

# Pricing Control Custom File (086)

17.4 Major - BSPRCFIL  
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 105</a>	GROUP (69)	GROUP (79)	PR16011742
BSF-INTR-ONLY-CYCL-CD on <a href="#">page 127</a>	New	1	PR16011742
BSF-INTR-ONLY-THRS-AM on <a href="#">page 128</a>	New	9	PR16011742
FILLER on <a href="#">page 552</a>	107	97	PR16011742



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# Introduction

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 parameters, see the *Strategy Management* manual.

The following three documents should be used as companions to this document.

- Pricing Control File (083) from copybook BSPRCPRM
- Strategy Pricing File (084) from copybook BSSTRPRC
- Method Pricing File (085) from 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.		
5	12	BSF-PRICING-STRATEGY	8	X(8)
		Issuer-defined code determining the pricing strategy under which the System processes the account.		

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From	To	Field	Length	Picture
13	22	BSF-PRICING-EFFECTIVE-DATE	10	X(10)
		Date that a strategy becomes effective. Format is: MMDDCCYY		
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		

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## 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.  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>		
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
		Parameter Name: Merchandise Break Point 1		
37	44	BSF-CASH-BREAK-POINT	8	S9(15)V C-3
		Parameter Name: Cash Advance Break Point 1		
45	52	BSF-MRCH-BREAK-POINT-2	8	S9(15)V C-3
		Parameter Name: Merchandise Break Point 2		

From	To	Field	Length	Picture
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		
		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	BSF-IB-INTEREST-FIELDS	78	GROUP
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 field to 1, the System allows all existing balances on the account to be grandfathered when a CP IC ID method changes.

Setting this field 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 field set to a 1, to a different CP IC ID method with this field 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 field 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		
		Default value is:		
		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		
		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		
331	339	<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		
<b>331</b>	<b>339</b>	<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>	<b>147</b>	<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		
		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
373	374	BSF-INTR-MTHD-MRCH-BINT	2	S9(3)V C-3
		Parameter Name: Merchandise Interest Methods Two-Cycle-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.		
375	376	BSF-INTR-MTHD-MRCH-NBINT	2	S9(3)V C-3
		Parameter Name: Merchandise Interest Methods One-Cycle-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.		

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				
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				
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>				
382	390	BSF-CTD-MRCH-INT-MAX-TERMS	9	GROUP

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:		
		A = Authorization prohibited		
		B = Bankrupt		
		C = Closed		
		E = Revoked		
		F = Frozen		
		I = Interest accrual prohibited		
		L = Lost		
		U = Stolen		
		Z = Charged off		
		Space = Field not being used		

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 Valid values are: 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 parameter 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				
Continued next page. . .				

From	To	Field	Length	Picture
		810		
		840		
		870		
		900		
		960		
		930		
		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
<p>Parameter Name: Promotion Interest Override</p> <p>Valid values are:</p> <p>0 = Option not used</p> <p>1 = ADB from promotion/plan will be combined with standard ADB.</p> <p>2 = Standard interest rate will be used for promotions/plans.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Default value is:</p> <p>0</p>				
423	430	BSF-PP-RSN-TBL-ID	8	X(8)
<p>Parameter Name: External Status Status Reason Table</p>				

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 <a href="#">BSF-INCN-PD-NO-MNTH-CT</a> 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				

# Incentive Pricing Variable Interest

From	To	Field	Length	Picture
601	681	<b>BSF-IV-AGB-AR-VAR-INT-RATES</b>	81	<b>GROUP</b>
PCF service/subject/section is: <b>CP IC IV</b>				
601	601	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.				
602	604	BSF-IV-VRBL-MDSE-RT-1	3	S9(2)V9(3) C-3
Parameter Name: Interest Set 1 Merchandise				

From	To	Field	Length	Picture
605	607	BSF-IV-VRBL-CASH-RT-1 Parameter Name: Interest Set 1 Cash	3	S9(2)V9(3) C-3
608	611	BSF-IV-EFFC-DT-1 Parameter Name: Interest Set 1 Effective Date MMDDYY	4	S9(7)V C-3
612	614	BSF-IV-VRBL-MDSE-RT-2 Parameter Name: Interest Set 2 Merchandise	3	S9(2)V9(3) C-3
615	617	BSF-IV-VRBL-CASH-RT-2 Parameter Name: Interest Set 2 Cash	3	S9(2)V9(3) C-3
618	621	BSF-IV-EFFC-DT-2 Parameter Name: Interest Set 2 Effective Date Valid values are: MMDDYY	4	S9(7)V C-3
622	624	BSF-IV-VRBL-MDSE-RT-3 Parameter Name: Interest Set 3 Merchandise	3	S9(2)V9(3) C-3
625	627	BSF-IV-VRBL-CASH-RT-3 Parameter Name: Interest Set 3 Cash	3	S9(2)V9(3) C-3
628	631	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
632	632	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.		
633	635	BSF-IV-VI-PRENOTE-DT  Parameter Name: Variable Interest Option Prenotification Date  Valid values are: 0000 0100-1299	3	S9(4) C-3
636	636	BSF-IV-ADD-BRKPT-RT-CD  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.	1	X
637	651	BSF-IV-INDX-TYPE-TX  Parameter Name: Index Text Default value is: Spaces	15	X(15)
652	671	BSF-IV-SORC-TX  Parameter Name: Source Text Default value is: Spaces	20	X(20)
672	681	BSF-IV-CHNG-PERD-TX  Parameter Name: Change Period Default value is: Spaces	10	X(10)

## Max CAP EAPR

From	To	Field	Length	Picture
<b>682</b>	<b>726</b>	<b>BSF-MXCP-EAPR-PARAMETERS</b>	<b>45</b>	<b>GROUP</b>
682	682	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		
683	685	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		
686	686	BSF-MXCP-EAPR-RFND-CD	1	X(1)
		Parameter Name: Refund Type		
		Valid values are:		
		F = Fully refund fee		
		P = Partially refund fee		
		Space		
		Default value is:		
		Space		
<b>687</b>	<b>700</b>	<b>BSF-MXCP-FEE-INT-FLDS</b>	<b>14</b>	<b>GROUP</b>

From	To	Field	Length	Picture
687	688	BSF-MXCP-MRCH-INT-NR	2	S9(2)V C-3
		Parameter Name: Merchandise Interest		
		Valid values are:		
		00 - 07		
		Default value is:		
		00		
689	690	BSF-MXCP-CASH-INT-NR	2	S9(2)V C-3
		Parameter Name: Cash Interest		
		Valid values are:		
		00 - 07		
		Default value is:		
		00		
691	692	BSF-MXCP-OVER-LMIT-NR	2	S9(2)V C-3
		Parameter Name: Overlimit Fee		
		Valid values are:		
		00 - 07		
		Default value is:		
		00		
693	694	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		
695	696	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
697	698	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		
699	700	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>687</b>	<b>700</b>	<b>BSF-MXCP-FEE-TBL</b>	<b>14</b>	<b>GROUP</b>
		Redefines BSF-MXCP-FEE-INT-FLDS		
687	700	BSF-MXCP-FEE-TBL-ENTRY	2	S9(2)V C-3
		Occurs 7 times		
701	701	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
702	702	BSF-MXCP-XTRN-CRDT-CD	1	X(1)
		Parameter Name: External Fee Credit CD		
		Valid values are:		
		C = Use credit issued for the 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		
703	710	BSF-MXCP-CYCL-TEXT-ID	8	X(8)
		Parameter Name: Cycle Stmt Detail Text ID		
		Spaces or valid Text ID		
		Default value is:		
		Spaces		
711	718	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		
719	726	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
727	788	<b>BSF-MIN-FIN-CHG-FIELDS</b>	62	<b>GROUP</b>
PCF service/subject/section is: <b>CP IC MF</b>				
727	727	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.				
728	734	BSF-MINIMUM-FIN-CHG	7	S9(11)V9(2) C-3
Parameter Name: Minimum Charge				

From	To	Field	Length	Picture
735	735	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 <b>BSF-MIN-FIN-CHG-FLAG</b> field. 1 = Use the minimum finance charge determined by the state interest rate table specified by the <b>BSF-AB-STATE-INT-RATE</b> field set in the State Controls section (CP IC SC) of the PCF. Code 1 is valid only if the <b>BSF-AB-STATE-INT-RATE</b> field is greater than zero.				
736	736	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.				
737	737	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
738	738	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.				
739	739	BSF-MF-1STY-MGMT-CD	1	X
Valid values are:MF 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. 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
740	740	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				
741	748	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				
749	756	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
757	757	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>				
758	765	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
766	766	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.				
767	767	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.				
768	768	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
769	769	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.				
770	770	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.				
771	771	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
772	772	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.				
773	773	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.				
774	774	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
775	775	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>				
776	776	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
777	777	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		
778	786	BSF-MIN-FIN-CHG-RT2-AM	9	S9(15)V9(2)COMP-3
		Parameter Name: Min Fin Rate 2 Amt		
787	787	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		
788	788	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
789	817	<b>BSF-ML-METHOD-FIELDS</b>	29	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IC ML</b>		
789	789	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		
790	790	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
791	791	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		
792	799	BSF-PNLT-ICID-MTHD-ID	8	X(8)
		Parameter Name: Penalty CP/IC/ID Method Id		
800	802	BSF-CALC-PNLT-CASH-RT	3	S9(2)V9(3) COMP-3
803	805	BSF-CALC-PNLT-MRCH-RT	3	S9(2)V9(3) COMP-3
806	808	BSF-ML-CASH-BASE-RT	3	S9(2)V9(3) COMP-3
809	811	BSF-ML-MRCH-BASE-RT	3	S9(2)V9(3) COMP-3
812	814	BSF-ML-CASH-INDX-RT	3	S9(2)V9(3) COMP-3
815	817	BSF-ML-MRCH-INDX-RT	3	S9(2)V9(3) COMP-3

# Money Sales

From	To	Field	Length	Picture
818	829	BSF-INT-CHG-MONEY-FIELDS	12	GROUP
		PCF service/subject/section is: CP IC MS		
818	820	BSF-AB-ESBA-SALE-RATE	3	S9(2)V9(3) C-3
		Parameter Name: Money Sale Annual Interest Percent		
821	824	BSF-AB-ESBA-SALE-START-DATE	4	S9(7) C-3
		Parameter Name: Money Sale Start Date Format is: YYMMDD		
825	828	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
829	829	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
830	908	<b>BSF-INT-CHG-PAYOFF-FIELDS</b>	79	<b>GROUP</b>
PCF service/subject/section is: <b>CP IC PE</b>				
830	838	BSF-STMT-PAYOFF-EXCPT-AMT	9	S9(15)V9(2) C-3
Parameter Name: Statement Payoff Exception Value				
830	838	BSF-STMT-PAYOFF-EXCPT-AMT-RED	9	S9(17)V C-3
Redefines BSF-STMT-PAYOFF-EXCPT-AMT				
839	860	<b>BSF-PAYOFF-EXCP-FIELDS</b>	22	<b>GROUP</b>
<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-PAYOFF-CYC-CASH</li> <li>■ BSF-PAYOFF-OPEN-CASH</li> <li>■ BSF-PAYOFF-CYC-MRCH</li> <li>■ BSF-PAYOFF-NBINT</li> <li>■ BSF-PAYOFF-BINT</li> </ul> <p>Valid values are:</p> <p>00 = Make no exception to normal interest calculation.</p> <p>01 = Do not calculate or bill interest on the principal if its ending balance at cycle time is zero.</p> <p>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.</p> <p>Use this code in conjunction with the <b>BSF-STMT-PAYOFF-EXCPT-AMT</b> field in this section.</p> <p>Continued on next page...</p>				

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 <b>Promotion Controls</b> section (PL RT PC) of the Product Control File.</p> <p>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.</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		
		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...		

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</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...</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
839	846	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.		
		Default value is:		
		00		
		Refer to the <a href="#">BSF-PAYOFF-EXCP-FIELDS</a> field for valid code definitions.		

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From	To	Field	Length	Picture
847	848	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.		
		Default value is:		
		00		
		Refer to the <a href="#">BSF-PAYOFF-EXCP-FIELDS</a> field for more details.		

From	To	Field	Length	Picture
849	850	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.		
		Default value is:		
		00		
		Refer to the <a href="#">BSF-PAYOFF-EXCP-FIELDS</a> field for more details.		

From	To	Field	Length	Picture
851	852	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.		
		Default value is:		
		00		
		Refer to the <a href="#">BSF-PAYOFF-EXCP-FIELDS</a> field for more details.		



From	To	Field	Length	Picture
853	860	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>Default value is:</p> <p>00</p> <p>Refer to the <a href="#">BSF-PAYOFF-EXCP-FIELDS</a> field for more details.</p>		
861	862	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>		
863	863	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
864	865	BSF-TRNS-PYFF-EXCP-CT  Parameter Name: Transactor Payoff Exception Days	2	S9(2)V C-3
866	866	BSF-WAVE-FC-DEF-PYT-ID  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	1	X
867	867	BSF-PTNT-PYFF-EXCP-IN  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	1	X

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From	To	Field	Length	Picture
868	868	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...				

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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
869	869	BSF-PRTL-GRAC-FLAG-CD	1	X

Parameter Name: Partial Grace

Valid values are:

0 = Do not use partial grace.

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.

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.

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.

Default value is:

0

From	To	Field	Length	Picture
870	870	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		
871	871	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		
872	875	BSF-INTR-FREE-PCT-AM	4	S9(1)V9(5) COMP-3
		Parameter Name: Interest Free Percent		
876	884	BSF-MIN-INTR-FREE-AM	9	S9(15)V9(2) COMP-3
		Parameter Name: Minimum Interest Free Pymt		
885	885	BSF-INTR-ONLY-CYCL-CD	1	X
		Parameter Name: Int Only Cyc		

From	To	Field	Length	Picture
886	894	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		
895	903	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		
904	904	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
905	905	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				
906	906	BSF-PYFF-EX-CLC-DAY-CD	1	X(1)
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				
907	907	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
908	908	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
909	917	BSF-INT-CHG-STATE-FIELDS	9	GROUP
PCF service/subject/section is: <b>CP IC SC</b>				
909	909	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
910	911	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		
912	913	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.		
914	915	BSF-SUP-LATE-OVLM-AFEE	2	S9(3)V C-3
		Parameter Name: Overlimit, Late, And Annual Fee Table		
916	917	BSF-STATE-FEES-MAX-TABLE	2	9(3) C-3
		Parameter Name: Maximum Fees Table		

## Statement Production

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From	To	Field	Length	Picture
918	1407	BSF-INT-CHG-STMT-FIELDS	490	GROUP
PCF service/subject/section is: <b>CP IC SP</b>				
918	919	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
		(continued from previous page)		
		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 on next page)		

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
920	920	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...

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>921</b>	<b>925</b>	<b>BSF-AGB-CHARGE-FLAGS</b>	<b>5</b>	<b>GROUP</b>
921	921	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
922	922	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.		
923	923	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.		
924	924	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.		
925	925	BSF-AGB-STMT-CHARGE	1	X
		Parameter Name: Annual Interest Display Statement Charges		
		Reserved for restricted use.		

From	To	Field	Length	Picture
926	926	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
927	927	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
928	928	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.				
929	929	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.				
930	930	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
931	931	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.		
932	932	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.		
933	933	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.		
934	934	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
935	936	BSF-PAYMENT-DUE-DAYS	2	S9(2) C-3
Parameter Name: Payment Due Days				
Valid values are:				
01-30				
937	937	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
938	938	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 the 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.		
939	939	BSF-EXT-STAT-B-CTRL  Parameter Name: External Status Statement Print Control B-Bankrupt  Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.	1	X
940	940	BSF-EXT-STAT-C-CTRL  Parameter Name: External Status Statement Print Control C-Closed  Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.	1	X
941	941	BSF-EXT-STAT-E-CTRL  Parameter Name: External Status Statement Print Control E-Revoked  Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.	1	X
942	942	BSF-EXT-STAT-F-CTRL  Parameter Name: External Status Statement Print Control F-Frozen  Refer to the <a href="#">BSF-EXT-STAT-A-CTRL</a> field for valid codes.	1	X

From	To	Field	Length	Picture
943	943	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
944	944	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
945	945	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
946	946	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
947	947	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.				
948	955	BSF-LATE-FEE-WAVR-ID	8	X(8)
Parameter Name: Optional Finance Charge Statement Messages Penalty Fees Late Fee Waiver  Valid value is: DEFLW001				
956	956	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				
957	957	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
958	958	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.				
959	960	BSF-TRNS-PYMT-DUE-CT	2	S9(2)V C-3
Parameter Name: Transactor Payment Due Days				
961	968	BSF-TRNS-INTR-THRS-AM	8	S9(13)V9(2) C-3
Parameter Name: Transactor Interest Threshold				

From	To	Field	Length	Picture
969	969	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.				
970	970	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.				
971	971	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
972	972	BSF-DAYS-BEFR-STMT-CD	1	S9V C-3
Parameter Name: Days Before Next Statement  Valid values are: 0 = Use the <b>BSF-PAYMENT-DUE-DAYS</b> 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				
973	973	BSF-FRGN-CNCY-DSPL-CD	1	S9V C-3
Business 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.				
974	976	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
977	977	BSF-GRTR-PYMT-DUE-CD	1	X
Parameter Name: Compare Pymt Due Date Code  Valid values are: 0 = Do not calculate the greater payment due date. 1 = Calculate and use the greater payment due date. 2 = Calculate and use the lesser payment due date. Default value is: 0				
978	978	BSF-FEE-RCRD-IN	1	X
Parameter Name: Fee Record Ind Valid values are: N = Do not create and display detail items for late, overlimit, and mid-cycle interest charges generated between statement cycles Y = Create and display detail items for late, overlimit, and mid-cycle interest charges generated between statement cycles Default value is: N <b>Note</b> These records will display on the CIS detail screens if this option is selected.				



From	To	Field	Length	Picture
979	986	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.		
987	994	BSF-GLBL-ABOV-MSSG-ID	8	X(8)
		Parameter Name: Revolv Above Box Mssg ID		
995	1002	BSF-GLBL-BELW-MSSG-ID	8	X(8)
		Parameter Name: Revolv Below Box Mssg ID		
<b>1003</b>	<b>1194</b>	<b>BSF-SSS-PRNT-ORDR-TABL-PARMS</b>	<b>192</b>	<b>GROUP</b>
<b>1003</b>	<b>1066</b>	<b>BSF-PROM-SSS-PRNT-ORDR-TABL</b>	<b>8</b>	<b>GROUP</b>
		Occurs 8 times		
1003	1008	BSF-PROM-SSS-CD	6	X(6)
		<b>Note</b>		
		Used for internal First Data processing only.		
1009	1010	BSF-PROM-SSS-PRNT-ORDR-NR	2	S9(2) COMP-3
		<b>Note</b>		
		Used for internal First Data processing only.		
<b>1067</b>	<b>1194</b>	<b>BSF-RVLV-SSS-PRNT-ORDR-TABL</b>	<b>8</b>	<b>GROUP</b>
		Occurs 16 times		

From	To	Field	Length	Picture
1067	1072	BSF-RVLV-SSS-CD	6	X(6)
<b>Note</b> Used for internal First Data processing only.				
1073	1074	BSF-RVLV-SSS-PRNT-ORDR-NR	2	S9(2) COMP-3
<b>Note</b> Used for internal First Data processing only.				
1195	1195	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				
1196	1203	BSF-OIF-STMT-TEXT-ID	8	X(8)
Parameter Name: Optional Issuer Fee Text ID Default value is: Spaces				

From	To	Field	Length	Picture
1204	1205	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.

Continued next page...

