MRD009 Data File Layout

In This Section

See Also

MRD009 Program and Data File

Header Record

Field position	Field format	Field description	Field type
1–2		Not implemented	N
3–4	9(02)	Primary acct's appl code	N
5–16	9(12)	Primary account number	N
17-18	9(02)	Related appl code	N
19-30	9(12)	Related account number	N
31-32	9(02)	Record type	N
33–38	9(06)	Sub record type	N
39-40	—	Not implemented	N
41-44	—	Not implemented	N
45–46	9(02)	Transaction type: 0 = Paid–in (credit) 1 = Paid–out (debit)	N
47–48	9(02)	Elect type: 0 = Regular transactions 1 = ATM 2 = Special Monetary 3 = ACH	N
49–54	9(06)	History sequence number	N
55–56	9(02)	History description seq	N
57–58	9(02)	Number of required lines	N

59–60	9(2)	Record format code	N
61–62	9(02)	Account type	N
63-64	—	Not implemented	N
65–65	9(01)	Data format code	N
66–68	9(03)	Account cycle code	N
69–70	9(02)	Phase identifier	N
71–72	—	Not implemented	A/N

Record Type 1 - Statement Heading Information

The following table contains information regarding record type 1.

Field position	Field format	Field description	Field type
73-78	9(06)	Begin statement date.	N
79–84	9(06)	Statement date.	N
85–89	9(05)	Agent/officer number.	N
90–91	9(02)	Truncate code. This field is available for checking and line of credit only.	N
92-95	9(04)	Enclosure count. This field is available for checking and line of credit accounts only.	N
96–104	9(09)	Tax ID number.	N
105-107	9(03)	Origination branch.	N
108	9(01)	Mail code.	N
109-139	X(31)	Account name.	A/N
140-171	X(32)	Name/address line 1.	A/N
172-175	9(04)	Image format. This field is available for checking and line of credit accounts only.	N
176–187	9(12)		N

		Master account number. This field is available for line of credit segment accounts only.	
188–218	X(31)	**_Relationship Rewards users only._** Reward description.	A/N
219-242	X(24)	Account title. Reserved for future use.	A/N
243-243	9(01)	Line of credit billing statement indicator. This will be set to 1 for a line of credit billing statement.	N
244	9(01)	REG-Z-STMT field.	N
245	9(01)	Account Status.	N
246-247	9(02)	Account Class.	N
248-262	—	Reserved for future use.	A/N

Record Type 2 – Account Owner's Information

The following table contains information regarding record type 2.

Field position	Field format	Field description	Field type
73–112	X(40)	Name and/or address line.	A/N
113–125	9(09).99-	Amount due.	N
126-138	9(09).99-	Amount due last statement.	N
139–144	9(06)	Due date.	N
145–158	X(14)	Reserved for future use.	AN
159–170	9(12)	System-generated customer number.	AN
171-220	X(50)	Email address.	N
221	X(1)	Foreign indicator.	AN
222-223	9(02)	eDelivery indicator: • 0 – Print. • 1 – eDelivery. • 2 – Print and eDelivery.	N

Field position	Field format	Field description	Field type
		• 3 – Suppress print – visually impaired only.	
224	9(01)	Visually impaired delivery required: • 0 – Not required. • 1 – Required.	N
225	9(01)	Visually impaired delivery type: • 0 – No method selected. • 2 – Braille. • 3 – Large print. • 4 – eText. • 5 – Audio CD.	N
226-262	X(37)	Reserved for future use.	AN

Record Type 3 – Account Summary Information

Field position	Field format	Field description	Field type
73-78	9(06)	Previous statement date	N
79-92	9(10).99-	Beginning balance	N
93–106	9(10).99-	Tot amount deposited	N
107-112	9(06)	Number of deposits	N
113-126	9(10).99-	Dividend paid	N
127-132	9(06)	Nbr of dividends paid	N
133-146	9(10).99-	Total withdrawal amount	N
147-152	9(06)	Number of withdrawals	N
153-164	9(08).99-	Total service charge	N
165-170	9(06)	Nbr of service charges	N
171–184	9(10).99-	Ending balance	N
185-196	9(08).99-	Amt due last statement	N
197-208	9(08).99-	Payment due	N
209-214	9(06)	Payment due date	N

