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Statement Extract (MM_STMXT) Batch Application

(current as of DNA 4.4.1.0)

Revision Date	Description of Change
7-22-14	Added Full Check Number field with a 22-character limit to the following records: • Deposit Account Transaction Detail (2500) record, at position 371 • Checking Detail Transaction (3000) record, at position 102 • Check Image (3050) record, at position 82 • Loan Detail Transaction (4100) record, at position 355 • Master Line Sub-Loan Detail Transaction (4600) record, at position 372
8-22-14	Clarified the creation and use of the Statement Delivery Code user field in the Introduction.
8-26-14	Removed references to inactivating the existing Check Number field with the installation of DNA 4.1 from the 2500, 3000, 3050, 4100, and 4600 records. The Check Number field will remain active even after DNA 4.1 is installed.
10-1-14	*For Canadian institutions only*. Added the Language Code (LCODE) field to the Statement Date (0000) record and the Language Format (LANG) parameter to the report. DNA MCE 4.0.6 must be installed.
3-2-15	Added the Service Charge Waiver Detail (SCWD) variable to the Statement (STMT) Calculation Type table in the Variables Used with MM_STMXT section.

Revision Date	Description of Change
3-15-16	Added the Include 1020/1025 Record Types (PO14) variable to the Statement Processing (STPR) Calculation Type table in the Variables Used with MM_STMXT section. Added the Account Owner Name and Address (1020) and Account Owner ZIP Code (1025) records to the Statement Extract (MM_STMXT.TXT) Record Layouts section.
8-9-16	Removed the requirement of an authorization key. DNA 4.2.3.0 must be installed.
4-6-17	Updated descriptions for the Average Daily Balance, Number of Days, and APR for Rate fields in both the Loan Account Summary (4000) and Master Line Sub-Loan Account Summary (4500) records. In both the Loan Account Interest Summary (4050) and Master Line Sub-Loan Account Interest Summary (4550) records, changed the Annual Percentage Rate field name *to* Interest Rate.
7-13-17	When the number of primary accounts processed and number of statements generated are not the same, the excluded accounts are displayed at the end of the LIS file with an activity error message. DNA 4.3.2.0 must be installed.
11-27-17	Added the Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) report, which is run as a post-process of MM_STMXT.

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Introduction

Overview

The Statement Extract (MM_STMXT) batch application generates an extract file with comprehensive information for statements. In addition to standard statement information, the MM_STMXT produces information for new accounts, additional credit line and allotment information in the Loan Account Summary record, and master line sub loan records. The extract is comprised of several fixed length record types for ease of printing.

Variables located under the following calculation types control the type of information included in the extract:

- Statement
- Statement Processing
- Loan Bill
- Required Available Balance
- Avg Neg Collected Balance Service Charge
- Negative Amortization

These variables are described in the Variables Used with MM_STMXT section of this document.

Detailed information on running the report, including its parameters, is included in the Statement Extract (MM_STMXT) Report section of this document.

The output is described in the Statement Extract (MM_STMXT) Record Layouts section of this document.

Post-Process Report for Dodd-Frank Accounts

The Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) report generates an extract file to provide additional records containing the information required in statements as a result of the Dodd-Frank Act and CFPB rules. This report is run as a post-process of MM_STMXT and provides the information for loans in product(s) with the Dodd Frank Mortgage Indicator (DFMI) variable set to **Y**.

Detailed information on running the report, including its parameters, is included in the Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) Report section of this document.

Records

The following records are available with the MM_STMXT Statement Extract File:

- 0000 - Statement Date
- 0001 - New Account
- 1000 - Name and Address
- 1005 - ZIP Code
- 1008 - Electronic Address
- 1010 - End of Name and Address
- 1050 - Branch Address

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- 1055 - Branch Zip Code
- 1060 - Branch End of Address
- 1500 - Statement Summary
- 2000 - Account Summary
- 2250 - Account Interest
- 2255 - Account Interest Detail
- 2260 - Reg DD Fee Summary Information
- 2500 - Deposit Account Detail
- 3000 - Checking Detail Transaction
- 3050 - Check Image
- 3100 - ATM Detail Transaction
- 3200 - Service Charge Transaction
- 3300 - Account Balance
- 3500 - Automated Settlement Transactions
- 4000 - Loan Account Summary
- 4050 - Loan Account Interest Summary
- 4100 - Loan Detail Transaction
- 4125 - Loan Return Payment Address
- 4150 - Historical APR
- 4175 - Loan Account Reg Z Information
- 4500 - Master Line Sub-Loan Account Summary
- 4550 - Master Line Sub-Loan Account Interest Summary
- 4575 - Master Line Sub-loan Account Reg Z Information
- 4600 - Master Line Sub-Loan Detail Transaction
- 8000 - Account Trailer
- 8900 - Statement Trailer
- 9000 - File Control
- 9999 - End of File

Notes:

- Inclusion of the following records is based on variable settings: 1008, 1500, 2255, 2260, 3000, 3050, 3100, 3200, 3300, and 3500. Refer to the Variables Used with MM_STMXT section for more information.
- The 1050, 1055, and 1060 records are included only when the Branch Addressing YN (BRAD) parameter = **Y**.
- The 4175 and 4575 records are included only when the Reg Z Open End Credit Product (RZOE) variable = **Y** and the Loan Activity Section Type (ACTP) variable = **5**.

Transaction Reporting Groups

The following transaction reporting groups control the transactions included in the MM_STMXT extract file output.

- STMT - Controls the transactions used for imaging
- STM2 - Controls the transactions used for transaction activity
- STX1 - Controls the transactions used to determine the amount of a loan advance
- ANLY - Controls the transactions counted when determining the account analysis summaries

Transactions can be linked to each transaction reporting group in the RtxnRptGrp system table using the procedure in the "RtxnRptGrp (Transaction Reporting Group or Rtxn Report Group)" DNA help topic.

Service Charge vs. Relational Pricing

The service charge information included in the MM_STMXT extract file is based on the method the institution uses to generate service charges. If the institution uses relational pricing, service charges and reversals (waived amounts) are shown separately. For institutions using service charging functionality, the service charge amount in the report is the net value.

Cycle Changes

A cycle may be changed at any time. If the IMMEDIATE CYCLE CHANGE checkbox is selected on the *Cycles* screen, MM_STMXT applies the new cycle immediately.

Statement Delivery Code User Field

If a statement delivery code is specified at the person or organization level through the Statement Delivery Code user field, the value is included in the New Account (0001) Record of MM_STMXT. Setting a delivery code value in the Statement Delivery Code user field at the person or organization level affects all accounts where the person or organization is the Tax Reported For owner. If the Statement Delivery Code user field is blank, the delivery method set on the *Cycles* screen at the account level is used. If both the Statement Delivery Code user field is blank and no delivery method is set on the *Cycles* screen at the account level, the delivery method is determined by your print vendor.

The institution must create the Statement Delivery Code user field using the standard procedures for establishing institution-defined user fields. Refer to the "User Fields" help topic for detailed instructions. The user field code for the Statement Delivery Code user field must be **STDL**, and the user field must be set to display at the person and organization level. The delivery code value specified through the Statement Delivery Code (STDL) user field cannot exceed four characters. For consistency between the Statement Delivery Code user field values and the delivery methods used for cycles, the STDL user field values should mirror the codes set up in the Delivery Method business table.

Note: STDL user field values are used for third-party vendor purposes only and are not used within the DNA system.

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MM_STMXT and Reg E Statements

The default setting for the ACCOUNT CYCLES REQUIRED checkbox on the *Application Manager* screen for the MM_STMXT batch application is selected. With the ACCOUNT CYCLES REQUIRED checkbox selected, the system requires an account cycle to be specified when running the report. However, Reg E statements do not use cycles; when running MM_STMXT for Reg E statements, the ACCOUNT CYCLES REQUIRED checkbox must be cleared.

To clear the checkbox, navigate to **System** > **Institution** > **Applications** and follow the steps below.

1. On the *Application Manager* screen,

a. Select **Batch Executable** from the APPLICATION TYPE dropdown list.

b. The screen refreshes and the applications display in the Applications grid.

c. Select **Statement Extract (MM_STMXT)** from the Applications grid and click **Edit**.

d. The **Edit Application** tab populates.

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2. On the **Edit Application** tab,

a. Clear the ACCOUNT CYCLE REQUIRED checkbox, indicating that account cycles are not required.

b. Click **Process**.

3. To return to the previous screen (if not displayed), click **Close**.

> **Caution!** No warning is raised if the ACCOUNT CYCLE REQUIRED checkbox is not selected for a batch job that typically uses cycles, and cycles are not linked to the application for the standard runs. Therefore, when running MM_STMXT for statements that use cycles, the institution must ensure cycles are linked to the MM_STMXT application prior to running the batch job.

Variables Used with MM_STMXT

Overview

The information included in the MM_STMXT extract file is based on the values for the variables associated with the MM_STMXT batch application. Some of the variables are set at the system level and others at the product level. These variables are described in this section. Refer to the "System Level Variables" and the "Product Level Variables" DNA help topics for detailed instructions on setting variables.

Overrides

The following tables indicate which system-level variables can be overridden at the product level. A product-level variable value can be overridden at the account level if the ACCOUNT OVERRIDE checkbox is selected on the *Variable Maintenance* screen at the product level.

Refer to the "System-Level Variables," "Product-Level Variables," or "Variables at the Account Level" DNA help topics for detailed instructions on setting variables or overrides.

Statement (STMT) Calculation Type

The following variables are set at the system level and cannot be overridden.

