Information
Sections and Fields may appear in the file conditionally based on Statement Controls setup in the Phoenix System Administration module. Basically not all values will be in the file for all statements.
Page breaks will appear in the file. These are to be ignored.
Blank lines may appear in the file. These are to be ignored.
The Name of the Flat File with have the Julian date format.
Some sections/fields may be overlapped. Example : Sections 200 and 300. This is in line with the way the statement data appears in the actual statement file (Text Layout output).
Section 100 indicates the beginning of a new Statement (regardless of being combined).
Sections that can have multiple records (per account) and may also repeat (per statement) for combined statements. Example: Section 500 Transaction Information can have multiple records per account. The whole section can also repeat multiple times based on the number of accounts on a combined statement.

Legend	
Delimiter	A delimiter of >> will be used to separate Record Id, Field and Value.
Alpha	Alphanumeric/character text.
Date	A date field in the format of *MM/DD/YYYY OR MM/DD/YY*.
Date Time	A field in the format of *MM/DD/YYYY HH:MM:SS.NNN*.
Money	A field containing a money value. There will be two positions after the decimal point. It will be in the format of *NNN,NNN,NNN.NN*. The field length will vary. Negatives will be displayed with a leading -.
Numeric	A field containing a number value. There will be no positions after the decimal point. It will be in the format of *N*. The field length will vary.
Percent	A field containing a percent value. There could be upto three positions after the decimal point. It will be in the format of *NNN.NNN%*. The field length may vary.

Record Identifier	Field	Description	Data Type	Notes
**Record 100- Institution Information (Appears ONCE For Each New Statement/Combined Statement)**			
100	01	Institution Name	Alpha(40)	Record Identifier 100_01 repeats only when a new record begins.
	02	Branch Name	Alpha(40)	
	03	Branch Address Line 1	Alpha(40)	
	04	Branch Phone	Alpha(14)	
	05	Branch Address Line 2	Alpha(40)	
	06	Branch Fax	Alpha(14)	
	07	Branch Location (City, State, ZIP)	Alpha(50)	
**Record 200 - Statement Information (Overlaps With 300)**			
200	01	Statement Type	Alpha(18)	Example: PERIODIC STATEMENT
	02	Statement Date	Alpha(12)	Statement Process Date Example: Mar 26, 2009
	03	Statement Period	Alpha(28)	Example: Mar 01, 2009 to Mar 26, 2009
	04	Statement Period Days	Alpha(12)	Example: (26 Days)
	05	Statement Marketing Message	Alpha(255)	Multiline Marketing Message (255 variable character string)
	06	Ending Balance Statement Date	Date	Example: Ending Balance as of MM/DD/YY
	07	Beginning Balance Statement Date	Date	Example: Beginning Balance as of MM/DD/YY
	08	Last Statement Ending Balance	Money	Indicates previous or last statement ending balance.
	09	Combine Statement Id	Numeric	
	10	Statement Delivery Method	Alpha(5)	Example: Email, Print, Both
	11	Statement Address Mail Code	Alpha(1)	Values from mail_code column in table ad_rm_mail_code
**Record 300 - Customer Information (Overlaps With 200)**			
300	01	Customer Name	Alpha(40)	
	02	Customer Address Line 1	Alpha(40)	
	03	Customer Address Line 2	Alpha(40)	
	04	Customer Address Line 3	Alpha(40)	
	05	Customer City	Alpha(25)	
	06	Customer State	Alpha(5)	
	07	Customer Zip	Alpha(10)	
	08	Customer Country Code	Alpha(4)	Example: USA
	10	Banker	Alpha(40)	Example: Phoenix Banker
	12	TIN Type	Alpha(5)	Example: SSN, EIN
	13	TIN	Alpha(15)	
	15	Customer Type	Alpha(11)	This field will be present with a value of Personal for a Personal customer. For a NonPersonal customer the field will not be present.
	16	Customer Name 2	Alpha(40)	
	17	Hold Statement	Alpha(1)	Example: Y, N
	18	Rim Number	Numeric	Example: 1234