215–247	—	Not implemented	A/N

Record Type 6 – Service Charge Information

Field position	Field format	Field description	Field type
73-112	X(40)	Service charge description	A/N
113-120	9(04).99-	Service Chg amount	N

Record Type 7 – APY Information

Field position	Field format	Field description	Field type
73-78	9(06)	Beginning statement date	N
79-84	9(06)	Ending statement date	N
85-98	9(10).99-	Avg statement balance	N
99–110	9(5).9(5)-	Interest earned	N
111–119	9(5).99-	APY earned (percent)	N
120-142	X(23)	Balance description	A/N
143-143	—	Not implemented	A/N
144–157	—	Not implemented	N
158–158	—	Not implemented	A/N
159–159	—	Tax ID code	N
160-160	—	Account class	N
161–262	—	Filler	A/N

Record Type 8 – Account Summary Information

Field position	Field format	Field description	Field type
73	9(01)	Balance type flag	N
74-87	9(10).99-	Avg balance	N
88-101	9(10).99-	Min balance	N

102–262	—	Not implemented	N

Note: If Balance type flag = 1, the two balance fields contain average collected balance and minimum collected balance. Otherwise, they contain average balance and minimum balance.

Record type 12 - Cleared Checks

Field position	Field format	Field description	Field type
73-74	9(02)	Transaction month (1)	N
75-76	9(02)	Transaction day (1)	N
77-78	X(02)	Error correct indicator (1)	A/N
79-88	9(10)	Serial / check number (1)	N
89-103	9(11).99-	Transaction amount (1)	N
104-104	X(01)	Sequence gap indicator (1)	X
105-106	9(02)	Transaction month (2)	N
107-108	9(02)	Transaction day (2)	N
109-110	X(02)	Error correct indicator (2)	A/N
111-120	9(10)	Serial / check number (2)	N
121-135	9(11).99-	Transaction amount (2)	N
136-136	X(01)	Sequence gap indicator (2)	X
137-138	9(02)	Transaction month (3)	N
139-140	9(02)	Transaction day (3)	N
141-142	X(02)	Error correct indicator (3)	A/N
143-152	9(10)	Serial / check number (3)	N
153-167	9(11).99-	Transaction amount (3)	N
168-168	X(01)	Sequence gap indicator (3)	X
169-262	--	Not implemented	A/N

Record Type 14 - Transaction Detail for Checking and Savings

The following table contains information regarding record type 14.

Field position	Field format	Field description	Field type
73-74	9(02)	Transaction month.	N
75–76	9(02)	Transaction day.	N
77–132	X(56)	Transaction description.	A/N
133–146	9(10).99-	Transaction amount.	N
147–160	9(10).99-	Running balance.	N
161–162	X(02)	Error correct indicator.	A/N
163-164	9(02)	Effective date MM.	N
165–166	9(02)	Effective date DD.	N
167–170	9(04)	Branch number.	N
171–183	9(09).99-	Principal amount.	N
184–185	9(02)	Closure type.	N
186	9(01)	Transaction type: • 1 – Check • 2 – Advance • 3 – Payment • 4 – Fee • 5 – Withholding	N
187–196	9(10)	Check number.	N
197–206	9(10)	Trace number.	N
207-210	9(04)	Transaction Year CCYY.	N
211–247	—	Reserved for future use.	A/N

Note: If the record type is set to 14 and the sub record type is set to 1, this record contains additional descriptions.

