

# Statement (Data Only Format)

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This report lists balances and transactions for members accounts during the specified reporting period.

Total records (such as Total Interest Year to Date, Total Dividend Year to Date, and Share Dividend Year to Date) are only generated if the group has more than one detail record to be totaled.

Important: When the Statement Generation batch program generates statements in data only format, many data only statement records and fields do not apply to periodic mortgage statements. For details see *Records and Fields Suppressed in Data Only Reports for Periodic Mortgage Statements*.

Source: Statement Generation batch program; (4) Data Only

Report Category: STMREPORTS

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## Data File Overview

The data-only file provides data from system records and calculated data. It is the credit union's responsibility to ensure that the data is reformatted to meet regulatory compliance standards if you create statements from the data-only file or if you send the file to a third-party statement printer.

File formatting information:

- Fields are of variable width and are separated by the field separator, a tilde (~) character.
- Records are of variable length and are delimited by a single backward quotation mark (`). Each record definition specifies the maximum lengths of the individual fields in that record.
- Newlines (carriage returns, line feeds) can appear anywhere in the middle of a record or in the middle of a field.
  - Many transmission formats and utilities only allow 132 characters before creating a line break. Newlines should be ignored and discarded; they should not be converted to blanks. Newlines are in the ASCII decimal 10 character format. If the file is downloaded to a PC and newline translation is used, look for and ignore carriage return and newline pairs.
- Data files do not contain every record or field listed in this document.
  - Assume that any number, money, or rate field that does not appear has a value of 0.
  - Assume that any alpha field that does not appear has a blank value.
  - Assume default initial values and let the actual fields in the file override those default values.
- New fields or records may occasionally be added to the file in an Episys release.
- Fields and records are prefixed with an identifier (Field ID or Record ID). Notify your vendor to make sure they parse the fields and records to ignore those fields with IDs the parser does not recognize. This way, the parsing will not break when you load a new release of the Episys software. If you want the new data to appear on your statements, notify your vendor or modify your program.

## File Format

```
<STATEMENT FILE>    -> <STATEMENT RECORD> [<STATEMENT RECORD>]...
<STATEMENT RECORD> -> <RECORD ID><FIELD SEPARATOR><FIELD ID><FIELD VALUE>
                        [<FIELD SEPARATOR><FIELD ID><FIELD VALUE>]...
```

<RECORD ID>

<FIELD ID>

<FIELD VALUE>

<FIELD SEPARATOR>

<RECORD DELIMITER>

<RECORD DELIMITER>

-> Three-digit number like "100"

-> Two-digit number like "03"

-> Literal value that is valid for that field's data type like ("1200", "Share Certificate", or "04011997")

-> Tilde (ASCII 126)

-> Back Quote (ASCII 96)

# Report Information

Data Types Used in Field Values

Data Type	Format	Examples
Date	MMDDYYYY format  No slashes or hyphens	<ul style="list-style-type: none"><li>03151966</li><li>01012000</li><li>00000000 means "No Date Specified"</li></ul>
Alpha	String of printable characters  May include digits	<ul style="list-style-type: none"><li>Share Certificate</li><li>SMITH, JOHN A</li></ul>
Number	Positive digits	<ul style="list-style-type: none"><li>15</li><li>0</li></ul>
Money	Monetary amount in cents  All digits, with a trailing minus sign if negative	<ul style="list-style-type: none"><li><b>12345</b> for \$123.45</li><li><b>50000-</b> for -\$500.00</li></ul>
Rate	XXX.XXX% format	<ul style="list-style-type: none"><li>100.000%</li><li>5.795%</li></ul>

# Report Sample

## Combination Statement - Shares, Non-Open End Loan, Two MFOEL Loans

100~16\*\*\* This is the final statement you will receive for this account \*\*\*~17  
\*\*\* Please retain this final statement for tax reporting purposes \*\*\*~18  
\*\*\* This is the final statement you will receive for this account \*\*\*~19  
\*\*\* Please retain this final statement for tax reporting purposes \*\*\*~  
200~024444444444~03444~44~4449~0506012005~0606302005~07JESSICA MEMBER~08123 MAIN ST~09SAN DIEGO CA  
92123~12SAN DIEGO~13CA~1492123~25  
1`  
400~0106012005~0201~03REGULAR SHARES~04Balance Forward~05543`  
430~0106022005~0206022005~0543~06500~07Withdrawal Transfer To Loan 20`  
439`  
430~0106052005~0206052005~0525000~0625500~07Deposit`  
439`  
430~0106302005~0206302005~0555~0625555~07Deposit Dividend divs`  
411~0106302005~0206302005~033.060%~0406012005~0506302005`  
439`  
499~0106302005~02Ending Balance~0325555`  
440~012~0225055`  
441~011~0243~`  
450~01Dividends Paid~02222`  
400~0106012005~0210~03REGULAR CHECKING~04Balance Forward~0583164~061~075`  
430~0106022005~0206022005~0550955~0632209~07Withdrawal Transfer To Loan 20`  
439`  
499~0106302005~02Ending Balance~03118881`  
440~011~0299172`  
441~012~0263455~`  
450~01Dividends Paid`  
501~026.890%~03.018876`

570~0150998~0307012005~0408012005~0550998~0750998~0815505~1150998`  
540~012~0250998`  
550~01Interest Paid~0234995~03500`  
501~0215.500%~03.042465%`  
500~0106012005~0210~03LINE OF CREDIT~042~05Balance Forward~06110033~0750~181~192~21Original  
Balance~22135033~231~24165`  
530~0106052005~0206052005~0325000~0625000~07135033~08Loan Advance`  
539`  
530~0106252005~0206252005~033500~063500~07138533~08Loan Advance 003526~23F`  
539`  
599~0106302005~02Ending Balance~03138533~10Total Aggregate Amount Paid From Open~12Total Interest  
Paid From Open~132801~14500`  
571~01Credit Limit~02250000~03Credit Available~04111467`  
570~015801~0306212005~0407212005~054051~065801~079852~081678~09165~114051~122500`  
541~012~0228500`  
550~01Interest Paid~022801~034000`  
572~012500~0206052005`  
501~0214.900%~03.040821%`  
500~0106012005~0230~03SIGNATURE~042~05Balance Forward~06243442~0742~181~192~21Original  
Balance~22250000~231~24608`  
530~0106112005~0206112005~03750~06750~07244192~08Loan Advance LOAN SERVICE FEE~23F`  
539`  
599~0106302005~02Ending Balance~03236022~10Total Aggregate Amount Paid From Open~12Total Interest  
Paid From Open~138486~141108~15  
14728`  
571~01Credit Limit~03Credit Available`  
570~0112161~0307112005~0407112005~0512161~0712161~08578~1112161`  
540~011~0212161`  
541~011~02750`  
550~01Interest Paid~028486~031858`  
280~01Dividends Paid~02222`  
260~01Interest Paid~0246282`

# Statement Records for the Entire Institution

These records appear once at the beginning of the dump file.

## Notes on Relationship Data

You should decide which of the relationship printing variations you plan to use for your statements.

- Relationship codes (0-99) can be grouped into different relationship level codes (0-9), which allows different marketing message lines to be displayed on statements depending on the member's relationship level.
  - To print the member's relationship with the credit union, use the account relationship code field (field 16) in record 200 (Basic Member Information). Use the record 101 (Description for Relationships) fields to print the appropriate description for the member's account relationship code.
  - To display one set of message lines for all relationship levels, use the message line fields (fields 6-15) in record 100 (Statement Parameters) for each statement.
  - To display separate message lines for each relationship level, use the account relationship level field (field 17) in record 200 (Basic Member Information), along with records 110-119 (Relationship-Based Statement Messages for Levels 0-9) for the member's account relationship level.
- [100 Statement Parameters](#)
  - [101 Descriptions for Relationship Codes](#)
  - [110 Relationship-Based Statement Messages for Level 0](#)
  - [111 Relationship-Based Statement Messages for Level 1](#)
  - [112 Relationship-Based Statement Messages for Level 2](#)
  - [113 Relationship-Based Statement Messages for Level 3](#)
  - [114 Relationship-Based Statement Messages for Level 4](#)
  - [115 Relationship-Based Statement Messages for Level 5](#)
  - [116 Relationship-Based Statement Messages for Level 6](#)
  - [117 Relationship-Based Statement Messages for Level 7](#)
  - [118 Relationship-Based Statement Messages for Level 8](#)
  - [119 Relationship-Based Statement Messages for Level 9](#)

# 100 Statement Parameters

Record: Statement Parameters

Record ID: 100

Field ID	Type	Description	Max Len
01	Alpha	Contact Information (Inquiry Line)	20
02	Alpha	Institution address line 1	40
03	Alpha	Institution address line 2	40
04	Alpha	Institution address line 3	40
05	Alpha	Institution address line 4	40
06	Alpha	Message line 1	80
07	Alpha	Message line 2	80
08	Alpha	Message line 3	80
09	Alpha	Message line 4	80
10	Alpha	Message line 5	80
11	Alpha	Message line 6	80
12	Alpha	Message line 7	80
13	Alpha	Message line 8	80
14	Alpha	Message line 9	80
15	Alpha	Message line 10	80
16	Alpha	Share closed message line 1	80
17	Alpha	Share closed message line 2	80
18	Alpha	Loan closed message line 1	80
19	Alpha	Loan closed message line 2	80

# 101 Descriptions for Relationship Codes

Record: Descriptions for Relationship Codes						
Record ID: 101						
Field ID	Type	Description				Max Len
00	Alpha	Description for Relationship Code 00				30
01	Alpha	Description for Relationship Code 01				30
02	Alpha	Description for Relationship Code 02				30
03	Alpha	Description for Relationship Code 03				30
04	Alpha	Description for Relationship Code 04				30
05	Alpha	Description for Relationship Code 05				30
06	Alpha	Description for Relationship Code 06				30
07	Alpha	Description for Relationship Code 07				30
08	Alpha	Description for Relationship Code 08				30
09	Alpha	Description for Relationship Code 09				30
10	Alpha	Description for Relationship Code 10				30
11	Alpha	Description for Relationship Code 11				30
12	Alpha	Description for Relationship Code 12				30
13	Alpha	Description for Relationship Code 13				30
14	Alpha	Description for Relationship Code 14				30
15	Alpha	Description for Relationship Code 15				30
16	Alpha	Description for Relationship Code 16				30
17	Alpha	Description for Relationship Code 17				30
18	Alpha	Description for Relationship Code 18				30
19	Alpha	Description for Relationship Code 19				30
20	Alpha	Description for Relationship Code 20				30
21	Alpha	Description for Relationship Code 21				30
22	Alpha	Description for Relationship Code 22				30
23	Alpha	Description for Relationship Code 23				30
24	Alpha	Description for Relationship Code 24				30
25	Alpha	Description for Relationship Code 25				30
26	Alpha	Description for Relationship Code 26				30
27	Alpha	Description for Relationship Code 27				30
28	Alpha	Description for Relationship Code 28				30
29	Alpha	Description for Relationship Code 29				30
30	Alpha	Description for Relationship Code 30				30
31	Alpha	Description for Relationship Code 31				30
32	Alpha	Description for Relationship Code 32				30
33	Alpha	Description for Relationship Code 33				30
34	Alpha	Description for Relationship Code 34				30
35	Alpha	Description for Relationship Code 35				30