	19	Relationship Pricing Package	Alpha(40)	Example: Gold, Employee
**Record 400 - Account Information (Repeats For Combined Statements)**			
400	01	Acct Type	Alpha(3)	For Combined Statements, the **first** occurrence of 400_01 indicates 'Lead Account Type'. Subsequent 400_01 occurrences, within record identifier 100_01, is indicative of a combined account relationship (i.e., subordinate type to the lead type).
	02	Account Number	Alpha(12)	For Combined Statements, the **first** occurrence of 400_02 indicates 'Lead Account Number'. Subsequent 400_02 occurrences, within record identifier 100_01, is indicative of a combined account relationship (i.e., a subordinate number to the lead number).
	03	Product Class Description	Alpha(30)	
	04	Account Description	Alpha(30)	
	05	Account Nickname	Alpha(40)	
	06	Account Title 1	Alpha(40)	
	07	Account Title 2	Alpha(40)	
	09	Enclosures #	Numeric	
	12	Additional Titles	Alpha(40)	Values from gb_addition_titles
	13	Collateral	Alpha(30)	Up to 2 collateral records can appear, if None, display N/A else 400>>13>>Collateral Description 1>> 400>>13>>Collateral Description 2>>
**Record 500 - Account Summary (Repeats For Combined Statements)**			
500	03	Deposits and Other Credits	Money	
	05	Yield Earned	Percent	Example: 1.51%
	06	Interest Paid YTD	Money	
	07	Interest Earned	Money	
	08	Average Balance	Money	
	09	Number of Days	Numeric	
	10	Charges And Fees	Money	
	11	Checks and Other Debits	Money	
	12	Reg DD APY Earned Message	Alpha(100)	The message is defined in System Administration Statement Controls.
	27	Current Balance	Money	
	28	CD Maturity Date	Date	
	31	Loan Payment Due Date	Date	
	32	Loan Payment Amount	Money	
	33	Loan Payment Amount Message Line One	Alpha	Example: Amount Enclosed: _____
	34	Loan Payment Amount Message Line Two	Alpha(61)	Example: A payment will be made on <date variable> from <acct_type - acct_no> .
	37	Redisclosure Date Range	Alpha(18)	Example: This account statement period is Mar 02, 2009 to Mar 26, 2009 **Only Date provided**.
	38	Redisclosure Period Days	Alpha(12)	Example: (25 days)

	39	Glance Account Number	Alpha(12)	
	40	Glance Description	Alpha(40)	
	41	Glance Interest YTD	Money	
	42	Glance Current Balance	Money	
	44	Non Combine Number of Rolled Charges	Numeric	
	45	Non Combine Charge Description	Alpha(40)	
	46	Non Combine Charge Amount	Money	
	47	Combine Charge Description	Alpha(30)	
	48	Combine Charge Amount	Money	
	49	Combine Charge Count	Numeric	
	50	Combine Charge Earn Description	Alpha(77)	
	51	OELP Description (Open Ended Lending Program)	Alpha(24)	
	52	OELP Account Type	Alpha(3)	
	53	OELP Account Number	Alpha(12)	
	54	OELP Title1	Alpha(40)	
	55	OELP Title2	Alpha(40)	
	56	Print Titles	Alpha(1)	
	57	OELP Associate Account Type	Alpha(3)	
	58	OELP Associate Account Number	Alpha(12)	
	59	OELP Associate Nick Name	Alpha(40)	
	60	Loan Statement Period Days	Numeric	If the loan account is part of a combined statement relationship, indicates the number of days in the Loan statement period.
	62	Loan Amount	Money	
	63	Loan Previous Balance Date	Date	Example: Previous Balance as of MM/DD/YY
	64	Loan Last Statement Ending Balance	Money	Loan balance as of last or previous statement
	65	Loan Available Balance	Money	
	66	Loan Principal Payment PTD	Money	
	67	Loan Escrow Line 3 Label	Alpha(14)	Example: 'Escrow Balance'
	68	Loan Escrow Balance Line 3 Data	Money	
	69	Loan Other Credits PTD	Money	
	70	Loan Deferred Principal Line 4 Label	Alpha(18)	Example: 'Deferred Principal'
	71	Loan Deferred Principal Line 4 Data	Money	
	72	Loan Advance PTD (Advances (+))	Money	
	73	Loan Unapplied Funds Line 5 Label	Alpha(15)	Example: 'Unapplied Funds'
	74	Loan Unapplied Funds Line 5 Data	Money	
	76	Other Debits PTD	Money	