Record Type 15 – Daily Balance Information

Field position	Field format	Field description	Field type
73-78	9(06)	Daily balance date 1	N
79–92	9(10).99-	Daily balance amount 1	N
93-98	9(06)	Daily balance date 2	N
99–112	9(10).99-	Daily balance amount 2	N
113–118	9(06)	Daily balance date 3	N
119–132	9(10).99-	Daily balance amount 3	N
133–133	—	Not implemented	N
134–262	—	Not implemented	A/N

Record Type 16 – Interest Rate Summary

Field position	Field format	Field description	Field type
73-78	9(06)	Date	N
79–86	9(2).9(5)	Rate	N
87–262	—	Not implemented	A/N

Record Type 18 – Loan Payment and APR Information

Field position	Field format	Field description	Field type
73-83	9(08).99	Loan payment amount	N
84–93	9.9(8)	Monthly/daily rate	N
94–101	9(2).9(5)	APR for the period	N
102-115	9(10).99-	Begin Principal Balance	N
116-129	9(10).99-	Ending Principal Balance	N
130-143	9(10).99-	Total Principal Advances	N
144-157	9(10).99-	Total Principal Payments	N

158-169	9(08).99-	Total Interest Amount	N
170-181	9(08).99-	Total Fee Amount	N
182-193	9(08).99-	Minimum Amount Due	N
194-205	9(08).99-	Amount Past Due	N
206-217	9(08).99-	Total Due	N
218-223	9(06)	Payment Due Date	N
224-229	9(06)	Late Charge Assessment Date	N
230-239	9(06).99-	Late Charge Amount	N
240-245	9(06)	Statement Date	N
246-248	9(03)	Days in the billing cycle	N
249-249	9(01)	Variable Rate Flag	N
250–259	-9(07).99	Event Fees	N
260–262	—	Not implemented	A/N

Record Type 19 – Transaction Detail for Loans

Field position	Field format	Field description	Field type
73-78	9(06)	Transaction date	N
79–134	X(56)	Transaction description	A/N
135–148	9(10).99-	Other amount	N
149–162	9(10).99-	Interest amount	N
163–176	9(10).99-	Principal amount	N
177–190	9(10).99-	Balance	N
191–191	9(1)	Rate payment change indicator	N
192–199	9(2).9(5)	Rate	N
200–213	9(10).99-	Transaction amount	A/N

214–262	—	Not implemented	A/N

Note: If the record type is set to 19 and the sub record type is set to 1, this record contains additional descriptions. If rate payment change indicator is set to 1, this record contains rate/payment change information. Data would be present only in date, description, and either other amount or rate.

Record Type 20 – Loan Account Summary

Field position	Field format	Field description	Field type
73-74	9(02)	Loan application code	N
75–83	9(09)	Tax ID number of acct holder	N
84–93	9(06).99-	Year-to-date taxes paid	N
94–105	9(12)	Loan account number	N
106–115	9(06).99-	Escrow balance	N
116-127	9(08).99-	Loan ending balance	N
128–139	9(08).99-	Year-to-date interest paid	N
140–145	9(06)	Due date of payment	N
146-157	9(08).99-	Loan YTD-FEES	N
158–262	X(105)	Not implemented	A/N

Record Type 21 – Line of Credit Account Summary

Field position	Field format	Field description	Field type
73-78	9(06)	Previous statement date	N
79-92	9(10).99-	Previous balance	N
93–106	9(10).99-	Advances and debits	N
107–120	9(10).99-	Payments and credits	N
121–134	9(10).99-	Finance charges	N
135–148	9(10).99-	Late charges	N
149–162	9(10).99-	New balance	N

163–176	9(10).99-	Unapplied balance	N
177–190	9(10).99-	Credit limit	N
191–204	9(10).99-	Available credit	N
205–218	9(10).99-	Overdraft finance charge	N
219-228	9(06).99-	Total fees paid this period	N
229-232	9(04)	Days in billing cycle	N
233–262	—	Not implemented	A/N