Code	Description	Initial Value	Data Type	Description of Value(s)
DPYN	Daily Periodic Rate YN	N	Yes/No	Indicates if the daily periodic rate displays for all loan accounts. **Y** = Daily periodic rate displays **N** = Daily periodic rate does not display
MGIN	Message Text Indicator	N	Yes/No	Indicates if the text specified in the Message Text (MSG) parameter is included in the Statement Date (0000) Record. **Y** = Include the message text **N** = Do not include the message text
RTCI	Returned Check Information YN	No	Yes/No	Indicates if returned check details are included with the Transaction Description in the Deposit Account Transaction Detail (2500) Record. **Y** = Include returned check information **N** = Do not include returned check information

Variables Used with MM_STMXT

Code	Description	Initial Value	Data Type	Description of Value(s)
SCWD	Service Charge Waiver Detail	2	Numeric	Indicates how assessed service charges and waived service charges are listed in the statement detail. **0** = Show Waivers in Detail. Assessed and waived charges are listed separately. **1** = Show Net Charge Only/Even if 0. The net of each assessed and waived charge is listed. **2** = Show Net Charge Only/Omit if 0. The net of each assessed and waived charge is listed unless the net charge is zero.
FLTP	Statement Sort Filetype	1	Numeric	Method used to sort the statements. **1** = Account Number **2** = Account Number and Check Count **3** = Pocket Number, Account Number, Check Count, space-filled, and 9-filled (15 accounts per line/record) **4** = Zero filled, Account Number, and Check Count **5** = BFST21, Account Number, Check Count, Statement Through Date, space-filled, and zero-filled **6** = ACS format **7** = Utica format **8** = FHLB Assigned Number format **9** = OSI Standard **10** = Wausau format **11** = OSI Standard with 16-digit "Short Number" **12** = Advanced Finance Systems format

Variables Used with MM_STMXT

Code	Description	Initial Value	Data Type	Description of Value(s)
TRDL	Transaction Detail	No	Yes/No	Indicates if the Balance Category description is included with the Transaction Description for the following transactions. • Charge Assessment (CHAS) • Charge Payment (CHRT) • Charge Waive (CHWV) • Simple Insurance Premiums (SINS) **Y** = Include the Balance Category description with the Transaction Description **N** = Do not include the Balance Category description
SDTD	Show Detail Transaction Desc	No	Yes/No	Indicates if additional transaction description information is included for Accounts Receivable Conversion (ARC) and Point-of-Purchase (POP) transactions. **Y** = ARC transaction descriptions include "Accounts Receivable Entry SERIAL #:" followed by the serial number. POP transaction descriptions include "SERIAL #:" followed by the serial number **N** = ARC and POP transactions do not include additional transaction information

Statement Processing (STPR) Calculation Type

The following variables are set at the system level. Overrides are allowed at the product level.

Code	Description	Initial Value	Data Type	Description of Value(s)
CKCD	Checks in Detail	1	Integer	Indicates how to display check information in the Deposit Account Transaction Detail (2500) record. **1** = Show the detail **2** = Do not show the detail **3** = Summarize completed checks; show detail for all others **4** = Summarize all checks
YPXX	Earnings Credit to Interest	N	Yes/No	**Y** = Include the earnings credit to interest **N** = Do not include credit to interest
HZIM	Horizontal Images	2	Text	Number of horizontal images per page
PDCB	Images - Debits/Credits/Both	D	Text	Indicates the type of images included. **D** = Include images for debits **C** = Include images for credits **B** = Include images for debits and credits **Note**: Used only for Statement Sort Filetype (FLTP) of **7** OR **10**.
PO08	Include 1008 record types	Y	Yes/No	**Y** = Generate the electronic address record **N** = Do not generate the electronic address record
PO14	Include 1020/1025 record types	N	Yes/No	**Y** = Generate the statement summary records **N** = Do not generate the statement summary records
PO01	Include 1500 record types	Y	Yes/No	**Y** = Generate the statement summary record **N** = Do not generate the statement summary record
PO02	Include 2255 record types	Y	Yes/No	**Y** = Generate the account interest record **N** = Do not generate the account interest record

Variables Used with MM_STMXT

Code	Description	Initial Value	Data Type	Description of Value(s)
PO03	Include 3000 record types	Y	Yes/No	**Y** = Generate the checking detail transaction record **N** = Do not generate the checking detail transaction record
PO04	Include 3100 record types	Y	Yes/No	**Y** = Generate the ATM detail transaction record **N** = Do not generate the ATM detail transaction record
PO05	Include 3200 record types	Y	Yes/No	**Y** = Generate the service charge transaction record **N** = Do not generate the service charge transaction record
PO06	Include 3300 record types	Y	Yes/No	**Y** = Generate the account balance record **N** = Do not generate the account balance record
PO07	Include 3500 record types	Y	Yes/No	**Y** = Generate the automated settlement transaction record **N** = Do not generate the automated settlement transaction record
XTIM	Include Image record(3050)YN	Y	Yes/No	**Y** = Include the Check Image (3050) record. **N** = Do not include the Check Image (3050) record.
LSRT	Linked Account Sort Order	None	Text	Open Solutions internal use only. Allows for control of the sort order of linked accounts.
MSRT	Master Line Account Sort Order	None	Text	Fiserv internal use only. Allows for control of the sort order of accounts linked to a master line account.
PIFB	Print Images Front/Back	F	Text	Indicates how print images are handled. **F** = Print front side of image only for all items **B** = Print front and back side of images for all items **C** = Print front only for debits and print front and back for credits **D** = Print front only for credits and print front and back for debits **Note**: Applies to Standard Statement Extract Record 2000 and Statement Sort Filetype (FLTP) of **7** or **10** only.
VTIM	Vertical Images	6	Text	Number of vertical images per page

Code	Description	Initial Value	Data Type	Description of Value(s)
YBAL	Yield Calculation Method	ACT	Text	Balance type used in the yield calculation. **ACT** = Use average daily balance **MJMI** = Balance type used based on the product's calculation balance type: • Use average daily balance if the product's calculation balance type is Actual (ACT) or Average (AVG) • Use average collected balance if the product's calculation balance type is Collected (COLL) • Use average collected interest balance if the calculation balance type is Collected For Interest Holds (COLI)

Loan Bill (BILL) Calculation Type

The following variables are set at the system level and overrides are allowed.

Code	Description	Initial Value	Data Type	Description of Value(s)
8APA	Adjustment Payment Amount	N	Yes/No	**Y** = Subtract unapplied amounts from the amount due **N** = Do not subtract unapplied amounts from the amount due
QAIN	Bill Error Address Indicator	N	Yes/No	**Y** = Include the bill error inquiry address information in the Loan Account Reg Z Information (4175) and Master Line Sub-Loan Account Reg Z Information (4575) records **N** = Do not include the bill error inquiry address information **Note**: The bill inquiry address is determined by the Bill Error Address Use Code (QAUC) variable.

Variables Used with MM_STMXT

Code	Description	Initial Value	Data Type	Description of Value(s)
QAUC	Bill Error Address Use Code	PRI	Text	This address use code defines which address is used as the bill error inquiry address in the Loan Account Reg Z Information (4175) and Master Line Sub-Loan Account Reg Z Information (4575) records. Address use codes are found on the AddrUse business table in DNA. **Note**: The Bill Error Address Indicator (QAIN) variable must be set to **Y**.
QPIN	Bill Error Phone Nbr Indicator	No	Yes/No	**Y** = Include the bill error inquiry phone number in the Loan Account Reg Z Information (4175) and Master Line Sub-Loan Account Reg Z Information (4575) records **N** = Do not include the bill error inquiry phone number **Note**: The bill error phone number is determined by the Bill Error Phone Use Code (QPUC) variable.
QPUC	Bill Error Phone Use Code	BUS	Text	This phone use code defines which phone number is used as the billing error inquiry phone number on the Loan Account Reg Z Information (4175) and Master Line Sub-Loan Account Reg Z Information (4575) records. Phone use codes are found on the PhoneUse business table in DNA. **Note**: The Bill Error Phone Nbr Indicator (QPIN) variable must be set to **Y**.
BAIN	Inst Address Indicator	Y	Yes/No	**Y** = Include the address as determined by the Inst Address Use Code (BAAU) variable in the Loan Return Payment Address (4125) record **N** = Do not include the address in the Loan Return Payment Address (4125) record **Note**: If the Inst Address-Use Branch (BABR) variable = **Y**, the account's branch address is used instead of the financial institution address.

Code	Description	Initial Value	Data Type	Description of Value(s)
BAAU	Inst Address Use Code	PRI	Text	This address use code defines which address is included in the Loan Return Payment Address (4125) record when the Inst Address Indicator (BAIN) variable = **Y**. Address use codes are found in the DNA AddrUse business table . **Note**: If the Inst Address-Use Branch (BABR) variable = **Y**, the account's branch address is used instead of the financial institution address.
BABR	Inst Address-Use Branch	N	Yes/No	**Y** = Use the address of the account's branch instead of the financial institution's address in the return portion. **N** = Use the address of the financial institution.
LPYN	LIP Indicator	N	Yes/No	**Y** = Calculate and include LIP balances **N** = Do not calculate and include LIP balances
ACTP	Loan Activity Section Type	5	Integer	Controls the format of the activity section of the bill. **5** = Required Reg Z information is generated for the Account Reg Z Information (4175) and Master Line Sub-Loan Account Reg Z Information (4575) records
NAYN	Print Negative Amort Info YN	N	Yes/No	**Y** = Calculate and include negative amortization information **N** = Do not calculate and include negative amortization information
CLRQ	Credit Line Box Required	Y	Yes/No	Indicates if the Credit Line box is included on loan bills and statements for loans and lines of credit. **Y** = The Credit Line box is included. **N** = The Credit Line box is not included.

Regulation DD STMT Section Control (RDCS) Calculation Type

The following variable is set at the system level and overrides are allowed.