36	Alpha	Description for Relationship	Code 36	30
37	Alpha	Description for Relationship	Code 37	30
38	Alpha	Description for Relationship	Code 38	30
39	Alpha	Description for Relationship	Code 39	30
40	Alpha	Description for Relationship	Code 40	30
41	Alpha	Description for Relationship	Code 41	30
42	Alpha	Description for Relationship	Code 42	30
43	Alpha	Description for Relationship	Code 43	30
44	Alpha	Description for Relationship	Code 44	30
45	Alpha	Description for Relationship	Code 45	30
46	Alpha	Description for Relationship	Code 46	30
47	Alpha	Description for Relationship	Code 47	30
48	Alpha	Description for Relationship	Code 48	30
49	Alpha	Description for Relationship	Code 49	30
50	Alpha	Description for Relationship	Code 50	30
51	Alpha	Description for Relationship	Code 51	30
52	Alpha	Description for Relationship	Code 52	30
53	Alpha	Description for Relationship	Code 53	30
54	Alpha	Description for Relationship	Code 54	30
55	Alpha	Description for Relationship	Code 55	30
56	Alpha	Description for Relationship	Code 56	30
57	Alpha	Description for Relationship	Code 57	30
58	Alpha	Description for Relationship	Code 58	30
59	Alpha	Description for Relationship	Code 59	30
60	Alpha	Description for Relationship	Code 60	30
61	Alpha	Description for Relationship	Code 61	30
62	Alpha	Description for Relationship	Code 62	30
63	Alpha	Description for Relationship	Code 63	30
64	Alpha	Description for Relationship	Code 64	30
65	Alpha	Description for Relationship	Code 65	30
66	Alpha	Description for Relationship	Code 66	30
67	Alpha	Description for Relationship	Code 67	30
68	Alpha	Description for Relationship	Code 68	30
69	Alpha	Description for Relationship	Code 69	30
70	Alpha	Description for Relationship	Code 70	30
71	Alpha	Description for Relationship	Code 71	30
72	Alpha	Description for Relationship	Code 72	30
73	Alpha	Description for Relationship	Code 73	30
74	Alpha	Description for Relationship	Code 74	30
75	Alpha	Description for Relationship	Code 75	30
76	Alpha	Description for Relationship	Code 76	30
77	Alpha	Description for Relationship	Code 77	30
78	Alpha	Description for Relationship	Code 78	30
79	Alpha	Description for Relationship	Code 79	30
80	Alpha	Description for Relationship	Code 80	30
81	Alpha	Description for Relationship	Code 81	30
82	Alpha	Description for Relationship	Code 82	30
83	Alpha	Description for Relationship	Code 83	30
84	Alpha	Description for Relationship	Code 84	30
85	Alpha	Description for Relationship	Code 85	30
86	Alpha	Description for Relationship	Code 86	30
87	Alpha	Description for Relationship	Code 87	30
88	Alpha	Description for Relationship	Code 88	30
89	Alpha	Description for Relationship	Code 89	30
90	Alpha	Description for Relationship	Code 90	30
91	Alpha	Description for Relationship	Code 91	30
92	Alpha	Description for Relationship	Code 92	30
93	Alpha	Description for Relationship	Code 93	30
94	Alpha	Description for Relationship	Code 94	30
95	Alpha	Description for Relationship	Code 95	30
96	Alpha	Description for Relationship	Code 96	30
97	Alpha	Description for Relationship	Code 97	30
98	Alpha	Description for Relationship	Code 98	30
99	Alpha	Description for Relationship	Code 99	30

## 110 Relationship-Based Statement Messages for Level 0

Record: Relationship-Based Statement Messages for Level 0				
Record ID: 110				
Field ID	Type	Description	Max Len	
01	Alpha	Message line 1	80	
02	Alpha	Message line 2	80	
03	Alpha	Message line 3	80	
04	Alpha	Message line 4	80	

05	Alpha	Message line 5	80
06	Alpha	Message line 6	80
07	Alpha	Message line 7	80
08	Alpha	Message line 8	80
09	Alpha	Message line 9	80
10	Alpha	Message line 10	80

## 111 Relationship-Based Statement Messages for Level 1

Record: Relationship-Based Statement Messages for Level 1			
Record ID: 111			
Field ID	Type	Description	Max Len
01	Alpha	Message line 1	80
02	Alpha	Message line 2	80
03	Alpha	Message line 3	80
04	Alpha	Message line 4	80
05	Alpha	Message line 5	80
06	Alpha	Message line 6	80
07	Alpha	Message line 7	80
08	Alpha	Message line 8	80
09	Alpha	Message line 9	80
10	Alpha	Message line 10	80

## 112 Relationship-Based Statement Messages for Level 2

Record: Relationship-Based Statement Messages for Level 2			
Record ID: 112			
Field ID	Type	Description	Max Len
01	Alpha	Message line 1	80
02	Alpha	Message line 2	80
03	Alpha	Message line 3	80
04	Alpha	Message line 4	80
05	Alpha	Message line 5	80
06	Alpha	Message line 6	80
07	Alpha	Message line 7	80
08	Alpha	Message line 8	80
09	Alpha	Message line 9	80
10	Alpha	Message line 10	80

## 113 Relationship-Based Statement Messages for Level 3

Record: Relationship-Based Statement Messages for Level 3			
Record ID: 113			
Field ID	Type	Description	Max Len
01	Alpha	Message line 1	80
02	Alpha	Message line 2	80
03	Alpha	Message line 3	80
04	Alpha	Message line 4	80
05	Alpha	Message line 5	80
06	Alpha	Message line 6	80
07	Alpha	Message line 7	80
08	Alpha	Message line 8	80
09	Alpha	Message line 9	80
10	Alpha	Message line 10	80

## 114 Relationship-Based Statement Messages for Level 4

Record: Relationship-Based Statement Messages for Level 4

Record ID: 114

Field ID	Type	Description	Max Len
01	Alpha	Message line 1	80
02	Alpha	Message line 2	80
03	Alpha	Message line 3	80
04	Alpha	Message line 4	80
05	Alpha	Message line 5	80
06	Alpha	Message line 6	80
07	Alpha	Message line 7	80
08	Alpha	Message line 8	80
09	Alpha	Message line 9	80
10	Alpha	Message line 10	80

115 Relationship-Based Statement Messages for Level 5

Record: Relationship-Based Statement Messages for Level 5

Record ID: 115

Field ID	Type	Description	Max Len
01	Alpha	Message line 1	80
02	Alpha	Message line 2	80
03	Alpha	Message line 3	80
04	Alpha	Message line 4	80
05	Alpha	Message line 5	80
06	Alpha	Message line 6	80
07	Alpha	Message line 7	80
08	Alpha	Message line 8	80
09	Alpha	Message line 9	80
10	Alpha	Message line 10	80

116 Relationship-Based Statement Messages for Level 6

Record: Relationship-Based Statement Messages for Level 6

Record ID: 116

Field ID	Type	Description	Max Len
01	Alpha	Message line 1	80
02	Alpha	Message line 2	80
03	Alpha	Message line 3	80
04	Alpha	Message line 4	80
05	Alpha	Message line 5	80
06	Alpha	Message line 6	80
07	Alpha	Message line 7	80
08	Alpha	Message line 8	80
09	Alpha	Message line 9	80
10	Alpha	Message line 10	80

117 Relationship-Based Statement Messages for Level 7

Record: Relationship-Based Statement Messages for Level 7

Record ID: 117

Field ID	Type	Description	Max Len
01	Alpha	Message line 1	80
02	Alpha	Message line 2	80
03	Alpha	Message line 3	80
04	Alpha	Message line 4	80
05	Alpha	Message line 5	80
06	Alpha	Message line 6	80
07	Alpha	Message line 7	80
08	Alpha	Message line 8	80

09	Alpha	Message line 9	80
10	Alpha	Message line 10	80

## 118 Relationship-Based Statement Messages for Level 8

Record: Relationship-Based Statement Messages for Level 8			
Record ID: 118			
Field ID	Type	Description	Max Len
01	Alpha	Message line 1	80
02	Alpha	Message line 2	80
03	Alpha	Message line 3	80
04	Alpha	Message line 4	80
05	Alpha	Message line 5	80
06	Alpha	Message line 6	80
07	Alpha	Message line 7	80
08	Alpha	Message line 8	80
09	Alpha	Message line 9	80
10	Alpha	Message line 10	80

## 119 Relationship-Based Statement Messages for Level 9

Record: Relationship-Based Statement Messages for Level 9			
Record ID: 119			
Field ID	Type	Description	Max Len
01	Alpha	Message line 1	80
02	Alpha	Message line 2	80
03	Alpha	Message line 3	80
04	Alpha	Message line 4	80
05	Alpha	Message line 5	80
06	Alpha	Message line 6	80
07	Alpha	Message line 7	80
08	Alpha	Message line 8	80
09	Alpha	Message line 9	80
10	Alpha	Message line 10	80

## Statement Records for Individual Accounts

These records may display for each member account, depending on answers to the Statement Generation batch prompts. They can include any of the following record types:

- [630 Account Level Tracking Record](#)
  - [631 Account Level Tracking Record \(Continuation\)](#)
  - [210 Account Number & Long Name](#)
  - [300 Additional Names](#)
  - [518 Additional Principal Comment](#)
  - [411 Annual Percentage Yield Earned](#)
  - [412 APYE Average Daily Balance](#)
  - [332 ATM Deposit Summary Item](#)
  - [342 ATM Deposit Summary Total](#)
  - [331 ATM Withdrawal Summary Item](#)
  - [341 ATM Withdrawal Summary Total](#)
  - [200 Basic Member Information](#)
  - [500 Beginning Loan Line](#)
  - [800 Beginning Loan Segment Line](#)
  - [400 Beginning Share Line](#)
- [515 Loan Transaction Promotion Adjustment](#)
  - [512 Loan Transaction Promotion Advance](#)
  - [513 Loan Transaction Promotion Payment](#)
  - [514 Loan Transaction Promotion Termination](#)
  - [511 Loan Transaction Rate Change Comment](#)
  - [540 Loan Transaction Total Deposit](#)



- [320 Check Hold](#)
- [598 Closed Loan Line](#)
- [898 Closed Loan Segment Line](#)
- [498 Closed Share Line](#)
- [580 Credit Card Loan Information](#)
- [581 Credit Card Loan Information \(Cont\)](#)
- [582 Credit Card Loan Information \(Cont\)](#)
- [583 Credit Card Loan Information \(Cont\)](#)
- [503 Credit Card Loan Minimum Payment Disclosure Info](#)
- [334 Deposit Summary Item](#)
- [344 Deposit Summary Total](#)
- [330 Draft Summary Item](#)
- [340 Draft Summary Total](#)
- [539 End of Loan Transaction Sentinel Record](#)
- [439 End of Share Transaction Sentinel Record](#)
- [630 Account Level Tracking Record, 640 Share Level Tracking Record, 650 Loan Level Tracking Record, 660 External Loan Level Tracking Record](#)
- [631 Account Level Tracking Record \(Continuation\), 641 Share Level Tracking Record \(Continuation\), 651 Loan Level Tracking Record \(Continuation\), 661 External Loan Level Tracking Record](#)
- [615 FDR Credit Card Status](#)
- [290 IRS Contribution](#)
- [292 Loan Account Totals for Accruals](#)
- [572 Loan Billed Fee](#)
- [571 Loan Credit Limit Line](#)
- [599 Loan Ending Balance Line](#)
- [560 Loan Interest Due](#)
- [501 Loan Interest Rate Segment](#)
- [551 Loan Last Year](#)
- [650 Loan Level Tracking Record](#)
- [651 Loan Level Tracking Record \(Cont\)](#)
- [597 Loan OVL Service Revocation Disclosure](#)
- [570 Loan Payment](#)
- [899 Loan Segment Ending Balance Line](#)
- [502 Loan Split Segment](#)
- [701 Loan Summary Record](#)
- [561 Loan Totals for Accruals](#)
- [510 Loan Transaction Comment](#)
- [519 Late Charge and Billed Fee Comment](#)
- [536 Loan Transaction Credit Card](#)
- [520 Loan Transaction Credit Card Merchant](#)
- [538 Loan Transaction Escrow Amount](#)
- [530 Loan Transaction General](#)
- [537 Loan Transaction Late Charge Fee](#)
- [516 Loan Transaction Payment Change Comment](#)
- [541 Loan Transaction Total Withdrawal](#)
- [606 Other Account Information \(FICS History\)](#)
- [605 Other Account Information \(FICS\)](#)
- [601 Other Account Information \(MC Mortgage Loan History\)](#)
- [600 Other Account Information \(MC Mortgage Loan\)](#)
- [610 Other Account Information \(Other Loan\)](#)
- [620 Other Account Information \(Portfolio Stock\)](#)
- [585 Periodic Mortgage Statement](#)
- [586 Periodic Mortgage Recent Activity History](#)
- [690 Reg Z Loan Totals Information](#)
- [291 Share Account Totals for Accruals](#)
- [458 Share Dividend Deposit](#)
- [450 Share Dividend Year To Date](#)
- [499 Share Ending Balance Line](#)
- [420 Share Fee Line](#)
- [454 Share Last Year Dividend Year To Date](#)
- [455 Share Last Year Penalty Year To Date](#)
- [457 Share Last Year State Withholding Year To Date](#)
- [456 Share Last Year Withholding Year To Date](#)
- [640 Share Level Tracking Record](#)
- [641 Share Level Tracking Record \(Cont\)](#)
- [480 Share Maturity Line](#)