Record Type 22 – Line of Credit Detail Account Summary

Field position	Field format	Field description	Field type
73-78	9(06)	Previous statement date	N
79-92	9(10).99-	Beginning balance	N
93-170	X(78)	Not implemented	A/N
171-184	9(10).99-	Ending balance	N
185-196	9(08).99-	Past due amount	N
197-208	9(08).99-	Payment due	N
209-214	9(06)	Due date	N
215-220	9(06)	Past due date	N
221-247	—	Not implemented	A/N

Record Type 23 – Transaction Detail for Line of Credit

Field position	Field format	Field description	Field type
73-74	9(02)	Transaction month	N
75–76	9(02)	Transaction day	N
77–132	X(56)	Transaction description	A/N
133–146	9(10).99-	Transaction amount	N

147–160	9(10).99-	Running balance	N
161–162	X(02)	Error-correct indicator	A/N
163–164	9(02)	Effective date MM	N
165–166	9(02)	Effective date DD	N
167–170	9(04)	Branch number	N
171–183	9(09).99-	Principal amount	N
184–185	9(02)	Closure type	N
186	9(01)	Transaction type: 1 = Check 2 = Advance 3 = Payment 4 = Fee 5 = Withholding	N
187–196	9(10)	Check number	N
197–206	9(10)	Trace number	N
207–247	—	Not implemented	A/N

Note 1: If record type = 23 and sub record type = 1, this record contains additional description.

Note 2: When NL-PMT-SPREAD is set to 0, if AP-NL-BALANCE-IND is set to 0, the running account balance will display; if AP-NL-BALANCE-IND is set to 1, the running principal balance will display. When NL-PMT-SPREAD = 3, the running principal balance will display regardless of the value of AP-NL-BALANCE-IND.

Record Type 24 – Finance Charge Summary for Line of Credit where NL-PMT-SPREAD is not 3

Field position	Field format	Field description	Field type
73-78	9(06)	Effective date	N
79	9(01)	Balance type	N
80–93	9(10).99-	Balance	N
94–99	9(2).9(3)	APR	N

100–108	.9(8)	Daily periodic rate	N
109–110	9(02)	Number of days	N
111–120	9(6).99-	Finance charge	N

Note: If the balance type is set to 1, the balance field contains the average balance. If the balance type is set to 2, the balance field contains the principal balance.

Record Type 25 – Insurance Summary for Line of Credit

Field position	Field format	Field description	Field type
73–74	9(02)	Plan number	N
75–79	X(05)	Caption 1	A/N
80–93	9(10).99-	Fixed insurance amount	N
94–102	.9(8)	Daily rate used to calculate insurance premiums	N
103–111	X(09)	Caption 2	A/N
112–125	9(10).99-	Insurance premium computed using daily rate	N
126–262	—	Not implemented	A/N

Record Type 26 – Payment Information for Line of Credit, if the Payment is to be Deducted From Autopay Account, Made Using MISER Transfer System, or Made via Payroll Deduction

Field position	Field format	Field description	Field type
73-74	9(02)	Payment method	N
75-88	9(10).99-	Payment amount	N
89–99	X(11)	Type of autopay account (savings/checking)	A/N
100–111	9(12)	Autopay account number	N
112–117	9(06)	Payment date	N
118–137	X(20)	External account number	A/N

| 138–139 | 9(02) | Transfer type | N |

Note 1: If the payment method = 7 and the transfer type is set to 51 or 52, the transfer is from an external account. The account number is an external account number.

Note 2: If the payment method is set to 10, the record will not have any other data. The message: "Your payment will be made via payroll deduction" prints on the statement.

Record Type 30 – Interest Rate Summary Based on Balance Level Maintained

The following table contains information regarding record type 30.

Field position	Field format	Field description	Field type
73–78	9(06)	Date	N
79–90	9(12)	Balance from	N
91–102	9(12)	Balance though	N
103–110	9(04).9(03) or 9(05).9(02)	Rate	N
111–262	—	Reserved for future use.	