From	To	Field	Length	Picture
		18 = Reserved for future use. 19 = Reserved for future use. Spaces Default value is: Spaces		
1206	1213	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.		
1214	1221	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.		
1222	1229	BSF-NRML-TEXT-ID	8	X(8)
		Parameter Name: Normal CIT Disclosure Header PCF TC/ND Default value is: DEFND001		
1230	1237	BSF-NRML-TRMS-ID	8	X(8)
		Parameter Name: Normal CIT Disclosure Header PCF TC/TD Default value is: DEFTD001		

From	To	Field	Length	Picture
1238	1245	BSF-PCS-NRML-TEXT-ID	8	X(8)
		Parameter Name: Normal CIT Disclosure Header PCS TC/ND		
		Default value is: DEFND001		
1246	1253	BSF-PCS-NRML-TRMS-ID	8	X(8)
		Parameter Name: Normal CIT Disclosure Header PCS TC/TD		
		Default value is: DEFTD001		
1254	1261	BSF-PNLT-TEXT-ID	8	X(8)
		Parameter Name: Penalty Disclosure Header PCF TC/PD		
		Default value is: DEFPD001		
1262	1269	BSF-PNLT-TRMS-ID	8	X(8)
		Parameter Name: Penalty Disclosure Header PCF TC/TD		
		Default value is: DEFTD001		
1270	1277	BSF-PCS-PNLT-TEXT-ID	8	X(8)
		Parameter Name: Penalty Disclosure Header PCS TC/PD		
		Default value is: DEFPD001		
1278	1285	BSF-PCS-PNLT-TRMS-ID	8	X(8)
		Parameter Name: Penalty Disclosure Header PCS TC/TD		
		Default value is: DEFTD001		

From	To	Field	Length	Picture
1286	1293	BSF-SP-ADDL-TEXT-ID  Parameter Name: Additional Balance Header PCF PL/AD  Default value is: DEFAD001	8	X(8)
1294	1301	BSF-SP-PCS-ADDL-ID  Parameter Name: Additional Balance Header PCS PL/AD  Default value is: DEFAD001	8	X(8)
1302	1302	BSF-SP-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
1303	1310	BSF-MDSE-INTR-TEXT-ID  Parameter Name: Interest Charge For Purchases  Valid values are: Valid text id for MT/IM (text area/text type) Default value is: DEFIM001	8	X(8)

From	To	Field	Length	Picture
1311	1318	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		
1319	1319	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 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		

From	To	Field	Length	Picture
1320	1320	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				
1321	1321	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				
1322	1322	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
1323	1323	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		
1324	1324	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.		
1325	1332	BSF-CASH-ADV-INTR-ID	8	X(8)
		Parameter Name: CTD Cash Adv Interest Refund		
		Default value is:		
		DEFRE002		

From	To	Field	Length	Picture
1333	1340	BSF-CASH-PRCH-INTR-ID	8	X(8)
		Parameter Name: CTD Purchases Interest Refund		
		Default value is: DEFRE003		
1341	1348	BSF-MRCH-PRCH-INTR-ID	8	X(8)
		Parameter Name: CTD Purchases Interest Charge		
		Default value is: DEFFI002		
1349	1356	BSF-MRCH-ADV-INTR-ID	8	X(8)
		Parameter Name: CTD Cash Adv Interest Charge		
		Default value is: DEFFI003		
1357	1357	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
1358	1358	BSF-INVL-ADDR-RTNG-CD	1	X(1)
		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.s		
1359	1359	BSF-TYPE6-STMT-PRNT-IN	1	X(1)
		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		
1360	1360	BSF-INCL-DPLC-STMT-CD	1	X(1)
		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
1361	1361	BSF-STMT-SPPR-OVRR-CD	1	X(1)
		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		
1362	1369	BSF-STMT-OVRR-TABL-ID	8	X(8)
		Parameter Name: Override Table ID		
		Reserved for future use.		
1370	1376	BSF-AGB-AR-SPEC-STMT-MIN	7	S9(11)V9(2) C-3
		Parameter Name: Special Statement Minimum Amount		
1377	1378	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
1379	1380	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				
1381	1382	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				
1383	1384	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
1385	1385	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		
1386	1386	BSF-EBLL-LNGG-CD	1	X
		Parameter Name: EBill Language Code		
		Valid values are:		
		0 = Any language		
		1 = English only		
		Default value is:		
		0		
1387	1387	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		
1388	1388	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
1389	1389	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.				
1390	1390	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				
1391	1398	BSF-FIXD-MPDD-TABL-ID	8	X(8)
Parameter Name: Fixed MPDD Table ID  Default value is: Spaces				
1399	1406	BSF-NON-MPDD-TABL-ID	8	X(8)
Parameter Name: Non Payment Due Date Table  Default value is: Spaces				

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From	To	Field	Length	Picture
1407	1407	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				

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# Securitization Options

From	To	Field	Length	Picture
1408	1419	<b>BSF-SZ-INTEREST-FIELDS</b>	12	GROUP
PCF service/subject/section is: <b>CP IC SZ</b>				
1408	1408	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				
1409	1409	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 values.				
Default value is:				
0				
1410	1410	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 values.				
Default value is:				
0				

From	To	Field	Length	Picture
1411	1411	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 values.		
		Default value is: 0		
1412	1412	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 values.		
		Default value is: 0		
1413	1413	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 values.		
		Default value is: 0		
1414	1414	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 values.		
		Default value is: 0		

From	To	Field	Length	Picture
1415	1415	BSF-SZ-GROP-A-MMB-CD  Parameter Name: Group A MMB Bucket Valid values are: 0 = Process balance as interest 1 = Process balance as principal	1	X(1)
1416	1416	BSF-SZ-GROP-B-MMB-CD  Parameter Name: Group B MMB Bucket Valid values are: 0 = Process as Interest 1 = Process as Principal	1	X(1)
1417	1417	BSF-INTR-DBTS-SCRT-CD  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	1	S9V C-3
1418	1418	BSF-CRDT-PRTC-SCRT-CD  <b>Note</b> This field is RESERVED.	1	S9V COMP-3
1419	1419	BSF-BKDT-ADJ-SCRT-CD  Parameter Name: Backdated Transaction Adj  Valid values are: 0 = Not used 1 = Used	1	X(1)

# Tiered Interest

From	To	Field	Length	Picture
1420	1652	<b>BSF-INT-CHG-TIERED-FIELDS</b>	<b>233</b>	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IC TI</b>		
1420	1431	<b>BSF-AB-VARINT-DATA</b>	<b>12</b>	<b>GROUP</b>
1420	1423	BSF-AB-VARINT-TABLE1-DATE	4	S9(7)V C-3
		Parameter Name: Table 1 Effective Date Format is: MMDDYY		
1424	1425	BSF-AB-TABLE1-NO-RANGES	2	9(2)
		<b>Note</b> This is RESERVED for INTERNAL use.		
1426	1429	BSF-AB-VARINT-TABLE2-DATE	4	S9(7)V C-3
		Parameter Name: Table 2 Effective Date Format is: YYMMDD		
1430	1431	BSF-AB-TABLE2-NO-RANGES	2	9(2)
		<b>Note</b> This is RESERVED for INTERNAL use.		
1432	1541	<b>BSF-AB-VARINT-TABLE-1</b>	<b>110</b>	<b>GROUP</b>
1432	1442	<b>BSF-AB-VARINT-FIELD1</b>	<b>11</b>	<b>GROUP</b>
1432	1439	BSF-AB-VARINT-BKPT-1-1	8	S9(15)V C-3
		Parameter Name: Break Point 1 (Table 1)		
1440	1442	BSF-AB-VARINT-RATE-1-1	3	S9(2)V9(3) C-3
		Parameter Name: Percent 1 (Table 1)		
1443	1453	<b>BSF-AB-VARINT-FIELD2</b>	<b>11</b>	<b>GROUP</b>

From	To	Field	Length	Picture
1443	1450	BSF-AB-VARINT-BKPT-2-1 Parameter Name: Break Point 2 (Table 1)	8	S9(15)V C-3
1451	1453	BSF-AB-VARINT-RATE-2-1 Business Name: Percent 2 (Table 1)	3	S9(2)V9(3) C-3
<b>1454</b>	<b>1464</b>	<b>BSF-AB-VARINT-FIELD3</b>	<b>11</b>	<b>GROUP</b>
1454	1461	BSF-AB-VARINT-BKPT-3-1 Parameter Name: Break Point 3 (Table 1)	8	S9(15)V C-3
1462	1464	BSF-AB-VARINT-RATE-3-1 Parameter Name: Percent 3 (Table 1)	3	S9(2)V9(3) C-3
<b>1465</b>	<b>1475</b>	<b>BSF-AB-VARINT-FIELD4</b>	<b>11</b>	<b>GROUP</b>
1465	1472	BSF-AB-VARINT-BKPT-4-1 Parameter Name: Break Point 4 (Table 1)	8	S9(15)V C-3
1473	1475	BSF-AB-VARINT-RATE-4-1 Parameter Name: Percent 4 (Table 1)	3	S9(2)V9(3) C-3
<b>1476</b>	<b>1486</b>	<b>BSF-AB-VARINT-FIELD5</b>	<b>11</b>	<b>GROUP</b>
1476	1483	BSF-AB-VARINT-BKPT-5-1 Parameter Name: Break Point 5 (Table 1)	8	S9(15)V C-3
1484	1486	BSF-AB-VARINT-RATE-5-1 Parameter Name: Percent 5 (Table 1)	3	S9(2)V9(3) C-3
<b>1487</b>	<b>1497</b>	<b>BSF-AB-VARINT-FIELD6</b>	<b>11</b>	<b>GROUP</b>
1487	1494	BSF-AB-VARINT-BKPT-6-1 Parameter Name: Break Point 6 (Table 1)	8	S9(15)V C-3
1495	1497	BSF-AB-VARINT-RATE-6-1 Parameter Name: Percent 6 (Table 1)	3	S9(2)V9(3) C-3
<b>1498</b>	<b>1508</b>	<b>BSF-AB-VARINT-FIELD7</b>	<b>11</b>	<b>GROUP</b>

From	To	Field	Length	Picture
1498	1505	BSF-AB-VARINT-BKPT-7-1 Parameter Name: Break Point 7 (Table 1)	8	S9(15)V C-3
1506	1508	BSF-AB-VARINT-RATE-7-1 Parameter Name: Percent 7 (Table 1)	3	S9(2)V9(3) C-3
<b>1509</b>	<b>1519</b>	<b>BSF-AB-VARINT-FIELD8</b>	<b>11</b>	<b>GROUP</b>
1509	1516	BSF-AB-VARINT-BKPT-8-1 Parameter Name: Break Point 8 (Table 1)	8	S9(15)V C-3
1517	1519	BSF-AB-VARINT-RATE-8-1 Parameter Name: Percent 8 (Table 1)	3	S9(2)V9(3) C-3
<b>1520</b>	<b>1530</b>	<b>BSF-AB-VARINT-FIELD9</b>	<b>11</b>	<b>GROUP</b>
1520	1527	BSF-AB-VARINT-BKPT-9-1 Parameter Name: Break Point 9 (Table 1)	8	S9(15)V C-3
1528	1530	BSF-AB-VARINT-RATE-9-1 Parameter Name: Percent 9 (Table 1)	3	S9(2)V9(3) C-3
<b>1531</b>	<b>1541</b>	<b>BSF-AB-VARINT-FIELD10</b>	<b>11</b>	<b>GROUP</b>
1531	1538	BSF-AB-VARINT-BKPT-10-1 Parameter Name: Break Point 10 (Table 1)	8	S9(15)V C-3
1539	1541	BSF-AB-VARINT-RATE-10-1 Parameter Name: Percent 10 (Table 1)	3	S9(2)V9(3) C-3
<b>1432</b>	<b>1541</b>	<b>FILLER</b> Redefines BSF-AB-VARINT-TABLE-1	<b>110</b>	<b>GROUP</b>
<b>1432</b>	<b>1541</b>	<b>BSF-AB-VARINT-TABLE1-FIELD</b> Occurs 10 times	<b>11</b>	<b>GROUP</b>
1432	1439	BSF-AB-VARINT-TABLE1-BKPT Parameter Name: Break Points 1-10	8	S9(15)V C-3

From	To	Field	Length	Picture
1440	1442	BSF-AB-VARINT-TABLE1-RATE Parameter Name: Percent 1-10	3	S9(2)V9(3) C-3
<b>1542</b>	<b>1651</b>	<b>BSF-AB-VARINT-TABLE-2</b>	<b>110</b>	<b>GROUP</b>
<b>1542</b>	<b>1552</b>	<b>BSF-VARINT-FIELD1-2</b>	<b>11</b>	<b>GROUP</b>
1542	1549	BSF-AB-VARINT-BKPT-1-2 Parameter Name: Break Point 1 (Table 2)	8	S9(15)V C-3
1550	1552	BSF-AB-VARINT-RATE-1-2 Parameter Name: Percent 1 (Table 2)	3	S9(2)V9(3) C-3
<b>1553</b>	<b>1563</b>	<b>BSF-AB-VARINT-FIELD2-2</b>	<b>11</b>	<b>GROUP</b>
1553	1560	BSF-AB-VARINT-BKPT-2-2 Parameter Name: Break Point 2 (Table 2)	8	S9(15)V C-3
1561	1563	BSF-AB-VARINT-RATE-2-2 Parameter Name: Percent 2 (Table 2)	3	S9(2)V9(3) C-3
<b>1564</b>	<b>1574</b>	<b>BSF-AB-VARINT-FIELD3-2</b>	<b>11</b>	<b>GROUP</b>
1564	1571	BSF-AB-VARINT-BKPT-3-2 Parameter Name: Break Point 3 (Table 2)	8	S9(15)V C-3
1572	1574	BSF-AB-VARINT-RATE-3-2 Parameter Name: Percent 3 (Table 2)	3	S9(2)V9(3) C-3
<b>1575</b>	<b>1585</b>	<b>BSF-AB-VARINT-FIELD4-2</b>	<b>11</b>	<b>GROUP</b>
1575	1582	BSF-AB-VARINT-BKPT-4-2 Parameter Name: Break Point 4 (Table 2)	8	S9(15)V C-3
1583	1585	BSF-AB-VARINT-RATE-4-2 Parameter Name: Percent 4 (Table 2)	3	S9(2)V9(3) C-3
<b>1586</b>	<b>1596</b>	<b>BSF-AB-VARINT-FIELD5-2</b>	<b>11</b>	<b>GROUP</b>
1586	1593	BSF-AB-VARINT-BKPT-5-2 Parameter Name: Break Point 5 (Table 2)	8	S9(15)V C-3

From	To	Field	Length	Picture
1594	1596	BSF-AB-VARINT-RATE-5-2	3	S9(2)V9(3) C-3
Parameter Name: Percent 5 (Table 2)				
<b>1597</b>	<b>1607</b>	<b>BSF-AB-VARINT-FIELD6-2</b>	<b>11</b>	<b>GROUP</b>
1597	1604	BSF-AB-VARINT-BKPT-6-2	8	S9(15)V C-3
Parameter Name: Break Point 6 (Table 2)				
1605	1607	BSF-AB-VARINT-RATE-6-2	3	S9(2)V9(3) C-3
Parameter Name: Percent 6 (Table 2)				
<b>1608</b>	<b>1618</b>	<b>BSF-AB-VARINT-FIELD7-2</b>	<b>11</b>	<b>GROUP</b>
1608	1615	BSF-AB-VARINT-BKPT-7-2	8	S9(15)V C-3
Parameter Name: Break Point 7 (Table 2)				
1616	1618	BSF-AB-VARINT-RATE-7-2	3	S9(2)V9(3) C-3
Parameter Name: Percent 7 (Table 2)				
<b>1619</b>	<b>1629</b>	<b>BSF-AB-VARINT-FIELD8-2</b>	<b>11</b>	<b>GROUP</b>
1619	1626	BSF-AB-VARINT-BKPT-8-2	8	S9(15)V C-3
Parameter Name: Break Point 8 (Table 2)				
1627	1629	BSF-AB-VARINT-RATE-8-2	3	S9(2)V9(3) C-3
Parameter Name: Percent 8 (Table 2)				
<b>1630</b>	<b>1640</b>	<b>BSF-AB-VARINT-FIELD9-2</b>	<b>11</b>	<b>GROUP</b>
1630	1637	BSF-AB-VARINT-BKPT-9-2	8	S9(15)V C-3
Parameter Name: Break Point 9 (Table 2)				
1638	1640	BSF-AB-VARINT-RATE-9-2	3	S9(2)V9(3) C-3
Parameter Name: Percent 9 (Table 2)				
<b>1641</b>	<b>1651</b>	<b>BSF-AB-VARINT-FIELD10-2</b>	<b>11</b>	<b>GROUP</b>
1641	1648	BSF-AB-VARINT-BKPT-10-2	8	S9(15)V C-3
Parameter Name: Break Point 10 (Table 2)				



From	To	Field	Length	Picture
1649	1651	BSF-AB-VARINT-RATE-10-2 Parameter Name: Percent 10 (Table 2)	3	S9(2)V9(3) C-3
<b>1542</b>	<b>1651</b>	<b>FILLER</b> Redefines BSF-AB-VARINT-TABLE-2	<b>110</b>	<b>GROUP</b>
<b>1542</b>	<b>1651</b>	<b>BSF-AB-VARINT-TABLE2-FIELD</b> Occurs 10 times	<b>11</b>	<b>GROUP</b>
1542	1549	BSF-AB-VARIANT-TABLE2-BKPT Parameter Name: Break Points 1-10	8	S9(15)V C-3
1550	1552	BSF-AB-VARIANT-TABLE2-RATE Parameter Name: Percent 1-10	3	S9(2)V9(3) C-3
1652	1652	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...	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.		

# Variable Interest

From	To	Field	Length	Picture
1653	1733	BSF-AGB-AR-VARIABLE-INT-RATES	81	GROUP
PCF service/subject/section is:				
CP IC VI				

1653	1653	BSF-AGB-AR-VI-TYPE	1	S9V C-3
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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.

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.

2 = Apply lowest interest rate in effect during the cardholder's cycle.

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.

3 = Apply the two most current interest rates in effect during the cardholder's cycle to cycle-to-date principals.

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.

4 = Same as option 1, except the variable interest rate is added to the interest from the cardholder account record.

(continued on next page)

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>		
1654	1656	BSF-AGB-VAR-ANN-MRCH-RATE1	3	S9(2)V9(3) C-3
		Parameter Name: Interest Set 1 Merchandise		

From	To	Field	Length	Picture
1657	1659	BSF-AGB-VAR-ANN-CASH-RATE1 Parameter Name: Interest Set 1 Cash	3	S9(2)V9(3) C-3
1660	1663	BSF-AGB-AR-VI-DATE1 Parameter Name: Interest Set 1 Effective Date Format is: MMDDYY	4	S9(7)V C-3
1664	1666	BSF-AGB-VAR-ANN-MRCH-RATE2 Parameter Name: Interest Set 2 Merchandise	3	S9(2)V9(3) C-3
1667	1669	BSF-AGB-VAR-ANN-CASH-RATE2 Parameter Name: Interest Set 2 Cash	3	S9(2)V9(3) C-3
1670	1673	BSF-AGB-AR-VI-DATE2 Parameter Name: Interest Set 2 Effective Date	4	S9(7)V C-3
1674	1676	BSF-AGB-VAR-ANN-MRCH-RATE3 Parameter Name: Interest Set 3 Merchandise Set	3	S9(2)V9(3) C-3
1677	1679	BSF-AGB-VAR-ANN-CASH-RATE3 Parameter Name: Interest Set 3 Cash	3	S9(2)V9(3) C-3
1680	1683	BSF-AGB-AR-VI-DATE3 Parameter Name: Interest Set 3 Effective Date	4	S9(7)V C-3

From	To	Field	Length	Picture
1684	1684	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 <b>BSF-DAILY-INTRST-CALC-METH</b> 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>		
1685	1687	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
1688	1688	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.		
1689	1703	BSF-VI-INDX-TYPE-TX	15	X(15)
		Parameter Name: Index Type		
		Default value is:		
		Spaces		
1704	1723	BSF-VI-SORC-TX	20	X(20)
		Parameter Name: Source Text		
		Default value is:		
		Spaces		
1724	1733	BSF-VI-CHNG-PERD-TX	10	X(10)
		Parameter Name: Change Period		
		Default value is:		
		Spaces		





## Part 2: Income Options Section

# Annual Charges

From	To	Field	Length	Picture
1734	1977	BSF-INC-OPTIONS-ANNL-CHARGE	244	GROUP
PCF service/subject/section is: <b>CP IO AC</b>				
1734	1736	BSF-AGB-AR-ANN-CHRG-TAX	3	SV9(5) C-3
Parameter Name: Annual Charge Option Sales Tax				
1737	1737	BSF-AGB-AR-ANN-CHRG-MSG-FLAG	1	X
Parameter Name: Statement Display Control				
Valid values are:				
C = Use the <a href="#">BSF-08-ANN-CHRG-MESSAGE</a> 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				
1738	1738	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
1739	1739	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.		
1740	1741	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		
1742	1742	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 months.		