- [462 Share ODP Fees](#)
- [451 Share Penalty  
Year To Date](#)
- [453 Share State  
Withholding Year To  
Date](#)
- [700 Share Summary  
Record](#)
- [461 Share Totals for  
Accruals](#)
- [410 Share Transaction  
Comment Line](#)
- [436 Share Transaction  
Debit Card](#)
- [430 Share Transaction  
General](#)
- [440 Share Transaction  
Total Deposit](#)
- [441 Share Transaction  
Total Withdrawal](#)
- [452 Share Withholding  
Year To Date](#)
- [310 Stop Payment  
\(checks and ACH\)](#)
- [550 Loan This  
Period/YTD](#)
- [280 Total Dividend  
Year to Date](#)
- [260 Total Interest Year  
to Date](#)
- [270 Total Last Year  
Dividend](#)
- [250 Total Last Year  
Interest](#)
- [271 Total Last Year  
Non-taxable Dividend](#)
- [272 Total Last Year  
Penalty](#)
- [274 Total Last Year  
State Withholding](#)
- [273 Total Last Year  
Withholding](#)
- [281 Total Non-taxable  
Dividend Year to Date](#)
- [282 Total Penalty Year  
to Date](#)
- [284 Total State  
Withholding Year to  
Date](#)
- [283 Total Withholding  
Year to Date](#)
- [333 Withdrawal  
Summary Item](#)
- [343 Withdrawal](#)

- [Summary Total](#)
- [413 Zero Dollar Fee Comment Line \(Share\)](#)
- [517 Zero Dollar Fee Comment Line \(Loan\)](#)

## 200 Basic Member Information

Important: This record applies only to the first account statement of the household when you link household accounts; otherwise, it applies to every account statement.

=====			
Record: Basic Member Information			
Record ID: 200			
Occurs once per statement			
=====			
Field ID	Type	Description	Max Len
-----			
01	Number	Mail code	2
02	Number	Account number	10
03	Number	SSN 999-99-9999	11
04	Alpha	Reference	18
05	Date	Statement starting date	8
06	Date	Statement ending date	8
07	Alpha	Member name & address line 1	40
08	Alpha	Member name & address line 2	40
09	Alpha	Member name & address line 3	40
10	Alpha	Member name & address line 4	40
11	Alpha	Member name & address line 5	40
12	Alpha	City	40
13	Alpha	State	10
14	Alpha	Zip Code	10
15	Alpha	Carrier Route	4
16	Number	Account Relationship Code	2
17	Number	Account Relationship Level	1
18	Number	Account Type	4
19	Number	Account Branch	4
20	Alpha	Member name & address line 6	40
21	Alpha	Country	20
22	Number	Email Statement Notification	1
		0 Do not notify by Email	
		1 Notify by Email	
23	Number	Statement Enable	1
		0 E-Statement not enabled	
		1 E-Statement enabled	
		2 Both statements enabled	
24	Alpha	Email Address	40
25	Number	New Envelope Flag (1=True)	1
26	Alpha	Non-Individual Name	80
		(filled only when Name:Name Format	
		in the primary account is (1) Non-Individual)	
-----			

## 210 Account Number & Long Name

Important: This record occurs once for each different account included in a statement.

=====			
Record: Account Number & Long Name			
Record ID: 210			
=====			
Field ID	Type	Description	Max Len
-----			
01	Number	Account number	10
02	Alpha	Member long name	80
-----			

## 250 Total Last Year Interest

Record: Total Last Year Interest			
Record ID: 250			
Field ID	Type	Description	Max Len
01	Alpha	Description	20
02	Number	Last year's year	4
03	Money	Interest YTD	17

## 260 Total Interest Year to Date

Important: This record is only generated for statements with more than one loan.

=====			
Record:	Total Interest Year to Date		
Record ID:	260		
=====			
Field ID	Type	Description	Max Len
-----			
01	Alpha	Description	20
02	Money	Interest YTD	17
=====			

## 270 Total Last Year Dividend

Record: Total Last Year Dividend			
Record ID: 270			
Field ID	Type	Description	Max Len
01	Alpha	Description	20
02	Number	Last year's year	4
03	Money	Dividend YTD	17

## 271 Total Last Year Non-taxable Dividend

Record: Total Last Year Non-taxable Dividend			
Record ID: 271			
Field ID	Type	Description	Max Len
01	Alpha	Description	20
02	Number	Last year's year	4
03	Money	Non-taxable Dividend YTD	17

## 272 Total Last Year Penalty

=====			
Record:	Total Last Year Penalty		
Record ID:	272		
=====			
Field ID	Type	Description	Max Len
-----			
01	Alpha	Description	20
02	Number	Last year's year	4
03	Money	Penalty YTD	17
-----			

## 273 Total Last Year Withholding

Record: Total Last Year Withholding			
Record ID: 273			
Field ID	Type	Description	Max Len
01	Alpha	Description	20
02	Number	Last year's year	4
03	Money	Withholding YTD	17

## 274 Total Last Year State Withholding

Record: Total Last Year State Withholding

Record ID: 274

Field ID	Type	Description	Max Len
01	Alpha	Description	20
02	Number	Last year's year	4
03	Money	State Withholding YTD	17

## 280 Total Dividend Year to Date

Record: Total Dividend Year to Date			
Record ID: 280			
Field ID	Type	Description	Max Len
01	Alpha	Description	20
02	Money	Dividend YTD	17

## 281 Total Non-taxable Dividend Year to Date

Record: Total Non-taxable Dividend Year to Date			
Record ID: 281			
Field ID	Type	Description	Max Len
01	Alpha	Description	20
02	Money	Non-taxable Dividend YTD	17

## 282 Total Penalty Year to Date

=====			
Record:	Total Penalty Year to Date		
Record ID:	282		
=====			
Field ID	Type	Description	Max Len
-----			
01	Alpha	Description	20
02	Money	Penalty YTD	17
-----			

## 283 Total Withholding Year to Date

=====			
Record:	Total Withholding Year to Date		

Record ID: 283

Field ID	Type	Description	Max Len
01	Alpha	Description	20
02	Money	Withholding YTD	17

284 Total State Withholding Year to Date

Record: Total State Withholding Year to Date  
Record ID: 284

Field ID	Type	Description	Max Len
01	Alpha	Description	20
02	Money	State Withholding YTD	17

290 IRS Contribution

Record: IRS Contribution  
Record ID: 290

Field ID	Type	Description	Max Len
01	Number	IRS type 1 Current year 2 Previous year	1
02	Number	IRS code 1 IRA 2 Deferred Comp 3 SEP 4 Keogh 5 401K 6 Roth IRA 7 SIMPLE IRA 8 Coverdell ESA 9 Archer MSA 10 Medicare MSA 11 Roth Conversion IRA 12 Conduit IRA 13 Governmental 457 14 Single HSA 15 Family HSA	2
03	Money	Contribution	17

291 Share Account Totals for Accruals

Record: Share Account Totals for Accruals  
Record ID: 291

Field ID	Type	Description	Max Len
01	Money	Current Dividend Payable	17
02	Money	MTD Accrued Div	17
03	Money	1 Mth Pre Div Accr	17
04	Money	2 Mth Pre Div Accr	17
05	Money	MTD Paid Dividends	17
06	Money	1 Mth Pre Div Paid	17
07	Money	2 Mth Pre Div Paid	17
08	Money	MTD Earned Div	17
09	Money	1 Mth Pre Div Earn	17
10	Money	2 Mth Pre Div Earn	17
11	Money	3 Mth Pre Div Earn	17
12	Money	4 Mth Pre Div Earn	17
13	Money	5 Mth Pre Div Earn	17
14	Money	6 Mth Pre Div Earn	17
15	Money	7 Mth Pre Div Earn	17

16	Money	8 Mth Pre Div Earn	17
17	Money	9 Mth Pre Div Earn	17
18	Money	10 Mth Pre Div Earn	17
19	Money	11 Mth Pre Div Earn	17

292 Loan Account Totals for Accruals

Record: Loan Account Totals for Accruals			
Record ID: 292			
Field ID	Type	Description	Max Len
01	Money	Current Interest Payable	17
02	Money	MTD Accrued Interest	17
03	Money	1 Mth Pre Int Accr	17
04	Money	2 Mth Pre Int Accr	17
05	Money	MTD Paid Interest	17
06	Money	1 Mth Pre Int Paid	17
07	Money	2 Mth Pre Int Paid	17
08	Money	MTD Accumulated Interest	17
09	Money	1 Mth Pre Int Earn	17
10	Money	2 Mth Pre Int Earn	17
11	Money	3 Mth Pre Int Earn	17
12	Money	4 Mth Pre Int Earn	17
13	Money	5 Mth Pre Int Earn	17
14	Money	6 Mth Pre Int Earn	17
15	Money	7 Mth Pre Int Earn	17
16	Money	8 Mth Pre Int Earn	17
17	Money	9 Mth Pre Int Earn	17
18	Money	10 Mth Pre Int Earn	17
19	Money	11 Mth Pre Int Earn	17

300 Additional Names

Record: Additional Names			
Record ID: 300			
Field ID	Type	Description	Max Len
01	Alpha	Name	80
02	Number	Name Type	2
		1 Joint Owner	
		4 Beneficiary	
		5 Custodian	
		6 Trustee	
		7 Responsible Individual	
		8 Power of Attorney	
		9 Authorized Signer	
		12 Coverdale ESA Beneficiary	
		13 Next of Kin	
		51 CU Joint	

310 Stop Payment (checks and ACH)

Record: Stop Payment (checks and ACH)			
Record ID: 310			
Field ID	Type	Description	Max Len
01	Date	Hold effective date	8
02	Date	Hold expiration date	8
03	Number	Hold type	2
		3 Stop draft	
		6 Stop ACH	
		7 Stop draft verbal	
		8 Stop ACH verbal	
		9 Revoke ACH	

04	Alpha	16 Stop unauthorized ACH Reference 1	12
		Hold Type 3 & 7: Stop (from) Check Number	
		Hold Type 6,8,9 & 16: Company ID	
05	Alpha	Reference 2	12
		Hold Type 3 & 7: Stop to Check Number	
06	Alpha	Payee name	16
07	Alpha	Description Draft stop	20
08	Alpha	Description ACH stop payment	20
09	Money	Hold amount	17
10	Number	Stop Pay Code (Savings Hold Type 3 & 7)	1
		0 Unknown/None Provided	
		1 Lost	
		2 Stolen	
		3 Destroyed	
		4 Not Endorsed	
		5 Certified	
		99 Other	
11	Alpha	Reference 3 (Savings Hold Type 3 & 7)	40
12	Alpha	Member Branch	4
13	Alpha	Reference 4 (Savings Hold Type 3 & 7 )	40
-----			

320 Check Hold

Record: Check Hold				
Record ID: 320				
Field ID	Type	Description		Max Len
01	Date	Hold effective date		8
02	Date	Hold expired date		8
03	Money	Hold amount		17

330 Draft Summary Item

=====			
Record:	Draft Summary Item		
Record ID:	330		
=====			
Field ID	Type	Description	Max Len
-----			
01	Alpha	Description	40
02	Date	Post date	8
03	Money	Amount	17
04	Alpha	Member Branch	4
-----			

331 ATM Withdrawal Summary Item

=====			
Record:	ATM Withdrawal Summary Item		
Record ID:	331		
=====			
Field ID	Type	Description	Max Len
-----			
01	Alpha	Description	40
02	Date	Post date	8
03	Money	Amount	17
-----			

332 ATM Deposit Summary Item

=====			
Record:	ATM Deposit Summary Item		
Record ID:	332		
=====			
Field ID	Type	Description	Max Len
-----			



01	Alpha	Description	40
02	Date	Post date	8
03	Money	Amount	17
-----			

333 Withdrawal Summary Item

=====			
Record:	Withdrawal Summary Item		
Record ID:	333		
=====			
Field ID	Type	Description	Max Len
-----			
01	Alpha	Description	40
02	Date	Post date	8
03	Money	Amount	17
-----			