Code	Description	Initial Value	Data Type	Description of Value(s)
RDDS	Overdraft Disclosure	N (Do Not Print)	Yes/No	**Y** (Print) = Include the Reg DD Fee Summary (2260) record **N** (Do Not Print) = Do not include the Reg DD Fee Summary (2260) record

Avg Neg Collected Balance Service Charge (VAAP) Product-Level Calculation Type

The following variable is set at the product level.

Code	Description	Initial Value	Data Type	Description of Value(s)
SCHD	Calc Schedule Number	None	Integer	Number of the calculation schedule used to determine the charge for having an average negative collected balance

Negative Amortization (NGAM) Product-Level Calculation Type

The following variable is set at the product level.

Code	Description	Initial Value	Data Type	Description of Value(s)
CPNA	Capitalize Neg Amort	N	Yes/No	**Y** = Capitalize negative amortization balances **N** = Do not capitalize negative amortization balances

Required Available Balance (URBA) Product-Level Calculation Type

The following variable is set at the product level.

Code	Description	Initial Value	Data Type	Description of Value(s)
SCHD	Calc Schedule Number	None	Integer	Number of the calculation schedule used for the account analysis credit

Regulatory - US (RGUS) Product-Level Calculation Type

The following variable is set at the product level.

Code	Description	Initial Value	Data Type	Description of Value(s)
RZOE	Reg Z Open End Credit Product	N	Yes/No	**Y** = Include the Account Reg Z Information (4175) and Master Line Sub-Loan Account Reg Z Information (4575) records for accounts in products where the Loan Activity Section Type (ACTP) variable = **5** **N** = Do not include the 4175 and 4575 records for any account

Reg Z Reportable Balance (RGZB) Product-Level Calculation Type

The following variable is set at the product level.

Code	Description	Initial Value	Data Type	Description of Value(s)
RZBL	Reg Z Reportable Balance YN	Y	Yes/No	**Y** = Transactions linked to the ZFEE transaction reporting group display in the Reg Z Fees section **N** = Transactions display in the general transactions section **Note**: Set the RZBL variable to **N** for balance types not reportable in the Reg Z Fees section.

Statement Extract (MM_STMXT) Report

Description

The Statement Extract (MM_STMXT) batch application produces an extract file with comprehensive account information including information for new accounts, additional credit line and allotment information in the Loan Account Summary record, and master line sub-loan records. The report is broken into fixed length record types for ease of printing.

Variables under several different calculation types control the type of information included in the report. The variables are described in the Variables Used with MM_STMXT section of this document.

The output is described in the Statement Extract (MM_STMXT) Record Layouts section of this document.

Service Charge Information

The service charge information included in the MM_STMXT extract file is based on the method the institution uses to generate service charges. If the institution uses relational pricing, service charges and reversals (waived amounts) are shown separately. For institutions using service charging functionality, the service charge amount is the net value.

Parameters

The report has the following parameters:

Parameter	Req'd	Default	Description of Value(s)
Available Funds Method Code (AMTH)	No	GPND	Comma-separated list of availability method code(s) from the Availability Methods system table used to determine the available balance on the account. The default is the Generic Procedure - No Draws (GPND) availability method.
Branch Addressing YN (BRAD)	No	N	Indicates whether the Branch Address (1050), Branch Zip Code (1055), and Branch End of Address (1060) records are included in the extract. **Y** = Include the 1050, 1055, and 1060 records. **N** = Do not include the 1050, 1055, and 1060 records.
Current Acct Status Code (CASC)	No	ACT, CLS, IACT, DORM	Comma-separated list of codes for the account statuses included in the extract. **ACT** = Active **CLS** = Closed **IACT** = Inactive **DORM** = Dormant **Note**: If blank, account status is not used as one of the report's selection criteria and accounts are included regardless of status.

Statement Extract (MM_STMXT) Report

Parameter	Req'd	Default	Description of Value(s)
Language Format (LANG)	No	Null	*For international use only*. Indicates which extract(s) to generate based on the customers language preference and provide the language code to the print vendor.
			ALL = All language formats. The output is based on the customer's language preference. Two extract files for FRCA and ENCA are generated. FRCA and ENCA are appended as suffixes to the output file names.
			FRCA = French (Canadian). The text in the extract file is in French. Only one extract file for customers with a language preference of French is generated. FRCA is appended as a suffix to the output file name.
			ENCA = English (Canadian). The text in the extract file is in English. Only one extract file for customers with a language preference of English is generated. ENCA is appended as a suffix to the output file name.
			If LANG is null, all language formats are included. The translated (localized) text in the extract files is maintained on the Language Text Translation screen. See the "Language Text Translation" online Help topic for more detail.
			Note: The Multilingual Default Culture (MLDC) institution option must be enabled to support the person's/organization's language preference. If MLDC is disabled, the Language Format (LANG) parameter is ignored and no language code is included in the Statement Date (0000) record.
Message Text (MSG)	No	None	Maximum 100 characters of text.
			Note: This text is included in the Statement Date (0000) Record when the Message Text Indicator (MGIN) variable = **Y**.
Print Statement if Activity (PSIA)	No	N	**Y** = Allow accounts with unique cycles (e.g., quarterly, semi-annual, or annual frequency) to produce statements on a monthly basis if pre-defined account activity occurs
			N = Disable this capability
RptOnly_YN (RPT)	Yes	Y	**Y** = Generate the extract without updating AcctApplHist with the Account Number, Effective Date of Queue, and Statement Application Numbers
			N = Generate the extract and update AcctApplHist with the Account Number, Effective Date of Queue, and Statement Application Number

Statement Extract (MM_STMXT) Report

Parameter	Req'd	Default	Description of Value(s)
Restart Type (RSTP)	No	0	Recovery option to be used when re-running MM_STMXT after an error occurred in a previous run. **0** = No restart (default) **1** (followed by a QueNbr) = Add the page information for the statement files created by the specified queue and pick up where it left off (e.g., 1 NNNN) **2** = Delete all AcctApplHist rows for statements for the Queue Effective Date and recreate the statements. **Note**: Use caution if multiple cycles were used **3** (followed by a date in MM-DD-YYYY format) = Delete all AcctApplHist rows for statements for the specified date and recreate these statements (e.g., 3 01-01-2012) **4** (followed by an AcctCycleCd) = Delete all AcctApplHist rows for the Queue Effdate in the specified AcctCycleCd and recreate these statements (e.g., 4 CYCD) **Note**: Valid only when the RptOnly_YN (RPT) parameter = **N**.
Start Date (SD)	No	None	Start Date (MM-DD-YYYY) must be provided when running statements without any account cycles. **Note**: Used for Reg E statements only. Leave blank for all other statements.
Show Inactive YN (SIYN)	No	Y	Indicates if accounts are included when the account's Date Last Contact is earlier than the statement Start Date. **Y** = Include all accounts **N** = Include only accounts with activity within the statement period **Note**: Not based on the status of the account.

Statement Extract (MM_STMXT) Report

Parameter	Req'd	Default	Description of Value(s)
Report Sort Option (SORT)	No	1	**1** = Sort by Account Number **2** = Sort by Zip Code, Zip Suffix, Account Number **3** = Sort by Account Number. Creates two statement print files: • File 1 contains accounts where Check Count = 0 or TruncateYN flag = **Y** • File 2 contains accounts where Check Count > 0 and TruncateYN flag = **N** **4** = Sort by Zip Code, Zip Suffix, Account Number. Creates two statement print files: • File 1 contains accounts where Check Count = 0 or TruncateYN flag = **Y** • File 2 contains accounts with a Check Count > 0 and TruncateYN flag = **N** **5** = Create two Statement Print Files: • File 1 sorts by Zip Code, Zip Suffix, and Account Number and contains accounts with a Check Count = **0** or TruncateYN flag = **Y** • File 2 Sorts by Account Number and contains Accounts with a Check Count > **0** and TruncateYN flag = **N** **6** = Sort by Mail Type Code, Account Number **7** = Sort by Mail Type Code, Truncate YN, Account Number **8** = Sort by Branch Number, Account Number **9** = Sort by Branch Number, Truncate YN, Account Number **10** = Sort by Branch Number, Mail Type Code, Truncate YN, Account Number **11** = Sort by Truncate YN, Mail Type Code, Branch Number, Account Number **12** = Sort by Account Number in descending order **13** = Sort by Country Code, Zip Code, Zip Suffix, Account Number
Print Statement Register (SREG)	No	N	**Y** = Generate a statement register with the extract file **N** = Do not generate a register
Create Secondary Report (SRYN)	No	Y	**Y** = Create the Statement Sort File (SSRTFILE.CTL) based on the Statement Sort Filetype (FLTP) variable **N** = Do not create the Statement Sort File
Create Sort File Only (SSRT)	No	None	**Y** = Create only the Statement Sort File (if applicable) **N** = Create the Statement Print File and the Statement Sort File (if applicable)

Statement Extract (MM_STMXT) Report

Parameter	Req'd	Default	Description of Value(s)
Thru Date (TD)	No	None	Thru Date (MM-DD-YYYY) must be provided when running statements without any account cycles. **Note**: Used for Reg E statements only. Leave blank for all other statements.
Type 1 String (TYP1)	No	None	Comma-delimited list of account numbers to include in the extract that meet the selected cycle or the Reg E date range criteria. **Note**: Field is limited to 254 characters.

Operation

This updating batch application is run when a statement extract file is required. The Queue Effective Date controls the Thru Date for the file if cycles are specified. The Reg E statement extract uses the Start Date and Thru Date parameters to control the start and end of the period for the file generation.

Output

When the number of primary accounts processed and number of statements generated are not the same, the excluded accounts are displayed at the end of the LIS file with an activity error message.

