Suppress purchase and/or cash advance interest if there is no related activity Default value is: 0				
1407	1407	BSF-CRSS-CYCL-FEE-DSPL-CD	1	X
Parameter Name: Cross Cycle Fee Display Code  Valid values are: B = Include both in fee group C = Include credit in fee group D = Include debit in fee group Space = Do not include in fee group Default value is: Space				



From	To	Field	Length	Picture
1408	1408	BSF-CRSS-CYCL-INT-DSPL-CD	1	X
Parameter Name: Cross Cycle Interest Display Code  Valid values are: B = Include both in interest group C = Include credit in interest group D = Include debit in interest group Space = Do not include in interest group Default value is: Space				
1409	1409	BSF-CTD-INT-FEE-EXCL-CD	1	X
Parameter Name: CTD Credit Inf-Fee Exclusion Code  Valid values are: B = Exclude from both the interest and fee groups F = Exclude fee from the fee group I = Exclude interest from the interest group Space = Do not exclude from the interest and fee groups Default value is: Space				

From	To	Field	Length	Picture
1410	1410	BSF-TRAN-280-SER-DSPL-CD	1	X
		Parameter Name: Tran 280 Series Display Code		
		Valid values are:		
		B = Include in both the interest and fee groups		
		F = Include fee in the fee group		
		I = Include interest in the interest group		
		Space = Do not include in the interest and fee groups		
		Default value is:		
		Space		
1411	1411	BSF-SPPR-DPLC-CRRS-CD	1	X
		Parameter Name: Suppress Dup Correspondance		
		Valid values are:		
		0 = Do not suppress duplicate correspondence.		
		1 = Suppress loan statements for secondary customers with a consumer information indicator value of A, B, C, D, or Z.		
		2 = Suppress credit card statements for secondary customers with a consumer information indicator value of A, B, C, D, E, F, G, H, or Z.		
1412	1419	BSF-CASH-ADV-INTR-ID	8	X(8)
		Parameter Name: CTD Cash Adv Interest Refund		
		Default value is:		
		DEFRE002		

From	To	Field	Length	Picture
1420	1427	BSF-CASH-PRCH-INTR-ID	8	X(8)
		Parameter Name: CTD Purchases Interest Refund		
		Default value is: DEFRE003		
1428	1435	BSF-MRCH-PRCH-INTR-ID	8	X(8)
		Parameter Name: CTD Purchases Interest Charge		
		Default value is: DEFFI002		
1436	1443	BSF-MRCH-ADV-INTR-ID	8	X(8)
		Parameter Name: CTD Cash Adv Interest Charge		
		Default value is: DEFFI003		
1444	1444	BSF-CO-INTR-DSPL-CD	1	X
		Parameter Name: SB Chargeoff CTD INT Display		
		Valid values are:		
		0 = Do not print CTD interest debit adjustment		
		1 = Print CTD interest debit adjustment		
		Default value is: 0		

From	To	Field	Length	Picture
1445	1445	BSF-INVL-ADDR-RTNG-CD	1	X(01)
		Parameter Name: Invalid Addr Routing CD/STMT		
		Valid values are:		
		0 = Send correspondence to the primary address.		
		1 = Do not mail correspondence.		
		2 = Mail correspondence regardless of validity of address.		
		Default value is:		
		0		
1446	1446	BSF-TYPE6-STMT-PRNT-IN	1	X
		Parameter Name: Type 6 Statement Print Control		
		Valid values are:		
		N = Do not print type 6 statements.		
		Y = Print type 6 statements.		
		Default value is:		
		N		
1447	1447	BSF-INCL-DPLC-STMT-CD	1	X
		Parameter Name: Include on Duplicate Stmts		
		Valid values are:		
		0 = Do not include disclosures with duplicate statements.		
		1 = Include disclosures with duplicate statements.		
		Default value is:		
		0		

From	To	Field	Length	Picture
1448	1448	BSF-STMT-SPPR-OVRR-CD	1	X
		Parameter Name: Stmt Suppression Override		
		Valid values are:		
		0 = Suppress the statement and report it on the CD-4477.		
		1 = Override suppression and report it on the CD-4477.		
		2 = Do not override suppression, generate a nonmon 231 subtran 99 and report it on the CD-4477.		
		Default value is:		
		0		
1449	1456	BSF-STMT-OVRR-TABL-ID	8	X(8)
		Parameter Name: Override Table ID		
		Reserved for future use.		
1457	1463	BSF-AGB-AR-SPEC-STMT-MIN	7	S9(11)V9(2) C-3
		Parameter Name: Special Statement Minimum Amount		
1464	1465	BSF-PAPR-TURN-OFF-NR	2	9(2)
		Parameter Name: Paper Turn Off Months Number		
		Valid values are:		
		00 - 98 = Option used		
		99 = Option not used		
		Default value is:		
		99		

From	To	Field	Length	Picture
1466	1467	BSF-DLNQ-TURN-ON-NR	2	9(2)
		Parameter Name: Delinquent Turn On Months Number		
		Valid values are:		
		00 - 98 = Option used		
		99 = Option not used		
		Default value is:		
		99		
1468	1469	BSF-CURD-TURN-OFF-NR	2	9(2)
		Parameter Name: Cured Turn Off Months Number		
		Valid values are:		
		00 - 98 = Option used		
		99 = Option not used		
		Default value is:		
		99		
1470	1471	BSF-EBIL-DLNQ-CYCL-CT	2	9(2)
		Parameter Name: Ebill Unenroll Delq Number Cycles		
		Count of consecutive delinquent statement cycles that are allowed before the System automatically removes an account from electronic billing.		
		Valid values are:		
		01 to 99		
		Default value is:		
		99		

From	To	Field	Length	Picture
1472	1472	BSF-TRNS-RVLV-ACTV-CD	1	X
		Parameter Name: Transactor Override		
		Valid values are:		
		0 = Option not used		
		1 = Use last two statement balances		
		Default value is:		
		0		
1473	1473	BSF-EBLL-LNGG-CD	1	X
		Parameter Name: EBill Language Code		
		Valid values are:		
		0 = Any language		
		1 = English only		
		Default value is:		
		0		
1474	1474	BSF-SP-GROP-A-MMB-CD	1	X
		Parameter Name: Group A MMB		
		Valid values are:		
		E = Exclude from annual interest		
		I = Include in annual interest		
		Default value is:		
		E		
1475	1475	BSF-SP-GROP-B-MMB-CD	1	X
		Parameter Name: Group B MMB		
		Valid values are:		
		E = Exclude from annual interest		
		I = Include in annual interest		
		Default value is:		
		E		

From	To	Field	Length	Picture
1476	1476	BSF-SLA-DAYS-NR	1	9
		Parameter Name: SLA Days For FDC Holiday		
		Valid values are:		
		0 - 5		
		Default value is:		
		0		
		<b>Note</b>		
		If you set the <a href="#">BSF-PYMT-DATE-NNHL-CD</a> field to 5, you must set this field to a value of 1-5.		
1477	1477	BSF-FIXD-MPD-DATE-CD	1	X
		Parameter Name: Fixed MPD Date Code		
		Valid values are:		
		N = No, do not use the fixed minimum payment due date option		
		Y = Yes, use the fixed minimum payment due date option		
		Default value is:		
		N		
1478	1485	BSF-FIXD-MPDD-TABL-ID	8	X(8)
		Parameter Name: Fixed MPDD Table ID		
		Default value is:		
		Spaces		
1486	1493	BSF-NON-MPDD-TABL-ID	8	X(8)
		Parameter Name: Non Payment Due Date Table		
		Default value is:		
		Spaces		



From	To	Field	Length	Picture
1494	1494	BSF-FLP-DLY-INT-MPD-CD	1	X
Parameter Name: Flap Daily Interest MPD Display				
Valid values are:				
0 = Prin fee bint				
1 = Prin fee pint MPD date				
2 = Prin fee pint cyc date				
Default value is:				
0				

# Securitization Options

From	To	Field	Length	Picture
1495	1506	<b>BSF-SZ-INTEREST-FIELDS</b>	12	GROUP
PCF service/subject/section is: <b>CP IC SZ</b>				
1495	1495	BSF-ANNL-CHRG-SCRT-CD	1	S9V C-3
Parameter Name: Securitization Reporting Options Annual Charge				
Valid values are:				
0 = Process the specified fee as a finance charge on securitization reports.				
1 = Process the specified fee as a principal amount on securitization reports.				
Default value is:				
0				
1496	1496	BSF-CASH-ITEM-SCRT-CD	1	S9V C-3
Parameter Name: Securitization Reporting Options Cash Item Fee				
Refer to the <a href="#">BSF-ANNL-CHRG-SCRT-CD</a> field for valid codes.				
Default value is:				
0				
1497	1497	BSF-CRDT-LIFE-SCRT-CD	1	S9V C-3
Parameter Name: Securitization Reporting Options Credit Insurance Premium				
Refer to the <a href="#">BSF-ANNL-CHRG-SCRT-CD</a> field for valid codes.				
Default value is:				
0				

From	To	Field	Length	Picture
1498	1498	BSF-LATE-CHRG-SCRT-CD	1	S9V C-3
		Parameter Name: Securitization Reporting Options Late Fee		
		Refer to the <a href="#">BSF-ANNL-CHRG-SCRT-CD</a> field for valid codes.		
		Default value is: 0		
1499	1499	BSF-MISC-CHRG-SCRT-CD	1	S9V C-3
		Parameter Name: Securitization Reporting Options Miscellaneous Charge		
		Refer to the <a href="#">BSF-ANNL-CHRG-SCRT-CD</a> field for valid codes.		
		Default value is: 0		
1500	1500	BSF-MRCH-ITEM-SCRT-CD	1	S9V C-3
		Parameter Name: Securitization Reporting Options Merchandise Item Fee		
		Refer to the <a href="#">BSF-ANNL-CHRG-SCRT-CD</a> field for valid codes.		
		Default value is: 0		
1501	1501	BSF-OVRL-FEE-SCRT-CD	1	S9V C-3
		Parameter Name: Securitization Reporting Options Overlimit Fee		
		Refer to the <a href="#">BSF-ANNL-CHRG-SCRT-CD</a> field for valid codes.		
		Default value is: 0		

From	To	Field	Length	Picture
1502	1502	BSF-SZ-GROP-A-MMB-CD	1	X(1)
		Parameter Name: Group A MMB Bucket		
		Valid values are:		
		0 = Process balance as Interest		
		1 = Process balance as Principal		
		Default value is:		
		1		
1503	1503	BSF-SZ-GROP-B-MMB-CD	1	X(1)
		Parameter Name: Group B MMB Bucket		
		Valid values are:		
		0 = Process balance as interest		
		1 = Process balance as principal		
		Default value is:		
		1		
1504	1504	BSF-INTR-DBTS-SCRT-CD	1	S9V C-3
		Parameter Name: Securitization Reporting Options Non-Interest Bearing Debits		
		Valid values are:		
		0 = Include each fee set up as a noninterest-bearing debit in finance charge totals on securitization reports.		
		1 = Include each fee set up as a noninterest-bearing debit in principal totals on securitization reports.		
		Default value is:		
		0		
1505	1505	BSF-CRDT-PRTC-SCRT-CD	1	S9V COMP-3
		<b>Note</b>		
		This field is RESERVED.		

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From	To	Field	Length	Picture
1506	1506	BSF-BKDT-ADJ-SCRT-CD	1	X(1)
Parameter Name: Backdated Transaction Adj				
Valid values are:				
0 = Not used				
1 = Used				

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# Tiered Interest

From	To	Field	Length	Picture
1507	1739	<b>BSF-INT-CHG-TIERED-FIELDS</b>	233	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IC TI</b>		
1507	1518	<b>BSF-AB-VARINT-DATA</b>	12	<b>GROUP</b>
1507	1510	BSF-AB-VARINT-TABLE1-DATE	4	S9(7)V C-3
		Parameter Name: Table 1 Effective Date Format is: MMDDYY		
1511	1512	BSF-AB-TABLE1-NO-RANGES	2	9(2)
		<b>Note</b> This is RESERVED for INTERNAL use.		
1513	1516	BSF-AB-VARINT-TABLE2-DATE	4	S9(7)V C-3
		Parameter Name: Table 2 Effective Date Format is: YYMMDD		
1517	1518	BSF-AB-TABLE2-NO-RANGES	2	9(2)
		<b>Note</b> This is RESERVED for INTERNAL use		
1519	1628	<b>BSF-AB-VARINT-TABLE-1</b>	110	<b>GROUP</b>
1519	1529	<b>BSF-AB-VARINT-FIELD1</b>	11	<b>GROUP</b>
1519	1526	BSF-AB-VARINT-BKPT-1-1	8	S9(15)V C-3
		Parameter Name: Break Point 1 (Table 1)		
1527	1529	BSF-AB-VARINT-RATE-1-1	3	S9(2)V9(3) C-3
		Parameter Name: Percent 1 (Table 1)		
1530	1540	<b>BSF-AB-VARINT-FIELD2</b>	11	<b>GROUP</b>

From	To	Field	Length	Picture
1530	1537	BSF-AB-VARINT-BKPT-2-1 Parameter Name: Break Point 2 (Table 1)	8	S9(15)V C-3
1538	1540	BSF-AB-VARINT-RATE-2-1 Parameter Name: Percent 2 (Table 1)	3	S9(2)V9(3) C-3
<b>1541</b>	<b>1551</b>	<b>BSF-AB-VARINT-FIELD3</b>	<b>11</b>	<b>GROUP</b>
1541	1548	BSF-AB-VARINT-BKPT-3-1 Parameter Name: Break Point 3 (Table 1)	8	S9(15)V C-3
1549	1551	BSF-AB-VARINT-RATE-3-1 Parameter Name: Percent 3 (Table 1)	3	S9(2)V9(3) C-3
<b>1552</b>	<b>1562</b>	<b>BSF-AB-VARINT-FIELD4</b>	<b>11</b>	<b>GROUP</b>
1552	1559	BSF-AB-VARINT-BKPT-4-1 Parameter Name: Break Point 4 (Table 1)	8	S9(15)V C-3
1560	1562	BSF-AB-VARINT-RATE-4-1 Parameter Name: Percent 4 (Table 1)	3	S9(2)V9(3) C-3
<b>1563</b>	<b>1573</b>	<b>BSF-AB-VARINT-FIELD5</b>	<b>11</b>	<b>GROUP</b>
1563	1570	BSF-AB-VARINT-BKPT-5-1 Parameter Name: Break Point 5 (Table 1)	8	S9(15)V C-3
1571	1573	BSF-AB-VARINT-RATE-5-1 Parameter Name: Percent 5 (Table 1)	3	S9(2)V9(3) C-3
<b>1574</b>	<b>1584</b>	<b>BSF-AB-VARINT-FIELD6</b>	<b>11</b>	<b>GROUP</b>
1574	1581	BSF-AB-VARINT-BKPT-6-1 Parameter Name: Break Point 6 (Table 1)	8	S9(15)V C-3
1582	1584	BSF-AB-VARINT-RATE-6-1 Parameter Name: Percent 6 (Table 1)	3	S9(2)V9(3) C-3
<b>1585</b>	<b>1595</b>	<b>BSF-AB-VARINT-FIELD7</b>	<b>11</b>	<b>GROUP</b>

From	To	Field	Length	Picture
1585	1592	BSF-AB-VARINT-BKPT-7-1 Parameter Name: Break Point 7 (Table 1)	8	S9(15)V C-3
1593	1595	BSF-AB-VARINT-RATE-7-1 Parameter Name: Percent 7 (Table 1)	3	S9(2)V9(3) C-3
<b>1596</b>	<b>1606</b>	<b>BSF-AB-VARINT-FIELD8</b>	<b>11</b>	<b>GROUP</b>
1596	1603	BSF-AB-VARINT-BKPT-8-1 Parameter Name: Break Point 8 (Table 1)	8	S9(15)V C-3
1604	1606	BSF-AB-VARINT-RATE-8-1 Parameter Name: Percent 8 (Table 1)	3	S9(2)V9(3) C-3
<b>1607</b>	<b>1617</b>	<b>BSF-AB-VARINT-FIELD9</b>	<b>11</b>	<b>GROUP</b>
1607	1614	BSF-AB-VARINT-BKPT-9-1 Parameter Name: Break Point 9 (Table 1)	8	S9(15)V C-3
1615	1617	BSF-AB-VARINT-RATE-9-1 Parameter Name: Percent 9 (Table 1)	3	S9(2)V9(3) C-3
<b>1618</b>	<b>1628</b>	<b>BSF-AB-VARINT-FIELD10</b>	<b>11</b>	<b>GROUP</b>
1618	1625	BSF-AB-VARINT-BKPT-10-1 Parameter Name: Break Point 10 (Table 1)	8	S9(15)V C-3
1626	1628	BSF-AB-VARINT-RATE-10-1 Parameter Name: Percent 10 (Table 1)	3	S9(2)V9(3) C-3
<b>1519</b>	<b>1628</b>	<b>FILLER</b> Redefines BSF-AB-VARINT-TABLE-1	<b>110</b>	<b>GROUP</b>
<b>1519</b>	<b>1628</b>	<b>BSF-AB-VARINT-TABLE1-FIELD</b> Occurs 10 times	<b>11</b>	<b>GROUP</b>
1519	1526	BSF-AB-VARINT-TABLE1-BKPT Parameter Name: Break Points 1-10	8	S9(15)V C-3



From	To	Field	Length	Picture
1527	1529	BSF-AB-VARINT-TABLE1-RATE Parameter Name: Percent 1-10	3	S9(2)V9(3) C-3
<b>1629</b>	<b>1738</b>	<b>BSF-AB-VARINT-TABLE-2</b>	<b>110</b>	<b>GROUP</b>
<b>1629</b>	<b>1639</b>	<b>BSF-VARINT-FIELD1-2</b>	<b>11</b>	<b>GROUP</b>
1629	1636	BSF-AB-VARINT-BKPT-1-2 Parameter Name: Break Point 1 (Table 2)	8	S9(15)V C-3
1637	1639	BSF-AB-VARINT-RATE-1-2 Parameter Name: Percent 1 (Table 2)	3	S9(2)V9(3) C-3
<b>1640</b>	<b>1650</b>	<b>BSF-AB-VARINT-FIELD2-2</b>	<b>11</b>	<b>GROUP</b>
1640	1647	BSF-AB-VARINT-BKPT-2-2 Parameter Name: Break Point 2 (Table 2)	8	S9(15)V C-3
1648	1650	BSF-AB-VARINT-RATE-2-2 Business Name: Percent 2 (Table 2)	3	S9(2)V9(3) C-3
<b>1651</b>	<b>1661</b>	<b>BSF-AB-VARINT-FIELD3-2</b>	<b>11</b>	<b>GROUP</b>
1651	1658	BSF-AB-VARINT-BKPT-3-2 Parameter Name: Break Point 3 (Table 2)	8	S9(15)V C-3
1659	1661	BSF-AB-VARINT-RATE-3-2 Parameter Name: Percent 3 (Table 2)	3	S9(2)V9(3) C-3
<b>1662</b>	<b>1672</b>	<b>BSF-AB-VARINT-FIELD4-2</b>	<b>11</b>	<b>GROUP</b>
1662	1669	BSF-AB-VARINT-BKPT-4-2 Parameter Name: Break Point 4 (Table 2)	8	S9(15)V C-3
1670	1672	BSF-AB-VARINT-RATE-4-2 Parameter Name: Percent 4 (Table 2)	3	S9(2)V9(3) C-3
<b>1673</b>	<b>1683</b>	<b>BSF-AB-VARINT-FIELD5-2</b>	<b>11</b>	<b>GROUP</b>
1673	1680	BSF-AB-VARINT-BKPT-5-2 Parameter Name: Break Point 5 (Table 2)	8	S9(15)V C-3

From	To	Field	Length	Picture
1681	1683	BSF-AB-VARINT-RATE-5-2	3	S9(2)V9(3) C-3
Parameter Name: Percent 5 (Table 2)				
<b>1684</b>	<b>1694</b>	<b>BSF-AB-VARINT-FIELD6-2</b>	<b>11</b>	<b>GROUP</b>
1684	1691	BSF-AB-VARINT-BKPT-6-2	8	S9(15)V C-3
Parameter Name: Break Point 6 (Table 2)				
1692	1694	BSF-AB-VARINT-RATE-6-2	3	S9(2)V9(3) C-3
Parameter Name: Percent 6 (Table 2)				
<b>1695</b>	<b>1705</b>	<b>BSF-AB-VARINT-FIELD7-2</b>	<b>11</b>	<b>GROUP</b>
1695	1702	BSF-AB-VARINT-BKPT-7-2	8	S9(15)V C-3
Parameter Name: Break Point 7 (Table 2)				
1703	1705	BSF-AB-VARINT-RATE-7-2	3	S9(2)V9(3) C-3
Parameter Name: Percent 7 (Table 2)				
<b>1706</b>	<b>1716</b>	<b>BSF-AB-VARINT-FIELD8-2</b>	<b>11</b>	<b>GROUP</b>
1706	1713	BSF-AB-VARINT-BKPT-8-2	8	S9(15)V C-3
Parameter Name: Break Point 8 (Table 2)				
1714	1716	BSF-AB-VARINT-RATE-8-2	3	S9(2)V9(3) C-3
Parameter Name: Percent 8 (Table 2)				
<b>1717</b>	<b>1727</b>	<b>BSF-AB-VARINT-FIELD9-2</b>	<b>11</b>	<b>GROUP</b>
1717	1724	BSF-AB-VARINT-BKPT-9-2	8	S9(15)V C-3
Parameter Name: Break Point 9 (Table 2)				
1725	1727	BSF-AB-VARINT-RATE-9-2	3	S9(2)V9(3) C-3
Parameter Name: Percent 9 (Table 2)				
<b>1728</b>	<b>1738</b>	<b>BSF-AB-VARINT-FIELD10-2</b>	<b>11</b>	<b>GROUP</b>
1728	1735	BSF-AB-VARINT-BKPT10-2	8	S9(15)V C-3
Parameter Name: Break Point 10 (Table 2)				

From	To	Field	Length	Picture
1736	1738	BSF-AB-VARINT-RATE-10-2 Parameter Name: Percent 10 (Table 2)	3	S9(2)V9(3) C-3
<b>1629</b>	<b>1738</b>	<b>FILLER</b> Redefines BSF-AB-VARINT-TABLE-2	<b>110</b>	<b>GROUP</b>
<b>1629</b>	<b>1738</b>	<b>BSF-AB-VARINT-TABLE2-FIELD</b> Occurs 10 times	<b>11</b>	<b>GROUP</b>
1629	1636	BSF-AB-VARIANT-TABLE2-BKPT Parameter Name: Break Points 1-10	8	S9(15)V C-3
1637	1639	BSF-AB-VARIANT-TABLE2-RATE Parameter Name: Percent 1-10	3	S9(2)V9(3) C-3
1739	1739	BSF-AB-VARINT-MTHD Parameter Name: Tiered Interest Calculation Valid values are: 0 = Do not use tiered interest rate tables 1 = Use tiered interest rate tables and the ending principal balance to calculate merchandise interest rates. 2 = Use tiered interest rate tables and the ending principal balance to calculate cash advance interest rates 3 = Use tiered interest rate tables and the ending principal balance to calculate merchandise and cash advance interest rates. 4 = Use tiered interest rate tables and the average daily balance to calculate merchandise interest rates. 5 = Use tiered interest rate tables and the average daily balance to calculate cash advance interest rates Continued next page...	1	X

From	To	Field	Length	Picture
		6 = Use tiered interest rate tables and the average daily balance to calculate merchandise and cash advance interest rates.		
		7 = Use tiered interest rate tables and the total average daily balance or ending balance of all principal balances, using interest method 02, 04, 05, or 10, that have not met the payoff exceptions to calculate the merchandise interest rates.		
		8 = Use tiered interest rate tables and the total average daily balance or ending balance of all principal balances, using interest method 02, 04, 05, or 10, that have not met the payoff exceptions to calculate the cash advance interest rates.		
		9 = Use tiered interest rate tables and the total average daily balance or ending balance of all principal balances, using interest method 02, 04, 05, or 10, that have not met the payoff exceptions to calculate merchandise and cash advance interest rates.		
		<b>Note</b>		
		Refer to the BSF-INTEREST-METHOD-FIELDS group (CP IC IM) for more information about interest methods 02, 04, 05, and 10.		



## Part 2: Income Options Section

# Variable Interest

From	To	Field	Length	Picture
1740	1820	BSF-AGB-AR-VARIABLE-INT-RATES	81	GROUP
PCF service/subject/section is: <b>CP IC VI</b>				
1740	1740	BSF-AGB-AR-VI-TYPE	1	S9V C-3
<p>Parameter Name: Variable Interest Option</p> <p>Valid values are:</p> <p>0 = Variable interest rates are not used.</p> <p>1 = Apply most current interest rate in effect at this terms level.</p> <p>If more than one set of interest rates has been in effect during a cardholder's cycle, the System applies the most current set in effect at the time interest is calculated.</p> <p>2 = Apply lowest interest rate in effect during the cardholder's cycle.</p> <p>If more than one set of interest rates has been in effect during a cardholder's cycle, the System applies the lowest rates in effect at the time interest is calculated.</p> <p>3 = Apply the two most current interest rates in effect during the cardholder's cycle to cycle-to-date principals.</p> <p>If more than one set of interest rates has been in effect during the cardholder's cycle, the System applies the most current set to that portion of the cycle in which it was effective and the next most current set to that portion of the cycle prior to the current rates becoming effective. Any balance that is outstanding prior to the current cycle uses the rates in effect at the time the interest is calculated.</p> <p>4 = Same as option 1, except the variable interest rate is added to the interest from the cardholder account record.</p> <p>(continued on next page)</p>				

From	To	Field	Length	Picture
		<p>5 = Same as option 2, except the variable interest rate is added to the interest rate from the cardholder account record.</p> <p>6 = Same as option 3, except the variable interest rate is added to the interest rate from the cardholder account record. Any balance that is outstanding prior to the current cycle uses the rates in effect at the time the interest is calculated.</p> <p>7 = Compare the interest rate from the cardholder account record to the variable interest rate. Use the cardholder account record interest rate if it is greater than or equal to the current variable interest rate.</p> <p>Option 7 works the same way as option 4 if the interest rate from the cardholder account record is less than the current variable interest rate.</p> <p>8 = Restricted use</p> <p>If more than one set of interest rates has been in effect during the cardholder's cycle, the System applies the most current set to all principals for that portion of the cycle in which it was effective. The System applies the next most current set to all principals for the current cycle prior to the change in interest rates. This results in two sets of principals for the cycle, principals before the rate change and principals after the rate change. This option is valid only for accounts that have the cash advance and merchandise interest methods parameters in the Interest Methods section (CP IC IM) of the Product Control File set to 5 or 10, and that do not use temporary money.</p>		
1741	1743	BSF-AGB-VAR-ANN-MRCH-RATE1	3	S9(2)V9(3) C-3
		Parameter Name: Interest Set 1 Merchandise		

From	To	Field	Length	Picture
1744	1746	BSF-AGB-VAR-ANN-CASH-RATE1 Parameter Name: Interest Set 1 Cash	3	S9(2)V9(3) C-3
1747	1750	BSF-AGB-AR-VI-DATE1 Parameter Name: Interest Set 1 Effective Date Format is: MMDDYY	4	S9(7)V C-3
1751	1753	BSF-AGB-VAR-ANN-MRCH-RATE2 Parameter Name: Interest Set 2 Merchandise	3	S9(2)V9(3) C-3
1754	1756	BSF-AGB-VAR-ANN-CASH-RATE2 Parameter Name: Interest Set 2 Cash	3	S9(2)V9(3) C-3
1757	1760	BSF-AGB-AR-VI-DATE2 Parameter Name: Interest Set 2 Effective Date	4	S9(7)V C-3
1761	1763	BSF-AGB-VAR-ANN-MRCH-RATE3 Parameter Name: Interest Set 3 Merchandise	3	S9(2)V9(3) C-3
1764	1766	BSF-AGB-VAR-ANN-CASH-RATE3 Parameter Name: Interest Set 3 Cash	3	S9(2)V9(3) C-3
1767	1770	BSF-AGB-AR-VI-DATE3 Parameter Name: Interest Set 3 Effective Date	4	S9(7)V C-3



From	To	Field	Length	Picture
1771	1771	BSF-VI-COMPUTATION-METHOD	1	X

Parameter Name: Variable Interest Option  
Calculation

Valid values are:

0 = The calculation depends on whether monthly or daily rates are being calculated.

For monthly rates, divide the decimal equivalent of the variable interest rate by 12. Divide the decimal equivalent of the interest rate on the cardholder account record by 12. Calculate each to six positions, then round each to five positions. Add both rounded results together. Multiply the result by 100 and display on the statement at three positions.

For daily rates, divide the variable interest rate by 365 or 366 depending on your setting in the Leap Year Daily Int Days parameter in the Miscellaneous Agent Pricing section (PF PC AP) of the Product Control File. Round or truncate the result according to the method chosen in the BSF-DAILY-INTRST-CALC-METH field in the Interest Charges section (CP IC IM) of the Product Control File. Divide the interest rate on the cardholder account record by 365 or 366. Round or truncate the result according to the method chosen in the BSF-DAILY-INTRST-CALC-METH field. Add the results together.

(continued on next page)

From	To	Field	Length	Picture
		<p>1 = First, add the variable interest rate to the interest rate set on the cardholder account record.</p> <p>For monthly rates, divide the decimal equivalents of the resulting rates by 12. Calculate to six positions, then round the total to five positions.</p> <p>For daily rates, divide the result by 365 or 366 depending on your setting in the Leap Year Daily Int Days parameter in the Miscellaneous Agent Pricing section (PF PC AP) of the Product Control File. Round or truncate the result according to the method chosen in the BSF-DAILY-INTRST-CALC-METH field in the Interest Charges section (CP IC IM) of the Product Control File.</p> <p>2 = For monthly rates, add the variable interest rate to the interest rate set on the cardholder account record. Divide the decimal equivalent of the resulting rate by 12. Truncate the total to five positions.</p> <p>EXAMPLE: Product Control File Rate      8.26  Cardholder Master File Rate      <u>.51</u>  8.77</p> <p><math>.0877 \div 12 = .007308</math>  .00730 is the monthly interest rate.  .730 is the monthly rate displayed on the statement.</p> <p>You cannot use valid code 2 for daily rates.</p>		
1772	1774	BSF-VARINT-PRENOTE-MMY	3	S9(4) C-3
		<p>Parameter Name: Variable Interest Option Prenotification Date</p> <p>Valid values are:</p> <p>0000 = No pre-note date</p> <p>0100-1299 = Month and year</p>		

From	To	Field	Length	Picture
1775	1775	BSF-ADD-BRKPT-RATE	1	X
		Parameter Name: Variable Interest Option Add Break Point Rates		
		Valid values are:		
		N = Do not use break points on variable interest.		
		Y = Use break points on variable interest.		
1776	1790	BSF-VI-INDX-TYPE-TX	15	X(15)
		Parameter Name: Index Type		
		Default value is:		
		Spaces		
1791	1810	BSF-VI-SORC-TX	20	X(20)
		Parameter Name: Source Text		
		Default value is:		
		Spaces		
1811	1820	BSF-VI-CHNG-PERD-TX	10	X(10)
		Parameter Name: Change Period		
		Default value is:		
		Spaces		

# Annual Charge

From	To	Field	Length	Picture
1821	2064	BSF-INC-OPTIONS-ANNL-CHARGE	244	GROUP
PCF service/subject/section is: <b>CP IO AC</b>				
1821	1823	BSF-AGB-AR-ANN-CHRG-TAX	3	SV9(5) C-3
Parameter Name: Annual Charge Option Sales Tax				
1824	1824	BSF-AGB-AR-ANN-CHRG-MSG-FLAG	1	X
Parameter Name: Statement Display Control				
Valid values are: C = Use the <b>BSF-08-ANN-CHRG-MESSAGE</b> field. M = Use the description from the annual charge merchant account record. T = Use the description entered via the Text Maintenance feature that is identified by the Optional Finance Charge Statement Messages Annual Charge parameter in the Statement Production section (CP IC SP) of the Product Control File.				
<b>Note</b> SEE note on BSF-LATE-FEE-WAVR-ID field in IC SP				
1825	1825	BSF-AGB-AR-ANN-CHRG-BATCH-TYPE	1	X
Parameter Name: Batch Type				
Valid values are: 1 = Enter transactions as normal merchant batches 4 = Enter transactions as settlement items in an adjustment batch 5 = Enter transactions as non-settlement items in an adjustment batch				

From	To	Field	Length	Picture
1826	1826	BSF-AGB-AR-PLASTICS-FLAG	1	X
		Parameter Name: Cardholder Criteria Plastics Requirement		
		Valid values are:		
		N = No, accounts are assessed an annual charge regardless of whether they have plastics.		
		Y = Yes, accounts must have plastics in order to be assessed an annual charge.		
1827	1828	BSF-AGB-AR-ANN-CHRG-MONTH	2	S9(3)V C-3
		Parameter Name: Charge Month		
		Valid values are:		
		00 = Option not used		
		01 = January		
		02 = February		
		03 = March		
		04 = April		
		05 = May		
		06 = June		
		07 = July		
		08 = August		
		09 = September		
		10 = October		
		11 = November		
		12 = December		
1829	1829	BSF-AGB-AR-ANN-CHRG-FR-FLAG	1	S9V C-3
		Parameter Name: Annual Charge Option Existing Account Start Month		
		Valid values are:		
		0 = Include charge month		
		1 = Exclude charge month		

From	To	Field	Length	Picture
1830	1830	BSF-ANN-CHRG-PRE-MSG	1	X
Parameter Name: Prenotification Pre-Annual Charge Notification				
Valid values are:				
0 = Do not prenotify cardholders of the annual charge.				
1 = Prenotify cardholders who live in New York, Minnesota, or Massachusetts using the <a href="#">BSF-REGZ-MEDIA-METHOD</a> field in this section.				
2 = Prenotify all cardholders using the <a href="#">BSF-REGZ-MEDIA-METHOD</a> field.				

From	To	Field	Length	Picture
1831	1832	BSF-REGZ-MEDIA-METHOD	2	S9(3)V C-3
Parameter Name: Prenotification Notification Media Method				
Valid values are:				
01 = Automatically generate the letter set in the <a href="#">BSF-REGZ-PREANNUAL-LTR</a> field in this section				
02 = Print the message identified in the text ID of the Statement Message parameter in this section on the cardholder's statement.				
If you set this field to 02, the <a href="#">BSF-REGZ-GEN-PREANN</a> field in this section determines the generation of the statement message.				
03 = Print the freeform message on the cardholder's statement using the lines 1-12 parameters in this section				
04 = Use an insert to notify cardholders.				
05 = Use an insert with the message identified in the text ID of the Statement Message parameter in this section.				
06 =Use an insert with the freeform message set by the lines 1-12 parameters in this section.				

From	To	Field	Length	Picture
1833	1833	BSF-REGZ-GEN-PREANN	1	S9V C-3
<p>Parameter Name: Prenotification Notification Generation Period</p> <p>Valid values are:</p> <p>0 = Month the annual charge posts</p> <p>If you set this field to zero, you must set the <a href="#">BSF-REGZ-MEDIA-METHOD</a> field in this section to 01, 03, 04, or 06.</p> <p>1 = Print the message identified in the text ID of the <b>Statement Message</b> parameter one cycle prior to the annual charge posting</p> <p>2 = Print the message identified in the text ID of the <b>Statement Message</b> parameter two cycles prior to the annual charge posting</p>				
1834	1834	BSF-SUP-DEL-BLOCK-INACT-ACTS	1	X
<p>Parameter Name: Block Delinquency For Fee Only</p> <p>Valid values are:</p> <p>0 = Allow accounts to become delinquent.</p> <p>1 = Any monetary activity will allow the account to go delinquent, including credit activity, like a payment.</p> <p>2 = Account will not go delinquent if the annual charge (fee only) is the only money on the account, even when there is credit activity on the account.</p> <p>Default value is:</p> <p>0</p>				



From	To	Field	Length	Picture
1835	1835	BSF-EXCL-STATUSED-ACCTS	1	X
Parameter Name: Prenotification Special Condition Notification External Status				
Valid values are:				
0 = Yes, send annual charge notification to customer accounts with an external status code other than C.				
1 = No, do not send annual charge notification to customer accounts with an external status code of B, C, E, F, I, L, U, or Z. However, send notification to accounts with an external status code of A or blank.				
2 = Yes, send annual charge notification to customer accounts with an external status code, including accounts with an external status code of C.				
3 = No, do not send annual charge notification to customer accounts with an external status code of B, E, F, I, L, U, or Z. However, send notification to accounts with an external status code of A, C, or blank.				

From	To	Field	Length	Picture
1836	1836	BSF-EXCL-EXPIRED-ACCTS	1	X
<p>Parameter Name: Prenotification Special Condition Notification Expired Accounts</p> <p>Valid values are:</p> <p>0 = Yes, send annual charge notification to expired customer accounts, but do not assess the annual charge.</p> <p>If you set this parameter to zero, the System allows a message to be displayed on the customer billing statement, but does not assess an annual charge on an expired account.</p> <p>1 = No, do not send annual charge notification to expired customer accounts.</p> <p>2 = Yes, send annual charge notification to expired customer accounts and assess the annual charge.</p> <p>If you set this parameter to 2, the System allows a message to be displayed on the customer billing statement, and assesses an annual charge on an expired account.</p>				
1837	1842	BSF-AMT-INT-ANN-FEE-WAIVE	6	S9(11) C-3
<p>Parameter Name: Cardholder Criteria Fee Waive Option Interest Amount</p>				

From	To	Field	Length	Picture
1843	1843	BSF-STATEMENT-WAIVE-MSG	1	X
<p>Parameter Name: Cardholder Criteria Fee Waive Option Message</p> <p>Valid values are:</p> <p>0 = Do not print the message.</p> <p>1 = Print the message for accounts with an annual charge rate of A, B, C, D, E, or F on the cardholder account record.</p> <p>The waive message prints on statements generated during the annual charge month when you set this field to 1.</p> <p>2 = Print the message for accounts with an annual charge rate of A, B, C, D, E, F, or 9 on the cardholder account record.</p> <p>The waive message prints on statements generated during the month in which the account was opened if you set this field to 2 and set the annual charge rate on the cardholder account record to 9.</p> <p>3 = Print message based on options</p>				
<b>1844</b>	<b>1887</b>	<b>BSF-ANN-CHRG-FIELDS</b>	<b>44</b>	<b>GROUP</b>

From	To	Field	Length	Picture
1844	1844	BSF-ANN-CHRG-TL-FLAG	1	X

Parameter Name: Annual Charge Option

Valid values are:

0 = Do not assess an annual charge

1 = Following debit ratification, assess annual charges monthly.

If you use this valid code, specify monthly charge amounts, not full annual charges, in the amount fields in this section.

2 = Following debit ratification, assess annual charges yearly based on each account's expiration date. The ending month for the charge is the account's expiration month or the anniversary of the expiration month. The System bills a prorated charge whenever the period between generation of an annual charge and the ending month is not 12 months.

3 = Following debit ratification, assess annual charges yearly based on the [BSF-AGB-AR-ANN-CHRG-NO-MOS](#) field in this section.

The ending month for the charge is the month specified in the [BSF-AGB-AR-ANN-CHRG-NO-MOS](#) field. The System bills a prorated charge whenever the period between generation of an annual charge and the ending month is not 12 months.

4 = Following debit ratification, assess annual charges yearly based on the current month.

The ending month for the charge is the anniversary of the month when the charge was generated.

Continued on next page...

From	To	Field	Length	Picture
		<p>5 = Following debit ratification, assess annual charges based on the account's expiration date when the plastic is reissued.</p> <p>New and existing accounts that have not been reissued plastics are not assessed the annual charge until plastics are reissued. Existing accounts that already have reissued plastics are assessed the annual charge at their expiration date or the anniversary of the expiration month.</p> <p>This option does not allow for the account to be prorated when the expiration date no longer matches the annual charge date.</p> <p>If you set this field to 5, you cannot set the <a href="#">BSF-ANN-FEE-WAIVE-OPT</a> field in this section to 2 or A.</p> <p>6 = Assess annual charges yearly based on the account's expiration date. This charge is for all accounts, regardless of debit ratification.</p> <p>The ending month for the charge is the expiration month or the anniversary of the expiration month. The System bills a prorated charge whenever the period between generation of an annual charge and the ending month is not 12 months</p> <p>7 = Assess annual charges yearly based on the <a href="#">BSF-AGB-AR-ANN-CHRG-MONTH</a> field in this section. This charge is for all accounts, regardless of debit ratification.</p> <p>The ending month for the charge is the month specified in the <a href="#">BSF-AGB-AR-ANN-CHRG-MONTH</a> field. The System bills a prorated charge whenever the period between generation of an annual charge and the ending month is not 12 months.</p> <p>Continued on next page...</p>		

From	To	Field	Length	Picture
		8 = Assess annual charges yearly based on the current month. This charge is for all accounts, regardless of debit ratification.  The ending month for the charge is the anniversary of the month when the charge was generated.		
		9 = Assess annual charges yearly based on the opening date of the account plus the number of months in the <a href="#">BSF-AGB-AR-ANN-CHRG-NO-MOS</a> field in this section. Do not assess a charge at that time if the account expires. This charge is for all accounts, regardless of debit ratification.		
		A = Following debit ratification, assess annual charges yearly based upon the <a href="#">BSF-AGB-AR-ANN-CHRG-MONTH</a> field in this section. Do not assess a charge in the month a cardholder opens an account unless it is the same month set in the charge month field.  The ending month for the charge is the month specified in the <a href="#">BSF-AGB-AR-ANN-CHRG-MONTH</a> field. The System bills a prorated charge whenever the period between generation of an annual charge and the ending month is not 12 months		
		Continued next page...		

From	To	Field	Length	Picture
		<p>B = Following debit ratification, assess annual charges based on the account's expiration date when the plastic is reissued.</p> <p>New and existing accounts that have not been reissued plastics are not assessed the annual charge until plastics are reissued. Existing accounts that already have reissued plastics are assessed the annual charge at their expiration date or the anniversary of the expiration month.</p> <p>For accounts whose expiration date no longer matches its annual charge date, an annual charge is prorated forward from the annual charge date to the expiration date. The annual charge date is changed to match the expiration date.</p> <p>C = Following debit ratification, assess annual charges yearly based upon the <a href="#">BSF-AGB-AR-ANN-CHRG-MONTH</a> field in this section. Waive the first annual charge for new accounts for the number of months set in the <a href="#">BSF-AGB-AR-ANN-CHRG-NO-MOS</a> field in this section. Prorate the annual charge to month in the <a href="#">BSF-AGB-AR-ANN-CHRG-MONTH</a> field.</p> <p>D = Six month / current date</p> <p>E = Assess annual charges based on the number of months set in the <a href="#">BSF-FEE-ASMT-INTR-NR</a> field.</p> <p>S = Following debit ratification, assess annual charges every six months based upon the opening date of each account.</p> <p>The System bills a prorated charge whenever the period between generation of an annual charge and the opening month is not six months.</p>		
1845	1851	BSF-ANN-CHRG-TL-AMT1	7	S9(11)V9(2) C-3
		Parameter Name: Amount 1		

From	To	Field	Length	Picture
1852	1858	BSF-ANN-CHRG-TL-AMT2 Parameter Name: Amount 2	7	S9(11)V9(2) C-3
1859	1865	BSF-ANN-CHRG-TL-AMT3 Parameter Name: Amount 3	7	S9(11)V9(2) C-3
1866	1872	BSF-ANN-CHRG-TL-AMT4 Parameter Name: Amount 4	7	S9(11)V9(2) C-3
1873	1879	BSF-ANN-CHRG-TL-AMT5 Parameter Name: Amount 5	7	S9(11)V9(2) C-3
1880	1886	BSF-ANN-CHRG-TL-AMT6 Parameter Name: Amount 6	7	S9(11)V9(2) C-3
1887	1887	BSF-ANN-CHRG-MONTHS-INCREASE Parameter Name: Annual Charge Option Rate Change Period  Valid values are: 0 = Do not change the annual charge rate. 1 = Change the annual charge rate at six months. 2 = Change the annual charge rate at one year. 3 = Change the annual charge rate at one year and six months. 4 = Change the annual charge rate at two years. 5 = Change the annual charge rate at two years and six months 6 = Change the annual charge rate at three years.	1	S9V C-3
1888	1896	BSF-CHD-ADD-PLST-CHGS Parameter Name: Additional Plastic Charge	9	S9(15)V9(2) C-3



From	To	Field	Length	Picture
1897	1897	BSF-DEBIT-ACTIVITY-FLAG	1	X
		Parameter Name: Cardholder Criteria Fee Waive Option Debit Activity		
		Valid values are:		
		0 = Do not base the assessment of annual charges on debit activity		
		1 = Base the assessment of annual charges on debit activity. If an account posts a merchandise sale or cash advance during the year, do not assess an annual charge. If an account does not post a merchandise sale or cash advance, assess an annual charge.		
1898	1901	BSF-REGZ-PREANNUAL-LTR	4	X(4)
		Parameter Name: Prenotification Letter Number		
		Valid values are:		
		0 = No notification given		
		1 = Notify select states		
		2 = Notification all states		
		<b>Note</b>		
		This is a 4-position field with leading zeros		
1902	1904	BSF-ANN-CHRG-PCT	3	V9(5) C-3
		Parameter Name: Annual Charge Option Percent		
1905	1918	BSF-08-ANN-CHRG-MESSAGE	14	X(14)
		Parameter Name: Statement Description		
		<b>Note</b>		
		This is the message that appears before the date...the message MM/YY THROUGH MM/YY appears after the message.		

From	To	Field	Length	Picture
1919	1920	BSF-AGB-AR-ANN-CHRG-NO-MOS	2	S9(3)V C-3
		Parameter Name: Number Of Months		
		Valid values are:		
		00-24		
1921	1921	BSF-ANN-FEE-WAIVE-OPT	1	X(1)
		Parameter Name: Cardholder Criteria Fee Waive Option		
		Valid values are:		
		0 = Annual charge waiver option is not used.		
		1 = Waive the annual charge if the plastic is used within the number of months from the open date set in the <a href="#">BSF-ANN-FEE-WAIVE-MOS</a> field in this section.		
		2 = Waive the annual charge until the first time the cardholder uses the plastic for a merchandise purchase. The first annual charge is assessed in the month the plastic is first used. This becomes the month that the annual charge is assessed each year.		
		If you set this field to 2, you cannot set the <a href="#">BSF-ANN-CHRG-TL-FLAG</a> field to 5.		
		3 = Waive the annual charge if the cardholder reaches the total amount set in the <a href="#">BSF-ANN-FEE-WAIVE-AMT</a> field in this section within the number of months from the open date or the last annual charge date set in the <a href="#">BSF-ANN-FEE-WAIVE-MOS</a> field. This waiver applies to each annual charge cycle for the cardholder.		
		Continued on next page...		

From	To	Field	Length	Picture
		4 = Waive the annual charge if the cardholder reaches the amount set in the <a href="#">BSF-AMT-INT-ANN-FEE-WAIVE</a> field in this section within the number of months from the open date or the last annual charge date set in the <a href="#">BSF-ANN-FEE-WAIVE-MOS</a> field. This waiver applies to each annual charge cycle for the cardholder.		
		5 = Waive the annual charge if the cardholder reaches the amount set in the <a href="#">BSF-ANN-FEE-WAIVE-AMT</a> or the <a href="#">BSF-AMT-INT-ANN-FEE-WAIVE</a> fields within the number of months from the open date or the last annual charge date set in the <a href="#">BSF-ANN-FEE-WAIVE-MOS</a> field. This waiver applies to each annual charge cycle for the cardholder.		
		6 = Waive the annual charge until the cardholder first uses the plastic for a purchase or cash advance transaction. The first annual charge is assessed the number of months after the first use as set in the <a href="#">BSF-ANN-FEE-WAIVE-MOS</a> field. This waiver applies to the first annual charge only.		
		7 = Waive the annual charge from the open date for the number of months set in the <a href="#">BSF-ANN-FEE-WAIVE-MOS</a> field if a purchase or cash advance occurs within the number of months set in this field. If the first use does not occur during this time period, the annual charge is assessed the first month of use. This waiver applies to the first annual charge only.		
		Continued next page...		