	77	Loan Annual Percentage Rate (APR)	Percent	Example Format: 7.000% When appl_type = "LOC", there will be no value in this tag. The APR will be disclosed in Record 603 Interest Charge Calculation section. When appl_type != "LOC", this tag will contain the current interest rate at the time the file is generated.
	78	Loan Statement Period Ending Balance	Money	
	79	Loan Past Due Date	Date	
	80	Loan Past Due Amount	Money	
	81	Loan Payment Due Date	Date	
	82	Loan Next Payment Amount	Money	
	83	Loan Total Amount Due	Money	Includes past due amount plus current payment amount
	84	Loan Late Payment Date	Date	Indicates the date when a late fee is triggered. Example: **Late Payment Warning**: If we do not receive your payment by MM/DD/YYYY, you may have to pay a late fee of $0.00. Note: the late fee amount is stored in 500.85. This is used with Reg Z.
	85	Loan Late Payment Charge Amount	Money	This is used with Reg Z.
	94	YTD Withholding	Money	
	95	YTD Penalties	Money	
	96	YTD Finance Charges	Money	
	97	YTD Late Charges	Money	
	98	Loan Ending Balance Statement Date	Date	
**Record 600 - Account Charges and Overdrafts (Multiple Records) (Repeats For Combined Statements)**			
**Reg DD - Section 600 contains information for Reg DD.**			
600	03	Total Overdraft Fees For This Period	Money	
	04	Total Overdraft Fees YTD	Money	
	05	Total Returned Items Fees this period	Money	
	06	Total Returned Items Fees YTD	Money	
**Record 601 - Loan Account Fees (Repeats For Combined Statements)**			
**Reg Z - Section 601 includes any charge (i.e. a Phoenix charge code), late fees, extension fees (TC 309 and 311), assessments of pass thru (e.g. insurance protection). Additionally the YTD for all fees (600.07) is also in this section. 600.07 will only be shown once.**			
601	01	Loan Fees Date	Date	
	02	Loan Fees Amount	Money	
	03	Loan Fees Account Number	Alpha(18)	Example: ELC - 123456789012
	04	Loan Fees Description	Alpha(40)	
	05	Total Loan Fee Amount For This Period	Money	
	06	No Activity Message	Alpha(65)	Example: No Activity This field will not be shown more than once for an account.

	07	Total Fee Charged YTD	Money	This field will not be shown more than once for an account.
**Record 602 - Loan Account Interest Charged (Repeats For Combined Statements)**
**Reg Z - Section 602 is the interest charged during the period. There will only be one line item in this section per account.**
602	01	Loan Interest Date	Date	
	02	Loan Interest Amount	Money	
	03	Loan Interest Account Type and Account Number	Alpha(18)	Example: ELC - 123456789012
	04	Loan Interest Description	Alpha(15)	
	05	Total Interest For This Period	Money	
	06	No Activity Message	Alpha(65)	Example: No Activity
	07	Total Interest Charged YTD	Money	
	08	Note on Interest	Alpha(255)	Example: ** Balance(s) Subject to Interest Rate. We figure the interest charge on your account by applying the periodic rate to the daily balance of your account for each day in the billing cycle.
				Note: Field 602.09 needs to be appended to the field 602.08 as it is a single continuous text split into 2 fields.
	09	Note on Interest	Alpha(255)	Example: To get the daily balance we take the beginning balance of your account each day add any new [purchases/advances/fees] and subtract [any unpaid interest or other finance charges and] any payments or credits. This gives us the daily balance.
				Note: Field 602.09 needs to be appended to the field 602.08 as it is a single continuous text split into 2 fields.
**Record 603 - Interest Charge Calculation (Repeats For Combined Statements)**
**Reg Z - Section 603 includes the APR, the variable rate indicator, the average balance subject to the APR, and interest charge for any interest rate changes (TC 955) for the given period. If no rate changes during the period, a record will be included for the APR in effect for the period.**
603	01	Type of Balance	Alpha(12)	Value will always be = "All Balances"
	02	Annual Percentage Rate (APR)	Percent	Example Format: 7.000%
	03	Variable Rate Indicator	Alpha(3)	If this is an adjustable rate, then the value = '(v)', otherwise blank.
	04	Balance Subject to Interest rate	Money	Loan's running balance associated with the Annual Percentage Rate
	05	Interest Charge	Money	The interest accrued for the APR on the Balance Subject to Interest rate
**Record 700 - Account Transaction information (Multiple Records, NOT All Fields Appear For All Statements Based On Controls) (Repeats For Combined Statements)**
700	01	Date	Alpha(5) / Date	With Flat File Output from STM500 the datatype will be Alpha(5). With Flat File Output from STM510 the datatype will be Date.