The extract file format is described in the Statement Extract (MM_STMXT.TXT) Record Layouts section of this document.

Statement Extract (MM_STMXT.TXT) Record Layouts

Overview

The Statement Extract file consists of multiple records that can be created separately based on settings of applicable variables. Each record is a fixed length. The data included in the report is based on various variable settings and the report parameters. Refer to the Variables used with MM_STMXT and Statement Extract (MM_STMXT) Report sections for more information.

All alphanumeric (AN) fields are left-justified. All numeric (N) fields are right-justified. The final FILLER field in each record includes a pipe character ("|") which designates the end of the record.

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Statement Date (0000) Record

The Statement File (MM_STMXT.TXT) begins with the Statement Date Record that contains the statement date and identifies the institution. The text for any message included in the statement is also included in this record.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	0000
Filler	17	5	AN	Space-filled
Statement Date	10	22	AN	Effective date (MM-DD-YYYY) of the statement
Message Text	100	32	AN	Message text included in the statement as specified through the Message Text (MSG) report parameter. The Message Text Indicator (MGIN) variable must be set to **Y**
Routing and Transit	9	132	N	Institution routing number
Financial Institution Name	40	141	AN	Institution name. Right-padded with spaces
Creating Program Name	20	181	AN	MM_STMXT. Right-padded with spaces.
Program Version	10	201	AN	Fiserv internal use only
QueNbr	10	211	N	QueNbr for the report. Zero-padded.
ApplNbr	10	221	N	ApplNbr for the report. Zero-padded.
QueSubNbr	10	231	N	QueSubNbr for the report. Zero-padded.
Institution Phone Number	15	241	AN	Institution phone number. Right-padded with spaces.
Filler	30	256	AN	Space-filled
Language Code (LCODE)*	4	246	AN	Language code for statements. The default is null (space-filled). The values are **FRCA** (French Canadian) or **ENCA** (English Canadian).

New Account (0001) Record

The New Account record begins a statement for a primary account. This record provides high-level information about the account and the account owner.

Field Name	Size	Starting Position	Date Type	Description
Record ID	4	1	N	0001
Primary Account Number	17	5	N	Account number for the primary account. Zero-padded.
Member Number	14	22	N	For credit union members, system-assigned member number (MemberAgreeNbr). Zero-padded.
Tax Identification Number	9	36	N	Tax Reported For owner's tax identification number
Branch Number	12	45	N	Organization number for the account's assigned branch. Zero-padded.
Branch Name	40	57	AN	Name of the account's assigned branch. Right-padded with spaces.
Routing & Transit Number	9	97	N	Routing and transit number for the institution. Zero-padded.
Statement Type	1	106	AN	**P** = Primary statement **S** = Secondary statement
Account Cycle Code	4	107	AN	Code for the account's statement cycle. Right-padded with spaces.
Statement Delivery Code	4	111	AN	Code specified through the institution-defined Statement Delivery Code (STDL) person or organization user field. **Note**: The institution must define the STDL person or organization user field and specify a value at the person or organization level. Refer to the Statement Delivery Code User Field information at the beginning of this document.
Tax Reported Person Number	12	115	N	Person number for the account's Tax Reported For owner, if applicable. Zero-padded.
Tax Reported Org Number	12	127	N	Organization number for the account's Tax Reported For owner, if applicable. Zero-padded.
Sequence Number	10	139	AN	Sequence number of the primary account extracted
OwnCd	4	149	AN	Code for the type of owner. Right-padded with spaces.

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Date Type	Description
MailTypCd	4	153	AN	Mail type code that indicates the primary account address. Right-padded with spaces.
MailAddrUseCd	4	157	AN	Address use code for the mailing address for the specified MailTypCd. Right-padded with spaces. Address use codes are found on the DNA AddrUse business table.
AddrFormatCd	4	161	AN	Code that specifies how the address is built. Right-padded with spaces.
Branch Phone Number	15	165	AN	Branch phone number. Right-padded with spaces.
Filler	31	180	AN	Space-filled

Name and Address (1000) Record

The Name and Address record provides mailing information about the statement. Multiple records for the same account may exist. The Name/Address Indicator defines the type of information included in the Name/Address Information field.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	1000
Primary Account Number	17	5	N	Account number for the primary account
Name / Address Information	40	22	AN	Text of the name or address (as indicated by the Name / Address Type Indicator Field - Position 62). The name includes a person's first name and last name or an organization name. A maximum of 5 lines of name and address information can be included in the file. Right-padded with spaces.
Name / Address Type Indicator	1	62	A	Type of record for the account owner: **N** = Name record **A** = Address record
User Field Value	60	63	AN	Not in use. Space-filled.
Filler	40	123	AN	Space-filled

ZIP Code (1005) Record

The ZIP Code record breaks out the zip or mail code information for this statement account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	1005
Primary Account Number	17	5	N	Account number for the primary account
ZIP Code	5	22	N	Zip or mail code for the address. Left-padded with spaces. **Note**: For non-US addresses, the maill code prints in positions 22–30. If the non-US mail code is greater than nine positions, it is truncated to fit the space.
ZIP Plus Four	4	27	N	Four-digit suffix for a zip+4 code for the address. Left-padded with spaces.
Country Code	4	31	A	Country code for the country of the address (CtryMailCd). Right-padded with spaces. **Note**: If no value is specified, **USA** is used as the country code.
Filler	66	35	AN	Space-filled

Electronic Address (1008) Record

The Electronic Address record contains email addresses for this statement account. This record is only available for the MM_STMXT extract file.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	1008
Primary Account Number	17	5	N	Account number for the primary account
Address Use Code	4	22	AN	Address use code for email address included in this record. Right-padded with spaces. Address use codes are found on the AddrUse business table in DNA. **Note**: The ElectronicYN indicator for the specified address use code must be selected (Yes).
Address Information	40	26	AN	Email address that corresponds with the specified address use code. Right-padded with spaces.

Filler	100	66	AN	Space-filled

End of Name and Address (1010) Record

The End of Name and Address record provides end of address information for this statement account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	1010
Primary Account Number	17	5	N	Account number for the primary account on the statement
Filler	100	22	AN	Space-filled

Account Owner Name and Address (1020) Record

The Account Owner Name and Address record is included in the secondary statement. It provides the name and address of the account owner for informational purposes. The same account can have multiple records. This record is generated when the Include 1020/1025 Record Types (PO14) variable is set to **Y**.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	1020
Primary Account Number	17	5	N	Account number of the primary account
Name / Address Information	40	22	AN	Text of the name or address (as indicated by the Name/Address Type Indicator field - position 62). The name includes the person's first and last name or an organization name. A maximum of five lines of name and address information can be included in the file. Right-padded with spaces.
Name / Address Type Indicator	1	62	A	Type of record for the account owner: **N** = Name record **A** = Address record
User Field Value	60	63	AN	Not in use. Space-filled.
Filler	40	123	AN	Space-filled

Account Owner ZIP Code (1025) Record

The Account Owner ZIP Code record is included in the secondary statement. It breaks out zip or mail code information for the account owner's address listed on the statement account. This record is generated when the Include 1020/1025 Record Types (PO14) variable is set to **Y**.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	1025
Primary Account Number	17	5	N	Account number of the primary account
ZIP Code	5	22	N	Zip or mail code for the address. Left-padded with spaces. **Note**: For non-US addresses, the maill code prints in positions 22–30. If the non-US mail code is greater than nine positions, it is truncated to fit the space.
ZIP Plus Four	4	27	N	Four-digit suffix of the zip code. Left-padded with spaces.
Country Code	4	31	A	Country code of the country of the address (CtryMailCd). Right-padded with spaces. **Note**: If no value is specified, **USA** is used as the country code.
Filler	66	35	AN	Space-filled

Branch Address (1050) Record

The Branch Address record contains the institution's branch information for the primary account and any linked accounts. Multiple records may exist for the same account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	1050
Primary Account Number	17	5	N	Account number for the primary account on the statement
Address Information	40	22	AN	Address line (one per record). A maximum of three Branch Address records can be included in the file. Right-padded with spaces.
Filler	39	62	AN	Space-filled

Branch Zip Code (1055) Record

The Branch Zip Code record breaks out the branch zip code information for this statement account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	1055
Primary Account Number	17	5	N	Account number for the primary account on the statement
Zip Code	5	22	N	Zip code for the branch address. Left-padded with spaces.
Zip Plus Four	4	27	N	Four-digit suffix for a ZIP+4 code for the branch address. Left-padded with spaces.
Country Code	4	31	A	Country code for the country of the branch address (CtryMailCd). Right-padded with spaces. **Note**: If no value is specified, **USA** is used as the country code.
Filler	66	35	AN	Space-filled

Branch End of Address (1060) Record

The Branch End of Address record notes the end of branch addressing information for this statement account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	1060
Primary Account Number	17	5	N	Account number for the primary account on the statement
Filler	29	22	AN	Space-filled

Statement Summary (1500) Record

The Statement Summary record contains balance information for the primary account, any linked accounts, and any accounts in the AcctStmtAcctBal table for this statement account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	1500
Primary Account Number	17	5	N	Account number for the primary account on the statement. Left-padded with zeroes.
Account Number	17	22	N	Account number for the listed account information in this record. Left-padded with zeroes.
Major Code	4	39	AN	Major account type code for the specified account. Right-padded with spaces.
Minor Code	4	43	AN	Minor account type code for the specified account. Right-padded with spaces.
Minor Product Description	30	47	AN	Minor account type description for the specified account. Right-padded with spaces.
Amount	13	77	N	Ending balance (9(11)V99) as of the statement date in the specified account
Major Product Description	30	90	AN	Major account type description for the specified account. Right-padded with spaces.
Minor Customer Description	30	120	AN	Any customer/member-defined description for the account's product. Right-padded with spaces.
Account Description	40	150	AN	Account description included in the statement extract. Right-padded with spaces.
Filler	100	190	AN	Space-filled