From	To	Field	Length	Picture
		<p>8 = Waive the annual charge if the cardholder reaches the number of purchases set in the <a href="#">BSF-ANN-FEE-OPT-NO-PUR</a> field in this section within the number of months from the open date or last annual charge date set in the <a href="#">BSF-ANN-FEE-WAIVE-MOS</a> field. This waiver applies to each annual charge cycle for the cardholder.</p> <p>The first charge date is the number of months after the open date as set in the <a href="#">BSF-AGB-AR-ANN-CHRG-NO-MOS</a> field in this section. The value set in the <a href="#">BSF-AGB-AR-ANN-CHRG-NO-MOS</a> field must be greater than or equal to the value set in the <a href="#">BSF-ANN-FEE-WAIVE-MOS</a> field.</p> <p>9 = Waive the annual charge if the cardholder reaches the number of purchases and cash advances set in the <a href="#">BSF-ANN-FEE-OPT-NO-PUR</a> field within the number of months from the open date or last annual charge date set in the <a href="#">BSF-ANN-FEE-WAIVE-MOS</a> field. This waiver applies to each annual charge cycle for the cardholder.</p> <p>The first charge date is the number of months after the open date as set in the <a href="#">BSF-AGB-AR-ANN-CHRG-NO-MOS</a> field. The value set in the <a href="#">BSF-AGB-AR-ANN-CHRG-NO-MOS</a> field must be greater than or equal to the value set in the <a href="#">BSF-ANN-FEE-WAIVE-MOS</a> field.</p> <p>A = Waive the annual charge until the first time the cardholder uses the plastic for a merchandise purchase or cash advance transaction. The first annual charge is assessed in the month the plastic is first used. This becomes the month that the annual charge is assessed each year.</p> <p>If you set this field to A, you cannot set the <a href="#">BSF-ANN-CHRG-TL-FLAG</a> field to 5.</p>		

From	To	Field	Length	Picture
1922	1923	BSF-ANN-FEE-WAIVE-MOS	2	S9(2) C-3
		Parameter Name: Cardholder Criteria Fee Waive Option Months		
		Valid values are:		
		00 = Option not used		
		01 = January		
		02 = February		
		03 = March		
		04 = April		
		05 = May		
		06 = June		
		07 = July		
		08 = August		
		09 = September		
		10 = October		
		11 = November		
		12 = December		
1924	1929	BSF-ANN-FEE-WAIVE-AMT	6	S9(11)V C-3
		Parameter Name: Cardholder Criteria Fee Waive Option Amount		
1930	1930	BSF-POSTING-CYCLE	1	X
		Parameter Name: Posting Cycle		
		Valid values are:		
		0 = Post annual charges on working day cycle 3.		
		1 = Post annual charges on working day cycle 1.		
		Code 1 is not valid if the Commercial Card Option parameter in the Commercial Card section (AO AC CC) of the Product Control File is set to a value other than N.		

From	To	Field	Length	Picture
1931	1931	BSF-ANN-CHRG-TOT-DOL	1	S9V C-3
		Parameter Name: Cardholder Criteria Fee Waive Total Dollars Option		
		Valid values are:		
		0 = Total of merchandise		
		1 = Total of merchandise less returned items		
		2 = Total of cash advances		
		3 = Total of merchandise plus cash advances		
		4 = Total of merchandise plus cash advances, less returned items		
1932	1932	BSF-PRO-PLAS-CHRG	1	X
		Parameter Name: Additonal Plastic Charge Prorate Additional Charge		
		<b>Note</b>		
		This field is for MEXICO only.		
1933	1934	BSF-PRO-PLAS-CHRG-BATCH	2	X(2)
		Parameter Name: Additonal Plastic Charge Prorate Batch Identification		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		

From	To	Field	Length	Picture
1935	1936	BSF-ANN-CHRG-GEN-FLAG	2	S9(2)V C-3
		Parameter Name: Fee Generation Timing		
		Valid values are:		
		00 = Generate annual charges at month end and post on the first or third working day cycle of the following month. The <a href="#">BSF-POSTING-CYCLE</a> field in this section determines whether annual charges post on the first or third working day of the month even if the account is fixed day cycle.		
		90 = Generate annual charges when the account cycles and post the same day		
1937	1938	BSF-ANN-CHRG-DELY-DAYS	2	S9(2)V C-3
		Parameter Name: Delay Days From Opening		
1939	1946	BSF-ANN-CHRG-INCL-TBL	8	X(8)
		Parameter Name: Cardholder Criteria Status Reason Table		
		Valid values are:		
		E and I		
1947	1948	BSF-ANN-FEE-OPT-NO-PUR	2	S9(3)V C-3
		Parameter Name: Cardholder Criteria Fee Waive Option Number Of Purchases		
		This field controls the number of merchandise transactions required to waive the annual charge if you set the Fee Waive Option parameter to 8.		
1949	1951	BSF-FEE-CRD1-PRMR-AM	3	S9(3)V9(2) C-3
		Parameter Name: Fee Card Membership Card 1 Primary		
		<b>Note</b>		
		This field is RESERVED		

From	To	Field	Length	Picture
1952	1954	BSF-FEE-CRD1-ASSC-AM  Parameter Name: Fee Card Membership Card 1 Associate  <b>Note</b> This field is RESERVED	3	S9(3)V9(2) C-3
1955	1957	BSF-FEE-CRD2-PRMR-AM  Parameter Name: Fee Card Membership Card 2 Primary  <b>Note</b> This field is RESERVED	3	S9(3)V9(2) C-3
1958	1960	BSF-FEE-CRD2-ASSC-AM  Parameter Name: Fee Card Membership Card 2 Associate  <b>Note</b> This field is RESERVED	3	S9(3)V9(2) C-3
1961	1961	BSF-MNTH-AFTR-DELY-CD  Parameter Name: Charge Month After Delay  0 = Use existing annual charge date for assessing an annual charge. 1 = Use the account open date for assessing an annual charge.	1	X
1962	1962	BSF-ANNL-FEE-REST-CD  Parameter Name: Annual Charge Option Annual Fee Reset Option  0 = Do not reset the next annual charge date and annual charge flag on the customer account record. 1 = Reset the next annual charge date and annual charge flag on the customer account record if a strategy change occurs changing the <a href="#">BSF-ANN-FEE-WAIVE-OPT</a> field.	1	X



From	To	Field	Length	Picture
1963	1963	BSF-MIN-BLNC-EXT-ST-CD  Parameter Name: Minimum Balance/Ext Status Flag  0 = Do not base the assessment of annual charges on the account's external status balance or whether plastics were issued.  1 = Assess annual charges if they meet the criteria set in the external status minimum amount and external status plastic required parameters.	1	X
1964	1964	BSF-BLNK-PLST-RQRD-CD  Parameter Name: External Status Blank (Normal) Plastic Required  N = No, accounts are assessed an annual charge regardless of whether they have plastics.  Y = Yes, accounts must have plastics in order to be assessed an annual charge	1	X
1965	1973	BSF-I-MIN-BLNC-AM  Parameter Name: External Status I (Intr-Accr Prohibited) Minimum Amount	9	S9(15)V9(2) C-3
1974	1974	BSF-I-PLST-RQRD-CD  Parameter Name: External Status I (Int-Accr Prohibited) Plastic Required  Refer to the <a href="#">BSF-BLNK-PLST-RQRD-CD</a> field for valid values.	1	X
1975	1983	BSF-A-MIN-BLNC-AM  Parameter Name: External Status A (Auth Prohibited) Minimum Amount	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
1984	1984	BSF-A-PLST-RQRD-CD  Parameter Name: External Status A (Auth Prohibited) Plastic Required  Refer to the <a href="#">BSF-BLNC-PLST-RQRD-CD</a> field for valid values.	1	X
1985	1993	BSF-C-MIN-BLNC-AM  Parameter Name: External Status C (Closed) Minimum Amount	9	S9(15)V9(2) C-3
1994	1994	BSF-C-PLST-RQRD-CD  Parameter Name: External Status C (Closed) Plastic Required  Refer to the <a href="#">BSF-BLNC-PLST-RQRD-CD</a> field for valid values.	1	X
1995	2003	BSF-E-MIN-BLNC-AM  Parameter Name: External Status E (Revoked) Minimum Amount	9	S9(15)V9(2) C-3
2004	2004	BSF-E-PLST-RQRD-CD  Parameter Name: External Status E (Revoked) Plastic Required  Refer to the <a href="#">BSF-BLNC-PLST-RQRD-CD</a> field for valid values.	1	X
2005	2013	BSF-F-MIN-BLNC-AM  Parameter Name: External Status F (Frozen) Minimum Amount	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
2014	2014	BSF-F-PLST-RQRD-CD  Parameter Name: External Status F (Frozen) Plastic Required  Refer to the <a href="#">BSF-BLNK-PLST-RQRD-CD</a> field for valid values.	1	X
2015	2015	BSF-ANNL-FEE-PRCN-CD-1  Parameter Name: Indicator 1 <b>Note</b> This field is RESERVED	1	X
2016	2016	BSF-ANNL-FEE-PRCN-CD-2  Parameter Name: Indicator 2 <b>Note</b> This field is RESERVED	1	X
2017	2017	BSF-ANNL-FEE-PRCN-CD-3  Parameter Name: Indicator 3 <b>Note</b> This field is RESERVED	1	X
2018	2018	BSF-ANNL-FEE-PRCN-CD-4  Parameter Name: Indicator 4 <b>Note</b> This field is RESERVED	1	X
2019	2019	BSF-ANNL-FEE-PRCN-CD-5  Parameter Name: Indicator 5 <b>Note</b> This field is RESERVED	1	X
2020	2020	BSF-ANNL-FEE-PRCN-CD-6  Parameter Name: Indicator 6 <b>Note</b> This field is RESERVED	1	X

From	To	Field	Length	Picture
2021	2021	BSF-RVRS-NMBR-CYCL-CD Parameter Name: Annual Fee Reversal Number Of Cycles	1	S9V C-3
2022	2023	BSF-RVRS-RESN-CD Parameter Name: Annual Fee Reversal Reason Code	2	S9(2)V C-3
2024	2024	BSF-RVRS-STMT-CD Parameter Name: Annual Fee Reversal Statement	1	X
2025	2032	BSF-FEE-REV-MSG-TXT-ID Parameter Name: Annual Fee Reversal Msg Text ID	8	X(8)
2033	2033	BSF-ANNL-CHRG-DSPR-CD Parameter Name: Dispersement Allocation Valid values are: 0 = Do not disperse. 1 = Disperse equally among balances. 2 = Prorate based on current balances. 3 = Prorate based on last statement balances. 4 = Prorate based on current finance charges. 5 = Prorate based on current unpaid billed minimum payment due.	1	X

From	To	Field	Length	Picture
2034	2034	BSF-AC-1STY-MGMT-CD	1	X
Parameter Name: AC 1st Year Max Fee Mgmt  Valid values are: 0 = Exclude the fee from first year maximum fee management 1 = Include the fee, but do not allow fees that exceed the first year maximum to post 2 = Include the fee, but reduce fees that exceed the first year maximum to the available amount and then post the reduced amount 3 = Include the fee, but allow fees that exceed the first year maximum to post Default value is: 0				
2035	2035	BSF-ANNL-CHRG-DSPR-AMNG-CD	1	X
Parameter Name: Disperse Among Balances  0 = Do not disperse. 1 = Disperse among revolving and plan balances. 2 = Disperse among revolving and protected balances. 3 = Disperse among revolving, protected, and plan balances. 4 = Disperse among revolving, protected, plan, and promotional balances.				
2036	2037	BSF-FEE-ASMT-INTR-NR	2	S9(2)V C-3
Parameter Name: Fee Assessment Interval Valid values are: 00 - 99 Default value is: 00				

From	To	Field	Length	Picture
2038	2045	BSF-ANN-CHRG-BRK-PT  Parameter Name: Annual Charge Option Credit Line Break Point	8	9(15)V C-3
2046	2054	BSF-BLNK-MIN-BLNC-AM  Parameter Name: External Status Blank (Normal) Minimum Amount	9	S9(15)V9(2) C-3
2055	2055	BSF-RVRS-DATE-CLCL-CD  Parameter Name: Annual Fee Reversal Date Calc Code  Valid values are: 1 = Use the date the annual fee was assessed 2 = Use the last statement date  Default value is: 1  <b>Note</b>  Number of cycles is calculated using the <a href="#">BSF-RVRS-NMBR-CYCL-CD</a> field in the same section (CPIOAC).	1	X
2056	2056	BSF-ANNL-FEE-RVRS-CD  Business Name: Annual Close Annual Fee Reversal Code  Code determining whether to close an account when an annual fee is automatically reversed.  Valid values are: 0 = Close account on reversal 1 = Do not close account on reversal  Default value is: 0	1	X

From	To	Field	Length	Picture
2057	2057	BSF-FINC-CHRG-SPPR-CD	1	X
		Business Name: Membership Finance Charge Suppression Code		
		Code determining the suppression of finance charges on membership only accounts.		
		Valid values are:		
		0 = Do not suppress finance charge		
		1 = Suppress finance charge		
		Default value is:		
		0		
2058	2059	BSF-FEE-RVRS-BTCH-ID	2	X(2)
		Business Name: Annual Fee Reversal Batch Identifier		
		Identifier of a batch containing annual fee reversals.		
		Default value is:		
		Spaces		
2060	2061	BSF-CL-RVRS-BTCH-ID	2	X(2)
		Business Name: Credit Protection Reversal Batch Identifier		
		Identifier of a batch containing credit protection annual fee reversals.		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
2062	2062	BSF-ANNL-FEE-PRNT-CD	1	X
Parameter Name: No Pre-Notification Code Valid values are: 0 = Assess the annual charge even if no advance notice was provided. 1 = Do not assess the annual charge when no advance notice was provided. 2 = Generate an annual charge notice in advance and assess the annual charge on the appropriate date.				
2063	2063	BSF-ANNL-FEE-PRNT-AMNT-CD	1	X
Parameter Name: Pre-Note Amount Change Code Valid values are: 0 = Assess the annual charge even if is different than the amount disclosed. 1 = Do not assess the annual charge if it is different than the amount disclosed. 2 = Charge the lesser of the disclosed amount or the charge determined at statement cycle time. 3 = Always assess the disclosed amount. 4 = Delay assessing the annual charge until advance notice is provided.				
2064	2064	BSF-ANNL-RVRS-CRBL-CD	1	X
Parameter Name: Annual Fee Reversal Credit Balance Option Valid values are: 0 = Not used 1 = Prevent annual fee reversal Default value is: 0				



# Cash Advance Item Charges

From	To	Field	Length	Picture
2065	2279	<b>BSF-INC-OPTIONS-CSH-ADV-CHARGE</b>	215	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IO CI</b>		
2065	2067	BSF-AB-ESBA-CASH-APR-MAX	3	S9V9(4) C-3
		Parameter Name: Maximum Effective Cash Percent		
		<b>Note</b> This field is RESERVED for RESTRICTED use.		
2068	2235	<b>BSF-ITEM-CHARGE-FIELDS</b>	168	<b>GROUP</b>
2068	2068	BSF-ITEM-CHG-FLAG-1	1	X
		Parameter Name: Cash Item Charge Option Set 1		
		Valid values are:		
		0 = Do not assess a cash advance item charge		
		1 = Calculate the charge using the corresponding <b>BSF-ITEM-CHG-RATE-1</b> field. However, if the calculated amount is less than the amount set in the corresponding minimum amount parameter, apply the minimum amount. If the calculated amount is greater than the amount set in the corresponding maximum amount parameter, apply the maximum amount.		
		2 = Charge the amount in the corresponding minimum amount field in this section.		
		3 = Calculate the charge the same as in valid code 1.		
		Continued next page...		

From	To	Field	Length	Picture
		4 = Charge the amount set in the corresponding minimum amount field plus the amount calculated using the corresponding percent parameter.		
		6 = Cash postings times amount.		
		7 = Calculate the charge the same as in valid code 1 unless the cash advance amount is greater than the amount in the corresponding break point field in this section. Calculate the cash advance item charge for the amount over the break point using the corresponding high percent parameter in this section. Add the two calculated charges together.		
		8 = Calculate the charge the same as in valid code 2, unless the cash advance amount is greater than the amount in the corresponding break point field in this section. In that case, charge the amount set in the corresponding high amount field.		
		9 = Calculate the charge the same as in valid code 3, unless the cash advance amount is greater than the amount in the corresponding break point field. In that case, charge the greater of the amounts set in the corresponding high amount field or the amount calculated using the corresponding high percent field.		
2069	2071	BSF-ITEM-CHG-RATE-1	3	SV9(5) C-3
		Parameter Name: Percent Set 1		
2072	2078	BSF-ITEM-CHG-MINIMUM-1	7	S9(11)V9(2) C-3
		Parameter Name: Minimum Amount Set 1		
<b>2072</b>	<b>2078</b>	<b>FILLER</b>	<b>7</b>	<b>GROUP</b>
		Redefines BSF-ITEM-CHG-MINIMUM-1		
2072	2078	BSF-ITEM-CHG-AMOUNT-1	7	S9(11)V9(2) C-3

From	To	Field	Length	Picture
2079	2085	BSF-ITEM-CHG-MAXIMUM-1  Parameter Name: Maximum Amount Set 1 Valid values are: Any non-negative amount Default value is: Zero	7	S9(11)V9(2) C-3
2086	2094	BSF-ITEM-CHG-HIGH-RATE-1  Parameter Name: High Percent Set 1	9	SV9(17) C-3
<b>2086</b>	<b>2094</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-HIGH-RATE-1	<b>9</b>	<b>GROUP</b>
2086	2094	BSF-ITEM-CHG-MIN-BAL-1	9	S9(3)V9(14) C-3
2095	2102	BSF-ITEM-CHG-CASH-BRKPT-1  Parameter Name: Break Point Set 1	8	S9(15)V C-3
2103	2109	BSF-ITEM-CHG-HIGH-AMT-1  Parameter Name: High Amount Set 1	7	S9(11)V9(2) C-3
2110	2110	BSF-ITEM-CHG-FLAG-2  Parameter Name: Cash Item Charge Option Set 2  Reference <a href="#">BSF-ITEM-CHG-FLAG-1</a> field for valid values.	1	X
2111	2113	BSF-ITEM-CHG-RATE-2  Parameter Name: Percent Set 2	3	SV9(5) C-3
2114	2120	BSF-ITEM-CHG-MINIMUM-2  Parameter Name: Minimum Amount Set 2	7	S9(11)V9(2) C-3
<b>2114</b>	<b>2120</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-MINIMUM-2	<b>7</b>	<b>GROUP</b>
2114	2120	BSF-ITEM-CHG-AMOUNT-2	7	S9(11)V9(2) C-3

From	To	Field	Length	Picture
2121	2127	BSF-ITEM-CHG-MAXIMUM-2  Parameter Name: Maximum Amount Set 2 Valid values are: Any non-negative amount Default value is: Zeroes	7	S9(11)V9(2) C-3
2128	2136	BSF-ITEM-CHG-HIGH-RATE-2  Parameter Name: High Percent Set 2	9	SV9(17) C-3
<b>2128</b>	<b>2136</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-HIGH-RATE-2	<b>9</b>	<b>GROUP</b>
2128	2136	BSF-ITEM-CHG-MIN-BAL-2	9	S9(3)V9(14) C-3
2137	2144	BSF-ITEM-CHG-CASH-BRKPT-2  Parameter Name: Break Point Set 2	8	S9(15)V C-3
2145	2151	BSF-ITEM-CHG-HIGH-AMT-2  Parameter Name: High Amount Set 2	7	S9(11)V9(2) C-3
2152	2152	BSF-ITEM-CHG-FLAG-3  Parameter Name: Cash Item Charge Option Set 3  Reference <a href="#">BSF-ITEM-CHG-FLAG-1</a> field for valid values.	1	X
2153	2155	BSF-ITEM-CHG-RATE-3  Parameter Name: Percent Set 3	3	SV9(5) C-3
2156	2162	BSF-ITEM-CHG-MINIMUM-3  Parameter Name: Minimum Amount Set 3	7	S9(11)V9(2) C-3
<b>2156</b>	<b>2162</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-MINIMUM-3	<b>7</b>	<b>GROUP</b>
2156	2162	BSF-ITEM-CHG-AMOUNT-3	7	S9(11)V9(2) C-3

From	To	Field	Length	Picture
2163	2169	BSF-ITEM-CHG-MAXIMUM-3  Parameter Name: Maximum Amount Set 3 Valid values are: Any non-negative amount Default value is: Zeroes	7	S9(11)V9(2) C-3
2170	2178	BSF-ITEM-CHG-HIGH-RATE-3  Parameter Name: High Percent Set 3	9	SV9(17) C-3
<b>2170</b>	<b>2178</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-HIGH-RATE-3	<b>9</b>	<b>GROUP</b>
2170	2178	BSF-ITEM-CHG-MIN-BAL-3	9	S9(3)V9(14) C-3
2179	2186	BSF-ITEM-CHG-CASH-BRKPT-3  Parameter Name: Break Point Set 3	8	S9(15)V C-3
2187	2193	BSF-ITEM-CHG-HIGH-AMT-3  Parameter Name: High Amount Set 3	7	S9(11)V9(2) C-3
2194	2194	BSF-ITEM-CHG-FLAG-4  Parameter Name: Cash Item Charge Option Set 4  Reference <a href="#">BSF-ITEM-CHG-FLAG-1</a> field for valid values.	1	X
2195	2197	BSF-ITEM-CHG-RATE-4  Parameter Name: Percent Set 4	3	SV9(5) C-3
2198	2204	BSF-ITEM-CHG-MINIMUM-4  Parameter Name: Minimum Amount Set 4	7	S9(11)V9(2) C-3
<b>2198</b>	<b>2204</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-MINIMUM-4	<b>7</b>	<b>GROUP</b>
2198	2204	BSF-ITEM-CHG-AMOUNT-4	7	S9(11)V9(2) C-3

From	To	Field	Length	Picture
2205	2211	BSF-ITEM-CHG-MAXIMUM-4  Parameter Name: Maximum Amount Set 4 Valid values are: Any non-negative amount Default value is: Zeroes	7	S9(11)V9(2) C-3
2212	2220	BSF-ITEM-CHG-HIGH-RATE-4  Parameter Name: High Percent Set 4	9	SV9(17) C-3
<b>2212</b>	<b>2220</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-HIGH-RATE-4	<b>9</b>	<b>GROUP</b>
2212	2220	BSF-ITEM-CHG-MIN-BAL-4	9	S9(3)V9(14) C-3
2221	2228	BSF-ITEM-CHG-CASH-BRKPT-4  Parameter Name: Break Point Set 4	8	S9(15)V C-3
2229	2235	BSF-ITEM-CHG-HIGH-AMT-4  Parameter Name: High Amount Set 4	7	S9(11)V9(2) C-3
<b>2068</b>	<b>2235</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHARGE-FIELDS	<b>168</b>	<b>GROUP</b>
<b>2068</b>	<b>2235</b>	<b>BSF-ITEM-CHARGE-FIELDS-RED</b>  Occurs 4 times	<b>42</b>	<b>GROUP</b>
2068	2068	BSF-ITEM-CHG-FLAG  Parameter Name: Cash Item Charge Options  Reference <a href="#">BSF-ITEM-CHG-FLAG-1</a> field for valid values.	1	X
2069	2071	BSF-ITEM-CHG-RATE  Parameter Name: Percent	3	SV9(5) C-3

From	To	Field	Length	Picture
2072	2078	BSF-ITEM-CHG-MINIMUM Parameter Name: Minimum Amount	7	S9(11)V9(2) C-3
2072	2078	BSF-ITEM-CHG-AMOUNT Redefines BSF-ITEM-CHG-MINIMUM	7	S9(11)V9(2) C-3
2079	2085	BSF-ITEM-CHG-MAXIMUM Parameter Name: Maximum Amount	7	S9(11)V9(2) C-3
2086	2094	BSF-ITEM-CHG-MIN-BAL Parameter Name: High Percent	9	S9(3)V9(14) C-3
2086	2094	BSF-ITEM-CHG-HIGH-RATE Redefines BSF-ITEM-CHG-MIN-BAL	9	S9(17) C-3
2095	2102	BSF-ITEM-CHG-BRKPT Parameter Name: Break Point	8	S9(15)V C-3
2103	2109	BSF-ITEM-CHG-HIGH-AMT Parameter Name: High Amount	7	S9(11)V9(2) C-3
2236	2244	BSF-ITEM-CHG-MTD-MAX-AMT Parameter Name: Maximum Cycle-to-Date	9	S9(15)V9(2) C-3
2245	2252	BSF-ITEM-CHG-MAX-AMT Parameter Name: Maximum Eligible Amount	8	S9(15)V C-3

From	To	Field	Length	Picture
2253	2253	BSF-ITEM-CHG-SET-3-USE-FLAG	1	9
		Parameter Name: Cash Item Charge Options Set 3 Usage		
		Valid values are:		
		0 = Use the <a href="#">BSF-ITEM-CHG-FLAG-3</a> field to calculate cash advance item charges on cash advances from merchants with an assessment code of 08.		
		1 = Use the <a href="#">BSF-ITEM-CHG-FLAG-3</a> field to calculate cash advance item charges on cash advances from non-U.S. ATM merchants.		
<b>2254</b>	<b>2257</b>	<b>BSF-CASH-ADV-LETTER</b>	<b>4</b>	<b>GROUP</b>
2254	2257	BSF-CASH-ADV-LTR-NUM	4	X(4)
		Parameter Name: Cash Advance Letter		
		Valid values are:		
		0000-0999		
2258	2259	BSF-C-CHECK-WAIVE-FEE-DAYS	2	S9(3) C-3
		Parameter Name: Waiver Usage Option Days Open		
2260	2263	BSF-C-CHECK-WAIVE-START-DT	4	S9(6) C-3
		Parameter Name: Waiver Usage Option Start Date		
		Format is:		
		MMDDYY		
2264	2267	BSF-C-CHECK-WAIVE-STOP-DT	4	S9(6) C-3
		Parameter Name: Waiver Usage Option End Date		
		Valid values are:		
		MMDDYY, 999999 and zeros		



From	To	Field	Length	Picture
2268	2268	BSF-ASS-CUR-BAL-OPT-1	1	X
Parameter Name: Assess Current Balance Options Set 1  Valid values are:  N = Regardless of existing balance, calculate the cash advance item charge on the amount of the cash advance.  Y = Charge a cash advance item charge only if the cash advance depletes any existing credit balance. The cash advance item charge is calculated on the new debit balance as the result of the cash advance. If the cash advance results in a continued credit or zero balance, do not charge a cash advance item charge.				
2269	2269	BSF-ASS-CUR-BAL-OPT-2	1	X
Parameter Name: Assess Current Balance Options Set 2  Reference <a href="#">BSF-ASS-CUR-BAL-OPT-1</a> field for valid values.				
2270	2270	BSF-ASS-CUR-BAL-OPT-3	1	X
Parameter Name: Assess Current Balance Options Set 3  Reference <a href="#">BSF-ASS-CUR-BAL-OPT-1</a> field for valid values.				
2271	2271	BSF-ASS-CUR-BAL-OPT-4	1	X
Parameter Name: Assess Current Balance Options Set 4  Reference <a href="#">BSF-ASS-CUR-BAL-OPT-1</a> field for valid values.				
2272	2272	BSF-WAVR-USAG-CD	1	X
Parameter Name: Waiver Usage Option  Valid values are:  0 = Use only for convenience checks  1 = Use for all cash advance fees				

From	To	Field	Length	Picture
2273	2274	BSF-CHCK-WAVR-MNTH-CT  Parameter Name: Waiver Usage Option Months At Strategy  Valid values are: 00 = This field is not used.	2	S9(2) C-3
2275	2275	BSF-CC-CI-DVRT-FEE-CD  Parameter Name: Commercial Card Diverted Fee  Valid values are: 0 = Do not divert the fee. 1 = Divert the fee.	1	X
2276	2278	BSF-CASH-ADV-SURCHG-RT  Parameter Name: Cash Advance Surcharge Percent	3	S9(2)V9(2) C-3
2279	2279	BSF-CI-1STY-MGMT-CD  Parameter Name: CI 1st Year Max Fee Mgmt  Valid values are: 0 = Exclude the fee from first year maximum fee management 1 = Include the fee, but do not allow fees that exceed the first year maximum to post 2 = Include the fee, but reduce fees that exceed the first year maximum to the available amount and then post the reduced amount 3 = Include the fee, but allow fees that exceed the first year maximum to post Default value is: 0	1	X

## Credit Life

From	To	Field	Length	Picture
2280	2851	BSF-INC-OPTIONS-CREDIT-LIFE	572	GROUP
PCF service/subject/section is: <b>CP IO CL</b>				
2280	2280	BSF-AB-CRD-LIFE-CALC	1	9
<p>Parameter Name: State Code Control</p> <p>Valid values are:</p> <p>0 = Use the state code from the cardholder's current address if the cardholder's state of residence has changed since the credit insurance policy went into effect.</p> <p>If the <b>BSF-CHARGE-FOR-CREDIT-LIFE</b> field is set to 3 and you want to use the cardholder's original address, set this field to zero.</p> <p>1 = Use the state code from the cardholder's original address when the credit insurance policy went into effect.</p> <p>2 = Use the state code from the merchant's address where the account originated.</p> <p>3 = Use the rates of the current state of residence of the cardholder to calculate the credit insurance premium. This is only valid for Credit Life Option 3 accounts.</p> <p>If you set this field to 3, you must set the <b>BSF-CHARGE-FOR-CREDIT-LIFE</b> to 3.</p> <p>Continued on next page...</p>				

From	To	Field	Length	Picture
		4 = Use the rates of the current state of residence of the cardholder to calculate the credit insurance premium except when a claim is pending. In the case of a pending claim, calculate the premium using the rates of the state of residence of the cardholder at the time the claim was made. This is only valid for Credit Life Option 3 accounts.  If you set this field to 4, you must set the <a href="#">BSF-CHARGE-FOR-CREDIT-LIFE</a> field to 3.  5 = Assign the cardholder to the most current credit insurance products in effect for the cardholder's new state of residence. Cancel the products assigned to the cardholder under the old state of residence.  If you set this field to 5, the System will assign a cardholder to credit insurance products for a new state of residence on the next processing day after a new state of residence posts to the cardholder account record.  The System will not assign a cardholder to credit insurance products for a new state of residence or cancel the products assigned to the cardholder in the old state of residence if the cardholder has a claim in pending or approved status.  The System will cancel the products assigned to the cardholder under the old state of residence regardless of whether there are comparable products in the cardholder's new state of residence.		

From	To	Field	Length	Picture
2281	2281	BSF-CHARGE-FOR-CREDIT-LIFE	1	X

Parameter Name: Credit Life Option

Valid values are:

0 = Credit life option is not used.

1 = Use only credit life fields for Set 1 in this section for a single age based tier.

2 = Use credit life fields for Set 1 and Set 2 in this section for different credit insurance rates based on age.

3 = Use the enhanced credit protection option based on settings in the Credit Protection Master File and Credit Protection Rate File. Define up to 1,295 credit protection plans using the Credit Protection Rate File.

Using this option requires a contract amendment and a program request. Contact your First Data Service Analyst for more information.

If you use this option and do not set the [BSF-AB-CRD-LIFE-CALC](#) field in this section to zero, 3, 4, or 5, the System automatically calculates premium rates based on the state code from the cardholder's original address when the credit protection policy went into effect.

Refer to the Enhanced Credit Protection chapter in the *Cardholder System Features* manual for more information about this option.

4 = Use credit insurance fields for Set 1 and Set 2 in this section for different credit insurance rates based on age. Define up to nine credit insurance plans using Credit Insurance State Tables.

From	To	Field	Length	Picture
2282	2282	BSF-AB-DEFER-CR-LIFE-CHG	1	X
<p>Parameter Name: Delay Posting</p> <p>Valid values are:</p> <p>N = Post the charge this cycle</p> <p>Y = First cycle is free, begin charging premium on the second cycle.</p> <p>If you set this field to Y, the System will begin charging a premium on the second cycle regardless of the first cycle balance. For example, if an account has no balance the first time it cycles after insurance is added, the System still considers this the free cycle and will begin charging the premium with the second cycle.</p>				
2283	2283	BSF-AB-PARTIAL-PAY-FLAG	1	X
<p>Parameter Name: Partial Payment</p> <p>Valid values are:</p> <p>N = Stop credit insurance coverage if the cardholder only makes a partial payment on the delinquent account. Coverage stops on the day specified in the <a href="#">BSF-CR-LIFE-DELQ-DAYS</a> field in this section.</p> <p>Y = Continue credit insurance coverage if the cardholder's payment on a delinquent account is equal to or greater than the insurance premium.</p>				
<b>2284</b>	<b>2751</b>	<b>BSF-CR-LIFE-ITEM</b>	<b>52</b>	<b>GROUP</b>
Occurs 9 times				
<b>2284</b>	<b>2285</b>	<b>BSF-CR-LIFE-BALANCE-FLAGS</b>	<b>2</b>	<b>GROUP</b>

From	To	Field	Length	Picture
2284	2284	BSF-CR-LIFE-FLAG	1	S9 C-3
<p>Parameter Name: Plans 1-9</p> <p>Valid values are:</p> <p>0 = Do not use this rate.</p> <p>1 = This rate is a percentage of cycle-ending balance.</p> <p>2 = This rate is a percentage of average daily balance.</p> <p>3 = This rate contains a fixed monthly charge</p> <p>4 = Use state rate tables for accounts established prior to July 1993.</p> <p>5 = Base rates on state table percentages of cycle-ending balance.</p> <p>6 = Base rates on state table percentages of average daily balance.</p> <p>7 = Use state rate tables</p> <p>8 = Use state rate tables</p> <p>9 = Use PCF rates; Use Plan 1 rate as a percentage for merchandise and Plan 2 rate as a percentage for cash advances.</p> <p><b>Note</b></p> <p>When you activate a plan, you must set the corresponding credit insurance percent or amount, and maximum balance fields. Refer to the Credit Life section (CP IO CL) of the PCF for more details.</p>				
2285	2285	BSF-CR-LIFE2-FLAG	1	S9 C-3
<p>Parameter Name: Plan 1-9</p> <p>Refer to the <a href="#">BSF-CR-LIFE-FLAG</a> field for valid values.</p>				

From	To	Field	Length	Picture
2286	2289	BSF-CR-LIFE-RATE	4	SV9(7) C-3
Parameter Name: Percent Valid values are: Percent-1-set-1 Percent-2-set-1 Percent-3-set-1 Percent-4-set-1 Percent-5-set-1 Percent-6-set-1 Percent-7-set-1 Percent-8-set-1 Percent-9-set-1 <b>Note</b> Refer to the CP IO CL, Credit Life chapter in the <i>Cardholder Pricing Parameters</i> manual for more details .				
2290	2293	BSF-CR-LIFE2-RATE	4	SV9(7) C-3
Parameter Name: Percent Valid values are: Percent 1-set-2 Percent 2-set-2 Percent 3-set-2 Percent 4-set-2 Percent 5-set-2 Percent 6-set-2 Percent 7-set-2 Percent 8-set-2 Percent 9-set-2 <b>Note</b> Refer to the CP IO CL, Credit Life chapter in the <i>Cardholder Pricing Parameters</i> manual for more details .				



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From	To	Field	Length	Picture
2294	2297	BSF-CR-LIFE-RATE-BRK-PT	4	SV9(7) C-3
Parameter Name: Breakpoint Percent				
Breakpoint Percent 1 Set 1				
Breakpoint Percent 2 Set 1				
Breakpoint Percent 3 Set 1				
Breakpoint Percent 4 Set 1				
Breakpoint Percent 5 Set 1				
Breakpoint Percent 6 Set 1				
Breakpoint Percent 7 Set 1				
Breakpoint Percent 8 Set 1				
Breakpoint Percent 9 Set 1				
<b>Note</b>				
This field overrides the corresponding percent field so that large balance accounts receive a different credit insurance rate. Refer to the CP IO CL, Credit Life chapter in the <i>Cardholder Pricing Parameters</i> manual for more details .				

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From	To	Field	Length	Picture
2298	2301	BSF-CR-LIFE2-RATE-BRK-PT	4	SV9(7) C-3
		Parameter Name: Breakpoint Percent		
		Breakpoint Percent 1 Set 2		
		Breakpoint Percent 2 Set 2		
		Breakpoint Percent 3 Set 2		
		Breakpoint Percent 4 Set 2		
		Breakpoint Percent 5 Set 2		
		Breakpoint Percent 6 Set 2		
		Breakpoint Percent 7 Set 2		
		Breakpoint Percent 8 Set 2		
		Breakpoint Percent 9 Set 2		
		<b>Note</b>		
		This field overrides the corresponding percent field so that large balance accounts receive a different credit insurance rate. Refer to the CP IO CL, Credit Life chapter in the <i>Cardholder Pricing Parameters</i> manual for more details .		
2302	2310	BSF-CR-LIFE-AMT	9	S9(15)V9(2) C-3
		Parameter Name: Amount		
		Amount 1 Set 1		
		Amount 2 Set 1		
		Amount 3 Set 1		
		Amount 4 Set 1		
		Amount 5 Set 1		
		Amount 6 Set 1		
		Amount 7 Set 1		
		Amount 8 Set 1		
		Amount 9 Set 1		
		<b>Note</b>		
		Refer to the CP IO CL, Credit Life chapter in the <i>Cardholder Pricing Parameters</i> manual for more details .		

From	To	Field	Length	Picture
2311	2319	BSF-CR-LIFE2-AMT	9	S9(15)V9(2) C-3
		Parameter Name: Amount		
		Amount 1 Set 2		
		Amount 2 Set 2		
		Amount 3 Set 2		
		Amount 4 Set 2		
		Amount 5 Set 2		
		Amount 6 Set 2		
		Amount 7 Set 2		
		Amount 8 Set 2		
		Amount 9 Set 2		
		<b>Note</b>		
		Refer to the CP IO CL, Credit Life chapter in the <i>Cardholder Pricing Parameters</i> manual for more details .		
2320	2327	BSF-CR-LIFE-LIMIT	8	S9(15)V C-3
		Parameter Name: Maximum Balance		
		Maximum Balance 1 Set 1		
		Maximum Balance 2 Set 1		
		Maximum Balance 3 Set 1		
		Maximum Balance 4 Set 1		
		Maximum Balance 5 Set 1		
		Maximum Balance 6 Set 1		
		Maximum Balance 7 Set 1		
		Maximum Balance 8 Set 1		
		Maximum Balance 9 Set 1		
		<b>Note</b>		
		If you set these parameters, you need to set the parameters under the <a href="#">BSF-CR-LIFE-FLAG</a> field. Refer to the CP IO CL, Credit Life chapter in the <i>Cardholder Pricing Parameters</i> manual for more details .		

From	To	Field	Length	Picture
2328	2335	BSF-CR-LIFE2-LIMIT	8	S9(15)V C-3
Parameter Name: Maximum Balance Maximum Balance 1 Set 2 Maximum Balance 2 Set 2 Maximum Balance 3 Set 2 Maximum Balance 4 Set 2 Maximum Balance 5 Set 2 Maximum Balance 6 Set 2 Maximum Balance 7 Set 2 Maximum Balance 8 Set 2 Maximum Balance 9 Set 2				
<b>Note</b> If you set these parameters, you need to set the parameters under the <a href="#">BSF-CR-LIFE-FLAG</a> field. Refer to the CP IO CL, Credit Life chapter in the <i>Cardholder Pricing Parameters</i> manual for more details .				
<b>2752</b>	<b>2848</b>	<b>BSF-CR-LIFE-BASICS</b>	<b>97</b>	<b>GROUP</b>
2752	2753	BSF-CR-LIFE-AGE	2	S9(3)V C-3
Parameter Name: Set 1 Controls Cut-Off Age				
2754	2757	BSF-CR-LIFE-AGE-LTR	4	X(4)
Parameter Name: Set 1 Controls Age Limit Letter				
2758	2759	BSF-CR-LIFE2-AGE	2	S9(3)V C-3
Parameter Name: Set 2 Controls Cut-Off Age\				
2760	2763	BSF-CR-LIFE2-AGE-LTR	4	X(4)
Parameter Name: Set 2 Controls Age Limit Letter				

From	To	Field	Length	Picture
2764	2765	BSF-CR-LIFE-NOTIFY-DAYS	2	S9(3) C-3
		Parameter Name: Days Warning Letter		
		Valid values are:		
		001-300		
2766	2769	BSF-CR-LIFE-NOTIFY-LETTER	4	X(4)
		Parameter Name: Warning Letter		
2770	2771	BSF-CR-LIFE-DELQ-DAYS	2	S9(3)V C-3
		Parameter Name: Maximum Delq Days		
2772	2775	BSF-CR-LIFE-DELQ-LTR	4	X(4)
		Parameter Name: Maximum Delq Letter		
2776	2777	BSF-CR-LIFE-STATE-TABLE	2	X(2)
		Parameter Name: Credit Life Table		
		Valid values are:		
		00 = Credit Life Table not used		
		01-99 = First Data-assigned credit insurance table identification code		
		<b>Note</b>		
		To make an entry in this field you must submit a program request, so that First Data can assign an identification code to your credit life table.		
2778	2786	BSF-CR-LIFE-BREAK-POINT	9	S9(15)V9(2) C-3
		Parameter Name: Set 1 Contols Breakpoint		

From	To	Field	Length	Picture
2787	2787	BSF-DEFER-CRLIFE-WAIVER	1	X
		Parameter Name: Bill After Minimum Payment		
		Valid values are:		
		0 = Bill the deferred credit insurance amount.		
		1 = Waive the deferred credit insurance amount.		
2788	2788	BSF-DEFER-PROMO-CRLIFE	1	X
		Parameter Name: Promotion Calculation		
		Valid values are:		
		0 = Calculate credit insurance premium based on all promotional balances, even those with no minimum payment due.		
		1 = Calculate credit insurance premium only on promotional balances that require a minimum payment due.		
		2 = Calculate the credit insurance premium, but defer the billing for promotions that do not require a minimum payment.		
		3 = Calculate the credit insurance premium, defer the billing for promotions that do not require a minimum payment, and bill deferred credit insurance premiums when the promotion is paid off or expires.		
2789	2796	BSF-ELGB-STTS-TABL-ID	8	X(8)
		Parameter Name: Status Reason Tables Eligibility Table		
		<b>Note</b>		
		This field is for use only with the enhanced credit protection feature. To use this field, set the <b>BSF-CHARGE-FOR-CREDIT-LIFE</b> field to 3.		

From	To	Field	Length	Picture
2797	2804	BSF-CNCL-STTS-TABL-ID	8	X(8)
		Parameter Name: Status Reason Tables Cancellation Table		
		<b>Note</b>		
		This field is for use only with the enhanced credit protection feature. To use this field, set the <a href="#">BSF-CHARGE-FOR-CREDIT-LIFE</a> field to 3.		
2805	2808	BSF-AGE-LTTR-NR	4	X(4)
		Parameter Name: Age Letter		
		Valid values are: 0000-0999		
2809	2812	BSF-ST-LTTR-NR	4	X(4)
		Parameter Name: Automatic Letters State Letter		
		Valid values are: 0000-0999		
2813	2816	BSF-STTS-LTTR-NR	4	X(4)
		Parameter Name: Automatic Letters Status Letter		
		Valid values are: 0000-0999		

From	To	Field	Length	Picture
2817	2817	BSF-PNLT-FEES-CLCL-CD	1	X
<p>Parameter Name: Penalty Fees Calculation</p> <p>Valid values are:</p> <p>0 = Do not include all fees and charges in calculation</p> <p>1 = Include all fees and charges in calculation.</p> <p><b>Note</b></p> <p>Clients using method "H" could interfere with the other non-fixed fee products on the same account.</p> <p>If you set this field to 1, you must also set the <a href="#">BSF-CHARGE-FOR-CREDIT-LIFE</a> field to 3.</p>				
2818	2818	BSF-CC-CL-DVRT-FEE-CD	1	X
<p>Parameter Name: Commercial Card Diverted Fees</p> <p>Valid values are:</p> <p>0 = Do not divert the fee</p> <p>1 = Divert the fee</p>				
2819	2819	BSF-MLTP-ENRL-CD	1	X
<p>Parameter Name: Multiple Policy Option Multiple Enrollment Option</p> <p>Valid values are:</p> <p>0 = Allow cardholder enrollment under one active credit insurance product.</p> <p>1 = Allow cardholder enrollment in up to six active credit insurance products.</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>To use this field, you must set the <a href="#">BSF-CHARGE-FOR-CREDIT-LIFE</a> field to 3.</p>				



From	To	Field	Length	Picture
2820	2821	BSF-IACT-PURG-MTHS-NR	2	9(2)
Parameter Name: Inactive Purge Months Number  Valid values are: 01-99 = Number of months a cardholder remains on the Insurance Masterfile before purge process is enacted.  Default value is: 99  <b>Note</b>  When you set this field to 99, credit protection records will remain on the Credit Protection Master File indefinitely.				
2822	2829	BSF-DSPN-ACTV-STTS-ID	8	X(8)
Parameter Name: Debt Suspension Active Status Table  <b>Note</b>  This field is for use only with the enhanced credit protection feature. To use this field, set the <a href="#">BSF-CHARGE-FOR-CREDIT-LIFE</a> field to 3.				
2830	2831	BSF-DSPN-ACTV-OVLT-RT	2	9(2)
Parameter Name: Debt Suspension Actv OvrLmt  Valid values are: 00-99  Default value is: 00  <b>Note</b>  This field is for use only with the enhanced credit protection feature. To use this field, set the <a href="#">BSF-CHARGE-FOR-CREDIT-LIFE</a> field to 3.				

From	To	Field	Length	Picture
2832	2834	BSF-DSPN-DLNQ-DAY-NR	3	9(3)
		Parameter Name: Debt Suspension Actv Delq Days		
		Valid values are:		
		000-999		
		Default value is:		
		000		
		<b>Note</b>		
		This field is for use only with the enhanced credit protection feature. To use this field, set the <a href="#">BSF-CHARGE-FOR-CREDIT-LIFE</a> field to 3.		
2835	2835	BSF-DSPN-CNCL-MEMO-CD	1	X
		Parameter Name: Debt Suspension Memo Cancel		
		Valid values are:		
		0 = Do not create a CIS memo.		
		1 = Create a permanent CIS memo.		
		2 = Create a permanent priority CIS memo.		
		3 = Create a temporary CIS memo.		
		Default value is:		
		0		
		<b>Note</b>		
		This field is for use only with the enhanced credit protection feature. To use this field, set the <a href="#">BSF-CHARGE-FOR-CREDIT-LIFE</a> field to 3.		

From	To	Field	Length	Picture
2836	2836	BSF-DSPN-ACTV-MEMO-CD	1	X
Parameter Name: Debt Suspension Memo Active				
Valid values are:				
0 = Do not create a CIS memo.				
1 = Create a permanent CIS memo.				
2 = Create a permanent priority CIS memo.				
3 = Create a temporary CIS memo.				
Default value is:				
0				
<b>Note</b> This field is for use only with the enhanced credit protection feature. To use this field, set the <a href="#">BSF-CHARGE-FOR-CREDIT-LIFE</a> field to 3.				
2837	2837	BSF-DSPN-DACT-MEMO-CD	1	X
Parameter Name: Debt Suspension Memo Deactv				
Valid values are:				
0 = Do not create a CIS memo				
1 = Create a permanent CIS memo.				
2 = Create a permanent priority CIS memo.				
3 = Create a temporary CIS memo.				
Default value is:				
0				
<b>Note</b> This field is for use only with the enhanced credit protection feature. To use this field, set the <a href="#">BSF-CHARGE-FOR-CREDIT-LIFE</a> field to 3.				

From	To	Field	Length	Picture
2838	2838	BSF-CTFF-AGE-CALC-CD	1	X
Parameter Name: Cut-Off Calculation Code Valid values are: 0 = Use the cardholder's birth month. 1 = Use the cardholder's date of birth. Default value is: 0				
2839	2839	BSF-ZERO-PROMO-CD	1	S9V C-3
Parameter Name: Include Zero Pct Promos Valid values are: 0 = Do not use this option 1 = Include zero percent promotions in the credit life premium calculation. <b>Note</b> Setting this field to 1 may impact the information you disclose to your cardholders regarding how insurance premiums are calculated. Consult with your legal counsel before you set this field.				
2840	2840	BSF-CRDT-LIFE-DSPR-CD	1	X
Parameter Name: Dispersement Allocation Valid values are: 0 = Do not disperse. 1 = Disperse equally among balances. 2 = Prorate based on current balances. 3 = Prorate based on last statement balances. 4 = Prorate based on current finance charges. 5 = Prorate based on current unpaid billed minimum payment due. 6 = Prorate based on the account's average daily balance.				

