Note: There is a checksum to determine if the file is good. My guess is that it is the first xml tag

```
<SCS-MSG-LENGTH>000014177</SCS-MSG-LENGTH>
<SCS-APP-RETCODE>00000000</SCS-APP-RETCODE>
<SCS-APP-REASCODE>00000000</SCS-APP-REASCODE>
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<PAC-BAC>5892971305273077696</PAC-BAC>
<ORIGIN-INDICATOR>3</ORIGIN-INDICATOR>
<BRANCH>01020</BRANCH>
<ACCOUNT-NUM>000000000003100223</ACCOUNT-NUM>  → The account
    number that they transacted with
<ACCT-TYPE />
<REQUEST-TYPE>F</REQUEST-TYPE>
<TYPE-OF-STMT>O</TYPE-OF-STMT>
<I-BKI-DATE>000000000</I-BKI-DATE>
<I-BKI-CPU-DATE>00000</I-BKI-CPU-DATE>
<I-BKI-CPU-TIME-LONG>000000000000</I-BKI-CPU-TIME-LONG>
<NUMBER-OF-BKI>000</NUMBER-OF-BKI>
<DAS-RQST-START-DATE>020030801</DAS-RQST-START-DATE>
<DAS-RQST-END-DATE>020030831</DAS-RQST-END-DATE>
<RESPONSE-CODE>AA000</RESPONSE-CODE>
<RESPONSE-TYPE>F</RESPONSE-TYPE>
<RESPONSE-DESCRIPTION />
<NUM-BKI-SENT>033</NUM-BKI-SENT>
- <BLN-GRP-TAG2>
- <BLN-GRP-TAG2-ROW>  →Each transaction is included in the section BLN-
    GRP-TAG2-ROW
<BKI-KEY-LONG>020030801032131205043510001000</BKI-KEY-LONG>
<BKI-TXN-AMT>00000063000</BKI-TXN-AMT>  → The amount of the
    transaction in cents.  This transaction is $630.00
<BKI-TXN-AMT-ID>-</BKI-TXN-AMT-ID>
<BKI-TXN-ACCT-BAL-AMT>0000000068329</BKI-TXN-ACCT-BAL-AMT>
<BKI-TXN-ACCT-BAL-ID>-</BKI-TXN-ACCT-BAL-ID>
<BKI-TXN-DESC>Target Corporation</BKI-TXN-DESC> → The name of the
    merchant the customer purchased with
<BKI-TXN-DESC-EXPANDED>Target Corporation</BKI-TXN-DESC-EXPANDED>
    </BLN-GRP-TAG2-ROW>
- <BLN-GRP-TAG2-ROW>
<BKI-KEY-LONG>020030801032131300540610001000</BKI-KEY-LONG>
<BKI-TXN-AMT>00000085477</BKI-TXN-AMT>
<BKI-TXN-AMT-ID>-</BKI-TXN-AMT-ID>
<BKI-TXN-ACCT-BAL-AMT>0000000153806</BKI-TXN-ACCT-BAL-AMT>
<BKI-TXN-ACCT-BAL-ID>-</BKI-TXN-ACCT-BAL-ID>
<BKI-TXN-DESC>Sears Hometown and Outlet Stores Inc</BKI-TXN-DESC>
<BKI-TXN-DESC-EXPANDED>Sears Hometown and Outlet Stores Inc</BKI-TXN-DESC-
    EXPANDED>
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      </BLN-GRP-TAG2-ROW>
- <BLN-GRP-TAG2-ROW>
  <BKI-KEY-LONG>02003080103213215028951000</BKI-KEY-LONG>
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  <BKI-TXN-AMT-ID>-</BKI-TXN-AMT-ID>
  <BKI-TXN-ACCT-BAL-AMT>0000000185447</BKI-TXN-ACCT-BAL-AMT>
  <BKI-TXN-ACCT-BAL-ID>-</BKI-TXN-ACCT-BAL-ID>
  <BKI-TXN-DESC>Burger King Worldwide Inc</BKI-TXN-DESC>
  <BKI-TXN-DESC-EXPANDED>Burger King Worldwide Inc</BKI-TXN-DESC-EXPANDED>
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- <BLN-GRP-TAG2-ROW>
  <BKI-KEY-LONG>02003080103214014150421000</BKI-KEY-LONG>
  <BKI-TXN-AMT>00000000300</BKI-TXN-AMT>
  <BKI-TXN-AMT-ID>-</BKI-TXN-AMT-ID>
  <BKI-TXN-ACCT-BAL-AMT>0000000185747</BKI-TXN-ACCT-BAL-AMT>
  <BKI-TXN-ACCT-BAL-ID>-</BKI-TXN-ACCT-BAL-ID>
  <BKI-TXN-DESC>Tim Hortons Inc.</BKI-TXN-DESC>
  <BKI-TXN-DESC-EXPANDED>Tim Hortons Inc.</BKI-TXN-DESC-EXPANDED>
      </BLN-GRP-TAG2-ROW>