Deposit Account Summary (2000) Record

The Deposit Account Summary record contains information about a deposit account (including the primary account) for this statement account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	2000
Primary Account Number	17	5	N	Account number for the primary account on the statement. Left-padded with zeroes.
Account Number	17	22	N	Account number for the listed account information in this record. Left-padded with zeroes.
Major	4	39	AN	Major account type code for the specified account. Right-padded with spaces.
Minor	4	43	AN	Minor account type code for the specified account. Right-padded with spaces.
Minor Product Description	30	47	AN	Minor account type description for the specified account. Right-padded with spaces.
Starting Balance	13	77	N	Starting account balance (9(11)V99) for the statement period
Deposits	13	90	N	Total deposits (9(11)V99) for the statement period
Number of Deposit Items	8	103	N	Number of deposited items for the statement period. Zero-padded.
Interest	11	111	N	Interest earned (9(11)V99) on the account during the statement period
Number of Interest Items	8	122	N	Number of items earning interest for the statement period. Zero-padded.
Withdrawals	13	130	N	Total withdrawals (9(11)V99) for the statement period
Number of Withdrawal Items	8	143	N	Number of withdrawals for the statement period. Zero-padded.
Fees	11	151	N	Total fees; e.g., service charges (9(11)V99) assessed on the account for the statement period
Number of Fee Items	8	162	N	Number of fees assessed during the statement period. Zero-padded.
Check Count	8	170	N	Number of checks cleared against the account during the statement period. Zero-padded.

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Field Name	Size	Starting Position	Data Type	Description
Ending Balance	13	178	N	Ending account balance (9(11)V99) for the statement period
Start Transaction Date	10	191	AN	Starting transaction date (MM-DD-YYYY) for the statement period
End Transaction Date	10	201	AN	Ending transaction date (MM-DD-YYYY) for the statement period
Image Yes / No	1	211	A	Indicates if the statement includes check images. Left-padded and space filled.
Truncate Yes / No	1	212	A	Indicates if checks are truncated for the account. Left-padded and space filled.
Number of Horizontal Images	4	213	N	Number of images to display horizontally on the statement. Left-padded and zero filled.
Number of Vertical Images	4	217	N	Number of images to display vertically on the statement. Left-padded and zero filled.
Images Front / Back	1	221	AN	Indicates which side(s) of an image to display on the statement: **F** = Front. Display only the front of debits and credits **B** = Both. Display the front and back of debits and credits **C** = Credits. Display the front and back of credits and only the front of debits **D** = Debits. Display the front and back of debits and only the front of credits
Account Description	40	222	AN	Account description included in the statement extract. Right-padded with spaces.
Major Product Description	30	262	AN	Major account type description for the specified account. Right-padded with spaces.
Minor Customer Description	30	292	AN	Any customer-defined description for the account's product. Right-padded with spaces.
Contract Date	10	322	AN	Date (MM-DD-YYYY) the account was opened
Filler	90	332	AN	Space-filled

Account Interest (2250) Record

The Account Interest record contains summary information about the interest for this deposit account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	2250
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record
Start Date	10	39	AN	Start date (MM-DD-YYYY) for the interest period
End Date	10	49	AN	End date (MM-DD-YYYY) for the interest period
Cycle Days	4	59	N	Number of days in the cycle
Interest Rate	6	63	N	Interest rate (999V999) on the account during the interest period
Average Percentage Yield	6	69	N	APY (999V999) for the account during the interest period
Average Daily Balance	13	75	N	Average daily balance (9(11)V99) for the interest period
Interest Earned This Cycle	11	88	N	Interest (9(9)V99) earned during the interest period
Interest Earned Year-To-Date	11	99	N	Total interest (9(9)V99) earned on the account from January 1 of the current year to the end date for this interest period
Maturity date	10	110	AN	Maturity date (MM-DD-YYYY)on the account, if applicable
Accrued Interest	11	120	N	Interest accrued (9(9)V99) but not posted on the account
Minimum Balance	13	131	N	Minimum balance (9(11)V99) required to earn interest
Filler	100	144	AN	Space-filled

Account Interest Detail (2255) Record

The Account Interest Detail record contains detailed interest rate information for this deposit account during the statement period.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	2255
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the account information in this detail record
Effective Date	10	39	AN	Effective date (MM-DD-YYYY) of the interest rate specified in this detail record
Interest Rate	6	49	N	Interest rate associated with the effective date of this detail record
Inactive date	10	55	AN	Inactive date (MM-DD-YYYY) for the interest rate in this detail record, if applicable
Filler	100	65	AN	Space-filled

Reg DD Fee Summary (2260) Record

The Reg DD Fee Summary record contains the net amount of overdraft and returned item fees for the current statement period. Individual overdraft and returned item fee amounts are not provided.

Note: The Overdraft Disclosure (RDDS) variable must be set to **Y** (Print) to include the Reg DD Fee Summary section.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	2260
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record
Total OD Fees for this Period (ODFeesNet)	11	39	N	Total amount of overdraft fees for paid items for the current statement period
YTD OD Fees (YTDTotODFees)	11	50	N	Year-to-date total amount of overdraft fees for paid items (OD fees paid minus OD fees reversed)
Total Returned Item Fees for this Period (ODFeesRetnNet)	11	61	N	Total amount of returned item (NSF) fees for paid items for the current statement period

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Field Name	Size	Starting Position	Data Type	Description
YTD Returned OD (YTDTotRetODFees)	11	72	N	Year-to date total amount of returned items (OD fees returned minus OD fees returned reversed)
Filler	100	127	AN	Space-filled

Deposit Account Transaction Detail (2500) Record

The Deposit Account Transaction Detail record contains detailed transaction information for this deposit account during the statement period.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	2500
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record
Post Date	10	39	AN	Transaction posting date (MM-DD-YYYY)
Effective Date	10	49	AN	Effective date (MM-DD-YYYY) of the transaction
Credit/Debit Indicator	1	59	A	Indicates whether the transaction is a credit or debit: **C** = Transaction is a credit **D** = Transaction is a debit
Amount	11	60	N	Amount of the transaction
Transaction Code	4	71	AN	Code for the type of transaction (RtxnTyp). Right-padded with spaces.
Status Code	4	75	AN	Status code for the transaction. Right-padded with spaces.
Transaction Description	172	79	AN	Description of the transaction type. Right-padded with spaces. **Note**: The balance category description is included if the Transaction Detail (TRDL) variable = **Y**.
Trace Number	20	251	AN	Trace number, if applicable. Left-padded with zeroes.
Account Balance	13	271	N	Account balance (9(11)V99) prior to processing the transaction
Activity Date	10	284	AN	Original activity date (MM-DD-YYYY)

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Field Name	Size	Starting Position	Data Type	Description
Rtxn Number	12	294	AN	Unique transaction ID number
Terminal ID	16	306	AN	Terminal ID where the transaction was processed. Right-padded with spaces.
Check Number	12	322	AN	Number on the check, if applicable. Left-padded with zeroes.
External Rtxn Number	12	334	AN	External transaction description number
Internal Rtxn Number	12	346	AN	Internal transaction description number
Prior Available Balance	13	358	N	Prior available balance **Note**: Space-filled for summarized checks when the Checks in Detail (CKCD) variable = **3** or **4**.
Full Check Number	22	371	AN	Number on the check, if applicable. Left-filled with zeroes.
Filler	65	393	AN	Space-filled

Checking Detail Transaction (3000) Record

The Checking Detail Transaction record contains detailed check transaction information for this deposit account during the statement period.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	3000
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record
Post Date	10	39	AN	Transaction posting date (MM-DD-YYYY)
Amount	11	49	N	Amount (9(9)V99) of the transaction
Transaction Code	4	60	AN	Code for the type of transaction (RtxnTyp). Right-padded with spaces. **Note**: Electronic checks have a transaction code of **ECHK** and the Check Missing Character is **Y**.
Check Number	12	64	N	Number on the check. Left-padded with zeroes.
Checks Missing Character	1	76	AN	**Y** = Check number is missing in the sequence **N** = No missing check number
Rtxn Number	12	77	AN	Unique transaction ID number. Zero-padded.
Prior Available Balance	13	89	N	Prior available balance
Full Check Number	22	102	N	Number on the check, if applicable. Left-filled with zeroes.
Filler	65	124	AN	Space-filled

Check Image (3050) Record

The Check Image record contains detailed transaction information for the imaged checks for this deposit account during the statement period.

Note: Only included when the Include Image record(3050)YN (XTIM) variable is set to **Y**.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	3050
Primary account number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record
Image post date	10	39	AN	Transaction posting date (MM-DD-YYYY)
Trace Number	10	49	N	Trace number, if applicable. Left-padded with zeroes.
Check Number	12	59	N	Number on the check. Left-padded with zeroes.
Transaction Amount	11	71	N	Amount (9(9)V99) of the transaction
Full Check Number	22	82	N	Number on the check, if applicable. Left-filled with zeroes.
Filler	78	104	AN	Space-filled

ATM Detail Transaction (3100) Record

The ATM Detail Transaction record contains detailed ATM transaction information for this deposit account during the statement period.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	3100
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record
Post Date	10	39	AN	Transaction posting date (MM-DD-YYYY)
Amount	11	49	N	Transaction amount (9(9)V99)
Transaction Code	4	60	AN	ATM transaction type (RtxnTyp) code for the transaction. Right-padded with spaces.
Status Code	4	64	AN	Transaction status code. Right-padded with spaces.