From	To	Field	Length	Picture
2841	2848	BSF-DEFR-CL-TEXT-ID	8	X(8)
Parameter Name: Deferred Crdt Life Text ID Default value is: Spaces <b>Note</b> The System edits this field for a valid text identification code.				
2849	2849	BSF-CRDT-LIFE-DSPR-AMNG-CD	1	X
Parameter Name: Disperse Among Balances Valid values are: 0 = Do not disperse. 1 = Disperse among revolving and plan balances. 2 = Disperse among revolving and protected balances. 3 = Disperse among revolving, protected, and plan balances. 4 = Disperse among revolving, protected, plan, and promotional balances. 5 = Disperse among revolving, plan, and promotional balances.				

From	To	Field	Length	Picture
2850	2850	BSF-CL-1STY-MGMT-CD	1	X
<p>Parameter Name: CL 1st Yr Max Mgmt Cd</p> <p>Valid values are:</p> <p>0 = Exclude the fee from first year maximum fee management</p> <p>1 = Include the fee, but do not allow fees that exceed the first year maximum to post</p> <p>2 = Include the fee, but reduce fees that exceed the first year maximum to the available amount and then post the reduced amount</p> <p>3 = Include the fee, but allow fees that exceed the first year maximum to post</p> <p>Default value is:</p> <p>0</p>				
2851	2851	BSF-CRLF-PRTL-GRAC-CD	1	X

# Merchandise Item Charges

From	To	Field	Length	Picture
2852	2944	BSF-SALES-CHGS	93	GROUP
PCF service/subject/section is: <b>CP IO MI</b>				
2852	2852	BSF-SALE-CHG-FLAG-1	1	S9V C-3
Parameter Name: Merchandise Item Charge Options Set 1  Valid values are: 0 = Do not assess merchandise item charges. 1 = Assess a per item charge on each sale posted to the cardholder's account (including sales entered as adjustments). Use the sale's transaction date to determine date eligibility. This charge is assessed if a transaction occurred on or after the date specified. 2 = Assess a single monthly charge at cycle time if any sales posted to the account during the cycle. 3 = Assess a single monthly charge at cycle time if the account has a nonzero balance. 4 = Assess a single monthly charge at cycle time if the account has cycle-to-date purchases but does not have billed interest. Accounts that were inactive in the last cycle are included in this charge. However, new accounts are excluded from this charge. Continued next page...				

From	To	Field	Length	Picture
		<p>5 = Assess a per item percentage of each sale posted to the cardholder's account (including sales entered and adjustments) as the item charge.</p> <p>If you use valid code 5, reversing the full amount of a promotional transaction or adjusting a portion of it causes the item charges to be refunded as follows.</p> <p>The setting in the <b>BSF-SALE-CHG-RATE-1</b> field is used when the System processes refunds.</p> <p>If the System is processing an adjustment for a single ticket promotion, the percentage calculation is completed and the result is compared with the contents of the item fees field on the cardholder account record. The lesser of the two fees is refunded.</p> <p>For multi-ticket promotions or for standard (non-promotional) transactions, the System uses only the <b>BSF-SALE-CHG-RATE-1</b> field to calculate the amount of the item charges to be refunded.</p>		
2853	2856	BSF-SALE-CHG-DATE-1	4	S9(7)V C-3
		<p>Parameter Name: Date Set 1</p> <p>Valid values are:</p> <p>YYMMDD</p>		
2857	2865	BSF-SALE-CHG-RATE-1	9	S9(15)V9(2) C-3
		Parameter Name: Amount Set 1		



From	To	Field	Length	Picture
2866	2866	BSF-SALE-CHG-FLAG-2	1	S9V C-3
Parameter Name: Merchandise Item Charge Options Set 2				
Valid values are:				
0 = Do not assess merchandise item charges				
1 = Assess a per item charge on each sale posted to the cardholder's account (including sales entered as adjustments).				
5 = Assess a per item percentage of each sale posted to the cardholder's account (including sales entered and adjustments) as the item charge.				
If you use valid code 5, reversing the full amount of a promotional transaction or adjusting a portion of it causes the item charges to be refunded as follows.				
The setting in the <a href="#">BSF-SALE-CHG-RATE-2</a> field is used when the System processes refunds. If the System is processing an adjustment for a single ticket promotion, the percentage calculation is completed and the result is compared with the contents of the item fees field on the cardholder account record. The lesser of the two fees is refunded.				
For multi-ticket promotions or for standard (non-promotional) transactions, the System uses only the <a href="#">BSF-SALE-CHG-RATE-2</a> field to calculate the amount of the item charges to be refunded.				
2867	2870	BSF-SALE-CHG-DATE-2	4	S9(7)V C-3
Parameter Name: Date Set 2				
2871	2879	BSF-SALE-CHG-RATE-2	9	S9(15)V9(2) C-3
Parameter Name: Amount Set 2				

From	To	Field	Length	Picture
2880	2888	BSF-SALE-CHG-MTD-MAX-AMT Parameter Name: Maximum Cycle-To-Date	9	S9(15)V9(2) C-3
2889	2891	BSF-CURR-MARKUP-RATE Parameter Name: Currency Conversion Add-On Rate Valid values are: 00000 <b>Note</b> This field is used in MEXICO only.	3	S9V9(4) C-3
2892	2894	BSF-MERCH-ITM-CHRG-PT1 Parameter Name: Percent Set 1	3	S9(5)V C-3
2895	2897	BSF-MERCH-ITM-CHRG-PT2 Parameter Name: Percent Set 2	3	S9(5)V C-3
2898	2898	BSF-CC-MI-DVRT-FEE-CD Parameter Name: Commercial Card Diverted Fees Valid values are: 0 = Do not divert the fee. 1 = Divert the fee.	1	X
2899	2907	BSF-MERCH-ITM-CHRG-MAX-1 Parameter Name: Maximum Amount Set 1	9	S9(15)V9(2) C-3
2908	2916	BSF-MERCH-ITM-CHRG-MAX-2 Parameter Name: Maximum Amount set 2	9	S9(15)V9(2) C-3
2917	2925	BSF-MERCH-ITM-CHRG-MIN-1 Parameter Name: Minimum Amount Set 1	9	S9(15)V9(2) C-3
2926	2934	BSF-MERCH-ITM-CHRG-MIN-2 Parameter Name: Minimum Amount Set 2	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
2935	2935	BSF-MI-1STY-MGMT-CD	1	X
Parameter Name: MI 1st Yr Max Mgmt Cd Valid values are: 0 = Exclude the fee from first year maximum fee management 1 = Include the fee, but do not allow fees that exceed the first year maximum to post 2 = Include the fee, but reduce fees that exceed the first year maximum to the available amount and then post the reduced amount 3 = Include the fee, but allow fees that exceed the first year maximum to post Default value is: 0				
2936	2936	BSF-MDSE-ITEM-RFND-CD	1	X(1)
Parameter Name: Merchandise Item Charge Credit Valid values are: 0 = Do not generate a merchandise item credit 1 = Generate a merchandise item credit Default value is: 0				
2937	2938	BSF-MDSE-RFND-BTCH-ID	2	X(2)
Parameter Name: MDSE Item Charge Credit Batch ID Default value is: Spaces				
2939	2944	FILLER	6	X(6)

# Miscellaneous Charges

From	To	Field	Length	Picture
2945	2966	<b>BSF-INC-OPTIONS-MISC-CHARGES</b>	22	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IO MC</b>		
2945	2951	BSF-JOINING-FEE-AMT	7	S9(11)V9(2) C-3
		Parameter Name: Joining Fee		
		<b>Note</b> If you set this field to a nonzero value, you must set the <b>BSF-JOINING-FEE-BT-ID</b> field.		
2952	2953	BSF-JOINING-FEE-BT-ID	2	X(2)
		Parameter Name: Joining Fee Batch Identification		
		Valid values are: Q0-Q9, QA-QZ		
2954	2960	BSF-CARD-RPLC-FEE-AM	7	S9(11)V9(2) C-3
		Parameter Name: Card Replacement Fee		
2961	2962	BSF-CARD-RPLC-BTCH-ID	2	X(2)
		Parameter Name: Card Replacement Fee Batch Identification		
2963	2963	BSF-MISC-CTMF-CHRG-ID	1	X
		Parameter Name: Custom Fee Miscellaneous Custom Fee Charge ID		
		Default value is: Space		

From	To	Field	Length	Picture
2964	2964	BSF-MC-1STY-MGMT-CD	1	X
		Parameter Name: MC 1st Year Max Fee Mgmt		
		Valid values are:		
		0 = Exclude the fee from first year maximum fee management		
		1 = Include the fee, but do not allow fees that exceed the first year maximum to post		
		2 = Include the fee, but reduce fees that exceed the first year maximum to the available amount and then post the reduced amount		
		3 = Include the fee, but allow fees that exceed the first year maximum to post		
		Default value is:		
		0		
2965	2966	BSF-MISC-CTMF-CHG2-ID	2	X(2)
		Parameter Name: Miscellaneous Custom Fee Two Charge ID		
		Valid values are:		
		PA - P9		
		p*		
		Spaces		
		Default value is:		
		Spaces		



## Part 3: Other Controls Section

# Statement Charges

From	To	Field	Length	Picture
2967	3044	<b>BSF-INC-OPTIONS-STMT-CHARGES</b>	78	<b>GROUP</b>
PCF service/subject/section is: <b>CP IO SC</b>				
2967	2967	BSF-AGB-MT-STMT-CHG-TYPE	1	S9V C-3
Parameter Name: Statement Charge Option				
Valid values are:				
0 = Do not assess a statement charge.				
1 = Charge the amount set in the <b>BSF-AGB-MT-STMT-CHG</b> field on each cycle statement. This charge is only assessed when a cardholder account cycles and a statement is produced.				
2 = Charge the amount set in the <b>BSF-AGB-MT-STMT-CHG</b> field each cycle. This charge is assessed each time a cardholder account cycles, regardless of statement activity. This charge activates inactive accounts.				
3 = Charge the amount set in the <b>BSF-AGB-MT-STMT-CHG</b> field each cycle. This charge is assessed each time a cash advance and/or a merchandise finance charge is greater than zero.				
Set the <b>BSF-AGB-MT-STMT-CHG-BAL-TYPE</b> field in this section to zero for this to take effect.				
4 = Charge the amount set in the <b>BSF-AGB-MT-STMT-CHG</b> field each cycle. This charge is assessed each time the cash advance finance charge is greater than zero.				
Set the <b>BSF-AGB-MT-STMT-CHG-BAL-TYPE</b> field to zero for this to take effect.				
Continued...				

From	To	Field	Length	Picture
		<p>5 = Charge an amount that depends on the unpaid merchandise balance. The charge is assessed according to the break points set in the <a href="#">BSF-STMT-FEE-BREAK-1</a> through <a href="#">BSF-STMT-FEE-BREAK-3</a> fields in this section and the amounts set in the <a href="#">BSF-AGB-MT-STMT-CHG</a> through <a href="#">BSF-STMT-FEE-AMT-3</a> fields in this section.</p> <p>Set the <a href="#">BSF-AGB-MT-STMT-CHG-BAL-TYPE</a> field to zero for this to take effect.</p> <p>6 = Percentage of curr merchandise.</p>		
2968	2976	BSF-AGB-MT-STMT-CHG	9	S9(15)V9(2) C-3
		Parameter Name: Amount 1		
2977	2977	BSF-AGB-MT-STMT-CHG-BAL-TYPE	1	S9V C-3
		<p>Parameter Name: Assess On Balance</p> <p>Valid values are:</p> <p>0 = Assess statement charges regardless of account balance.</p> <p>1 = Do not assess a statement charge unless the account's current balance has been equal to or greater than the amount in the Service Charge Minimum Balance parameter in the MULTRAN Processing section (CP OC MP) of the Product Control File at some point during the cycle.</p> <p>3 = Do not assess a statement charge unless the account's current balance has been equal to or less than the amount in the Service Charge Minimum Balance parameter in the MULTRAN Processing section (CP OC MP) of the Product Control File at some point during the cycle.</p>		
2978	2984	BSF-STMT-FEE-AMT-1	7	S9(11)V9(2) C-3
		Parameter Name: Amount 2		
2985	2991	BSF-STMT-FEE-AMT-2	7	S9(11)V9(2) C-3
		Parameter Name: Amount 3		



From	To	Field	Length	Picture
2992	2998	BSF-STMT-FEE-AMT-3  Parameter Name: Amount 4	7	S9(11)V9(2) C-3
2999	2999	BSF-STMT-FEE-WAIVE-FC  Parameter Name: Statement Fee Waive First Cycle  Valid values are: 0 = Charge the fee the first time an account cycles. 1 = Waive the fee the first time an account cycles.	1	X
<b>3000</b>	<b>3003</b>	<b>BSF-STMT-FEE-WAIVE-INT-GROUP</b>	<b>4</b>	<b>GROUP</b>
<b>3000</b>	<b>3003</b>	<b>BSF-STMT-FEE-WAIVE-INTERNLS</b>	<b>4</b>	<b>GROUP</b>
3000	3000	BSF-STMT-FEE-WAIVE-I1  Parameter Name: Statement Fee Waive Internal Status 1  Valid values are: D = Waive statement fees for accounts that are delinquent. N = Waive statement fees for accounts that have a credit balance. O =Waive statement fees for accounts that are overlimit. X = Waive statement fees for accounts that are delinquent or overlimit. Blank = No accounts are eligible for waived statement fees.	1	X

From	To	Field	Length	Picture
3001	3001	BSF-STMT-FEE-WAIVE-I2	1	X
Parameter Name: Statement Fee Waive Internal Status 2				
Valid values are:				
D = Waive statement fees for accounts that are delinquent.				
N = Waive statement fees for accounts that have a credit balance.				
O =Waive statement fees for accounts that are overlimit.				
X = Waive statement fees for accounts that are delinquent or overlimit.				
Blank = No accounts are eligible for waived statement fees.				
3002	3002	BSF-STMT-FEE-WAIVE-I3	1	X
Parameter Name: Statement Fee Waive Internal Status 3				
Valid values are:				
D = Waive statement fees for accounts that are delinquent.				
N = Waive statement fees for accounts that have a credit balance.				
O =Waive statement fees for accounts that are overlimit.				
X = Waive statement fees for accounts that are delinquent or overlimit.				
Blank = No accounts are eligible for waived statement fees.				

From	To	Field	Length	Picture
3003	3003	BSF-STMT-FEE-WAIVE-I4	1	X
		Parameter Name: Statement Fee Waive Internal Status 4		
		Valid values are:		
		D = Waive statement fees for accounts that are delinquent.		
		N = Waive statement fees for accounts that have a credit balance.		
		O = Waive statement fees for accounts that are overlimit.		
		X = Waive statement fees for accounts that are delinquent or overlimit.		
		Blank = No accounts are eligible for waived statement fees.		
3000	3003	BSF-STMT-FEE-WAIVE-I	1	X
		Redefines BSF-STMT-FEE-WAIVE-INTERNAL S		
		Occurs 4 times		
3004	3004	BSF-STMT-FEE-WVE-IEC	1	X
		Parameter Name: Statement Fee Waive Include/Exclude Control		
		Valid values are:		
		E = Charge the monthly statement fee if the account has an external status set in the <a href="#">BSF-STMT-FEE-WAIVE-E1</a> through <a href="#">BSF-STMT-FEE-WAIVE-E5</a> fields.		
		I = Waive the monthly statement fee if the account has an external status set in the <a href="#">BSF-STMT-FEE-WAIVE-E1</a> through <a href="#">BSF-STMT-FEE-WAIVE-E5</a> fields.		
		Blank = Do not waive the monthly statement fee based on external status.		
<b>3005</b>	<b>3009</b>	<b>BSF-STMT-FEE-WAIVE-EXT-GROUP</b>	<b>5</b>	<b>GROUP</b>

From	To	Field	Length	Picture
3005	3009	BSF-STMT-FEE-WAIVE-EXTERNLS	5	GROUP
		Valid values are: I = Waive if statement specified E = Waive if statement not specified		
3005	3005	BSF-STMT-FEE-WAIVE-E1	1	X
		Parameter Name: Statement Fee Waive External Status 1  Valid values are: A =Authorization prohibited B = Bankrupt C = Closed E = Revoked F = Frozen I = Interest accrual prohibited L = Lost U = Stolen Blank = Normal (blank external status)		
3006	3006	BSF-STMT-FEE-WAIVE-E2	1	X
		Parameter Name: Statement Fee Waive External Status 2  Valid values are: A =Authorization prohibited B = Bankrupt C = Closed E = Revoked F = Frozen I = Interest accrual prohibited L = Lost U = Stolen Blank = Normal (blank external status)		

From	To	Field	Length	Picture
3007	3007	BSF-STMT-FEE-WAIVE-E3	1	X
		Parameter Name: Statement Fee Waive External Status 3		
		Valid values are:		
		A =Authorization prohibited		
		B = Bankrupt		
		C = Closed		
		E = Revoked		
		F = Frozen		
		I = Interest accrual prohibited		
		L = Lost		
		U = Stolen		
		Blank = Normal (blank external status)		
3008	3008	BSF-STMT-FEE-WAIVE-E4	1	X
		Parameter Name: Statement Fee Waive External Status 4		
		Valid values are:		
		A =Authorization prohibited		
		B = Bankrupt		
		C = Closed		
		E = Revoked		
		F = Frozen		
		I = Interest accrual prohibited		
		L = Lost		
		U = Stolen		
		Blank = Normal (blank external status)		

From	To	Field	Length	Picture
3009	3009	BSF-STMT-FEE-WAIVE-E5	1	X
		Parameter Name: Statement Fee Waive External Status 5		
		Valid values are:		
		A = Authorization prohibited		
		B = Bankrupt		
		C = Closed		
		E = Revoked		
		F = Frozen		
		I = Interest accrual prohibited		
		L = Lost		
		U = Stolen		
		Blank = Normal (blank external status)		
3005	3009	BSF-STMT-FEE-WAIVE-E	1	X
		Redefines BSF-STMT-FEE-WAIVE-EXTERNL S		
		Occurs 5 times		
3010	3018	BSF-STMT-FEE-RB-THRES	9	S9(15)V9(2) C-3
		Parameter Name: Statement Fee Rebate Threshold		
3019	3019	BSF-CC-SC-DVRT-FEE-CD	1	X
		Parameter Name: Commercial Card Diverted Fee		
		Valid values are:		
		0 = Do not divert the fee.		
		1 = Divert the fee.		

From	To	Field	Length	Picture
3020	3020	BSF-SC-1STY-MGMT-CD	1	X
		Parameter Name: SC 1st Year Max Fee Mgmt		
		Valid values are:		
		0 = Exclude the fee from first year maximum fee management		
		1 = Include the fee, but do not allow fees that exceed the first year maximum to post		
		2 = Include the fee, but reduce fees that exceed the first year maximum to the available amount and then post the reduced amount		
		3 = Include the fee, but allow fees that exceed the first year maximum to post		
		Default value is:		
		0		
3021	3028	BSF-STMT-FEE-BREAK-1	8	S9(15) C-3
		Parameter Name: Break Point 2		
3029	3036	BSF-STMT-FEE-BREAK-2	8	S9(15) C-3
		Parameter Name: Break Point 3		
3037	3044	BSF-STMT-FEE-BREAK-3	8	S9(15) C-3
		Parameter Name: Break Point 4		

# Adjustment Pricing

From	To	Field	Length	Picture
3045	3052	BSF-OTHER-CNTLS-ADJ-PRICING	8	GROUP
PCF service/subject/section is: <b>CP OC AP</b>				
3045	3045	BSF-ADJ-STRATEGY-CHANGE-OPTION	1	S9V C-3
<p>Parameter Name: Strategy Change Option</p> <p>Valid values are:</p> <p>0 = Do not reallocate an account's ALP pricing strategy/MLP method override when an adjustment posts across an allocation cycle.</p> <p>1 = When an adjustment posts across an allocation cycle, reallocate the ALP pricing strategy/MLP method override, based on the DMM table allocation settings, and make the new ALP pricing strategy/MLP method override the next ALP pricing strategy/MLP method override on the cardholder account record.</p> <p>The System sets the next ALP pricing strategy/MLP method override date to the next calendar month.</p> <p>2 = When an adjustment posts across an allocation cycle, reallocate the ALP pricing strategy/MLP method override, based on the DMM table allocation settings, and make the new ALP pricing strategy/MLP method override the current ALP pricing strategy/MLP method override on the cardholder account record during cycle repost.</p> <p>The System uses the new ALP pricing strategy/MLP method override to recalculate cycle-time fees and interest for the last cycle if the allocation table that pointed the account to the new ALP pricing strategy/MLP method override uses the before-cycle option.</p> <p>Continued on next page...</p>				



From	To	Field	Length	Picture
		<p>3 = When an adjustment posts across an allocation cycle as the result of a backdated payment posting to the account via monetary transaction 271, Payment, reallocate the ALP pricing strategy/MLP method override and make the new ALP pricing strategy/MLP method override the current ALP pricing strategy/MLP method override on the cardholder account record during cycle repost.</p> <p>This option applies only to monetary transaction 271, Payment. If any other transaction causes a billing cycle repost, no reallocation will occur.</p> <p>The System uses the new ALP pricing strategy/MLP method override to recalculate cycle-time fees and interest for the last cycle if the allocation table that pointed the account to the new ALP pricing strategy/MLP method override uses the before-cycle option.</p> <p>4 = When an adjustment posts across an allocation cycle, reallocate the ALP pricing strategy/MLP method override and make the new ALP pricing strategy/MLP method override the current ALP pricing strategy/MLP method override on the cardholder account record during cycle repost.</p> <p>The System uses the new ALP pricing strategy/MLP method override to recalculate cycle-time fees and interest for the last cycle if the allocation table that pointed the account to the new ALP pricing strategy/MLP method override uses the before-cycle option.</p> <p><b>Note</b></p> <p>See the <i>Issuer Marketing Product</i> manual for exceptions and rules.</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
3046	3049	BSF-ADJ-STRATEGY-CHANGE-LETTER  Parameter Name: Letter # Valid values are: 0000-0999	4	X(4)
3050	3051	BSF-ADJ-BTCH-DCSN-CD  <b>Note</b> This field is RESERVED for future use.	2	X(2)
3052	3052	BSF-ADJ-NM-CHNG-CD  Parameter Name: Adj NonMon Change Code  <b>Note</b> This field is RESERVED.	1	X(1)

# Backdating

From	To	Field	Length	Picture
3053	3061	BSF-BACKDATED-FIELDS	9	GROUP
<p>PCF service/subject/section is:</p> <p><b>CP OC BD</b></p> <p>The following options contain the same valid values, a few of which are option specific.</p> <ul style="list-style-type: none"> <li>■ BSF-BACKDATED-SALE</li> <li>■ BSF-BACKDATED-CASH</li> <li>■ BSF-BACKDATED-RTRN</li> <li>■ BSF-BACKDATED-PYMT</li> <li>■ BSF-BACKDATED-CONV-CHKS</li> <li>■ BSF-FIN-CHG-DBT-BCK-CD</li> </ul> <p>Valid values are:</p> <p>0 = Transactions cannot be backdated.</p> <p>1 = Transactions on active accounts can be backdated a maximum of 30 days but cannot cross cycles.</p> <p>If the account has not previously cycled, the System backdates the transaction 30 days from the first activity date. If the account has previously cycled, the System backdates the transaction from the last statement date.</p> <p>Continued on next page...</p>				

From	To	Field	Length	Picture
		2 = Transactions on active accounts can be backdated a maximum of 60 days and can cross cycles.		
		Transactions on inactive and never active accounts are backdated across cycle 60 days plus one day.		
		You can use this option for returns and payments. In addition, you can use this option for cash advances, convenience checks, and sales with statements that use First Data's Benchmark Annual Percentage Rate (APR) Program Module. Submit a program request through your First Data Service Analyst to establish Benchmark APR Program Module processing.		
		3 = Transactions on active accounts can be backdated a maximum of 30 days but cannot cross cycles.		
		Transactions on inactive or never active accounts are backdated as if the account had cycled the previous month.		
		If the account has not previously cycled, the System backdates the transaction 30 days from the first activity date. If the account has previously cycled, the System backdates the transaction from the last statement date.		
		Transactions do not cross cycle and are backdated to the cycle date plus one day.		
		4 = Transactions on active accounts can be backdated up to the last statement date plus one day regardless of the total number of days.		
		Transactions on inactive or never active accounts are backdated as if the account had cycled the previous month.		
		Continued on next page...		

From	To	Field	Length	Picture
		<p>5 = Transactions on active accounts can be backdated a maximum of two years and can cross cycles.</p> <p>Backdated interest is included in the appropriate cycle-to-date average daily balance using the aggregate process.</p> <p>Transactions on inactive and never active accounts are backdated across cycle two years.</p> <p>This option is only available with merchandise interest methods 00, 02, 03, 05, and 07.</p> <p>6 = Backdate the payment according to account status.</p> <p>If the account is in arrears, code 6 functions like code 2. Payments on active accounts can cross cycles.</p> <p>If the account is not in arrears, code 6 functions like code 1. Payments on active accounts cannot cross cycles.</p> <p>This code is only valid for payments.</p>		
3053	3053	BSF-BACKDATED-SALE	1	S9V C-3
		<p>Parameter Name: Backdate Options Sales</p> <p>Valid values are:</p> <p>0 = No backdating</p> <p>1 = 30 days, not cross cycle</p> <p>2 = 60 days + cross cycle</p> <p>3 = 30 days, no cross cycle, never active as if cycled</p> <p>4 = Last statement + 1</p> <p>5 = Aggregate option</p> <p>Refer to <a href="#">BSF-BACKDATED-FIELDS</a> for detailed valid code definitions.</p>		

From	To	Field	Length	Picture
3054	3054	BSF-BACKDATED-CASH	1	S9V C-3
Parameter Name: Backdate Options Cash Advances  Valid values are: 0 = No backdating 1 = 30 days, not cross cycle 2 = 60 days + cross cycle 3 = 30 days, no cross cycle, never active as if cycled 4 = Last statement + 1 5 = Aggregate option  Refer to <a href="#">BSF-BACKDATED-FIELDS</a> for detailed valid code definitions.				
3055	3055	BSF-BACKDATED-RTRN	1	S9V C-3
Parameter Name: Backdate Options Returns  Valid values are: 0 = No backdating 1 = 30 days, not cross cycle 2 = 60 days + cross cycle 3 = 30 days, no cross cycle, never active as if cycled 4 = Last statement + 1  Refer to <a href="#">BSF-BACKDATED-FIELDS</a> for detailed valid code definitions.				

From	To	Field	Length	Picture
3056	3056	BSF-BACKDATED-PYMT	1	S9V C-3
Business Name: Backdate Options Payments				
Valid values are:				
0 = No backdating				
1 = 30 days, not cross cycle				
2 = 60 days + cross cycle				
3 = 30 days, no cross cycle, never active as if cycled				
6 = Backdate payments				
Refer to <a href="#">BSF-BACKDATED-FIELDS</a> for detailed valid code definitions.				
3057	3057	BSF-BACKDATED-CONV-CHKS	1	S9V C-3
Parameter Name: Backdate Options Convenience Checks				
Valid values are:				
0 = No backdating				
1 = 30 days, not cross cycle				
2 = 60 days + cross cycle				
3 = 30 days, no cross cycle, never active as if cycled				
4 = Last statement + 1				
5 = Aggregate option				
Refer to <a href="#">BSF-BACKDATED-FIELDS</a> for detailed valid code definitions.				

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From	To	Field	Length	Picture
3058	3058	BSF-BACKDATED-ADJ	1	S9V C-3
Parameter Name: Backdate Options Special Credits				
Valid values are:				
0 = Do not allow special credit adjustment to be backdated.				
If you choose this option, the System posts the adjustment to the cardholder's account on the current date.				
4 = All special credit adjustments will be backdated to the first day of the current cycle.				
Default value is:				
0				

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From	To	Field	Length	Picture
3059	3059	BSF-BCKDTE-ORGN-TRN-CD	1	X

Parameter Name: Backdate Options Bkdt  
To Original Tran

Valid values are:

0 = Do not backdate a transaction when the original transaction date is entered on the adjustment transaction.

1 = Backdate a transaction when the original transaction date is entered on the adjustment transaction.

2 = Use the original transaction date to calculate the expiration date of a promotion.

The original posting date becomes the start date, which determines the subsequent calculation of the expiration date.

When you set this parameter to 2, the posting date of the following transaction codes will be backdated as far back as the last statement date plus one day.

- 253, Sale
- 254, Cash Advance
- 255, Return

Transaction code 271, Payment, will be backdated using the original transaction date.

3 = Backdate from the original transaction date to the previous statement date.

Default value is:

0

From	To	Field	Length	Picture
3060	3060	BSF-FIN-CHG-DBT-BCK-CD	1	S9 C-3
Parameter Name: Backdate Options Finance Charge Debits  Valid values are: 0 = No backdating 1 = 30 days, not cross cycle 2 = 60 days + cross cycle 3 = 30 days, no cross cycle, never active as if cycled 4 = Last statement + 1 Default value is: 0 Refer to <a href="#">BSF-BACKDATED-FIELDS</a> for detailed valid code definitions.				
3061	3061	BSF-ADJ-DATE-DSPL-OVRR-CD	1	X
Parameter Name: Adj Date Display Override  Valid values are: 0 = Not used 1 = Display the original transaction date on online and paper statements when the original transaction does not backdate to the original transaction date.				

# Credit Line Management

From	To	Field	Length	Picture
<b>3062</b>	<b>3125</b>	<b>BSF-OTHER-CNTLS-CREDIT-LINE</b>	<b>64</b>	<b>GROUP</b>
		PCF service/subject/section is: <b>CP OC CL</b>		
3062	3069	BSF-CHD-CREDIT-LINE	8	S9(15)V C-3
		Parameter Name: New Account Credit Line Default		
<b>3070</b>	<b>3078</b>	<b>BSF-AGB-AR-CREDIT-ANAL</b>	<b>9</b>	<b>GROUP</b>
3070	3070	BSF-AGB-AR-NMO-ACT-CRED	1	S9V C-3
		Parameter Name: Line Analysis Minimum Gross Activity		
3071	3072	BSF-AGB-AR-ANAL-PERIOD-1	2	9(2)
		Parameter Name: Line Analysis Months Between Review Period One		
		Valid values are: 00-12		
3073	3074	BSF-AGB-AR-ANAL-PERCENT-1	2	SV9(3) C-3
		Parameter Name: Line Analysis Months Between Review Percent One		
3073	3074	BSF-AGB-AR-ANAL-PERCENT-1-DEC	2	S9V9(2) C-3
		Redefines BSF-AGB-AR-ANAL-PERCENT-1		
3075	3076	BSF-AGB-AR-ANAL-PERIOD-2	2	9(2)
		Parameter Name: Line Analysis Months Between Review Period Two		
		Valid values are: 00-12		

From	To	Field	Length	Picture
3077	3078	BSF-AGB-AR-ANAL-PERCENT-2  Parameter Name: Line Analysis Months Between Review Percent Two	2	SV9(3) C-3
3077	3078	BSF-AGB-AR-ANAL-PERCENT-2-DEC  Redefines BSF-AGB-AR-ANAL-PERCENT-2	2	S9V9(2) C-3
3079	3082	BSF-AB-CRED-LINE-INCR-LTR  Parameter Name: Credit Line Increase Letter	4	X(4)
3083	3083	BSF-CRLIN-INCR-IE-FLAG  Parameter Name: Line Analysis Include/ Exclude Control  Valid values are:  E =Exclude all accounts with statuses listed in the <a href="#">BSF-CRLIN-INCR-IE-VALUES1</a> through <a href="#">BSF-CRLIN-INCR-IE-VALUES5</a> fields from credit line increase.  I = Include accounts with statuses listed in the <a href="#">BSF-CRLIN-INCR-IE-VALUES1</a> through <a href="#">BSF-CRLIN-INCR-IE-VALUES5</a> fields as eligible for credit line increase.  T =Exclude accounts with statuses listed in the <a href="#">BSF-CRLIN-INCR-IE-VALUES1</a> through <a href="#">BSF-CRLIN-INCR-IE-VALUES5</a> fields from credit line increase only if the increase was sent to First Data via tape.  Blank = Do not use this option.	1	X
<b>3084</b>	<b>3088</b>	<b>BSF-CRLIN-INCR-IE-VALUES</b>	<b>5</b>	<b>GROUP</b>

From	To	Field	Length	Picture
3084	3084	BSF-CRLIN-INCR-IE-VALUES1	1	X
		Parameter Name: Line Analysis Include/ Exclude Control Status 1		
		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		
		* = Unused parameter		
		Blank = Normal; blank external status		
3085	3085	BSF-CRLIN-INCR-IE-VALUES2	1	X
		Parameter Name: Line Analysis Include/ Exclude Control Status 2		
		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		
		* = Unused parameter		
		Blank = Normal; blank external status		

From	To	Field	Length	Picture
3086	3086	BSF-CRLIN-INCR-IE-VALUES3	1	X
		Parameter Name: Line Analysis Include/ Exclude Control Status 3		
		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		
		* = Unused parameter		
		Blank = Normal; blank external status		
3087	3087	BSF-CRLIN-INCR-IE-VALUES4	1	X
		Parameter Name: Line Analysis Include/ Exclude Control Status 4		
		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		
		* = Unused parameter		
		Blank = Normal; blank external status		

From	To	Field	Length	Picture
3088	3088	BSF-CRLIN-INCR-IE-VALUES5  Parameter Name: Line Analysis Include/ Exclude Control Status 5  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 * = Unused parameter Blank = Normal; blank external status	1	X
3089	3090	BSF-CRLIN-INCR-MAX-DAY-DEL  Parameter Name: Line Analysis Maximum Days Delinquent  Valid values are: 999	2	S9(3)V C-3
3091	3094	BSF-CREDIT-LINE-DECR-LTR  Parameter Name: Line Decrease Letter Number  Valid values are: Using zeros to enter 1-, 2- or 3- digit numbers	4	X(4)
3095	3096	BSF-CREDIT-LINE-RECALC-PCT  Parameter Name: Recalculate Percent  Valid values are: 000-150	2	S9V9(2) C-3

From	To	Field	Length	Picture
3097	3104	BSF-CREDIT-LINE-MINIMUM  Parameter Name: Recalculate Minimum	8	S9(15)V C-3
3105	3105	BSF-AB-ESBA-NEG-BAL  Parameter Name: Adjust for Negative Balance Increase Available Credit  Valid values are:  0 = Increase cardholder available credit when credit postings result in negative balances.  1 = Do not increase cardholder available credit when credit postings result in negative balances.	1	X
3106	3107	BSF-NEG-BAL-OPEN-MONTHS  Parameter Name: Adjust for Negative Balance Open Months  Valid values are:  00-12	2	9(2)
3108	3115	BSF-MAX-CRDT-LINE-AM  Parameter Name: Maximum Credit Change Amount	8	S9(15) C-3
3116	3116	BSF-MAX-CRDT-OVRR-CD  Parameter Name: Credit Line Change Option	1	X
3117	3117	BSF-ADJ-LOAN-BAL-CD  Parameter Name: Adjust For Loan Balance  Valid values are:  0 = Do not adjust available credit.  1 = Adjust available credit by the amount in miscellaneous field 9 on the cardholder account record.	1	X



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From	To	Field	Length	Picture
3118	3125	BSF-MIN-CRDT-CHNG-AM	8	S9(15) C-3
Parameter Name: Minimum Credit Change Amount				

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# Debit Ratification

From	To	Field	Length	Picture
3126	3211	BSF-OTHER-CNTLS-DEBIT-RAT	86	GROUP
PCF service/subject/section is: CP OC DR				
3126	3129	BSF-ALP-DEBIT-RAT-DATE	4	9(7)V C-3
Parameter Name: Terms Change Date Format is: MM/DD/YY				
3130	3130	BSF-ALP-DEBIT-RAT-MESSAGE-FL	1	9 C-3
Parameter Name: Terms Change Message Valid values are: 0 = Do not print a message. 1 = Print the message that corresponds with the before/after-cycle option of the portfolio pricing allocation table.				

From	To	Field	Length	Picture
3131	3131	BSF-DBT-RATIF-TYPE	1	9 C-3
<p>Parameter Name: Grandfathered Balance</p> <p>Valid values are:</p> <p>0 = Process all principals using the Product Control File interest rate.</p> <p>1 = Process existing cash advance principals using the current Product Control File interest rate and any new cash advance principals using the new Product Control File interest rate. This option does not affect merchandise principals.</p> <p>2 = Process existing merchandise principals using the current Product Control File interest rate and any new merchandise principals using the new Product Control File interest rate. This option does not affect cash advance principals.</p> <p>3 = Process existing merchandise and cash advance principals using the current Product Control File interest rate and any new merchandise and cash advance principals using the new Product Control File interest rate.</p>				
3132	3139	BSF-DEBIT-RAT-TEXT-ID	8	X(8)
<p>Parameter Name: Grandfathered Balance Promotion ID</p>				

From	To	Field	Length	Picture
3140	3140	BSF-GRND-BLNC-RATE-CD	1	X
<p>Parameter Name: Grandfathered Balance Rate Option</p> <p>Valid values are:</p> <p>0 = Use the interest rate from the NM*154, Promotional Data Change transaction, for the balance being grandfathered to a TLPSM promotional balance and use that rate as a fixed rate on the TLP promotional balance. Do not take the other promotional settings into consideration.</p> <p>If you use the NM SA2, Account Sacred Entries - Group 2 transaction, to grandfather the balance, the System uses the amount in either the cash advance annual percentage rate or merchandise annual percentage rate fields on the NM SA2 screen as the interest rate for the grandfathered balance.</p> <p>1 = Use all processing parameters from the promotion.</p> <p>2 = Use the interest rate from the cardholder account for the balance being grandfathered to the TLP promotional balance. Use all other processing parameters from the promotion.</p>				
3141	3141	BSF-DBT-RTFY-MRCH-CD	1	X
<p>Parameter Name: Debit Ratify Merch Option</p> <p>Valid values are:</p> <p>0 = Trigger debit ratification.</p> <p>1 = Do not trigger debit ratification.</p>				

From	To	Field	Length	Picture
3142	3142	BSF-NTFC-MTHD-CD	1	X
Parameter Name: Notification Method Valid values are: 0 = Do not use the listed parameters. 1 = Use the listed parameters and the change-in-terms disclosure document for only active accounts. 2 = Use the listed parameters and the change-in-terms disclosure document for both active and inactive accounts. Code 2 causes the System to produce a statement for an inactive account even if other Product Control File parameters are set to prevent statement production for inactive accounts. Default value is: 0				
3143	3143	BSF-SPCL-PRCS-CD	1	X
Parameter Name: Special Process Valid values are: 0 = Do not require debit ratification. 1 = Require debit ratification. Default value is: 0				
3144	3144	BSF-NTFC-MNTH-RQRD-NR	1	S9V C-3
Parameter Name: Notification Months Valid values are: 0-9 Default value is: 0				

From	To	Field	Length	Picture
3145	3145	BSF-GRAC-MNTH-RQRD-NR	1	S9V C-3
Parameter Name: Grace Period Months				
Valid values are:				
0-9				
Default value is:				
0				
3146	3175	BSF-ST-OVRR-TABL-TX	30	GROUP
3146	3175	BSF-ST-TABL-ENTR-TX	5	GROUP
Occurs 6 times				

From	To	Field	Length	Picture
3146	3147	BSF-ST-OVRR-TABL-CD	2	X(2)
Parameter Name: State Override Table				
State Code				
Valid values are:				
AL				
AK				
AZ				
AR				
CA				
CO				
CT				
DE				
DC				
FL				
FA				
HI				
ID				
IL				
IN				
IA				
KS				
KY				
LA				
ME				
MD				
MA				
MI				
MN				
MS				
Continued on next page...				

From	To	Field	Length	Picture
		NJ		
		NM		
		NY		
		NC		
		MO		
		MT		
		NE		
		NV		
		NH		
		ND		
		OH		
		OK		
		OR		
		PA		
		RI		
		SC		
		SD		
		TN		
		TX		
		UT		
		VT		
		VA		
		WA		
		WV		
		WI		
		WY		
		Default value is:		
		Spaces		



From	To	Field	Length	Picture
3148	3148	BSF-ST-SPCL-PRCS-CD	1	X
		Parameter Name: State Override Table Special Process		
		0 = Do not require debit ratification.		
		1 = Require debit ratification.		
		Default value is:		
		0		
3149	3149	BSF-ST-NTFC-MNTH-NR	1	S9V C-3
		Parameter Name: State Override Table Notification Months		
		Valid values are:		
		0-9		
		Default value is:		
		0		
3150	3150	BSF-ST-GRAC-MNTH-NR	1	S9V C-3
		Parameter Name: State Override Table Grace Period Months		
		Valid values are:		
		0-9		
		Default value is:		
		0		
3176	3177	BSF-LAST-CHNG-TERMS-CD	2	9(3)V C-3
		Parameter Name: Days Since Last Chng In Terms		
		Valid values are:		
		000 - 999		
		Default value is:		
		000		

From	To	Field	Length	Picture
3178	3178	BSF-CIT-CIS-MEMO-CD	1	X
Parameter Name: CIT CIS Memo Option Valid values are: 0 = Do not create a CIS memo 1 = Create a temporary CIS memo 2 = Create a permanent CIS memo 3 = Create a permanent priority CIS memo Default value is: 0				
3179	3179	BSF-IE-TABLE-CNTRL-CD	1	X
Parameter Name: Include/Exclude Table Control Valid values are: E = Exclude accounts with specified external status code I = Include accounts with specified external status code Blank = Do not include or exclude accounts Default value is: Blank				
3180	3187	BSF-STAT-RSN-TABL-ID	8	X(8)
Parameter Name: Status Reason Code Table ID Default value is: Spaces				

From	To	Field	Length	Picture
3188	3188	BSF-STMT-HLD-OPTION-CD	1	X
Parameter Name: Stmt Hold CD Restriction Option  Valid values are: 0 = Do not consider statement hold code with change-in-terms processing 1 = Suspend or withdraw account from further change-in-terms processing for any statement hold code other than space or N.  The System determines whether to suspend or withdraw an account from change-in-terms processing based on your setting in the <a href="#">BSF-CIT-NTFC-EXCEPT-CD</a> field.  Default value is: 0				
3189	3189	BSF-STATUS-1-CD	1	X
Parameter Name: Include Exclude Table Status 1  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 Blank = Normal * = Option not used  Default value is: *				

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From	To	Field	Length	Picture
3190	3190	BSF-STATUS-2-CD	1	X
Parameter Name: Include Exclude Table Status 2				
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				
Blank = Normal				
* = Option not used				
Default value is:				
*				

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From	To	Field	Length	Picture
3191	3191	BSF-STATUS-3-CD	1	X
Parameter Name: Include Exclude Table Status 3				
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				
Blank = Normal				
* = Option not used				
Default value is:				
*				

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From	To	Field	Length	Picture
3192	3192	BSF-STATUS-4-CD	1	X
Parameter Name: Include Exclude Table Status 4				
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				
Blank = Normal				
* = Option not used				
Default value is:				
*				

From	To	Field	Length	Picture
3193	3193	BSF-STATUS-5-CD	1	X
		Parameter Name: Include Exclude Table Status 5		
		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		
		Blank = Normal		
		* = Option not used		
		Default value is:		
		*		
3194	3194	BSF-CIT-NTFC-EXCEPT-CD	1	X
		Parameter Name: CIT NTFC Exception Code		
		Valid values are:		
		0 = Suspend this account from current change-in-terms processing		
		1 = Withdraw this account from current change-in-terms processing		
		Default value is:		
		0		

From	To	Field	Length	Picture
3195	3195	BSF-ARBT-IN	1	X
		Parameter Name: Arbitration Indicator		
		Valid values are:		
		N = The change in terms agreement does not contain arbitration disclosures.		
		Y = The change in terms agreement contains arbitration disclosures.		
		Default value is:		
		N		
3196	3200	BSF-ARBT-NTFC-DT	5	S9(9)V C-3
		Parameter Name: Arbitration Notification Date		
		Valid values are:		
		Valid date or 0		
		Format is:		
		0CCYYMMDD		
		Default value is:		
		0		
3201	3205	BSF-DLNQ-HSTR-STRT-DT	5	S9(9)V C-3
		Parameter Name: Start Date Delq Hist Proc		
		Valid values are:		
		Valid date or +9999999999		
		Default value is:		
		+9999999999		



From	To	Field	Length	Picture
3206	3206	BSF-USE-CRRN-LGCY-LINK	1	X
		Parameter Name: Use Current Legacy Link		
		Valid values are:		
		N = Use stored legacy link		
		Y = Use current legacy link		
		Default value is:		
		N		
3207	3211	BSF-LATE-HSTR-STRT-DT	5	S9(9)V C-3
		Parameter Name: Start Date Late Hist Proc		
		Valid values are:		
		Valid date or +9999999999		
		Default value is:		
		+9999999999		

# Full Pricing Notification

From	To	Field	Length	Picture
3212	3301	<b>BSF-OTHER-CNTLS-FUTURE-PRICING</b>	<b>90</b>	<b>GROUP</b>
		PCF service/subject/section is: <b>CP OC FP</b>		
3212	3215	BSF-OCFP-LETTER-NUMBER	4	X(4)
		Parameter Name: Letter # Valid values are: 0000-0999		
3216	3216	BSF-ANNL-DSCL-SCHD-CD	1	X
		Parameter Name: Annual Disclosure Disclosure Schedule Valid values are: 0 = Not used 1 = Send on the anniversary month 2 = Send on the fixed month 3 = Send 1 month prior to annual fee 4 = Send 1 month prior to the expiration month Default value is: 0		
3217	3217	BSF-ANNL-DSCL-MODE-CD	1	X
		Parameter Name: Annual Disclosure Disclosure Mode Valid values are: 0 = Not used 1 = Send via letter 2 = Statement - Force cycle 3 = Statement or inactive letter Default value is: 0		

From	To	Field	Length	Picture
3218	3219	BSF-ANNL-FIX-DSCL-CD	2	X(2)
Parameter Name: Annual Disclosure Fix Disclosure Month				
Valid values are:				
00 = Not used				
01 = Disclose in January				
02 = Disclose in February				
03 = Disclose in March				
04 = Disclose in April				
05 = Disclose in May				
06 = Disclose in June				
07 = Disclose in July				
08 = Disclose in August				
09 = Disclose in September				
10 = Disclose in October				
11 = Disclose in November				
12 = Disclose in December				
Default value is:				
00				
3220	3227	BSF-ANNL-CIT-MTHD-ID	8	X(8)
Parameter Name: Annual Disclosure CIT Method				
Default value is:				
Spaces				
3228	3231	BSF-ANNL-DSCL-LTTR-ID	4	X(4)
Parameter Name: Annual Disclosure Letter ID				
Default value is:				
Zeros				

From	To	Field	Length	Picture
3232	3232	BSF-DSCL-SPPR-RESS-CD	1	X
		Parameter Name: Annual Disclosure Suppress At Reissue		
		Valid values are:		
		0 = Do not suppress		
		1 = Suppress on reissue years		
		Default value is:		
		0		
3233	3240	BSF-MANL-CIT-MTHD-ID	8	X(8)
		Parameter Name: Manual Disclosure CIT Meth		
3241	3244	BSF-CRNT-DSCL-LTTR-NR	4	X(4)
		Parameter Name: Current		
3245	3248	BSF-PNDG-DSCL-LTTR-NR	4	X(4)
		Parameter Name: Pending		
3249	3256	BSF-ANNL-TEXT-ID	8	X(8)
		Parameter Name: Annual CIT Disclosure Header PCF TC/AN		
3257	3264	BSF-ANNL-TRMS-ID	8	X(8)
		Parameter Name: Annual CIT Disclosure Header PCF TC/TD		
		Default value is:		
		DEFTD002		
3265	3272	BSF-PCS-ANNL-TEXT-ID	8	X(8)
		Parameter Name: Annual CIT Disclosure Header PCS TC/AN		
		Default value is:		
		DEFAN001		

From	To	Field	Length	Picture
3273	3280	BSF-PCS-ANNL-TRMS-ID  Parameter Name: Annual CIT Disclosure Header PCS TC/TD  Default value is: DEFTD002	8	X(8)
3281	3288	BSF-FP-ADDL-TEXT-ID  Parameter Name: Additional Balance Header PCF PL/AD  Default value is: DEFAD002	8	X(8)
3289	3296	BSF-FP-PCS-ADDL-ID  Parameter Name: Additional Balance Header PCS PL/AD  Default value is: DEFAD002	8	X(8)
3297	3297	BSF-FP-ADDL-TRMS-CD  Parameter Name: Terms Date Disp Flag Valid values are: N = Do not print header text for each additional balance. Y= Print header text for each additional balance. Default value is: Y	1	X
3298	3298	BSF-EVNT-TRGG-CT  Parameter Name: DM Event Trigger Months  Valid values are: 0 - 9 Default value is: 0	1	S9(1) COMP-3

From	To	Field	Length	Picture
3299	3299	BSF-FUTR-TRMS-CT  Parameter Name: DM Future Terms Months  Valid values are: 0 - 9  Default value is: 0	1	S9(1) COMP-3
3300	3300	BSF-ELMN-DUP-RSNS-CD  Parameter Name: Eliminate Dup Resns  Valid values are:  N = Do not eliminate duplicate reason codes  Y = Eliminate duplicate reason codes  Default value is:  N	1	X
3301	3301	BSF-INCT-NVRC-DSCL-CD  Parameter Name: Inact/Never Act Disclosure  Valid values are:  0 = Prohibit requests for extended content letters or pricing disclosures for never active accounts, including new accounts that have not yet been active.  1 = Allow requests for extended content letters or pricing disclosures for never active accounts, including new accounts that have not yet been active.  0	1	X(1)

# Group Statement

From	To	Field	Length	Picture
<b>3302</b>	<b>3394</b>	<b>BSF-OTHER-CNTL-GROP-STMT</b>	<b>93</b>	<b>GROUP</b>
PCF service/subject/section is: <b>CP OC GS</b>				
3302	3302	BSF-GROP-STMT-TLPH-CD	1	9
Parameter Name: Print Controls Statement Telephone				
Valid values are:				
0 = Print the information from the Statement Telephone Number parameter in the Address and Phone Controls section (PF SC AP) of the Product Control File				
1 = Do not print the telephone number				
2 = Print the telephone number according to the ZIP code table				
Default value is:				
0				
<b>3303</b>	<b>3305</b>	<b>BSF-GROP-CHD-STMT-FIELDS</b>	<b>3</b>	<b>GROUP</b>
3303	3305	BSF-GROP-STMT-FORM-CD	3	X(3)
Parameter Name: Group Statement Form Type				
Valid values are:				
Any valid statement form				
<b>3306</b>	<b>3307</b>	<b>BSF-GROP-RTRN-ADDR-FIELDS</b>	<b>2</b>	<b>GROUP</b>

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From	To	Field	Length	Picture
3306	3306	BSF-GROP-PYMT-RTRN-ADDR-CD	1	X
Parameter Name: Print Controls Payment Return Address				
Valid values are:				
0 = Do not print the payment return address.				
1 = Print the information in the Payment Return Name, Payment Return Address, Payment Return City/State, and Payment Return ZIP Code parameters in the Address and Phone Controls section (PF SC AP) of the Product Control File				
2 = Print the alternate payment return address, based on the decision table result in the Payment Return Address decision area				

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From	To	Field	Length	Picture
3307	3307	BSF-GROP-STMT-RTRN-ADDR-CD	1	X

Business Name: Print Controls Statement  
Return Address

Valid values are:

0 = Do not print a statement return address.