334 Deposit Summary Item

=====			
Record:	Deposit Summary Item		
Record ID:	334		
=====			
Field ID	Type	Description	Max Len
-----			
01	Alpha	Description	40
02	Date	Post date	8
03	Money	Amount	17
-----			

340 Draft Summary Total

Record: Draft Summary Total

Record ID: 340

Field ID	Type	Description	Max Len
01	Alpha	Total summary text	79
02	Number	Summary count	11
03	Money	Total summary amount	17

341 ATM Withdrawal Summary Total

Record: ATM Withdrawal Summary Total

Record ID: 341

Field ID	Type	Description	Max Len
01	Alpha	Total summary text	79
02	Number	Summary count	11
03	Money	Total summary amount	17

342 ATM Deposit Summary Total

Record: ATM Deposit Summary Total

Record ID: 342

Field ID	Type	Description	Max Len
01	Alpha	Total summary text	79
02	Number	Summary count	11
03	Money	Total summary amount	17

-----

## 343 Withdrawal Summary Total

Record: Withdrawal Summary Total			
Record ID: 343			
Field ID	Type	Description	Max Len
01	Alpha	Total summary text	79
02	Number	Summary count	11
03	Money	Total summary amount	17

## 344 Deposit Summary Total

Record: Deposit Summary Total			
Record ID: 344			
Field ID	Type	Description	Max Len
01	Alpha	Total summary text	79
02	Number	Summary count	11
03	Money	Total summary amount	17

## 400 Beginning Share Line

Record: Beginning Share Line			
Record ID: 400			
Field ID	Type	Description	Max Len
01	Date	Statement period starting date	8
02	Alpha	Share ID	4
03	Alpha	Share description	30
04	Alpha	Beginning balance description	20
05	Money	Beginning balance	17
06	Number	Share code	1
		0 Share	
		1 Draft	
		2 Certificate	
		3 Club	
07	Number	Share Type	4
08	Number	Share Branch	2
09	Number	Mail code	2

## 410 Share Transaction Comment Line

=====			
Record:	Share Transaction Comment Line		
Record ID:	410		
=====			
Field ID	Type	Description	Max Len
-----			
01	Date	Transaction date	8
02	Date	Posting date	8
03	Alpha	Comment	132
04	Number	Continuation Flag (1=True)	1
-----			

Important: Episys reports the Continuation Flag field as 1 if the transaction comment is a continuation of the monetary transaction preceding it, and 0 (and therefore not reported) otherwise.

Important: The Merchant Category Code comment is sent if Yes is selected at the Include MCC Comment? Statement Generation batch prompt.

## 411 Annual Percentage Yield Earned

=====				
Record:		Annual Percentage Yield Earned		
Record ID:		411		
=====				
Field ID	Type	Description	Max	Len
-----				
01	Date	Transaction date		8
02	Date	Posting date		8
03	Rate	Rate		8
04	Date	Beginning date		8
05	Date	Ending date		8
-----				

## 412 APYE Average Daily Balance

=====				
Record:		APYE Average Daily Balance		
Record ID:		412		
=====				
Field ID	Type	Description		Max Len
-----				
01	Date	Transaction date		8
02	Date	Posting date		8
03	Number	Collected Balance Flag		1
		0 - Not Based on Collected Balance		
		1 - Based on Collected Balance		
04	Money	Average Daily Balance		17
-----				

## 413 Zero Dollar Fee Comment Line (Share)

=====				
Record:		Zero Dollar Fee Comment Line		
Record ID:		413		
=====				
Field ID	Type	Description		Max Len
-----				
01	Date	Transaction date		8
02	Date	Posting date		8
03	Alpha	Comment		132
04	Number	Continuation Flag (1=True)		17
-----				

## 420 Share Fee Line

=====				
Record:		Share Fee Line		
Record ID:		420		
=====				
Field ID	Type	Description	Max	Len
-----				
01	Date	Transaction date		8
02	Date	Posting date		8
03	Alpha	Description New Fee		20
04	Money	FEE		17
-----				

## 430 Share Transaction General

=====				
Record:		Share Transaction General		
Record ID:		430		
=====				
Field ID	Type	Description	Max	Len
-----				

01	Date	Transaction date	8
02	Date	Posting date	8
03	Alpha	Cert Penalty Description	20
04	Money	Penalty	17
05	Money	Share balance change	17
06	Money	Share new balance	17
07	Alpha	Transaction description	90
08	Alpha	Transaction description (continued)	90
09	Alpha	Member Branch	4
10	Number	Reg E Flag (1=True)	1
11	Alpha	MICR Account Number	20
-----			

436 Share Transaction Debit Card

Record: Share Transaction Debit Card			
Record ID: 436			
Field ID	Type	Description	Max Len
01	Date	Merchant Posting Date	8
02	Alpha	Credit Card Reference	23
03	Alpha	Merchant Name	42
04	Alpha	Card Number	20

439 End of Share Transaction Sentinel Record

=====	
Record:	End of Share Transaction Sentinel Record (No Fields)
Record ID:	439
=====	

440 Share Transaction Total Deposit

=====			
Record:	Share Transaction Total Deposit		
Record ID:	440		
=====			
Field ID	Type	Description	Max Len
-----			
01	Number	Deposit Count	11
02	Money	Deposit Amount	17
-----			

441 Share Transaction Total Withdrawal

Record: Share Transaction Total Withdrawal				
Record ID: 441				
Field ID	Type	Description		Max Len
01	Number	Withdrawal Count		11
02	Money	Withdrawal Amount		17

450 Share Dividend Year To Date

Record: Share Dividend Year To Date			
Record ID: 450			
Field ID	Type	Description	Max Len
01	Alpha	Dividend Year To Date Description	20
02	Money	Dividend Year To Date	17

-----

451 Share Penalty Year To Date

=====				
Record: Share Penalty Year To Date				
Record ID: 451				
=====				
Field ID	Type	Description		Max Len
-----				
01	Alpha	Penalty Year To Date Description		20
02	Money	Penalty Year To Date		17
-----				

452 Share Withholding Year To Date

=====				
Record: Share Withholding Year To Date				
Record ID: 452				
=====				
Field ID	Type	Description		Max Len
-----				
01	Alpha	Withholding Year To Date Description		20
02	Money	Withholding Year To Date		17
-----				

453 Share State Withholding Year To Date

=====				
Record: Share State Withholding Year To Date				
Record ID: 453				
=====				
Field ID	Type	Description		Max Len
-----				
01	Alpha	State Withholding YTD Description		20
02	Money	State Withholding YTD		17
-----				

454 Share Last Year Dividend Year To Date

=====				
Record: Share Last Year Dividend Year To Date				
Record ID: 454				
=====				
Field ID	Type	Description		Max Len
-----				
01	Alpha	Dividend YTD Description		20
02	Number	Last year's year		4
03	Money	Last Year Dividend YTD		17
-----				

455 Share Last Year Penalty Year To Date

=====				
Record: Share Last Year Penalty Year To Date				
Record ID: 455				
=====				
Field ID	Type	Description		Max Len
-----				
01	Alpha	Penalty YTD Description		20
02	Number	Last year's year		4
03	Money	Last Year Penalty YTD		17
-----				

456 Share Last Year Withholding Year To Date

Record: Share Last Year Withholding Year To Date			
Record ID: 456			
Field ID	Type	Description	Max Len
01	Alpha	Withholding YTD Description	20
02	Number	Last year's year	4
03	Money	Last Year Withholding YTD	17

457 Share Last Year State Withholding Year To Date

Record: Share Last Year State Withholding Year To Date			
Record ID: 457			
Field ID	Type	Description	Max Len
01	Alpha	State Withholding YTD Description	20
02	Number	Last year's year	4
03	Money	Last Year State Withholding YTD	17

458 Share Dividend Deposit

=====			
Record:	Share Dividend Deposit		
Record ID:	458		
=====			
Field ID	Type	Description	Max Len
-----			
01	Alpha	Dividend deposit description	16
02	Alpha	Dividend description	20
03	Money	Dividend amount	17
04	Date	Posting Date	8
=====			

461 Share Totals for Accruals

Record: Share Totals for Accruals

Record ID: 461

Field ID	Type	Description	Max Len
01	Money	Current Dividend Payable	17
02	Money	MTD Accrued Div	17
03	Money	1 Mth Pre Div Accr	17
04	Money	2 Mth Pre Div Accr	17
05	Money	MTD Paid Dividends	17
06	Money	1 Mth Pre Div Paid	17
07	Money	2 Mth Pre Div Paid	17
08	Money	MTD Earned Div	17
09	Money	1 Mth Pre Div Earn	17
10	Money	2 Mth Pre Div Earn	17
11	Money	3 Mth Pre Div Earn	17
12	Money	4 Mth Pre Div Earn	17
13	Money	5 Mth Pre Div Earn	17
14	Money	6 Mth Pre Div Earn	17
15	Money	7 Mth Pre Div Earn	17
16	Money	8 Mth Pre Div Earn	17
17	Money	9 Mth Pre Div Earn	17
18	Money	10 Mth Pre Div Earn	17
19	Money	11 Mth Pre Div Earn	17

462 Share ODP Fees

=====

Record: Share ODP Fees  
Record ID: 462

Field ID	Type	Description	Max Len
01	Money	Total Returned Item Fees Period to Date	17
02	Money	Total Returned Item Fees Year to Date	17
03	Money	Total Returned Item Fees Last Year	17
04	Money	Total Overdraft Fees Period to Date	17
05	Money	Total Overdraft Fees Year to Date	17
06	Money	Total Overdraft Fees Last Year	17

## 480 Share Maturity Line

Record: Share Maturity Line  
Record ID: 480

Field ID	Type	Description	Max Len
01	Alpha	Share description	30
02	Date	Share maturity date	8

## 498 Closed Share Line

Record: Closed Share Line  
Record ID: 498

Field ID	Type	Description	Max Len
01	Date	Share closed date	8
02	Alpha	Share ID	4
03	Alpha	Share description	30
04	Number	Share Type	4
05	Number	Share Branch	2

## 499 Share Ending Balance Line

Record: Share Ending Balance Line  
Record ID: 499

Field ID	Type	Description	Max Len
01	Date	Statement period ending date	8
02	Alpha	Ending balance description	20
03	Money	Ending balance	17

## 500 Beginning Loan Line

Record: Beginning Loan Line  
Record ID: 500

Field ID	Type	Description	Max Len
01	Date	Statement period starting date	8
02	Alpha	Loan ID	4
03	Alpha	Loan description	30
04	Number	Type of loan	1
Bears a resemblance to field 19, but this earlier version combined some loan codes unnecessarily. Field 19 is preferable to use.			
0 - Closed End			
1 - Credit Card			

		2 - Open End (incl LOC and AvgBalLOC)	
		3 - Lease Loan	
05	Alpha	Beginning balance description	20
06	Money	Beginning balance	17
07	Number	Loan Type	4
08	Number	Loan Branch	4
09	Alpha	Beginning regular balance description	20
10	Money	Beginning regular balance	17
11	Alpha	Promo 1 description	20
12	Alpha	Beginning promo 1 balance description	20
13	Money	Beginning promo 1 balance	17
14	Alpha	Promo 2 description	20
15	Alpha	Beginning promo 2 balance description	20
16	Money	Beginning promo 2 balance	17
17	Number	Mail code	2
18	Number	ECOA code	2
19	Number	Loan Code	1
		0 - Closed End	
		1 - Open End	
		2 - Line of Credit	
		3 - Credit Card	
		4 - Lease Loan	
		5 - Avg Daily Bal LOC	
		6 - LOC Combination	
20	Number	Student Loan Code	1
		0 - No	
		1 - Yes	
21	Alpha	Original Principal Balance Description	40
22	Money	Original Principal Balance	17
23	Number	MFOEL ID	2
24	Money	Late Payment Warning Max Late Fee	17
-----			

Important: The system checks the Interest Type and the Loan Code to determine the loan type.