From	To	Field	Length	Picture
1743	1743	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
1744	1745	BSF-REGZ-MEDIA-METHOD	2	S9(3)V C-3
<p>Parameter Name: Prenotification Notification Media Method</p> <p>Valid values are:</p> <p>01 = Automatically generate the letter set in the <a href="#">BSF-REGZ-PREANNUAL-LTR</a> field in this section</p> <p>02 = Print the message identified in the text ID of the Statement Message parameter in this section on the cardholder's statement.</p> <p>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.</p> <p>03 = Print the freeform message on the cardholder's statement using the lines 1-12 parameters in this section</p> <p>04 = Use an insert to notify cardholders.</p> <p>05 = Use an insert with the message identified in the text ID of the Statement Message parameter in this section.</p> <p>06 = Use an insert with the freeform message set by the lines 1-12 parameters in this section.</p>				

From	To	Field	Length	Picture
1746	1746	BSF-REGZ-GEN-PREANN	1	S9V C-3
Parameter Name: Prenotification Notification Generation Period				
Valid values are:				
0 = Month the annual charge posts				
If you set this field to zero, you must set the <b>BSF-REGZ-MEDIA-METHOD</b> field in this section to 01, 03, 04, or 06.				
1 = Print the message identified in the text ID of the <b>Statement Message</b> parameter one cycle prior to the annual charge posting				
2 = Print the message identified in the text ID of the <b>Statement Message</b> parameter two cycles prior to the annual charge posting				
1747	1747	BSF-SUP-DEL-BLOCK-INACT-ACTS	1	X
Parameter Name: Block Delinquency For Fee Only				
Valid values are:				
0 = Allow accounts to become delinquent.				
1 = Any monetary activity will allow the account to go delinquent, including credit activity, like a payment.				
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.				
Default value is:				
0				

From	To	Field	Length	Picture
1748	1748	BSF-EXCL-STATUSED-ACCTS	1	X
<p>Parameter Name: Prenotification Special Condition Notification External Status</p> <p>Valid values are:</p> <p>0 = Yes, send annual charge notification to customer accounts with an external status code other than C.</p> <p>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.</p> <p>2 = Yes, send annual charge notification to customer accounts with an external status code, including accounts with an external status code of C.</p> <p>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.</p>				

From	To	Field	Length	Picture
1749	1749	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>				
1750	1755	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
1756	1756	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 option</p>				
<b>1757</b>	<b>1800</b>	<b>BSF-ANN-CHRG-FIELDS</b>	<b>44</b>	<b>GROUP</b>

From	To	Field	Length	Picture
1757	1757	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...		

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 <b>BSF-AGB-AR-ANN-CHRG-MONTH</b> field in this section. Waive the first annual charge for new accounts for the number of months set in the <b>BSF-AGB-AR-ANN-CHRG-NO-MOS</b> field in this section. Prorate the annual charge to month in the <b>BSF-AGB-AR-ANN-CHRG-MONTH</b> field.</p> <p>D = Six month / current date</p> <p>E = Assess annual charges based on the number of months set in the <b>BSF-FEE-ASMT-INTR-NR</b> 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>		
1758	1764	BSF-ANN-CHRG-TL-AMT1	7	S9(11)V9(2) C-3
Parameter Name: Amount 1				

From	To	Field	Length	Picture
1765	1771	BSF-ANN-CHRG-TL-AMT2 Parameter Name: Amount 2	7	S9(11)V9(2) C-3
1772	1778	BSF-ANN-CHRG-TL-AMT3 Parameter Name: Amount 3	7	S9(11)V9(2) C-3
1779	1785	BSF-ANN-CHRG-TL-AMT4 Parameter Name: Amount 4	7	S9(11)V9(2) C-3
1786	1792	BSF-ANN-CHRG-TL-AMT5 Parameter Name: Amount 5	7	S9(11)V9(2) C-3
1793	1799	BSF-ANN-CHRG-TL-AMT6 Parameter Name: Amount 6	7	S9(11)V9(2) C-3
1800	1800	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
1801	1809	BSF-CHD-ADD-PLST-CHGS Parameter Name: Additional Plastic Charge	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
1810	1810	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.		
1811	1814	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.		
1815	1817	BSF-ANN-CHRG-PCT	3	V9(5) C-3
		Parameter Name: Annual Charge Option Percent		
1818	1831	BSF-08-ANN-CHRG-MESSAGE	14	X(14)
		Parameter Name: Statement Description		
		<b>Note</b>		
		This field contains the message that appears before the date...the message MM/YY THROUGH MM/YY appears after the message.		

From	To	Field	Length	Picture
1832	1833	BSF-AGB-AR-ANN-CHRG-NO-MOS	2	S9(3)V C-3
		Parameter Name: Number Of Months		
		Valid values are:		
		00-24		
1834	1834	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 on next page)		

From	To	Field	Length	Picture
		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.		
		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.		
		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-AGB-AR-ANN-CHRG-NO-MOS</a> field. This waiver applies to each annual charge cycle for the cardholder.		
		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.		
		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.		
		If you set this field to A, you cannot set the <a href="#">BSF-ANN-CHRG-TL-FLAG</a> field to 5.		

From	To	Field	Length	Picture
1835	1836	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		
1837	1842	BSF-ANN-FEE-WAIVE-AMT	6	S9(11)V C-3
		Parameter Name: Cardholder Criteria Fee Waive Option Amount		
1843	1843	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
1844	1844	BSF-ANN-CHRG-TOT-DOL	1	S9V C-3
		Parameter Name: Cardholder Criteria Fee Waive Option 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		
1845	1845	BSF-PRO-PLAS-CHRG	1	X
		Parameter Name: Additional Plastic Charge Prorate Additional Charge		
		<b>Note</b>		
		This field is for MEXICO only.		
1846	1847	BSF-PRO-PLAS-CHRG-BATCH	2	X(2)
		Parameter Name: Additional Plastic Charge Prorate Batch Identification		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		

From	To	Field	Length	Picture
1848	1849	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		
1850	1851	BSF-ANN-CHRG-DELY-DAYS	2	S9(2)V C-3
		Parameter Name: Delay Days From Opening		
1852	1859	BSF-ANN-CHRG-INCL-TBL	8	X(8)
		Parameter Name: Cardholder Criteria Status Reason Table		
		Valid values are:		
		E and I		
1860	1861	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.		
1862	1864	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
1865	1867	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
1868	1870	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
1871	1873	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
1874	1874	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
1875	1875	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
1876	1876	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
1877	1877	BSF-BLNC-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
1878	1886	BSF-I-MIN-BLNC-AM  Parameter Name: External Status I (Intr-Accr Prohibited) Minimum Amount	9	S9(15)V9(2) C-3
1887	1887	BSF-I-PLST-RQRD-CD  Parameter Name: External Status I (Int-Accr Prohibited) Plastic Required  Refer to the <a href="#">BSF-BLNC-PLST-RQRD-CD</a> field for valid values.	1	X
1888	1896	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
1897	1897	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
1898	1906	BSF-C-MIN-BLNC-AM  Parameter Name: External Status C (Closed) Minimum Amount	9	S9(15)V9(2) C-3
1907	1907	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
1908	1916	BSF-E-MIN-BLNC-AM  Parameter Name: External Status E (Revoked) Minimum Amount	9	S9(15)V9(2) C-3
1917	1917	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
1918	1926	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
1927	1927	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
1928	1928	BSF-ANNL-FEE-PRCN-CD-1  Parameter Name: Indicator 1 <b>Note</b> This field is RESERVED	1	X
1929	1929	BSF-ANNL-FEE-PRCN-CD-2  Parameter Name: Indicator 2 <b>Note</b> This field is RESERVED	1	X
1930	1930	BSF-ANNL-FEE-PRCN-CD-3  Parameter Name: Indicator 3 <b>Note</b> This field is RESERVED	1	X
1931	1931	BSF-ANNL-FEE-PRCN-CD-4  Parameter Name: Indicator 4 <b>Note</b> This field is RESERVED	1	X
1932	1932	BSF-ANNL-FEE-PRCN-CD-5  Parameter Name: Indicator 5 <b>Note</b> This field is RESERVED	1	X
1933	1933	BSF-ANNL-FEE-PRCN-CD-6  Parameter Name: Indicator 6 <b>Note</b> This field is RESERVED	1	X

From	To	Field	Length	Picture
1934	1934	BSF-RVRS-NMBR-CYCL-CD Parameter Name: Annual Fee Reversal Number Of Cycles	1	S9V C-3
1935	1936	BSF-RVRS-RESN-CD Parameter Name: Annual Fee Reversal Reason Code	2	S9(2)V C-3
1937	1937	BSF-RVRS-STMT-CD Parameter Name: Annual Fee Reversal Statement	1	X
1938	1945	BSF-FEE-REV-MSG-TXT-ID Parameter Name: Annual Fee Reversal Msg Text ID	8	X(8)
1946	1946	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
1947	1947	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				
1948	1948	BSF-ANNL-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.				

From	To	Field	Length	Picture
1949	1950	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		
1951	1958	BSF-ANN-CHRG-BRK-PT	8	9(15)V C-3
		Parameter Name: Annual Charge Option Credit Line Break Point		
1959	1967	BSF-BLNK-MIN-BLNC-AM	9	S9(15)V9(2) C-3
		Parameter Name: External Status Blank (Normal) Minimum Amount		
1968	1968	BSF-RVRS-DATE-CLCL-CD	1	X
		Business 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).		

From	To	Field	Length	Picture
1969	1969	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
1970	1970	BSF-FINC-CHRG-SPPR-CD  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	1	X
1971	1972	BSF-FEE-RVRS-BTCH-ID  Business Name: Annual Fee Reversal Batch Identifier  Identifier of a batch containing annual fee reversals.  Default value is: Spaces	2	X(2)

From	To	Field	Length	Picture
1973	1974	BSF-CL-RVRS-BTCH-ID  Business Name: Credit Protection Reversal Batch Identifier  Identifier of a batch containing credit protection annual fee reversals.  Default value is:  Spaces	2	X(2)
1975	1975	BSF-ANNL-FEE-PRNT-CD  Parameter Name: No Pre-Notification Code Valid values are:  0 = Assess the annual charge even if no advance notices 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.	1	X
1976	1976	BSF-ANNL-FEE-PRNT-AMNT-CD  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.	1	X

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From	To	Field	Length	Picture
1977	1977	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				

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# Cash Advance Item Charges

From	To	Field	Length	Picture
1978	2192	<b>BSF-INC-OPTIONS-CSH-ADV-CHARGE</b>	215	<b>GROUP</b>
PCF service/subject/section is: <b>CP IO CI</b>				
1978	1980	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.				
1981	2148	<b>BSF-ITEM-CHARGE-FIELDS</b>	168	<b>GROUP</b>
1981	1981	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...				



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.		
1982	1984	BSF-ITEM-CHG-RATE-1	3	SV9(5) C-3
		Parameter Name: Percent Set 1		
1985	1991	BSF-ITEM-CHG-MINIMUM-1	7	S9(11)V9(2) C-3
		Parameter Name: Minimum Amount Set 1		
<b>1985</b>	<b>1991</b>	<b>FILLER</b>	<b>7</b>	<b>GROUP</b>
		Redefines BSF-ITEM-CHG-MINIMUM-1		
1985	1991	BSF-ITEM-CHG-AMOUNT-1	7	S9(11)V9(2) C-3

From	To	Field	Length	Picture
1992	1998	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
1999	2007	BSF-ITEM-CHG-HIGH-RATE-1  Parameter Name: High Percent Set 1	9	SV9(17) C-3
<b>1999</b>	<b>2007</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-HIGH-RATE-1	<b>9</b>	<b>GROUP</b>
1999	2007	BSF-ITEM-CHG-MIN-BAL-1	9	S9(3)V9(14) C-3
2008	2015	BSF-ITEM-CHG-CASH-BRKPT-1  Parameter Name: Break Point Set 1	8	S9(15)V C-3
2016	2022	BSF-ITEM-CHG-HIGH-AMT-1  Parameter Name: High Amount Set 1	7	S9(11)V9(2) C-3
2023	2023	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
2024	2026	BSF-ITEM-CHG-RATE-2  Parameter Name: Percent Set 2	3	SV9(5) C-3
2027	2033	BSF-ITEM-CHG-MINIMUM-2  Parameter Name: Minimum Amount Set 2	7	S9(11)V9(2) C-3
<b>2027</b>	<b>2033</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-MINIMUM-2	<b>7</b>	<b>GROUP</b>
2027	2033	BSF-ITEM-CHG-AMOUNT-2	7	S9(11)V9(2) C-3

From	To	Field	Length	Picture
2034	2040	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
2041	2049	BSF-ITEM-CHG-HIGH-RATE-2  Parameter Name: High Percent Set 2	9	SV9(17) C-3
<b>2041</b>	<b>2049</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-HIGH-RATE-2	<b>9</b>	<b>GROUP</b>
2041	2049	BSF-ITEM-CHG-MIN-BAL-2	9	S9(3)V9(14) C-3
2050	2057	BSF-ITEM-CHG-CASH-BRKPT-2  Parameter Name: Break Point Set 2	8	S9(15)V C-3
2058	2064	BSF-ITEM-CHG-HIGH-AMT-2  Parameter Name: High Amount Set 2	7	S9(11)V9(2) C-3
2065	2065	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
2066	2068	BSF-ITEM-CHG-RATE-3  Parameter Name: Percent Set 3	3	SV9(5) C-3
2069	2075	BSF-ITEM-CHG-MINIMUM-3  Parameter Name: Minimum Amount Set 3	7	S9(11)V9(2) C-3
<b>2069</b>	<b>2075</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-MINIMUM-3	<b>7</b>	<b>GROUP</b>
2069	2075	BSF-ITEM-CHG-AMOUNT-3	7	S9(11)V9(2) C-3

From	To	Field	Length	Picture
2076	2082	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
2083	2091	BSF-ITEM-CHG-HIGH-RATE-3  Parameter Name: High Percent Set 3	9	S9(17) C-3
<b>2083</b>	<b>2091</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-HIGH-RATE-3	<b>9</b>	<b>GROUP</b>
2083	2091	BSF-ITEM-CHG-MIN-BAL-3	9	S9(3)V9(14) C-3
2092	2099	BSF-ITEM-CHG-CASH-BRKPT-3  Parameter Name: Break Point Set 3	8	S9(15)V C-3
2100	2106	BSF-ITEM-CHG-HIGH-AMT-3  Parameter Name: High Amount Set 3	7	S9(11)V9(2) C-3
2107	2107	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
2108	2110	BSF-ITEM-CHG-RATE-4  Parameter Name: Percent Set 4	3	SV9(5) C-3
2111	2117	BSF-ITEM-CHG-MINIMUM-4  Parameter Name: Minimum Amount Set 4	7	S9(11)V9(2) C-3
<b>2111</b>	<b>2117</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-MINIMUM-4	<b>7</b>	<b>GROUP</b>
2111	2117	BSF-ITEM-CHG-AMOUNT-4	7	S9(11)V9(2) C-3

From	To	Field	Length	Picture
2118	2124	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
2125	2133	BSF-ITEM-CHG-HIGH-RATE-4  Parameter Name: High Percent Set 4	9	S9(17) C-3
<b>2125</b>	<b>2133</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHG-HIGH-RATE-4	<b>9</b>	<b>GROUP</b>
2125	2133	BSF-ITEM-CHG-MIN-BAL-4	9	S9(3)V9(14) C-3
2134	2141	BSF-ITEM-CHG-CASH-BRKPT-4  Parameter Name: Break Point Set 4	8	S9(15)V C-3
2142	2148	BSF-ITEM-CHG-HIGH-AMT-4  Parameter Name: High Amount Set 4	7	S9(11)V9(2) C-3
<b>1981</b>	<b>2148</b>	<b>FILLER</b>  Redefines BSF-ITEM-CHARGE-FIELDS	<b>168</b>	<b>GROUP</b>
<b>1981</b>	<b>2148</b>	<b>BSF-ITEM-CHARGE-FIELDS-RED</b>  Occurs 4 times	<b>42</b>	<b>GROUP</b>
1981	1981	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
1982	1984	BSF-ITEM-CHG-RATE  Parameter Name: Percent	3	SV9(5) C-3

From	To	Field	Length	Picture
1985	1991	BSF-ITEM-CHG-MINIMUM Parameter Name: Minimum Amount	7	S9(11)V9(2) C-3
1985	1991	BSF-ITEM-CHG-AMOUNT Redefines BSF-ITEM-CHG-MINIMUM	7	S9(11)V9(2) C-3
1992	1998	BSF-ITEM-CHG-MAXIMUM Parameter Name: Maximum Amount	7	S9(11)V9(2) C-3
1999	2007	BSF-ITEM-CHG-MIN-BAL Parameter Name: High Percent	9	S9(3)V9(14) C-3
1999	2007	BSF-ITEM-CHG-HIGH-RATE Redefines BSF-ITEM-CHG-MIN-BAL	9	S9(17) C-3
2008	2015	BSF-ITEM-CHG-BRKPT Parameter Name: Break Point	8	S9(15)V C-3
2016	2022	BSF-ITEM-CHG-HIGH-AMT Parameter Name: High Amount	7	S9(11)V9(2) C-3
2149	2157	BSF-ITEM-CHG-MTD-MAX-AMT Parameter Name: Maximum Cycle-to-Date	9	S9(15)V9(2) C-3
2158	2165	BSF-ITEM-CHG-MAX-AMT Parameter Name: Maximum Eligible Amount	8	S9(15)V C-3

From	To	Field	Length	Picture
2166	2166	BSF-ITEM-CHG-SET-3-USE-FLAG	1	9
		Parameter Name: Cash Item Charge Options Set 3 Usage		
		Valid values are:		
		0 = Use the <b>BSF-ITEM-CHG-FLAG-3</b> field to calculate cash advance item charges on cash advances from merchants with an assessment code of 08.		
		1 = Use the <b>BSF-ITEM-CHG-FLAG-3</b> field to calculate cash advance item charges on cash advances from non-U.S. ATM merchants.		
<b>2167</b>	<b>2170</b>	<b>BSF-CASH-ADV-LETTER</b>	<b>4</b>	<b>GROUP</b>
2167	2170	BSF-CASH-ADV-LTR-NUM	4	X(4)
		Parameter Name: Cash Advance Letter		
		Valid values are:		
		0000-0999		
2171	2172	BSF-C-CHECK-WAIVE-FEE-DAYS	2	S9(3) C-3
		Parameter Name: Waiver Usage Option Days Open		
2173	2176	BSF-C-CHECK-WAIVE-START-DT	4	S9(6) C-3
		Parameter Name: Waiver Usage Option Start Date		
		Format is:		
		MMDDYY		
2177	2180	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
2181	2181	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.		
2182	2182	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.		
2183	2183	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.		
2184	2184	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.		
2185	2185	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
2186	2187	BSF-CHCK-WAVR-MNTH-CT	2	S9(2) C-3
		Parameter Name: Waiver Usage Option Months At Strategy		
		Valid values are: 00 = Indicates this field is not used.		
2188	2188	BSF-CC-CI-DVRT-FEE-CD	1	X
		Parameter Name: Commercial Card Diverted Fee		
		Valid values are: 0 - Do not divert the fee. 1 - Divert the fee.		
2189	2191	BSF-CASH-ADV-SURCHG-RT	3	S9(2)V9(2) C-3
		Parameter Name: Cash Advance Surcharge Percent		
2192	2192	BSF-CI-1STY-MGMT-CD	1	X
		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		

## Credit Life

From	To	Field	Length	Picture
2193	2764	BSF-INC-OPTIONS-CREDIT-LIFE	572	GROUP
PCF service/subject/section is: <b>CP IO CL</b>				
2193	2193	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 parameter 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 parameter 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 parameter 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
2194	2194	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
2195	2195	BSF-AB-DEFER-CR-LIFE-CHG	1	X
Parameter Name: Delay Posting Valid values are: N = Post the charge this cycle Y = First cycle is free, begin charging premium on the second cycle. 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.				
2196	2196	BSF-AB-PARTIAL-PAY-FLAG	1	X
Parameter Name: Partial Payment Valid values are: 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. Y = Continue credit insurance coverage if the cardholder's payment on a delinquent account is equal to or greater than the insurance premium.				
<b>2197</b>	<b>2664</b>	<b>BSF-CR-LIFE-ITEM</b>	<b>52</b>	<b>GROUP</b>
Occurs 9 times				
<b>2197</b>	<b>2198</b>	<b>BSF-CR-LIFE-BALANCE-FLAGS</b>	<b>2</b>	<b>GROUP</b>