1 = Print the information from the Institution Name parameter in the Basic Address section (AO AC BA) and the Statement Return Address, Statement Return City/State, and Statement Return ZIP Code parameters in the Address and Phone Controls section (PF SC AP) of the Product Control File

2 = Print the information from the Statement Return Name, Statement Return Address, Statement Return City/State, and Statement Return ZIP Code parameters in the Address and Phone Controls section (PF SC AP) of the Product Control File

3 = Print the information from the Institution Name and City & State parameters in the Basic Address section (AO AC BA)

4 = Print the information from the principal-level Institution Name and City & State parameters and the contents of the Statement Return ZIP Code parameter in the Address and Phone Controls section (PF SC AP) of the Product Control File

5 = Print the information from the Institution Name, City & State, and ZIP Code parameters in the Basic Address section (AO AC BA)

From	To	Field	Length	Picture
3308	3308	BSF-GROP-PYMT-DUE-DATE-CD	1	S9V C-3
Parameter Name: Print Controls Payment Due Date  Valid values are:  0 = Print the payment due date, as set in the Payment Due Days and Pymt Due to Non-Bank Holiday parameters in the Statement Production section (CP IC SP) of the Product Control File, in the payment due date box on the statement.  1 = Print NOW DUE in the payment due date box on the statement for accounts with an internal status of D (delinquent) or X (overlimit and delinquent). For accounts with an internal status other than D or X, print the payment due date, as set in the Payment Due Days and Pymt Due to Non-Bank Holiday parameters.				
3309	3310	BSF-GROP-CUST-STMT-FRMT-CD	2	S9(3)V C-3
Parameter Name: Group Statement Format  Valid values are:  001 - 999 = Enterprise/Consolidated Platform Statement Format				
3311	3311	BSF-GROP-FLAP-SQNC-CNTL-CD	1	X
Parameter Name: Promotional Terms Sort Order  Valid values are:  0 = Print promotional balance information in original transaction date order.  1 = Print promotional balance information in post date order.  2 = Print promotional balance information in promotion ID order.				
3312	3313	BSF-GROP-DPLX-PRNT-DSCL-ID	2	X(2)
Parameter Name: Print Disclosure Content				

From	To	Field	Length	Picture
3314	3314	BSF-GROP-CNVN-USER-CD	1	S9V C-3
Parameter Name: Convenience User ADB Option  Valid values are:  0 = No, do not generate average daily balances for accounts for which the entire balance was paid off during the grace period.  1 = Yes, generate average daily balances for accounts for which the entire balance was paid off during the grace period.				
<b>3315</b>	<b>3394</b>	<b>BSF-GROP-FEES</b>	<b>80</b>	<b>GROUP</b>
3315	3330	BSF-GROP-FEE-MRCH1-NR	16	X(16)
Parameter Name: Group Misc Fee Merchant 1  Valid values are:  Zeros = No Misc. Fee Finance Chg  Valid Merchant Number = Misc. Fee Finance Chg  Default value is:  Zeros				
<b>Note</b>  The field will be initialized as zeros, which indicates that there are no miscellaneous fees considered a finance charge. The field cannot be populated with a merchant number until statements is setup to handle the miscellaneous fee. This is done through a statement program request. When a field does contain a merchant number (which means there is an additional fee), the statement subsystem will determine how to classify the fee and process the fee accordingly.				

From	To	Field	Length	Picture
3331	3346	BSF-GROP-FEE-MRCH2-NR	16	X(16)
Parameter Name: Group Misc Fee Merchant 2				
Valid values are:				
Zeros = No Misc. Fee Finance Chg				
Valid Merchant Number = Misc. Fee Finance Chg				
Default value is:				
Zeros				
<b>Note</b>				
The field will be initialized as zeros, which indicates that there are no miscellaneous fees considered a finance charge. The field cannot be populated with a merchant number until statements is setup to handle the miscellaneous fee. This is done through a statement program request. When a field does contain a merchant number (which means there is an additional fee), the statement subsystem will determine how to classify the fee and process the fee accordingly.				

From	To	Field	Length	Picture
3347	3362	BSF-GROP-FEE-MRCH3-NR	16	X(16)

Parameter Name: Group Misc Fee  
Merchant 3

Valid values are:

Zeros = No Misc. Fee Finance Chg

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeros

### Note

The field will be initialized as zeros, which indicates that there are no miscellaneous fees considered a finance charge. The field cannot be populated with a merchant number until statements is setup to handle the miscellaneous fee. This is done through a statement program request. When a field does contain a merchant number (which means there is an additional fee), the statement subsystem will determine how to classify the fee and process the fee accordingly.

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From	To	Field	Length	Picture
3363	3378	BSF-GROP-FEE-MRCH4-NR	16	X(16)

Parameter Name: Group Misc Fee  
Merchant 4

Valid values are:

Zeros = No Misc. Fee Finance Chg

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeros

#### Note

The field will be initialized as zeros, which indicates that there are no miscellaneous fees considered a finance charge. The field cannot be populated with a merchant number until statements is setup to handle the miscellaneous fee. This is done through a statement program request. When a field does contain a merchant number (which means there is an additional fee), the statement subsystem will determine how to classify the fee and process the fee accordingly.

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From	To	Field	Length	Picture
3379	3394	BSF-GROP-FEE-MRCH5-NR	16	X(16)
Parameter Name: Group Misc Fee Merchant 5				
Valid values are:				
Zeros = No Misc. Fee Finance Chg				
Valid Merchant Number = Misc. Fee Finance Chg				
Default value is:				
Zeros				
<b>Note</b>				
The field will be initialized as zeros, which indicates that there are no miscellaneous fees considered a finance charge. The field cannot be populated with a merchant number until statements is setup to handle the miscellaneous fee. This is done through a statement program request. When a field does contain a merchant number (which means there is an additional fee), the statement subsystem will determine how to classify the fee and process the fee accordingly.				

# Method Override

From	To	Field	Length	Picture
<b>3395</b>	<b>3647</b>	<b>BSF-METHOD-OVERRIDE</b>	<b>253</b>	<b>GROUP</b>
		PCF service/subject/section is: <b>CP OC MO</b>		
3395	3402	BSF-BREAK-PT-INT-OVRR-NM	8	X(8)
		Parameter Name: Break Points		
3403	3410	BSF-INTEREST-RT-OVRR-NM	8	X(8)
		Parameter Name: Interest Defaults		
3411	3418	BSF-INTEREST-MTHD-OVRR-NM	8	X(8)
		Parameter Name: Interest Methods		
3419	3426	BSF-ANNUAL-CHRG-OVRR-NM	8	X(8)
		Parameter Name: Annual Charges		
3427	3434	BSF-CASH-ITEM-OVRR-NM	8	X(8)
		Parameter Name: Cash Advance Item Charges		
3435	3442	BSF-LATE-FEE-OVRR-NM	8	X(8)
		Parameter Name: Late Charges		
3443	3450	BSF-OVRL-FEE-OVRR-NM	8	X(8)
		Parameter Name: Overlimit Charges		
3451	3458	BSF-RTRN-CHCK-OVRR-NM	8	X(8)
		Parameter Name: Return Check Charges		
3459	3466	BSF-INCN-PRC1-OVRR-NM	8	X(8)
		Parameter Name: Incentive Pricing		
3467	3474	BSF-MNMM-FNNC-OVRR-NM	8	X(8)
		Parameter Name: Minimum Finance Charge		



From	To	Field	Length	Picture
3475	3482	BSF-PAY-EXCP-OVRR-NM	8	X(8)
		Parameter Name: Payoff Exceptions		
3483	3490	BSF-CRDT-APPL-OVRR-NM	8	X(8)
		Parameter Name: Credit Application		
3491	3498	BSF-MIN-PAY-OVRR-NM	8	X(8)
		Parameter Name: Minimum Pay Due		
3499	3506	BSF-INTR-INTR-OVRR-NM	8	X(8)
		Parameter Name: Interest on Interest		
3507	3514	BSF-SCRT-OVRR-NM	8	X(8)
		Parameter Name: Securitization		
3515	3522	BSF-INCN-PR-BRK-OVR-ID	8	X(8)
		Parameter Name: Incentive Pricing Brkp		
3523	3530	BSF-INCN-PR-VIN-OVR-ID	8	X(8)
		Parameter Name: Incentive Pricing Var Int		
3531	3538	BSF-STMT-PRDC-OVRR-ID	8	X(8)
		Parameter Name: Statement Production		
3539	3546	BSF-VRBL-INTR-OVRR-ID	8	X(8)
		Parameter Name: Variable Interest		
3547	3554	BSF-MRCH-ITM-CH-OVR-ID	8	X(8)
		Parameter Name: Merchandise Item Charge		
3555	3562	BSF-MISC-CHRG-OVRR-ID	8	X(8)
		Parameter Name: Miscellaneous Charge		
3563	3570	BSF-STMT-CHRG-OVRR-ID	8	X(8)
		Parameter Name: Statement Charge		

From	To	Field	Length	Picture
3571	3578	BSF-DBT-RTFC-OVRR-ID Parameter Name: Debit Ratification	8	X(8)
3579	3586	BSF-DCLN-AUT-FE-OVR-ID Parameter Name: Declined Authorization Fee	8	X(8)
3587	3594	BSF-SKIP-PYMT-OVRR-ID Parameter Name: Skip Payment	8	X(8)
3595	3595	BSF-OVRR-CIS-MEMO-CD Parameter Name: CIS Override Memo Valid values are: 0 = Do not produce a CIS memo when a method override is changed. 1 = Produce a CIS memo when a method override is changed. Space = Do not produce a CIS memo when a method override is changed. Default value is: Space	1	X
3596	3597	BSF-OVRR-CIS-RTNT-NR Parameter Name: CIS Override Memo Retention	2	S9(2)V C-3
3598	3605	BSF-STMT-DSGN-OVRR-ID Parameter Name: Statement Design	8	X(8)
3606	3613	BSF-MLTR-PRCS-OVRR-ID Parameter Name: MULTRAN Processing	8	X(8)
3614	3615	FILLER	2	X(2)
3616	3623	BSF-RULS-MPD-OVRR-NM Parameter Name: Rules Minimum Payment	8	X(8)

From	To	Field	Length	Picture
3624	3631	BSF-MXCP-EAPR-OVRR-NM Parameter Name: Max CAP EAPR	8	X(8)
3632	3639	BSF-ICSC-MTHD-OVRR-NM Parameter Name: State Controls Default value is: Spaces	8	X(8)
3640	3647	BSF-ICML-MTHD-OVRR-NM Parameter Name: Method Levels	8	X(8)

# Multran Processing

From	To	Field	Length	Picture
3648	3723	BSF-OTHER-CNTLS-MULTRAN	76	GROUP
PCF service/subject/section is: CP OC MP				
3648	3648	BSF-AGB-MT-CRDINT-MIN-BAL-FLAG	1	X
Parameter Name: Minimum Balance Control				
Valid values are: C = Credit balance (-) D = Debit balance (+)				
3649	3656	BSF-AGB-MT-CRDINT-MIN-BAL	8	S9(15)V C-3
Parameter Name: Minimum Balance				
3657	3657	BSF-AGB-MT-CRDINT-MIN-BAL-TYPE	1	S9V C-3
Parameter Name: Balance Calculation				
3658	3660	BSF-AGB-CRINTRST-YEARLY-RATE-1	3	S9(2)V9(3) C-3
Parameter Name: Percentage 1				
3661	3664	BSF-AGB-CRDINT-DATE-1	4	S9(7)V C-3
Parameter Name: Effective Date 1				
3665	3667	BSF-AGB-CRINTRST-YEARLY-RATE-2	3	S9(2)V9(3) C-3
Parameter Name: Percentage 2				
3668	3670	BSF-AGB-CRINTRST-YEARLY-RATE-3	3	S9(2)V9(3) C-3
Parameter Name: Percentage 3				
3671	3674	BSF-AGV-CRDINT-DATE-2	4	S9(7)V C-3
Parameter Name: Effective Date 2				
3675	3678	BSF-AGV-CRDINT-DATE-3	4	S9(7)V C-3
Parameter Name: Effective Date 3				

From	To	Field	Length	Picture
3679	3687	BSF-AGB-CRDINT-BP-1 Parameter Name: Break Point 1	9	S9(15)V9(2) C-3
3688	3690	BSF-AGB-CRINTRST-BP-ANN-RATE1 Parameter Name: Break Point Percent 1	3	S9(2)V9(3) C-3
3691	3699	BSF-AGB-CRDINT-BP-2 Parameter Name: Break Point 2	9	S9(15)V9(2) C-3
3700	3702	BSF-AGB-CRINTRST-BP-ANN-RATE2 Parameter Name: Break Point Percent 2	3	S9(2)V9(3) C-3
3703	3703	BSF-AGB-CRDINT-BP-USE Parameter Name: Break Point Usage Valid values are: 0 = The System uses the break points to determine how the principal is distributed between the three available rates. Any principal less than or equal to the amount in the <a href="#">BSF-AGB-CRDINT-BP-1</a> field is distributed using the <a href="#">BSF-AGB-CRINTRST-BP-ANN-RATE1</a> field. Any principal greater than the amount in the <a href="#">BSF-AGB-CRDINT-BP-1</a> field but less than or equal to the amount in the <a href="#">BSF-AGB-CRDINT-BP-2</a> field is distributed using the <a href="#">BSF-AGB-CRDINT-BP-2</a> field. Any principal greater than the amount in the <a href="#">BSF-AGB-CRDINT-BP-2</a> field is distributed using the variable credit interest rate set in the annual interest percentage and effective date parameters in this section. If you do not set the <a href="#">BSF-AGB-CRDINT-BP-2</a> field, the variable credit interest rates apply to any principal greater than the amount in the <a href="#">BSF-AGB-CRDINT-BP-1</a> field.	1	9

From	To	Field	Length	Picture
3704	3704	BSF-AGB-CRDINT-USE-MIN-FOR-INT	1	9
<p>Parameter Name: Minimum Balance Usage</p> <p>Valid values are:</p> <p>0 = Use an account's total credit balance or average daily balance for interest calculation and break point checking.</p> <p>1 = Deduct the amount in the <a href="#">BSF-AGB-MT-CRDINT-MIN-BAL</a> field from the credit balance or average daily balance before interest calculation and break point checking.</p> <p>2 = Use the total credit balance or average daily balance for comparing break points, but deduct the amount in the <a href="#">BSF-AGB-MT-CRDINT-MIN-BAL</a> field before calculating interest.</p> <p>3 = Deduct the amount in the <a href="#">BSF-AGB-MT-CRDINT-MIN-BAL</a> field from the credit balance or average daily balance before comparing to the break points, but use the total credit balance or average daily balance for interest calculations. You can only use this option if you set the <a href="#">BSF-AGB-CRDINT-BP-USE</a> field to 1.</p>				
3705	3705	BSF-PAYOFFBAL-CYC-DAYS	1	X
<p>Parameter Name: Payoff Balance Days In Cycle</p> <p>Valid values are:</p> <p>0 = Calculate the payoff rate based on a 30-day account cycle.</p> <p>1 = Calculate the payoff rate based on the number of days in the account's next cycle.</p> <p>2 = Calculate the payoff rate based on a 365-day year.</p>				

From	To	Field	Length	Picture
3706	3706	BSF-AGB-MT-SVC-CHG-MIN-FLAG	1	X
		Parameter Name: Debit or Credit Minimum		
		Valid values are:		
		C = Credit balance (-)		
		D = Debit Balance (+)		
3707	3714	BSF-AGB-MT-SVC-CHG-BAL	8	S9(15)V C-3
		Parameter Name: Service Charge Minimum Balance		
3715	3715	BSF-AGB-MT-LATE-CHG-BAL-TYPE	1	S9V C-3
		Parameter Name: Assess Service Charge Based on Minimum Balance Late		
		Valid values are:		
		0 = Assess charges regardless of an account's balance.		
		1 = Do not assess a charge unless the account's current balance has been equal to or greater than the amount in the <a href="#">BSF-AGB-MT-SVC-CHG-BAL</a> field at some point during the cycle.		
		3 = Do not assess a charge unless the cardholder's current balance has been equal to or less than the amount in the <a href="#">BSF-AGB-MT-SVC-CHG-BAL</a> field at some point during the cycle.		

From	To	Field	Length	Picture
3716	3716	BSF-AGB-MT-CASH-CHG-BAL-TYPE	1	S9V C-3
Parameter Name: Assess Service Charge Based on Minimum Balance Cash Item				
Valid values are:				
0 = Assess charges regardless of an account's balance.				
1 = Do not assess a charge unless the account's current balance has been equal to or greater than the amount in the <a href="#">BSF-AGB-MT-SVC-CHG-BAL</a> field at some point during the cycle.				
3 = Do not assess a charge unless the cardholder's current balance has been equal to or less than the amount in the <a href="#">BSF-AGB-MT-SVC-CHG-BAL</a> field at some point during the cycle.				
3717	3717	BSF-AGB-MT-SALE-CHG-BAL-TYPE	1	S9V C-3
Parameter Name: Assess Service Charge Based on Minimum Balance Merchandise Item				
Valid values are:				
0 = Assess charges regardless of an account's balance.				
1 = Do not assess a charge unless the account's current balance has been equal to or greater than the amount in the <a href="#">BSF-AGB-MT-SVC-CHG-BAL</a> field at some point during the cycle.				
3 = Do not assess a charge unless the cardholder's current balance has been equal to or less than the amount in the <a href="#">BSF-AGB-MT-SVC-CHG-BAL</a> field at some point during the cycle.				



From	To	Field	Length	Picture
3718	3718	BSF-AGB-MT-OVLM-CHG-BAL-TYPE	1	S9V C-3
Parameter Name: Assess Service Charge Based on Minimum Balance Overlimit				
Valid values are:				
0 = Assess charges regardless of an account's balance.				
1 = Do not assess a charge unless the account's current balance has been equal to or greater than the amount in the <a href="#">BSF-AGB-MT-SVC-CHG-BAL</a> field at some point during the cycle.				
3 = Do not assess a charge unless the cardholder's current balance has been equal to or less than the amount in the <a href="#">BSF-AGB-MT-SVC-CHG-BAL</a> field at some point during the cycle.				
3719	3719	BSF-MT-PRT-SAVE-STMT	1	X
Parameter Name: Savings Statement Production				
Valid values are:				
0 = Produce paper statements.				
1 = Do not produce paper statements.				

From	To	Field	Length	Picture
3720	3720	BSF-MULTRAN-STMT-DSPLY	1	X

Parameter Name: Statement Display

Valid values for the security deposit account agent:

0 = Produce a normal MULTRAN account statement. There is no partnered security deposit/savings account and credit card account.

Certain savings account information will be contained in a statement message. The message includes the following items.

- Interest paid year to date
- Interest rate
- Annual percentage yield earned

1 = Produce a credit card account statement which includes security deposit/savings account information.

This option sends security deposit/savings account information to the System for inclusion with the credit card account statement.

The credit card account agent must have the [BSF-MULTRAN-STMT-DSPLY](#) field set to 2 or 3.

5 = Reserved for restricted use.

Valid values for credit card account agent:

0 = Produce a normal credit card account statement. There is no partnered security deposit/savings account and credit card account.

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From	To	Field	Length	Picture
		2 = Produce a credit card account statement that includes savings account information.		
		This option allows the System to receive savings account information for inclusion with the credit card account statement. The savings account information is accompanied by a savings account statement message. The message may include the following items.		
		<ul style="list-style-type: none"> <li>■ Savings account balance</li> <li>■ Interest paid this cycle</li> <li>■ Interest paid year to date</li> <li>■ Late charges*</li> <li>■ Overlimit charges*</li> <li>■ Cash item charges*</li> <li>■ Merchandise item charges*</li> <li>■ Statement charges*</li> <li>■ Length of statement period</li> <li>■ Interest rate</li> <li>■ Annual percentage yield earned</li> </ul>		
		Any item marked with the * symbol will only be displayed if the specific item was charged during the cycle.		
		The security deposit account agent must have the <a href="#">BSF-MULTRAN-STMT-DSPLY</a> field set to 1.		
		Continued...		

From	To	Field	Length	Picture
		3 = Produce a credit card account statement that includes the security deposit account balance.  This option allows the System to receive the security deposit account balance for inclusion with the credit card account statement. The security deposit account balance is accompanied by the following statement message.  SECURITY DEPOSIT ACCOUNT BALANCE  The security deposit account agent must have the Statement Display parameter set to 1.  4 = Additional savings account info		
3721	3722	BSF-INTR-MTHD-CREDIT-INT	2	S9(3)V C-3
		Parameter Name: Credit Interest Method		
3723	3723	BSF-ROND-APY-ERND-CD	1	X
		Parameter Name: Round Annual Percentage Yield Earned  Valid values are: R = Round result T = Truncate result		

# Promotional Purchases

From	To	Field	Length	Picture
3724	3802	BSF-OTHER-CNTLS-PROMO-PURCHASE	79	GROUP
PCF service/subject/section is: <b>CP OC PP</b>				
3724	3725	BSF-INTR-MTHD-FLAPS	2	S9(2)V C-3
<p>Parameter Name: Interest Method</p> <p>00 = Do not calculate interest on this principal.</p> <p>01 = Daily Accrual Method.</p> <p>Multiply the promotional principal balance by the daily interest rate for each day of the cycle, and then add the interest to the balance at cycle time.</p> <p>02 = Average Daily Balance Method.</p> <p>Multiply the average daily balance by the monthly interest rate at cycle time and post the interest to the cardholder account.</p> <p>04 = Ending Balance Method</p> <p>Interest is calculated, reported, and billed at cycle time using the principal ending balance times a monthly rate.</p> <p>05 = Daily Rate Average Daily Balance Method</p> <p>Interest is calculated, reported, and billed at cycle time using the average daily balance method. Then the average daily balance is multiplied by the daily rate and the number of days in the cycle.</p> <p>10 = Ending at Daily Rate Method</p> <p>The interest is computed by multiplying the ending balance by the daily rate times the number of days in the billing cycle. This is a combination of interest methods 04 and 05.</p>				

From	To	Field	Length	Picture
3726	3727	BSF-PAYOFF-FLAPS	2	S9(2)V C-3

Parameter Name: Payoff Exceptions

Valid values are:

00 = No exception to normal interest calculations.

01 = Do not calculate or bill interest on promotional purchase principal if its ending balance at cycle time is zero.

02 = Do not calculate interest on promotional purchases if the last statement balance is less than or equal to the cycle-to-date payments and credits.

06 = Do not calculate or bill interest on promotional purchase merchandise principal if the previous statement merchandise balance is zero, or if total payments and credits for merchandise are equal to or greater than the previous statement merchandise balance.

If a cross-cycle adjustment or backdated item affects the merchandise balance, and the sum of payments and credits is equal to or greater than the sum of the last statement cycle-to-date, one-cycle-old, and two-cycle-old merchandise principals, do not calculate or bill interest.

09 = Do not calculate interest on old cash advances if the cardholder's entire last statement balance is less than or equal to the amount of cycle-to-date payments and credits, and no new cash advances or purchases have posted for the current billing cycle.

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From	To	Field	Length	Picture
		<p>10 = Do not calculate interest if the total of cycle-to-date promotional principals exceeds the total of the following, minus last statement rebates.</p> <ul style="list-style-type: none"> <li>■ Last statement merchandise interest</li> <li>■ Last statement cash interest</li> <li>■ Last statement late charges</li> <li>■ Last statement credit life insurance premium</li> <li>■ Last statement cash and sale item charges</li> <li>■ Last statement overlimit charges</li> <li>■ Last statement minimum finance charges</li> <li>■ Last statement miscellaneous charges</li> <li>■ Last statement returned check charges</li> <li>■ Last statement returned transactions on this promotion</li> </ul> <p>11 = Do not calculate or bill interest on the principal if the cardholder's entire last statement balance, or the entire last statement balance minus promotions in a payment delay mode, is less than or equal to the amount of cycle-to-date payments and credits.</p> <p>Use this code in conjunction with the Statement Payoff Exception Value parameter in the Payoff Exceptions section (CP IC PE) and the introductory minimum payment delay options in the Promotion Controls section (PL RT PC) of the Product Control File.</p>		

From	To	Field	Length	Picture
3728	3728	BSF-BACKDATED-FLAPS	1	S9V C-3
<p>Parameter Name: Backdating</p> <p>Valid values are:</p> <p>0 = Begin interest accrual on the date the transaction posts to the account.</p> <p>1 = Begin interest accrual on the transaction date or on the day following the last statement date, whichever is later.</p> <p>2 = Begin interest accrual on the transaction date. Backdated interest is included in the cycle-to-date average daily balance.</p>				



From	To	Field	Length	Picture
3729	3729	BSF-AGB-AR-90-DAY-FLAG	1	X
<p>Parameter Name: 90-Day Processing</p> <p>Valid values are:</p> <p>0 = Do not allow 90-day processing.</p> <p>1 = Allow 90-day processing. All new cardholder accounts have their 90-day flags set to zero to indicate the account is not a 90-day account. To give a cardholder 90-day privileges, use the NM*62, 90-Day Same as Cash Processing transaction, to set that cardholder's flag to 1. Accounts that pay their balance down to zero have their 90-day flags reset to zero.</p> <p>2 = Allow 90-day processing. All new cardholder accounts have their 90-day flags set to 1 to indicate the account is a 90-day account. Accounts that pay their balance down to zero have their 90-day flags reset to 1.</p> <p>3 = Allow 90/180 days same as cash processing. This value is restricted to private label or airline processors only.</p> <p>This option, 90/180 days same as cash, is billed in 3 or 6 equal payments depending on whether the purchase is a 90- or 180-day purchase. The amount of the account's installment balance determines the length of the installment plan.</p> <p>Interest is not charged if these payments are made. Payment of the entire balance is due if an installment payment is missed. The amount in the 90/180 Days Break Point parameter in this section specifies the dollar amount used to determine whether installment purchases are billed in 3 or 6 payments.</p>				
3730	3738	BSF-AGB-AR-INSTALL-BREAKPOINT	9	S9(15)V9(2) C-3
Parameter Name: 90/180 Days Break Point				

From	To	Field	Length	Picture
3739	3739	BSF-AGB-OVERPAY-DIRECTOR	1	X
Parameter Name: Payment Excess Valid values are: 0 = Apply excess payments to the standard balance first, then to promotional purchase balances with a unique minimum payment due. 1 = Apply excess payments to promotional purchases balance with a unique minimum payment due first, then to the standard balance.				
3740	3740	BSF-APPLY-SPECIFIC-PYMTS	1	X
Parameter Name: Apply Specific Payment To Revolving Valid values are: 0 = Retain other delinquent and minimum payment due amounts regardless of cardholder payment amount. 1 = Clear delinquent and minimum payment due amounts up to the amount of the specific payment paid by the cardholder.				
3741	3742	BSF-CASH-PROCESS-DAYS	2	S9(3)V C-3
Parameter Name: Cash Processing Days Valid values are: 000, 001-998, 999				

From	To	Field	Length	Picture
3743	3750	BSF-FIXD-PYMT-MTHD-NM	8	X(8)
		Parameter Name: Promotional Fixed Payment Method		
		Valid values are:		
		Characters = Method name		
		Default value is:		
		Spaces		
		<b>Note</b>		
		This request will add a new parameter to PCF, CP OC PP.		
3751	3758	BSF-DFLT-RTPA-MTHD-NM	8	X(8)
		Parameter Name: Default Plan (PL/RT/PA)		
3759	3759	BSF-MTHD-CHNG-MEMO	1	X
		Parameter Name: Method Change Memo		
		Valid values are:		
		0 = Do not create a method change memo when a method change occurs.		
		1 = Create legacy link and method change memos when a method change occurs.		
		2 = Create legacy link memo only when a method change occurs.		
		3 = Create method change memo only when a method change occurs.		
		Default value is:		
		0		
3760	3767	BSF-DFLT-PLAN-ID	8	X(8)
		Parameter Name: Default Plan ID		
		Valid values are:		
		Spaces and any Plan ID		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
3768	3768	BSF-PLAN-ID-USAG-CD	1	X(1)
Parameter Name: Usage Valid values are: 0 = Load default plan ID at new account build 1 = Load default plan ID every night 2 = Load default plan ID at new account build and strategy change/method override time Default value is: 0				
3769	3769	BSF-PLAN-ID-PRPG-CD	1	X(1)
Parameter Name: Propagation Valid values are: 0 = Do not propagate the plan ID to existing plans on an account 1 = Propagate the plan ID to existing plans on an account Default value is: 0				
3770	3770	BSF-PLAN-ID-HIGH-CD	1	X(1)
Parameter Name: High Balance Reset Valid values are: 0 = Do not reset the plan high balance on existing plans 1 = Reset the plan high balance on existing plans Default value is: 0				

From	To	Field	Length	Picture
3771	3771	BSF-PLAN-ID-MEMO-CD	1	X(1)
Parameter Name: Change CIS Memo Valid values are: 0 = Do not generate a memo 1 = Generate a memo 2 = Generate a permanent memo 3 = Generate a permanent priority memo Default value is: 0				
3772	3772	BSF-REST-HIGH-MEMO-CD	1	X(1)
Parameter Name: Reset CIS Memo Valid values are: 0 = Do not generate a memo 1 = Generate a memo 2 = Generate a permanent memo 3 = Generate a permanent priority memo Default value is: 0				
3773	3773	BSF-RTRN-RVLV-EXCL-ID	1	X(1)
Parameter Name: Return To Revolving Exclude Valid values are: 0 = Option not used 1 = Exclude overlimit Default value is: 0				

From	To	Field	Length	Picture
3774	3774	BSF-RTRN-RVLV-BCKD-ID	1	X(1)
		Parameter Name: Return To Revolving Backdating		
		Valid values are:		
		0 = Backdating allowed		
		1 = Backdating restricted		
		Default value is:		
		0		
3775	3776	BSF-RTR-DAY-DLNQ-NR	2	S9(3) C-3
		Parameter Name: Return To Revolving Days Delinquent		
		<b>Note</b>		
		The System edits this parameter for values of 030 and 099. Zeros indicate the System does not use this parameter.		
3777	3777	BSF-RTR-DLNQ-TMNG-CD	1	X
		Parameter Name: Return To Revolving DLNQ RTR Timing Code		
		Valid values are:		
		0 = Calculate interest after cycle		
		1 = Calculate interest before cycle		
3778	3778	BSF-OCPP-PROM-SSPN-CD	1	X
		Parameter Name: Return to Revolving Promo Suspend		
		Valid values are:		
		0 = Do not suspend the promotion.		
		1 = Suspend the promotion.		
		Default value is:		
		0		

From	To	Field	Length	Picture
3779	3786	BSF-UMBF-CASH-MTHD-NM  Parameter Name: Unique Monthly Balance Method Name - Cash  Default value is: Spaces	8	X(8)
3787	3794	BSF-UMBF-MDSE-MTHD-NM  Parameter Name: Unique Monthly Balance Method Name - Merchandise  Default value is: Spaces	8	X(8)
3795	3802	BSF-UMBF-NINT-MTHD-NM  Parameter Name: Unique Monthly Balance Method Name - Non Interest Bearing  Default value is: Spaces	8	X(8)

# Rebate Option/Bonus Program

From	To	Field	Length	Picture
<b>3803</b>	<b>4002</b>	<b>BSF-OTHER-CNTLS-REBATE-OPT</b>	<b>200</b>	<b>GROUP</b>
		PCF service/subject/section is: <b>CP OC RB</b> <b>Note</b> This service/subject/section is no longer available for use.		
3803	3803	BSF-AB-CHD-BONUS-ADJ-FLAG	1	S9V C-3
		<b>Note</b> This field is no longer available for use.		
3804	3804	BSF-AB-CHD-BONUS-ROUND-FLAG	1	S9V C-3
		<b>Note</b> This field is no longer available for use.		
3805	3805	BSF-AB-CHD-BONUS-EX-I-STAT-DO	1	X
		<b>Note</b> This field is no longer available for use.		
3806	3814	BSF-AB-BONUS-NEXT-TIER-AMOUNT	9	S9(15)V9(2) C-3
		<b>Note</b> This field is no longer available for use.		
<b>3815</b>	<b>3861</b>	<b>BSF-AB-BONUS-TIER</b>	<b>47</b>	<b>GROUP</b>
		<b>Note</b> This field is no longer available for use.		
<b>3815</b>	<b>3829</b>	<b>BSF-AB-BONUS-TIER-RATES</b>	<b>15</b>	<b>GROUP</b>
		<b>Note</b> This field is no longer available for use.		



From	To	Field	Length	Picture
3815	3817	BSF-AB-BONUS-RATE-1	3	SV9(5) C-3
		<b>Note</b> This field is no longer available for use.		
3818	3820	BSF-AB-BONUS-RATE-2	3	SV9(5) C-3
		<b>Note</b> This field is no longer available for use.		
3821	3823	BSF-AB-BONUS-RATE-3	3	SV9(5) C-3
		<b>Note</b> This field is no longer available for use.		
3824	3826	BSF-AB-BONUS-RATE-4	3	SV9(5) C-3
		<b>Note</b> This field is no longer available for use.		
3827	3829	BSF-AB-BONUS-RATE-5	3	SV9(5) C-3
		<b>Note</b> This field is no longer available for use.		
3815	3829	BSF-AB-BONUS-TIER-RATE	3	SV9(5) C-3
		Redefines BSF-AB-BONUS-TIER-RATES Occurs 5 times		
		<b>Note</b> This field is no longer available for use.		
<b>3830</b>	<b>3861</b>	<b>BSF-AB-BONUS-TIER-RANGES</b>	<b>32</b>	<b>GROUP</b>
		<b>Note</b> This field is no longer available for use.		
3830	3837	BSF-AB-BONUS-RANGE-1	8	S9(15)V C-3
		<b>Note</b> This field is no longer available for use.		

From	To	Field	Length	Picture
3838	3845	BSF-AB-BONUS-RANGE-2	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3846	3853	BSF-AB-BONUS-RANGE-3	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3854	3861	BSF-AB-BONUS-RANGE-4	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3830	3861	BSF-AB-BONUS-TIER-RANGE	8	S9(15)V C-3
Redefines BSF-AB-BONUS-TIER-RANGES Occurs 4 times <b>Note</b> This field is no longer available for use.				
3862	3870	BSF-AB-BONUS-MIN-AMT	9	S9(15)V9(2) C-3
<b>Note</b> This field is no longer available for use.				
<b>3871</b>	<b>3895</b>	<b>BSF-BONUS-FIELDS</b>	<b>25</b>	<b>GROUP</b>
<b>Note</b> This field is no longer available for use.				
3871	3872	BSF-BONUS-TYPE	2	S9(2)V C-3
<b>Note</b> This field is no longer available for use.				
3873	3874	BSF-BONUS-CALC-FLAG	2	S9(3)V C-3
<b>Note</b> This field is no longer available for use.				

From	To	Field	Length	Picture
3875	3875	BSF-BONUS-INTR-FLAG	1	S9V C-3
		<b>Note</b> This field is no longer available for use.		
3876	3884	BSF-BONUS-AMT	9	S9(15)V9(2) C-3
		<b>Note</b> This field is no longer available for use.		
<b>3876</b>	<b>3884</b>	<b>FILLER</b>	<b>9</b>	<b>GROUP</b>
		Redefines BSF-BONUS-AMT		
		<b>Note</b> This field is no longer available for use.		
3876	3884	BSF-BONUS-PCT	9	SV9(17) C-3
		<b>Note</b> This field is no longer available for use.		
3885	3885	BSF-MAX-REBATE-FLAG	1	S9V C-3
		<b>Note</b> This field is no longer available for use.		
3886	3894	BSF-MAX-REBATE-AMT	9	S9(15)V9(2) C-3
		<b>Note</b> This field is no longer available for use.		
3895	3895	BSF-BONUS-DISBURSMT-REC	1	X
		<b>Note</b> This field is no longer available for use.		
3896	3898	BSF-BONUS-PNTS-NEW-ACCT	3	S9(5)V C-3
		<b>Note</b> This field is no longer available for use.		
3899	3901	BSF-BONUS-PNTS-FRST-ACTIV	3	S9(5)V C-3
		<b>Note</b> This field is no longer available for use.		

From	To	Field	Length	Picture
3902	3904	BSF-BONUS-PNTS-ANN-FEE	3	S9(5)V C-3
<b>Note</b> This field is no longer available for use.				
3905	3905	BSF-BONUS-MAX-CYCLES-DEL	1	S9V C-3
<b>Note</b> This field is no longer available for use.				
3906	3906	BSF-BONUS-NEGATIVE-FLAG	1	S9V C-3
<b>Note</b> This field is no longer available for use.				
3907	3914	BSF-QUAL-PRCH-REBATE-MIN	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3915	3915	BSF-BONUS-DISTRIBUTE-FLAG	1	9
<b>Note</b> This field is no longer available for use.				
3916	3924	BSF-REBATE-EXCLUDE-AMOUNT	9	S9(15)V9(2) C-3
<b>Note</b> This field is no longer available for use.				
3925	3928	BSF-BONUS-INCENTIVE-POINTS	4	S9(5)V9(2) C-3
<b>Note</b> This field is no longer available for use.				
3929	3931	BSF-BONUS-OVLMT-PERCENT	3	S9V9(4) C-3
<b>Note</b> This field is no longer available for use.				
3932	3935	BSF-BONUS-START-DATE	4	S9(7)V C-3
<b>Note</b> This field is no longer available for use.				

From	To	Field	Length	Picture
3936	3939	BSF-BONUS-END-DATE	4	S9(7)V C-3
<b>Note</b> This field is no longer available for use.				
3940	3940	BSF-BONUS-EXCLUDE-ATM	1	X
<b>Note</b> This field is no longer available for use.				
3941	3944	BSF-BONUS-MISC-FLAG	4	X(4)
<b>Note</b> This field is no longer available for use.				
<b>3945</b>	<b>3952</b>	<b>BSF-AB-CHD-BONUS-XSTATS-TBL</b>	<b>8</b>	<b>GROUP</b>
<b>Note</b> This field is no longer available for use.				
3945	3952	BSF-AB-CHD-BONUS-XSTAT	1	X
Occurs 8 times				
<b>Note</b> This field is no longer available for use.				
3953	3953	BSF-AB-BONUS-DEFAULT-DISB-MTHD	1	X
<b>Note</b> This field is no longer available for use.				
3954	3955	BSF-RB-DISTRIBUTION-MONTH	2	S9(3) C-3
<b>Note</b> This field is no longer available for use.				
3956	3958	BSF-RB-SPECIAL-PCT	3	S9(2)V9(3) C-3
<b>Note</b> This field is no longer available for use.				

From	To	Field	Length	Picture
3956	3958	BSF-RB-SPECIAL-RBT	3	SV9(5) C-3
		Redefines BSF-RB-SPECIAL-PCT		
		<b>Note</b>		
		This field is no longer available for use.		
3959	3961	BSF-RB-OVER-MAX-PERCENT	3	S9(2)V9(3) C-3
		<b>Note</b>		
		This field is no longer available for use.		
3959	3961	BSF-RB-OVER-MAX-REBATE	3	SV9(5) C-3
		Redefines BSF-RB-OVER-MAX-PERCENT		
		<b>Note</b>		
		This field is no longer available for use.		
3962	3962	BSF-RB-EXCL-TEMP-MONEY	1	X
		<b>Note</b>		
		This field is no longer available for use.		
3963	3963	BSF-REBATE-GROSS-AMT	1	X
		<b>Note</b>		
		This field is no longer available for use.		
3964	3971	BSF-RB-APP-PROMOID	8	X(8)
		<b>Note</b>		
		This field is no longer available for use.		
3972	3972	BSF-REBATE-PAY-APP-SW	1	X
		<b>Note</b>		
		This field is no longer available for use.		
3973	3973	BSF-PROMO-REBATE-SW	1	X
		<b>Note</b>		
		This field is no longer available for use.		

From	To	Field	Length	Picture
3974	3974	BSF-RESIDUAL-RB-RETAIN	1	X
<b>Note</b> This field is no longer available for use.				
3975	3982	BSF-ANNL-FEE-FULL-AM	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3983	3990	BSF-ANN-FEE-HALF-AM	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3991	3991	BSF-CLNT-SMMR-RPRT-CD	1	X
<b>Note</b> This field is no longer available for use.				
3992	3992	BSF-ANN-FEE-RB-QLFY-CD	1	X
<b>Note</b> This field is no longer available for use.				
3993	3993	BSF-CLER-TRNS-BONS-CD	1	X
<b>Note</b> This field is no longer available for use.				
3994	4002	BSF-CTD-MAX-REBATE-AMT	9	S9(15)V9(2) C-3
<b>Note</b> This field is no longer available for use.				

# Special Accounts

From	To	Field	Length	Picture
4003	4021	BSF-OTHER-CNTL-SPECIAL-ACCTS	19	GROUP
		PCF service/subject/section is: <b>CP OC SA</b>		
4003	4003	BSF-AB-EMP-DISC-FLAG	1	X
		Parameter Name: Employee Discount Option		
		Valid values are:		
		0 = Do not compute employee discount		
		1 = Compute employee discount – United Kingdom		
4004	4005	BSF-AB-EMP-DISC-POST-ID	2	X(2)
		Parameter Name: Posting Identification		
		Valid values are:		
		Q0-Q9, QA-QZ		
4006	4007	BSF-AB-EMP-DISC-ADJ-ID	2	X(2)
		Parameter Name: Adjustment Identification		
		Valid values are:		
		Q0-Q9, QA-AZ		
4008	4008	BSF-AB-CHD-TYPE	1	X
		Parameter Name: Cardholder Type		
		Valid values are:		
		0 = Option not used		
		1 = United Kingdom only		
		2 = United Kingdom only		
4009	4009	BSF-USAV-PRTC-ID	1	X
		Parameter Name: U\$AVE Client Option		



From	To	Field	Length	Picture
4010	4010	BSF-ADB-CLCL-NR	1	9
		Parameter Name: Zero Finance Charge ADB Calculation Option		
<b>4011</b>	<b>4021</b>	<b>BSF-TAX-BILL-CD-OPTIONS</b>	<b>11</b>	<b>GROUP</b>
4011	4011	BSF-TAX-BILL-CD	1	X
		Parameter Name: Tax Billing Option 1 Valid values are: 0 = Do not bill tax to the customer 1 = Bill tax to the customer Default value is: 0		
		<b>Note</b> This field is for AUSTRALIA only.		
4012	4012	BSF-TAX-BILL-2-CD	1	X
		Parameter Name: Tax Billing Option 2 Valid values are: 0 = Do not bill tax to the customer 1 = Bill tax to the customer Default value is: 0		
		<b>Note</b> This field is for AUSTRALIA only.		

From	To	Field	Length	Picture
4013	4013	BSF-TAX-BILL-3-CD	1	X
Parameter Name: Tax Billing Option 3 Valid values are: 0 = Do not bill tax to the customer 1 = Bill tax to the customer Default value is: 0 <b>Note</b> This field is for AUSTRALIA only.				
4014	4014	BSF-TAX-BILL-4-CD	1	X
Parameter Name: Tax Billing Option 4 Valid values are: 0 = Do not bill tax to the customer 1 = Bill tax to the customer Default value is: 0 <b>Note</b> This field is for AUSTRALIA only.				
4015	4015	BSF-TAX-BILL-5-CD	1	X
Parameter Name: Tax Billing Option 5 Valid values are: 0 = Do not bill tax to the customer 1 = Bill tax to the customer Default value is: 0 <b>Note</b> This field is for AUSTRALIA only.				

From	To	Field	Length	Picture
4016	4016	BSF-TAX-BILL-6-CD	1	X
Parameter Name: Tax Billing Option 6 Valid values are: 0 = Do not bill tax to the customer 1 = Bill tax to the customer Default value is: 0 <b>Note</b> This field is for AUSTRALIA only.				
4017	4017	BSF-TAX-BILL-7-CD	1	X
Parameter Name: Tax Billing Option 7 Valid values are: 0 = Do not bill tax to the customer 1 = Bill tax to the customer Default value is: 0 <b>Note</b> This field is for AUSTRALIA only.				
4018	4018	BSF-TAX-BILL-8-CD	1	X
Parameter Name: Tax Billing Option 8 Valid values are: 0 = Do not bill tax to the customer 1 = Bill tax to the customer Default value is: 0 <b>Note</b> This field is for AUSTRALIA only.				

From	To	Field	Length	Picture
4019	4019	BSF-TAX-BILL-9-CD	1	X
Parameter Name: Tax Billing Option 9				
Valid values are:				
0 = Do not bill tax to the customer				
1 = Bill tax to the customer				
Default value is:				
0				
<b>Note</b>				
This field is for AUSTRALIA only.				
4020	4020	BSF-TAX-BILL-10-CD	1	X
Parameter Name: Tax Billing Option 10				
Valid values are:				
0 = Do not bill tax to the customer				
1 = Bill tax to the customer				
Default value is:				
0				
<b>Note</b>				
This field is for AUSTRALIA only.				

From	To	Field	Length	Picture
4021	4021	BSF-GOVT-CHRG-DSPR-CD	1	X
Parameter Name: Disperse Among Plans				
Valid values are:				
0 = Do not prorate government surcharges across plan balances and standard balances				
1 = Prorate government surcharges equally based on plan balances and standard balances				
2 = Prorate government surcharges based on current plan balances and standard balances				
3 = Prorate government surcharges based on last statement plan balance and standard balances				
4 = Prorate government surcharges based on the current cycle's interest				
5 = Prorate government surcharges based on the unpaid billed payment due amount				

## Statement Design

From	To	Field	Length	Picture
4022	4204	<b>BSF-OTHER-CNTL-STMT-DESIGN</b>	183	<b>GROUP</b>
		PCF service/subject/section is: <b>CP OC SD</b>		
4022	4086	<b>BSF-FRM-TABLE</b>	13	<b>GROUP</b>
		Occurs 5 times Indexed by BSF-STMT-INDEX		
4022	4022	BSF-PHONE-SUPRESS-FLAG	1	9
		Parameter Name: Statement Telephone Valid values are: 0 = Print the information from the Statement Telephone Number parameter in the Address and Phone Controls section (PF SC AP) of the Product Control File 1 = Do not print the telephone number 2 = Print the telephone number according to the ZIP code table		
4023	4027	<b>BSF-CHD-STMT-FIELDS</b>	5	<b>GROUP</b>
4023	4025	BSF-STMT-FLAG	3	X(3)
		Parameter Name: Statement Form Type Valid values are: 00-999, AA-999, AA-ZZ9		
4026	4027	BSF-LNGG-CD	2	X(2)
		Parameter Name: Language Default value is: EN		
4028	4029	<b>BSF-RTRN-ADDR-FIELDS</b>	2	<b>GROUP</b>

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From	To	Field	Length	Picture
4028	4028	BSF-PYMT-RTRN-ADDR-FLAG	1	X
Parameter Name: Payment Return Address				
Valid values are:				
0 = Do not print the payment return address.				
1 = Print the information in the Payment Return Name, Payment Return Address, Payment Return City/State, and Payment Return ZIP Code parameters in the Address and Phone Controls section (PF SC AP) of the Product Control File				
2 = Print the alternate payment return address, based on the decision table result in the Payment Return Address decision area.				