Record Type 31 – Line of Credit Payment Summary

Field position	Field format	Field description	Field type
73–86	9(10).99-	Past due amount	N
87–100	9(10).99-	Principal amount due	N
101–114	9(10).99-	Finance charges	N
115–128	9(10).99-	Other charges	N
129–142	9(10).99-	Fee amount	N
143–156	9(10).99-	Insurance amount	N
157–170	9(10).99-	Late charges	N
171–184	9(10).99-	Escrow amount	N

185–198	9(10).99-	Escrow interest	N
199–208	9(06).99-	Amount over limit	N
209–222	9(10).99-	Minimum payment	N
223–228	9(06)	Date after which payment is considered late	N
229–237	9(06).99	Late charge that would be assessed if payment is late	N
238–243	9(06)	Expected posting date for ALTIN payments generated by NLFP from unapplied funds.	N
244–256	9(10).99	Payment amount from ALTIN payments generated by NLFP from unapplied funds.	N
257–262	—	Not implemented	A/N

Record Type 32 – Interest Rate Information for Line of Credit (Created for Blended – Rate Accounts)

Field position	Field format	Field description	Field type
73–78	9(2).9(3)	Rate	N
79–92	9(11).99	Balance from	N
93–106	9(11).99	Balance through — for the last balance range, the literal "and above" is loaded in Balance through.	N
107–262	—	Not implemented	A/N

Record Type 33 – APR Information for Line of Credit

Field position	Field format	Field description	Field type
73–78	9(2).9(3)	APR	N
79	9(1)	Per rate flag	N
80–262	—	Not implemented	A/N

Record Type 34 – Rate Summary for Line of Credit Accounts Where NL-PMT-SPREAD is 3

Field position	Field format	Field description	Field type
73–78	9(06)	From date	N
79–84	9(06)	Through date	N
85–90	9(2).9(3)	APR	N
91–99	9(8)	Daily periodic rate	N
100–262	—	Not implemented	A/N

Record Type 35 – Summary of Accounts

The following table contains information regarding record type 35.

Field position	Field format	Field description	Field type
73–74	9(02)	Application code	N
75–83	9(09)	Tax ID number	N
84–97	9(10).99-	Ending balance	N
98–107	9(06).99-	Escrow balance	N
108–113	9(2).9(3) or 9(3).9(2)	Interest rate	N
114–124	9(08).99	Year-to-date (YTD) interest	N
125–133	9(06).99	YTD tax or penalty	N
134–139	9(06)	Maturity or due date	N
140–149	9(06).99-	Total fees YTD	N
150–162	*9(09).99-*	*NL interest charged YTD*	*N*

Notes:

- If the application code is set to *10*, the following fields contain data:
  - Tax ID number

- Ending balance
- Interest rate
- Year-to-date interest

- If the application code is set to *00* or *02*, the following fields contain data:

  - Tax ID number

  - Ending balance

  - Interest rate

  - Year-to-date interest

  - Year-to-date penalty

- If the application code is set to *2*, the system loads the maturity date. If the application code is set to *45*, the following fields contain data:

  - Tax ID number

  - Ending balance

  - Escrow balance

  - Year-to-date interest

  - Year-to-date tax

  - Due date

  The following information prints on the report only if the NL-REGZ-STMT (558) field is set to a value that is greater than 0.

  - *Total fees YTD*

  - *Interest charged YTD*

Record Type 36 – Overdraft and Return Item Fees for the Current Cycle

Field position	Field format	Field description	Field type
73-77	9(05)	Number of overdrafts	N
78–91	9(10).99-	Amount of overdrafts	N
92–96	9(05)	Number of extended overdrafts	N
97–110	9(10).99-	Amount of extended overdrafts	N
111–115	9(05)	Number of daily overdrafts	N
116–129	9(10).99-	Amount of daily overdrafts	N
130–134	9(05)	Number of return items	N
135–148	9(10).99-	Amount of return items	N
149–153	9(05)	Total number of overdrafts	N