Field Name	Size	Starting Position	Data Type	Description
Description	189	68	AN	Transaction description. Right-padded with spaces.
Rtxn Number	12	257	AN	Unique transaction ID number. Zero-padded.
Filler	100	269	AN	Space-filled

Service Charge Transaction (3200) Record

The Service Charge Transaction record contains service charge transaction information for this deposit account during the statement period.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	3200
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record
Post Date	10	39	AN	Transaction posting date (MM-DD-YYYY). Right-padded with spaces.
Amount	11	49	N	Service charge amount (9(9)V99)
Transaction Code	4	60	AN	Transaction type (RtxnTyp) code for the transaction. Right-padded with spaces.
Status Code	4	64	AN	Transaction status code
Description	189	68	AN	Transaction description. Right-padded with spaces.
Rtxn Number	12	257	AN	Unique transaction ID number. Zero-padded
Filler	100	269	AN	Space-filled

Account Balance (3300) Record

The Account Balance record contains balance information for this deposit account during the statement period.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	3300
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record
Post Date	10	39	AN	Posting date (MM-DD-YYYY) for the listed balance
Amount	13	49	N	Account balance (9(11)V99) as of the posting date
Filler	100	62	AN	Space-filled

Automated Settlement Transactions (3500) Record

The Automated Settlement Transaction record contains automated settlement transactions for Corporate Credit Unions.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	3500
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record
Post Date	10	39	AN	Transaction posting date (MM-DD-YYYY)
Effective Date	10	49	AN	Effective date (MM-DD-YYYY) of the transaction
Credit / Debit Indicator	1	59	A	Indicates if the transaction is a Credit (C) or Debit (D): **DEPD** = Credit **WTHD** = Debit
Amount	11	60	N	Transaction amount (9(9)V99)
Transaction Code	4	71	AN	Transaction type (RtxnTyp) code for the transaction. Right-padded with spaces.
Status Code	4	75	AN	Transaction status code. Right-padded with spaces.

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Field Name	Size	Starting Position	Data Type	Description
Description	189	79	AN	Transaction description. Right-padded with spaces.
Rtxn Number	12	268	AN	Unique transaction ID number. Zero-padded.
Originator Name	40	280	AN	Name of the originator of the transaction based on the name of the organization with the ORGNBR specified in the ORGEXTORGID business table entry for the specified originator number. Right-padded with spaces.
Originator Number	9	320	AN	External organization number assigned to the institution by the external organization and the external identification number for the file from the originator of the transaction (based on the EXTORGNBR and EXTID values in the ORGEXTORGID business table entry for the originator's organization). Right-padded with spaces.
Filler	100	329	AN	Space-filled

Loan Account Summary (4000) Record

The Loan Account Summary record contains summary data for a loan linked to the primary deposit account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	4000
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record
Major	4	39	AN	Major account type code for the account. Right-padded with spaces.
Minor	4	43	AN	Minor account type code for the account. Right-padded with spaces.
Minor Product Description	30	47	AN	Description associated with the minor account type. Right-padded with spaces.

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Field Name	Size	Starting Position	Data Type	Description
Starting Balance	11	77	N	Balance (9(9)V99) at the start of the statement period. **Note**: For master line accounts, this is the sum of all sub-accounts.
Ending Balance	11	88	N	Balance (9(9)V99) at the end of the statement period. **Note**: For master line accounts, this is the sum of all sub-accounts.
Interest Paid Year-To-Date	11	99	N	Current YTD interest amount (9(9)V99) at the end of the statement period. **Note**: For master line accounts, this is the sum of all sub-accounts.
Late Charges	11	110	N	Total late charges (9(9)V99) for the statement period. **Note**: For master line accounts, this is the sum of all sub-accounts.
Past Due Amount	11	121	N	Past due amount (9(9)V99) at the end of the statement period. **Note**: For master line accounts, this is the sum of all sub-accounts.
Credit Limit	11	132	N	Credit limit (9(9)V99) for the loan
Escrow Balance	11	143	N	Escrow balance (9(9)V99) at the end of the statement period
Next Payment Amount	11	154	N	Next payment amount due (9(9)V99). **Note**: For master line accounts, this is the sum of all sub-accounts.
Interest Paid This Cycle	11	165	N	Total interest paid for the statement period (9(9)V99). **Note**: For master line accounts, this is the sum of all sub-accounts.
Average Daily Balance for Rate 1	11	176	N	Average daily balance (9(9)V99) as of the beginning of the statement cycle. Balance reflected is either through the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Average Daily Balance for Rate 2	11	187	N	Average daily balance (9(9)V99) as of the first rate change within the statement cycle. Balance reflected is either through end of statement cycle *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Average Daily Balance for Rate 3	11	198	N	Average daily balance (9(9)V99) as of the second rate change within the statement cycle. Balance reflected is either through the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Average Daily Balance for Rate 4	11	209	N	Average daily balance (9(9)V99) as of the third rate change within the statement cycle. Balance reflected is either through the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Average Daily Balance for Rate 5	11	220	N	Average daily balance (9(9)V99) as of the fourth rate change within the statement cycle. Balance reflected is either through the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Number of Days for Rate 1	3	231	N	Number of days (999) in the statement cycle as of the beginning of the cycle and through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Number of Days for Rate 2	3	234	N	Number of days (999) in the statement cycle as of the first rate change for the cycle period. This change is through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Number of Days for Rate 3	3	237	N	Number of days (999) in the statement cycle as of the second rate change for the cycle period. This change is through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Number of Days for Rate 4	3	240	N	Number of days (999) in the statement cycle as of the third rate change for the cycle period. This change is through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Number of Days for Rate 5	3	243	N	Number of days (999) in the statement cycle as of the fourth rate change for the cycle period. This change is through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
APR for Rate 1	8	246	N	APR (999) as of the beginning of the statement cycle. APR applies through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
APR for Rate 2	8	254	N	APR (999) as of the first rate change within the statement cycle. APR applies through either the cycle end date *or* to the next rate in the statement cycle. **Note**: This only applies to line of credit loans.
APR for Rate 3	8	262	N	APR (999) as of the second rate change within the statement cycle. APR applies through either the cycle end date *or* to the next rate in the statement cycle. **Note**: This only applies to line of credit loans.

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
APR for Rate 4	8	270	N	APR (999) as of the third rate change within the statement cycle. APR applies through either the cycle end date *or* to the next rate in the statement cycle. **Note**: This only applies to line of credit loans.
APR for Rate 5	8	278	N	APR (999) as of the fourth rate change within the statement cycle. APR applies through either the cycle end date *or* to the next rate in the statement cycle. **Note**: This only applies to line of credit loans.
Advances	11	286	N	Sum of advances (9(9)V9) during the statement period. **Note**: For master line accounts, this is the sum of all sub-accounts.
Account Description	40	297	AN	Account description included in the statement extract. Right-padded with spaces.
Start Transaction Date	10	337	N	Beginning statement date (MM-DD-YYYY)
End Transaction Date	10	347	N	Ending statement date (MM-DD-YYYY)
Payments Received This Period	11	357	N	Total payments (9(9)V99) received during the statement period **Note**: For master line accounts, this is the sum of all sub-accounts.
Available Credit Amount	11	368	N	Available credit (9(9)V99) as of the statement end date, based on the Credit Limit minus Principal
Payment Due Date	10	379	AN	Next loan due date (MM-DD-YYYY)
Major Product Description	30	389	AN	Description of the major account type. Right-padded with spaces.
Minor Customer Description	30	419	AN	Consumer-defined description for the account's product. Right-padded with spaces.
Contract Date	10	449	AN	Account contract date (MM-DD-YYYY).
Master Line Account YN	1	459	AN	**Y** = Account is a master line account **N** = Not a master line account

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Payment Allotment YN	1	460	AN	**Y** = Payment is made using an allotment **N** = No payment made using an allotment
Payment Allotment Grace Date	10	461	AN	Grace date (MM-DD-YYYY) defined for the payment allotment. Left-padded with zeroes.
Payment Allotment Account Number	17	471	N	Account number debited for a loan payment made through an allotment. Left-padded with zeroes.
Payment Allotment External Routing Number	9	488	N	Routing number of the external institution for an external allotment. (If this is an internal allotment, the field is zero-filled.)
LIP Indicator	1	497	A	**Y** = Account has LIP balances **N** = No LIP balances
LIP Disbursed	11	498	N	Total LIP disbursed (9(9)V99)
LIP Remaining	11	509	N	Total LIP remaining (9(9)V99)
Grace Date	10	520	AN	Date on which the loan is assessed a late charge if no payment made
Filler	123	530	AN	Space-filled
Prior Year's Interest Paid	11	653	N	Amount of loan interest paid in the prior year. Left-padded with zeroes.
Combined Loan Bill Statement YN	1	664	AN	**Y** = Statement is used in place of a separate loan bill **N** = No statement used in place of a separate loan bill
Filler	10	665	AN	Space-filled
Potential Late Charge	11	675	N	Potential late charge amount
Filler	1	686	AN	Space-filled

Loan Account Interest Summary (4050) Record

The Loan Account Interest Summary record contains interest information for the loan.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	4050
Primary Account Number	17	5	N	Account number for the primary account on the statement. Left-padded with zeroes.
Account Number	17	22	N	Account number for the listed account information in this record. Left-padded with zeroes.
Interest Rate	6	39	N	Note rate
Daily Periodic Rate	6	45	N	Daily interest rate (V999999)
Effective Date	10	51	AN	Effective date (MM-DD-YYYY) of the current interest rate
Days in Period	4	61	N	Number of days (9999) in the current statement cycle
Average Daily Balance	11	65	N	Average daily balance (9(9)V99) for the current statement cycle
Rate Type	4	76	AN	Rate type set on the account. Right-padded with spaces.
Filler	96	80	AN	Space-filled

Loan Detail Transaction (4100) Record

The Loan Detail Transaction record contains transaction information for a loan that is linked to the primary deposit account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	4100
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the listed account information in this record. Left-padded with zeroes.
Post Date	10	39	AN	Posting date (MM-DD-YYYY) for the transaction. Right-padded with spaces.
Effective Date	10	49	AN	Effective date (MM-DD-YYYY) for the transaction. Right-padded with spaces.