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From	To	Field	Length	Picture
4029	4029	BSF-STMT-RTRN-ADDR-FLAG	1	X
<p>Parameter Name: Statement Return Address</p> <p>Valid values are:</p> <p>0 = Do not print a statement return address</p> <p>1 = Print the information from the Institution Name parameter in the Basic Address section (AO/AC/BA) of the Product Control File and the Statement Return Address, Statement Return City/State, and Statement Return ZIP Code parameters in the Address and Phone Controls section (PF SC AP) of the Product Control File</p> <p>2 = Print the information from the Statement Return Name, Statement Return Address, Statement Return City/State, and Statement Return ZIP Code parameters in the Address and Phone Controls section (PF SC AP) of the Product Control File</p> <p>3 = Print the information from the Institution Name and City &amp; State parameters in the Basic Address section (AO AC BA).</p> <p>4 = Print the information from the principal-level Institution Name parameter and the principal-level City &amp; State parameter and the contents of the Statement Return ZIP Code parameter in the Address and Phone Controls section (PF SC AP) of the Product Control File</p> <p>5 = Print the information from the Institution Name, City &amp; State, and Zip Code parameters in the Basic Address section (AO AC BA)</p> <p>6 = Courtesy message</p>				



From	To	Field	Length	Picture
4030	4030	BSF-PMT-DUE-DATE-CTRL	1	S9V C-3
		Parameter Name: Payment Due Date		
		Valid values are:		
		0 = Print the payment due date, as set in the Payment Due Days and Pymt Due to Non-Bank Holiday parameters in the Statement Production section (CP IC SP) of the Product Control File, in the payment due date box on the statement.		
		1 = Print NOW DUE in the payment due date box on the statement for accounts with an internal status of D (delinquent) or X (overlimit and delinquent). For accounts with an internal status other than D or X, print the payment due date, as set in the Payment Due Days and Pymt Due to Non-Bank Holiday parameters		
4031	4032	BSF-CUST-STMT-FORMAT	2	S9(3)V C-3
		Parameter Name: Custom Statement Format		
		Valid values are:		
		000 = Option not used		
		001-999		
4033	4034	BSF-DPLX-PRNT-DSCL-ID	2	X(2)
		Parameter Name: Print Disclosure Content		
4087	4087	BSF-NR-OF-FRM	1	S9V C-3

**Note**

This field is RESERVED for INTERNAL use.

From	To	Field	Length	Picture
4088	4088	BSF-FLAP-SEQU-CONTROL	1	X
Parameter Name: Promotional Terms Sort Order  Valid values are: 0 = Print promotional balance information in original transaction date order. 1 = Print promotional balance information in post date order. 2 = Print promotional balance information in promotion ID order.				
4089	4089	BSF-CNVN-USER-CD	1	S9V C-3
Parameter Name: Convenience User ADB Option  Valid values are: 0 = No, do not generate average daily balances for accounts for which the entire balance was paid off during the grace period. 1 = Yes, generate average daily balances for accounts for which the entire balance was paid off during the grace period.				
<b>4090</b>	<b>4169</b>	<b>BSF-MISC-FEES</b>	<b>80</b>	<b>GROUP</b>

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From	To	Field	Length	Picture
4090	4105	BSF-MISC-FEE-MRCH1-NR	16	X(16)

Parameter Name: Miscellaneous Fee  
Merchant 1

Valid values are:

Zeros = No Misc. Fee Finance Chg

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeros

### Note

The field will be initialized as zeros, which indicates that there are no miscellaneous fees considered a finance charge. The field cannot be populated with a merchant number until statements is setup to handle the miscellaneous fee. This is done through a statement program request. When a field does contain a merchant number (which means there is an additional fee), the statement subsystem will determine how to classify the fee and process the fee accordingly.

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From	To	Field	Length	Picture
4106	4121	BSF-MISC-FEE-MRCH2-NR	16	X(16)
Parameter Name: Miscellaneous Fee Merchant 2				
Valid values are:				
Zeros = No Misc. Fee Finance Chg				
Valid Merchant Number = Misc. Fee Finance Chg				
Default value is:				
Zeros				
<b>Note</b>				
The field will be initialized as zeros, which indicates that there are no miscellaneous fees considered a finance charge. The field cannot be populated with a merchant number until statements is setup to handle the miscellaneous fee. This is done through a statement program request. When a field does contain a merchant number (which means there is an additional fee), the statement subsystem will determine how to classify the fee and process the fee accordingly.				

From	To	Field	Length	Picture
4122	4137	BSF-MISC-FEE-MRCH3-NR	16	X(16)
Parameter Name: Miscellaneous Fee Merchant 3				
Valid values are:				
Zeros = No Misc. Fee Finance Chg				
Valid Merchant Number = Misc. Fee Finance Chg				
Default value is:				
Zeros				
<b>Note</b>				
The field will be initialized as zeros, which indicates that there are no miscellaneous fees considered a finance charge. The field cannot be populated with a merchant number until statements is setup to handle the miscellaneous fee. This is done through a statement program request. When a field does contain a merchant number (which means there is an additional fee), the statement subsystem will determine how to classify the fee and process the fee accordingly.				

From	To	Field	Length	Picture
4138	4153	BSF-MISC-FEE-MRCH4-NR	16	X(16)
Parameter Name: Miscellaneous Fee Merchant 4				
Valid values are:				
Zeros = No Misc. Fee Finance Chg				
Valid Merchant Number = Misc. Fee Finance Chg				
Default value is:				
Zeros				
<b>Note</b>				
The field will be initialized as zeros, which indicates that there are no miscellaneous fees considered a finance charge. The field cannot be populated with a merchant number until statements is setup to handle the miscellaneous fee. This is done through a statement program request. When a field does contain a merchant number (which means there is an additional fee), the statement subsystem will determine how to classify the fee and process the fee accordingly.				

From	To	Field	Length	Picture
4154	4169	BSF-MISC-FEE-MRCH5-NR	16	X(16)
<p>Parameter Name: Miscellaneous Fee Merchant 5</p> <p>Valid values are:</p> <p>Zeros = No Misc. Fee Finance Chg</p> <p>Valid Merchant Number = Misc. Fee Finance Chg</p> <p>Default value is:</p> <p>Zeros</p> <p><b>Note</b></p> <p>The field will be initialized as zeros, which indicates that there are no miscellaneous fees considered a finance charge. The field cannot be populated with a merchant number until statements is setup to handle the miscellaneous fee. This is done through a statement program request. When a field does contain a merchant number (which means there is an additional fee), the statement subsystem will determine how to classify the fee and process the fee accordingly.</p>				
4170	4172	BSF-ALTR-STMT-FORM-CD	3	X(3)
<p>Parameter Name: Alternate Statement Form Type</p> <p>Valid values are:</p> <p>User-defined</p> <p>Default value is:</p> <p>Spaces</p> <p><b>Note</b></p> <p>This request will move this field to the MSR Files out of program SSCSTMT3.</p>				

From	To	Field	Length	Picture
4173	4173	BSF-STMT-RCNC-GNRT-CD	1	X
		Parameter Name: Reconciliation Report Indicator		
		Valid values are:		
		0 = Do not generate the CD-4699, Statement Reconciliation Report.		
		1 = Generate the CD-4699, Statement Reconciliation Report.		
		Default value is:		
		0		
4174	4178	BSF-USPS-STTM-MID-ID	5	S9(9) COMP-3
		Parameter Name: USPS Statement MID		
		Default value is:		
		Zeros		
4179	4180	BSF-STTM-SRVC-TYPE-CD	2	S9(3) COMP-3
		Parameter Name: USPS Statement Srvc Type		
		Valid values are:		
		036 = First Class with manual corrections		
		041 = First Class MailTracker with manual corrections		
		081 = Reserved for future use		
		083 = Reserved for future use		
		141 = Reserved for future use		
		241 = Reserved for future use		
		260 = First Class with no manual corrections		
		270 = First Class MailTracker with no address corrections		
		Default value is:		
		036		



From	To	Field	Length	Picture
4181	4182	BSF-REMT-SRVC-TYPE-CD	2	S9(3) COMP-3
		Parameter Name: USPS Remit SRVC Type		
		Valid values are:		
		050 = First Class MailTracker reply mail		
		700 = First Class reply mail		
		703 = CRM without confirmation		
		Default value is:		
		700		
4183	4184	BSF-RGST-SRVC-TYPE-CD	2	S9(3) COMP-3
		Parameter Name: USPS Tran Rgst Srvc Type		
		Valid values are:		
		036 = First Class with manual corrections		
		260 = First Class with no manual corrections		
		Default value is:		
		036		
4185	4186	BSF-SRVC-TYPE-1098-CD	2	S9(3) COMP-3
		Parameter Name: USPS 1098/1099C Srvc Type		
		Valid values are:		
		036 = First Class with manual corrections		
		260 = First Class with no manual corrections		
		Default value is:		
		036		

From	To	Field	Length	Picture
4187	4187	BSF-SD-1STY-MGMT-CD	1	X
Parameter Name: SD 1st Yr Max Mgmt Cd Valid values are: 0 = Exclude the fee from first year maximum fee management 1 = Include the fee, but do not allow fees that exceed the first year maximum to post 2 = Include the fee, but reduce fees that exceed the first year maximum to the available amount and then post the reduced amount 3 = Include the fee, but allow fees that exceed the first year maximum to post Default value is: 0				
4188	4195	BSF-STMT-TLP-AQ-ID	8	X(8)
Parameter Name: Stmt TLP AQ ID Valid values are: Any valid AQ table identifier Spaces = Not used Default value is: Spaces				
4196	4196	BSF-STMT-TLP-INCL-CD	1	X
Parameter Name: Stmt TLP Incl Cd Valid values are: 0 = Include all accounts 1 = Exclude accounts with a plan balance Default value is: 0				

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From	To	Field	Length	Picture
4197	4204	BSF-AM-DESC-TABL-ID	8	X(8)
Parameter Name: Alt Merchant Desc Table ID				
Default value is:				
Spaces				

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# Travel Insurance

From	To	Field	Length	Picture
4205	4266	<b>BSF-OTHER-CNTLS-TRAVEL-INS</b>	62	<b>GROUP</b>
PCF service/subject/section is: <b>CP OC TI</b>				
4205	4205	BSF-SUPP-INS-FLAG	1	X
Parameter Name: Visa Travel Insurance Option				
Valid values are:				
0 = Do not use the <b>BSF-SUPP-INS-AMOUNT</b> field.				
1 = Supplemental insurance premium is a fixed dollar-and-cent amount.				
4206	4206	BSF-BTI-ELIG-FLAG	1	X
Parameter Name: Basic Travel Insurance Option				
Valid values are:				
0 = No, this account is not eligible for automatic travel insurance.				
1 = Yes, this account is eligible for automatic travel insurance.				
4207	4207	BSF-STI-AMEX-TRVL-INSR-CD	1	X
Parameter Name: American Express Travel Insurance Option				
4208	4209	BSF-STI-AMEX-INSR-BTCH-CD	2	X(2)
Parameter Name: Batch ID				
4210	4259	<b>BSF-BASIC-TRAVEL-INSURANCE</b>	50	<b>GROUP</b>
This code identifies how to process cardholder accounts with regard to basic travel insurance.				

From	To	Field	Length	Picture
4210	4217	BSF-BTI-THRESHOLD-AMOUNT	8	S9(15)V C-3
Parameter Name: Threshold Amount				
<b>4218</b>	<b>4259</b>	<b>BSF-BTI-RATES</b>	<b>42</b>	<b>GROUP</b>
4218	4224	BSF-BTI-RATE-1	7	S9(11)V9(2) C-3
Parameter Name: Amount 1				
<b>Note</b>				
This field is RESERVED for RESTRICTED use.				
4225	4231	BSF-BTI-RATE-2	7	S9(11)V9(2) C-3
Parameter Name: Amount 2				
<b>Note</b>				
This field is RESERVED for RESTRICTED use.				
4232	4238	BSF-BTI-RATE-3	7	S9(11)V9(2) C-3
Parameter Name: Amount 3				
<b>Note</b>				
This field is RESERVED for RESTRICTED use.				
4239	4245	BSF-BTI-RATE-4	7	S9(11)V9(2) C-3
Parameter Name: Amount 4				
<b>Note</b>				
This field is RESERVED for RESTRICTED use.				
4246	4252	BSF-BTI-RATE-5	7	S9(11)V9(2) C-3
Parameter Name: Amount 5				
<b>Note</b>				
This field is RESERVED for RESTRICTED use.				

From	To	Field	Length	Picture
4253	4259	BSF-BTI-RATE-6	7	S9(11)V9(2) C-3
		Parameter Name: Amount 6		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		
<b>4218</b>	<b>4259</b>	<b>FILLER</b>	<b>42</b>	<b>GROUP</b>
		Redefines BSF-BTI-RATES		
4218	4259	BSF-BTI-RATE	7	S9(11)V9(2) C-3
		Occurs 6 times		
4260	4266	BSF-SUPP-INS-AMOUNT	7	S9(11)V9(2) C-3
		Parameter Name: Amount		
4260	4266	BSF-SUPP-INS-RATE	7	S9(11)V9(2) C-3
		Redefines BSF-SUPP-INS-AMOUNT		

## Declined Batch Auth

From	To	Field	Length	Picture
4267	4352	BSF-PENALTY-FEE-DECL-BTCH-AUTH	86	GROUP
PCF service/subject/section is: <b>CP PF DA</b>				
4267	4267	BSF-AB-DECL-AUTH-LTR-FLAG	1	X
Parameter Name: Declined Auth Computer Letter Control  Valid values are: A = Generate letters for eligible accounts if the external status is A (authorization prohibited). B = Generate letters for eligible accounts if the external status is B (bankrupt). C = Generate letters for eligible accounts if the external status is C (closed). E = Generate letters for eligible accounts if the external status is E (revoked). F = Generate letters for eligible accounts if the external status is F (frozen). I = Generate letters for eligible accounts if the external status is I (interest accrual prohibited). L = Generate letters for eligible accounts if the external status is L (lost). N = Do not generate letters automatically. U = Generate letters for eligible accounts if the external status is U (stolen). Continued on next page...				

From	To	Field	Length	Picture
		Y = Generate letters for eligible accounts with any of the following internal and/or external statuses. Internal status: D = Delinquent O = Overlimit X = Overlimit and delinquent External status: A = Authorization prohibited B = Bankrupt C = Closed E = Revoked F = Frozen I = Interest accrual prohibited L = Lost U = Stolen Z = Generate letters for eligible accounts if the external status is Z (charged off).		
4268	4271	BSF-AB-DECL-AUTH-LTR-O-03	4	X(4)
		Parameter Name: Delinquent And Overlimit Account		
4272	4291	BSF-DEAUT-REV-DESC	20	X(20)
		Parameter Name: Reversal Text ID		



From	To	Field	Length	Picture
4292	4292	BSF-DEAUT-OPTION	1	S9V C-3
		Parameter Name: Declined Auth Option		
		Valid values are:		
		0 = Do not charge customers for declined batch or online convenience check authorizations.		
		1 = Charge a percent of the amount for declined batch or online authorizations. Do not generate letters.		
		2 = Charge a fixed amount for declined batch or online convenience check authorizations. Do not generate letters.		
		3 = Do not charge cardholders for declined batch or online convenience check authorizations. Generate letters only.		
		4 = Charge a percent of the amount for declined batch or online convenience check authorizations. Generate letters.		
		5 = Charge a fixed amount for declined batch or online convenience check authorizations. Generate letters.		
4293	4294	BSF-DEAUT-BATCH-ID	2	X(2)
		Parameter Name: Declined Auth Batch ID		
		Valid values are:		
		Q0-Q2, Q3-Q9		
4295	4297	BSF-DEAUT-RATE	3	SV9(5) C-3
		Parameter Name: Percent		

Pricing Control File (083) Issue Date: February 20, 2017  
 Confidential and proprietary to First Data Effective Date: April 21, 2017

From	To	Field	Length	Picture
4300	4300	BSF-DEAUT-IE-STATUS-2	1	X
Parameter Name: Include/Exclude Status				
2				
Valid values are:				
A = Authorization prohibited				
B = Bankrupt				
C = Closed				
D = Delinquent				
E = Revoked				
F = Frozen				
I = Interest accrual prohibited				
L = Lost				
N = Credit balance				
O = Overlimit				
U = Stolen				
X = Overlimit and delinquent				
Z = Charged off				
Blank = Normal; blank external status				
Space = Field not being used				

From	To	Field	Length	Picture
4301	4301	BSF-DEAUT-IE-STATUS-3	1	X
Parameter Name: Include/Exclude Status				
3				
Valid values are:				
A = Authorization prohibited				
B = Bankrupt				
C = Closed				
D = Delinquent				
E = Revoked				
F = Frozen				
I = Interest accrual prohibited				
L = Lost				
N = Credit balance				
O = Overlimit				
U = Stolen				
X = Overlimit and delinquent				
Z = Charged off				
Blank = Normal; blank external status				
Space = Field not being used				

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From	To	Field	Length	Picture
4302	4302	BSF-DEAUT-IE-STATUS-4	1	X
Parameter Name: Include/Exclude Status				
4				
Valid values are:				
A = Authorization prohibited				
B = Bankrupt				
C = Closed				
D = Delinquent				
E = Revoked				
F = Frozen				
I = Interest accrual prohibited				
L = Lost				
N = Credit balance				
O = Overlimit				
U = Stolen				
X = Overlimit and delinquent				
Z = Charged off				
Blank = Normal; blank external status				
Space = Field not being used				

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From	To	Field	Length	Picture
4303	4303	BSF-DEAUT-IE-STATUS-5	1	X
		Parameter Name: Include/Exclude Status 5		
		Valid values are:		
		A = Authorization prohibited		
		B = Bankrupt		
		C = Closed		
		D = Delinquent		
		E = Revoked		
		F = Frozen		
		I = Interest accrual prohibited		
		L = Lost		
		N = Credit balance		
		O = Overlimit		
		U = Stolen		
		X = Overlimit and delinquent		
		Z = Charged off		
		Blank = Normal; blank external status		
		Space = Field not being used		
4304	4307	BSF-AB-DECL-AUTH-LTR-O-02	4	X(4)
		Parameter Name: Overlimit Account		
4308	4311	BSF-AB-DECL-AUTH-LTR-D-01	4	X(4)
		Parameter Name: Delinquent Account		
4312	4315	BSF-AB-DECL-AUTH-LTR-X-04	4	X(4)
		Parameter Name: Auth Approval Would Cause Overlimit		
4316	4319	BSF-AB-DECL-AUTH-LTR-E-05	4	X(4)
		Parameter Name: Externally Stated Account		

From	To	Field	Length	Picture
4320	4320	BSF-DA-1STY-MGMT-CD	1	X
		Parameter Name: DA 1st Yr Max Mgmt Cd		
		Valid values are:		
		0 = Exclude the fee from first year maximum fee management		
		1 = Include the fee, but do not allow fees that exceed the first year maximum to post		
		2 = Include the fee, but reduce fees that exceed the first year maximum to the available amount and then post the reduced amount		
		3 = Include the fee, but allow fees that exceed the first year maximum to post		
		Default value is:		
		0		
4321	4328	BSF-DA-RFN-DET-TEXT-ID	8	X(8)
		Parameter Name: Refund Detail Text ID		
		Default value is:		
		DEFRW002		
4329	4336	BSF-DA-WAV-MSG-TEXT-ID	8	X(8)
		Parameter Name: Waived Message Text ID		
		Default value is:		
		Spaces		
4337	4343	BSF-DEAUT-MIN-OR-AMT	7	S9(11)V9(2) C-3
		Parameter Name: Minimum Or Fixed Amount		
4344	4352	BSF-DEAUT-MAX	9	S9(15)V9(2) C-3
		Parameter Name: Maximum Amount		



## Part 4: Penalty Fees Section



# Late Charges

From	To	Field	Length	Picture
4353	4533	<b>BSF-PENALTY-FEES-LATE-CHRG</b>	<b>181</b>	<b>GROUP</b>
PCF service/subject/section is: <b>CP PF LC</b>				
4353	4361	BSF-AB-ESBA-YTD-LATE-CHG-MAX	9	S9(15)V9(2) C-3
Parameter Name: Maximum Yearly Amount				
4362	4362	BSF-AB-ESBA-LATE-CHRG-FLAG	1	X
Parameter Name: Calculation Base				
Valid values are:				
0 = Use total one-cycle delinquent principal and interest.				
1 = Delinquent cash principal and interest				
2 = Use total one-cycle delinquent principal.				
3 = Delinquent principal on cash				
4 = Use total delinquent principal and interest.				
5 = Use cycle-to-date minimum payment due.				
6 = Use current balance.				
7 = Use last statement balance				
4363	4363	BSF-LATE-CHG-DSP-FLAG	1	X
Parameter Name: Statement Description				
Valid values are:				
1 = Late fee				
2 = Delinquent charges				
3 = Frais retardes				
4 = Late charge				
5 = Cargo por mora				

From	To	Field	Length	Picture
4364	4364	BSF-AB-LATE-INCL-EXCL-FLAG	1	X
Parameter Name: Include/Exclude Control Valid values are: E = Exclude accounts with external statuses set in the BSF-AB-LATE-IE-STATUS-1 through BSF-AB-LATE-IE-STATUS-5 fields. I = Include accounts with external statuses set in the BSF-AB-LATE-IE-STATUS-1 through BSF-AB-LATE-IE-STATUS-5 fields. Blank = Include all accounts for late charge processing, regardless of their external status.				
<b>4365</b>	<b>4369</b>	<b>BSF-AB-LATE-INCL-EXCL-STATUS</b>	<b>5</b>	<b>GROUP</b>
4365	4365	BSF-AB-LATE-IE-STATUS-1	1	X
Parameter Name: Status 1 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 Blank = Normal; blank external status Space = Field not being used				

From	To	Field	Length	Picture
4366	4366	BSF-AB-LATE-IE-STATUS-2	1	X
		Parameter Name: Status 2		
		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		
		Blank = Normal; blank external status		
		Space = Field not being used		
4367	4367	BSF-AB-LATE-IE-STATUS-3	1	X
		Parameter Name: Status 3		
		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		
		Blank = Normal; blank external status		
		Space = Field not being used		

From	To	Field	Length	Picture
4368	4368	BSF-AB-LATE-IE-STATUS-4	1	X
		Parameter Name: Status 4		
		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		
		Blank = Normal; blank external status		
		Space = Field not being used		
4369	4369	BSF-AB-LATE-IE-STATUS-5	1	X
		Parameter Name: Status 5		
		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		
		Blank = Normal; blank external status		
		Space = Field not being used		
<b>4370</b>	<b>4405</b>	<b>BSF-LATE-CHG-FIELDS</b>	<b>36</b>	<b>GROUP</b>

From	To	Field	Length	Picture
4370	4370	BSF-LATE-CHG-FLAG	1	X

Parameter Name: Late Charge Option

Valid values are:

0 = Do not assess late charges

A = Assess late charges as a fixed amount.

G = Assess late charges as either a percentage or a fixed amount, whichever is greater. This amount cannot be greater than that in the [BSF-AB-ESBA-YTD-LATE-CHG-MAX](#) field.

P = Assess late charges as a percentage. This amount cannot be greater than that in the [BSF-AB-ESBA-YTD-LATE-CHG-MAX](#) field.

This amount is then checked to make sure it falls within the maximum and minimum late charge amounts set in the [BSF-LATE-CHG-MAX](#) field and the [BSF-LATE-CHG-MINIMUM](#) field.

If it is less than the minimum, the minimum amount is assessed. If it is greater than the maximum, the maximum amount is assessed.

S = Assess late charges based on the state table for late charges.

To use this option you must submit a program request. A state rate table is then created for you.

T = Use tiered late charges based on the account's balance.

You must set the Tiered Late Fees fields in this section before using this option.

From	To	Field	Length	Picture
4371	4371	BSF-LATE-CHG-CALC-FLAG	1	X

Parameter Name: Assessed Accounts

Valid values are:

0 = Calculate late charges without exception.

1 = Assess late charges only if a portion of the delinquent amount is made up of cash advances.

2 = Assess late charges only if the cardholder's cycle-to-date payments have not reduced the minimum payment due to an amount less than that in the Minimum Delq Amount parameter in the Delinquency Settings section (DO DC DS) of the Product Control File

3 = Do not assess late charges if the balance is less than that in the [BSF-LATE-CHG-MIN-BAL](#) field.

4 = Do not assess late charges if the account carries only a cash advance balance.

5 = Do not assess late charges if the account carries only a cash advance balance, or if the cycle-to-date payments have reduced the minimum payment due to an amount less than that in the Minimum Delq Amount parameter

Continued on next page...

From	To	Field	Length	Picture
		<p>6 = Assess late charges only if the payment is not sufficient to cover the nondelinquent minimum payment due. Do not assess late charges if the payment is sufficient to cover the nondelinquent minimum payment due.</p> <p>The System calculates the nondelinquent minimum payment due by subtracting the delinquent amount on the statement before last from the minimum payment due on the statement before last. The System calculates the payment amount by subtracting the last statement's delinquent amount from the minimum payment due on the statement before last.</p> <p>7 = Do not assess late charges if the account meets one of the following conditions.</p> <p>The balance is less than that in the <b>BSF-LATE-CHG-MIN-BAL</b> field.</p> <ul style="list-style-type: none"> <li>■ The cardholder's cycle-to-date payments have reduced the minimum payment due to an amount less than that in the Minimum Delq Amount parameter</li> <li>■ The beginning balance is less than that in the <b>BSF-LATE-CHG-MINIMUM</b> field.</li> </ul> <p>If you use this valid code, you must also set the <b>BSF-LATE-CHG-MIN-BAL</b> and <b>BSF-LATE-CHG-MINIMUM</b> fields to values greater than zero.</p> <p>8 = Do not assess late charges if the balance is less than the <b>BSF-LATE-CHG-MIN-BAL</b> field and/or the unpaid billed minimum payment due amount is less than or equal to the value in the <b>BSF-THRS-WAIV-AM</b> field.</p>		
4372	4372	FILLER	1	X
4373	4375	BSF-LATE-CHG-PCT	3	SV9(5) C-3
Parameter Name: Percent				

From	To	Field	Length	Picture
4376	4384	BSF-LATE-CHG-MAX Parameter Name: Maximum Amount	9	S9(15)V9(2) C-3
4385	4393	BSF-LATE-CHG-MINIMUM Parameter Name: Minimum Or Fixed Amount	9	S9(15)V9(2) C-3
<b>4385</b>	<b>4393</b>	<b>FILLER</b> Redefines BSF-LATE-CHG-MINIMUM	<b>9</b>	<b>GROUP</b>
4385	4393	BSF-LATE-CHG-AMOUNT	9	S9(15)V9(2) C-3
4394	4395	BSF-LATE-CHG-DAYS Parameter Name: Number Of Days Valid values are: 00-30	2	S9(3)V C-3
4394	4395	BSF-LATE-STATE-TABNUM Parameter Name: State Table Redefines BSF-LATE-CHG-DAYS Valid values are: 00-30	2	S9(3)V C-3
4396	4397	BSF-LATE-CHG-CYCLES Parameter Name: Assessment Control (first digit) Parameter Name: Cycles Of Consecutive Delinquency (second digit)	2	S9(2)V C-3
4398	4405	BSF-LATE-CHG-MIN-BAL Parameter Name: Exclusion Balance	8	S9(15)V C-3



From	To	Field	Length	Picture
4406	4406	BSF-LATE-CHG-CYCLE	1	X
<p>Parameter Name: Calculation Day Control</p> <p>Valid values are:</p> <p>0 = Calculate late charges based on a specified number of days after the billing cycle. You set the number of days using the <a href="#">BSF-LATE-CHG-DAYS</a> field.</p> <p>The System assesses a late charge only if the account is delinquent on the date used for calculating the late charge.</p> <p>1 = Calculate late charges based on a specified number of days after the payment due date. You set the number of days using the <a href="#">BSF-LATE-CHG-DAYS</a> field.</p> <p>The payment due date is calculated as the previous statement date plus the number of days in the BSF-PAYMENT-DUE-DAYS field in the Statement Production section (CP IC SP) of the Product Control File.</p> <p>The System assesses a late charge on any account that has not met the minimum payment due by the date used for calculating the late charge. The account need not be delinquent to be subject to late charges.</p>				
4407	4414	BSF-FRST-WAVR-TABL-ID	8	X(8)
Parameter Name: Primary Table ID				
4415	4422	BSF-SCND-WAVR-TABL-ID	8	X(8)
Parameter Name: Secondary Table ID				
4423	4426	BSF-LATE-WAVR-LTTR-NR	4	X(4)
<p>Parameter Name: Waiver Letter</p> <p>Valid values are:</p> <p>0000-0999</p>				

From	To	Field	Length	Picture
4427	4427	BSF-CC-LC-DVRT-FEE-CD	1	X
		Parameter Name: Commercial Card Diverted Fees		
		0 = Do not divert the fee.		
		1 = Divert the fee.		
4428	4436	BSF-LATE-TIER-BLN2-AM	9	S9(15)V9(2) C-3
		Parameter Name: Tier 2-5 Balance		
		Valid values are:		
		Edited for numeric value (0 through S999999999999999.99)		
		Default value is:		
		0		
		<b>Note</b>		
		Enter value in the Late Charge Balance parameter in ascending order. This amount must have a value not equal to zero.)		
4437	4443	BSF-LATE-TIER-FEE2-AM	7	S9(11)V9(2) C-3
		Parameter Name: Tier 2-5 Amount		
		Valid values are:		
		Edited for numeric value (0 through 99999999999.99)		
		Default value is:		
		0		

From	To	Field	Length	Picture
4444	4452	BSF-LATE-TIER-BLN3-AM	9	S9(15)V9(2) C-3
Parameter Name: Tier 2-5 Balance Valid values are: Edited for numeric value (0 through S999999999999999.99) Default value is: 0 <b>Note</b> Enter value in the Late Charge Balance parameter in ascending order. This amount must have a value not equal to zero.				
4453	4459	BSF-LATE-TIER-FEE3-AM	7	S9(11)V9(2) C-3
Parameter Name: Tier 2-5 Amount Valid values are: Edited for numeric value (0 through 9999999999.99) Default value is: 0				
4460	4468	BSF-LATE-TIER-BLN4-AM	9	S9(15)V9(2) C-3
Parameter Name: Tier 2-5 Balance Valid values are: Edited for numeric value (0 through S999999999999999.99) Default value is: 0 <b>Note</b> Enter value in the Late Charge Balance parameter in ascending order. This amount must have a value not equal to zero.				

From	To	Field	Length	Picture
4469	4475	BSF-LATE-TIER-FEE4-AM  Parameter Name: Tier 2-5 Amount Valid values are: Edited for numeric value (0 through 9999999999.99) Default value is: 0	7	S9(11)V9(2) C-3
4476	4484	BSF-LATE-TIER-BLN5-AM  Parameter Name: Tier 2-5 Balance Valid values are: Edited for numeric value (0 through 99999999999999.99) Default value is: 0  <b>Note</b>  Enter value in the Late Charge Balance parameter in ascending order. This amount must have a value not equal to zero.	9	S9(15)V9(2) C-3
4485	4491	BSF-LATE-TIER-FEE5-AM  Parameter Name: Tier 2-5 Amount Valid values are: Edited for numeric value (0 through 9999999999.99) Default value is: 0	7	S9(11)V9(2) C-3
4492	4492	BSF-LATE-CHG-ASSESS-FLAG  Parameter Name: Current Balance Assessment  Valid values are: 0 = Use the current balance to assess late charges 1 = Use the last statement balance to assess late charges	1	X

From	To	Field	Length	Picture
4493	4493	BSF-LATE-CHRG-DSPR-CD	1	X
Parameter Name: Dispersement Allocation Valid values are: 0 = Do not disperse. 1 = Disperse equally among balances. 2 = Prorate based on current balances. 3 = Prorate based on last statement balances. 4 = Prorate based on current finance charges. 5 = Prorate based on current unpaid billed minimum payment due.				
4494	4494	BSF-LATE-CHRG-DSPR-AMNG-CD	1	X
Parameter Name: Disperse Among Balances Valid values are: 0 = Do not disperse. 1 = Disperse among revolving and plan balances. 2 = Disperse among revolving and protected balances. 3 = Disperse among revolving, protected, and plan balances. 4 = Disperse among revolving, protected, plan, and promotional balances.				
4495	4497	FILLER	3	X(3)

From	To	Field	Length	Picture
4498	4498	BSF-LC-MPD-CD	1	X(1)
<p>Parameter Name: LC MPD CD</p> <p>Valid values are:</p> <p>0 = Do not use this option.</p> <p>1 = Use the current MPD amount when calculating the late charge maximum amount.</p> <p>2 = Use the current non-delinquent portion of the MPD amount when calculating the late charge maximum amount.</p> <p>3 = Use the historical last statement MPD amount when calculating the late charge maximum amount.</p> <p>4 = Use the historical non-delinquent last statement MPD amount when calculating the late charge maximum amount.</p> <p>5 = Use the lesser of the current or the historical last statement MPD amount when calculating the late charge maximum amount.</p> <p>6 = Use the lesser of the current non-delinquent or the historical non-delinquent last statement MPD amount when calculating the late charge maximum amount.</p> <p>Default value is:</p> <p>0</p>				

From	To	Field	Length	Picture
4499	4499	BSF-NNP-LATE-CHRG-CD	1	X
		Parameter Name: Non-Processing Late Charge		
		Valid values are:		
		0 = Process a late fee that would be assessed on a non-processing day on the previous processing day.		
		1 = Delay processing a late fee assessed on a non-processing day until the next processing day.		
		Default value is:		
		0		
4500	4505	FILLER	6	X(6)
4506	4513	BSF-LC-RVR-DET-TEXT-ID	8	X(8)
		Parameter Name: Reversal Detail Text ID		
		Default value is:		
		DEFFR001		
4514	4521	BSF-LC-WAV-MSG-TEXT-ID	8	X(8)
		Parameter Name: Waived Message Text ID		
		Default value is:		
		Spaces		
4522	4522	BSF-LATE-FEE-CNTR-REST-CD	1	X
		Parameter Name: Reset Counter		
		Valid values are:		
		0 = Reset counter daily		
		1 = Reset counter at cycle		
		Default value is:		
		0		

From	To	Field	Length	Picture
4523	4523	BSF-LATE-CHRG-RND-CD	1	X
		Parameter Name: Rounding Option		
		Valid values are:		
		0 = Do not use		
		1 = Round to next highest dollar		
		2 = Round to next lowest dollar		
		3 = Round to nearest dollar		
4524	4524	BSF-LATE-FEE-BLNC-CD	1	9
		Parameter Name: Late Fee Balance Indicator		
		Valid values are:		
		0 = Assess a late fee if the only balance on the account is an unpaid late fee		
		1 = Do not assess a late fee if the only balance on the account is an unpaid late fee		
		Default value is:		
		0		
4525	4533	BSF-THRS-WAIV-AM	9	S9(15)V99 COMP-3
		Parameter Name: Threshold Waive Amount		
		Format is:		
		Numeric		
		<b>Note</b>		
		This field can only be set to a value greater than 0 when the <a href="#">BSF-LATE-CHG-CALC-FLAG</a> field is set to a value of 8.		



# Overlimit Charges

From	To	Field	Length	Picture
4534	4753	<b>BSF-PENALTY-FEES-OVRLMT-CHRG</b>	220	<b>GROUP</b>
PCF service/subject/section is: <b>CP PF OC</b>				
4534	4534	BSF-INCLUDE-EXCLUDE-FLAG	1	X
Parameter Name: Include/Exclude Control Valid values are: E = Exclude accounts with external statuses set in the Status 1 through Status 5 parameter. I = Include accounts with external statuses set in the Status 1 through Status 5 parameters Blank = Include all accounts for overlimit charge processing, regardless of their external status				
4535	4539	<b>BSF-INCLUDE-EXCLUDE-STATUS</b>	5	<b>GROUP</b>
4535	4535	BSF-IE-STATUS-1	1	X
Parameter Name: Status 1-5 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 Space = Normal (blank external status)				

From	To	Field	Length	Picture
4536	4536	BSF-IE-STATUS-2	1	X
Parameter Name: Status 1-5 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 Space = Normal (blank external status)				
4537	4537	BSF-IE-STATUS-3	1	X
Parameter Name: Status 1-5 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 Space = Normal (blank external status)				

From	To	Field	Length	Picture
4538	4538	BSF-IE-STATUS-4	1	X
		Parameter Name: Status 1-5		
		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		
		Space = Normal (blank external status)		
4539	4539	BSF-IE-STATUS-5	1	X
		Parameter Name: Status 1-5		
		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		
		Space = Normal (blank external status)		

From	To	Field	Length	Picture
4540	4540	BSF-AGB-AR-OVLMT-FEE-OPT	1	9
Parameter Name: Fee Assessment Valid values are: 0 = Assess the overlimit fee even if a merchandise sale or cash advance does not occur during the current cycle. 1 = Assess the overlimit fee only if a merchandise sale or cash advance occurred during the current cycle.				
4541	4541	BSF-OVLM-CONT-CNTRL	1	X
Parameter Name: Assessment Restrictions Valid values are: 0 = Charge overlimit fees each cycle the account is overlimit. 1 = Charge overlimit fees only if the account was within the credit limit since the last time an overlimit fee was charged. 2 = Do not assess an overlimit fee to cardholders residing in a state with legal restrictions regarding overlimit fees. Assess overlimit fees to all remaining cardholders according to code 1.				
4542	4542	BSF-OVLM-CRED-LINE-CHNG	1	X
Parameter Name: Credit Line Reduction Valid values are: 0 = Credit line changes have no effect on overlimit fees. 1 = Do not charge an overlimit fee if the credit line was lowered during the current cycle. 2 = Delay assessing an overlimit fee for 45 days from the credit line change date.				
<b>4543</b>	<b>4584</b>	<b>BSF-OVLM-CHG-FIELDS</b>	<b>42</b>	<b>GROUP</b>

From	To	Field	Length	Picture
4543	4543	BSF-OVLM-CHG-TYPE	1	S9V C-3

Parameter Name: Overlimit Charge Option

Valid values are:

0 = Do not assess overlimit charges.

1 = If the account is overlimit as much or more than the amount in the [BSF-OVERLIMIT-MIN-AMOUNT](#) field in this section, assess the amount in the [BSF-OVLM-CHG-MIN-AMT](#) field, also in this section.

2 = Assess overlimit charges as a percentage if the account is overlimit as much or more than the amount in the [BSF-OVERLIMIT-MIN-AMOUNT](#) field.

3 = Assess overlimit charges as a fixed amount if the account is overlimit.

Assess charges if an account is overlimit as much or more than the percentage specified in the [BSF-OVLM-CHG-PCT](#) field in this section.

4 = Assess overlimit charges as a percentage if the account is overlimit.

5 = Assess overlimit charges as a fixed amount each time a debit transaction posts to an overlimit account.

Assess charges if an account is overlimit as much or more than the percentage specified in the [BSF-OVLM-CHG-PCT](#) field.

Use this value if you want to assess overlimit charges when a cross-cycle adjustment makes the account overlimit.

If you use this value, set the [BSF-OVLM-CHG-BALANCE-FLAG](#) field to 0 or 2. Set the [BSF-OVLM-CHG-MIN-AMT](#) field to a value greater than zero. Set the [BSF-OVLM-CHG-PCT](#) field to a value greater than or equal to 100%.

Continued on next page...

From	To	Field	Length	Picture
		6 = Assess an overlimit charge based on the state table if the account is overlimit. 7 = Assess overlimit charges as a fixed amount. Assess charges if the account is overlimit at least the dollar amount set in the <b>BSF-OVERLIMIT-MIN-AMOUNT</b> field or at least the percentage of the credit line set in the <b>BSF-OVLM-CHG-PCT</b> field. 8 = Assess overlimit charges as a percentage. Assess charges if the account is overlimit at least the amount set in the <b>BSF-OVERLIMIT-MIN-AMOUNT</b> field or at least the percentage of the credit line set in the <b>BSF-OVLM-CHG-PCT</b> field. 9 = Assess overlimit charges as a fixed amount. Assess charges if the account is overlimit both by the amount set in the <b>BSF-OVERLIMIT-MIN-AMOUNT</b> field and by the percentage of the credit line set in the <b>BSF-OVLM-CHG-PCT</b> field.		
4544	4552	BSF-OVLM-CHG-MIN-AMT  Parameter Name: Minimum Or Fixed Amount	9	S9(15)V9(2) C-3
4553	4561	BSF-OVLM-CHG-MAX  Parameter Name: Maximum Amount	9	S9(15)V9(2) C-3
4562	4570	BSF-OVLM-CHG-PCT  Parameter Name: Balance Percent	9	S9(13)V9(4) C-3
<b>4562</b>	<b>4570</b>	<b>FILLER</b>  Redefines BSF-OVLM-CHG-PCT	<b>9</b>	<b>GROUP</b>
4562	4570	BSF-OVLM-CHG-AMT	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
4571	4573	BSF-OVLM-CHG-RATE	3	SV9(5) C-3
		Parameter Name: Percent		
4574	4574	BSF-OVLM-CHG-BALANCE-FLAG	1	9
		Parameter Name: Determining Balance		
		Valid values are:		
		0 = Use the current balance		
		1 = Use the highest balance since the last statement.		
		The highest balance since the last statement includes fees debited to the account. Fees that are processed as an individual transaction, such as late fees, overlimit fees, and cash advance fees, are added to the balance on the date they are incurred. All other fees are added to the opening balance at the time the account cycles and before any other transactions are included in the calculation.		
		2 = Use the current merchandise and cash advance principal only.		
		3 = Use adjusted high balance.		
		The adjusted high balance is the highest balance since the last statement as adjusted by credit postings, up to the end of processing on the day before the first debit posts, and by debit postings.		
		4 = Use the current balance minus all cycle-to-date finance charges and fees.		
		If you set this field to 4, the System calculates the determining balance at cycle time and does not affect the cardholder's account except to determine whether to charge an overlimit fee.		
		Continued next page...		

From	To	Field	Length	Picture
		<p>5 = Use adjusted high balance minus all cycle-to-date fees.</p> <p>If you set this parameter to 5, the System will use the adjusted high balance minus the cycle-to-date fees. The System will include any credits posted up to and including the day of the first debit transaction in calculating the balance to be used when determining whether to charge overlimit.</p> <p>6 = Use adjusted high balance plus cycle-to-date fees</p> <p>The adjusted high balance is the highest balance since the last statement adjusted by credit and debit postings, including any credits posted up to and including the end of the day the first debit transaction of the new cycle posts to the account. The System includes cycle-to-date fees in the calculation, except CTD late charges. CTD late charges will be included based on the setting in PCF option (CDT LATE FEE REDUCTION) <a href="#">BSF-CTD-LATE-RDCT-CD</a> in CP PF OC.</p>		
4575	4583	BSF-OVERLIMIT-MIN-AMOUNT	9	S9(15)V9(2) C-3
		Parameter Name: Balance Amount		
4584	4584	BSF-OVERLIMIT-CASH-ADV-BAL	1	X
		<p>Parameter Name: Cash Advance Balance</p> <p>Valid values are:</p> <p>0 = Assess overlimit charge according to standard criteria.</p> <p>1 = Do not assess an overlimit charge if the account has only a cash advance balance.</p>		



From	To	Field	Length	Picture
4585	4585	BSF-OVRL-DATE-STMT-MESS	1	X
		Parameter Name: Statement Description		
		Valid values are:		
		0 = Do not print this message.		
		1 = Print this message.		
4586	4586	BSF-ALTR-FEE-WAVR-CD	1	X
		Parameter Name: Alternate Fee Waiver Option		
		Valid values are:		
		0 = Use other Product Control File overlimit charge parameters to determine overlimit charge processing.		
		1 = Use other Product Control File overlimit charge parameters along with the alternate fee waiver parameters to determine overlimit charge processing.		
4587	4589	BSF-MIN-ASSS-PRCN-RT	3	S9(3)V9(2) C-3
		Parameter Name: Minimum Assessment Percent		
		Valid values are:		
		00000, 10000-99999		
4590	4597	BSF-FEE-EXCL-TBL-ID	8	X(8)
		Parameter Name: Fee Exclusion Table		
4598	4605	BSF-WAVR-CRTR-TBL-ID	8	X(8)
		Parameter Name: Waiver Criteria Table		
4606	4608	BSF-MAX-WAVR-PRCN-RT	3	S9(3)V9(2) C-3
		Parameter Name: Maximum Waiver Percent		
		Valid values are:		
		00000, 10001-99999		

From	To	Field	Length	Picture
4609	4609	BSF-CC-OL-DVRT-FEE-CD  Parameter Name: Commercial Card Diverted Fee	1	X
4610	4610	BSF-MID-CYCL-CHRG-CD  Parameter Name: Mid-Cycle Charge Option  Valid values are: 0 = Assess fee at cycle time. 1 = Assess fee during the cycle whenever overlimit conditions are met.	1	X
4611	4611	BSF-DFRR-INTR-RDCT-CD  Parameter Name: Def Int Reduction Option  Valid values are: 0 = Do not subtract deferred cash option promotion interest from the account balance. 1 = For the billing cycle when deferred cash option promotion interest posts, subtract the posted interest from the account balance before determining whether the account is overlimit. Add the posted interest back into the account balance for the rest of processing for the current billing cycle and subsequent billing cycles.  Default value is: 0	1	X
4612	4615	BSF-GROP-OVRL-LTTR  Parameter Name: Group Overlimit Letter  Default value is: 0000	4	X(4)

From	To	Field	Length	Picture
4616	4616	BSF-CTD-LATE-RDCT-CD	1	X
		Parameter Name: CTD Late Fee Reduction		
		Valid values are:		
		0 = Do not use this option.		
		1 = Subtract cycle-to-date late charges from the overlimit calculation.		
		Default value is:		
		0		
4617	4617	BSF-OVER-LIMIT-DSPR-CD	1	X
		Parameter Name: Dispersement Allocation		
		Valid values are:		
		0 = Do not disperse.		
		1 = Disperse equally among balances.		
		2 = Prorate based on current balances.		
		3 = Prorate based on last statement balances.		
		4 = Prorate based on current finance charges.		
		5 = Prorate based on current unpaid billed minimum payment due.		
4618	4619	BSF-OVRL-FLOT-DAY-NR	2	S9(3) C-3
		Parameter Name: Overlimit Float Days		
		Valid values are:		
		000		
		008-028		
		Default value is:		
		000		
4620	4628	BSF-O-L-TIER-BLN2-AM	9	S9(15)V99 COMP-3
		Parameter Name: Tier 2 Balance		
4629	4635	BSF-O-L-TIER-FEE2-AM	7	S9(11)V99 COMP-3
		Parameter Name: Tier 2 Amount		

From	To	Field	Length	Picture
4636	4644	BSF-O-L-TIER-BLN3-AM Parameter Name: Tier 3 Balance	9	S9(15)V99 COMP-3
4645	4651	BSF-O-L-TIER-FEE3-AM Parameter Name: Tier 3 Amount	7	S9(11)V99 COMP-3
4652	4660	BSF-O-L-TIER-BLN4-AM Parameter Name: Tier 4 Balance	9	S9(15)V99 COMP-3
4661	4667	BSF-O-L-TIER-FEE4-AM Parameter Name: Tier 4 Amount	7	S9(11)V99 COMP-3
4668	4676	BSF-O-L-TIER-BLN5-AM Parameter Name: Tier 5 Balance	9	S9(15)V99 COMP-3
4677	4683	BSF-O-L-TIER-FEE5-AM Parameter Name: Tier 5 Amount	7	S9(11)V99 COMP-3
4684	4684	BSF-OVRL-TIER-BAL-CD Parameter Name: Tier Determining Balance  Valid values are:  0 = Use balance based on your setting in BSF-OVLM-CHG-BALANCE-FLAG when evaluating balance tiers.  1 = Use current balance minus disputes when evaluating balance tiers.	1	X

From	To	Field	Length	Picture
4685	4685	BSF-OVER-LIMIT-DSRP-AMNG-CD	1	X
		Parameter Name: Disperse Among Balances		
		Valid values are:		
		0 = Do not disperse.		
		1 = Disperse among revolving and plan balances.		
		2 = Disperse among revolving and protected balances.		
		3 = Disperse among revolving, protected, and plan balances.		
		4 = Disperse among revolving, protected, plan, and promotional balances.		
4686	4686	BSF-OC-PART-CD	1	X(1)
		Parameter Name: OC Participation CD		
		Valid values are:		
		N = Do not participate		
		Y = Participate		
		Default value is:		
		N		
4687	4689	FILLER	3	X(3)
4690	4696	FILLER	7	X(7)
4697	4704	BSF-OC-RVR-DET-TEXT-ID	8	X(8)
		Parameter Name: Reversal Detail Text ID		
		Default value is:		
		DEFFR002		
4705	4712	BSF-OC-WAV-MSG-TEXT-ID	8	X(8)
		Parameter Name: Waived Message Text ID		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
4713	4713	BSF-OVRL-LIMIT-ASSESS-CD	1	X

Parameter Name: Assessment Control

Valid values are:

0 = Do not use the cycles of delinquency as the basis for assessing overlimit charges.