	02	Check#	Alpha(10)	Example: 1234567890
	03	Description	Alpha(206)	
	04	Amount	Money	
	05	Balance	Money	
	06	Credit/Debit Indicator	Alpha(2)	Example: DR Example: CR
	07	No Activity Message	Alpha(65)	Appears Conditionally based on activity. Example: There was no activity for this account during the reported period. This field will not be shown more than once for an account.
	08	Origin Description	Alpha(24)	
	09	Loan Transaction Count	Numeric	The zero value implies that there was no activity for this account during the reported period.
	10	Loan Transaction Effective Date	Date	
	11	Origin ID	Numeric	Values from origin_id column in pc_origin table
	12	Channel ID	Numeric	Values from channel_id column in pc_channel table
	13	Posting Date Time for transactions	Date Time	Indicates both the actual date and time the transaction was inserted into the Phoenix database. This does not represent the date and time the account holder performed their transaction.
	14	Loan Principal Amount	Money	Indicates the portion of the payment applied to principal balance. When a TC- 300 Payment Auto Split or a TC- 301 Payment Auto Split Pay to Zero, posts to a loan account, the system, satisfies components (i.e. Principal, Interest, Escrow, Pass Thru, Late Fees, Loan Fees) in the order configured in System Administrator Payment Posting Priority.
	15	Loan Interest Amount	Money	Indicates the portion of the payment applied to interest.
	16	Loan Late Fee Amount	Money	Indicates the portion of the payment applied to late fees.
	17	Loan Fee Amount	Money	Indicates the portion of the payment applied to loan fees.
	18	Loan Escrow Amount	Money	Indicates the portion of the payment applied to escrow.
	19	Loan Pass Through Amount	Money	Indicates the portion of the payment applied to pass thru.
	20	Loan Local Tax Amount	Money	Indicates the portion of the payment applied to local tax.
	21	Loan State Tax Amount	Money	Indicates the portion of the payment applied to state tax.
		**Record 800 - Account Check Information (Multiple Records. Appears Based On Controls, Repeats) (Repeats For Combined Statements)**		
800	01	Date	Alpha(5)	Example : 03/27 (Format MM/DD)
	02	Check#	Alpha(12)	Example: 1234567890^* ^ and * will appear conditionally as per legend.
	03	Amount	Money	
	05	No Activity Message	Alpha(65)	Appears conditionally based on activity. This field will not be shown more than once for an account.
	06	Caret Legend	Alpha(32)	^ Indicates an Electronic Check. This field will not be shown more than once for an account.
	07	Star Legend	Alpha(46)	* Indicates a break in the Check number order. This field will not be shown more than once for an account.

		Record 900 - Account Daily Balance (Multiple Records. Appears Based On Controls) (Repeats For Combined Statements)		
900	01	Date	Alpha(5)	Example : 03/27 (Format MM/DD)
	02	Balance	Money	