From	To	Field	Length	Picture
2197	2197	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>				
2198	2198	BSF-CR-LIFE2-FLAG	1	S9 C-3
<p>Parameter Name: Plans 1-9</p> <p>Refer to the <a href="#">BSF-CR-LIFE-FLAG</a> field for valid values.</p>				

From	To	Field	Length	Picture
2199	2202	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 .		
2203	2206	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
2207	2210	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
2211	2214	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 .		
2215	2223	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
2224	2232	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 .		
2233	2240	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
2241	2248	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>2665</b>	<b>2761</b>	<b>BSF-CR-LIFE-BASICS</b>	<b>97</b>	<b>GROUP</b>
2665	2666	BSF-CR-LIFE-AGE	2	S9(3)V C-3
		Parameter Name: Set 1 Controls Cut-Off Age		
2667	2670	BSF-CR-LIFE-AGE-LTR	4	X(4)
		Parameter Name: Set 1 Controls Age Limit Letter		
2671	2672	BSF-CR-LIFE2-AGE	2	S9(3)V C-3
		Parameter Name: Set 2 Controls Cut-Off Age		
2673	2676	BSF-CR-LIFE2-AGE-LTR	4	X(4)
		Parameter Name: Set 2 Controls Age Limit Letter		

From	To	Field	Length	Picture
2677	2678	BSF-CR-LIFE-NOTIFY-DAYS  Parameter Name: Days Warning Letter Valid values are: 001-300	2	S9(3) C-3
2679	2682	BSF-CR-LIFE-NOTIFY-LETTER  Parameter Name: Warning Letter	4	X(4)
2683	2684	BSF-CR-LIFE-DELQ-DAYS  Parameter Name: Maximum Delq Days	2	S9(3)V C-3
2685	2688	BSF-CR-LIFE-DELQ-LTR  Parameter Name: Maximum Delq Letter	4	X(4)
2689	2690	BSF-CR-LIFE-STATE-TABLE  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.	2	X(2)
2691	2699	BSF-CR-LIFE-BREAK-POINT  Parameter Name: Set 1 Controls Breakpoint	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
2700	2700	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.		
2701	2701	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.		
2702	2709	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
2710	2717	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.		
2718	2721	BSF-AGE-LTTR-NR	4	X(4)
		Parameter Name: Automatic Letters Age Letter		
		Valid values are: 0000-0999		
2722	2725	BSF-ST-LTTR-NR	4	X(4)
		Parameter Name: Automatic Letters State Letter		
		Valid values are: 0000-0999		
2726	2729	BSF-STTS-LTTR-NR	4	X(4)
		Parameter Name: Automatic Letters Status Letter		
		Valid values are: 0000-0999		

From	To	Field	Length	Picture
2730	2730	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>				
2731	2731	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>				
2732	2732	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
2733	2734	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.				
2735	2742	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.				
2743	2744	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
2745	2747	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.		
2748	2748	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
2749	2749	BSF-DSPN-ACTV-MEMO-CD	1	X
<p>Parameter Name: Debt Suspension Memo Active</p> <p>Valid values are:</p> <p>0 = Do not create a CIS memo.</p> <p>1 = Create a permanent CIS memo.</p> <p>2 = Create a permanent priority CIS memo.</p> <p>3 = Create a temporary CIS memo.</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>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.</p>				
2750	2750	BSF-DSPN-DACT-MEMO-CD	1	X
<p>Parameter Name: Debt Suspension Memo Deactv</p> <p>Valid values are:</p> <p>0 = Do not create a CIS memo</p> <p>1 = Create a permanent CIS memo.</p> <p>2 = Create a permanent priority CIS memo.</p> <p>3 = Create a temporary CIS memo.</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>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.</p>				

From	To	Field	Length	Picture
2751	2751	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				
2752	2752	BSF-ZERO-PROMO-CD	1	S9VC-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.				
2753	2753	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
2754	2761	BSF-DEFR-CL-TEXT-ID	8	X(8)
		Parameter Name: Deferred Crdt Life		
		Default value is:		
		Spaces		
		<b>Note</b>		
		The System edits this field for a valid text identification code.		
2762	2762	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
2763	2763	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>				
2764	2764	BSF-CRLF-PRTL-GRAC-CD	1	X

# Merchandise Item Charges

From	To	Field	Length	Picture
2765	2857	BSF-SALES-CHGS	93	GROUP
PCF service/subject/section is: <b>CP IO MI</b>				
2765	2765	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...				

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. 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>		
2766	2769	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>		
2770	2778	BSF-SALE-CHG-RATE-1	9	S9(15)V9(2) C-3
		Parameter Name: Amount Set 1		

From	To	Field	Length	Picture
2779	2779	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.				
2780	2783	BSF-SALE-CHG-DATE-2	4	S9(7)V C-3
Parameter Name: Date Set 2				
2784	2792	BSF-SALE-CHG-RATE-2	9	S9(15)V9(2) C-3
Parameter Name: Amount Set 2				



From	To	Field	Length	Picture
2793	2801	BSF-SALE-CHG-MTD-MAX-AMT Parameter Name: Maximum Cycle-To-Date	9	S9(15)V9(2) C-3
2802	2804	BSF-CURR-MARKUP-RATE Parameter Name: Currency Conversion Add-On Rate Valid values are: 00000 <b>Note</b> This field is for MEXICO only.	3	S9V9(4) C-3
2805	2807	BSF-MERCH-ITM-CHRG-PT1 Parameter Name: Percent Set 1	3	S9(5)V C-3
2808	2810	BSF-MERCH-ITM-CHRG-PT2 Parameter Name: Percent Set 2	3	S9(5)V C-3
2811	2811	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
2812	2820	BSF-MERCH-ITM-CHRG-MAX-1 Parameter Name: Maximum Amount Set 1	9	S9(15)V9(2) C-3
2821	2829	BSF-MERCH-ITM-CHRG-MAX-2 Parameter Name: Maximum Amount Set 2	9	S9(15)V9(2) C-3
2830	2838	BSF-MERCH-ITM-CHRG-MIN-1 Parameter Name: Minimum Amount Set 1	9	S9(15)V9(2) C-3
2839	2847	BSF-MERCH-ITM-CHRG-MIN-2 Parameter Name: Minimum Amount Set 2	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
2848	2848	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		
2849	2849	BSF-MDSE-ITEM-RFND-CD	1	1(X)
		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		
2850	2851	BSF-MDSE-RFND-BTCH-ID	2	(X)2
		Parameter Name: MDSE Item Charge Credit Batch ID		
		Default value is:		
		Spaces		
2852	2857	FILLER	6	(X)6

# Miscellaneous Charges

From	To	Field	Length	Picture
2858	2879	<b>BSF-INC-OPTIONS-MISC-CHARGES</b>	22	<b>GROUP</b>
		PCF service/subject/section is: <b>CP IO MC</b>		
2858	2864	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.		
2865	2866	BSF-JOINING-FEE-BT-ID	2	X(2)
		Parameter Name: Joining Fee Batch Identification		
		Valid values are: Q0-Q9, QA-QZ		
2867	2873	BSF-CARD-RPLC-FEE-AM	7	S9(11)V9(2) C-3
		Parameter Name: Card Replacement Fee		
2874	2875	BSF-CARD-RPLC-BTCH-ID	2	X(2)
		Parameter Name: Card Replacement Fee Batch Identification		
2876	2876	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
2877	2877	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		
2878	2879	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		

# Statement Charges

From	To	Field	Length	Picture
2880	2957	<b>BSF-INC-OPTIONS-STMT-CHARGES</b>	78	<b>GROUP</b>
PCF service/subject/section is: <b>CP IO SC</b>				
2880	2880	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> field through <a href="#">BSF-STMT-FEE-AMT-3</a> field 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>		
2881	2889	BSF-AGB-MT-STMT-CHG	9	S9(15)V9(2) C-3
		Parameter Name: Amount 1		
2890	2890	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>		
2891	2897	BSF-STMT-FEE-AMT-1	7	S9(11)V9(2) C-3
		Parameter Name: Amount 2		
2898	2904	BSF-STMT-FEE-AMT-2	7	S9(11)V9(2) C-3
		Parameter Name: Amount 3		

From	To	Field	Length	Picture
2905	2911	BSF-STMT-FEE-AMT-3  Parameter Name: Amount 4	7	S9(11)V9(2) C-3
2912	2912	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>2913</b>	<b>2916</b>	<b>BSF-STMT-FEE-WAIVE-INT-GROUP</b>	<b>4</b>	<b>GROUP</b>
<b>2913</b>	<b>2916</b>	<b>BSF-STMT-FEE-WAIVE-INTERNLS</b>	<b>4</b>	<b>GROUP</b>
2913	2913	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
2914	2914	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.				
2915	2915	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
2916	2916	BSF-STMT-FEE-WAIVE-I4  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.	1	X
2913	2916	BSF-STMT-FEE-WAIVE-I  Redefines BSF-STMT-FEE-WAIVE-INTERNAL S  Occurs 4 times	1	X
2917	2917	BSF-STMT-FEE-WVE-IEC  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.	1	X
<b>2918</b>	<b>2922</b>	<b>BSF-STMT-FEE-WAIVE-EXT-GROUP</b>	<b>5</b>	<b>GROUP</b>

From	To	Field	Length	Picture
2918	2922	<b>BSF-STMT-FEE-WAIVE-EXTERNLS</b>	<b>5</b>	<b>GROUP</b>
		Valid values are: E = Waive if statement not specified I = Waive if statement specified		
2918	2918	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)		
2919	2919	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
2920	2920	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)				
2921	2921	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
2922	2922	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)		
2918	2918	BSF-STMT-FEE-WAIVE-E	1	X
		Redefines BSF-STMT-FEE-WAIVE-EXTERNLS		
		Occurs 5 times		
2923	2931	BSF-STMT-FEE-RB-THRES	9	S9(15)V9(2) C-3
		Parameter Name: Statement Fee Rebate Threshold		
2932	2932	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
2933	2933	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		
2934	2941	BSF-STMT-FEE-BREAK-1	8	S9(15) C-3
		Parameter Name: Break Point 2		
2942	2949	BSF-STMT-FEE-BREAK-2	8	S9(15) C-3
		Parameter Name: Break Point 3		
2950	2957	BSF-STMT-FEE-BREAK-3	8	S9(15) C-3
		Parameter Name: Break Point 4		



## Part 3: Other Controls Section

# Adjustment Pricing

From	To	Field	Length	Picture
2958	2965	<b>BSF-OTHER-CNTLS-ADJ-PRICING</b>	<b>8</b>	<b>GROUP</b>
PCF service/subject/section is: <b>CP OC AP</b>				
2958	2958	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
2959	2962	BSF-ADJ-STRATEGY-CHANGE-LETTER  Parameter Name: Letter # Valid values are: 0000-0999	4	X(4)
2963	2964	BSF-ADJ-BTCH-DCSN-CD  <b>Note</b> The field is RESERVED for future use.	2	X(2)
2965	2965	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
2966	2974	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...		

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>		
2966	2966	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
2967	2967	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.				
2968	2968	BSF-BACKDATED-RTRN	1	S9V C-3
Parameter Name: Backdate Options Returns  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.				

Pricing Control Custom File (086)  
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From	To	Field	Length	Picture
2971	2971	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				

From	To	Field	Length	Picture
2972	2972	BSF-BCKDTE-ORGN-TRN-CD	1	X

Parameter Name: Backdate OptionsBkdt  
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
2973	2973	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 Refer to <a href="#">BSF-BACKDATED-FIELDS</a> for detailed valid code definitions.				
2974	2974	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
2975	3038	<b>BSF-OTHER-CNTLS-CREDIT-LINE</b>	<b>64</b>	<b>GROUP</b>
		PCF service/subject/section is: <b>CP OC CL</b>		
2975	2982	BSF-CHD-CREDIT-LINE	8	S9(15)V C-3
		Parameter Name: Line Analysis New Account Credit Line Default		
2983	2991	<b>BSF-AGB-AR-CREDIT-ANAL</b>	<b>9</b>	<b>GROUP</b>
2983	2983	BSF-AGB-AR-NMO-ACT-CRED	1	S9V C-3
		Parameter Name: Line Analysis Minimum Gross Activity		
2984	2985	BSF-AGB-AR-ANAL-PERIOD-1	2	9(2)
		Parameter Name: Line Analysis Months Between Review Period One		
		Valid values are: 00-12		
2986	2987	BSF-AGB-AR-ANAL-PERCENT-1	2	SV9(3) C-3
		Parameter Name: Line Analysis Months Between Review Percent One		
2986	2987	BSF-AGB-AR-ANAL-PERCENT-1-DEC	2	S9V9(2) C-3
		Redefines BSF-AGB-AR-ANAL-PERCENT-1		
2988	2989	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
2990	2991	BSF-AGB-AR-ANAL-PERCENT-2  Parameter Name: Line Analysis Months Between Review Percent Two	2	SV9(3) C-3
2990	2991	BSF-AGB-AR-ANAL-PERCENT-2-DEC  Redefines BSF-AGB-AR-ANAL-PERCENT-2	2	S9V9(2) C-3
2992	2995	BSF-AB-CRED-LINE-INCR-LTR  Parameter Name: Credit Line Increase Letter	4	X(4)
2996	2996	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>2997</b>	<b>3001</b>	<b>BSF-CRLIN-INCR-IE-VALUES</b>	<b>5</b>	<b>GROUP</b>

From	To	Field	Length	Picture
2997	2997	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				
2998	2998	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
2999	2999	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				
3000	3000	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
3001	3001	BSF-CRLIN-INCR-IE-VALUES5  Parameter Name: Line Analysis Include/ Exlude 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
3002	3003	BSF-CRLIN-INCR-MAX-DAY-DEL  Parameter Name: Line Analysis Maximum Days Delinquent  Valid values are: 999	2	S9(3)V C-3
3004	3007	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)
3008	3009	BSF-CREDIT-LINE-RECALC-PCT  Parameter Name: Recalculate Percent  Valid values are: 000-150	2	S9V9(2) C-3

From	To	Field	Length	Picture
3010	3017	BSF-CREDIT-LINE-MINIMUM  Parameter Name: Recalculate Minimum	8	S9(15)V C-3
3018	3018	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
3019	3020	BSF-NEG-BAL-OPEN-MONTHS  Parameter Name: Adjust for Negative Balance Open Months  Valid values are:  00-12	2	9(2)
3021	3028	BSF-MAX-CRDT-LINE-AM  Parameter Name: Maximum Credit Change Amount	8	S9(15) C-3
3029	3029	BSF-MAX-CRDT-OVRR-CD  Parameter Name: Credit Line Change Option	1	X
3030	3030	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
3031	3038	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
3039	3124	BSF-OTHER-CNTLS-DEBIT-RAT	86	GROUP
		PCF service/subject/section is: <b>CP OC DR</b>		
3039	3042	BSF-ALP-DEBIT-RAT-DATE	4	9(7)V C-3
		Parameter Name: Terms Change Date Format is: MMDDYY		
3043	3043	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
3044	3044	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>				
3045	3052	BSF-DEBIT-RAT-TEXT-ID	8	X(8)
<p>Parameter Name: Grandfathered Balance Promotion ID</p>				

From	To	Field	Length	Picture
3053	3053	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>				
3054	3054	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
3055	3055	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				
3056	3056	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				
3057	3057	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
3058	3058	BSF-GRAC-MNTH-RQRD-NR	1	S9V C-3
Parameter Name: Grace Period Months				
Valid values are:				
0-9				
Default value is:				
0				
<b>3059</b>	<b>3088</b>	<b>BSF-ST-OVRR-TABL-TX</b>	<b>30</b>	<b>GROUP</b>
<b>3059</b>	<b>3088</b>	<b>BSF-ST-TABL-ENTR-TX</b>	<b>5</b>	<b>GROUP</b>
Occurs 6 times				

From	To	Field	Length	Picture
3059	3060	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
		MO		
		MT		
		NE		
		NV		
		NH		
		NJ		
		NM		
		NY		
		NC		
		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
3061	3061	BSF-ST-SPCL-PRCS-CD	1	X
		Parameter Name: State Override Table Special Process		
		Valid values are:		
		0 = Do not require debit ratification.		
		1 = Require debit ratification.		
		Default value is:		
		0		
3062	3062	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		
3063	3063	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		
3089	3090	BSF-LAST-CHNG-TERMS-CD	2	S9(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
3091	3091	BSF-CIT-CIS-MEMO-CD	1	X
Parameter Name: CIT CiIS 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				
3092	3092	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				
3093	3100	BSF-STAT-RSN-TABL-ID	8	X(8)
Parameter Name: Status Reason Code Table ID Default value is: Spaces				

From	To	Field	Length	Picture
3101	3101	BSF-STMT-HLD-OPTION-CD	1	X
<p>Parameter Name: Stmt Hold Cd Restriction Option</p> <p>This field is used to restrict the change in terms notification that is based on the statement hold code.</p> <p>Valid values are:</p> <p>0 = Do not consider statement hold code with change-in-terms processing</p> <p>1 = Suspend or withdraw account from further change-in-terms processing for any statement hold code other than space or N.</p> <p>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.</p> <p>Default value is:</p> <p>0</p>				

From	To	Field	Length	Picture
3102	3102	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:				
*				

From	To	Field	Length	Picture
3103	3103	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
3104	3104	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
3105	3105	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
3106	3106	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:		
		*		
3107	3107	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
3108	3108	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		
3109	3113	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		
3114	3118	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
3119	3119	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		
3120	3124	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
3125	3214	BSF-OTHER-CNTLS-FUTURE-PRICING	90	GROUP
		PCF service/subject/section is: <b>CP OC FP</b>		
3125	3128	BSF-OCFP-LETTER-NUMBER	4	X(4)
		Parameter Name: Letter # Valid values are: 0000-0999		
3129	3129	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		
3130	3130	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
3131	3132	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		
3133	3140	BSF-ANNL-CIT-MTHD-ID	8	X(8)
		Parameter Name: Annual Disclosure CIT Method		
		Default value is:		
		Spaces		
3141	3144	BSF-ANNL-DSCL-LTTR-ID	4	X(4)
		Parameter Name: Annual Disclosure Letter ID		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
3145	3145	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		
3146	3153	BSF-MANL-CIT-MTHD-ID	8	X(8)
		Parameter Name: Manual Disclosure CIT Meth		
3154	3157	BSF-CRNT-DSCL-LTTR-NR	4	X(4)
		Parameter Name: Current		
3158	3161	BSF-PNDG-DSCL-LTTR-NR	4	X(4)
		Parameter Name: Pending		
3162	3169	BSF-ANNL-TEXT-ID	8	X(8)
		Parameter Name: Annual CIT Disclosure Header PCF TC/AN		
3170	3177	BSF-ANNL-TRMS-ID	8	X(8)
		Parameter Name: Annual CIT Disclosure Header PCF TC/TD		
		Default value is:		
		DEFTD002		
3178	3185	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
3186	3193	BSF-PCS-ANNL-TRMS-ID  Parameter Name: Annual CIT Disclosure Header PCS TC/TD  Default value is: DEFTD002	8	X(8)
3194	3201	BSF-FP-ADDL-TEXT-ID  Parameter Name: Additional Balance Header PCF PL/AD  Default value is: DEFAD002	8	X(8)
3202	3209	BSF-FP-PCS-ADDL-ID  Parameter Name: Additional Balance Header PCS PL/AD  Default value is: DEFAD002	8	X(8)
3210	3210	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
3211	3211	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
3212	3212	BSF-FUTR-TRMS-CT  Parameter Name: DM Future Terms Months  Valid values are: 0 - 9  Default value is: 0	1	S9(1) COMP-3
3213	3213	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
3214	3214	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
3215	3307	<b>BSF-OTHER-CNTL-GROP-STMT</b>	93	<b>GROUP</b>
PCF service/subject/section is: <b>CP OC GS</b>				
3215	3215	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				
3216	3218	<b>BSF-GROP-CHD-STMT-FIELDS</b>	3	<b>GROUP</b>
3216	3218	BSF-GROP-STMT-FORM-CD	3	X(3)
Parameter Name: Group Statement Form Type				
Valid values are: Any valid statement form				
3219	3220	<b>BSF-GROP-RTRN-ADDR-FIELDS</b>	2	<b>GROUP</b>