Assess overlimit charges based on your setting of the [BSF-OVLM-CHG-TYPE](#) field.

1 = Assess overlimit fees through number of delinquent cycles specified.

For example, if you set this field to 1 and the [BSF-OVRL-CNISC-CYCL-NR](#) to 3, the System assesses the account an overlimit charge every monthly cycle the account is delinquent up to and including the third cycle of delinquency. The System does not assess overlimit charges in the fourth monthly cycle of delinquency in this instance.

2 = Assess a single overlimit fee in the specified delinquent cycle.

The System does not assess an overlimit charge unless the account is continuously delinquent the count of cycles set in the [BSF-OVRL-CNISC-CYCL-NR](#) field and has an outstanding delinquent amount in each of the monthly cycles of consecutive delinquency.

A value of 2 in this parameter and a non-zero value in the [BSF-OVRL-CNISC-CYCL-NR](#) field indicates that a customer is only assessed an overlimit charge one time.

Continued next page...

From	To	Field	Length	Picture
		<p>3 = Assess overlimit fees starting with the specified delinquent cycle.</p> <p>The account must be continuously delinquent the number of monthly cycles set in the <a href="#">BSF-OVRL-CNSC-CYCL-NR</a> field before the System assesses an overlimit charge. The assessment of the overlimit charge continues each cycle until the delinquency is removed.</p> <p>For example, if you set this parameter to 3 and set the <a href="#">BSF-OVRL-CNSC-CYCL-NR</a> field to 3, the System does not assess the customer an overlimit charge until the account cycles in a delinquent status for three consecutive monthly cycles. The System assesses an overlimit charge the fourth cycle.</p>		
4714	4714	BSF-OVRL-CNSC-CYCL-NR	1	S9V C-3
		<p>Parameter Name: Delinquency</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
4715	4715	BSF-OVRL-CNSC-ASMT-CD	1	X
<p>Parameter Name: Assessment Code</p> <p>Valid values are:</p> <p>E = Assess overlimit charges if the number of consecutive billing cycles the account has been overlimit as of the last statement equals the value in the <a href="#">BSF-OVRL-CNSC-CNTL-NR</a> field.</p> <p>G = Waive overlimit charges if the number of consecutive billing cycles the account has been overlimit as of the last statement is greater than the value in the <a href="#">BSF-OVRL-CNSC-CNTL-NR</a> field.</p> <p>L = Waive overlimit charges if the number of consecutive billing cycles the account has been overlimit as of the last statement is less than the value in the <a href="#">BSF-OVRL-CNSC-CNTL-NR</a> field.</p> <p>N = Do not use number of cycles overlimit as the basis for assessing overlimit charges.</p> <p>Default value is:</p> <p>N</p>				
4716	4717	BSF-OVRL-CNSC-CNTL-NR	2	S9(3) C-3
<p>Parameter Name: Control Number</p> <p>Valid values are:</p> <p>+000 to +999</p> <p>Default value is:</p> <p>0</p>				



From	To	Field	Length	Picture
4718	4719	BSF-STOP-OVRL-FEE-CT	2	S99 C-3
Parameter Name: Stop Billing Count				
Valid values are:				
01 - 98 = Count of consecutive cycles in which an overlimit fee was charged that is required before the System stops charging overlimit fees				
99 = Option not used				
Default value is:				
99				
4720	4728	BSF-OVRL-THRS-AM	9	S9(15)V99 C-3
Parameter Name: Threshold Amount				
Valid values are:				
0 - 9999999999999999.99				
Default value is:				
0				

From	To	Field	Length	Picture
4729	4729	BSF-FEE-CNTR-REST-CD	1	X
<p>Parameter Name: Reset Counter</p> <p>Valid values are:</p> <p>0 = Reset the count to zero when the System processes the account and assesses no overlimit charge.</p> <p>1 = Reset the count to zero when the current account balance falls below a threshold established with the Threshold Amount parameter anytime during the cycle.</p> <p>The System resets the count when the current balance minus the total unresolved dispute amount is less than the account's credit line plus the amount set in the Threshold Amount parameter.</p> <p>2 = Reset the count to zero if the balance on which an overlimit fee is calculated is not overlimit at billing cycle time.</p> <p>3 = Reset the count when the account balance (not including any dispute amount) is at or below the credit line at billing cycle time.</p> <p>4 = Reset the count to zero when the current account balance falls below a threshold established with the Threshold Amount parameter at billing cycle time.</p> <p>Default value is:</p> <p>0</p>				
4730	4730	BSF-CRDT-INSR-EXCL-CD	1	X(1)
<p>Parameter Name: Credit Insurance</p> <p>Valid values are:</p> <p>0 = Reserved for future use.</p> <p>Default value is:</p> <p>0</p>				

From	To	Field	Length	Picture
4731	4731	BSF-MISC-FEE-EXCL-CD	1	X(1)
Parameter Name: Miscellaneous Fee Valid values are: 0 = Do not exclude miscellaneous fee when calculating the overlimit amount. 1 = Exclude miscellaneous fee when calculating the overlimit amount. Default value is: 0				
4732	4732	BSF-MDSE-ITEM-EXCL-CD	1	X(1)
Parameter Name: Merchandise Item Fees Valid values are: 0 = Do not exclude merchandise item fees when calculating the overlimit amount. 1 = Exclude merchandise item fees when calculating the overlimit amount. Default value is: 0				
4733	4733	BSF-CASH-ITEM-EXCL-CD	1	X(1)
Parameter Name: Cash Item Fee Valid values are: 0 = Do not exclude cash item fees when calculating the overlimit amount. 1 = Exclude cash item fees when calculating the overlimit amount. Default value is: 0				

From	To	Field	Length	Picture
4734	4734	BSF-GOVT-SRCH-EXCL-CD	1	X(1)
Parameter Name: Government Surcharges Valid values are: 0 = Do not exclude government surcharges when calculating the overlimit amount. 1 = Exclude government surcharges when calculating the overlimit amount. Default value is: 0				
4735	4735	BSF-ANNL-FEE-EXCL-CD	1	X(1)
Parameter Name: Annual Fee Valid values are: 0 = Do not exclude annual fee when calculating the overlimit amount. 1 = Exclude annual fee when calculating the overlimit amount. Default value is: 0				
4736	4736	BSF-PRTC-AGRM-EXCL-CD	1	X(1)
Parameter Name: Purchase Agreement Valid values are: 0 = Do not exclude purchase agreement when calculating the overlimit amount. 1 = Exclude purchase agreement when calculating the overlimit amount. Default value is: 0				

From	To	Field	Length	Picture
4737	4737	BSF-FINC-CHRG-EXCL-CD	1	X(1)
Parameter Name: Finance Charge Valid values are: 0 = Do not exclude finance charge when calculating the overlimit amount. 1 = Exclude finance charge when calculating the overlimit amount. Default value is: 0				
4738	4738	BSF-NON-INTR-EXCL-CD	1	X(1)
Parameter Name: Non Interest Bearing Fee Valid values are: 0 = Do not exclude non interest bearing debits when calculating the overlimit amount. 1 = Exclude non interest bearing debits when calculating the overlimit amount. Default value is: 0				
4739	4739	BSF-FRST-BLLN-BYPS-CD	1	X(1)
Parameter Name: First Billing OL Bypass Valid values are: 0 = Do not bypass overlimit processing on the first billing cycle. 1 = Bypass overlimit processing on the first billing cycle. Default value is: 0				
4740	4748	BSF-MIN-CRDT-LIMIT-AM	9	S9(15)V9(2) C-3
Parameter Name: Minimum Credit Limit				

From	To	Field	Length	Picture
4749	4750	BSF-GRAC-PERD-DAYS-NR	2	S99 C-3
		Parameter Name: Grace Period Days Number		
		Valid values are:		
		00 - 28		
		Default value is:		
		00		
4751	4751	BSF-GRAC-PERD-OPTN-CD	1	X
		Parameter Name: Grace Period Option		
		Valid values are:		
		0 = Option not used		
		1 = Accounts that are overlimit due to specified excluded fees can qualify for grace period processing		
		Default value is:		
		0		
4752	4752	BSF-LATE-CHRG-EXCL-CD	1	X
		<b>Note</b>		
		This field is RESERVED.		
4753	4753	BSF-FGN-CNC-FEE-XCL-CD	1	X
		Parameter Name: Foreign Currency Fee		
		Valid values are:		
		0 = Include in overlimit calculation		
		1 = Exclude from overlimit calculation		
		Default value is:		
		0		

# Returned Check Charges

From	To	Field	Length	Picture
<b>4754</b>	<b>4855</b>	<b>BSF-PENALTY-FEES-RTRN-CHK-CHRG</b>	<b>102</b>	<b>GROUP</b>
		PCF service/subject/section is: <b>CP PF RC</b>		
4754	4757	BSF-AB-BAD-CHECK-LTR	4	X(4)
		Parameter Name: Computer Letter		
<b>4758</b>	<b>4799</b>	<b>BSF-CKCHG-DATA</b>	<b>42</b>	<b>GROUP</b>
4758	4759	BSF-CKCHG-BATCH-ID	2	X(2)
		Parameter Name: Batch Identification Valid values are: Q0, Q1, Q2, Q3-Q9, QA-QZ		
4760	4779	BSF-CKCHG-POST-DESC	20	X(20)
		Parameter Name: Statement Description Posting Text ID		
4780	4799	BSF-CKCHG-REV-DESC	20	X(20)
		Parameter Name: Statement Description Reversal Text ID		
4800	4800	BSF-CKCHG-OPTION	1	S9V C-3
		Parameter Name: Returned Check Option Valid values are: 0 = No, do not charge for an insufficient fund check. Do not generate an automatic letter. 1 = Yes, charge for an insufficient fund check. The charge is a percent of the returned payment. Generate an automatic letter. 2 = Yes, charge for an insufficient fund check. The charge is a fixed amount. Generate an automatic letter.		

From	To	Field	Length	Picture
4801	4809	BSF-CKCHG-MIN-OR-AMT  Parameter Name: Charges Minimum Or Fixed Amount	9	S9(15)V9(2) C-3
4810	4818	BSF-CKCHG-MAX  Parameter Name: Charges Maximum Amount	9	S9(15)V9(2) C-3
4819	4821	BSF-CKCHG-RATE  Parameter Name: Charges Percent	3	SV9(5) C-3
4822	4822	BSF-PFRC-CHRG-DSPR-CD  Parameter Name: Dispersement Allocation Valid values are: 0 = Do not disperse. 1 = Disperse equally among balances. 2 = Prorate based on current balances. 3 = Prorate based on last statement balances. 4 = Prorate based on current finance charges. 5 = Prorate based on current unpaid billed minimum payment due.	1	X
4823	4823	BSF-PFRC-CHRG-DSPR-AMNG-CD  Parameter Name: Disperse Among Balances Valid values are: 0 = Do not disperse. 1 = Disperse among revolving and plan balances. 2 = Disperse among revolving and protected balances. 3 = Disperse among revolving, protected, and plan balances. 4 = Disperse among revolving, protected, plan, and promotional balances.	1	X



From	To	Field	Length	Picture
4824	4824	BSF-RC-1STY-MGMT-CD  Parameter Name: RC 1st Yr Max Mgmt Cd 0 = Exclude the fee from first year maximum fee management 1 = Include the fee, but do not allow fees that exceed the first year maximum to post 2 = Include the fee, but reduce fees that exceed the first year maximum to the available amount and then post the reduced amount 3 = Include the fee, but allow fees that exceed the first year maximum to post Default value is: 0	1	X
4825	4827	FILLER	3	X(3)

From	To	Field	Length	Picture
4828	4828	BSF-RC-MPD-CD	1	X(1)
<p>Parameter Name: RC MPD Cd</p> <p>Valid values are:</p> <p>0 = Do not use this option.</p> <p>1 = Use the current MPD amount when calculating the returned check charge maximum amount</p> <p>2 = Use the current non-delinquent portion of the MPD amount when calculating the returned check charge maximum amount.</p> <p>3 = Use the historical last statement MPD amount when calculating the returned check charge maximum amount.</p> <p>4 = Use the historical non-delinquent last statement MPD amount when calculating the returned check charge maximum amount.</p> <p>5 = Use the lesser of the current or the historical last statement MPD amount when calculating the returned check charge maximum amount.</p> <p>6 = Use the lesser of the current non-delinquent or the historical non-delinquent last statement MPD amount when calculating the returned check charge maximum amount.</p> <p>Default value is:</p> <p>0</p>				

From	To	Field	Length	Picture
4829	4830	BSF-RC-CNTR-BTCH-ID	2	X(2)
Parameter Name: Counter Batch Identification  Valid values are: Batch IDs BA through B9 B* = Matches any batch ID with B in the first position Spaces = Not used Default value is: Spaces				
4831	4831	BSF-RC-ONE-FEE-PRIO-CD	1	X
Parameter Name: One Fee Prio CD Valid values are: 0 = Not used 1 = Reverse an existing returned check charge when an account later qualifies for a late or overlimit charge Default value is: 0 <b>Note</b> If you set this field to 1, you must also set the BSF-RC-ONE-FEE-CD field to 1.				
4832	4839	BSF-RC-RFN-DET-TEXT-ID	8	X(8)
Parameter Name: Refund Detail Text ID Default value is: DEFRW001				
4840	4847	BSF-RC-WAV-MSG-TEXT-ID	8	X(8)
Parameter Name: Waived Message Text ID Default value is: Spaces				
4848	4854	FILLER	7	X(7)

From	To	Field	Length	Picture
4855	4855	BSF-RC-ONE-FEE-CD	1	X(1)
Parameter Name: One Penalty Fee Per Cycle				
Valid values are:				
0 = Do not participate.				
1= Use the first fee or the first of a previous cycle fee increase for penalty fees including returned check charges, late charges, or overlimit charges. It will select only one fee for the next statement of the first of these encountered regardless if it was internally generated or an external transaction within the current cycle or the result of a cross cycle adjustment.				
Default value is:				
0				



## Part 5: Payment Options Section

## Credit Applications

From	To	Field	Length	Picture
4856	5153	BSF-PYMT-OPTIONS-CREDIT-APPL	298	GROUP
PCF service/subject/section is: CP PO CA				
4856	4857	BSF-AGB-AR-CASH-PAY-PERCENT	2	S9V9(2) C-3
Parameter Name: Cash Advance Payment Percent				
4856	4857	BSF-AGB-AR-CASH-PAY-WHOLE	2	S9(3)V C-3
Redefines BSF-AGB-AR-CASH-PAY-PERCEN T				
4858	4858	BSF-MAXIMIZER-FLAG	1	S9V C-3
Parameter Name: Maximizer Control Valid values are: 0 = Do not use the maximizer process. 1 = Use the maximizer process. 2 = Reserved for restricted use.				
4859	4859	BSF-DEFERRED-PAY-FLAG	1	S9V C-3
Parameter Name: Deferred Payment Option Valid values are: 0 = Deferred pay not allowed 1 = Allow deferred payments				

From	To	Field	Length	Picture
4860	4860	BSF-MPD-PAY-APPL	1	X
Parameter Name: Split MPD Payment Application  Valid values are:  0 = Apply payment according to credit application tables.  1 = Apply payment first to unpaid interest. Apply the remainder of the payment to cash advance principals up to the amount of the cash advance minimum payment. Apply any further amount of the payment to the merchandise principals up to the amount of the merchandise minimum payment. Apply any remaining amount according to the payment application table or your setting in the <a href="#">BSF-PRMT-END-DATE-CD</a> field in this section.				
4861	4861	BSF-PS-RETURNS-APP	1	X
Parameter Name: Returns Previous Statement  Valid values are:  C = Apply previous statement returns to old cash advance principal.  M = Apply previous statement returns to two-cycle-old merchandise.  Blank = Apply previous statement returns as a ratio between old cash advance and two-cycle-old merchandise. The ratio is in proportion to each of the balances.				
4862	4862	BSF-CASH-ADV-PAY-PRIN	1	X
Parameter Name: Cash Advance Payment Allocation  Valid values are:  0 = Apply cash percentage to entire balance.  1 = Apply cash percentage to temporary money portion of balance.				

From	To	Field	Length	Picture
4863	4863	BSF-APPL-RETURNS-MPD	1	X
<p>Parameter Name: Returns Apply to Minimum Payment Due</p> <p>Valid values are:</p> <p>0 = Apply entire amount of return credits toward the account's minimum payment due.</p> <p>1 = Apply only the excess portion of the return credit amount to the account's minimum payment due. The excess portion is that portion of the return which exceeds the principals you specified in the return application sequence fields.</p> <p>2 = Set the minimum payment due amount to zero and prevent the account from becoming delinquent if the total amount of payments and return credits for the cycle to date are equal to or greater than the account's last statement balance. The total amount of payments and return credits includes any cross-cycle payments and credits.</p> <p>If you enter valid code 2 in this parameter, the System will override option 1 or 2 in the <a href="#">BSF-SPCL-CRDT-OPTN-CD</a> field.</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>Be aware that valid value 2 of the <a href="#">BSF-SPCL-CRDT-OPTN-CD</a> field is designed to allow compliance with FFIEC reaging guidelines. Consult with your Legal or Compliance Department before entering valid value 2 in this field.</p>				
4864	4909	BSF-PAYAP-REVOLV	46	GROUP



From	To	Field	Length	Picture
4864	4865	BSF-PAYAP-UNPAID-INT  Parameter Name: Payment Application Principal Unpaid Interest  Valid values are: 01-63, 99	2	S9(4)V COMP
4866	4867	BSF-PAYAP-90-180-MPD  Parameter Name: Payment Application Principal 90/180 Minimum Payment  Valid values are: 01-63, 99	2	S9(4)V COMP
4868	4869	BSF-PAYAP-OLD-CASH  Parameter Name: Payment Application Principal Old Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4870	4871	BSF-PAYAP-TMP-OLD-CASH  Parameter Name: Payment Application Principal Temporary Old Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4872	4873	BSF-PAYAP-2CYC-MRCH  Parameter Name: Payment Application Principal 2-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
4874	4875	BSF-PAYAP-TMP-2CY-MRCH  Parameter Name: Payment Application Principal Temproary 2-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
4876	4877	BSF-PAYAP-1CYC-MRCH  Parameter Name: Payment Application Principal 1-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
4878	4879	BSF-PAYAP-TMP-1CY-MRCH  Parameter Name: Payment Application Principal Temproary 1-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
4880	4881	BSF-PAYAP-CTD-CASH  Parameter Name: Payment Application Principal Cycle-To-Date Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4882	4883	BSF-PAYAP-TMP-CTD-CASH  Parameter Name: Payment Application Principal Temporary Cycle-To-Date Cash  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
4884	4885	BSF-PAYAP-CTD-MRCH  Parameter Name: Payment ApplicationPrincipal Cycle-To-Date Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
4886	4887	BSF-PAYAP-TMP-CTD-MRCH  Parameter Name: Payment Application Principal Temporary Cycle-To-Date Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
4888	4889	BSF-PAYAP-NIB-ANNCHG  Parameter Name: Payment Application Principal Non-Interest Bearing Debits  Valid values are: 01-63, 99	2	S9(4)V COMP
4890	4891	BSF-PAYAP-90-180-BAL  Parameter Name: Payment Application Principal 90-180 Balance  Valid values are: 01-63, 99	2	S9(4)V COMP
4892	4893	BSF-PAYAP-DISPUTE  Parameter Name: Payment Application Principal Dispute  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
4894	4895	BSF-PAYAP-SRCH-NR  Parameter Name: Payment Application Principal Surcharge  Valid values are: 01-63, 99  <b>Note</b>  This field is RESERVED for Australian client use only.	2	S9(4)V COMP
4896	4897	BSF-PAYAP-OVRL-FEE-CD  Parameter Name: Payment Application Principal Billed Overlimit Fees  Valid values are: Numeric values 01-63, 99 Default value is: BSF-PAYAP-UNPAID-INT	2	S9(4)V COMP
4898	4899	BSF-PAYAP-LATE-CHRG-CD  Parameter Name: Payment Application Principal Billed Late Charges  Valid values are: Numeric values 01-63, 99 Default value is: BSF-PAYAP-UNPAID-INT	2	S9(4)V COMP
4900	4901	BSF-PAYAP-MDSE-CHRG-CD  Parameter Name: Payment Application Principal Billed Merchandise Item Charges  Valid values are: Numeric values 01-63, 99 Default value is: BSF-PAYAP-UNPAID-INT	2	S9(4)V COMP

From	To	Field	Length	Picture
4902	4903	BSF-PAYAP-CASH-CHRG-CD  Parameter Name: Payment Application Principal Billed Cash Item Charges  Valid values are: Numeric values 01-63, 99 Default value is: BSF-PAYAP-UNPAID-INT	2	S9(4)V COMP
4904	4905	BSF-PAYAP-CRDT-LIFE-CD  Parameter Name: Payment Application Principal Credit Life Charges  Valid values are: Numeric values 01-63, 99 Default value is: BSF-PAYAP-UNPAID-INT	2	S9(4)V COMP
4906	4907	BSF-PAYAP-ANNL-FEE-CD  Parameter Name: Payment Application Principal Billed Annual Fee  Valid values are: Numeric values 01-63, 99 Default value is: BSF-PAYAP-UNPAID-INT	2	S9(4)V COMP
4908	4909	BSF-PAYAP-MISC-CHRG-CD  Parameter Name: Payment Application Principal Billed Miscellaneous Charges  Valid values are: Numeric values 01-63, 99 Default value is: BSF-PAYAP-UNPAID-INT	2	S9(4)V COMP

From	To	Field	Length	Picture
<b>4910</b>	<b>4989</b>	<b>BSF-PAYAP-MULTI</b>	<b>80</b>	<b>GROUP</b>
4910	4911	BSF-PAYAP-MB-UNPINT-01  Parameter Name: Payment Application Principal For Promotions Unpaid Interest 1  Valid values are: 01-63, 99	2	S9(4)V COMP
4912	4913	BSF-PAYAP-MB-CTDPRN-01  Parameter Name: Payment Application Principal for Promotions Cycle-To-Date 1  Valid values are: 01-63, 99	2	S9(4)V COMP
4914	4915	BSF-PAYAP-MB-1CYPRN-01  Parameter Name: Payment Application Principal For Promotions 1-Cycle Old 1  Valid values are: 01-63, 99	2	S9(4)V COMP
4916	4917	BSF-PAYAP-MB-2CYPRN-01  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 1  Valid values are: 01-63, 99	2	S9(4)V COMP
4918	4919	BSF-PAYAP-MB-UNPINT-02  Parameter Name: Payment Application Principal For Promotions Unpaid Interest 2  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
4920	4921	BSF-PAYAP-MB-CTDPRN-02  Parameter Name: Payment Application Principal for Promotions Cycle-To-Date 2  Valid values are: 01-63, 99	2	S9(4)V COMP
4922	4923	BSF-PAYAP-MB-1CYPRN-02  Parameter Name: Payment Application Principal For Promotions 1-Cycle Old 2  Valid values are: 01-63, 99	2	S9(4)V COMP
4924	4925	BSF-PAYAP-MB-2CYPRN-02  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 2  Valid values are: 01-63, 99	2	S9(4)V COMP
4926	4927	BSF-PAYAP-MB-UNPINT-03  Parameter Name: Payment Application Principal For Promotions Unpaid Interest 3  Valid values are: 01-63, 99	2	S9(4)V COMP
4928	4929	BSF-PAYAP-MB-CTDPRN-03  Parameter Name: Payment Application Principal for Promotions Cycle-To-Date 3  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
4930	4931	BSF-PAYAP-MB-1CYPRN-03  Parameter Name: Payment Application Principal For Promotions 1-Cycle Old 3  Valid values are: 01-63, 99	2	S9(4)V COMP
4932	4933	BSF-PAYAP-MB-2CYPRN-03  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 3  Valid values are: 01-63, 99	2	S9(4)V COMP
4934	4935	BSF-PAYAP-MB-UNPINT-04  Parameter Name: Payment Application Principal For Promotions Unpaid Interest 4  Valid values are: 01-63, 99	2	S9(4)V COMP
4936	4937	BSF-PAYAP-MB-CTDPRN-04  Parameter Name: Payment Application Principal for Promotions Cycle-To-Date 4  Valid values are: 01-63, 99	2	S9(4)V COMP
4938	4939	BSF-PAYAP-MB-1CYPRN-04  Parameter Name: Payment Application Principal For Promotions 1-Cycle Old 4  Valid values are: 01-63, 99	2	S9(4)V COMP



From	To	Field	Length	Picture
4940	4941	BSF-PAYAP-MB-2CYPRN-04  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 4  Valid values are:: 01-63, 99	2	S9(4)V COMP
4942	4943	BSF-PAYAP-MB-UNPINT-05  Parameter Name: Payment Application Principal For Promotions Unpaid Interest 5  Valid values are: 01-63, 99	2	S9(4)V COMP
4944	4945	BSF-PAYAP-MB-CTDPRN-05  Parameter Name: Payment Application Principal for Promotions Cycle-To-Date 5  Valid values are: 01-63, 99	2	S9(4)V COMP
4946	4947	BSF-PAYAP-MB-1CYPRN-05  Parameter Name: Payment Application Principal For Promotions 1-Cycle Old 5  Valid values are: 01-63, 99	2	S9(4)V COMP
4948	4949	BSF-PAYAP-MB-2CYPRN-05  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 5  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
4950	4951	BSF-PAYAP-MB-UNPINT-06  Parameter Name: Payment Application Principal For Promotions Unpaid Interest 6  Valid values are: 01-63, 99	2	S9(4)V COMP
4952	4953	BSF-PAYAP-MB-CTDPRN-06  Parameter Name: Payment Application Principal for Promotions Cycle-To-Date 6  Valid values are: 01-63, 99	2	S9(4)V COMP
4954	4955	BSF-PAYAP-MB-1CYPRN-06  Parameter Name: Payment Application Principal For Promotions 1-Cycle Old 6  Valid values are: 01-63, 99	2	S9(4)V COMP
4956	4957	BSF-PAYAP-MB-2CYPRN-06  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 6  Valid values are: 01-63, 99	2	S9(4)V COMP
4958	4959	BSF-PAYAP-MB-UNPINT-07  Parameter Name: Payment Application Principal For Promotions Unpaid Interest 7  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
4960	4961	BSF-PAYAP-MB-CTDPRN-07  Parameter Name: Payment Application Principal for Promotions Cycle-To-Date 7  Valid values are: 01-63, 99	2	S9(4)V COMP
4962	4963	BSF-PAYAP-MB-1CYPRN-07  Parameter Name: Payment Application Principal For Promotions 1-Cycle Old 7  Valid values are: 01-63, 99	2	S9(4)V COMP
4964	4965	BSF-PAYAP-MB-2CYPRN-07  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 7  Valid values are: 01-63, 99	2	S9(4)V COMP
4966	4967	BSF-PAYAP-MB-UNPINT-08  Parameter Name: Payment Application Principal For Promotions Unpaid Interest 8  Valid values are: 01-63, 99	2	S9(4)V COMP
4968	4969	BSF-PAYAP-MB-CTDPRN-08  Parameter Name: Payment Application Principal for Promotions Cycle-To-Date 8  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
4970	4971	BSF-PAYAP-MB-1CYPRN-08  Parameter Name: Payment Application Principal For Promotions 1-Cycle Old 8  Valid values are: 01-63, 99	2	S9(4)V COMP
4972	4973	BSF-PAYAP-MB-2CYPRN-08  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 8  Valid values are: 01-63, 99	2	S9(4)V COMP
4974	4975	BSF-PAYAP-MB-UNPINT-09  Parameter Name: Payment Application Principal For Promotions Unpaid Interest 9  Valid values are: 01-63, 99	2	S9(4)V COMP
4976	4977	BSF-PAYAP-MB-CTDPRN-09  Parameter Name: Payment Application Principal for Promotions Cycle-To-Date 9  Valid values are: 01-63, 99	2	S9(4)V COMP
4978	4979	BSF-PAYAP-MB-1CYPRN-09  Parameter Name: Payment Application Principal For Promotions 1-Cycle Old 9  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
4980	4981	BSF-PAYAP-MB-2CYPRN-09  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 9  Valid values are: 01-63, 99	2	S9(4)V COMP
4982	4983	BSF-PAYAP-MB-UNPINT-10  Parameter Name: Payment Application Principal For Promotions Unpaid Interest 10  Valid values are: 01-63, 99	2	S9(4)V COMP
4984	4985	BSF-PAYAP-MB-CTDPRN-10  Parameter Name: Payment Application Principal for Promotions Cycle-To-Date 10  Valid values are: 01-63, 99	2	S9(4)V COMP
4986	4987	BSF-PAYAP-MB-1CYPRN-10  Parameter Name: Payment Application Principal For Promotions 1-Cycle Old 10  Valid values are: 01-63, 99	2	S9(4)V COMP
4988	4989	BSF-PAYAP-MB-2CYPRN-10  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 10  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
<b>4910</b>	<b>4989</b>	<b>FILLER</b>	<b>8</b>	<b>GROUP</b>
		Redefines BSF-PAYAP-MULTI Occurs 10 times		
4910	4911	BSF-PAYAP-MB-UNPINT  Parameter Name: Payment Application Principal Unpaid Interest  Valid values are: 01-63, 99	2	S9(4)V COMP
4912	4913	BSF-PAYAP-MB-CTDPRN  Parameter Name: Payment Application Principal Cycle-to-Date  Valid values are: 01-63, 99	2	S9(4)V COMP
4914	4915	BSF-PAYAP-MB-1CYPRN  Parameter Name: Payment Application Principal 1-Cycle Old  Valid values are: 01-63, 99	2	S9(4)V COMP
4916	4917	BSF-PAYAP-MB-2CYPRN  Parameter Name: Payment Application Principal 2-Cycle Old  Valid values are: 01-63, 99	2	S9(4)V COMP
<b>4990</b>	<b>5035</b>	<b>BSF-RETAP-REVOLV</b>	<b>46</b>	<b>GROUP</b>
4990	4991	BSF-RETAP-UNPAID-INT  Parameter Name: Return Application Principal Unpaid Interest  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
4992	4993	BSF-RETAP-90-180-MPD  Parameter Name: Return Application Principal 90/180 Minimum Payment  Valid values are: 01-63, 99	2	S9(4)V COMP
4994	4995	BSF-RETAP-OLD-CASH  Parameter Name: Return Application Principal Old Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4996	4997	BSF-RETAP-TMP-OLD-CASH  Parameter Name: Retrun Application Principal Temporary Old Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4998	4999	BSF-RETAP-2CYC-MRCH  Parameter Name: Return Application Principal 2-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
5000	5001	BSF-RETAP-TMP-2CY-MRCH  Parameter Name: Return Application Principal Temporary 2-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
5002	5003	BSF-RETAP-1CYC-MRCH  Parameter Name: Return Application Principal 1-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
5004	5005	BSF-RETAP-TMP-1CY-MRCH  Parameter Name: Return Application Principal Temporary 1-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
5006	5007	BSF-RETAP-CTD-CASH  Parameter Name: Return Application Principal Cycle-To-Date Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
5008	5009	BSF-RETAP-TMP-CTD-CASH  Parameter Name: Return Application Principal Temporary Cycle-To-Date Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
5010	5011	BSF-RETAP-CTD-MRCH  Parameter Name: Return Application Principal Cycle-To-Date Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP



From	To	Field	Length	Picture
5012	5013	BSF-RETAP-TMP-CTD-MRCH  Parameter Name: Return Application Principal Temporary Cycle-To-Date Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
5014	5015	BSF-RETAP-NIB-ANNCHG  Parameter Name: Return Application Principal Non-Interest Bearing Debits  Valid values are: 01-63, 99	2	S9(4)V COMP
5016	5017	BSF-RETAP-90-180-BAL  Parameter Name: Return Application Principal 90/180 Balance  Valid values are: 01-63, 99	2	S9(4)V COMP
5018	5019	BSF-RETAP-DISPUTE  Parameter Name: Retrun Application Principal Dispute  Valid values are: 01-63, 99	2	S9(4)V COMP
5020	5021	BSF-RETAP-SRCH-NR  Parameter Name: Return Application Principal Surcharge  Valid values are: 01-63, 99  <b>Note</b>  This field is RESERVED for Australian client use only.	2	S9(4)V COMP

From	To	Field	Length	Picture
5022	5023	BSF-RETAP-OVRL-FEE-CD  Parameter Name: Return Application Principal Billed Overlimit Fees  Valid values are: Numeric values 01-63, 99 Default value is: BSF-RETAP-UNPAID-INT	2	S9(4)V COMP
5024	5025	BSF-RETAP-LATE-CHRG-CD  Parameter Name: Return Application Principal Billed Late Charges  Valid values are: Numeric values 01-63, 99 Default value is: BSF-RETAP-UNPAID-INT	2	S9(4)V COMP
5026	5027	BSF-RETAP-MDSE-CHRG-CD  Parameter Name: Return Application Principal Billed Merchandise Item Charges  Valid values are: Numeric values 01-63, 99 Default value is: BSF-RETAP-UNPAID-INT	2	S9(4)V COMP
5028	5029	BSF-RETAP-CASH-CHRG-CD  Parameter Name: Return Application Principal Billed Cash Item Charges  Valid values are: Numeric values 01-63, 99 Default value is: BSF-RETAP-UNPAID-INT	2	S9(4)V COMP

From	To	Field	Length	Picture
5030	5031	BSF-RETAP-CRDT-LIFE-CD  Parameter Name: Return Application Principal Credit Life Charges  Valid values are: Numeric values 01-63, 99 Default value is: BSF-RETAP-UNPAID-INT	2	S9(4)V COMP
5032	5033	BSF-RETAP-ANNL-FEE-CD  Parameter Name: Return Application Principal Billed Annual Fee  Valid values are: Numeric values 01-63, 99 Default value is: BSF-RETAP-UNPAID-INT	2	S9(4)V COMP
5034	5035	BSF-RETAP-MISC-CHRG-CD  Parameter Name: Return Application Principal Billed Miscellaneous Charges  Valid values are: Numeric values 01-63, 99 Default value is: BSF-RETAP-UNPAID-INT	2	S9(4)V COMP
<b>5036</b>	<b>5115</b>	<b>BSF-RETAP-MULTI</b>	<b>80</b>	<b>GROUP</b>
5036	5037	BSF-RETAP-MB-UNPINT-01  Parameter Name: Return Application Principal For Promotions Unpaid Interest 1  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
5038	5039	BSF-RETAP-MB-CTDPRN-01  Parameter Name: Return Application Principal For Promotions Cycle-To-Date 1  Valid values are: 01-63, 99	2	S9(4)V COMP
5040	5041	BSF-RETAP-MB-1CYPRN-01  Parameter Name: Return Application Principal For Promotions 1-Cycle Old 1  Valid values are: 01-63, 99	2	S9(4)V COMP
5042	5043	BSF-RETAP-MB-2CYPRN-01  Parameter Name: Retrun Application For Promotions 2-Cycle Old 1  Valid values are: 01-63, 99	2	S9(4)V COMP
5044	5045	BSF-RETAP-MB-UNPINT-02  Parameter Name: Return Application Principal For Promotions Unpaid Interest 2  Valid values are: 01-63, 99	2	S9(4)V COMP
5046	5047	BSF-RETAP-MB-CTDPRN-02  Parameter Name: Return Application Principal For Promotions Cycle-To-Date 2  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
5048	5049	BSF-RETAP-MB-1CYPRN-02  Parameter Name: Return Application Principal For Promotions 1-Cycle Old 2  Valid values are: 01-63, 99	2	S9(4)V COMP
5050	5051	BSF-RETAP-MB-2CYPRN-02  Parameter Name: Return Application Principal For Promotions 2-Cycle Old 2  Valid values are: 01-63, 99	2	S9(4)V COMP
5052	5053	BSF-RETAP-MB-UNPINT-03  Parameter Name: Return Application Principal For Promotions Unpaid Interest 3  Valid values are: 01-63, 99	2	S9(4)V COMP
5054	5055	BSF-RETAP-MB-CTDPRN-03  Parameter Name: Return Application Principal For Promotions Cycle-To-Date 3  Valid values are: 01-63, 99	2	S9(4)V COMP
5056	5057	BSF-RETAP-MB-1CYPRN-03  Parameter Name: Return Application Principal For Promotions 1-Cycle Old 3  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
5058	5059	BSF-RETAP-MB-2CYPRN-03  Parameter Name: Return Application Principal For Promotions 2-Cycle Old 3  Valid values are: 01-63, 99	2	S9(4)V COMP
5060	5061	BSF-RETAP-MB-UNPINT-04  Parameter Name: Return Application Principal For Promotions Unpaid Interest 4  Valid values are: 01-63, 99	2	S9(4)V COMP
5062	5063	BSF-RETAP-MB-CTDPRN-04  Parameter Name: Return Application Principal For Promotions Cycle-To-Date 4  Valid values are: 01-63, 99	2	S9(4)V COMP
5064	5065	BSF-RETAP-MB-1CYPRN-04  Parameter Name: Return Application Principal For Promotions 1-Cycle Old 4  Valid values are: 01-63, 99	2	S9(4)V COMP
5066	5067	BSF-RETAP-MB-2CYPRN-04  Parameter Name: Return Application Principal For Promotions 2-Cycle Old 4  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
5068	5069	BSF-RETAP-MB-UNPINT-05  Parameter Name: Return Application Principal For Promotions Unpaid Interest 5  Valid values are: 01-63, 99	2	S9(4)V COMP
5070	5071	BSF-RETAP-MB-CTDPRN-05  Parameter Name: Return Application Principal For Promotions Cycle-To-Date 5  Valid values are: 01-63, 99	2	S9(4)V COMP
5072	5073	BSF-RETAP-MB-1CYPRN-05  Parameter Name: Return Application Principal For Promotions 1-Cycle Old 5  Valid values are: 01-63, 99	2	S9(4)V COMP
5074	5075	BSF-RETAP-MB-2CYPRN-05  Parameter Name: \Retrun Application For Promotions 2-Cycle Old 5  Valid values are: 01-63, 99	2	S9(4)V COMP
5076	5077	BSF-RETAP-MB-UNPINT-06  Parameter Name: Return Application Principal For Promotions Unpaid Interest 6  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
5078	5079	BSF-RETAP-MB-CTDPRN-06  Parameter Name: Return Application Principal For Promotions Cycle-To-Date 6  Valid values are: 01-63, 99	2	S9(4)V COMP
5080	5081	BSF-RETAP-MB-1CYPRN-06  Parameter Name: Return Application Principal For Promotions 1-Cycle Old 6  Valid values are: 01-63, 99	2	S9(4)V COMP
5082	5083	BSF-RETAP-MB-2CYPRN-06  Parameter Name: Retrun Application For Promotions 2-Cycle Old 6  Valid values are: 01-63, 99	2	S9(4)V COMP
5084	5085	BSF-RETAP-MB-UNPINT-07  Parameter Name: Return Application Principal For Promotions Unpaid Interest 7  Valid values are: 01-63, 99	2	S9(4)V COMP
5086	5087	BSF-RETAP-MB-CTDPRN-07  Parameter Name: Return Application Principal For Promotions Cycle-To-Date 7  Valid values are: 01-63, 99	2	S9(4)V COMP



From	To	Field	Length	Picture
5088	5089	BSF-RETAP-MB-1CYPRN-07  Parameter Name: Return Application Principal For Promotions 1-Cycle Old 7  Valid values are: 01-63, 99	2	S9(4)V COMP
5090	5091	BSF-RETAP-MB-2CYPRN-07  Parameter Name: Return Application Principal For Promotions 2-Cycle Old 7  Valid values are: 01-63, 99	2	S9(4)V COMP
5092	5093	BSF-RETAP-MB-UNPINT-08  Parameter Name: Return Application Principal For Promotions Unpaid Interest 8  Valid values are: 01-63, 99	2	S9(4)V COMP
5094	5095	BSF-RETAP-MB-CTDPRN-08  Parameter Name: Return Application Principal For Promotions Cycle-To-Date 8  Valid values are: 01-63, 99	2	S9(4)V COMP
5096	5097	BSF-RETAP-MB-1CYPRN-08  Parameter Name: Return Application Principal For Promotions 1-Cycle Old 8  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
5098	5099	BSF-RETAP-MB-2CYPRN-08  Parameter Name: Return Application Principal For Promotions 2-Cycle Old 8  Valid values are: 01-63, 99	2	S9(4)V COMP
5100	5101	BSF-RETAP-MB-UNPINT-09  Parameter Name: Return Application Principal For Promotions Unpaid Interest 9  Valid values are: 01-63, 99	2	S9(4)V COMP
5102	5103	BSF-RETAP-MB-CTDPRN-09  Parameter Name: Return Application Principal For Promotions Cycle-To-Date 9  Valid values are: 01-63, 99	2	S9(4)V COMP
5104	5105	BSF-RETAP-MB-1CYPRN-09  Parameter Name: Return Application Principal For Promotions 1-Cycle Old 9  Valid values are: 01-63, 99	2	S9(4)V COMP
5106	5107	BSF-RETAP-MB-2CYPRN-09  Parameter Name: Return Application Principal For Promotions 2-Cycle Old 9  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
5108	5109	BSF-RETAP-MB-UNPINT-10  Parameter Name: Return Application Principal For Promotions Unpaid Interest 10  Valid values are: 01-63, 99	2	S9(4)V COMP
5110	5111	BSF-RETAP-MB-CTDPRN-10  Parameter Name: Return Application Principal For Promotions Cycle-To-Date 10  Valid values are: 01-63, 99	2	S9(4)V COMP
5112	5113	BSF-RETAP-MB-1CYPRN-10  Parameter Name: Return Application Principal For Promotions 1-Cycle Old 10  Valid values are: 01-63, 99	2	S9(4)V COMP
5114	5115	BSF-RETAP-MB-2CYPRN-10  Parameter Name: Retrurn Application For Promotions 2-Cycle Old 10  Valid values are: 01-63, 99	2	S9(4)V COMP
<b>5036</b>	<b>5115</b>	<b>FILLER</b>  Redefines BSF-RETAP-MULTI Occurs 10 times	<b>8</b>	<b>GROUP</b>

From	To	Field	Length	Picture
5036	5037	BSF-RETAP-MB-UNPINT  Parameter Name: Return Application Principal Unpaid Interest  Valid values are: 01-63, 99	2	S9(4)V COMP
5038	5039	BSF-RETAP-MB-CTDPRN  Parameter Name: Return Application Principal Cycle-to-Date  Valid values are: 01-63, 99	2	S9(4)V COMP
5040	5041	BSF-RETAP-MB-1CYPRN  Parameter Name: Return Application Principal 1-Cycle Old  Valid values are: 01-63, 99	2	S9(4)V COMP
5042	5043	BSF-RETAP-MB-2CYPRN  Parameter Name: Return Application Principal 2-Cycle Old  Valid values are: 01-63, 99	2	S9(4)V COMP

From	To	Field	Length	Picture
5116	5116	BSF-RTRN-HIGH-APR	1	S9V C-3
<p>Parameter Name: Returns Apply to Highest APR</p> <p>Valid values are:</p> <p>0 = Apply return only according to the return application table.</p> <p>1 = Apply return to the merchandise principal with the highest nominal APR first, and end with the principal having the lowest nominal APR. Any excess reverts to the return application table. If multiple balances have the same annual percentage rate, you have the option to apply the return to either the oldest or newest principal, based on the transaction date.</p> <p>2 = Apply return to the merchandise principal with the lowest nominal APR first, and end with the principal having the highest nominal APR. Any excess reverts to the return application table. If multiple balances have the same annual percentage rate, you have the option to apply the return to either the oldest or newest principal, based on the transaction date.</p> <p><b>Note</b></p> <p>If you set this field, you must also set the <b>BSF-RTRN-OLD-BAL</b> field.</p>				
5117	5117	BSF-RTRN-OLD-BAL	1	S9V C-3
<p>Parameter Name: Returns Apply to Oldest Balance</p> <p>Valid values are:</p> <p>0 = Apply return to the oldest balance.</p> <p>1 = Apply return to the newest balance.</p>				

From	To	Field	Length	Picture
5118	5118	BSF-MPD-APPL-PRNC-CD	1	X
Parameter Name: M-P-D Apply To Principal Option				
Valid values are:				
B = Both cash advances and merchandise				
C = Cash advances				
M = Merchandise				
Blank = Option is not used				
5119	5120	BSF-MPD-APPL-PRNC-RT	2	S9(2)V C-3
Parameter Name: M-P-D Percent To Principal				
Valid values are:				
00-99				
<b>Note</b>				
To set this field, you must set the <a href="#">BSF-MPD-APPL-PRNC-CD</a> field to a value other than blank.				

From	To	Field	Length	Picture
5121	5121	BSF-APR-PYMN-APPL-CD	1	X

Parameter Name: APR Payment  
Application

Valid values are:

0 = Apply payment according to the payment application table, regardless of APR.

1 = Apply payment first to any miscellaneous fees, then to the balance with the highest nominal APR, and end with the balance having the lowest nominal APR. If multiple balances have the same annual percentage rate, you have the option to apply the payment to either the oldest or newest principal, based on the transaction date.

2 = Apply payment to any miscellaneous fees first, then to the balance with the lowest nominal APR, and end with the balance having the highest nominal APR. If multiple balances have the same annual percentage rate, you have the option to apply the payment to either the oldest or newest principal, based on the transaction date.

3 = First, apply payment to the balance according to the payment application sequence fields in this section. If multiple balances have the same sequence number, apply payments to the balance with the lowest nominal APR first, and end with the balance having the highest nominal APR. The **BSF-RTRN-OLD-BAL** field in this section determines how the System applies payments to balances with the same APR.

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From	To	Field	Length	Picture
5122	5122	BSF-SAME-BLNC-PYMN-CD	1	X
Parameter Name: Same Balance Payment Application				
0 = Apply payment to oldest balance.				
1 = Apply payment to newest balance.				
<b>Note</b>				
If you set the <a href="#">BSF-APR-PYMN-APPL-CD</a> field to zero, your setting in this field will not affect your current processing.				

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From	To	Field	Length	Picture
5123	5123	BSF-SPCF-PYMN-APPL-CD	1	X

Parameter Name: Specific Payment Application

Valid values are:

0 = Use the following payment application sequence when a payment posts via the merchant account number in the Credit Application Cash Advance parameter.

- Cash advance interest
- Merchandise interest
- Cash advance principal
- Merchandise principal

Use the following sequence when a payment posts via the merchant account number in the Credit Application Merchandise parameter.

- Merchandise interest
- Cash advance interest
- Merchandise principal
- Cash advance principal

1 = Use the following payment application sequence when a payment posts via the merchant account number in the Credit Application Cash Advance parameter.

- Cash advance interest
- Cash advance principal
- Merchandise interest
- Merchandise principal

Use the following sequence when a payment posts via the merchant account number in the Credit Application Merchandise parameter.

- Merchandise interest
- Merchandise principal
- Cash advance interest
- Cash advance principal

Continued on next page...