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Credit / Debit Indicator	1	59	A	Indicates if the transaction is a credit or debit: **C** = Credit **D** = Debit
Amount	11	60	N	Total amount (9(9)V99)
Transaction Code	4	71	AN	Transaction type (RtxnTyp) code for the transaction. Right-padded with spaces.
Status Code	4	75	AN	Transaction status code. Right-padded with spaces.
Transaction Description	172	79	AN	Transaction description based on the transaction type code. Right-padded with spaces.
Account Balance	11	251	N	Running balance (9(9)V99) in the account after the transaction
Principal Amount	11	262	N	Principal payment (9(9)V99) in transaction
Finance Charge Amount	11	273	N	Interest amount (9(9)V99) in transaction
Other Charges Amount	11	284	N	Other charges (9(9)V99) in transaction amount
Rtxn Number	12	295	AN	Unique transaction ID number. Zero-padded.
Check Number	12	307	AN	Check number for the check associated with the transaction. Space-padded.
External Rtxn Number	12	319	AN	External transaction number. Zero-padded.
Internal Rtxn Number	12	331	AN	Internal transaction number. Zero-padded.
Escrow Amount	11	343	N	Escrow amount (9(9)V99) included in the loan transaction
Reg Z Rtxn Type	1	354	AN	Report group category assigned to the transaction: **F** = ZFEE **I** = ZINT
Full Check Number	22	355	AN	Number on the check, if applicable. Left-filled with zeroes.
Filler	30	377	AN	Space-filled

Loan Return Payment Address (4125) Record

The Loan Return Payment Address record contains address information required to remit payments. This information is applicable to the loan billing portion of the statement.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	4125
Primary Account	17	5	N	Account number for the primary account on the statement. Left padded and zero filled.
Account Number	17	22	N	Account number for the listed account information in this record. Left padded and zero filled
Remit to Name and Address Information	40	39	AN	Return name and address to displays on the return payment portion of the loan payment
Filler	100	79	AN	Space-filled

Historical APR (4150) Record

The Historical APR record contains the historical APR for the listed account. A historical APR exists when the system recalculates the loan's APR due to a skip/extend payment on an account where the RECALCULATE HISTORICAL APR checkbox is selected on the *Balance Types* screen for the product.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	4150
Primary Account Number	17	5	N	Account number for the primary account on the statement. Left-padded with zeroes.
Account Number	17	22	N	Account number for the listed account information in this record. Left-padded with zeroes.
Historical APR	6	39	N	Historical APR (999V999) for the specified account
Filler	100	45	AN	Space-filled

Loan Account Reg Z Information (4175) Record

Loan Account Reg Z Information record provides fields required by the Regulation Z ruling. This record is generated when the Reg Z Open End Credit Product (RZOE) variable = **Y** and the Loan Activity Section Type (ACTP) variable = **5**.

Field Name	Size	Starting Position	Data Type	Description
Record Id	4	1	N	4175
Primary Account	17	5	N	Account number for the primary account on the statement. Left-padded with zeroes.
Account Number	17	22	N	Account number for the listed account information in this record. Left-padded with zeroes.
Interest Charged this Period	11	39	N	Total amount of all interest charged during the current billing cycle
Interest Charged YTD	11	50	N	Total amount of all interest charged during the current cycle year
Fees Charged this Period	11	61	N	Total amount of all fees charged during the current billing cycle
Fees Charged YTD	11	72	N	Total amount of all fees charged during the current cycle year
Bill Error Inquiries Phone Nbr	10	83	N	Institution's telephone number used by borrowers for billing inquiries
Bill Error Inquiries Name and Address	130	93	AN	Institution address to be used by borrowers to report billing errors
Filler	100	223	AN	Space-filled

Master Line Sub-Loan Account Summary (4500) Record

The Master Line Sub-Loan Summary record contains summary data for a loan linked to a master line account. This record is only available in the MM_STMXT extract file.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	4500
Primary Account Number	17	5	N	Account number for the primary account on the statement
Account Number	17	22	N	Account number for the master line sub-loan account in this record
Master Line Account Number	17	39	N	Account number for the master line linked to the sub-loan account
Major	4	56	AN	Major account type code for the account. Right-padded with spaces.

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Minor	4	60	AN	Minor account type code for the account. Right-padded with spaces.
Minor Product Description	30	64	AN	Description of the product from the minor account type. Right-padded with spaces.
Starting Balance	11	94	N	Balance (9(9)V99) at the start of the statement period
Ending Balance	11	105	N	Balance (9(9)V99) at the end of the statement period
Interest Paid Year-To-Date	11	116	N	Current YTD interest paid (9(9)V99) as of the end of the statement period
Late Charges	11	127	N	Total late charges (9(9)V99) for the statement period
Past Due Amount	11	138	N	Past due amount (9(9)V99) as of the end of the statement period
Credit Limit	11	149	N	Credit limit (9(9)V99) for the loan
Escrow Balance	11	160	N	Escrow balance (9(9)V99) as of the end of the statement period
Next Payment Amount	11	171	N	Amount (9(9)V9) of the next payment due on the sub loan account
Interest Paid This Cycle	11	182	N	Total interest paid (9(9)V99) on the sub loan account during the statement period
Average Daily Balance for Rate 1	11	193	N	Average daily balance (9(9)V99) as of the beginning of the statement cycle. Balance reflected is either through the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Average Daily Balance for Rate 2	11	204	N	Average daily balance (9(9)V99) as of the first rate change within the statement cycle. Balance reflected is either through end of statement cycle *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Average Daily Balance for Rate 3	11	215	N	Average daily balance (9(9)V99) as of the second rate change within the statement cycle. Balance reflected is either through the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Average Daily Balance for Rate 4	11	226	N	Average daily balance (9(9)V99) as of the third rate change within the statement cycle. Balance reflected is either through the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Average Daily Balance for Rate 5	11	237	N	Average daily balance (9(9)V99) as of the fourth rate change within the statement cycle. Balance reflected is either through end of statement cycle *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Number of Days for Rate 1	3	248	N	Number of days (999) in the statement cycle as of the beginning of the cycle and through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Number of Days for Rate 2	3	251	N	Number of days (999) in the statement cycle as of the first rate change for the cycle period. This change is through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Number of Days for Rate 3	3	254	N	Number of days (999) in the statement cycle as of the second rate change for the cycle period. This change is through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Number of Days for Rate 4	3	257	N	Number of days (999) in the statement cycle as of the third rate change for the cycle period. This change is through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
Number of Days for Rate 5	3	260	N	Number of days (999) in the statement cycle as of the fourth rate change for the cycle period. This change is through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
APR for Rate 1	8	263	N	APR (999) as of the beginning of the statement cycle. APR applies through either the cycle end date *or* to the next rate change in the statement cycle. **Note**: This only applies to line of credit loans.
APR for Rate 2	8	271	N	APR (999) as of the first rate change within the statement cycle. APR applies through either the cycle end date *or* to the next rate in the statement cycle. **Note**: This only applies to line of credit loans.
APR for Rate 3	8	279	N	APR (999) as of the second rate change within the statement cycle. APR applies through either the cycle end date *or* to the next rate in the statement cycle. **Note**: This only applies to line of credit loans.
APR for Rate 4	8	287	N	APR (999) as of the third rate change within the statement cycle. APR applies through either the cycle end date *or* to the next rate in the statement cycle. **Note**: This only applies to line of credit loans.

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
APR for Rate 5	8	295	N	APR (999) as of the fourth rate change within the statement cycle. APR applies through either the cycle end date *or* to the next rate in the statement cycle. **Note**: This only applies to line of credit loans.
Advances	11	303	N	Sum of advances (9(9)V9) on the sub loan account during the statement period
Account Description	40	314	AN	Account description included in the statement extract. Right-padded with spaces.
Start Transaction Date	10	354	N	Beginning statement date (MM-DD-YYYY)
End Transaction Date	10	364	N	Ending statement date (MM-DD-YYYY)
Payments Received This Period	11	374	N	Total payments (9(9)V99) received during the statement period
Available Credit Amount	11	385	N	Available credit (9(9)V99) on the sub loan account as of the statement period end date, based on the credit limit minus the principal
Payment Due Date	10	396	AN	Due date (MM-DD-YYYY) for the next payment
Major Product Description	30	406	AN	Major account type description for the account. Right-padded with spaces.
Minor Customer Description	30	436	AN	Minor account type description for the account. Right-padded with spaces.
Contract Date	10	466	AN	Account contract date (MM-DD-YYYY)
Master Line Account YN	1	476	AN	**Y** = Account is a master line account **N** = Not a master line account
Payment Allotment YN	1	477	AN	**Y** = There is an allotment payment for the loan **N** = No allotment payment for the loan
Payment Allotment Grace Date	10	478	AN	Grace date (MM-DD-YYYY) associated with the allotment