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From	To	Field	Length	Picture
3219	3219	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
3220	3220	BSF-GROP-STMT-RTRN-ADDR-CD	1	X
<p>Business Name: Print Controls 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) 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 and City &amp; 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</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>				

From	To	Field	Length	Picture
3221	3221	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.				
3222	3223	BSF-GROP-CUST-FRMT-CD	2	S9(3)V C-3
Parameter Name: Group Statement Format  Valid values are:  001 - 999 = Enterprise/Consolidated Platform Statement Format				
3224	3224	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.				
3225	3226	BSF-GROP-DPLX-PRNT-DSCL-ID	2	X(2)
Parameter Name: Print Disclosure Content				

From	To	Field	Length	Picture
3227	3227	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>3228</b>	<b>3307</b>	<b>BSF-GROP-FEES</b>	<b>80</b>	<b>GROUP</b>
3228	3243	BSF-GROP-FEE-MRCH1-NR	16	X(16)
Parameter Name: Group Misc Fee Merchant 1  Valid values are:  Zeroes = No Misc. Fee Finance Chg, Valid Merchant Number = Misc. Fee Finance Chg  Default value is: Zeroes  <b>Note</b>  Zeroes are the default value. The field will be initialized as zeroes, which indicates that there are no miscellaneous fees considered a finance charge. The field can not 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
3244	3259	BSF-GROP-FEE-MRCH2-NR	16	X(16)

Parameter Name: Group Misc Fee  
Merchant 2

Valid values are:

Zeroes = No Misc. Fee Finance Chg,

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeroes

#### Note

Zeroes are the default value. The field will be initialized as zeroes, which indicates that there are no miscellaneous fees considered a finance charge. The field can not 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
3260	3275	BSF-GROP-FEE-MRCH3-NR	16	X(16)

Parameter Name: Group Misc Fee  
Merchant 3

Valid values are:

Zeroes = No Misc. Fee Finance Chg,

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeroes

#### Note

Zeroes are the default value. The field will be initialized as zeroes, which indicates that there are no miscellaneous fees considered a finance charge. The field can not 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
3276	3291	BSF-GROP-FEE-MRCH4-NR	16	X(16)

Parameter Name: Group Misc Fee  
Merchant 4

Valid values are:

Zeroes = No Misc. Fee Finance Chg,

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeroes

#### Note

Zeroes are the default value. The field will be initialized as zeroes, which indicates that there are no miscellaneous fees considered a finance charge. The field can not 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
3292	3307	BSF-GROP-FEE-MRCH5-NR	16	X(16)

Parameter Name: Group Misc Fee  
Merchant 5

Valid values are:

Zeroes = No Misc. Fee Finance Chg,

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeroes

#### Note

Zeroes are the default value. The field will be initialized as zeroes, which indicates that there are no miscellaneous fees considered a finance charge. The field can not 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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# Method Override

From	To	Field	Length	Picture
<b>3308</b>	<b>3560</b>	<b>BSF-METHOD-OVERRIDE</b>	<b>253</b>	<b>GROUP</b>
		PCF service/subject/section is: <b>CP OC MO</b>		
3308	3315	BSF-BREAK-PT-INT-OVRR-NM	8	X(8)
		Parameter Name: Break Points		
3316	3323	BSF-INTEREST-RT-OVRR-NM	8	X(8)
		Parameter Name: Interest Defaults		
3324	3331	BSF-INTEREST-MTHD-OVRR-NM	8	X(8)
		Parameter Name: Interest Methods		
3332	3339	BSF-ANNUAL-CHRG-OVRR-NM	8	X(8)
		Parameter Name: Annual Charges		
3340	3347	BSF-CASH-ITEM-OVRR-NM	8	X(8)
		Parameter Name: Cash Advance Item Charges		
3348	3355	BSF-LATE-FEE-OVRR-NM	8	X(8)
		Parameter Name: Late Charges		
3356	3363	BSF-OVRL-FEE-OVRR-NM	8	X(8)
		Parameter Name: Overlimit Charges		
3364	3371	BSF-RTRN-CHCK-OVRR-NM	8	X(8)
		Parameter Name: Return Check Charges		
3372	3379	BSF-INCN-PRC1-OVRR-NM	8	X(8)
		Parameter Name: Incentive Pricing		
3380	3387	BSF-MNMM-FNNC-OVRR-NM	8	X(8)
		Parameter Name: Minimum Finance Charge		



From	To	Field	Length	Picture
3388	3395	BSF-PAY-EXCP-OVRR-NM	8	X(8)
		Parameter Name: Payoff Exceptions		
3396	3403	BSF-CRDT-APPL-OVRR-NM	8	X(8)
		Parameter Name: Credit Application		
3404	3411	BSF-MIN-PAY-OVRR-NM	8	X(8)
		Parameter Name: Minimum Pay Due		
3412	3419	BSF-INTR-INTR-OVRR-NM	8	X(8)
		Parameter Name: Interest on Interest		
3420	3427	BSF-SCRT-OVRR-NM	8	X(8)
		Parameter Name: Securitization		
3428	3435	BSF-INCN-PR-BRK-OVR-ID	8	X(8)
		Parameter Name: Incentive Pricing Brkp		
3436	3443	BSF-INCN-PR-VIN-OVR-ID	8	X(8)
		Parameter Name: Incentive Pricing Var Int		
3444	3451	BSF-STMT-PRDC-OVRR-ID	8	X(8)
		Parameter Name: Statement Production		
3452	3459	BSF-VRBL-INTR-OVRR-ID	8	X(8)
		Parameter Name: Variable Interest		
3460	3467	BSF-MRCH-ITM-CH-OVR-ID	8	X(8)
		Parameter Name: Merchandise Item Charge		
3468	3475	BSF-MISC-CHRG-OVRR-ID	8	X(8)
		Parameter Name: Miscellaneous Charge		
3476	3483	BSF-STMT-CHRG-OVRR-ID	8	X(8)
		Parameter Name: Statement Charge		

From	To	Field	Length	Picture
3484	3491	BSF-DBT-RTFC-OVRR-ID Parameter Name: Debit Ratification	8	X(8)
3492	3499	BSF-DCLN-AUT-FE-OVR-ID Parameter Name: Declined Authorization Fee	8	X(8)
3500	3507	BSF-SKIP-PYMT-OVRR-ID Parameter Name: Skip Payment	8	X(8)
3508	3508	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
3509	3510	BSF-OVRR-CIS-RTNT-NR Parameter Name: CIS Override Memo Retention	2	S9(2)V C-3
3511	3518	BSF-STMT-DSGN-OVRR-ID Parameter Name: Statement Design	8	X(8)
3519	3526	BSF-MLTR-PRCS-OVRR-ID Parameter Name: MULTRAN Processing	8	X(8)
3527	3528	FILLER	2	X(2)
3529	3536	BSF-RULS-MPD-OVRR-NM Parameter Name: Rules Minimum Payment	8	X(8)

From	To	Field	Length	Picture
3537	3544	BSF-MXCP-EAPR-OVRR-NM Parameter Name: Max CAP EAPR	8	X(8)
3545	3552	BSF-ICSC-MTHD-OVRR-NM Parameter Name: State Controls Default value is: Spaces	8	X(8)
3553	3560	BSF-ICML-MTHD-OVRR-NM Parameter Name: Method Levels	8	X(8)

# Multran Processing

From	To	Field	Length	Picture
<b>3561</b>	<b>3636</b>	<b>BSF-OTHER-CNTLS-MULTRAN</b>	<b>76</b>	<b>GROUP</b>
		PCF service/subject/section is: <b>CP OC MP</b>		
3561	3561	BSF-AGB-MT-CRDINT-MIN-BAL-FLAG	1	X
		Parameter Name: Minimum Balance Control		
		Valid values are: C = Credit balance (-) D = Debit balance (+)		
3562	3569	BSF-AGB-MT-CRDINT-MIN-BAL	8	S9(15)V C-3
		Parameter Name: Minimum Balance		
3570	3570	BSF-AGB-MT-CRDINT-MIN-BAL-TYPE	1	S9V C-3
		Parameter Name: Balance Calculation		
3571	3573	BSF-AGB-CRINTRST-YEARLY-RATE-1	3	S9(2)V9(3) C-3
		Parameter Name: Percentage 1		
3574	3577	BSF-AGB-CRDINT-DATE-1	4	S9(7)V C-3
		Parameter Name: Effective Date 1		
3578	3580	BSF-AGB-CRINTRST-YEARLY-RATE-2	3	S9(2)V9(3) C-3
		Parameter Name: Percentage 2		
3581	3583	BSF-AGB-CRINTRST-YEARLY-RATE-3	3	S9(2)V9(3) C-3
		Parameter Name: Percentage 3		
3584	3587	BSF-AGV-CRDINT-DATE-2	4	S9(7)V C-3
		Parameter Name: Effective Date 2		
3588	3591	BSF-AGV-CRDINT-DATE-3	4	S9(7)V C-3
		Parameter Name: Effective Date 3		

From	To	Field	Length	Picture
3592	3600	BSF-AGB-CRDINT-BP-1 Parameter Name: Break Point 1	9	S9(15)V9(2) C-3
3601	3603	BSF-AGB-CRINTRST-BP-ANN-RATE1 Parameter Name: Break Point Percent 1	3	S9(2)V9(3) C-3
3604	3612	BSF-AGB-CRDINT-BP-2 Parameter Name: Break Point 2	9	S9(15)V9(2) C-3
3613	3615	BSF-AGB-CRINTRST-BP-ANN-RATE2 Parameter Name: Break Point Percent 2	3	S9(2)V9(3) C-3
3616	3616	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-CRINTRST-BP-ANN-RATE2</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
3617	3617	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>				
3618	3618	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
3619	3619	BSF-AGB-MT-SVC-CHG-MIN-FLAG	1	X
		Parameter Name: Debit or Credit Minimum		
		Valid values are:		
		C = Credit balance (-)		
		D = Debit Balance (+)		
3620	3627	BSF-AGB-MT-SVC-CHG-BAL	8	S9(15)V C-3
		Parameter Name: Service Charge Minimum Balance		
3628	3628	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
3629	3629	BSF-AGB-MT-CASH-CHG-BAL-TYPE	1	S9V C-3
<p>Parameter Name: Assess Service Charge Based on Minimum Balance Cash Item</p> <p>Valid values are:</p> <p>0 = Assess charges regardless of an account's balance.</p> <p>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.</p> <p>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.</p>				
3630	3630	BSF-AGB-MT-SALE-CHG-BAL-TYPE	1	S9V C-3
<p>Parameter Name: Assess Service Charge Based on Minimum Balance Merchandise Item</p> <p>Valid values are:</p> <p>0 = Assess charges regardless of an account's balance.</p> <p>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.</p> <p>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.</p>				



From	To	Field	Length	Picture
3631	3631	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.				
3632	3632	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
3633	3633	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 on next page...		

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		
3634	3635	BSF-INTR-MTHD-CREDIT-INT	2	S9(3)V C-3
		Parameter Name: Credit Interest Method		
3636	3636	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
3637	3715	BSF-OTHER-CNTLS-PROMO-PURCHASE	79	GROUP
PCF service/subject/section is: <b>CP OC PP</b>				
3637	3638	BSF-INTR-MTHD-FLAPS	2	S9(2)V C-3
<p>Parameter Name: Interest Method</p> <p>Valid values are:</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
3639	3640	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
3641	3641	BSF-BACKDATED-FLAPS	1	S9V C-3
Parameter Name: Backdating				
Valid values are:				
0 = Begin interest accrual on the date the transaction posts to the account.				
1 = Begin interest accrual on the transaction date or on the day following the last statement date, whichever is later.				
2 = Begin interest accrual on the transaction date. Backdated interest is included in the cycle-to-date average daily balance.				



From	To	Field	Length	Picture
3642	3642	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 parameter in this section specifies the dollar amount used to determine whether installment purchases are billed in 3 or 6 payments.</p>				
3643	3651	BSF-AGB-AR-INSTALL-BREAKPOINT	9	S9(15)V9(2) C-3
<p>Parameter Name: 90/180 Days Break Point</p>				

From	To	Field	Length	Picture
3652	3652	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.				
3653	3653	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.				
3654	3655	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
3656	3663	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.		
3664	3671	BSF-DFLT-RTPA-MTHD-NM	8	X(8)
		Parameter Name: Default Plan (PL/RT/PA)		
3672	3672	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		
3673	3680	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
3681	3681	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 timed Default value is: 0				
3682	3682	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				
3683	3683	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				

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From	To	Field	Length	Picture
3687	3687	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		
3688	3689	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.		
3690	3690	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		
3691	3691	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
3692	3699	BSF-UMBF-CASH-MTHD-NM  Parameter Name: Unique Monthly Balance Method Name - Cash  Default value is: Spaces	8	X(8)
3700	3707	BSF-UMBF-MDSE-MTHD-NM  Parameter Name: Unique Monthly Balance Method Name - Merchandise  Default value is: Spaces	8	X(8)
3708	3715	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
3716	3915	<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 field is no longer available for use.		
3716	3716	BSF-AB-CHD-BONUS-ADJ-FLAG	1	S9V C-3
		<b>Note</b> This field is no longer available for use.		
3717	3717	BSF-AB-CHD-BONUS-ROUND-FLAG	1	S9V C-3
		<b>Note</b> This field is no longer available for use.		
3718	3718	BSF-AB-CHD-BONUS-EX-I-STAT-DO	1	X
		<b>Note</b> This field is no longer available for use.		
3719	3727	BSF-AB-BONUS-NEXT-TIER-AMT	9	S9(15)V9(2) C-3
		<b>Note</b> This field is no longer available for use.		
3728	3774	<b>BSF-AB-BONUS-TIER</b>	<b>47</b>	<b>GROUP</b>
		<b>Note</b> This field is no longer available for use.		
3728	3742	<b>BSF-AB-BONUS-TIER-RATES</b>	<b>15</b>	<b>GROUP</b>
		<b>Note</b> This field is no longer available for use.		
3728	3730	BSF-AB-BONUS-RATE-1	3	SV9(5) C-3
		<b>Note</b> This field is no longer available for use.		



From	To	Field	Length	Picture
3731	3733	BSF-AB-BONUS-RATE-2	3	SV9(5) C-3
<b>Note</b> This field is no longer available for use.				
3734	3736	BSF-AB-BONUS-RATE-3	3	SV9(5) C-3
<b>Note</b> This field is no longer available for use.				
3737	3739	BSF-AB-BONUS-RATE-4	3	SV9(5) C-3
<b>Note</b> This field is no longer available for use.				
3740	3742	BSF-AB-BONUS-RATE-5	3	SV9(5) C-3
<b>Note</b> This field is no longer available for use.				
3728	3742	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>3743</b>	<b>3774</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.				
3743	3750	BSF-AB-BONUS-RANGE-1	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3751	3758	BSF-AB-BONUS-RANGE-2	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				

From	To	Field	Length	Picture
3759	3766	BSF-AB-BONUS-RANGE-3	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3767	3774	BSF-AB-BONUS-RANGE-4	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3743	3774	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.				
3775	3783	BSF-AB-BONUS-MIN-AMT	9	S9(15)V9(2) C-3
<b>Note</b> This field is no longer available for use.				
<b>3784</b>	<b>3808</b>	<b>BSF-BONUS-FIELDS</b>	<b>25</b>	<b>GROUP</b>
<b>Note</b> This field is no longer available for use.				
3784	3785	BSF-BONUS-TYPE	2	S9(2)V C-3
<b>Note</b> This field is no longer available for use.				
3786	3787	BSF-BONUS-CALC-FLAG	2	S9(3)V C-3
<b>Note</b> This field is no longer available for use.				
3788	3788	BSF-BONUS-INTR-FLAG	1	S9V C-3
<b>Note</b> This field is no longer available for use.				

From	To	Field	Length	Picture
3789	3797	BSF-BONUS-AMT	9	S9(15)V9(2) C-3
<b>Note</b> This field is no longer available for use.				
<b>3789</b>	<b>3797</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.				
3789	3797	BSF-BONUS-PCT	9	SV9(17) C-3
<b>Note</b> This field is no longer available for use.				
3798	3798	BSF-MAX-REBATE-FLAG	1	S9V C-3
<b>Note</b> This field is no longer available for use.				
3799	3807	BSF-MAX-REBATE-AMT	9	S9(15)V9(2) C-3
<b>Note</b> This field is no longer available for use.				
3808	3808	BSF-BONUS-DISBURSMT-REC	1	X
<b>Note</b> This field is no longer available for use.				
3809	3811	BSF-BONUS-PNTS-NEW-ACCT	3	S9(5)V C-3
<b>Note</b> This field is no longer available for use.				
3812	3814	BSF-BONUS-PNTS-FRST-ACTIV	3	S9(5)V C-3
<b>Note</b> This field is no longer available for use.				
3815	3817	BSF-BONUS-PNTS-ANN-FEE	3	S9(5)V C-3
<b>Note</b> This field is no longer available for use.				

From	To	Field	Length	Picture
3818	3818	BSF-BONUS-MAX-CYCLES-DEL	1	S9V C-3
<b>Note</b> This field is no longer available for use.				
3819	3819	BSF-BONUS-NEGATIVE-FLAG	1	S9V C-3
<b>Note</b> This field is no longer available for use.				
3820	3827	BSF-QUAL-PRCH-REBATE-MIN	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3828	3828	BSF-BONUS-DISTRIBUTE-FLAG	1	9
<b>Note</b> This field is no longer available for use.				
3829	3837	BSF-REBATE-EXCLUDE-AMOUNT	9	S9(15)V9(2) C-3
<b>Note</b> This field is no longer available for use.				
3838	3841	BSF-BONUS-INCENTIVE-POINTS	4	S9(5)V9(2) C-3
<b>Note</b> This field is no longer available for use.				
3842	3844	BSF-BONUS-OVLMT-PERCENT	3	S9V9(4) C-3
<b>Note</b> This field is no longer available for use.				
3845	3848	BSF-BONUS-START-DATE	4	S9(7)V C-3
<b>Note</b> This field is no longer available for use.				
3849	3852	BSF-BONUS-END-DATE	4	S9(7)V C-3
<b>Note</b> This field is no longer available for use.				

From	To	Field	Length	Picture
3853	3853	BSF-BONUS-EXCLUDE-ATM	1	X
		<b>Note</b> This field is no longer available for use.		
3854	3857	BSF-BONUS-MISC-FLAG	4	X(4)
		<b>Note</b> This field is no longer available for use.		
<b>3858</b>	<b>3865</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.		
3858	3865	BSF-AB-CHD-BONUS-XSTAT	1	X
		Occurs 8 times		
		<b>Note</b> This field is no longer available for use.		
3866	3866	BSF-AB-BONUS-DEFAULT-DISB-MTHD	1	X
		<b>Note</b> This field is no longer available for use.		
3867	3868	BSF-RB-DISTRIBUTION-MONTH	2	S9(3) C-3
		<b>Note</b> This field is no longer available for use.		
3869	3871	BSF-RB-SPECIAL-PCT	3	S9(2)V9(3) C-3
		<b>Note</b> This field is no longer available for use.		
3869	3871	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.		

From	To	Field	Length	Picture
3872	3874	BSF-RB-OVER-MAX-PERCENT	3	S9(2)V9(3) C-3
		<b>Note</b> This field is no longer available for use.		
3872	3874	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.		
3875	3875	BSF-RB-EXCL-TEMP-MONEY	1	X
		<b>Note</b> This field is no longer available for use.		
3876	3876	BSF-REBATE-GROSS-AMT	1	X
		<b>Note</b> This field is no longer available for use.		
3877	3884	BSF-RB-APP-PROMOID	8	X(8)
		<b>Note</b> This field is no longer available for use.		
3885	3885	BSF-REBATE-PAY-APP-SW	1	X
		<b>Note</b> This field is no longer available for use.		
3886	3886	BSF-PROMO-REBATE-SW	1	X
		<b>Note</b> This field is no longer available for use.		
3887	3887	BSF-RESIDUAL-RB-RETAIN	1	X
		<b>Note</b> This field is no longer available for use.		
3888	3895	BSF-ANNL-FEE-FULL-AM	8	S9(15)V C-3
		<b>Note</b> This field is no longer available for use.		