From	To	Field	Length	Picture
		<p>2 = Use the following payment application sequence when a payment posts via the merchant account number in the Credit Application Cash Advance parameter.</p> <ul style="list-style-type: none"> <li>Standard balance cash advance principals in the order they are sequenced in the credit application table</li> <li>The rest of the categories in the order they are sequenced in the credit application table</li> </ul> <p>Use the following sequence when a payment posts via the merchant account number in the Credit Application Merchandise parameter</p> <ul style="list-style-type: none"> <li>Standard balance merchandise principals in the order they are sequenced in the credit application table</li> <li>The rest of the categories in the order they are sequenced in the credit application table</li> </ul>		
5124	5124	BSF-HLD-ANNL-FEE-FL	1	S9V C-3
		<p>Parameter Name: Hold CDT Unpaid Fee/ Interest Flag</p> <p>Valid values are:</p> <p>0 = Do not use this option.</p> <p>1 = Hold the annual fee from payment. The System will apply the payment to the outstanding balance and any remaining amount to the finance charge debit adjustment.</p> <p>2 = Hold the cycle-to-date finance charge debit adjustment. The System will apply the payment to the outstanding balance and any remaining amount to the annual fee.</p> <p>3 = Hold the annual fee and cycle-to-date finance charge debit adjustment. The System will apply the payment to the outstanding balance.</p>		

From	To	Field	Length	Picture
5125	5125	BSF-PRMT-END-DATE-CD	1	X

Parameter Name: Promotion End Date  
Option

Valid values are:

0 = No, do not allocate payments by  
promotion end date.

1 = When two or more promotional  
balances have identical payment  
application sequences, this setting will  
cause the system to pay unexpired  
balances before expired in order of  
expiration.

0

**Note**

If you set this field to 1, you must set the  
[BSF-SAME-BLNC-PYMN-CD](#) and  
[BSF-APR-PYMN-APPL-CD](#) fields to zero.

From	To	Field	Length	Picture
5126	5126	BSF-SPCL-CRDT-OPTN-CD	1	X

Parameter Name: Special Credit Option

Valid values are:

0 = Special credits post as payments. They will change the minimum payment due and the delinquency on the account. Special credits will be included as payments when determining qualifying reage payment amounts.

1 = Special credits post as credits. They will not change the minimum payment due or the delinquency on the account. However, the credit will not allow the delinquent balance to be greater than the account balance. Special credits will be included as payments when determining qualifying reage payment amounts.

2 = This option works the same as option 1. However, special credits will be excluded from payments when determining qualifying reage payment amounts.

Be aware that valid code 2 of this Special Credit Option parameter is designed to allow compliance with FFIEC reaging guidelines. If you use valid code 2 in this parameter, consult with your Legal or Compliance Department before using valid code 2 in the Apply to Minimum Payment Due parameter in this section.

If you use the special credits payment satisfaction process area of Rules Management, this field will still control the use of special credits when determining reage payments, but it will not determine how special credit amounts are applied.

Default value is:

0

continued on next page...

From	To	Field	Length	Picture
		continued from previous page..		
		<p><b>Note</b></p> <p>This is a one-byte character field. This will have a delayed affect for clients who use the pay ahead option. The cardholder's Minimum Payment Due will be decreased by the adjusted amount for the next cycle. Only Tran Codes 280-288 are affected.</p>		
5127	5127	BSF-INIT-MPD-APPL-CD	1	X
		<p>Parameter Name: Initial MPD Application Code</p> <p>Valid values are:</p> <p>0 = Apply initial portion of payment to promotional purchases with unique minimum payments.</p> <p>1 = Apply initial portion of payment to the standard account balance and any promotions that do not have a specific minimum payment.</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>Before you choose this feature, you may wish to consult with your compliance department or legal counsel. Using this new setting may require changes in the disclosures you have provided to your cardholders.</p>		
5128	5128	BSF-CA-GROP-A-MMB-CD	1	X(1)
		<p>Parameter Name: Group A MMB Bucket</p> <p>Valid values are:</p> <p>0 = Pay off before like balances</p> <p>1 = Pay off after like balances</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
5129	5129	BSF-CA-GROP-B-MMB-CD	1	X(1)
		Parameter Name: Group B MMB Bucket		
		Valid values are:		
		0 = Pay off before like balances		
		1 = Pay off after like balances		
		Default value is:		
		0		
5130	5130	BSF-CRDAP-CTD-FEES-CD	1	X(1)
		Parameter Name: CTD Fee Credit Application		
		Valid values are:		
		0 = Do not apply credits to cycle-to-date fees		
		1 = Apply credits to cycle-to-date cash fees first		
		2 = Apply credits to cycle-to-date merchandise fees first		
		Default value is:		
		0		
<b>5131</b>	<b>5133</b>	<b>BSF-POCA-SORT-ORDR</b>	<b>3</b>	<b>GROUP</b>

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From	To	Field	Length	Picture
5131	5131	BSF-POCA-SORT-ORD1-CD	1	X(1)
Parameter Name: Excess Payment Application Sort Order 1				
Valid values are:				
0 = Do not use this option				
1 = Apply remaining residual amount first to promotions expiring within the next two billing cycles				
2 = Apply remaining residual amount first to principal amounts with the highest APR				
3 = Apply remaining residual amount to principal amounts based on the last statement unbilled accrued interest amount with the highest interest amount first				
4 = Apply remaining residual amount to principal amounts based on the last statement unbilled accrued interest amount with the lowest interest amount first				
Default value is:				
Zero				

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From	To	Field	Length	Picture
5132	5132	BSF-POCA-SORT-ORD2-CD	1	X(1)
Parameter Name: Excess Payment Application Sort Order 2				
Valid values are:				
0 = Do not use this option				
1 = Apply remaining residual amount first to promotions expiring within the next two billing cycles				
2 = Apply remaining residual amount first to principal amounts with the highest APR				
3 = Apply remaining residual amount to principal amounts based on the last statement unbilled accrued interest amount with the highest interest amount first				
4 = Apply remaining residual amount to principal amounts based on the last statement unbilled accrued interest amount with the lowest interest amount first				
Default value is:				
Zero				

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From	To	Field	Length	Picture
5133	5133	BSF-POCA-SORT-ORD3-CD	1	X(1)
Parameter Name: Excess Payment Application Sort Order 3				
Valid values are:				
0 = Do not use this option				
1 = Apply remaining residual amount first to promotions expiring within the next two billing cycles				
2 = Apply remaining residual amount first to principal amounts with the highest APR				
3 = Apply remaining residual amount to principal amounts based on the last statement unbilled accrued interest amount with the highest interest amount first				
4 = Apply remaining residual amount to principal amounts based on the last statement unbilled accrued interest amount with the lowest interest amount first				
Default value is:				
Zero				

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Pricing Control File (083) Issue Date: February 20, 2017  
 Confidential and proprietary to First Data Effective Date: April 21, 2017

From	To	Field	Length	Picture
5136	5137	BSF-PAYAP-FRGN-CNCY-NR  Parameter Name: Payment Application Foreign Currency Fee  Valid values are: 1 - 63, 99 Default value is: 99 <b>Note</b> This is a sequence number.	2	S9(2)V COMP-3
5138	5139	BSF-RETAP-FRGN-CNCY-NR  Parameter Name: Return Application Foreign Currency Fee  Valid values are: 1 - 63, 99 Default value is: 99 <b>Note</b> This is a sequence number.	2	S9(2)V COMP-3
5140	5140	BSF-FRGN-CNCY-INCL-CD  Parameter Name: Foreign Currency Inclusion  Valid values are: 0 = Include in merchandise principal 1 = Exclude from merchandise principal Default value is: 0	1	X
5141	5148	BSF-DFLT-CRDT-PRMT-ID  Parameter Name: Default Credit Application Promo ID  Default value is: Spaces	8	X(8)

From	To	Field	Length	Picture
5149	5149	BSF-INCL-EXCL-DSPT-CD	1	X(1)
Parameter Name: Include Exclude Disputes  Valid values are: 0 = Include disputes 1 = Exclude disputes Default value is: 0				
5150	5150	BSF-EXPR-DATE-SLCT-CD	1	X(1)
Parameter Name: Expiration Date Selection  Valid values are: 0 = Use the date that will be calculated if the Cash Option End Date Code parameter indicates the promotion is not mid-cycle. 1 = Use the end date that is present on the promotional record. 2 = Use the end date that is present on the promotional record unless that date is identified as expiring this cycle, then use the date that will be calculated if the Cash Option End Date Code parameter indicates the promotion is not mid-cycle.  <b>Note</b>  Use this setting in conjunction with option 1 of the Excess Payment Application Sort Order 1-3 parameters to determine expiring promotions for payment application sort ordering of Cash Option promotions only.				
5151	5151	BSF-FLAP-MPD-SAT-CD	1	X(1)
Parameter Name: FLAP MPD SAT Reserved for restricted use.				

From	To	Field	Length	Picture
5152	5152	BSF-PS-PYMT-RVSL-CD	1	X
Parameter Name: PREV CYC PAYMENT REVERSAL				
Valid values are:				
0 = One cycle merchandise old cash				
1 = Merchandise/cash ratio is zero, post to merchandise				
2 = Merchandise/cash ratio is zero, post to cash				
3 = Always post to merchandise				
4 = Always post to cash				
Default value is:				
0				
5153	5153	BSF-DSPT-PRRT-CD	1	X
Parameter Name: Dispute priority				
Valid values are:				
0 = Not used				
1 = Cash				
2 = Merchandise				
Default value is:				
0				

# Fixed Mimimum Payment

From	To	Field	Length	Picture
<b>5154</b>	<b>5973</b>	<b>BSF-PYMT-OPTION-FIXED-MIN-PYMT</b>	<b>820</b>	<b>GROUP</b>
PCF service/subject/section is: <b>CP PO FM</b>				
5154	5154	BSF-FIX-PAY-OR-BILLED-INT	1	X
Parameter Name: Fixed Pay Vs. Billed Interest				
Valid values are: 0 = Do not compare the fixed minimum payment due and the interest calculated this cycle. 1 = Compare the fixed minimum payment due and the interest calculated this cycle, and use the greater of the two as the minimum payment due.				
5155	5156	BSF-AGB-NO-PAY-RANGES	2	S9(3)V C-3
<b>Note</b> This field is an automatically determined value that indicates the number of valid occurrences for the <a href="#">BSF-AGB-FIXED-PAY-ENTRY</a> table. This value is determined by how many of the <a href="#">BSF-AGB-FIXED-PAY-ENTRY</a> rows are filled.				
<b>5157</b>	<b>5966</b>	<b>BSF-AGB-FPE-RANGES</b>	<b>810</b>	<b>GROUP</b>
<b>5157</b>	<b>5966</b>	<b>BSF-AGB-FIXED-PAY-ENTRY</b>	<b>27</b>	<b>GROUP</b>
Occurs 30 times				
5157	5165	BSF-AGB-FPE-BALANCE	9	S9(15)V9( 2) C-3
Parameter Name: Amount 1-30				
5166	5174	BSF-AGB-FPE-PAYMENT	9	S9(15)V9( 2) C-3
Parameter Name: Charge 1-30				

From	To	Field	Length	Picture
5175	5183	BSF-AGB-FPE-RATE	9	SV9(17) C-3
Parameter Name: Percent 1-30				
<b>5967</b>	<b>5968</b>	<b>BSF-FIXED-PAYMENT-FIELDS</b>	<b>2</b>	<b>GROUP</b>
5967	5967	BSF-FIX-PAY-METHOD	1	X
Parameter Name: Fixed Minimum Payment Option				
Valid values are:				
0 = Do not calculate fixed minimum payments. Instead, calculate minimum payments due by using the Formula parameter in the Minimum Payment Due (CP PO MP) section.				
1 = Calculate fixed minimum payments by using the amount and charge parameters in this section to arrive at an amount.				
Assess as the fixed minimum payment the amount in the charge parameter that corresponds to the first amount parameter greater than the account balance.				
Change the fixed minimum payment at cycle time only if a debit or credit has posted or the account has been paid in full.				
2 = Calculate fixed minimum payments by using the amount and percent parameters in this section.				
Assess as the fixed minimum payment the amount calculated using the percent parameter that corresponds to the first amount parameter greater than the account balance.				
Continued on next page...				

From	To	Field	Length	Picture
		3 = Do not calculate fixed minimum payments. Instead, calculate minimum payments due by using the amount and percent parameters to arrive at a percentage.  Assess as the minimum payment the amount calculated using the percent parameter that corresponds to the first amount parameter greater than the account balance. Add the amount the account is currently delinquent. Use the Rounding Flag in the Minimum Payment Due section (CP PO MP) to round off the fixed minimum payment.  This code is only valid if you set the Formula parameter to 9.		
		4 = Calculate minimum payments due by using the amount and charge parameters to arrive at an amount.  Assess as the minimum payment the amount in the charge parameter that corresponds to the first amount parameter greater than the account balance. Add the amount the account is currently delinquent.  This code is only valid if you set the Formula parameter to 9.  Continued next page...		



From	To	Field	Length	Picture
		5 = Calculate fixed minimum payments by using the amount and percent parameters to arrive at a percentage.  Compare each account balance with the amount parameters. Select the amount parameter that includes the balance and the percentage in its corresponding percent parameter.  Assess as the minimum payment the amount calculated using the percent parameter that corresponds to the first amount parameter greater than the account balance, when the calculated amount is greater than the amount in the Amount parameter in the Minimum Payment Due section (CP PO MP).  Change the fixed minimum payment at cycle time only if a debit has posted.  This code is only valid if you set the Formula parameter to 9.  6 = Calculate the minimum payment due by using the amount and charge parameters in this section to arrive at an amount.  Assess as the minimum payment the amount in the charge parameter that corresponds to the first amount parameter greater than the account balance, unless the amount is zero.  If the dollar amount in the charge parameter for the corresponding balance amount is equal to zero, use the percentage in the <a href="#">BSF-FIXD-PYMT-DFLT-RT</a> field in this section to calculate the minimum payment due.  If you use this option, the <a href="#">BSF-FIXD-PYMT-DFLT-RT</a> field in this section must contain a valid non-zero percentage, all percent fields in this section must contain zeros, and the <a href="#">BSF-FIX-PAY-CONTROL-FLAG</a> field in this section must be set to zero or 3.		

From	To	Field	Length	Picture
5968	5968	BSF-FIX-PAY-CONTROL-FLAG	1	S9V C-3

Parameter Name: Special Options Control

Valid values are:

0 = No special conditions.

1 = Select the first amount parameter greater than the account balance and multiply it by the percentage in its corresponding percent parameter. If the amount parameter contains 9999999, multiply the cardholder's balance by the percentage in the percent parameter. In either case, make the result the minimum payment amount.

This code is only valid if you set the **BSF-FIX-PAY-METHOD** field to 2, 3, or 5.

2 = Do not change the fixed minimum payment amount on the cardholder account record unless the newly calculated fixed minimum payment is higher than the amount on the cardholder account record.

This code is only valid if you set the **BSF-FIX-PAY-METHOD** field to 1, 2, or 5.

3 = Subtract outstanding interest and service charges from the account balance before comparing it to amount parameters.

If you set the **BSF-FIX-PAY-METHOD** field to 1, 2, or 5, make the fixed payment amount derived from the amount parameters the fixed payment amount on the cardholder account record. Round this payment if you set the **BSF-FIX-PAY-METHOD** field to 2 or 5.

If you set the **BSF-FIX-PAY-METHOD** field to 3 or 4, add the current cycle's interest and service charges to the fixed payment after rounding. If you set the **BSF-FIX-PAY-METHOD** field to 1, 2, or 5, add interest and service charges to the minimum payment due each cycle.

Continued on next page...

From	To	Field	Length	Picture
		4 = Subtract outstanding interest and service charges from the account balance before comparing it to the amount parameters.  Make the fixed payment amount derived from the amount fields the fixed payment amount. Round the new fixed payment amount if you set the <b>BSF-FIX-PAY-METHOD</b> field to 2 or 5. If the newly calculated fixed payment amount is less than the current fixed payment amount, do not change the fixed payment amount.  To obtain the minimum payment due, add the interest, service charges, and the amount the account is delinquent to the minimum payment due.  This code is only valid if you set the <b>BSF-FIX-PAY-METHOD</b> field to 1, 2, or 5.  5 = Select the first amount field greater than the account balance and multiply it by the percentage in its corresponding percent field. If the amount parameter contains 9999999, multiply the account balance by the percentage in the percent field. In either case, make the result the minimum payment amount.  This code is only valid if you set the <b>BSF-FIX-PAY-METHOD</b> field to 2, 3, or 5.  Do not change the fixed minimum payment on the cardholder account record unless the newly calculated fixed minimum payment is higher than the amount on the cardholder account record.  Continued on next page...		

From	To	Field	Length	Picture
		<p>6 = Calculate the fixed minimum payment due based on high balance amounts set in the amount fields. If the high balance is less than the balance set in the first amount field, the minimum payment due is the entire balance. If the amount field contains 9999999, multiply the account balance by the percentage in the percent field to determine the minimum payment due.</p> <p>This code is only valid if you set the <b>BSF-FIX-PAY-METHOD</b> field to 4.</p> <p>7 = Subtract outstanding interest and service charges from each cardholder balance before comparing it to the amount fields.</p> <p>Make the amount derived from the amount fields the fixed minimum payment on the cardholder account record regardless of the current fixed minimum payment.</p> <p>To obtain the minimum payment due, add the amount the account is delinquent to the minimum payment due.</p> <p>This code is only valid if you set the <b>BSF-FIX-PAY-METHOD</b> field to 5.</p>		
5969	5969	BSF-ZERO-FIXED-PAY	1	S9V C-3
		<p>Parameter Name: Clear When Zero Balance</p> <p>Valid values are:</p> <p>0 = Do not enter zero as the fixed minimum payment amount due on the cardholder statement when a account balance reaches zero.</p> <p>1 = Enter zero as the fixed minimum payment amount due on the cardholder statement when a account balance reaches zero.</p>		

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From	To	Field	Length	Picture
5970	5973	BSF-FIXD-PYMT-DFLT-RT	4	SV9(7) C-3
Parameter Name: Fixed Payment Default Percent				
Valid values are:				
Characters – method name				
EXAMPLE: 0500000 = 5.0%				
Default value is:				
Spaces				

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# Major Purchase Fixed Minimum Payment Table

From	To	Field	Length	Picture
5974	6523	<b>BSF-MAJR-PRCH-FIXD-MIN-PYMT-TX</b>	550	<b>GROUP</b>
PCF service/subject/section is: <b>CP PO FX</b>				
5974	5974	BSF-MAJR-PRCH-BLLD-INTR-CD	1	X
Parameter Name: Fixed Pay vs Billed Interest  This parameter determines how the interest should be calculated for major purchases in this billing cycle.  Valid values are: 0, 1  Default value is: 0				
5975	5976	BSF-MAJR-PRCH-PYMT-RANG-CT	2	S9(3)V C-3
Business Name: Major Purchase Payment Ranges Count  This parameter is the number of entries entered by the client into the Promotional Major Purchase Fixed Minimum Payment table.  Default value is: Zeroes				
5977	6516	<b>BSF-MAJR-PRCH-TABL-RANG-TX</b>	540	<b>GROUP</b>
5977	6516	<b>BSF-MAJR-PRCH-TABL-TX</b>	18	<b>GROUP</b>
Occurs 30 times				

From	To	Field	Length	Picture
5977	5985	BSF-MAJR-PRCH-TABL-BAL-AM	9	S9(15)V9(2) C-3
<p>Parameter Name: Amount</p> <p>This parameter allows the user to calculate major purchase payments. It contains the account balance amount. The system accesses major purchases payment user set in the charge or percent parameter for account with balances equal to or less than the amount in the corresponding amount parameter.</p> <p>Default value is:</p> <p>Zeroes</p>				
5986	5994	BSF-MAJR-PRCH-TABL-PYMT-AM	9	S9(15)V9(2) C-3
<p>Parameter Name: Percent/Charge</p> <p>This parameter corresponds to the amount parameter. For accounts with balances up to and including the amount in the corresponding amount parameter, the system takes the following actions: assesses the charge amount as major purchase payment and rounds the payment based on the setting.</p> <p>Default value is:</p> <p>Zeroes</p>				
<b>5977</b>	<b>6516</b>	<b>FILLER</b>	<b>540</b>	<b>GROUP</b>
Redefines BSF-MAJR-PRCH-TABL-RANG-TX				
<b>5977</b>	<b>6516</b>	<b>FILLER</b>	<b>18</b>	<b>GROUP</b>
Occurs 30 times				
5977	5985	FILLER	9	X(9)

From	To	Field	Length	Picture
5986	5994	BSF-MAJR-PRCH-TABL-PRCN-RT	9	SV9(17) C-3
<p>Business Name: Major Purchase Tabled Percentage Rate</p> <p>This parameter corresponds to the amount parameter. For accounts with balances up to and including the amount in the corresponding amount parameter, the system takes the following actions: assesses the percent amount as the major purchase payment and rounds the fixed payment based on the setting.</p> <p>Default value is: Zeroes</p>				
<b>6517</b>	<b>6518</b>	<b>BSF-MAJR-PRCH-FIXD-PYMT-TX</b>	<b>2</b>	<b>GROUP</b>
6517	6517	BSF-MAJR-PRCH-PYMT-OPTN-CD	1	X
<p>Parameter Name: Fixed Minimum Payment Option</p> <p>This parameter determines how the system should calculate the major purchase payments.</p> <p>Valid values are: 0 through 6</p> <p>Default value is: 0</p>				
6518	6518	BSF-MAJR-PRCH-PYMT-CNTL-CD	1	S9V C-3
<p>Parameter Name: Special Options Control</p> <p>This parameter shows the types of major purchase.</p> <p>Valid values are: 0 through 7</p> <p>Default value is: 0</p>				



From	To	Field	Length	Picture
6519	6519	BSF-MAJR-PRCH-ZERO-PYMT-CD	1	S9V C-3
<p>Parameter Name: Clear When Zero Balance</p> <p>This parameter determines whether the system enters zeros as the major purchase payment amount due on the cardholder statement when an account balance reaches zero.</p> <p>Valid values are:</p> <p>0 and 1</p> <p>Default value is:</p> <p>0</p>				
6520	6523	BSF-MAJR-PRCH-PYMT-DFLT-RT	4	SV9(7) C-3
<p>Parameter Name: Fixed Payment Default Percent</p> <p>This parameter determines the default percentage rate to be used to calculate the fixed minimum payment for any Promotional Major Purchase Fixed Minimum Payment table entry with a balance amount greater than zero, but a payment amount equal to zero. This parameter works in conjunction with option 6 of the Fixed Minimum Payment Option setting.</p> <p>Default value is:</p> <p>Zeroes</p>				

# Minimum Payment Due

From	To	Field	Length	Picture
6524	6865	BSF-PYMT-OPTIONS-MIN-PYMT-DUE	342	GROUP
PCF service/subject/section is: CP PO MP				
6524	6524	BSF-MIN-PAY-OPT-FLAG	1	S9V C-3
Parameter Name: Calculation Controls Frequency				
Valid values are:				
0 = Calculate and bill minimum payments each cycle.				
2 = Calculate and bill minimum payments every 2 months.				
3 = Calculate and bill minimum payments every 3 months.				
4 = Calculate and bill minimum payments every 4 months.				
5 = Calculate and bill minimum payments every 5 months.				
6 = Calculate and bill minimum payments every 6 months.				
6525	6525	BSF-AB-ESBA-MINPAY-CALC-FLAG	1	X
Parameter Name: Special Case Controls Add Interest After Skip Pay				
Valid values are:				
0 = Accrue interest normally.				
1 = Add unpaid interest to the calculated minimum payment due the month after skip payment processing.				

From	To	Field	Length	Picture
6526	6526	BSF-DLQ-CRBUR-FLAG	1	X
Parameter Name: Special Case Controls Lost/Stolen Account Delinquency				
Valid values are:				
0 = Do not use this option.				
1 = Set the minimum payment due amount to zero at cycle time for accounts statused U (stolen). Any account that is delinquent or has an unpaid minimum payment due, when the account cycles, retains the delinquent amount and/or any unpaid balance due amount.				
2 = Set the minimum payment due amount to zero at cycle time for accounts statused L (lost). Any account that is delinquent or has an unpaid minimum payment due, when the account cycles, retains the delinquent amount and/or any unpaid balance due amount.				
3 = Set the minimum payment due amount to zero at cycle time for accounts statused either U (stolen) or L (lost). Any account that is delinquent or has an unpaid minimum payment due when the account cycles, retains the delinquent amount and/or any unpaid balance due amount.				
6527	6527	BSF-COFF-MIN-PAY-DUE-FLAG	1	X
Parameter Name: Special Case Controls Charged-off Account				
Valid values are:				
0 = Display the calculated minimum amount due.				
1 = Display the account's full balance.				

From	To	Field	Length	Picture
6528	6531	BSF-AB-ESBA-CASH-PERCENT	4	S9V9(5) C-3
		Parameter Name: Cash Percent		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		
6532	6538	BSF-AB-ESBA-CASH-MIN	7	S9(11)V9(2) C-3
		Parameter Name: Cash Amount		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		
6539	6542	BSF-AB-ESBA-MERCH-PERCENT	4	S9V9(5) C-3
		Parameter Name: Merchandise Percent		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		
6543	6549	BSF-AB-ESBA-MERCH-MIN	7	S9(11)V9(2) C-3
		Parameter Name: Merchandise Amount		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		
6550	6550	BSF-AB-ESBA-CALC-MIN	1	X
		Parameter Name: Cash Minimum Calculated		
		Valid values are:		
		0 = Every cycle		
		1 = Only when cash advance posts		
		2 = Cycle time if cash posts		
		3 = Outstanding and C-T-D cash		
		4 = Cycle time if cash posts		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		

From	To	Field	Length	Picture
6551	6551	BSF-AB-ESBA-MIN-PAY-BASE	1	X
Parameter Name: Minimum Payment Base				
Valid values are:				
0 = Principal balances				
1 = Cash principal and interest				
2 = Merchandise principal and interest				
3 = Cash and merchandise - principal and interest				
<b>Note</b>				
This field is RESERVED for RESTRICTED use.				
6552	6552	BSF-AB-ESBA-MIN-PAY-AMOUNT	1	X
Parameter Name: Minimum Payment Amount				
Valid values are:				
0 = Calculated minimum payments				
1 = Various cash items				
2 = Various merchandise items				
3 = Various cash and merchandise items				
4 = Omit some cash items				
5 = Omit some merchandise items				
6 = Omit some cash, merchandise items				
<b>Note</b>				
This field is RESERVED for RESTRICTED use.				

From	To	Field	Length	Picture
6553	6553	BSF-AB-ESBA-ADD-ANN-FEES	1	X
Parameter Name: Add Annual Fees				
Valid values are:				
0 = Do not add noninterest-bearing				
1 = Add noninterest-bearing				
<b>Note</b>				
This field is RESERVED for RESTRICTED use.				
6554	6587	BSF-MIN-PAY-FIELDS	34	GROUP

From	To	Field	Length	Picture
6554	6554	BSF-MIN-PAY-CALC-FLAG	1	X
<p>Parameter Name: Calculation Controls Formula</p> <p>Valid values are:</p> <p>0 = Multiply each account's statement balance by the percentage in the <b>BSF-MINIMUM-PAYMENT-PC</b> field in this section.</p> <p>1 = Multiply each account's credit limit by the percentage in the <b>BSF-MINIMUM-PAYMENT-PC</b> field and add the amount currently delinquent.</p> <p>2 = For accounts that are not overlimit (status O) or overlimit and delinquent (status X), multiply each statement balance by the percentage in the <b>BSF-MINIMUM-PAYMENT-PC</b> field.</p> <p>For status O and status X accounts, multiply each credit limit by the percentage in the <b>BSF-MINIMUM-PAYMENT-PC</b> field.</p> <p>3 = Multiply the statement balance by the percentage in the <b>BSF-MINIMUM-PAYMENT-PC</b> field.</p> <p>If the statement balance times the percentage in the <b>BSF-MINIMUM-PAYMENT-PC</b> field is less than any previous unpaid interest plus cycle-to-date interest, make the minimum payment due the interest amount plus any amount currently delinquent.</p> <p>4 = Use minimum payments due on the previous statements.</p> <p>5 = This code is reserved for restricted use.</p> <p>6 = This code is reserved for restricted use.</p> <p>7 = This code is reserved for restricted use.</p> <p>Continued next page...</p>				

From	To	Field	Length	Picture
		8 = This code is reserved for restricted use. 9 = Use fixed minimum payment calculations to calculate minimum payments due. A = This code is reserved for oil card processing use only. B = Percent or percent2 on threshold		
6555	6555	BSF-MIN-PAY-ROUNDING-FLAG	1	S9V C-3
		Parameter Name: Rounding Valid values are: 0 = Truncate to lower dollar. Example: \$1.9800 = \$1.00 1 = If the first two positions to the right of the decimal point contain a number greater than zero, round to the higher dollar. Otherwise, do not round. Examples: \$1.0452 = \$2.00 and \$1.0052 = \$1.00 2 = Round to nearest dollar. Examples: \$1.9800 = \$2.00 and \$1.0400 = \$1.00 3 = Truncate to lower penny. Example: \$1.9857 = \$1.98 4 = Round to higher penny. Example: \$1.9834 = \$1.99 5 = Round to nearest penny. Examples: \$1.9857 = \$1.99 and \$1.9834 = \$1.98 6 = Round to higher dollar value after calculation is compared to the interest on the account. This option is only valid with minimum payment calculations that compare the calculation to the interest on the account. (continued on next page)		



From	To	Field	Length	Picture
		<p>7 = Truncate to lower dollar with \$1.00 minimum.</p> <p>Examples: \$0.25 = \$1.00 and \$12.75 = \$12.00</p> <p>8 = Round to nearest dollar with \$1.00 minimum.</p> <p>Examples: \$0.33 = \$1.00, \$11.25 = \$11.00 and \$11.75 = \$12.00</p> <p>9 = Round to higher \$5.00 multiple.</p>		
6556	6556	BSF-MIN-PAY-DISPLAY-FLAG	1	S9V C-3
		<p>Parameter Name: Calculation Controls Statement Display</p> <p>Valid values are:</p> <p>0 = Print the actual minimum payment due on cardholder statements.</p> <p>1 = Print the larger of the minimum payment or the amount overlimit on cardholder statements.</p> <p>2 = Add the amount overlimit to the minimum payment due and print the total on cardholder statements, late charge notices, and past due notices.</p> <p>3 = Print the cycle-ending balance on cardholder statements.</p> <p>4 = Add the amount overlimit to the minimum payment due and print the total only on cardholder statements.</p> <p>5 = Subtract the dispute amount from the amount overlimit, add the minimum payment due, and then print the total on customer statements, late charge notices, and past due notices.</p> <p>If the amount in dispute is greater than the amount overlimit, the System calculates the overlimit amount as zero.</p>		
6557	6565	BSF-MINIMUM-PAYMENT-AMT	9	S9(15)V9(2) C-3
		Parameter Name: Charges Amount		

From	To	Field	Length	Picture
6566	6574	BSF-MINIMUM-PAYMENT-PC  Parameter Name: Charges Percent Valid values are: 000000-100000 EXAMPLES: 001000 = 1.0% 090175 = 90.175%	9	S9(11)V9(6) C-3
6566	6574	BSF-MINIMUM-PAYMENT-MTHS  Parameter Name: Charges Months Redefines BSF-MINIMUM-PAYMENT-PC Valid values are: 000000-000240	9	S9(17)V C-3
6575	6583	BSF-MIN-PAY-BALANCE  <b>Note</b> This field will always have the same value as <a href="#">BSF-MINIMUM-PAYMENT-AMT</a> .	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
6584	6584	BSF-MIN-PAY-BASE-INT	1	X

Parameter Name: Calculation Controls  
Base

Valid values are:

B = Cash-to-date debits

C = Subtract this statement's  
cycle-to-date interest from each statement  
balance, and use the remainder as the  
minimum payment base.

D = Subtract any delinquent amount from  
the entire statement balance, and use the  
remainder as the minimum payment base.

I = Use each entire statement balance as  
the minimum payment base.

N = Subtract cash advances from each  
statement balance, and use the remainder  
as the minimum payment base.

P = Subtract the previous statement's  
unpaid interest from each statement  
balance, and use the remainder as the  
minimum payment base.

T = Subtract the total amount of interest  
from each statement balance, and use the  
remainder as the minimum payment base.

X = Subtract any delinquent and overlimit  
amounts from the entire statement  
balance, and use the remainder as the  
minimum payment base.

From	To	Field	Length	Picture
6585	6585	BSF-MIN-PAY-ADD-OVLMT	1	X
<p>Parameter Name: Overlimit</p> <p>Valid values are:</p> <p>A = Add the overlimit amount to the calculated minimum payment due after comparing the calculated minimum payment due to the <a href="#">BSF-MINIMUM-PAYMENT-AMT</a> field.</p> <p>B = Add the overlimit amount to the calculated minimum payment due before comparing the calculated minimum payment due to the <a href="#">BSF-MINIMUM-PAYMENT-AMT</a> field.</p> <p>C = Reserved for United Kingdom processors.</p> <p>D = Add the overlimit amount that exceeds the delinquent amount.</p> <p>E = Exclude the overlimit amount from all calculations of minimum payments due.</p> <p>G = Use amounts overlimit as the minimum payment due if the overlimit amount is greater than the calculated minimum payment due.</p> <p>7 = Add the overlimit amount to the calculated minimum payment due after calculating, comparing, and rounding are complete.</p>				

From	To	Field	Length	Picture
6586	6586	BSF-MIN-PAY-ADD-INT	1	X
<p>Parameter Name: Add to Minimum Interest</p> <p>Valid values are:</p> <p>A = Add the amount specified in the <a href="#">BSF-MIN-PAY-TYP-INT</a> field to the calculated minimum payment after comparing the calculated minimum payment to the <a href="#">BSF-MINIMUM-PAYMENT-AMT</a> field.</p> <p>B = Add the amount specified in the <a href="#">BSF-MIN-PAY-TYP-INT</a> field to the calculated minimum payment before comparing the calculated minimum payment to the <a href="#">BSF-MINIMUM-PAYMENT-AMT</a> field.</p> <p>If this field is set to B and you set the <a href="#">BSF-RETAIL-MIN-PAY-DUE</a> field in this section, the System adds interest to the calculated minimum payment for both standard and promotional purchases before comparing that payment to the <a href="#">BSF-MINIMUM-PAYMENT-AMT</a> field.</p> <p>C = Compare the amount specified in the <a href="#">BSF-MIN-PAY-TYP-INT</a> field to the calculated minimum payment amount, and use the greater amount.</p> <p>E = Do not add statement interest to the minimum payment due.</p> <p>If you set this field to E, you must also set the <a href="#">BSF-MIN-PAY-TYP-INT</a> field in this section to E.</p>				

From	To	Field	Length	Picture
6587	6587	BSF-MIN-PAY-TYP-INT	1	X
<p>Parameter Name: Type Interest</p> <p>Valid values are:</p> <p>C = Sum of this statement's cycle-to-date interest and fees</p> <p>E = Zero</p> <p>If you set this field to E, you must also set the <a href="#">BSF-MIN-PAY-ADD-INT</a> field in this section to E.</p> <p>P = Sum of the previous statement's unpaid interest, fee, and other charges</p> <p>T = Total calculated interest</p> <p>X = Sum of this statement's cycle-to-date interest without fees</p> <p>If the <a href="#">BSF-MIN-PAY-ADD-DELQ</a> field in this section is set to 1, set this field to T or X.</p>				
6588	6588	BSF-ESBA-MIN-PAY-FLAG	1	X
<p>Parameter Name: Restricted Controls Cash Minimum Payment Due</p> <p>Valid values are:</p> <p>0 = No separate minimum payments</p> <p>1 = Separate cash minimum payment</p> <p>2 = Calculate single minimum payment</p> <p>3 = Calculate single minimum payment</p>				

From	To	Field	Length	Picture
6589	6589	BSF-MPD-CRLIFE	1	S9V C-3

Parameter Name: Credit Life

Valid values are:

0 = Do not add the credit insurance premium to the minimum payment due or the fixed payment amount.

1 = Calculate the credit insurance premium separately from the minimum payment due and then add it to the minimum payment due.

If you choose this option, the System first calculates the credit insurance premium based on the account's balance, then subtracts the credit insurance premium from the account's balance. The System then calculates the minimum payment due on the resulting balance based on your setting in the [BSF-MIN-PAY-CALC-FLAG](#) field in this section. The result is rounded or truncated based on your setting in the [BSF-MIN-PAY-ROUNDING-FLAG](#) field in this section. The System then adds the credit insurance premium to the minimum payment amount to obtain the minimum payment due.

2 = Calculate the credit insurance premium and then add it to the fixed payment amount to obtain the minimum payment due.

7 = Include the credit insurance premium in the minimum payment due after positive amortization process (if used) and final rounding is completed.

From	To	Field	Length	Picture
6590	6590	BSF-MIN-PAY-ADD-DELQ	1	X

Parameter Name: Add to Minimum  
Delinquency

Valid values are:

0 = Include the delinquency amount in the  
minimum payment due calculation.

1 = Exclude the delinquency amount from  
the minimum payment due calculation.

7 = Include the delinquency amount in the  
minimum payment due calculation after  
positive amortization process (if used) and  
final rounding is completed.

If you set this field to 1, you must set the  
[BSF-MIN-PAY-TYP-INT](#) field to T.



From	To	Field	Length	Picture
6591	6591	BSF-INC-CHG-FLAG	1	X
<p>Parameter Name: Annual Charge</p> <p>Valid values are:</p> <p>0 = Do not use this option.</p> <p>1 = Assess the calculated minimum payment due, or the sum of the account's unpaid interest and service charges plus any annual charge assessed on the account since it last cycled, whichever is greater.</p> <p>The System rounds off this figure according to the <a href="#">BSF-MIN-PAY-ROUNDING-FLAG</a> field in this section. Option 1 does not affect fixed minimum payment due.</p> <p>2 = Add annual charge fees to minimum payment due.</p> <p>3 = Compare the minimum payment due, the calculated minimum payment due, and the sum of the following.</p> <ul style="list-style-type: none"> <li>■ Annual charge fees</li> <li>■ Cash item fees</li> <li>■ Cycle-to-date interest</li> <li>■ Late fees</li> <li>■ Merchandise item fees</li> <li>■ Overlimit fees</li> <li>■ Return check fees</li> <li>■ Statement fees</li> </ul> <p>Assess the largest amount as the minimum payment due.</p> <p>4 = Add percent of annual fee.</p>				

From	To	Field	Length	Picture
6592	6592	BSF-RETAIL-MIN-PAY-DUE	1	S9V C-3
<p>Parameter Name: Retail Minimum Payment Due</p> <p>Valid values are:</p> <p>0 = Compare the minimum payment <b>BSF-MINIMUM-PAYMENT-AMT</b> field to the calculated amount due for the standard balance only.</p> <p>1 = Compare the minimum payment <b>BSF-MINIMUM-PAYMENT-AMT</b> field to the calculated amount due for the standard balances and promotional balances with unique minimum payment due.</p> <p>2 = Compare to revolving and retail balances without their own minimum MPD.</p> <p>3 = Compare to retail promotional balances without their own minimum MPD.</p> <p>4 = Compare to revolving and retail balances. Ignore the minimum MPD set at the promotional level.</p> <p>5 = Always use the account level minimum.</p>				
6593	6593	BSF-AGB-DECR-MIN-PAY-DUE-MON	1	X
<p>Parameter Name: Decrease M-P-D Months</p> <p>Valid values are:</p> <p>0 = Decrease minimum payment due months by one each month the account carries a balance.</p> <p>1 = Decrease minimum payment due months by one each month regardless of account balance.</p>				

From	To	Field	Length	Picture
6594	6594	BSF-MP-DUE-AC-INT-ONLY	1	S9V C-3
Parameter Name: Annual Charge Interest Only  Valid values are: 0 = Do not add annual fees. 1 = Add annual fees.  If you use this option, the System adds the annual fee to the minimum payment due during the month the annual fee is charged.				
6595	6595	BSF-MP-DUE-MISC-CHRG	1	X
Parameter Name: Miscellaneous Charges Valid values are: 0 = Do not add miscellaneous charges to the calculated minimum payment due. 1 = Add noninterest-bearing sale transactions that are not assessed by other fields in this section to the calculated minimum payment due.  Noninterest-bearing sale transactions are those posted against merchant accounts that have an assessment code of 05. 2 = Add the following miscellaneous charges to the calculated minimum payment due. <ul style="list-style-type: none"> <li>■ Declined authorization charges</li> <li>■ Non-sufficient funds charges</li> <li>■ PINpoint inquiry charges</li> <li>■ Year-end statement summary charges</li> </ul>				
6596	6603	BSF-MP-DUE-THRES-AMOUNT	8	S9(15)V C-3
Parameter Name: Special Case Controls M-P-D Threshold Amount  <b>Note</b>  This field is RESERVED for RESTRICTED use.				

From	To	Field	Length	Picture
6604	6605	BSF-MP-DUE-CYCLES-DELQ	2	S9(2)V C-3
		Parameter Name: M-P-D Cycles Delinquent		
		Valid values are:		
		01-17 = Minimum pay due cycles delinquent		
		99 = No minimum payment due cycles delinquent		
6606	6606	BSF-MP-PLAN-AUTO	1	S9V C-3
		Parameter Name: Loan Installment		
		Valid values are:		
		0 = Option not used		
		1 = Add loan install to minimum payment due		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		
6607	6633	BSF-PNLT-PRCG-CALC-AMT	9	S9(15)V99 C-3
		Parameter Name: Penalty Pricing Calculation Amount		
		EXAMPLE: 88888 = 888.88		
		Occurs 3 times		
6634	6645	BSF-PNLT-PRCG-CALC-RATE	4	S9(4)V9(2) C-3
		Parameter Name: Penalty Pricing Calculation Percent		
		EXAMPLE: 001000 = 10.00%		
		Occurs 3 times		
6646	6649	BSF-MPD-SCND-TIER-RT	4	S9V9(6) C-3
		Parameter Name: Charges Tier 2		
		Valid values are:		
		000000-100000		

From	To	Field	Length	Picture
6650	6653	BSF-MIN-PYMT-PRCN-1-RT	4	S9V9(6) C-3
		Parameter Name: Alternate Mimimum Payment Due Rate 1		
		<b>Note</b> This field is RESERVED.		
6654	6657	BSF-MIN-PYMT-PRCN-2-RT	4	S9V9(6) C-3
		Parameter Name: Alternate Mimimum Payment Due Rate 2		
		<b>Note</b> This field is RESERVED.		
6658	6661	BSF-MIN-PYMT-PRCN-3-RT	4	S9V9(6) C-3
		Parameter Name: Alternate Mimimum Payment Due Rate 3		
		<b>Note</b> This field is RESERVED.		
6662	6665	BSF-MIN-PYMT-PRCN-4-RT	4	S9V9(6) C-3
		Parameter Name: Alternate Mimimum Payment Due Rate 4		
		<b>Note</b> This field is RESERVED.		
6666	6673	BSF-MPD-CMPR-MTHD-NM	8	X(8)
		Parameter Name: M-P-D Compare Method Name		
6674	6674	BSF-MIN-PYMT-PLUS-CD	1	X
		Parameter Name: Amount Addition Valid values are: 0 = Add \$1.00 to the amount in the <a href="#">BSF-MINIMUM-PAYMENT-AMT</a> field 1 = Do not add \$1.00 to the amount in the <a href="#">BSF-MINIMUM-PAYMENT-AMT</a> field		

From	To	Field	Length	Picture
6675	6675	BSF-MPD-PSTV-AMRT-CD	1	X

Parameter Name: Positive Amortization  
Formula

Valid values are:

0 = Do not recalculate the minimum payment due.

1 = Increase the minimum payment due using System calculations to arrive at a new minimum payment due amount.

The System multiplies the statement balance by the percentage in the [BSF-MPD-PSTV-AMRT-RT](#) field and adds the result to the original minimum payment due (MPD). If the resulting MPD is less than or equal to the billed finance charge, the System uses the difference of the billed finance charge and the MPD divided by the result of multiplying the statement balance by the [BSF-MPD-PSTV-AMRT-RT](#) percentage to arrive at an integer result.

The System adds 1 to the integer result and multiplies the sum by the percentage set in the [BSF-MPD-PSTV-AMRT-RT](#) field, which is then multiplied by the statement balance. The result is then added to the original MPD to arrive at the recalculated MPD.

The System then rounds the recalculated MPD according to your setting in the [BSF-MIN-PAY-ROUNDING-FLAG](#) field to arrive at the new minimum payment due.

Continued on next page...

From	To	Field	Length	Picture
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EXAMPLE: Assume the following for valid code 1.

Original MPD = 20.00

Billed finance charge = 23.00

Statement balance = 1000.00

BSF-MPD-PSTV-AMRT-RT field = 000.0025

BSF-MPD-PSTV-AMRT-AM field = 00000.00

Since the original MPD (20.00) is less than the billed finance charge (23.00), the System recalculates the MPD as follows.

$$20.00 + (1000.00 \times .0025) = 22.50$$

Since the new MPD (22.50) is less than the billed finance charge (23.00), the System takes the difference of the billed finance charge and MPD divided by the result of multiplying the statement balance by the percentage set in the

BSF-MPD-PSTV-AMRT-RT field to arrive at an integer result.

$$(23.00 - 20.00) \div (1000.00 \times .0025)$$

$$3 \div 2.5 = 1.2 \text{ (truncated to 1)}$$

A 1 is added to the integer result which is then multiplied by the percentage set in the BSF-MPD-PSTV-AMRT-RT field, then multiplied by the statement balance. The result is then added to the original MPD to arrive at the new MPD amount.

$$(((1 + 1) \times .0025) \times 1000.00) + 20.00$$

$$((2 \times .0025) \times 1000.00) + 20.00$$

$$(.005 \times 1000.00) + 20.00$$

$$5.00 + 20.00 = 25.00 \text{ new MPD}$$

The System then rounds this result according to your setting in the BSF-MIN-PAY-ROUNDING-FLAG field to arrive at the new minimum payment due.

If you choose this option, you must set the BSF-MPD-PSTV-AMRT-AM field to zeros and the BSF-MPD-PSTV-AMRT-RT field to a value greater than zero. You must also set the BSF-MIN-PAY-ROUNDING-FLAG field in this section.

Continued on next page...

From	To	Field	Length	Picture
		2 = Increase the minimum payment due using System calculations. Add either a fixed dollar amount or a percentage of the statement balance to arrive at a new minimum payment due amount.		
		The System changes the MPD to equal the billed finance charge. Then the System adds either the amount set in the <a href="#">BSF-MPD-PSTV-AMRT-AM</a> field, or the percentage of the statement balance set in the <a href="#">BSF-MPD-PSTV-AMRT-RT</a> field to arrive at the recalculated MPD. The System then rounds this result according to your setting in the <a href="#">BSF-MIN-PAY-ROUNDING-FLAG</a> field to arrive at the new minimum payment due.		
		EXAMPLE: Assume the following for valid code 2 using a fixed dollar amount.		
		Original MPD = 20.00		
		Billed finance charge = 23.00		
		Statement balance = 1000.00		
		<a href="#">BSF-MPD-PSTV-AMRT-AM</a> field = 00002.00		
		Since the original MPD (20.00) is less than the billed finance charge (23.00), the System recalculates the MPD as follows.		
		$23.00 + 2.00 = 25.00$ new MPD		
		The System then rounds this result according to your setting in the <a href="#">BSF-MIN-PAY-ROUNDING-FLAG</a> field to arrive at the new minimum payment due.		
		If you choose to add a fixed dollar amount to arrive at the new MPD you must set the <a href="#">BSF-MPD-PSTV-AMRT-RT</a> field to zeros and the <a href="#">BSF-MPD-PSTV-AMRT-AM</a> field to a value greater than zero.		
		Continued on next page..		