## 501 Loan Interest Rate Segment

Record:      Loan Interest Rate Segment			
Record ID: 501			
Field ID	Type	Description	Max Len
01	Number	Interest Type	1
		0 Beginning Interest Rate	
		1 Purchase Rate	
		2 Cash Advance Rate	
		3 Split Rate	
		4 Rate Change	
		5 First Promotion Rate	
		6 Second Promotion Rate	
		7 First Promotion Rate Change	
		8 Second Promotion Rate Change	
		9 Adjusted Calculated APR	
02	Rate	Annual Percentage Rate XXX.XXX%	8
03	Alpha	Monthly Rate (in X.XXXXXX% format) or Daily Rate (in .XXXXXX% format), depending on credit union parameters.	8
04	Number	Interest Rate Type	1
		0 Fixed	
		1 Variable	
05	Money	Fee Totals Affecting APR	17
06	Number	Variable Rate Indicator	1
		0 Fixed	
		1 Variable	

Important: Field 06 identifies a variable interest rate for tabular formatted statements.

## 502 Loan Split Segment

=====			
Record:	Loan Split Segment		
Record ID:	502		



Field ID	Type	Description	Max Len
01	Date	End Date	8
02	Money	Split Balance	17
03	Money	Remaining Balance	17

503 Credit Card Loan Minimum Payment Disclosure Info

Record: Credit Card Loan Minimum Payment Disclosure Info			
Record ID: 503			
Field ID	Type	Description	Max Len
01	Number	Credit Card min pmt payoff possible flag 0 = Not Possible 1 = Possible	1
02	Number	Credit Card minimum payment term	5
03	Money	Credit Card total amount of min payments	17
04	Money	3 Year Payment Amount	17
05	Money	Credit Card total amount of 3 yr payments	17
06	Money	Credit Card savings using 3 yr pmt amount	17
07	Number	Credit Card min pmt term indicator 0 = Months 1 = Years	1
08	Alpha	Credit counseling phone number	16

Important: Field 01 is the payoff possible with minimum payments flag. The flag is set to 0 if the credit card cannot be paid off using only minimum payments. The flag is set to 1 if the credit card can eventually be paid off using only minimum payments.

Field 02 is the term in months when Field 07 = 0, or the term in years when Field 07 = 1, that would be required to pay off the credit card using only minimum payments. If the credit card cannot be paid off using only minimum payments, Field 02 is set to 0.

Field 03 is the total number of payments to pay off the loan using only minimum payments. If the credit card cannot be paid off using only minimum payments, Episys sets the total of payments to **\$0.00**.

Field 04 is the payment amount needed to pay off the loan in 3 years. This field is provided to comply with the Credit CARD Act of 2009.

510 Loan Transaction Comment

Record: Loan Transaction Comment			
Record ID: 510			
Field ID	Type	Description	Max Len
01	Date	Transaction Date	8
02	Date	Posting Date	8
03	Alpha	Comment line	80
04	Number	Continuation Flag (1=True)	1
05	Number	Special Instructions 0 None 1 Transaction Activity 2 Loan Messages	1

Important: Episys reports the Continuation Flag field as 1 if the transaction comment is a continuation of the monetary transaction preceding it, and 0 (and therefore not reported) otherwise.

Important: The Merchant Category Code comment is sent if Yes is selected at the Include MCC Comment? Statement Generation batch prompt.

## 511 Loan Transaction Rate Change Comment

=====				
Record:	Loan Transaction Rate Change Comment			
Record ID:	511			
=====				
Field ID	Type	Description	Max Len	
-----				
01	Date	Transaction Date	8	
02	Date	Posting Date	8	
03	Alpha	Comment line	80	
04	Number	Continuation Flag (1=True)	1	
-----				

Important: Episys reports the Continuation Flag field as 1 if the transaction comment is a continuation of the monetary transaction preceding it, and 0 (and therefore not reported) otherwise.

## 512 Loan Transaction Promotion Advance

=====				
Record:	Loan Transaction Promotion Advance			
Record ID:	512			
=====				
Field ID	Type	Description	Max Len	
-----				
01	Date	Transaction Date	8	
02	Date	Posting Date	8	
03	Number	Promotion Code	1	
		1 Promotion 1		
		2 Promotion 2		
04	Money	Advance Amount	17	
05	Rate	Promotion Rate	8	
06	Alpha	Promotion Balance Description	20	
07	Money	New Promotion Balance	17	
=====				

## 513 Loan Transaction Promotion Payment

=====				
Record:	Loan Transaction Promotion Payment			
Record ID:	513			
=====				
Field ID	Type	Description	Max Len	
-----				
01	Date	Transaction Date	8	
02	Date	Posting Date	8	
03	Number	Promotion Code	1	
		0 Regular Balance		
		1 Promotion 1 Balance		
		2 Promotion 2 Balance		
04	Money	Payment Amount	17	
05	Rate	Promotion Rate	8	
06	Alpha	Promotion Balance Description	20	
07	Money	New Promotion Balance	17	
=====				

## 514 Loan Transaction Promotion Termination

=====				
Record:	Loan Transaction Promotion Termination			
Record ID:	514			
=====				
Field ID	Type	Description	Max Len	
-----				
01	Date	Transaction Date	8	
02	Date	Posting Date	8	
03	Number	Promotion Code	1	
		1 Promotion 1 Balance		
		2 Promotion 2 Balance		
04	Money	Promotion Balance	17	

05	Rate	New Rate	8
06	Alpha	Promotion Termination Description	20

## 515 Loan Transaction Promotion Adjustment

Record: Loan Transaction Promotion Adjustment			
Record ID: 515			
Field ID	Type	Description	Max Len
01	Date	Transaction Date	8
02	Date	Posting Date	8
03	Number	Promotion Code	1
		1 Promotion 1	
		2 Promotion 2	
04	Money	Adjustment Amount	17
05	Alpha	Promotion Balance Description	20
06	Money	New Promotion Balance	17

Episys adds this type of comment to an account history each time a loan recast adjusts promotional balances using file maintenance. These promotion adjustment comments help track the running balance for a loan during Statement Generation. This prevents a recast from putting a loan out of balance with respect to the promotional balances.

## 516 Loan Transaction Payment Change Comment

=====				
Record:	Loan Transaction Payment Change Comment			
Record ID:	516			
=====				
Field ID	Type	Description		Max Len
-----				
01	Date	Transaction Date		8
02	Date	Posting Date		8
03	Alpha	Comment line		80
-----				

Episys adds this type of comment to account history each time a future rate change occurs when you run the Rate Change Processing batch program and you select Yes at the Create Payment Change Comment prompt.

Important: This comment prompt can be used with Symitar's Member Business Services product.

## 517 Zero Dollar Fee Comment Line (Loan)

=====			
Record:	Zero Dollar Fee Comment Line		
Record ID:	517		
=====			
Field ID	Type	Description	Max Len
-----			
01	Date	Transaction date	8
02	Date	Posting date	8
03	Alpha	Comment	132
04	Number	Continuation Flag (1=True)	17
-----			

## 518 Additional Principal Comment

=====			
Record:	Additional Principal Comment		
Record ID:	518		
=====			
Field ID	Type	Description	Max Len
-----			
01	Date	Transaction Date	8

02	Date	Posting Date	8
03	Alpha	Comment line	20
04	Money	Additional Principal Amount	17
05	Number	Continuation Flag (1=True)	1

-----

519 Late Charge and Billed Fee Comment

=====  
Record: Late Charge and Billed Fee Comment  
Record ID: 519  
=====

Field ID	Type	Description	Max Len
01	Date	Transaction Date	8
02	Date	Posting Date	8
03	Alpha	Comment line	80
04	Money	Late Chg/Billed Fee Amount	17
05	Number	Continuation Flag (1=True)	1
06	Number	Special Instructions	1
		0 None	
		1 Transaction Activity	
		2 Loan Messages	

-----

520 Loan Transaction Credit Card Merchant

=====  
Record: Loan Transaction Credit Card Merchant  
Record ID: 520  
=====

Field ID	Type	Description	Max Len
01	Date	Effective Date	8
02	Date	Merchant Posting Date	8
03	Alpha	Credit Card Reference	23
04	Alpha	Merchant Name	42
05	Money	Transaction amount	17
06	Alpha	Card Number	20

-----

530 Loan Transaction General

=====  
Record: Loan Transaction General  
Record ID: 530  
=====

Field ID	Type	Description	Max Len
01	Date	Transaction date	8
02	Date	Posting date	8
03	Money	Transaction amount	17
04	Money	Late charge	17
05	Money	Interest	17
06	Money	Balance change	17
07	Money	New balance	17
08	Alpha	Transaction description	90
09	Alpha	Transaction description (continued)	90
10-17		<Reserved for future use>	
18	Money	Sales tax amount	17
19	Money	Billed fee amount	17
20	Number	Reg E Flag (1=True)	1
21	Alpha	MICR Account Number	20
22	Money	Unapplied Partial Pmt Chg	17
23	Alpha	Source Code	1
24	Alpha	Sub Action Code	1
25	Alpha	Action Code	1
26	Money	Waived Late Charge Amt	17
27	Money	Late Charge Unpaid Chg Amt	17
28	Number	Special Instructions	1
		0 None	

1 Transaction Activity  
2 Loan Messages

-----

536 Loan Transaction Credit Card

=====				
Record:      Loan Transaction Credit Card				
Record ID: 536				
=====				
Field ID	Type	Description		Max Len
-----				
01	Date	Merchant Posting Date		8
02	Alpha	Credit Card Reference		23
03	Alpha	Merchant Name		42
-----				

537 Loan Transaction Late Charge Fee

=====				
Record:      Loan Transaction Late Charge Fee				
Record ID: 537				
=====				
Field ID	Type	Description		Max Len
-----				
01	Alpha	Late charge description		20
02	Money	Late charge fee		17
-----				

538 Loan Transaction Escrow Amount

=====				
Record:      Loan Transaction Escrow Amount				
Record ID: 538				
=====				
Field ID	Type	Description		Max Len
-----				
01	Alpha	Escrow description		20
02	Money	Escrow amount		17
-----				

539 End of Loan Transaction Sentinel Record

=====				
Record:      End of Loan Transaction Sentinel Record (No Fields)				
Record ID: 539				
=====				

540 Loan Transaction Total Deposit

=====				
Record:      Loan Transaction Total Deposit				
Record ID: 540				
=====				
Field ID	Type	Description		Max Len
-----				
01	Number	Deposit Count		11
02	Money	Deposit Amount		17
-----				

541 Loan Transaction Total Withdrawal

=====				
Record:      Loan Transaction Total Withdrawal				
Record ID: 541				
=====				

Field ID	Type	Description	Max Len
01	Number	Withdrawal Count	11
02	Money	Withdrawal Amount	17

550 Loan This Period/YTD

=====			
Record:	Loan This Period/YTD		
Record ID:	550		
=====			
Field ID	Type	Description	Max Len
-----			
01	Alpha	Interest Year To Date Description	20
02	Money	Interest Paid Year To Date	17
03	Money	Stmt Fees Year To Date	17
05	Money	Stmt CC Interest Billed Year To Date	17
06	Money	Total Fees This Period	17
07	Money	Total Interest This Period	17
08	Money	Stmt Principal YTD	17
09	Money	Stmt Late Charges YTD	17
-----			

Field 03 contains the sum of the Insurance YTD, Fees YTD, Late Charges YTD, Billed Fees YTD, and CA/BT Trans Int Charge Billed YTD fields.

Important: Records 550 and 551 are included for all loans and are not dependent on batch prompt responses. These two records do not apply to the Periodic Mortgage Statements; the information is included in Record 585.

551 Loan Last Year

Record: Loan Last Year			
Record ID: 551			
Field ID	Type	Description	Max Len
01	Alpha	Interest Year To Date Description	20
02	Number	Last year's year	4
03	Money	Interest Paid Last Year	17
04	Money	Stmt Fees Last Year	17
06	Money	CC Interest Billed Last Year	17
07	Money	Stmt Principal Last Year	17
08	Money	Stmt Late Charges Last Year	17

Important: Records 550 and 551 are included for all loans and are not dependent on batch prompt responses. These two records do not apply to the Periodic Mortgage Statements; the information is included in Record 585.