From	To	Field	Length	Picture
3896	3903	BSF-ANN-FEE-HALF-AM	8	S9(15)V C-3
<b>Note</b> This field is no longer available for use.				
3904	3904	BSF-CLNT-SMMR-RPRT-CD	1	X
<b>Note</b> This field is no longer available for use.				
3905	3905	BSF-ANN-FEE-RB-QLFY-CD	1	X
<b>Note</b> This field is no longer available for use.				
3906	3906	BSF-CLER-TRNS-BONS-CD	1	X
<b>Note</b> This field is no longer available for use.				
3907	3915	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
3916	3934	BSF-OTHER-CNTL-SPECIAL-ACCTS	19	GROUP
PCF service/subject/section is: <b>CP OC SA</b>				
3916	3916	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				
3917	3918	BSF-AB-EMP-DISC-POST-ID	2	X(2)
Parameter Name: Posting Identification				
Valid values are:				
Q0-Q9				
QA-QZ				
3919	3920	BSF-AB-EMP-DISC-ADJ-ID	2	X(2)
Parameter Name: Adjustment Identification				
Valid values are:				
Q0-Q9				
QA-AZ				
3921	3921	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				



From	To	Field	Length	Picture
3922	3922	BSF-USAV-PRTC-ID Parameter Name: U\$AVE Client Option	1	X
3923	3923	BSF-ADB-CLCL-NR Parameter Name: Zero Finance Charge ADB Calculation Option	1	9
<b>3924</b>	<b>3934</b>	<b>BSF-TAX-BILL-CD-OPTIONS</b>	<b>11</b>	<b>GROUP</b>
3924	3924	BSF-TAX-BILL-CD 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.	1	X
3925	3925	BSF-TAX-BILL-2-CD 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.	1	X

From	To	Field	Length	Picture
3926	3926	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.				
3927	3927	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.				
3928	3928	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
3929	3929	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.				
3930	3930	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.				
3931	3931	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
3932	3932	BSF-TAX-BILL-9-CD	1	X
<p>Parameter Name: Tax Billing Option 9</p> <p>Valid values are:</p> <p>0 = Do not bill tax to the customer</p> <p>1 = Bill tax to the customer</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>This field is for AUSTRALIA only.</p>				
3933	3933	BSF-TAX-BILL-10-CD	1	X
<p>Parameter Name: Tax Billing Option 10</p> <p>Valid values are:</p> <p>0 = Do not bill tax to the customer</p> <p>1 = Bill tax to the customer</p> <p>Default value is:</p> <p>0</p> <p><b>Note</b></p> <p>This field is for AUSTRALIA only.</p>				

From	To	Field	Length	Picture
3934	3934	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
3935	4117	<b>BSF-OTHER-CNTL-STMT-DESIGN</b>	183	<b>GROUP</b>
		PCF service/subject/section is: <b>CP OC SD</b>		
3935	3999	<b>BSF-FRM-TABLE</b>	13	<b>GROUP</b>
		Occurs 5 times Indexed by BSF-STMT-INDEX		
3935	3935	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		
3936	3940	<b>BSF-CHD-STMT-FIELDS</b>	5	<b>GROUP</b>
3936	3938	BSF-STMT-FLAG	3	X(3)
		Parameter Name: Statement Form Type Valid values are: 00-999, AA-999, AA-ZZ9		
3939	3940	BSF-LNGG-CD	2	X(2)
		Parameter Name: Language Default value is: EN		
3941	3942	<b>BSF-RTRN-ADDR-FIELDS</b>	2	<b>GROUP</b>

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From	To	Field	Length	Picture
3941	3941	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
3942	3942	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
3943	3943	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		
3944	3945	BSF-CUST-STMT-FORMAT	2	S9(3)V C-3
		Parameter Name: Custom Statement Format		
		Valid values are:		
		000 = Option not used		
		001-999		
3946	3947	BSF-DPLX-PRNT-DSCL-ID	2	X(2)
		Parameter Name: Print Disclosure Content		
4000	4000	BSF-NR-OF-FRM	1	S9V C-3

**Note**

This field is RESERVED for INTERNAL use.

From	To	Field	Length	Picture
4001	4001	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.				
4002	4002	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>4003</b>	<b>4082</b>	<b>BSF-MISC-FEES</b>	<b>80</b>	<b>GROUP</b>

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From	To	Field	Length	Picture
4003	4018	BSF-MISC-FEE-MRCH1-NR	16	X(16)

Parameter Name: Miscellaneous Fee  
Merchant 1

Valid values are:

Zeroes = No Misc. Fee Finance Chg,

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeros

#### Note

The field will be initialized as zeroes, which indicates that there are no miscellaneous fees considered a finance charge. The field can not 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
4019	4034	BSF-MISC-FEE-MRCH2-NR	16	X(16)

Parameter Name: Miscellaneous Fee  
Merchant 2

Valid values are:

Zeroes = No Misc. Fee Finance Chg,

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeroes

#### Note

Zeroes are the default value. The field will be initialized as zeroes, which indicates that there are no miscellaneous fees considered a finance charge. The field can not 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
4035	4050	BSF-MISC-FEE-MRCH3-NR	16	X(16)

Parameter Name: Miscellaneous Fee  
Merchant 3

Valid values are:

Zeroes = No Misc. Fee Finance Chg,

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeroes

#### Note

Zeroes are the default value. The field will be initialized as zeroes, which indicates that there are no miscellaneous fees considered a finance charge. The field can not 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
4051	4066	BSF-MISC-FEE-MRCH4-NR	16	X(16)

Parameter Name: Miscellaneous Fee  
Merchant 4

Valid values are:

Zeroes = No Misc. Fee Finance Chg,

Valid Merchant Number = Misc. Fee  
Finance Chg

Default value is:

Zeroes

#### Note

Zeroes are the default value. The field will be initialized as zeroes, which indicates that there are no miscellaneous fees considered a finance charge. The field can not 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
4067	4082	BSF-MISC-FEE-MRCH5-NR	16	X(16)
<p>Parameter Name: Miscellaneous Fee Merchant 5</p> <p>Valid values are:</p> <p>Zeroes = No Misc. Fee Finance Chg, Valid Merchant Number = Misc. Fee Finance Chg</p> <p>Default value is:</p> <p>Zeroes</p> <p><b>Note</b></p> <p>Zeroes are the default value. The field will be initialized as zeroes, which indicates that there are no miscellaneous fees considered a finance charge. The field can not 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>				
4083	4085	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
4086	4086	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		
4087	4091	BSF-USPS-STTM-MID-ID	5	S9(9) COMP-3
		Parameter Name: USPS Statement MID		
		Default value is:		
		Zeros		
4092	4093	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
4094	4095	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		
4096	4097	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		
4098	4099	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
4100	4100	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				
4101	4108	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				
4109	4109	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
4110	4117	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
4118	4179	<b>BSF-OTHER-CNTLS-TRAVEL-INS</b>	62	<b>GROUP</b>
PCF service/subject/section is: <b>CP OC TI</b>				
4118	4118	BSF-SUPP-INS-FLAG	1	X
Parameter Name: Visa Travel Insurance Option				
Valid values are:				
0 = Do not use the <b>BSF-SUPP-INS-AMT</b> field.				
1 = Supplemental insurance premium is a fixed dollar-and-cent amount.				
4119	4119	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.				
4120	4120	BSF-STI-AMEX-TRVL-INSR-CD	1	X
Parameter Name: American Express Travel Insurance Option				
4121	4122	BSF-STI-AMEX-INSR-BTCH-CD	2	X(2)
Parameter Name: Batch ID				
4123	4172	<b>BSF-BASIC-TRAVEL-INSURANCE</b>	50	<b>GROUP</b>
Identifies how to process cardholder accounts with regard to basic travel insurance.				

From	To	Field	Length	Picture
4123	4130	BSF-BTI-THRESHOLD-AMT	8	S9(15)V C-3
		Parameter Name: Threshold Amount		
<b>4131</b>	<b>4172</b>	<b>BSF-BTI-RATES</b>	<b>42</b>	<b>GROUP</b>
		BASIC-INS-RATE		
4131	4137	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.		
4138	4144	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.		
4145	4151	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.		
4152	4158	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.		
4159	4165	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
4166	4172	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>4131</b>	<b>4172</b>	<b>FILLER</b>	<b>42</b>	<b>GROUP</b>
		Redefines BSF-BTI-RATES		
4131	4172	BSF-BTI-RATE	7	S9(11)V9(2) C-3
		Occurs 6 times		
4173	4179	BSF-SUPP-INS-AMT	7	S9(11)V9(2) C-3
		Parameter Name: Amount		
4173	4179	BSF-SUPP-INS-RATE	7	S9(11)V9(2) C-3
		Redefines BSF-SUPP-INS-AMT		



## Part 4: Penalty Fees Section

## Decline Batch Auth

From	To	Field	Length	Picture
4180	4265	BSF-PENALTY-FEE-DECL-BTCH-AUTH	86	GROUP
PCF service/subject/section is: <b>CP PF DA</b>				
4180	4180	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
		<p>Y = Generate letters for eligible accounts with any of the following internal and/or external statuses.</p> <p>Internal status:</p> <p>D = Delinquent</p> <p>O = Overlimit</p> <p>X = Overlimit and delinquent</p> <p>External status:</p> <p>A = Authorization prohibited</p> <p>B = Bankrupt</p> <p>C = Closed</p> <p>E = Revoked</p> <p>F = Frozen</p> <p>I = Interest accrual prohibited</p> <p>L = Lost</p> <p>U = Stolen</p> <p>Z = Generate letters for eligible accounts if the external status is Z (charged off).</p>		
4181	4184	BSF-AB-DECL-AUTH-LTR-O-03	4	X(4)
		Parameter Name: Delinquent And Overlimit Account		
4185	4204	BSF-DEAUT-REV-DESC	20	X(20)
		Parameter Name: Reversal Text ID		

From	To	Field	Length	Picture
4205	4205	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.				
4206	4207	BSF-DEAUT-BATCH-ID	2	X(2)
Parameter Name: Declined Auth Batch ID Valid values are: Q0-Q2 Q3-Q9				
4208	4210	BSF-DEAUT-RATE	3	SV9(5) C-3
Parameter Name: Percent				

Pricing Control Custom File (086)  
Confidential and proprietary to First Data

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From	To	Field	Length	Picture
4213	4213	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				

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From	To	Field	Length	Picture
4214	4214	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
4215	4215	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
4216	4216	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		
4217	4220	BSF-AB-DECL-AUTH-LTR-O-02	4	X(4)
		Parameter Name: Overlimit Account		
4221	4224	BSF-AB-DECL-AUTH-LTR-D-01	4	X(4)
		Parameter Name: Delinquent Account		
4225	4228	BSF-AB-DECL-AUTH-LTR-X-04	4	X(4)
		Parameter Name: Auth Approval Would Cause Overlimit		
4229	4232	BSF-AB-DECL-AUTH-LTR-E-05	4	X(4)
		Parameter Name: Externally Stated Account		

From	To	Field	Length	Picture
4233	4233	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		
4234	4241	BSF-DA-RFN-DET-TEXT-ID	8	X(8)
		Parameter Name: Refund Detail Text ID		
		Default value is:		
		DEFRW002		
4242	4249	BSF-DA-WAV-MSG-TEXT-ID	8	X(8)
		Parameter Name: Waived Message Text ID		
		Default value is:		
		Spaces		
4250	4256	BSF-DEAUT-MIN-OR-AMT	7	S9(11)V9(2) C-3
		Parameter Name: Minimum Or Fixed Amount		
4257	4265	BSF-DEAUT-MAX	9	S9(15)V9(2) C-3
		Parameter Name: Maximum Amount		



# Late Charges

From	To	Field	Length	Picture
4266	4446	<b>BSF-PENALTY-FEES-LATE-CHRG</b>	<b>181</b>	<b>GROUP</b>
PCF service/subject/section is: <b>CP PF LC</b>				
4266	4274	BSF-AB-ESBA-YTD-LATE-CHG-MAX	9	S9(15)V9(2) C-3
Parameter Name: Maximum Yearly Amount				
4275	4275	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				
4276	4276	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
4277	4277	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>4278</b>	<b>4282</b>	<b>BSF-AB-LATE-INCL-EXCL-STATUS</b>	<b>5</b>	<b>GROUP</b>
4278	4278	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
4279	4279	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		
4280	4280	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
4281	4281	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		
4282	4282	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>4283</b>	<b>4318</b>	<b>BSF-LATE-CHG-FIELDS</b>	<b>36</b>	<b>GROUP</b>

From	To	Field	Length	Picture
4283	4283	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
4284	4284	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> <ul style="list-style-type: none"> <li>■ The balance is less than that in the <a href="#">BSF-LATE-CHG-MIN-BAL</a> field.</li> <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 <a href="#">BSF-LATE-CHG-MINIMUM</a> field.</li> </ul> <p>If you use this valid code, you must also set the <a href="#">BSF-LATE-CHG-MIN-BAL</a> and <a href="#">BSF-LATE-CHG-MINIMUM</a> fields to values greater than zero.</p> <p>8 = Do not assess late charges if the balance is less than the <a href="#">BSF-LATE-CHG-MIN-BAL</a> field and/or the unpaid billed minimum payment due amount is less than or equal to the value in the <a href="#">BSF-THRS-WAIV-AM</a> field.</p>		
4285	4285	FILLER	1	X
4286	4288	BSF-LATE-CHG-PCT	3	SV9(5) C-3
		Parameter Name: Percent		

From	To	Field	Length	Picture
4289	4297	BSF-LATE-CHG-MAX Parameter Name: Maximum Amount	9	S9(15)V9(2) C-3
4298	4306	BSF-LATE-CHG-MINIMUM Parameter Name: Minimum Or Fixed Amount	9	S9(15)V9(2) C-3
<b>4298</b>	<b>4306</b>	<b>FILLER</b> Redefines BSF-LATE-CHG-MINIMUM	<b>9</b>	<b>GROUP</b>
4298	4306	BSF-LATE-CHG-AMOUNT	9	S9(15)V9(2) C-3
4307	4308	BSF-LATE-CHG-DAYS Parameter Name: Number Of Days Valid values are: 00-30	2	S9(3)V C-3
4307	4308	BSF-LATE-STATE-TABNUM Parameter Name: State Table Redefines BSF-LATE-CHG-DAYS Valid values are: 00-30	2	S9(3)V C-3
4309	4310	BSF-LATE-CHG-CYCLES Parameter Name: Assessment Control (first digit) Parameter Name: Cycles Of Consecutive Delinquency (second digit)	2	S9(2)V C-3
4311	4318	BSF-LATE-CHG-MIN-BAL Parameter Name: Exclusion Balance	8	S9(15)V C-3



From	To	Field	Length	Picture
4319	4319	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>				
4320	4327	BSF-FRST-WAVR-TABL-ID	8	X(8)
Parameter Name: Primary Table ID				
4328	4335	BSF-SCND-WAVR-TABL-ID	8	X(8)
Parameter Name: Secondary Table ID				
4336	4339	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
4340	4340	BSF-CC-LC-DVRT-FEE-CD	1	X
		Parameter Name: Commercial Card Diverted Fees		
		0 = Do not divert the fee.		
		1 = Divert the fee.		
4341	4349	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.		
4350	4356	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 S999999999999999.99)		
		Default value is:		
		0		

From	To	Field	Length	Picture
4357	4365	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.				
4366	4372	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 S99999999999.99) Default value is: 0				
4373	4381	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
4382	4388	BSF-LATE-TIER-FEE4-AM  Parameter Name: Tier 2-5 Amount Valid values are: Edited for numeric value (0 through S99999999999.99) Default value is: 0	7	S9(11)V9(2) C-3
4389	4397	BSF-LATE-TIER-BLN5-AM  Parameter Name: Tier 2-5 Balance Valid values are: Edited for numeric value (0 through S999999999999.99) 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
4398	4404	BSF-LATE-TIER-FEE5-AM  Parameter Name: Tier 2-5 Amount Valid values are: Edited for numeric value (0 through S99999999999.99) Default value is: 0	7	S9(11)V9(2) C-3
4405	4405	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
4406	4406	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.				
4407	4407	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.				
4408	4410	FILLER	3	X(3)

From	To	Field	Length	Picture
4411	4411	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
4412	4412	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.		
		0		
4413	4418	FILLER	6	X(6)
4419	4426	BSF-LC-RVR-DET-TEXT-ID	8	X(8)
		Parameter Name: Reversal Detail Text ID		
		Default value is:		
		DEFFR001		
4427	4434	BSF-LC-WAV-MSG-TEXT-ID	8	X(8)
		Parameter Name: Waived Message Text ID		
		Default value is:		
		Spaces		
4435	4435	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
4436	4436	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		
4437	4437	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		
4438	4446	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
4447	4666	<b>BSF-PENALTY-FEES-OVRLMT-CHRG</b>	<b>220</b>	<b>GROUP</b>
PCF service/subject/section is: <b>CP PF OC</b>				
4447	4447	BSF-INCLUDE-EXCLUDE-FLAG	1	X
Parameter Name: Include/Exclude Control Valid values are: E = Exclude accounts with external statuses set in the <a href="#">BSF-IE-STATUS-1</a> through <a href="#">BSF-IE-STATUS-5</a> fields. 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.				
4448	4452	<b>BSF-INCLUDE-EXCLUDE-STATUS</b>	<b>5</b>	<b>GROUP</b>
4448	4448	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
4449	4449	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)				
4450	4450	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
4451	4451	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)		
4452	4452	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
4453	4453	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.				
4454	4454	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.				
4455	4455	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>4456</b>	<b>4497</b>	<b>BSF-OVLM-CHG-FIELDS</b>	<b>42</b>	<b>GROUP</b>

From	To	Field	Length	Picture
4456	4456	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.		
4457	4465	BSF-OVLM-CHG-MIN-AMT	9	S9(15)V9(2) C-3
		Parameter Name: Minimum Or Fixed Amount		
4466	4474	BSF-OVLM-CHG-MAX	9	S9(15)V9(2) C-3
		Parameter Name: Maximum Amount		
4475	4483	BSF-OVLM-CHG-PCT	9	S9(13)V9(4) C-3
		Parameter Name: Balance Percent		
<b>4475</b>	<b>4483</b>	<b>FILLER</b>	<b>9</b>	<b>GROUP</b>
		Redefines BSF-OVLM-CHG-PCT		
4475	4483	BSF-OVLM-CHG-AMT	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
4484	4486	BSF-OVLM-CHG-RATE	3	SV9(5) C-3
		Parameter Name: Percent		
4487	4487	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>		
4488	4496	BSF-OVERLIMIT-MIN-AMOUNT	9	S9(15)V9(2) C-3
		Parameter Name: Balance Amount		
4497	4497	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
4498	4498	BSF-OVRL-DATE-STMT-MESS	1	X
		Parameter Name: Statement Description		
		Valid values are:		
		0 = Do not print this message.		
		1 = Print this message.		
4499	4499	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.		
4500	4502	BSF-MIN-ASSS-PRCN-RT	3	S9(3)V9(2) C-3
		Parameter Name: Minimum Assessment Percent		
		Valid values are:		
		00000		
		10000-99999		
4503	4510	BSF-FEE-EXCL-TBL-ID	8	X(8)
		Parameter Name: Fee Exclusion Table		
4511	4518	BSF-WAVR-CRTR-TBL-ID	8	X(8)
		Parameter Name: Waiver Criteria Table		
4519	4521	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
4522	4522	BSF-CC-OL-DVRT-FEE-CD  Parameter Name: Commercial Card Diverted Fee	1	X
4523	4523	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
4524	4524	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
4525	4528	BSF-GROP-OVRL-LTTR  Parameter Name: Group Overlimit Letter  Default value is: 0000	4	X(4)

From	To	Field	Length	Picture
4529	4529	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		
4530	4530	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.		
4531	4532	BSF-OVRL-FLOT-DAY-NR	2	S9(3) C-3
		Parameter Name: Overlimit Float Days		
		Valid values are:		
		00, 08 – 28		
		Default value is:		
		00		
4533	4541	BSF-O-L-TIER-BLN2-AM	9	S9(15)V99 COMP-3
		Parameter Name: Tier 2 Balance		
4542	4548	BSF-O-L-TIER-FEE2-AM	7	S9(11)V99 COMP-3
		Parameter Name: Tier 2 Amount		