154–167	9(10).99-	Total amount of overdrafts	N
168–172	9(05)	Number of adjustments to overdrafts	N
173–186	9(10).99-	Amount of adjustments to overdrafts	N
187–191	9(05)	Number of adjustments to extended overdrafts	N
192–205	9(10).99-	Amount of adjustments to extended overdrafts	N
206-210	9(05)	Number of adjustments to daily overdrafts	N
211–224	9(10).99-	Amount of adjustments to daily overdrafts	N
225–229	9(05)	Number of adjustments to returns	N
230–243	9(10).99-	Amount of adjustments to returns	N
244–248	9(05)	Total number of adjustments for overdrafts	N
249–262	9(10).99-	Total amount of adjustments for overdrafts	N

Record Type 37 – Year-to-Date Overdraft and Return Item Fees

Field position	Field format	Field description	Field type
73-77	9(05)	Number of overdrafts	N
78-91	9(10).99-	Amount of overdrafts	N
92–96	9(05)	Number of extended overdrafts	N
97–110	9(10).99-	Amount of extended overdrafts	N
111-115	9(05)	Number of daily overdrafts	N
116–129	9(10).99-	Amount of daily overdrafts	N
130–134	9(05)	Number of return items	N
135–148	9(10).99-	Amount of return items	N
149–153	9(05)	Total number of overdrafts	N

154–167	9(10).99-	Total amount of overdrafts	N
168–172	9(05)	Number of adjustments to overdrafts	N
173–186	9(10).99-	Amount of adjustments to overdrafts	N
187–191	9(05)	Number of adjustments to extended overdrafts	N
192–205	9(10).99-	Amount of adjustments to extended overdrafts	N
206–210	9(05)	Number of adjustments to daily overdrafts	N
211–224	9(10).99-	Amount of adjustments to daily overdrafts	N
225–229	9(05)	Number of adjustments to returns	N
230–243	9(10).99-	Amount of adjustments to returns	N
244–248	9(05)	Total number of adjustments for overdrafts	N
249–262	9(10).99-	Total amount of adjustments for overdrafts	N

Record Type 38 – Relationship Rewards Points Detail (ND-SCHED-NBR is greater than 0).

Field position	Field format	Field description	Field type
73-80	9(08)	Statement date	N
81-110	X(30)	Rewards description	A/N
111-118	9(8)	Beginning balance	N
119-126	9(8)	Points earned	N
127-134	9(8)	Points redeemed or expired	N
135-142	9(8)	Ending balance	N
143-212	X(80)	Report headings	A/N

record Type 39 - Relationship Rewards Interest Detail (ND-SCHED-NBR > 0)

Field position	Field format	Field description	Field type
73-144	X(72)	Rewards qualification/disqualification message	A/N
144-218	---	Not Implemented	A/N

Record Type 40 – Fee Summary Detail (NL and Loan REG Z)

Field position	Field format	Field description	Field type
73-74	9(02)	Transaction month	N
75-76	9(02)	Transaction day	N
77-132	X(56)	Transaction description	A/N
133-146	9(10).99-	Transaction amount	N
147-160	X(14)	Not implemented	A/N
161-162	X(02)	Error-correct indicator	A/N
163-164	9(02)	Effective date MM	N
165-166	9(02)	Effective date DD	N

Record Type 41 – Interest Summary Detail (Loan REG Z)

Field position	Field format	Field description	Field type
73-74	9(02)	Transaction month	N
75-76	9(02)	Transaction day	N
77-132	X(56)	Transaction description	N
133-146	9(10).99-	Transaction amount	N

Record Type 45 – Chronic Overdraft Message

Field position	Field format	Field description	Field type
73-151	X(79)	Chronic Overdraft Message	AN

Record Type 92 – Marketing Message

Field position	Field format	Field description	Field type
73-144	X(72)	Marketing message	A/N
145–262	—	Not implemented	A/N

Record type 94 – Branch Message

Field position	Field format	Field description	Field type
73-144	X(72)	Branch message	A/N
145–262	—	Not implemented	A/N

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