560 Loan Interest Due

Record: Loan Interest Due				
Record ID: 560				
Field ID	Type	Description		Max Len
01	Date	Interest Due Through Date		8
02	Money	Interest Due		17

561 Loan Totals for Accruals

=====			
Record:	Loan Totals for Accruals		
Record ID:	561		
=====			

Field ID	Type	Description	Max Len
01	Money	Current Interest Payable	17
02	Money	MTD Accrued Int	17
03	Money	1 Mth Pre Int Accr	17
04	Money	2 Mth Pre Int Accr	17
05	Money	MTD Paid Interest	17
06	Money	1 Mth Pre Int Paid	17
07	Money	2 Mth Pre Int Paid	17
08	Money	MTD Accumulated Int	17
09	Money	1 Mth Pre Int Accm	17
10	Money	2 Mth Pre Int Accm	17
11	Money	3 Mth Pre Int Accm	17
12	Money	4 Mth Pre Int Accm	17
13	Money	5 Mth Pre Int Accm	17
14	Money	6 Mth Pre Int Accm	17
15	Money	7 Mth Pre Int Accm	17
16	Money	8 Mth Pre Int Accm	17
17	Money	9 Mth Pre Int Accm	17
18	Money	10 Mth Pre Int Accm	17
19	Money	11 Mth Pre Int Accm	17

570 Loan Payment

Record: Loan Payment			
Record ID: 570			
Field ID	Type	Description	Max Len
01	Money	Next Payment	17
02	Number	Pay off flag	1
		0 False	
		1 True	
03	Date	Ending Due Date	8
04	Date	First Scheduled Due Date after Statement	8
05	Money	Payment Due on Scheduled Due Date	17
06	Money	Past Due on Scheduled Due Date	17
07	Money	Total Due on Scheduled Due Date	17
08	Money	Interest on Current Payment Due	17
09	Money	Late Charges Due on Scheduled Due Date	17
10	Money	Sales Tax Due on Scheduled Due Date	17
11	Money	Base Payment Amount	17
12	Money	Billed Fee Due on Scheduled Due Date	17
13	Money	Statement Late Charge Unpaid	17
14	Money	Statement Escrow Unpaid	17
15	Money	Statement Unapplied Partial Payment	17

Important: Field 04 contains the first scheduled due date that falls after the end of the statement period. If the current loan due date falls after the end of the statement period, Field 04 contains the current loan due date. Otherwise, if the current loan due date is before or on the end of the statement period, Field 04 contains the first scheduled due date after the end of the statement period. Episys calculates Fields 05 through 07 as of the date specified in Field 04. Field 07 is the sum of Field 05 and Field 06. For Interest Type 1 and 8, Field 05 is 0 for payment due if the Due Date, based on the effective date of the payment calculation is more than two payments.

These fields reflect any partial payments as of the time the statements are generated so that the payment due and total due only show the amounts remaining to be paid to satisfy the payment requirement for the scheduled due date. Your statement processor should display this information on the statement only if you do not expect the payment amount to change before the scheduled due date.

571 Loan Credit Limit Line

Record: Loan Credit Limit Line			
Record ID: 571			
Field ID	Type	Description	Max Len

01	Alpha	Credit Limit description	20
02	Money	Loan Credit Limit	17
03	Alpha	Credit Available description	20
04	Money	Loan Credit Available	17

572 Loan Billed Fee

Record: Loan Billed Fee

Record ID: 572

Field ID	Type	Description	Max Len
01	Money	Fee Billing Amount	17
02	Date	Fee Billing Date	8
03	Money	Billed Fee YTD	17
04	Money	Billed Fee Last Year	17

580 Credit Card Loan Information

Record: Credit Card Loan Information			
Record ID: 580			
Field ID	Type	Description	Max Len
01	Number	Purchase days in billing cycle	11
02	Money	Amount past due	17
03	Money	Current amount due	17
04	Money	Minimum payment	17
05	Date	Due date	8
06	Money	Credit limit	17
07	Money	Total new balance	17
08	Money	Credit available	17
09	Money	Amount over limit	17
10	Money	Purchase previous balance	17
11	Money	Cash Advance previous balance	17
12	Money	Purchase payments	17
13	Money	Cash Advance payments	17
14	Money	Purchase credits	17
15	Money	Cash Advance credits	17
16	Money	Purchase advances	17
17	Money	Cash Advance advances	17
18	Money	Purchase debits	17
19	Money	Cash Advance debits	17
20	Money	Purchase total finance charge	17
21	Money	Cash Advance total finance charge	17
22	Money	Purchase new balance	17
23	Money	Cash Advance new balance	17
24	Money	Purchase finance charge 1	17
25	Money	Purchase finance charge 2	17
26	Money	Cash Advance finance charge 1	17
27	Money	Cash Advance finance charge 2	17
28	Rate	Purchase effective rate	8
29	Rate	Cash Advance effective rate	8
30	Rate	Purchase interest rate 1	8
31	Rate	Purchase interest rate 2	8
32	Rate	Cash Advance interest rate 1	8
33	Rate	Cash Advance interest rate 2	8
34	Number	Purchase Periodic option	1
		0 Monthly	
		1 Daily	
35	Money	Purchase split balance 1	17
36	Money	Purchase split balance 2	17
37	Money	Cash Advance split balance 1	17
38	Money	Cash Advance split balance 2	17
39	Rate	Purchase split rate 1	8
40	Rate	Purchase split rate 2	8
41	Rate	Cash Advance split rate 1	8
42	Rate	Cash Advance split rate 2	8
43	Money	Purchase average daily balance 1	17
44	Money	Purchase average daily balance 2	17
45	Money	Cash Advance average daily balance 1	17



46	Money	Cash Advance average daily balance 2	17
47	Money	Purchase transaction finance charge	17
48	Money	Cash Advance transaction finance charge	17
49	Alpha	Credit Card Number	20
50	Rate	Purchase periodic interest rate 1	8
51	Rate	Purchase periodic interest rate 2	8
52	Rate	Cash Advance periodic interest rate 1	8
53	Rate	Cash Advance periodic interest rate 2	8
54	Rate	Purchase periodic split rate 1	8
55	Rate	Purchase periodic split rate 2	8
56	Rate	Cash Advance periodic split rate 1	8
57	Rate	Cash Advance periodic split rate 2	8
58	Number	Cash Advance days in billing cycle	11
59	Money	Purchase finance charge 3	17
60	Money	Purchase finance charge 4	17
61	Money	Cash Advance finance charge 3	17
62	Money	Cash Advance finance charge 4	17
63	Rate	Purchase interest rate 3	8
64	Rate	Purchase interest rate 4	8
65	Rate	Cash Advance interest rate 3	8
66	Rate	Cash Advance interest rate 4	8
67	Money	Purchase split balance 3	17
68	Money	Purchase split balance 4	17
69	Money	Cash Advance split balance 3	17
70	Money	Cash Advance split balance 4	17
71	Rate	Purchase split rate 3	8
72	Rate	Purchase split rate 4	8
73	Rate	Cash Advance split rate 3	8
74	Rate	Cash Advance split rate 4	8
75	Money	Purchase average daily balance 3	17
76	Money	Purchase average daily balance 4	17
77	Money	Cash Advance average daily balance 3	17
78	Money	Cash Advance average daily balance 4	17
79	Rate	Purchase periodic interest rate 3	8
80	Rate	Purchase periodic interest rate 4	8
81	Rate	Cash Advance periodic interest rate 3	8
82	Rate	Cash Advance periodic interest rate 4	8
83	Rate	Purchase periodic split rate 3	8
84	Rate	Purchase periodic split rate 4	8
85	Rate	Cash Advance periodic split rate 3	8
86	Rate	Cash Advance periodic split rate 4	8
87	Number	CA Periodic Option	1
88	Alpha	Lost stolen card phone number	20
89	Rate	Late payment warning max penalty APR	8
90	Number	Purchase variable rate indicator 1	1
91	Number	Purchase variable rate indicator 2	1
92	Number	Purchase variable rate indicator 3	1
93	Number	Purchase variable rate indicator 4	1
94	Number	Cash Advance variable rate indicator 1	1
95	Number	Cash Advance variable rate indicator 2	1
96	Number	Cash Advance variable rate indicator 3	1
97	Number	Cash Advance variable rate indicator 4	1
98	Money	Cash Advance finance charges 1-9	17

-----

Fields 90 - 97 are purchase and cash advance variable rate indicators and have the same options: 0 = **Fixed** or 1 = **Variable**.

581 Credit Card Loan Information (Cont)

=====  
Record: Credit Card Loan Information (Cont, PU CA Expanded Promos)  
Record ID: 581  
=====

Field ID	Type	Description	Max Len
01	Money	Purchase finance charge 5	17
02	Money	Purchase finance charge 6	17
03	Money	Purchase finance charge 7	17
04	Money	Purchase finance charge 8	17
05	Money	Purchase finance charge 9	17
06	Money	Cash Advance finance charge 5	17
07	Money	Cash Advance finance charge 6	17
08	Money	Cash Advance finance charge 7	17
09	Money	Cash Advance finance charge 8	17
10	Money	Cash Advance finance charge 9	17
11	Rate	Purchase interest rate 5	8

12	Rate	Purchase interest rate 6	8
13	Rate	Purchase interest rate 7	8
14	Rate	Purchase interest rate 8	8
15	Rate	Purchase interest rate 9	8
16	Rate	Cash Advance interest rate 5	8
17	Rate	Cash Advance interest rate 6	8
18	Rate	Cash Advance interest rate 7	8
19	Rate	Cash Advance interest rate 8	8
20	Rate	Cash Advance interest rate 9	8
21	Money	Purchase split balance 5	17
22	Money	Purchase split balance 6	17
23	Money	Purchase split balance 7	17
24	Money	Purchase split balance 8	17
25	Money	Purchase split balance 9	17
26	Money	Cash Advance split balance 5	17
27	Money	Cash Advance split balance 6	17
28	Money	Cash Advance split balance 7	17
29	Money	Cash Advance split balance 8	17
30	Money	Cash Advance split balance 9	17
31	Rate	Purchase split rate 5	8
32	Rate	Purchase split rate 6	8
33	Rate	Purchase split rate 7	8
34	Rate	Purchase split rate 8	8
35	Rate	Purchase split rate 9	8
36	Rate	Cash Advance split rate 5	8
37	Rate	Cash Advance split rate 6	8
38	Rate	Cash Advance split rate 7	8
39	Rate	Cash Advance split rate 8	8
40	Rate	Cash Advance split rate 9	8
41	Money	Purchase average daily balance 5	17
42	Money	Purchase average daily balance 6	17
43	Money	Purchase average daily balance 7	17
44	Money	Purchase average daily balance 8	17
45	Money	Purchase average daily balance 9	17
46	Money	Cash Advance average daily balance 5	17
47	Money	Cash Advance average daily balance 6	17
48	Money	Cash Advance average daily balance 7	17
49	Money	Cash Advance average daily balance 8	17
50	Money	Cash Advance average daily balance 9	17
51	Rate	Purchase periodic interest rate 5	8
52	Rate	Purchase periodic interest rate 6	8
53	Rate	Purchase periodic interest rate 7	8
54	Rate	Purchase periodic interest rate 8	8
55	Rate	Purchase periodic interest rate 9	8
56	Rate	Cash Advance periodic interest rate 5	8
57	Rate	Cash Advance periodic interest rate 6	8
58	Rate	Cash Advance periodic interest rate 7	8
59	Rate	Cash Advance periodic interest rate 8	8
60	Rate	Cash Advance periodic interest rate 9	8
61	Rate	Purchase periodic split rate 5	8
62	Rate	Purchase periodic split rate 6	8
63	Rate	Purchase periodic split rate 7	8
64	Rate	Purchase periodic split rate 8	8
65	Rate	Purchase periodic split rate 9	8
66	Rate	Cash Advance periodic split rate 5	8
67	Rate	Cash Advance periodic split rate 6	8
68	Rate	Cash Advance periodic split rate 7	8
69	Rate	Cash Advance periodic split rate 8	8
70	Rate	Cash Advance periodic split rate 9	8
71	Number	Purchase variable rate indicator 5	1
72	Number	Purchase variable rate indicator 6	1
73	Number	Purchase variable rate indicator 7	1
74	Number	Purchase variable rate indicator 8	1
75	Number	Purchase variable rate indicator 9	1
76	Number	Cash Advance variable rate indicator 5	1
77	Number	Cash Advance variable rate indicator 6	1
78	Number	Cash Advance variable rate indicator 7	1
79	Number	Cash Advance variable rate indicator 8	1
80	Number	Cash Advance variable rate indicator 9	1

Fields 71 - 80 are purchase and cash advance variable rate indicators and have the same options: 0 = **Fixed** or 1 = **Variable**.