From	To	Field	Length	Picture
4549	4557	BSF-O-L-TIER-BLN3-AM Parameter Name: Tier 3 Balance	9	S9(15)V99 COMP-3
4558	4564	BSF-O-L-TIER-FEE3-AM Parameter Name: Tier 3 Amount	7	S9(11)V99 COMP-3
4565	4573	BSF-O-L-TIER-BLN4-AM Parameter Name: Tier 4 Balance	9	S9(15)V99 COMP-3
4574	4580	BSF-O-L-TIER-FEE4-AM Parameter Name: Tier 4 Amount	7	S9(11)V99 COMP-3
4581	4589	BSF-O-L-TIER-BLN5-AM Parameter Name: Tier 5 Balance	9	S9(15)V99 COMP-3
4590	4596	BSF-O-L-TIER-FEE5-AM Parameter Name: Tier 5 Amount	7	S9(11)V99 COMP-3
4597	4597	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
4598	4598	BSF-OVER-LIMIT-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.		
4599	4599	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		
4600	4602	FILLER	3	X(3)
4603	4609	FILLER	7	X(7)
4610	4617	BSF-OC-RVR-DET-TEXT-ID	8	X(8)
		Parameter Name: Reversal Detail Text ID		
		Default value is:		
		DEFFR002		
4618	4625	BSF-OC-WAV-MSG-TEXT-ID	8	X(8)
		Parameter Name: Waived Message Text ID		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
4626	4626	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 on 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> <p>Default value is:</p> <p>0</p>		
4627	4627	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
4628	4628	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>				
4629	4630	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
4631	4632	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				
4633	4641	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
4642	4642	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 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>				
4643	4643	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
4644	4644	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				
4645	4645	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				
4646	4646	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
4647	4647	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				
4648	4648	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				
4649	4649	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
4650	4650	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				
4651	4651	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				
4652	4652	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				
4653	4661	BSF-MIN-CRDT-LIMT-AM	9	S9(15)V9(2) C-3
Parameter Name: Minimum Credit Limit				

From	To	Field	Length	Picture
4662	4663	BSF-GRAC-PERD-DAYS-NR	2	S99 C-3
		Parameter Name: Grace Period Days Number		
		Valid values are:		
		00 - 28		
		Default value is:		
		00		
4664	4664	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 specific excluded fees can qualify for grace period processing		
		Default value is:		
		0		
4665	4665	BSF-LATE-CHRG-EXCL-CD	1	X
		<b>Note</b>		
		This field is RESERVED.		
4666	4666	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>4667</b>	<b>4768</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>		
4667	4670	BSF-AB-BAD-CHECK-LTR	4	X(4)
		Parameter Name: Computer Letter		
<b>4671</b>	<b>4712</b>	<b>BSF-CKCHG-DATA</b>	<b>42</b>	<b>GROUP</b>
4671	4672	BSF-CKCHG-BATCH-ID	2	X(2)
		Parameter Name: Batch Identification Valid values are: Q0, Q1, Q2, Q3-Q9, QA-QZ		
4673	4692	BSF-CKCHG-POST-DESC	20	X(20)
		Parameter Name: Statement Description Posting Text ID		
4693	4712	BSF-CKCHG-REV-DESC	20	X(20)
		Parameter Name: Statement Description Reversal Text ID		
4713	4713	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
4714	4722	BSF-CKCHG-MIN-OR-AMT Parameter Name: Charges Minimum Or Fixed Amount	9	S9(15)V9(2) C-3
4723	4731	BSF-CKCHG-MAX Parameter Name: Charges Maximum Amount	9	S9(15)V9(2) C-3
4732	4734	BSF-CKCHG-RATE Parameter Name: Charges Percent	3	SV9(5) C-3
4735	4735	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
4736	4736	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
4737	4737	BSF-RC-1STY-MGMT-CD	1	X
<p>Parameter Name: RC 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>				
4738	4740	FILLER	3	X(3)

From	To	Field	Length	Picture
4741	4741	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
4742	4743	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				
4744	4744	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.				
4745	4752	BSF-RC-RFN-DET-TEXT-ID	8	X(8)
Parameter Name: Refund Detail Text ID Default value is: DEFRW001				
4753	4760	BSF-RC-WAV-MSG-TEXT-ID	8	X(8)
Parameter Name: Waived Message Text ID Default value is: Spaces				
4761	4767	FILLER	7	X(7)

From	To	Field	Length	Picture
4768	4768	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
4769	5066	BSF-PYMT-OPTIONS-CREDIT-APPL	298	GROUP
PCF service/subject/section is: CP PO CA				
4769	4770	BSF-AGB-AR-CASH-PAY-PERCENT	2	S9V9(2) C-3
Parameter Name: Cash Advance Payment Percent				
4769	4770	BSF-AGB-AR-CASH-PAY-WHOLE	2	S9(3)V C-3
Redefines BSF-AGB-AR-CASH-PAY- PERCENT				
4771	4771	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.				
4772	4772	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
4773	4773	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.				
4774	4774	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.				
4775	4775	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
4776	4776	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>				
4777	4822	BSF-PAYAP-REVOLV	46	GROUP



From	To	Field	Length	Picture
4777	4778	BSF-PAYAP-UNPAID-INT  Parameter Name: Payment Application Principal Unpaid Interest  Valid values are: 01-63, 99	2	S9(4)V COMP
4779	4780	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
4781	4782	BSF-PAYAP-OLD-CASH  Parameter Name: Payment Application Principal Old Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4783	4784	BSF-PAYAP-TMP-OLD-CASH  Parameter Name: Payment Application Principal Temporary Old Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4785	4786	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
4787	4788	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
4789	4790	BSF-PAYAP-1CYC-MRCH  Parameter Name: Payment Application Principal 1-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
4791	4792	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
4793	4794	BSF-PAYAP-CTD-CASH  Parameter Name: Payment Application Principal Cycle-To-Date Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4795	4796	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
4797	4798	BSF-PAYAP-CTD-MRCH  Parameter Name: Payment Application Principal Cycle-To-Date Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
4799	4800	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
4801	4802	BSF-PAYAP-NIB-ANNCHG  Parameter Name: Payment Application Principal Non-Interest Bearing Debits  Valid values are: 01-63, 99	2	S9(4)V COMP
4803	4804	BSF-PAYAP-90-180-BAL  Parameter Name: Payment Application Principal 90-180 Balance  Valid values are: 01-63, 99	2	S9(4)V COMP
4805	4806	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
4807	4808	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
4809	4810	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
4811	4812	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
4813	4814	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
4815	4816	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
4817	4818	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
4819	4820	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
4821	4822	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>4823</b>	<b>4902</b>	<b>BSF-PAYAP-MULTI</b>	<b>80</b>	<b>GROUP</b>
4823	4824	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
4825	4826	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
4827	4828	BSF-PAYAP-MB-1CYPRN-01  Parameter Name: Payment Application Principal For Promotions 2-Cycle Old 1  Valid values are: 01-63, 99	2	S9(4)V COMP
4829	4830	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
4831	4832	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
4833	4834	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
4835	4836	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
4837	4838	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
4839	4840	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
4841	4842	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
4843	4844	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
4845	4846	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
4847	4848	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
4849	4850	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
4851	4852	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
4853	4854	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
4855	4856	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
4857	4858	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
4859	4860	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
4861	4862	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
4863	4864	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
4865	4866	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
4867	4868	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
4869	4870	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
4871	4872	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
4873	4874	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
4875	4876	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
4877	4878	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
4879	4880	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
4881	4882	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
4883	4884	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
4885	4886	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
4887	4888	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
4889	4890	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
4891	4892	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
4893	4894	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
4895	4896	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
4897	4898	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
4899	4900	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
4901	4902	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>4823</b>	<b>4902</b>	<b>FILLER</b>	<b>8</b>	<b>GROUP</b>
		Redefines BSF-PAYAP-MULTI		
		Occurs 10 times		
4823	4824	BSF-PAYAP-MB-UNPINT	2	S9(4)V COMP
		Parameter Name: Payment Application Principal Unpaid Interest		
		Valid values are: 01-63, 99		
4825	4826	BSF-PAYAP-MB-CTDPRN	2	S9(4)V COMP
		Parameter Name: Payment Application Principal Cycle-to-Date		
		Valid values are: 01-63, 99		
4827	4828	BSF-PAYAP-MB-1CYPRN	2	S9(4)V COMP
		Parameter Name: Payment Application Principal 1-Cycle Old		
		Valid values are: 01-63, 99		
4829	4830	BSF-PAYAP-MB-2CYPRN	2	S9(4)V COMP
		Parameter Name: Payment Application Principal 2-Cycle Old		
		Valid values are: 01-63, 99		
<b>4903</b>	<b>4948</b>	<b>BSF-RETAP-REVOLV</b>	<b>46</b>	<b>GROUP</b>
4903	4904	BSF-RETAP-UNPAID-INT	2	S9(4)V COMP
		Parameter Name: Return Application Principal Unpaid Interest		
		Valid values are: 01-63, 99		

From	To	Field	Length	Picture
4905	4906	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
4907	4908	BSF-RETAP-OLD-CASH  Parameter Name: Return Application Principal Old Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4909	4910	BSF-RETAP-TMP-OLD-CASH  Parameter Name: Return Application Principal Temporary Old Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4911	4912	BSF-RETAP-2CYC-MRCH  Parameter Name: Return Application Principal 2-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
4913	4914	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
4915	4916	BSF-RETAP-1CYC-MRCH  Parameter Name: Return Application Principal 1-Cycle Merchandise  Valid values are: 01-63, 99	2	S9(4)V COMP
4917	4918	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
4919	4920	BSF-RETAP-CTD-CASH  Parameter Name: Return Application Principal Cycle-To-Date Cash  Valid values are: 01-63, 99	2	S9(4)V COMP
4921	4922	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
4923	4924	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
4925	4926	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
4927	4928	BSF-RETAP-NIB-ANNCHG  Parameter Name: Return Application Principal Non-Interest Bearing Debits  Valid values are: 01-63, 99	2	S9(4)V COMP
4929	4930	BSF-RETAP-90-180-BAL  Parameter Name: Return Application Principal 90/180 Balance  Valid values are: 01-63, 99	2	S9(4)V COMP
4931	4932	BSF-RETAP-DISPUTE  Parameter Name: Return Application Principal Dispute  Valid values are: 01-63, 99	2	S9(4)V COMP
4933	4934	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
4935	4936	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
4937	4938	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
4939	4940	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
4941	4942	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
4943	4944	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
4945	4946	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
4947	4948	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>4949</b>	<b>5028</b>	<b>BSF-RETAP-MULTI</b>	<b>80</b>	<b>GROUP</b>
4949	4950	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
4951	4952	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
4953	4954	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
4955	4956	BSF-RETAP-MB-2CYPRN-01  Parameter Name: Return Application Principal For Promotions 2-Cycle Old 1  Valid values are: 01-63, 99	2	S9(4)V COMP
4957	4958	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
4959	4960	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
4961	4962	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
4963	4964	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
4965	4966	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
4967	4968	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
4969	4970	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
4971	4972	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
4973	4974	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
4975	4976	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
4977	4978	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
4979	4980	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
4981	4982	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
4983	4984	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
4985	4986	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
4987	4988	BSF-RETAP-MB-2CYPRN-05  Parameter Name: Return Application Principal For Promotions 2-Cycle Old 5  Valid values are: 01-63, 99	2	S9(4)V COMP
4989	4990	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
4991	4992	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
4993	4994	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
4995	4996	BSF-RETAP-MB-2CYPRN-06  Parameter Name: Return Application Principal For Promotions 2-Cycle Old 6  Valid values are: 01-63, 99	2	S9(4)V COMP
4997	4998	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
4999	5000	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
5001	5002	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
5003	5004	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
5005	5006	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
5007	5008	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
5009	5010	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
5011	5012	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
5013	5014	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
5015	5016	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
5017	5018	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
5019	5020	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
5021	5022	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
5023	5024	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
5025	5026	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
5027	5028	BSF-RETAP-MB-2CYPRN-10  Parameter Name: Return Application Principal For Promotions 2-Cycle Old 10  Valid values are: 01-63, 99	2	S9(4)V COMP
<b>4949</b>	<b>5028</b>	<b>FILLER</b>  Redefines BSF-RETAP-MULTI Occurs 10 times	<b>8</b>	<b>GROUP</b>

From	To	Field	Length	Picture
4949	4950	BSF-RETAP-MB-UNPINT  Parameter Name: Return Application Principal Unpaid Interest  Valid values are: 01-63, 99	2	S9(4)V COMP
4951	4952	BSF-RETAP-MB-CTDPRN  Parameter Name: Return Application Principal Cycle-to-Date  Valid values are: 01-63, 99	2	S9(4)V COMP
4953	4954	BSF-RETAP-MB-1CYPRN  Parameter Name: Return Application Principal 1-Cycle Old  Valid values are: 01-63, 99	2	S9(4)V COMP
4955	4956	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
5029	5029	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 <a href="#">BSF-RTRN-OLD-BAL</a> field.</p>				
5030	5030	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
5031	5031	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				
5032	5033	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
5034	5034	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
5035	5035	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
5036	5036	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>		
5037	5037	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>		

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From	To	Field	Length	Picture
5038	5038	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.

Default value is:

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.

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From	To	Field	Length	Picture
5039	5039	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..		
		<b>Note</b> 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.		
5040	5040	BSF-INIT-MPD-APPL-CD	1	X
		Parameter Name: Initial MPD Application Code		
		Valid values are: 0 = Apply initial portion of payment to promotional purchases with unique minimum payments. 1 = Apply initial portion of payment to the standard account balance and any promotions that do not have a specific minimum payment. Default value is: 0		
		<b>Note</b> 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.		
5041	5041	BSF-CA-GROP-A-MMB-CD	1	X(1)
		Parameter Name: Group A MMB Bucket		
		Valid values are: 0 = Pay before like balances 1 = Pay after like balances Default value is: 0		

From	To	Field	Length	Picture
5042	5042	BSF-CA-GROP-B-MMB-CD	1	X(1)
		Parameter Name: Group B MMB Bucket		
		Valid values are:		
		0 = Pay before like balances		
		1 = Pay after like balances		
		Default value is:		
		0		
5043	5043	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>5044</b>	<b>5046</b>	<b>BSF-POCA-SORT-ORDR</b>	<b>3</b>	<b>GROUP</b>

From	To	Field	Length	Picture
5044	5044	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				

From	To	Field	Length	Picture
5045	5045	BSF-POCA-SORT-ORD2-CD	1	X(1)
Parameter Name: Excess Payment Application Sort Order				
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				



From	To	Field	Length	Picture
5046	5046	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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From	To	Field	Length	Picture
5049	5050	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
5051	5052	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
5053	5053	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
5054	5061	BSF-DFLT-CRDT-PRMT-ID  Parameter Name: Default Credit Application Promo ID  Default value is: Spaces	8	X(8)

From	To	Field	Length	Picture
5062	5062	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				
5063	5063	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.				
5064	5064	BSF-FLAP-MPD-SAT-CD	1	X(1)
Parameter Name: FLAP MPD SAT Reserved for restricted use.				

From	To	Field	Length	Picture
5065	5065	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				
5066	5066	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 Minimum Payment

From	To	Field	Length	Picture
5067	5886	<b>BSF-PYMT-OPTION-FIXED-MIN-PYMT</b>	<b>820</b>	<b>GROUP</b>
PCF service/subject/section is: <b>CP PO FM</b>				
5067	5067	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.				
5068	5069	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 <b>BSF-AGB-FIXED-PAY-ENTRY</b> table. This value is determined by how many of the <b>BSF-AGB-FIXED-PAY-ENTRY</b> rows are filled.				
5070	5879	<b>BSF-AGB-FPE-RANGES</b>	<b>810</b>	<b>GROUP</b>
5070	5879	<b>BSF-AGB-FIXED-PAY-ENTRY</b>	<b>27</b>	<b>GROUP</b>
Occurs 30 times				
5070	5078	BSF-AGB-FPE-BALANCE	9	S9(15)V9(2) C-3
Parameter Name: Amount 1-30				
5079	5087	BSF-AGB-FPE-PAYMENT	9	S9(15)V9(2) C-3
Parameter Name: Charge 1-30				

From	To	Field	Length	Picture
5088	5096	BSF-AGB-FPE-RATE	9	SV9(17) C-3
Parameter Name: Percent 1-30				
<b>5880</b>	<b>5881</b>	<b>BSF-FIXED-PAYMENT-FIELDS</b>	<b>2</b>	<b>GROUP</b>
5880	5880	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.

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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 on 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.		
		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.		
		This code is only valid if you set the Formula parameter to 9.		

From	To	Field	Length	Picture
5881	5881	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 parameters. 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>		
5882	5882	BSF-ZERO-FIXED-PAY	1	S9V C-3
		<p>Parameter Name: Clear When Zero Balance</p> <p>Valid values are:</p> <p>0 = Option not used</p> <p>1 = Zero fix payment if balance zero</p>		

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From	To	Field	Length	Picture
5883	5886	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
5887	6436	<b>BSF-MAJR-PRCH-FIXD-MIN-PYMT-TX</b>	550	<b>GROUP</b>
PCF service/subject/section is: <b>CP PO FX</b>				
5887	5887	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				
5888	5889	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				
5890	6429	<b>BSF-MAJR-PRCH-TABL-RANG-TX</b>	540	<b>GROUP</b>
5890	6429	<b>BSF-MAJR-PRCH-TABL-TX</b>	18	<b>GROUP</b>
Occurs 30 times				

From	To	Field	Length	Picture
5890	5898	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>				
5899	5907	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>5890</b>	<b>6429</b>	<b>FILLER</b>	<b>540</b>	<b>GROUP</b>
Redefines BSF-MAJR-PRCH-TABL-RANG-TX				
<b>5890</b>	<b>6429</b>	<b>FILLER</b>	<b>18</b>	<b>GROUP</b>
Occurs 30 times				
5890	5898	FILLER	9	X(9)

From	To	Field	Length	Picture
5899	5907	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>6430</b>	<b>6431</b>	<b>BSF-MAJR-PRCH-FIXD-PYMT-TX</b>	<b>2</b>	<b>GROUP</b>
6430	6430	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>				
6431	6431	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
6432	6432	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>				
6433	6436	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
6437	6778	<b>BSF-PYMT-OPTIONS-MIN-PYMT-DUE</b>	<b>342</b>	<b>GROUP</b>
PCF service/subject/section is: <b>CP PO MP</b>				
6437	6437	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.				
6438	6438	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
6439	6439	BSF-DLQ-CRBUR-FLAG	1	X
<p>Parameter Name: Special Case Controls Lost/Stolen Account Delinquency</p> <p>Valid values are:</p> <p>0 = Do not use this option.</p> <p>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.</p> <p>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.</p> <p>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.</p>				
6440	6440	BSF-COFF-MIN-PAY-DUE-FLAG	1	X
<p>Parameter Name: Special Case Controls Charged-off Account</p> <p>Valid values are:</p> <p>0 = Display the calculated minimum amount due.</p> <p>1 = Display the account's full balance.</p>				

From	To	Field	Length	Picture
6441	6444	BSF-AB-ESBA-CASH-PERCENT	4	S9V9(5) C-3
		Parameter Name: Cash Percent		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		
6445	6451	BSF-AB-ESBA-CASH-MIN	7	S9(11)V99 C-3
		Parameter Name: Cash Amount		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		
6452	6455	BSF-AB-ESBA-MERCH-PERCENT	4	S9V9(5) C-3
		Parameter Name: Merchandise Percent		
		<b>Note</b>		
		This field is RESERVED for RESTRICTED use.		
6456	6462	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.		
6463	6463	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
6464	6464	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.				
6465	6465	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
6466	6466	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.				
<b>6467</b>	<b>6500</b>	<b>BSF-MIN-PAY-FIELDS</b>	<b>34</b>	<b>GROUP</b>

From	To	Field	Length	Picture
6467	6467	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 <a href="#">BSF-MINIMUM-PAYMENT-PC</a> field in this section.</p> <p>1 = Multiply each account's credit limit by the percentage in the <a href="#">BSF-MINIMUM-PAYMENT-PC</a> 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 <a href="#">BSF-MINIMUM-PAYMENT-PC</a> field.</p> <p>For status O and status X accounts, multiply each credit limit by the percentage in the <a href="#">BSF-MINIMUM-PAYMENT-PC</a> field.</p> <p>3 = Multiply the statement balance by the percentage in the Percent parameter.</p> <p>If the statement balance times the percentage in the <a href="#">BSF-MINIMUM-PAYMENT-PC</a> 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 on 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		
6468	6468	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>		
6469	6469	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>		
6470	6478	BSF-MINIMUM-PAYMENT-AMT	9	S9(15)V9(2) C-3
		Parameter Name: Charges Amount		

From	To	Field	Length	Picture
6479	6487	BSF-MINIMUM-PAYMENT-PC  Parameter Name: Charges Percent Valid values are: 000000-100000	9	S9(11)V9(6) C-3
6479	6487	BSF-MINIMUM-PAYMENT-MTHS  Parameter Name: Charges Months Redefines BSF-MINIMUM-PAYMENT-PC Valid values are: 000000-000240	9	S9(17)V C-3
6488	6496	BSF-MIN-PAY-BALANCE  <b>Note</b> This field will always be the same value as <a href="#">BSF-MINIMUM-PAYMENT-AMT</a> .	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
6497	6497	BSF-MIN-PAY-BASE-INT	1	X
<p>Parameter Name: Calculation Controls Base</p> <p>Valid values are:</p> <p>B = Cash-to-date debits</p> <p>C = Subtract this statement's cycle-to-date interest from each statement balance, and use the remainder as the minimum payment base.</p> <p>D = Subtract any delinquent amount from the entire statement balance, and use the remainder as the minimum payment base.</p> <p>I = Use each entire statement balance as the minimum payment base.</p> <p>N = Subtract cash advances from each statement balance, and use the remainder as the minimum payment base.</p> <p>P = Subtract the previous statement's unpaid interest from each statement balance, and use the remainder as the minimum payment base.</p> <p>T = Subtract the total amount of interest from each statement balance, and use the remainder as the minimum payment base.</p> <p>X = Subtract any delinquent and overlimit amounts from the entire statement balance, and use the remainder as the minimum payment base.</p>				

From	To	Field	Length	Picture
6498	6498	BSF-MIN-PAY-ADD-OVLMT	1	X

Parameter Name: Minimum Overlimit

Valid values are:

A = Add the overlimit amount to the calculated minimum payment due after comparing the calculated minimum payment due to the [BSF-MINIMUM-PAYMENT-AMT](#) field.