From	To	Field	Length	Picture
<p>EXAMPLE: Assume the following for valid code 2 using a percentage of the statement balance.</p> <p>Original MPD = 20.00  Billed finance charge = 23.00  Statement balance = 1000.00  BSF-MPD-PSTV-AMRT-RT field = 000.0009</p> <p>Since the original MPD (20.00) is less than the billed finance charge (23.00), the System recalculates the MPD as follows.</p> $23.00 + (1000.00 \times .0009)$ $23.00 + .90 = 23.90 \text{ new MPD}$ <p>The System then rounds this result according to your setting in the BSF-MIN-PAY-ROUNDING-FLAG field to arrive at the new minimum payment due.</p> <p>If you choose to add a percentage of the statement balance to arrive at the new MPD you must set the BSF-MPD-PSTV-AMRT-AM field to zeros and the BSF-MPD-PSTV-AMRT-RT field to a value greater than zero.</p> <p>If you choose this option, you must also set the BSF-MIN-PAY-ROUNDING-FLAG field in this section.</p> <p>3 = Increase the minimum payment due using System calculations. Select the charges or fees to consider when determining the billed finance charge to arrive at a new minimum payment due amount.</p> <p>The System calculates the billed finance charge by including or excluding current cycle billed interest and fees based on Product Control File settings. The System rounds the billed finance charge according to the setting in the BSF-MIN-PAY-ROUNDING-FLAG field and adds any delinquency to arrive at the recalculated minimum payment due (MPD).</p> <p>Continued on next page...</p>				

From	To	Field	Length	Picture
		<p>The System compares the recalculated MPD to the original MPD. If the recalculated MPD is greater than the original MPD, the System adds either the amount set in the <a href="#">BSF-MPD-PSTV-AMRT-AM</a> field or the percentage of the statement balance set in the <a href="#">BSF-MPD-PSTV-AMRT-RT</a> field to the recalculated MPD.</p> <p>The System then rounds this result according to the setting in the <a href="#">BSF-MIN-PAY-ROUNDING-FLAG</a> field and replaces the original MPD with the recalculated MPD.</p> <p>EXAMPLE: Assume the following for valid code 3 including the following charges and fees in the billed finance charge and using a fixed dollar amount.</p> <p>Merchandise interest = 10.00  Annual Charges = 10.00  Overlimit charges = 1.00  Sales item charges = 2.00</p> <p>Total to be included in the billed finance charge = 23.00</p> <p>Original MPD = 20.00  Billed finance charge = 23.00  Statement balance = 1000.00  <a href="#">BSF-MPD-PSTV-AMRT-AM</a> field = 00002.00</p> <p>Since the original MPD (20.00) is less than the billed finance charge (23.00), the System recalculates the MPD as follows.</p> <p><math>23.00 + 2.00 = 25.00</math> new MPD</p> <p>The System then rounds this result according to your setting in the <a href="#">BSF-MIN-PAY-ROUNDING-FLAG</a> field to arrive at the new minimum payment due.</p> <p>If you choose to add a fixed dollar amount to arrive at the new MPD you must set the <a href="#">BSF-MPD-PSTV-AMRT-RT</a> field to zeros and the <a href="#">BSF-MPD-PSTV-AMRT-AM</a> field to a value greater than zero.</p> <p>Continued on next page...</p>		

From	To	Field	Length	Picture
<p>EXAMPLE: Assume the following for valid code 3 including the following charges and fees in the billed finance charge and using a percentage of the statement balance.</p> <p>Merchandise interest = 10.00  Annual charges = 10.00  Overlimit charges = 1.00  Sales item charges = 2.00</p> <p>Total to be included in the billed finance charge = 23.00</p> <p>Original MPD = 20.00  Billed finance charge = 23.00  Statement balance = 1000.00  BSF-MPD-PSTV-AMRT-RT field = 000.0009</p> <p>Since the original MPD (20.00) is less than the billed finance charge (23.00), the System recalculates the MPD as follows.</p> <p><math>23.00 + (1000.00 \times .0009)</math>  <math>23.00 + .90 = 23.90</math> new MPD</p> <p>The System then rounds this result according to your setting in the BSF-MIN-PAY-ROUNDING-FLAG field to arrive at the new minimum payment due.</p> <p>If you choose to add a percentage of the statement balance to arrive at the new MPD you must set the BSF-MPD-PSTV-AMRT-AM field to zeros and the BSF-MPD-PSTV-AMRT-RT field to a value greater than zero.</p> <p>If the original MPD is replaced, the System ensures that the new MPD does not exceed the account balance and will apply the MPD to all balances requiring a MPD.</p> <p>Continued on next page...</p>				

From	To	Field	Length	Picture
		<p>If you set this field to 3, you must set at least one of the following fields in this section to a value other than zero.</p> <ul style="list-style-type: none"> <li>■ BSF-MRCH-INTR-FEE-CD</li> <li>■ BSF-CSH-INTR-FEE-CD</li> <li>■ BSF-MIN-FIN-CHRG-CD</li> <li>■ BSF-ANNL-CHRG-CD</li> <li>■ BSF-LATE-CHRG-CD</li> <li>■ BSF-OVRL-CHRG-CD</li> <li>■ BSF-GOVT-SCHR-CD</li> <li>■ BSF-CSH-ITEM-CHRG-CD</li> <li>■ BSF-SALE-ITEM-CHRG-CD</li> <li>■ BSF-MISC-CHRG-CD</li> <li>■ BSF-CRD-LIF-CHRG-CD</li> <li>■ BSF-MP-FRGN-CNCY-FEE-CD</li> <li>■ BSF-OPT3-RNDG-CD</li> </ul> <p>If you set the BSF-MISC-CHRG-CD field to 2, you must set this field to 3 or 4 and the BSF-MP-MISC-FEE-TBL-ID field to a value other than spaces.</p> <p>4 = Increase the minimum payment due using System calculations. Select the charges or fees to consider when determining the billed finance charge to arrive at a new minimum payment due amount.</p> <p>The System calculates the billed finance charge by including or excluding current cycle billed interest and fees based on Product Control File settings. The System rounds the billed finance charge according to the setting in the BSF-OPT3-RNDG-CD field and adds any delinquency to arrive at the recalculated minimum payment due (MPD).</p> <p>Continued on next page...</p>		

From	To	Field	Length	Picture
		<p>The System adds either the amount set in the <a href="#">BSF-MPD-PSTV-AMRT-AM</a> field or the percentage of the statement balance set in the <a href="#">BSF-MPD-PSTV-AMRT-RT</a> field to the recalculated MPD. The System compares this amount to the original MPD and uses the larger of the two amounts as the new MPD.</p> <p>The System then rounds this result according to the setting in the <a href="#">BSF-MIN-PAY-ROUNDING-FLAG</a> field and replaces the original MPD with the recalculated MPD.</p> <p>EXAMPLE: Assume the following for valid code 4 including the following charges and fees in the billed finance charge and using a fixed dollar amount.</p> <p>Merchandise interest = 10.00  Annual Charges = 10.00  Overlimit charges = 1.00  Sales item charges = 2.00</p> <p>Total to be included in the billed finance charge = 23.00</p> <p>Original MPD = 24.00  Billed finance charge = 23.00  Statement balance = 1000.00  <a href="#">BSF-MPD-PSTV-AMRT-AM</a> field = 00002.00</p> <p>Since the original MPD (24.00) is less than the billed finance charge plus the <a href="#">BSF-MPD-PSTV-AMRT-AM</a> (23.00 + 2.00), the System recalculates the MPD as follows.</p> <p>23.00 + 2.00 = 25.00 new MPD</p> <p>The System then rounds this result according to your setting in the <a href="#">BSF-MIN-PAY-ROUNDING-FLAG</a> field to arrive at the new minimum payment due.</p> <p>Continued next page...</p>		

From	To	Field	Length	Picture
		<p>If you choose to add a fixed dollar amount to arrive at the new MPD you must set the <b>BSF-MPD-PSTV-AMRT-RT</b> field to zeros and the <b>BSF-MPD-PSTV-AMRT-AM</b> field to a value greater than zero.</p> <p>EXAMPLE: Assume the following for valid code 4 including the following charges and fees in the billed finance charge and using a percentage of the statement balance.</p> <p>Merchandise interest = 10.00  Annual charges = 10.00  Overlimit charges = 1.00  Sales item charges = 2.00</p> <p>Total to be included in the billed finance charge = 23.00</p> <p>Original MPD = 23.00  Billed finance charge = 23.00  Statement balance = 1000.00  <b>BSF-MPD-PSTV-AMRT-RT</b> field = 000.0009</p> <p>Since the original MPD (23.00) is less than the billed finance charge plus the <b>BSF-MPD-PSTV-AMRT-RT</b> (23.00 + (1000 x .0009), the System recalculates the MPD as follows.</p> <p>23.00 + (1000.00 x .0009)  23.00 + .90 = 23.90 new MPD</p> <p>The System then rounds this result according to your setting in the <b>BSF-MIN-PAY-ROUNDING-FLAG</b> field to arrive at the new minimum payment due.</p> <p>If you choose to add a percentage of the statement balance to arrive at the new MPD you must set the <b>BSF-MPD-PSTV-AMRT-AM</b> field to zeros and the <b>BSF-MPD-PSTV-AMRT-RT</b> field to a value greater than zero.</p> <p>If the original MPD is replaced, the System ensures that the new MPD does not exceed the account balance and will apply the MPD to all balances requiring a MPD.</p> <p>Continued...</p>		

From	To	Field	Length	Picture
		<p>If you set this field to 4, you must set at least one of the following fields in this section to a value other than zero.</p> <ul style="list-style-type: none"> <li>■ BSF-MRCH-INTR-FEE-CD</li> <li>■ BSF-CSH-INTR-FEE-CD</li> <li>■ BSF-MIN-FIN-CHRG-CD</li> <li>■ BSF-ANNL-CHRG-CD</li> <li>■ BSF-LATE-CHRG-CD</li> <li>■ BSF-OVRL-CHRG-CD</li> <li>■ BSF-GOVT-SCHR-CD</li> <li>■ BSF-CSH-ITEM-CHRG-CD</li> <li>■ BSF-SALE-ITEM-CHRG-CD</li> <li>■ BSF-MISC-CHRG-CD</li> <li>■ BSF-CRD-LIF-CHRG-CD</li> <li>■ BSF-MP-FRGN-CNCY-FEE-CD</li> <li>■ BSF-OPT3-RNDG-CD</li> </ul> <p>If you set the BSF-MISC-CHRG-CD field to 2, you must set this field to 3 or 4 and the BSF-MP-MISC-FEE-TBL-ID field to a value other than spaces.</p> <p>Default value is:</p> <p>0</p>		
6676	6683	BSF-MPD-PSTV-AMRT-AM	8	S9(13)V9(2) C-3
		<p>Parameter Name: Positive Amortization Amount</p> <p>EXAMPLE: 200 = 2.00</p>		
6684	6687	BSF-MPD-PSTV-AMRT-RT	4	S9(3)V9(4) C-3
		<p>Parameter Name: Positive Amortization Percent</p> <p>EXAMPLE: 0000100 = 0.0100 ( or 1%)</p>		

From	To	Field	Length	Picture
6688	6688	BSF-MP-RCLC-CD	1	X
<p>Parameter Name: Recalculation Code</p> <p>Valid values are:</p> <p>0 = Recalculate the minimum payment due regardless of account activity.</p> <p>1 = Recalculate the minimum payment due if a sale or cash advance has posted to the account since the last statement.</p> <p>Default value is:</p> <p>0</p>				



From	To	Field	Length	Picture
6689	6689	BSF-MP-BASE-AMNT-CD	1	X

Parameter Name: Base Amount

Valid values are:

0 = Use the current balance as the base amount

The current balance is the current account balance minus disputed amounts and promotional minimum payment amounts.

1 = Use the adjusted balance as the base amount

The adjusted balance is calculated as follows. If the account's promotional balance is currently within the introductory period with no minimum payment due, the following are removed from the promotional balance to arrive at the adjusted balance.

- All standard unpaid interest
- All unpaid fees (credit insurance fees, late fees, overlimit fees, miscellaneous fees, cash item fees, sale item fees, minimum finance charges)
- All interest calculated on promotions in the introductory period with no minimum payment due
- All interest calculated on the account if there are promotions in the introductory period with no minimum payment due where the base interest revolving switch on the \*CM6 screen of the CME, Customer Promotional Purchase Expanded Display transaction, is set to charge interest at the standard rate

Continued next page...

From	To	Field	Length	Picture
		2 = Use the high balance as the base amount The high balance is the highest balance since the account's current balance at billing cycle completion was equal to or less than the amount in the <a href="#">BSF-BASE-MPD-BAL-EX-AM</a> field. At implementation, the System will use the account's last statement balance as the account's highest balance if you set this field to 2. Default value is: 0		

From	To	Field	Length	Picture
6690	6690	BSF-MP-CALC-MTHD-CD	1	X

Parameter Name: Calculation Method

This field determines the method of calculating minimum payment due.

Valid values are:

0 = Do not calculate the minimum payment due using the alternate minimum payment due fields.

1 = Calculate the minimum payment due using the fixed installment method

If you choose this option, the System uses your settings in the Amount 1 through Amount 30 and the Charge 1 through Charge 30 or Percentage 1 through Percentage 30 parameters in the Fixed Minimum Payment section (CP PO FM) of the Product Control File to determine the minimum payment due.

The amount parameters contain account balance amounts. The System uses, as the minimum payment due, the amount you set in the charge parameters for nonzero balances less than or equal to the amounts in the corresponding amount parameters. If the charge parameter is zero, then the System uses the percentage parameter to calculate the minimum payment.

For example, assume the Amount 1 parameter is set to \$200 and the Charge 1 parameter is set to \$20. If the base amount you use to calculate the minimum payment due is \$168, the System assesses \$20 as the minimum payment due. If the Charge 1 parameter is 0.00, but the Percentage 1 parameter is 10%, the System assesses \$16.80 as the minimum payment due. If both the Charge 1 and Percentage 1 parameters are zero, the System uses the MPD Percent parameter for the calculation.

Continued on next page...

From	To	Field	Length	Picture
		<p>You set the <a href="#">BSF-MP-BASE-AMNT-CD</a> field in this section to identify whether you use the current, adjusted, or highest balance as the base amount to calculate the minimum payment due.</p> <p>If you choose this option, you must also set the amount and charge fields in the Fixed Minimum Payment section (CP PO FM) of the Product Control File.</p> <p>2 = Calculate the minimum payment due by multiplying the base amount by the percentage set in the <a href="#">BSF-MP-MPD-PRCN-AM</a> field in this section to arrive at the minimum payment due</p> <p>You set the <a href="#">BSF-MP-BASE-AMNT-CD</a> field to use either the current balance, the adjusted balance, or the highest balance as the base amount. For example, assume you choose to use the current balance as the base amount. If the current balance is \$1000 and you multiply this amount by 5%, the minimum payment due is \$50.</p> <p>If you choose this option, you must set the <a href="#">BSF-MP-MPD-PRCN-AM</a> field to a value greater than 0.0000%.</p> <p>3 = Calculate the minimum payment due using the percent installment method</p> <p>If you choose this option, the System uses your settings in the Amount 1 through Amount 30 and the Percent 1 through Percent 30 parameters in the Fixed Minimum Payment section (CP PO FM) of the Product Control File to determine the minimum payment due.</p> <p>The amount fields contain account balance amounts. The System uses, as the minimum payment due, the amount you set in the percent fields for balances less than or equal to the amounts in the corresponding amount fields.</p> <p>Continued on next page...</p>		

From	To	Field	Length	Picture
		For example, assume the Amount 1 parameter is set to \$200 and the Percent 1 parameter is set to 10%. If the base amount you use to calculate the minimum payment due is \$168, the System assesses \$16.80 as the minimum payment due.		
		You set the <a href="#">BSF-MP-BASE-AMNT-CD</a> field in this section to identify whether you use the current, adjusted, or highest balance as the base amount to calculate the minimum payment due.		
		If you choose this option, you must also set the amount and percent parameters in the Fixed Minimum Payment section (CP PO FM) of the Product Control File.		
		4 = Calculate the minimum payment due using the incrementing method		
		The incrementing method uses your settings in the <a href="#">BSF-MP-BASE-MPD-AM</a> , <a href="#">BSF-MP-BASE-BAL-AM</a> , <a href="#">BSF-MP-ADD-ON-MPD-AM</a> , <a href="#">BSF-MP-INCR-BAL-AM</a> , and <a href="#">BSF-INCR-RNDN-CD</a> fields in this section to calculate the minimum payment due. If you choose this option, you must set these fields to values greater than 0.00.		
		D = Recalculate the revolving minimum payment due and reamortize the revolving and promotional balances that use revolving terms each time an additional transaction is applied to the customer's account.		
		Continued next page...		

From	To	Field	Length	Picture
		<p>The System automatically restarts the loan payout period at statement cycle time with each cash or purchase transaction and reamortizes the entire revolving balance (existing revolving and promotional balances that use revolving terms, including interest, plus the new cash or sale transactions) for the payout period you specify in the <a href="#">BSF-RVLV-PAYT-PERD-IN</a> field in this section.</p> <p>If you set this field to D, you may need to notify your customers that each additional cash or purchase transaction will result in the recalculation of the fixed minimum payment due based on the payout period, and the loan payout period will be restarted.</p> <p>Default value is:</p> <p>0</p>		
6691	6691	BSF-MP-MDFC-MTHD-CD	1	X
		<p>Parameter Name: Modification Method</p> <p>Valid values are:</p> <p>0 = Do not compare the minimum payment due amount for the current cycle to the calculated minimum payment due amount for the last cycle.</p> <p>1 = Compare the minimum payment due amount for the current cycle to the calculated minimum payment due amount for the last cycle.</p> <p>The System uses the higher of the two amounts as the minimum payment due.</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
6692	6695	BSF-MP-MPD-PRCN-AM  Parameter Name: MPD Percent EXAMPLE: 50000 = 5% Default value is: 0.0000	4	S9(1)V9(6) C-3
6696	6704	BSF-MP-BASE-MPD-AM  Parameter Name: Base MPD Amount	9	S9(15)V9(2) C-3
6705	6713	BSF-MP-BASE-BAL-AM  Parameter Name: Base Balance	9	S9(15)V9(2) C-3
6714	6722	BSF-MP-INCR-BAL-AM  Parameter Name: Incrementing Balance Amount	9	S9(15)V9(2) C-3
6723	6731	BSF-MP-ADD-ON-MPD-AM  Parameter Name: Add - On MPD Amount	9	S9(15)V9(2) C-3
6732	6740	BSF-MP-BAL-THRS-AM  Parameter Name: Balance Threshold	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
6741	6741	BSF-MRCH-INTR-FEE-CD	1	X
Parameter Name: Amortization Charge Codes Mrch Int Fee				
Valid values are:				
0 = Exclude the merchandise interest from the billed finance charge calculation.				
1 = Include the merchandise interest in the billed finance charge calculation.				
2 = Include the merchandise interest in the billed finance charge calculation and exclude the amount of billed interest from a cash option promotion that has expired or returned to revolving.				
3 = Include the current merchandise interest calculated from the cycle to date ADB, exclude the amount of billed interest from a cash option promotion that has expired or returned to revolving, and exclude the merchandise interest calculated from the last statement ADB.				
4 = Include the current merchandise interest calculated from the cycle to date ADB, include the amount of billed interest from a cash option promotion that has expired or returned to revolving, and exclude the merchandise interest calculated from the last statement ADB.				
Default value is:				
0				



From	To	Field	Length	Picture
6742	6742	BSF-CSH-INTR-FEE-CD	1	X
Parameter Name: Cash Int Fee Valid values are: 0 = Exclude the cash interest from the billed finance charge calculation. 1 = Include the cash interest in the billed finance charge calculation. 2 = Include the cash interest in the billed finance charge calculation and exclude the amount of billed interest from a cash option promotion that has expired or returned to revolving. Default value is: 0				
6743	6743	BSF-MIN-FIN-CHRG-CD	1	X
Parameter Name: Min Finance Chrg Valid values are: 0 = Exclude the minimum finance charge from the billed finance charge calculation. 1 = Include the minimum finance charge in the billed finance charge calculation. Default value is: 0				
6744	6744	BSF-ANNL-CHRG-CD	1	X
Parameter Name: Annual Chrg Valid values are: 0 = Exclude the annual charge from the billed finance charge calculation. 1 = Include the annual charge in the billed finance charge calculation. Default value is: 0				

From	To	Field	Length	Picture
6745	6745	BSF-LATE-CHRG-CD	1	X
Parameter Name: Late Chrg				
Valid values are:				
0 = Exclude the late charge from the billed finance charge calculation.				
1 = Include the late charge in the billed finance charge calculation.				
Default value is:				
0				
6746	6746	BSF-OVRL-CHRG-CD	1	X
Parameter Name: Overlimit Chrg				
Valid values are:				
0 = Exclude the overlimit charge from the billed finance charge calculation.				
1 = Include the overlimit charge in the billed finance charge calculation.				
Default value is:				
0				
6747	6747	BSF-GOVT-SCHR-CD	1	X
Parameter Name: Govt Surcharge				
Valid values are:				
0 = Exclude the government surcharge from the billed finance charge calculation.				
1 = Include the government surcharge in the billed finance charge calculation.				
Default value is:				
0				

From	To	Field	Length	Picture
6748	6748	BSF-CSH-ITEM-CHRG-CD	1	X
Parameter Name: Cash Item Chrg				
Valid values are:				
0 = Exclude the cash item charge from the billed finance charge calculation.				
1 = Include the cash item charge in the billed finance charge calculation.				
Default value is:				
0				
6749	6749	BSF-SALE-ITEM-CHRG-CD	1	X
Parameter Name: Sale Item Chrg				
Valid values are:				
0 = Exclude the sales item charge from the billed finance charge calculation.				
1 = Include the sales item charge in the billed finance charge calculation.				
Default value is:				
0				

From	To	Field	Length	Picture
6750	6750	BSF-MISC-CHRG-CD	1	X
<p>Parameter Name: Misc Chrg</p> <p>Valid values are:</p> <p>0 = Exclude the miscellaneous charge from the billed finance charge calculation.</p> <p>1 = Include the miscellaneous charge in the billed finance charge calculation.</p> <p>If you set this field to 1, you must set the <a href="#">BSF-MPD-PSTV-AMRT-CD</a> field in this section to 3 or 4.</p> <p>2 = Include or exclude miscellaneous charges based on settings in your miscellaneous charges table.</p> <p>If you set this field to 2, you must set the <a href="#">BSF-MPD-PSTV-AMRT-CD</a> field in this section to 3 or 4, and the Miscellaneous Charges Table ID field in this section to a value other than spaces.</p> <p>Default value is:</p> <p>0</p>				
6751	6751	BSF-CRD-LIF-CHRG-CD	1	X
<p>Parameter Name: Cr Life Chrg</p> <p>Valid values are:</p> <p>0 = Exclude the credit insurance charge from the billed finance charge calculation.</p> <p>1 = Include the credit insurance charge in the billed finance charge calculation.</p> <p>Default value is:</p> <p>0</p>				

From	To	Field	Length	Picture
6752	6752	BSF-OPT3-RNDG-CD	1	X

Parameter Name: Rounding Code

Valid values are:

0 = Do not round.

1 = Truncate to lower dollar.

Example: \$1.98 = \$1.00

2 = If the first two positions to the right of the decimal point contain a number greater than zero, round to the higher dollar. Otherwise, do not round.

Examples: \$1.0452 = \$2.00 and \$1.0052 = \$1.00

3 = Round to nearest dollar.

Examples: \$1.9800 = \$2.00 and \$1.0400 = \$1.00

4 = Truncate to lower penny.

Example: \$1.9857 = \$1.98

5 = Round to higher penny.

Example: \$1.9834 = \$1.99

6 = Round to nearest penny.

Examples: \$1.9857 = \$1.99 and \$1.9834 = \$1.98

7 = Round to higher \$5.00 multiple.

Default value is:

0

### Note

Rounding formula must be "ON" in order for this rate to be in place. Rounding will occur after ALL the included interest and fees have been tallied prior to MPD comparison.

From	To	Field	Length	Picture
6753	6761	BSF-BASE-MPD-BAL-EX-AM	9	S9(15)V9(2) C-3
Parameter Name: MPD Base Minimum Balance Exception  Valid values are: Numeric, non-negative EXAMPLE: 120000 = 1,200.00 Default value is: Zero				
6762	6762	BSF-MPD-ADD-OVLM-CHRG-CD	1	X
Parameter Name: Overlimit Charge Allowed values are: 0 = Exclude the overlimit charge amount from the minimum payment due calculation. 1 = Include the overlimit charge amount in the minimum payment due calculation. 2 = Add the overlimit charge amount to the minimum payment due calculation before the minimum payment amount comparison. Default value is: 0  <b>Note</b> The default value will be '0' which will EXCLUDE overlimit charge minimum/fixed amount.				

From	To	Field	Length	Picture
6763	6763	BSF-MPD-ADD-LATE-CHRG-CD	1	X
<p>Parameter Name: Late Charge</p> <p>Allowed values are:</p> <p>0 = Exclude the late charge amount from the minimum payment due calculation.</p> <p>1 = Include the late charge amount in the minimum payment due calculation.</p> <p>2 = Add the late charge amount to the minimum payment due calculation before the minimum payment amount comparison.</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>The default value will be '0' which will EXCLUDE the late charge amount.</p>				
6764	6764	BSF-FIXD-PRMT-OVRR-CD	1	X
<p>Parameter Name: Fixed Payment Promo Override</p> <p>Valid values are:</p> <p>0 = Override the standard balance minimum payment due with the fixed minimum payment amount set using NM*39, Fixed Minimum Payment Amount transaction.</p> <p>1 = Override the standard balance minimum payment due and the promotional minimum payment due with the fixed minimum payment amount set using NM*39, Fixed Minimum Payment Amount transaction.</p> <p>Default value is:</p> <p>0</p>				

From	To	Field	Length	Picture
6765	6765	BSF-MP-FRGN-CNCY-FEE-CD	1	X
Parameter Name: Foreign Currency Fee				
Valid values are:				
0 = Do not include the foreign currency fee in the billed finance charge calculation.				
1 = Include the foreign currency fee in the billed finance charge calculation.				
Default value is:				
0				
6766	6773	BSF-MP-MISC-FEE-TBL-ID	8	X(8)
Parameter Name: Miscellaneous Charges Table ID				
Default value is:				
Spaces				



From	To	Field	Length	Picture
6774	6774	BSF-INCR-RNDN-CD	1	X
<p>Parameter Name: Incremental Rounding</p> <p>Valid values are:</p> <p>0 = Truncate the increment.</p> <p>1 = Round up to the next higher increment</p> <p>For example, assume a \$260 balance, an <a href="#">BSF-MP-INCR-BAL-AM</a> of \$50, and an <a href="#">BSF-MP-ADD-ON-MPD-AM</a> of \$5. The minimum payment due will be calculated as follows.</p> <p>\$260 balance/\$50 incrementing balance amount = 5.2 increments</p> <p>5.2 increments rounded up to the nearest increment is 6 increments</p> <p>6 increments x add-on MPD amount of \$5 = \$30 minimum payment due</p> <p>2 = Round to the nearest increment</p> <p>For example, assume a \$260 balance, an <a href="#">BSF-MP-INCR-BAL-AM</a> of \$50, and an <a href="#">BSF-MP-ADD-ON-MPD-AM</a> of \$5. The minimum payment due will be calculated as follows.</p> <p>\$260 balance/\$50 incrementing balance amount = 5.2 increments</p> <p>5.2 increments rounded to the nearest increment is 5 increments</p> <p>5 increments x add-on MPD amount of \$5 = \$25 minimum payment due</p> <p>Default value is:</p> <p>0</p>				
6775	6776	BSF-RVLV-PAYT-PERD-IN	2	S9(3) C-3
<p>Parameter Name: Revolving Payout Period</p>				

From	To	Field	Length	Picture
6777	6777	BSF-R-MR-MEMO-CD	1	X
		Parameter Name: Re-Amortization Memo		
		Valid values are:		
		0 = No memo produced		
		1 = Produce memo		
		2 = Produce permanent memo		
		3 = Produce permanent priority memo		
6778	6778	BSF-CASH-BASE-AMNT-CD	1	X
		Parameter Name: Cash Base Amount		
		Valid values are:		
		0 = Calculate the minimum payment due for cash and merchandise together.		
		2 = Calculate a cash minimum payment due separate from the merchandise minimum payment due. Use the cash high balance as the base amount for the cash minimum payment due calculation.		
		3 = Calculate a cash minimum payment due separate from the merchandise minimum payment due. Use the current cash balance as the base amount for the cash minimum payment due calculation.		
		Default value is:		
		0		
6779	6782	BSF-CASH-MPD-PRCN-RT	4	S9(3)V9(4) C-3
		Business Name: Cash MPD Percent		
		EXAMPLE: 0010000 = 1%		
		Default value is:		
		0.0000		

From	To	Field	Length	Picture
6783	6791	BSF-CASH-MPD-BAL-EX-AM	9	S9(15)V9(2) C-3
		Parameter Name: Cash Base MPD Min Balance Exception		
		Format: \$\$\$\$\$\$\$\$\$\$\$\$\$\$¢¢		
		Default value is:		
		0.00		
6792	6792	BSF-HIGH-BAL-EVLT-CD	1	X
		Parameter Name: High Bal Evaluation Code		
		Valid values are:		
		0 = Do not use cycle-to-date activity when evaluating the high balance since reset fields. If the balance is equal to or less than the amount in the corresponding minimum balance exception field at cycle time, reset the high balance since reset fields.		
		1 = Use cycle-to-date activity when evaluating the high balance since reset fields at cycle time. If the entire last statement balance is equal to or less than the amount in the corresponding minimum balance exception field but the account has had cycle-to-date activity at cycle time, reset the high balance since reset fields.		
		2 = Refresh at cycle time if a promotion belonging to the plan returns to revolving or is reinstated. This is only done at statement cycle time.		
		3 = Refresh at cycle time if a sale or cash advance posts to the account or if a promotion is reinstated for the account. This is only done at statement cycle time.		

From	To	Field	Length	Picture
6793	6793	BSF-PTNT-RWRD-DSCN-IN	1	X
		Parameter Name: Potential Reward Indicator		
		Valid values are:		
		N = Do not subtract reward from the MPD		
		Y = Subtract reward from the MPD		
		Default value is:		
		N		
6794	6795	BSF-DFLT-PROM-PAYO-NR	2	S9(3) C-3
		Parameter Name: Default Promo Payout Period		
		Default value is:		
		60		
6796	6796	BSF-PROM-PSAM-OVRR-CD	1	X
		Parameter Name: Promo Positive Am Override Cd		
		Valid values are:		
		0 = Override not used		
		1 = Override using promotion code		
		Default value is:		
		0		
6797	6797	BSF-CRRN-CYCL-CHRG-CD	1	X
		Parameter Name: Current Cycle Charges		
		Valid values are:		
		0 = Exclude from MPD		
		1 = Include in MPD		
		Default value is:		
		0		
6798	6801	BSF-MPD-ANNL-FEE-RT	4	S9V9(5) C-3
		Parameter Name: Percent of Annual Fee		

From	To	Field	Length	Picture
6802	6802	BSF-PSTV-AMRT-RNDG-CD	1	X
Parameter Name: Positive Amortization Rounding Base  Valid values are: 0 = Round the combined MPD 1 = Round only the percent of the statement balance  Default value is: 0				
6803	6803	BSF-HIGH-BAL-RFPR-CD	1	X
Parameter Name: Chd Prcn High Bal Refresh CD  Valid values are: 0 = Refresh at cycle time if a new high balance is created 1 = Refresh daily if a new high balance is created  Default value is: 0				
6804	6804	BSF-OVRL-AMNT-CALC-CD	1	X
Parameter Name: Overlimit Amount Calc  Valid values are: 0 = Calculate the overlimit amount based on the account balance 1 = Calculate the cash and merchandise overlimit amounts separately and add them together to determine the total overlimit amount for the account  Default value is: 0				

From	To	Field	Length	Picture
6805	6805	BSF-PROMO-CRED-LIFE-CD	1	X
Parameter Name: Promotion Credit Life Valid values are: 0 = Option not used 1 = Add the credit life premium prorated to an active, no pay promotion still in the delay period. Default value is: 0				
6806	6806	BSF-PSTV-AMRT-BASE-CD	1	X
Parameter Name: Positive Amortization Base Code Valid values are: 0 = Statement balance 1 = High balance Default value is: 0				
6807	6807	BSF-MP-GRPA-BASE-CD	1	X
Parameter Name: Incl/Excl MPD Base Calcs Valid values are: 0 = Exclude from calculation 1 = Include in calculation Default value is: 0				

From	To	Field	Length	Picture
6808	6808	BSF-MP-GRPA-MPD-CD	1	X
		Parameter Name: Add to MPD Calcs		
		Valid values are:		
		0 = Do not add to calculations		
		1 = Add to calculations		
		Default value is:		
		0		
6809	6809	BSF-MP-GRPA-POS-AM-CD	1	X
		Parameter Name: Add to POS Am Calcs		
		Valid values are:		
		0 = Do not add to calculations		
		1 = Add to calculations		
		Default value is:		
		0		
6810	6810	BSF-MP-GRPB-BASE-CD	1	X
		Parameter Name: Incl/Excl MPD Base Calcs		
		Valid values are:		
		0 = Exclude from calculation		
		1 = Include in calculation		
		Default value is:		
		0		
6811	6811	BSF-MP-GRPB-MPD-CD	1	X
		Parameter Name: Add to MPD Calcs		
		Valid values are:		
		0 = Do not add to calculations		
		1 = Add to calculations		
		Default value is:		
		0		

From	To	Field	Length	Picture
6812	6812	BSF-MP-GRPB-POS-AM-CD	1	X
		Parameter Name: Add to POS Am Calcs		
		Valid values are:		
		0 = Do not add to calculations		
		1 = Add to calculations		
		Default value is:		
		0		
6813	6813	BSF-MP-GRPC-BASE-CD	1	X
		Parameter Name: Incl/Excl MPD Base Calcs		
		Valid values are:		
		0 = Exclude from calculation		
		1 = Include in calculation		
		Default value is:		
		0		
6814	6814	BSF-MP-GRPC-MPD-CD	1	X
		Parameter Name: Add to MPD Calcs		
		Valid values are:		
		0 = Do not add to calculations		
		1 = Add to calculations		
		Default value is:		
		0		
6815	6815	BSF-MP-GRPC-POS-AM-CD	1	X
		Parameter Name: Add to POS Am Calcs		
		Valid values are:		
		0 = Do not add to calculations		
		1 = Add to calculations		
		Default value is:		
		0		



From	To	Field	Length	Picture
6816	6816	BSF-MP-GRPD-BASE-CD	1	X
Parameter Name: Incl/Excl MPD Base Calcs				
Valid values are:				
0 = Exclude from calculation				
1 = Include in calculation				
Default value is:				
0				
6817	6817	BSF-MP-GRPD-MPD-CD	1	X
Parameter Name: Add to MPD Calcs				
Valid values are:				
0 = Do not add to calculations				
1 = Add to calculations				
Default value is:				
0				
6818	6818	BSF-MP-GRPD-POS-AM-CD	1	X
Parameter Name: Add to POS Am Calcs				
Valid values are:				
0 = Do not add to calculations				
1 = Add to calculations				
Default value is:				
0				

From	To	Field	Length	Picture
6819	6819	BSF-CASH-ITEM-CD	1	X
Parameter Name: Cash Item Valid values are: 0 = Exclude the cash item fee amount from the minimum payment due calculation 1 = Include the cash item fee amount in the minimum payment due calculation Default value is: 0				
6820	6820	BSF-MPD-FRGN-CNCY-CD	1	X
Parameter Name: Foreign Currency Fee Valid values are: 0 = Exclude from MPD calculation 1 = Include in MPD calculation Default value is: 0				
6821	6821	BSF-ADD-DLNQ-CLC-MPD	1	X
Parameter Name: Add Delq MPD to Calc MPD Valid values are: 0 = Option is not used. 1 = Add the delinquency to the calculated minimum payment due prior to comparing it to the minimum amount. Default value is: 0 <b>Note</b> The System will only check for this parameter when the account is delinquent.				
6822	6829	BSF-MPD-WRNG-MTHD-NM	8	X(8)
Parameter Name: Payment Warning Box MPD Method				

From	To	Field	Length	Picture
6830	6830	BSF-RETN-HSTR-MPD-CD	1	X(1)
		Business Name: Retain Hist Stmt MPD		
		Valid values are:		
		0 = Do not retain calculated MPD historical information for display on the PDM and PDD screens		
		1 = Retain calculated MPD historical information for display on the PDM and PDD screens		
		Default value is:		
		0		
6831	6832	BSF-RETN-HSTR-MNTH-NR	2	S9(2)V COMP-3
		Parameter Name: Retain Months Number		
		Valid values are:		
		00 - 12		
		Default value is:		
		00		
6833	6834	BSF-DYNM-FEE-BTCH1-ID	2	X(2)
		Parameter Name: Dynamic Fee Batch ID 1-4 1:		
		Default value is:		
		Spaces		
6835	6836	BSF-DYNM-FEE-BTCH2-ID	2	X(2)
		Parameter Name: Dynamic Fee Batch ID 1-4 2:		
		Default value is:		
		Spaces		
6837	6838	BSF-DYNM-FEE-BTCH3-ID	2	X(2)
		Parameter Name: Dynamic Fee Batch ID 1-4 3:		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
6839	6840	BSF-DYNN-FEE-BTCH4-ID  Parameter Name: Dynamic Fee Batch ID 1-4 4:  Default value is: Spaces	2	X(2)
6841	6848	BSF-INSR-CMPR-MTHD-ID  Parameter Name: INS Compare Method ID Valid values are: Valid IP Table ID Default value is: Spaces	8	X(08)
6849	6856	BSF-INSR-ADD-MTHD-ID  Parameter Name: INS Add to Minimum ID Valid IP Table ID Default value is: Spaces	8	X(08)
6857	6864	BSF-INSR-PSAM-MTHD-ID  Parameter Name: INS POS AM Table ID Valid IP Table ID Default value is: Spaces	8	X(08)
6865	6865	BSF-ADD-PYMT-VRNC-CD  Parameter Name: Add Payment Variance Code  Valid values are: 0 = Option not used. 1 = Add minimum delinquency amount to MPD 2 = Add payment variance amount to MPD	1	X

# Payment Options Rules

From	To	Field	Length	Picture
6866	6930	BSF-PYMT-OPTIONS-RULS-MPD	65	GROUP
PCF service/subject/section is: CP PO RM				
6866	6873	BSF-STND-RULE-ID	8	X(8)
Parameter Name: Standard Rule Valid values are: Valid business rule identifier in the minimum payment due process area Default value is: Spaces				
6874	6905	BSF-OMPD-RULE-ID	8	X(8)
Parameter Name: MPD2-5 Rule Occurs 4 Times Valid values are: Valid business rule identifier in the optional minimum payment due process area Default value is: Spaces				
6906	6913	BSF-SLCT-RULE-ID	8	X(8)
Parameter Name: Selection Rule Valid values are: Valid business rule identifier in the selected minimum payment due process area Default value is: Spaces				

From	To	Field	Length	Picture
6914	6921	BSF-FINL-RULE-ID	8	X(8)
		Parameter Name: Final Rule		
		Valid values are:		
		Valid business rule identifier in the final minimum payment due process area		
		Default value is:		
		Spaces		
6922	6925	BSF-PLAN-PRMT-OVRR-CD	1	X
		Parameter Name: Plan/Promo Override Code 2-5		
		Occurs 4 Times		
		Valid values are:		
		0 = Override is not used.		
		1 = Override using the promotion code		
		Default value is:		
		Space		
6926	6926	BSF-STND-DSTR-SLCT-CD	1	X
		Parameter Name: Standard MPD		
		Valid values are:		
		0 = Do not distribute to the MPD amount for the standard balance.		
		1 = Distribute to the MPD amount for the standard balance.		
		Default value is:		
		Space		

From	To	Field	Length	Picture
6927	6927	BSF-PRMT-DSTR-SLCT-CD	1	X
		Parameter Name: Promotional MPDS		
		Valid values are:		
		0 = Do not distribute to promotional MPD amount(s).		
		1 = Any promotion with an MPD amount is eligible for distribution.		
		2 = Any promotion that has an MPD amount and was included in the selected MPD calculation is eligible for distribution.		
		Default value is:		
		Space		
6928	6929	BSF-CPTL-FRQN-MNTH-NR	2	9(2)V C-3
		Parameter Name: Cap Frequency Months Number		
		Valid values are:		
		00 - 99		
6930	6930	BSF-ADJS-MTRT-DT-CD	1	X
		Parameter Name: Adjust Maturity Date		
		Valid values are:		
		0 = Yes, move the maturity date		
		1 = No, do not move the maturity date		

## Skip Pay

From	To	Field	Length	Picture
6931	6990	BSF-PYMT-OPTIONS-SKIP-PAY	60	GROUP
		PCF service/subject/section is: <b>CP PO SP</b>		
6931	6932	BSF-AB-SKIP-PAY-MAX-DAYS-DEL	2	S9(2) C-3
		Parameter Name: Maximum Current Days Delinquent		
		Valid values are: 00-59		
6933	6933	BSF-SUPPRESS-MPD-MSG	1	S9V C-3
		Parameter Name: Minimum Payment Statement Display		
		Valid values are: 0 = Display minimum payment due amount 1 = Display minimum payment due as zero		



From	To	Field	Length	Picture
6934	6934	BSF-AGB-SKIP-PAY-SWITCH	1	X

Parameter Name: Skip Payment Option

Valid values are:

0 = Do not use skip payment.

1 = Use specified-months skip payment.

The skip payment option for specified months skip payment applies only to the noninstallment portion of the minimum payment when you set the BSF-AGB-AR-90-DAY-FLAG field in the Promotional Purchases section (CP OC PP) to code 3.

If you set this field to 1, you must also set the following fields in this section.

- [BSF-BAL-EXCD-CRDT-CD](#)
- [BSF-AB-SKPY-MNTH](#) fields
- [BSF-SKPY-MIN-CURRBAL](#)
- [BSF-SKPY-MIN-BHSCORE](#)
- [BSF-SKPY-CYCLS-DEL](#)
- [BSF-AB-MNTHS-1CYC-DELQ](#) through [BSF-AB-MNTHS-3CYC-DELQ](#)

If you set this field to 1, accounts meeting the following conditions are excluded.

- Accounts that are currently delinquent
- Accounts with an external status other than blank
- Accounts with a statement hold code other than blank
- Accounts that have an autopay setting other than blank
- Accounts with a D or X status

Continued on next page...

From	To	Field	Length	Picture
		<p>2 = Allow cardholder-initiated skip payment.</p> <p>If you set this field to 2, you must also set the following fields in this section.</p> <ul style="list-style-type: none"> <li>■ <a href="#">BSF-AB-SKIP-PAY-MAX-DAYS-DEL</a></li> <li>■ <a href="#">BSF-AB-SKIP-PAY-REJ-LETTER</a></li> </ul> <p>If you set this field to 2, you will not be able to set the <a href="#">BSF-AB-SKPY-MNTH</a> fields.</p> <p>3 = Allow specified-months skip payments and cardholder-initiated skip payments. Reset the skip payment history at year-end processing.</p> <p>If you set this field to 3, you must also set the following fields in this section.</p> <ul style="list-style-type: none"> <li>■ <a href="#">BSF-BAL-EXCD-CRDT-CD</a></li> <li>■ <a href="#">BSF-AB-SKPY-MNTH</a> fields</li> <li>■ <a href="#">BSF-SP-ANNL-LIMIT-CT</a></li> </ul> <p>4 = Allow specified-months skip payments and cardholder-initiated skip payments. Retain the skip payment history at year-end processing so the payment pattern the cardholder established is effective for the following year.</p> <p>If you set this field to 4, you must also set the following fields in this section.</p> <ul style="list-style-type: none"> <li>■ <a href="#">BSF-BAL-EXCD-CRDT-CD</a></li> <li>■ <a href="#">BSF-AB-SKPY-MNTH</a> fields</li> <li>■ <a href="#">BSF-SP-ANNL-LIMIT-CT</a></li> </ul>		
6935	6950	<b>BSF-AB-SKIP-PAY-DATA</b>	16	GROUP
6935	6946	<b>BSF-AB-SKPY-MNTH-TABLE</b>	12	GROUP

Pricing Control File (083) Issue Date: February 20, 2017  
 Confidential and proprietary to First Data Effective Date: April 21, 2017

From	To	Field	Length	Picture
6940	6940	BSF-AB-SKPY-MNTH-JUN	1	X
Parameter Name: Eligible Months (June) Valid values are: 0 = Skip payment is not available this month. 1 = Skip payment is available this month.				
6941	6941	BSF-AB-SKPY-MNTH-JLY	1	X
Parameter Name: Eligible Months (July) Valid values are: 0 = Skip payment is not available this month. 1 = Skip payment is available this month.				
6942	6942	BSF-AB-SKPY-MNTH-AUG	1	X
Parameter Name: Eligible Months (August) Valid values are: 0 = Skip payment is not available this month. 1 = Skip payment is available this month.				
6943	6943	BSF-AB-SKPY-MNTH-SEP	1	X
Parameter Name: Eligible Months (September) Valid values are: 0 = Skip payment is not available this month. 1 = Skip payment is available this month.				
6944	6944	BSF-AB-SKPY-MNTH-OCT	1	X
Parameter Name: Eligible Months (October) Valid values are: 0 = Skip payment is not available this month. 1 = Skip payment is available this month.				

From	To	Field	Length	Picture
6945	6945	BSF-AB-SKPY-MNTH-NOV	1	X
		Parameter Name: Eligible Months (November)		
		Valid values are:		
		0 = Skip payment is not available this month.		
		1 = Skip payment is available this month.		
6946	6946	BSF-AB-SKPY-MNTH-DEC	1	X
		Parameter Name: Eligible Months (December)		
		Valid values are:		
		0 = Skip payment is not available this month.		
		1 = Skip payment is available this month.		
<b>6935</b>	<b>6946</b>	<b>FILLER</b>	<b>12</b>	<b>GROUP</b>
		Redefines BSF-AB-SKPY-MNTH-TABLE		
6935	6946	BSF-AB-SKPY-MNTH	1	X
		Parameter Name: Eligible Months		
		Occurs 12 times		
6947	6947	BSF-AB-MNTHS-1CYC-DELQ	1	9
		Parameter Name: Number of Months Delinquent 1 Cycle		
		Valid values are:		
		0-9		
		U = Unlimited		
<b>6947</b>	<b>6947</b>	<b>FILLER</b>	<b>1</b>	<b>GROUP</b>
		Redefines BSF-AB-MNTHS-1CYC-DELQ		
6947	6947	BSF-AB-MNTHS-1CYC-DELQ-X	1	X
6948	6948	BSF-AB-MNTHS-2CYC-DELQ	1	S9V C-3
		Parameter Name: Number of Months Delinquent 2 Cycle		

From	To	Field	Length	Picture
6949	6949	BSF-AB-MNTHS-3CYC-DELQ  Parameter Name: Number of Months Delinquent 3 Cycle	1	S9V C-3
6950	6950	BSF-AB-HISTORY-SELECT  Parameter Name: Delinquency History Valid values are: 0 = Use history fields for the last two years plus year to date. 1 = Use history fields for the last calendar year. 2 = Use year-to-date history fields. 3 = Use 12-month activity history fields.	1	X
6951	6952	BSF-SKIP-PAY-GROSS-ACTV  Parameter Name: Exclusions Number Of Months Gross Active Valid values are: 00-36	2	S9(2)V C-3
6953	6956	BSF-AB-SKIP-PAY-REJ-LETTER  Parameter Name: Denial Letter Valid values are: 00-59	4	X(4)
6957	6959	BSF-SKIP-PAY-CREDIT-LINE  Parameter Name: Balance Exceeds Credit Line Percent Valid values are: 05000-10000	3	S9V9(4) C-3
6960	6967	BSF-SKPY-MIN-CURRBAL  Parameter Name: Exclusions Minimum Current Balance	8	S9(15)V C-3

From	To	Field	Length	Picture
6968	6969	BSF-SKPY-MIN-BHSCORE  Parameter Name: Exclusions Minimum Behavior Score	2	9(3)V C-3
6970	6971	BSF-SKPY-MNTHS-DEL  Parameter Name: Check Past Delinquency Months To Review  Valid values are: 00-12	2	S9(2)V C-3
6972	6972	BSF-SKPY-CYCLS-DEL  Parameter Name: Check Past Delinquency Maximum Number Of Cycles	1	S9V C-3
6973	6973	BSF-BAL-EXCD-CRDT-CD  Parameter Name: Exclusions Balance Exceeds Credit Line  Valid values are: 0 = Do not use this option. 1 = Determine skip payment eligibility based on a percentage of the account's credit limit. If you set this parameter to 1, you must set the <a href="#">BSF-SKIP-PAY-CREDIT-LINE</a> field in this section to a value greater than zero. 2 = Determine skip payment eligibility based on a dollar-and-cent amount over the account's credit limit. If you set this parameter to 2, you must set the <a href="#">BSF-BAL-EXCD-CRDT-AM</a> field in this section to a value greater than zero.	1	X
6974	6982	BSF-BAL-EXCD-CRDT-AM  Parameter Name: Exclusions Balance Exceeds Credit Line Amount	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
6983	6984	BSF-SP-ANNL-LIMIT-CT  Parameter Name: Exclusions Skip Payment Annual Limit  Valid values are: 00-12	2	S9(2)V C-3
6985	6989	BSF-PNDG-LTTR-EFFC-DT  <b>Note</b> This field is no longer available for use.	5	S9(8)V C-3
6990	6990	BSF-SP-AUTO-PAY-CD  Parameter Name: Skip Pay For Autopay Accounts	1	X
6991	7000	FILLER	10	X(10)





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