## 582 Credit Card Loan Information (Cont)

=====

Record: Credit Card Loan Information (Cont, Balance Transfer)  
Record ID: 582

=====					
Field ID	Type	Description		Max	Len
-----					
01	Number	BT Periodic Option			1
02	Money	Balance Transfer previous balance			17
03	Money	Balance Transfer payments			17
04	Money	Balance Transfer credits			17
05	Money	Balance Transfer advances			17
06	Money	Balance Transfer debits			17
07	Money	Balance Transfer total finance charge			17
08	Money	Balance Transfer new balance			17
09	Rate	Balance Transfer effective rate			8
10	Money	Balance Transfer transaction finance charge	17		
11	Money	Balance Transfer finance charge 1			17
12	Money	Balance Transfer finance charge 2			17
13	Money	Balance Transfer finance charge 3			17
14	Money	Balance Transfer finance charge 4			17
15	Money	Balance Transfer finance charge 5			17
16	Money	Balance Transfer finance charge 6			17
17	Money	Balance Transfer finance charge 7			17
18	Money	Balance Transfer finance charge 8			17
19	Money	Balance Transfer finance charge 9			17
20	Rate	Balance Transfer interest rate 1			8
21	Rate	Balance Transfer interest rate 2			8
22	Rate	Balance Transfer interest rate 3			8
23	Rate	Balance Transfer interest rate 4			8
24	Rate	Balance Transfer interest rate 5			8
25	Rate	Balance Transfer interest rate 6			8
26	Rate	Balance Transfer interest rate 7			8
27	Rate	Balance Transfer interest rate 8			8
28	Rate	Balance Transfer interest rate 9			8
29	Money	Balance Transfer split balance 1			17
30	Money	Balance Transfer split balance 2			17
31	Money	Balance Transfer split balance 3			17
32	Money	Balance Transfer split balance 4			17
33	Money	Balance Transfer split balance 5			17
34	Money	Balance Transfer split balance 6			17
35	Money	Balance Transfer split balance 7			17
36	Money	Balance Transfer split balance 8			17
37	Money	Balance Transfer split balance 9			17
38	Rate	Balance Transfer split rate 1			8
39	Rate	Balance Transfer split rate 2			8
40	Rate	Balance Transfer split rate 3			8
41	Rate	Balance Transfer split rate 4			8
42	Rate	Balance Transfer split rate 5			8
43	Rate	Balance Transfer split rate 6			8
44	Rate	Balance Transfer split rate 7			8
45	Rate	Balance Transfer split rate 8			8
46	Rate	Balance Transfer split rate 9			8
47	Money	Balance Transfer average daily balance 1			17
48	Money	Balance Transfer average daily balance 2			17
49	Money	Balance Transfer average daily balance 3			17
50	Money	Balance Transfer average daily balance 4			17
51	Money	Balance Transfer average daily balance 5			17
52	Money	Balance Transfer average daily balance 6			17
53	Money	Balance Transfer average daily balance 7			17
54	Money	Balance Transfer average daily balance 8			17
55	Money	Balance Transfer average daily balance 9			17
56	Rate	Balance Transfer periodic interest rate 1			8
57	Rate	Balance Transfer periodic interest rate 2			8
58	Rate	Balance Transfer periodic interest rate 3			8
59	Rate	Balance Transfer periodic interest rate 4			8
60	Rate	Balance Transfer periodic interest rate 5			8
61	Rate	Balance Transfer periodic interest rate 6			8
62	Rate	Balance Transfer periodic interest rate 7			8
63	Rate	Balance Transfer periodic interest rate 8			8
64	Rate	Balance Transfer periodic interest rate 9			8
65	Rate	Balance Transfer periodic split rate 1			8
66	Rate	Balance Transfer periodic split rate 2			8
67	Rate	Balance Transfer periodic split rate 3			8
68	Rate	Balance Transfer periodic split rate 4			8
69	Rate	Balance Transfer periodic split rate 5			8
70	Rate	Balance Transfer periodic split rate 6			8
71	Rate	Balance Transfer periodic split rate 7			8
72	Rate	Balance Transfer periodic split rate 8			8
73	Rate	Balance Transfer periodic split rate 9			8
74	Number	Balance Transfer days in billing cycle			11
75	Number	Balance Transfer variable rate indicator 1			1
76	Number	Balance Transfer variable rate indicator 2			1

77	Number	Balance	Transfer	variable	rate	indicator	3	1
78	Number	Balance	Transfer	variable	rate	indicator	4	1
79	Number	Balance	Transfer	variable	rate	indicator	5	1
80	Number	Balance	Transfer	variable	rate	indicator	6	1
81	Number	Balance	Transfer	variable	rate	indicator	7	1
82	Number	Balance	Transfer	variable	rate	indicator	8	1
83	Number	Balance	Transfer	variable	rate	indicator	9	1
84	Money	Balance	Transfer	finance	charges	1-9		17

Fields 75 - 83 are balance transfer variable rate indicators and have the same options: 0 = **Fixed** or 1 = **Variable**.

## 583 Credit Card Loan Information (Cont)

Record: Credit Card Loan Information (Cont, CA/BT)			
Record ID: 583			
Field ID	Type	Description	Max Len
01	Money	Combined CA/BT Limit	17
02	Money	Available Combined CA/BT	17
03	Money	Cash Advance Limit	17
04	Money	Available Cash Advance	17
05	Money	Balance Transfer Limit	17
06	Money	Available Balance Transfer	17

## 585 Periodic Mortgage Statement

Record: Periodic Mortgage Statement				
Record ID: 585				
Field ID	Type	Description		Max Len
01	Money	Outstanding Principal		17
02	Date	Interest Rate Until Date		8
03	Rate	Interest Rate		8
04	Number	Prepayment Penalty (1=True)		1
05	Money	Principal Paid Last Month		17
06	Money	Principal Paid YTD		17
07	Money	Interest Paid Last Month		17
08	Money	Interest Paid YTD		17
09	Money	Escrow Paid Last Month		17
10	Money	Escrow Paid YTD		17
11	Money	Fees Paid Last Month		17
12	Money	Fees Paid YTD		17
13	Money	Partial Payment Paid Last Month		17
14	Money	Partial Payment Paid YTD		17
15	Money	Total Last Month		17
16	Money	Total YTD		17
17	Alpha	Partial Payment Line 1		132
18	Alpha	Partial Payment Line 2		132
19	Alpha	Partial Payment Line 3		132
20	Alpha	Partial Payment Line 4		132
21	Alpha	Partial Payment Line 5*		132
22	Alpha	Partial Payment Line 6*		132
23	Alpha	Loan Account Number		15
24	Alpha	Loan Description		30
25	Date	Payment Due Date		8
26	Money	Amount Due		17
27	Money	Late Charge Amount		17
28	Date	Late Charge Date		8
29	Money	Payment Principal		17
30	Money	Payment Interest		17
31	Money	Payment Escrow		17
32	Money	Payment Amount		17
33	Money	Total Fees and Charges		17
34	Money	Overdue Payment		17
35	Money	Total Amount Due		17
36	Alpha	Contact Info 1		40
37	Alpha	Contact Info 2		40

38	Alpha	Contact Info 3	40
39	Alpha	Contact Info 4	40
40	Alpha	Contact Info 5	40
41	Alpha	Contact Info 6	40
42	Alpha	DQ Contact Info 1	40
43	Alpha	DQ Contact Info 2	40
44	Alpha	DQ Contact Info 3	40
45	Alpha	DQ Contact Info 4	40
46	Alpha	DQ Contact Info 5	40
47	Alpha	DQ Contact Info 6	40
48	Alpha	Check Payable To	40
49	Alpha	Service Address 1	40
50	Alpha	Service Address 1	40
51	Alpha	Service Address 1	40
52	Alpha	Negative Amortization Flag (1=True)	1
53	Number	Print Federal Late Charge Message (1=True)	1

-----  
\* Not Used. Full message appears in fields 17-20

When a loan is current (no payment is overdue), Episys offsets the partial payment amount, or unapplied amount, from the current standard payment breakdown listed under Explanation of Amount Due in the order of the loan's payment application method (PAM) field value.

Example:

- PAM = Standard
  - First to Escrow (until 0.00)
  - Second to Late Charges (until 0.00)
  - Third to Interest (until 0.00)
  - Fourth to Principal (until 0.00)
- 
- Standard payment amount = \$1,200.00
  - Partial/unapplied amount = \$1,000.00
  - Amount Due, Explanation of Amount Due, and Total Amount Due = \$200.00

Periodic Mortgage Statements (partial payment or unapplied partial payment amount)

Explanation of Amount Due	Standard Breakdown	Modified due to partial or unapplied payment
Principal	125.00	125.00
Interest	825.00	75.00
Escrow	250.00	0.00
Total Fees and Charges	0.00	0.00
Total Amount Due	\$1,200.00	\$200.00

The PAM applies to fields 29-33.

## 586 Periodic Mortgage Recent Activity History

=====			
Record: Periodic Mortgage Recent Activity History			
Record ID: 586			
=====			
Field ID	Type	Description	Max Len
-----			
01	Date	Payment Due Date	8
02	Number	Payment Made on Time (1=true)	1
03	Number	Full Payment Made (1=true)	1

04	Date	Date Payment Made	8
05	Money	Amount of payment	17
06	Number	Current Payment (1=true)	1
07	Money	Total Amount Due	17
08	Date	Date of Delinquency Check	8
09	Number	DQ Days	4
10	Money	Postponed Late Charges	17
11	Money	Unpaid Billed Fees	8
12	Money	Unpaid Escrow	4

Note: This record repeats for each line of recent account history

## 597 Loan OVL Service Revocation Disclosure

Record: Closed Loan Line

Record ID: 597

Field ID	Type	Description	Max Len
01	Money	OVL Fee	17
02	Alpha	Print "APR Info"	1
03	Alpha	Institution Phone	10
04	Alpha	Institution Address	30
05	Alpha	Institution Extra Address	30
06	Alpha	Institution City	20
07	Alpha	Institution State	10
08	Alpha	Institution Zip Code	10
09	Alpha	Institution Website	40
10	Alpha	Print Add'l Rev Discl Indicator	1
11	Alpha	Print Write Us Info	1

## 598 Closed Loan Line

Record: Closed Loan Line			
Record ID: 598			
Field ID	Type	Description	Max Len
01	Date	Loan closed date	8
02	Alpha	Loan ID	4
03	Alpha	Loan description	30
04	Number	Loan Type	4
05	Number	Loan Branch	2

Important: When a student loan is closed, this record is generated. Please contact your statement vendor to make sure that modifications have been made to this record to maintain compliance.

## 599 Loan Ending Balance Line

Record: Loan Ending Balance Line				
Record ID: 599				
Field ID	Type	Description		Max Len
01	Date	Statement period ending date		8
02	Alpha	Ending balance description		20
03	Money	Ending balance		17
04	Alpha	Ending regular balance description		20
05	Money	Ending regular balance		17
06	Alpha	Ending promo 1 balance description		20
07	Money	Ending promo 1 balance		17
08	Alpha	Ending promo 2 balance description		20
09	Money	Ending promo 2 balance		17
10	Alpha	Total Aggregate Amount Paid Description		40
11	Money	Total Aggregate Amount Paid		17

12	Alpha	Total Interest Paid Description	40
13	Money	Total Interest Paid	17
14	Money	Total Late Charge Paid	17
15	Money	Total Principal Paid	17

Important: When a student loan is closed, this record is generated.  
Fields 10 – 15 are required for compliance. Please contact your statement vendor to make sure that modifications have been made to this record to maintain compliance.