B = Add the overlimit amount to the calculated minimum payment due before comparing the calculated minimum payment due to the [BSF-MINIMUM-PAYMENT-AMT](#) field.

C = Reserved for United Kingdom processors.

D = Add the overlimit amount that exceeds the delinquent amount.

E = Exclude the overlimit amount from all calculations of minimum payments due.

G = Use amounts overlimit as the minimum payment due if the overlimit amount is greater than the calculated minimum payment due.

7 = Add the overlimit amount to the calculated minimum payment due after calculating, comparing, and rounding are complete.

From	To	Field	Length	Picture
6499	6499	BSF-MIN-PAY-ADD-INT	1	X

Parameter Name: Add to Minimum Interest

Valid values are:

A = Add the amount specified in the [BSF-MIN-PAY-TYP-INT](#) field to the calculated minimum payment after comparing the calculated minimum payment to the [BSF-MINIMUM-PAYMENT-AMT](#) field.

B = Add the amount specified in the [BSF-MIN-PAY-TYP-INT](#) field to the calculated minimum payment before comparing the calculated minimum payment to the [BSF-MINIMUM-PAYMENT-AMT](#) field.

If this field is set to B and you set the [BSF-RETAIL-MIN-PAY-DUE](#) 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 [BSF-MINIMUM-PAYMENT-AMT](#) field.

C = Compare the amount specified in the [BSF-MIN-PAY-TYP-INT](#) field to the calculated minimum payment amount, and use the greater amount.

E = Do not add statement interest to the minimum payment due.

If you set this field to E, you must also set the [BSF-MIN-PAY-TYP-INT](#) field in this section to E.

From	To	Field	Length	Picture
6500	6500	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>Valid values are: 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, fees, and other charges</p> <p>T = Total calculated interest</p> <p>X = Sum of the 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>				
6501	6501	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
6502	6502	BSF-MPD-CRLIFE	1	S9V C-3

Parameter Name: Add to Minimum 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
6503	6503	BSF-MIN-PAY-ADD-DELQ	1	X
<p>Parameter Name: Add to Minimum Delinquency</p> <p>Valid values are:</p> <p>0 = Include the delinquency amount in the minimum payment due calculation.</p> <p>1 = Exclude the delinquency amount from the minimum payment due calculation.</p> <p>7 = Include the delinquency amount in the minimum payment due calculation after positive amortization process (if used) and final rounding is completed.</p> <p>If you set this field to 1, you must set the <a href="#">BSF-MIN-PAY-TYP-INT</a> field to T.</p>				



From	To	Field	Length	Picture
6504	6504	BSF-INC-CHG-FLAG	1	X
<p>Parameter Name: Add to Minimum 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
6505	6505	BSF-RETAIL-MIN-PAY-DUE	1	S9V C-3
Parameter Name: Special Case Controls Retail Minimum Payment Due				
Valid values are:				
0 = Compare the minimum payment BSF-MINIMUM-PAYMENT-AMT field to the calculated amount due for the standard balance only.				
1 = Compare the minimum payment BSF-MINIMUM-PAYMENT-AMT field to the calculated amount due for the standard balances and promotional balances with unique minimum payment due.				
2 = Compare to revolving and retail balances without their own minimum MPD.				
3 = Compare to retail promotional balances without their own minimum MPD.				
4 = Compare to revolving and retail balances. Ignore the minimum MPD set at the promotional level.				
5 = Always use the account level minimum.				
6506	6506	BSF-AGB-DECR-MIN-PAY-DUE-MON	1	X
Parameter Name: Special Case Controls Decrease M-P-D Months				
Valid values are:				
0 = Decrease minimum payment due months by one each month the account carries a balance.				
1 = Decrease minimum payment due months by one each month regardless of account balance.				

From	To	Field	Length	Picture
6507	6507	BSF-MP-DUE-AC-INT-ONLY	1	S9V C-3
<p>Parameter Name: Annual Charge Interest Only</p> <p>Valid values are:</p> <p>0 = Do not add annual fees.</p> <p>1 = Add annual fees.</p> <p>If you use this option, the System adds the annual fee to the minimum payment due during the month the annual fee is charged.</p>				
6508	6508	BSF-MP-DUE-MISC-CHRG	1	X
<p>Parameter Name: Miscellaneous Charges</p> <p>Valid values are:</p> <p>0 = Do not add miscellaneous charges to the calculated minimum payment due.</p> <p>1 = Add noninterest-bearing sale transactions that are not assessed by other fields in this section to the calculated minimum payment due.</p> <p>Noninterest-bearing sale transactions are those posted against merchant accounts that have an assessment code of 05.</p> <p>2 = Add the following miscellaneous charges to the calculated minimum payment due.</p> <ul style="list-style-type: none"> <li>■ Declined authorization charges</li> <li>■ Non-sufficient funds charges</li> <li>■ PINpoint inquiry charges</li> </ul> <p>Year-end statement summary charges</p>				
6509	6516	BSF-MP-DUE-THRES-AMT	8	S9(15)V C-3
<p>Parameter Name: Special Case Controls M-P-D Threshold Amount</p> <p><b>Note</b></p> <p>This field is RESERVED for RESTRICTED use.</p>				

From	To	Field	Length	Picture
6517	6518	BSF-MP-DUE-CYCLES-DELQ	2	S9(2)V C-3
		Parameter Name: Special Case Controls M-P-D Cycles Delinquent		
		Valid values are: 01-17 = Minimum pay due cycles delinquent 99 = No minimum payment due cycles delinquent		
6519	6519	BSF-MP-PLAN-AUTO	1	S9V C-3
		Parameter Name: Add to Minimum 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.		
6520	6546	BSF-PNLT-PRCG-CALC-AMT	9	S9(15)V99 C-3
		Parameter Name: Penalty Pricing Calculation Amount		
		EXAMPLE: 88888 = 888.88 Occurs 3 times		
6547	6558	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		
6559	6562	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
6563	6566	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.		
6567	6570	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.		
6571	6574	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.		
6575	6578	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.		
6579	6586	BSF-MPD-CMPR-MTHD-NM	8	X(8)
		Parameter Name: M-P-D Compare Method Name		
6587	6587	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
6588	6588	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-FGN-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 <b>BSF-MPD-PSTV-AMRT-AM</b> field or the percentage of the statement balance set in the <b>BSF-MPD-PSTV-AMRT-RT</b> 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 <b>BSF-MIN-PAY-ROUNDING-FLAG</b> 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  <b>BSF-MPD-PSTV-AMRT-AM</b> field = 00002.00</p> <p>Since the original MPD (24.00) is less than the billed finance charge plus the <b>BSF-MPD-PSTV-AMRT-AM</b> (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 <b>BSF-MIN-PAY-ROUNDING-FLAG</b> field to arrive at the new minimum payment due.</p> <p>Continued on 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 on next page...</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-FGN-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. (4 is in user manual but not in tech manual)</p> <p>Default value is:</p> <p>0</p>		
6589	6596	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>		
6597	6600	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
6601	6601	BSF-MP-RCLC-CD	1	X
Parameter Name: Recalculation Code				
Valid values are:				
0 = Recalculate the minimum payment due regardless of account activity.				
1 = Recalculate the minimum payment due if a sale or cash advance has posted to the account since the last statement.				
Default value is:				
0				



From	To	Field	Length	Picture
6602	6602	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 on 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
6603	6603	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 parameters.

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 parameters 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 parameters contain account balance amounts. The System uses, as the minimum payment due, the amount you set in the percent parameters for balances less than or equal to the amounts in the corresponding amount parameters.</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> parameter 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 on 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. (D is in user manual but not in tech manual)</p> <p>Default value is:</p> <p>0</p>		
6604	6604	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
6605	6608	BSF-MP-MPD-PRCN-AM  Parameter Name: MPD Percent EXAMPLE: 50000 = 5% Default value is: 0.0000	4	S9(1)V9(6) C-3
6609	6617	BSF-MP-BASE-MPD-AM  Parameter Name: Base MPD Amount	9	S9(15)V9(2) C-3
6618	6626	BSF-MP-BASE-BAL-AM  Parameter Name: Base Balance	9	S9(15)V9(2) C-3
6627	6635	BSF-MP-INCR-BAL-AM  Parameter Name: Incrementing Balance Amount	9	S9(15)V9(2) C-3
6636	6644	BSF-MP-ADD-ON-MPD-AM  Parameter Name: Add - On MPD Amount	9	S9(15)V9(2) C-3
6645	6653	BSF-MP-BAL-THRS-AM  Parameter Name: Balance Threshold	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
6654	6654	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
6655	6655	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				
6656	6656	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				
6657	6657	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
6658	6658	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				
6659	6659	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				
6660	6660	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
6661	6661	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				
6662	6662	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
6663	6663	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>				
6664	6664	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
6665	6665	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
6666	6674	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		
6675	6675	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
6676	6676	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>				
6677	6677	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
6678	6678	BSF-MP-FGN-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				
6679	6686	BSF-MP-MISC-FEE-TBL-ID	8	X(8)
Parameter Name: Miscellaneous Charges Table ID				
Default value is:				
Spaces				



From	To	Field	Length	Picture
6687	6687	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>				
6688	6689	BSF-RVLV-PAYT-PERD-IN	2	S9(3) C-3
<p>Parameter Name: Revolving Payout Period</p>				

From	To	Field	Length	Picture
6690	6690	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.		
6691	6691	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		
6692	6695	BSF-CASH-MPD-PRCN-RT	4	9(3)V9(4) C-3
		Business Name: Cash MPD Percent		
		EXAMPLE: 0010000 = 1%		
		Default value is:		
		0.0000		

From	To	Field	Length	Picture
6696	6704	BSF-CASH-MPD-BAL-EX-AM	9	9(15)V9(2) C-3
		Parameter Name: Cash Base MPD Min Balance Exception		
		Format: \$\$\$\$\$\$\$\$\$\$\$\$\$\$¢¢		
		Default value is:		
		0.00		
6705	6705	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
6706	6706	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		
6707	6708	BSF-DFLT-PROM-PAYO-NR	2	S9(3) C-3
		Business Name: Default Promo Payout Period		
		Default value is:		
		0		
6709	6709	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		
6710	6710	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		

From	To	Field	Length	Picture
6711	6714	BSF-MPD-ANNL-FEE-RT	4	S9V9(5) C-3
		Parameter Name: Percent of Annual Fee		
		Default value is:		
		0.00000		
6715	6715	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		
6716	6716	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		

From	To	Field	Length	Picture
6717	6717	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 mounts separately and add them together to determine the total overlimit amount for the account Default value is: 0				
6718	6718	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				
6719	6719	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				

From	To	Field	Length	Picture
6720	6720	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				
6721	6721	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				
6722	6722	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				
6723	6723	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				

Pricing Control Custom File (086)  
Confidential and proprietary to First Data



From	To	Field	Length	Picture
6728	6728	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		
6729	6729	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		
6730	6730	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		
6731	6731	BSF-MP-GRPD-POS-AM-CD	1	X
		Parameter Name: Add to POS Am		
		Valid values are:		
		0 = Do not add to calculations		
		1 = Add to calculations		
		Default value is:		
		0		

From	To	Field	Length	Picture
6732	6732	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				
6733	6733	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				
6734	6734	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.				
6735	6742	BSF-MPD-WRNG-MTHD-NM	8	X(8)
Parameter Name: Payment Warning Box MPD Method				

From	To	Field	Length	Picture
6743	6743	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		
6744	6745	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		
6746	6747	BSF-DYNM-FEE-BTCH1-ID	2	X(2)
		Parameter Name: Dynamic Fee Batch ID 1-4 1:		
		Default value is:		
		Spaces		
6748	6749	BSF-DYNM-FEE-BTCH2-ID	2	X(2)
		Parameter Name: Dynamic Fee Batch ID 1-4 2:		
		Default value is:		
		Spaces		
6750	6751	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
6752	6753	BSF-DYNM-FEE-BTCH4-ID  Parameter Name: Dynamic Fee Batch ID 1-4 4:  Default value is: Spaces	2	X(2)
6754	6761	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)
6762	6769	BSF-INSR-ADD-MTHD-ID  Parameter Name: INS Add to Minimum ID Valid values are: Valid IP table ID Default value is: Spaces	8	X(08)
6770	6777	BSF-INSR-PSAM-MTHD-ID  Parameter Name: INS POS AM Table ID Valid values are: Valid IP table ID Default value is: Spaces	8	X(08)
6778	6778	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
6779	6843	BSF-PYMT-OPTIONS-RULS-MPD	65	GROUP
PCF service/subject/section is: CP PO RM				
6779	6786	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				
6787	6818	BSF-OMPD-RULE-ID	8	X(8)
Parameter Name: Optional MPD Occurs 4 Times Valid values are: Valid business rule identifier in the optional minimum payment due process area Default value is: Spaces				
6819	6826	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
6827	6834	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		
6835	6838	BSF-PLAN-PRMT-OVRR-CD	1	X
		Parameter Name: Plan/Promo Override Code		
		Occurs 4 Times		
		Valid values are:		
		0 = Override is not used.		
		1 = Override using the promotion code		
		Default value is:		
		Space		
6839	6839	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
6840	6840	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		
6841	6842	BSF-CPTL-FRQN-MNTH-NR	2	9(2)V C-3
		Parameter Name: Cap Frequency Months Number		
		Valid values are:		
		00 - 99		
6843	6843	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
6844	6903	BSF-PYMT-OPTIONS-SKIP-PAY	60	GROUP
PCF service/subject/section is: CP PO SP				
6844	6845	BSF-AB-SKIP-PAY-MAX-DAYS-DEL	2	S9(2) C-3
Parameter Name: Maximum Current Days Delinquent				
Valid values are: 00-59				
6846	6846	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
6847	6847	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>		
6848	6863	<b>BSF-AB-SKIP-PAY-DATA</b>	16	GROUP
6848	6859	<b>BSF-AB-SKPY-MNTH-TABLE</b>	12	GROUP

From	To	Field	Length	Picture
6848	6848	BSF-AB-SKPY-MNTH-JAN	1	X
Parameter Name: Eligible Months (January)				
Valid values are:				
0 = Skip payment is not available this month.				
1 = Skip payment is available this month.				
6849	6849	BSF-AB-SKPY-MNTH-FEB	1	X
Parameter Name: Eligible Months (February)				
Valid values are:				
0 = Skip payment is not available this month.				
1 = Skip payment is available this month.				
6850	6850	BSF-AB-SKPY-MNTH-MAR	1	X
Parameter Name: Eligible Months (March)				
Valid values are:				
0 = Skip payment is not available this month.				
1 = Skip payment is available this month.				
6851	6851	BSF-AB-SKPY-MNTH-APR	1	X
Parameter Name: Eligible Months (April)				
Valid values are:				
0 = Skip payment is not available this month.				
1 = Skip payment is available this month.				
6852	6852	BSF-AB-SKPY-MNTH-MAY	1	X
Parameter Name: Eligible Months (May)				
Valid values are:				
0 = Skip payment is not available this month.				
1 = Skip payment is available this month.				

From	To	Field	Length	Picture
6853	6853	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.				
6854	6854	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.				
6855	6855	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.				
6856	6856	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.				
6857	6857	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
6858	6858	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.		
6859	6859	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>6848</b>	<b>6859</b>	<b>FILLER</b>	<b>12</b>	<b>GROUP</b>
		Redefines BSF-AB-SKPY-MNTH-TABLE		
6848	6859	BSF-AB-SKPY-MNTH	1	X
		Parameter Name: Eligible Months		
		Occurs 12 times		
6860	6860	BSF-AB-MNTHS-1CYC-DELQ	1	9
		Parameter Name: Number of Months Delinquent 1 Cycle		
		Valid values are:		
		0-9		
		U = Unlimited		
<b>6860</b>	<b>6860</b>	<b>FILLER</b>	<b>1</b>	<b>GROUP</b>
		Redefines BSF-AB-MNTHS-1CYC-DELQ		
6860	6860	BSF-AB-MNTHS-1CYC-DELQ-X	1	X
6861	6861	BSF-AB-MNTHS-2CYC-DELQ	1	S9V C-3
		Parameter Name: Number of Months Delinquent 2 Cycle		

From	To	Field	Length	Picture
6862	6862	BSF-AB-MNTHS-3CYC-DELQ  Parameter Name: Number of Months Delinquent 3 Cycle	1	S9V C-3
6863	6863	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
6864	6865	BSF-SKIP-PAY-GROSS-ACTV  Parameter Name: Exclusions Number Of Months Gross Active Valid values are: 00-36	2	S9(2)V C-3
6866	6869	BSF-AB-SKIP-PAY-REJ-LETTER  Parameter Name: Denial Letter Valid values are: 00-59	4	X(4)
6870	6872	BSF-SKIP-PAY-CREDIT-LINE  Parameter Name: Balance Exceeds Credit Line Percent Valid values are: 05000-10000	3	S9V9(4) C-3
6873	6880	BSF-SKPY-MIN-CURRBAL  Parameter Name: Exclusions Minimum Current Balance	8	S9(15)V C-3

From	To	Field	Length	Picture
6881	6882	BSF-SKPY-MIN-BHSCORE  Parameter Name: Exclusions Minimum Behavior Score	2	9(3)V C-3
6883	6884	BSF-SKPY-MNTHS-DEL  Parameter Name: Check Past Delinquency Months To Review  Valid values are: 00-12	2	S9(2)V C-3
6885	6885	BSF-SKPY-CYCLS-DEL  Parameter Name: Check Past Delinquency Maximum Number Of Cycles	1	S9V C-3
6886	6886	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
6887	6895	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
6896	6897	BSF-SP-ANNL-LIMIT-CT  Parameter Name: Exclusions Skip Payment Annual Limit  Valid values are: 00-12	2	S9(2)V C-3
6898	6902	BSF-PNDG-LTTR-EFFC-DT  <b>Note</b> This field is no longer available for use.	5	S9(8)V C-3
6903	6903	BSF-SP-AUTO-PAY-CD  Parameter Name: Skip Pay For Autopay Accounts	1	X
6904	7000	FILLER	97	X(97)





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