600 Other Account Information (MC Mortgage Loan)

Record: Other Account Information (MC Mortgage Loan)			
Record ID: 600			
Field ID	Type	Description	Max Len
01	Alpha	Description	20
02	Money	Balance	17
03	Money	Available/DQ amount	17
04	Date	Due date	8
05	Money	Payment	17

601 Other Account Information (MC Mortgage Loan History)

Record: Other Account Information (MC Mortgage Loan History)			
Record ID: 601			
Field ID	Type	Description	Max Len
01	Date	Transaction Date	8
02	Alpha	Transaction Code	2
03	Money	Transaction Amount	17
04	Alpha	Reversal Flag	1
05	Money	Interest Paid	17
06	Money	Principal Paid	17
07	Money	Escrow Paid	17
08	Money	Partial Paid	17
09	Money	Late Charge Paid	17
10	Money	Interest Paid YTD	17

Important: This information is from Note records with a Note Code of (3) MC History created by running a special MC History Inquiry edit that converts an MC transaction history file into Account Note records. Mortgage Computer Note records that would normally show up on statements when the response to the Print Other Account Info prompt is Y also show up in the data only statement file. Episys does not output Note records if the answer to the Print Other Account Info prompt is N, even if the response to the Account Tracking Types prompt includes the MC tracking type.

605 Other Account Information (FICS)

Record: Other Account Information (FICS)			
Record ID: 605			
Field ID	Type	Description	Max Len
01	Alpha	Description	40
02	Money	Balance	17
03	Money	Current Late Charges	17
04	Date	Due date	8
05	Money	Total Payment Amount	17

606 Other Account Information (FICS History)

=====				
Record:	Other Account Information (FICS History)			
Record ID:	606			
=====				
Field ID	Type	Description	Max Len	
-----				
01	Date	Transaction Date	8	
02	Alpha	Transaction Code	4	
03	Money	Transaction Amount	17	
04	Money	Interest Paid	17	
05	Money	Principal Paid	17	
06	Money	Escrow Paid	17	
07	Money	Escrow balance	17	
08	Money	Late Charge Paid	17	
-----				

Important: This information is from Note records with a Note Code of (4) FICS History created by running a special FICS History Inquiry edit that converts an FICS transaction history file into Account Note records. For information on this edit run, contact Symitar Support. FICS Note records that would normally show up on statements when the response to the Print Other Account Info prompt is Y also show up in the data only statement file. Episys does not output Note records if the answer to the Print Other Account Info prompt is N, even if the response to the Account Tracking Types prompt includes the FICS tracking type.

## 610 Other Account Information (Other Loan)

=====				
Record:	Other Account Information (Other Loan)			
Record ID:	610			
=====				
Field ID	Type	Description	Max Len	
-----				
01	Alpha	Description	40	
02	Money	Balance	17	
03	Money	Available/DQ amount	17	
04	Date	Due date	8	
05	Money	Payment	17	
=====				

## 615 FDR Credit Card Status

Record: FDR Credit Card Status				
Record ID: 615				
Field ID	Type	Description	Max Len	
01	Alpha	Card Number	40	
02	Alpha	Block Code	40	
03	Alpha	Reclass Code	40	
04	Alpha	Description	40	
05	Money	Balance	17	
06	Money	Available	17	
07	Money	Credit Limit	17	
08	Money	Last Payment Amount	17	
09	Money	Next Payment Amount	17	
10	Number	Card/Loan Type	11	
11	Number	Statement Group	11	
12	Date	Last Payment Date	8	
13	Date	Next Payment Date	8	
14	Date	Expiration Date	8	
15	Date	Processors Update Date	8	
16	Date	Statement Cutoff Date	8	
17	Date	Prev Cutoff Date	8	

## 620 Other Account Information (Portfolio Stock)

=====				
Record:	Other Account Information (Portfolio Stock)			



Record ID: 620

Field ID	Type	Description	Max Len
01	Alpha	Description	40
02	Alpha	Ticker Symbol	4
03	Number	Number of Whole Shares	11
04	Number	Number of 10000th Partial Shares	11

630 Account Level Tracking Record, 640 Share Level Tracking Record, 650 Loan Level Tracking Record, 660 External Loan Level Tracking Record

Record: Account Level Tracking Record  
Record ID: 630

Record: Share Level Tracking Record  
Record ID: 640

Record: Loan Level Tracking Record  
Record ID: 650

Record: External Loan Level Tracking Record  
Record ID: 660

Field ID	Type	Description	Max Len
01	Number	Tracking Type	2
02	Alpha	ID	4
03	Number	ID Type	1
04	Number	User ID	4
05	Date	Last FM Date	8
06	Date	Creation Date	8
07	Number	Creation Time	4
08	Date	Expiration Date	8
09	Number	Tracking Code	2
10	Number	User Number 01	11
11	Number	User Number 02	11
12	Number	User Number 03	11
13	Number	User Number 04	11
14	Number	User Number 05	11
15	Number	User Number 06	11
16	Number	User Number 07	11
17	Number	User Number 08	11
18	Number	User Number 09	11
19	Number	User Number 10	11
20	Alpha	User Char 01	40
21	Alpha	User Char 02	40
22	Alpha	User Char 03	40
23	Alpha	User Char 04	40
24	Alpha	User Char 05	40
25	Alpha	User Char 06	40
26	Alpha	User Char 07	40
27	Alpha	User Char 08	40
28	Alpha	User Char 09	40
29	Alpha	User Char 10	40
30	Money	User Amount 01	17
31	Money	User Amount 02	17
32	Money	User Amount 03	17
33	Money	User Amount 04	17
34	Money	User Amount 05	17
35	Money	User Amount 06	17
36	Money	User Amount 07	17
37	Money	User Amount 08	17
38	Money	User Amount 09	17
39	Money	User Amount 10	17
40	Number	User Code 01	11
41	Number	User Code 02	11
42	Number	User Code 03	11
43	Number	User Code 04	11
44	Number	User Code 05	11
45	Number	User Code 06	11
46	Number	User Code 07	11

47	Number	User	Code	08	11
48	Number	User	Code	09	11
49	Number	User	Code	10	11
50	Date	User	Date	01	8
51	Date	User	Date	02	8
52	Date	User	Date	03	8
53	Date	User	Date	04	8
54	Date	User	Date	05	8
55	Date	User	Date	06	8
56	Date	User	Date	07	8
57	Date	User	Date	08	8
58	Date	User	Date	09	8
59	Date	User	Date	10	8
60	Rate	User	Rate	01	8
61	Rate	User	Rate	02	8
62	Rate	User	Rate	03	8
63	Rate	User	Rate	04	8
64	Rate	User	Rate	05	8
65	Rate	User	Rate	06	8
66	Rate	User	Rate	07	8
67	Rate	User	Rate	08	8
68	Rate	User	Rate	09	8
69	Rate	User	Rate	10	8
70	Number	User	Number	11	11
71	Number	User	Number	12	11
72	Number	User	Number	13	11
73	Number	User	Number	14	11
74	Number	User	Number	15	11
75	Number	User	Number	16	11
76	Number	User	Number	17	11
77	Number	User	Number	18	11
78	Number	User	Number	19	11
79	Number	User	Number	20	11
80	Alpha	User	Char	11	40
81	Alpha	User	Char	12	40
82	Alpha	User	Char	13	40
83	Alpha	User	Char	14	40
84	Alpha	User	Char	15	40
85	Alpha	User	Char	16	40
86	Alpha	User	Char	17	40
87	Alpha	User	Char	18	40
88	Alpha	User	Char	19	40
89	Alpha	User	Char	20	40
90	Money	User	Amount	11	17
91	Money	User	Amount	12	17
92	Money	User	Amount	13	17
93	Money	User	Amount	14	17
94	Money	User	Amount	15	17
95	Money	User	Amount	16	17
96	Money	User	Amount	17	17
97	Money	User	Amount	18	17
98	Money	User	Amount	19	17
99	Money	User	Amount	20	17

631 Account Level Tracking Record (Continuation), 641 Share Level Tracking Record (Continuation), 651 Loan Level Tracking Record (Continuation), 661 External Loan Level Tracking Record

Important: The number of user-defined fields for each data type in a Tracking record is 10 to 20, but for those fields that did not fit in record types 630, 640, and 650 in the Statement Data Only Format, continuation record types 631, 641, and 651 report tracking fields 11 through 20 for codes, dates, and rates. Because the Data Only Statement format only allows field numbers up to 99, these continuation records will handle the overflow.

```
=====
Record:    Account Level Tracking Record (Continuation)
Record ID: 631
=====
Record:    Share Level Tracking Record (Continuation)
Record ID: 641
=====
Record:    Loan Level Tracking Record (Continuation)
Record ID: 651
```

=====			
Record: External Loan Level Tracking Record (Continuation)			
Record ID: 661			
=====			
Field ID	Type	Description	Max Len
-----			
01	Number	Tracking Type	2
02	Alpha	ID	4
03	Number	ID Type	1
04	Number	User ID	4
05	Date	Last FM Date	8
06	Date	Creation Date	8
07	Number	Creation Time	4
08	Date	Expiration Date	8
09	Number	Tracking Code	2
10	Number	User Code 11	11
11	Number	User Code 12	11
12	Number	User Code 13	11
13	Number	User Code 14	11
14	Number	User Code 15	11
15	Number	User Code 16	11
16	Number	User Code 17	11
17	Number	User Code 18	11
18	Number	User Code 19	11
19	Number	User Code 20	11
20	Date	User Date 11	8
21	Date	User Date 12	8
22	Date	User Date 13	8
23	Date	User Date 14	8
24	Date	User Date 15	8
25	Date	User Date 16	8
26	Date	User Date 17	8
27	Date	User Date 18	8
28	Date	User Date 19	8
29	Date	User Date 20	8
30	Rate	User Rate 11	8
31	Rate	User Rate 12	8
32	Rate	User Rate 13	8
33	Rate	User Rate 14	8
34	Rate	User Rate 15	8
35	Rate	User Rate 16	8
36	Rate	User Rate 17	8
37	Rate	User Rate 18	8
38	Rate	User Rate 19	8
39	Rate	User Rate 20	8
-----			

## 690 Reg Z Loan Totals Information

Important: This record is only created for an account on which a loan has closed under the following conditions during the calendar year:

- The statement group in the closed Loan record matches the statement group for which you are cutting off and generating statements.
- The closed loan has already had its final statement issued (first statement after Close Date).
- There is at least one other open Loan record on the account.

=====			
Record: Reg Z Loan Totals Information			
Record ID: 690			
=====			
Field ID	Type	Description	Max Len
-----			
01	Alpha	Loan ID	4
02	Number	MFOEL ID	2
03	Money	Interest Paid Year To Date	17
04	Money	Stmt Fees Year To Date	17
-----			

## 700 Share Summary Record

Record: Share Summary Record			
Record ID: 700			
Field ID	Type	Description	Max Len
01	Char	Description	30
02	Money	Ending Balance	17

701 Loan Summary Record

=====			
Record:		Loan Summary Record	
Record ID:		701	
=====			
Field ID	Type	Description	Max Len
-----			
01	Char	Description	30
02	Money	Ending Balance	17
=====			

800 Beginning Loan Segment Line

=====			
Record:		Beginning Loan Segment Line	
Record ID:		800	
=====			
Field ID	Type	Description	Max Len
-----			
01	Date	Statement period starting date	8
02	Alpha	Loan Segment ID	4
03	Alpha	Loan Segment description	30
04	Alpha	Beginning balance description	20
05	Money	Beginning balance	17
-----			

898 Closed Loan Segment Line

Record: Closed Loan Segment Line			
Record ID: 898			
Field ID	Type	Description	Max Len
01	Date	Loan Segment closed date	8
02	Alpha	Loan Segment ID	4
03	Alpha	Loan Segment description	30

899 Loan Segment Ending Balance Line

=====			
Record:	Loan Segment Ending Balance Line		
Record ID:	899		
=====			
Field ID	Type	Description	Max Len
-----			
01	Date	Statement period ending date	8
02	Alpha	Ending balance description	20
03	Money	Ending balance	17
-----			

Additional Information

Subtopics

- [Records and Fields Suppressed in Periodic Mortgage Statements \(Data Only\)](#)  
When the Statement Generation batch program generates statements in data only format, many data only statement records and fields do not apply to periodic mortgage statements and are suppressed.

Parent Topics

- [File Formats](#)
- [Statements & Statement Reports](#)

Related Concepts

- [Payment Application Methods](#)
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