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Payment Allotment Account Number	17	488	N	Account number for the allotment. Left-padded with zeroes
Payment Allotment External Routing Number	9	505	N	Routing number of the external institution for an external allotment (if this is an internal allotment, the field is zero filled). Left-padded with zeroes.
LIP Indicator	1	514	A	Indicates if account has LIP balances
LIP Disbursed	11	515	N	Total LIP disbursed (9(9)V99)
LIP Remaining	11	526	N	Total LIP remaining (9(9)V99)
Grace Date	10	537	AN	Date (MM-DD-YYYY) on which the loan is assessed a late charge if no payment is made
Filler	94	547	AN	*For Canada/international use only*
Prior Year's Interest Paid	11	641	N	Amount of loan interest paid in the prior year. Left-padded with zeroes.
Combined Loan Bill Statement YN	1	652	AN	**Y** = Statement is used in place of a separate loan bill for the account **N** = No statement is used in place of a separate loan bill
Filler	10	653	AN	Space-filled
Potential Late Charge	11	663	N	Potential late charge amount
Filler	1	674	AN	Space-filled

Master Line Sub-Loan Account Interest Summary (4550) Record

The Master Line Sub-Loan Account Interest Summary record contains interest information for a loan under the master line. This record is only available in the MM_STMXT extract file.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	4550
Primary Account Number	17	5	N	Account number for the primary account
Account Number	17	22	N	Account number for the master line sub-loan account in this record
Master Line Account Number	17	39	N	Account number for the master line account linked to the sub-loan account
Interest Rate	6	56	N	Note rate

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Daily Periodic Rate	6	62	N	Daily interest rate (V999999) on the sub loan account
Effective Date	10	68	AN	Effective date (MM-DD-YYYY) of the current rate
Days in Period	4	78	N	Number of days (9999) in the current period
Average Daily Balance	11	82	N	Average daily balance (9(9)V99) in the sub loan account for the period
Rate Type	4	93	AN	Rate type set on the account. Right-padded with spaces.
Filler	96	97	AN	Space-filled

Master Line Sub-Loan Account Reg Z Information (4575) Record

Master Line Sub-Loan Account Reg Z Information record provides fields required by the Reg Z ruling. This record is generated when the sub-account's Reg Z Open End Credit Product (RZOE) variable = **Y** and the Loan Activity Section Type (ACTP) variable under the Loan Bill (BILL) calculation type = **5** (or the Loan Activity Section Type (ACTP) variable under the Master Line Bill Processing (MLBL) calculation type = **5**).

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	4575
Primary Account Number	17	5	N	Account number for the primary account. Left-padded with zeroes.
Account Number	17	22	N	Account number for the sub-account in this record. Left-padded with zeroes.
Master Line Account Number	17	39	N	Account number for the master line. Left-padded with zeroes.
Interest Charged this Period	11	56	N	Total amount of all interest charged during the current billing cycle
Interest Charged YTD	11	67	N	Total amount of all interest charged during the current cycle year
Fees Charged this Period	11	78	N	Total amount of all fee charges during the current billing cycle
Fees Charged YTD	11	89	N	Total amount of all fee charges during the current statement cycle year
Bill Error Inquiry Phone Nbr	10	100	N	Institution's telephone number used by borrowers for billing inquiries
Bill Error Inquiries Name and Address	130	110	AN	Institution address to be used by borrowers to report billing errors

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Filler	100	240	AN	Space-filled

Master Line Sub-Loan Detail Transaction (4600) Record

The Master Line Sub-Loan Detail Transaction record contains transaction information for the current sub-loan. This record is only available in the MM_STMXT extract file.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	4600
Primary Account Number	17	5	N	Account number for the primary account
Account Number	17	22	N	Account number for the master line sub-loan account in this record
Master Line Account Number	17	39	N	Account number for the master line account linked to the sub-loan account
Post Date	10	56	AN	Posting date (MM-DD-YYYY) for the transaction
Effective Date	10	66	AN	Effective date (MM-DD-YYYY) for the transaction
Credit / Debit Indicator	1	76	A	Indicates if the transaction is a credit or debit: **C** = Credit **D** = Debit
Amount	11	77	N	Total amount (9(9)V99) of the transaction
Transaction Code	4	88	AN	Transaction type (RtxnTyp) code for the transaction. Right-padded with spaces.
Status Code	4	92	AN	Transaction status code. Right-padded with spaces.
Transaction Description	172	96	AN	Transaction description based on the transaction type code. Right-padded with spaces.
Account Balance	11	268	N	Running balance (9(9)V99) in the account after the transaction
Principal Amount	11	279	N	Principal payment (9(9)V99) in transaction
Finance Charge Amount	11	290	N	Interest amount (9(9)V99) in transaction
Other Charges Amount	11	301	N	Other charges in transaction amount (9(9)V99)

Statement Extract (MM_STMXT.TXT) Record Layouts

Field Name	Size	Starting Position	Data Type	Description
Rtxn Number	12	312	AN	Unique transaction ID number
Check Number	12	324	AN	Check number for the check associated with the transaction. Space-padded.
External Rtxn Number	12	336	AN	External transaction description number. Zero-padded.
Internal Rtxn Number	12	348	AN	Internal transaction description number
Escrow Amount	11	360	N	Escrow amount (9(9)V99) included in the loan transaction
Reg Z Rtxn Type	1	371	AN	Report group category assigned to the transaction: **F** = ZFEE **I** = ZINT
Full Check Number	22	372	AN	Number on the check, if applicable. Left-filled with zeroes.
Filler	30	394	AN	Space-filled

Account Trailer (8000) Record

The Account Trailer record is the last record for a specific account.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	8000
Primary Account Number	17	5	N	Account number for the primary account. Zero-padded.
Account Number	17	22	N	Account number for the listed account information in this record. Zero-padded.
Filler	100	39	AN	Space-filled

Statement Trailer (8900) Record

The Statement Trailer record is the last record for all the accounts for a primary account statement.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	8900
Primary Account Number	17	5	N	Account number for the primary account. Zero-padded
Nines Filler	17	22	N	Filled with all nines
Statement Record Count	9	39	N	Number of records. Zero-padded.
Filler	100	48	AN	Space-filled

File Control (9000) Record

The File Control record contains a record count for each previously generated record format. These records are used for balancing purposes.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	9000
Nines Filler	34	5	N	Filled with all nines
Record ID	4	39	N	Record ID of the record included in the file
Count	9	43	N	Count of the items associated with the specified Record ID. Zero-padded.
Filler	100	52	AN	Space-filled

End of File (9999) Record

The End of File record is the last record of the statement extract file.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	9999
Nines Filler	47	5	N	Filled with all nines
Filler	100	52	AN	Space-filled

Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) Report

Description

The Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) report generates an extract file to provide additional records containing the information required in statements as a result of the Dodd-Frank Act and CFPB rules. This report is run as a post-process of the Statement Extract (MM_STMXT) report and provides the information for loans in product(s) with the Dodd Frank Mortgage Indicator (DFMI) variable set to **Y**. A list and total of the accounts in the Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) report is also provided.

Restrictions

If a value is not set for the Output File Path (8OUP) parameter, a value must be set for the Extract Target Directory (EXTT) institution option prior to running the report.

Variables

The following system- and product-level Loan Bill (BILL) variables control the information included in the statement extract records and cannot be overridden at the account level.

Variable	Description
Expl of Amt Due Indicator (EXIN)	Indicates whether the Current Payment Due (4220) record populates. **Yes** = Record 4220 populates. **No** = Record 4220 does not populate.
Loan Activity Section Type (ACTP)	**7** = Populate the Delinquency Statuses (4240) record.
Past Pymt Breakdown Indicator (PSIN)	Indicates whether the Past Payment Breakdown (4230) record populates. **Yes** = Record 4230 populates. **No** = Record 4230 does not populate.
Print Negative Amort Info YN (NAYN)	Indicates whether the negative amortization information is included in the Customer Information (4200) and Current Payment Due (4220) records, when applicable. **Yes** = Include negative amortization information, when applicable. **No** = Do not include negative amortization information. **Note**: Most institutions use this variable at the product level.
Totals Section Type (TLTP)	**6** = Populate the disclosure of prepayment penalty and rate change date information in the Customer Information (4200) record

Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) Report

The following system-level US Regulatory (UREG) variables control the information included in the statement extract records.

Variable	Description
Foreclosure Note Class/SubClass (FRNC)	Note class code and note subclass code used to select the note with the foreclosure notice text to print on loan bills and notices. The default is null. The codes must be entered with the note class code first, followed by a backslash, followed by the note subclass code, e.g., FRCL/TEXT. **Note**: For the text to print on a report or notice, the Foreclosure Text Indicator (FRIN) variable must be set to **Y**.
Mitigation Note Class/SubClass (MTNC)	Note class code and note subclass code used to select the note with the mitigation notice text to print on loan bills and notices. The default is null. The codes must be entered with the note class code first, followed by a backslash, followed by the note subclass code, e.g., MITG/TEXT. **Note**: For the text to print on a report or notice, the Mitigation Text Indicator (MTIN) variable must be set to **Y**.

The following product-level Regulatory-US (RGUS) variables control the information included in the statement extract records and can be overridden at the account level.

Variable	Description
Dodd Frank Mortgage Indicator (DFMI)	Indicates whether the product must comply with the requirements of the Dodd-Frank Act. **Y** = Must comply with Dodd-Frank. **N** = Does not require compliance with Dodd-Frank. Default. **Note**: If DFMI is set to **N**, accounts in the product are excluded from all Dodd-Frank reporting and warning messages unless there is an account-level override.
Foreclosure Text Indicator (FRIN)	Indicates whether the notice text specified by the Foreclosure NoteClass/SubClass (FRNC) variable prints on loan bills and notices. **Y** = Print the notice text. **N** = Do not print the notice text. Default.
Mitigation Text Indicator (MTIN)	Indicates whether the notice text specified by the Mitigation NoteClass/SubClass (MTNC) variable prints on loan bills and notices. **Y** = Print the notice text. **N** = Do not print the notice text. Default.

Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) Report

Parameters

This report has the following parameters:

Parameter	Req'd	Default	Description of Value(s)
Input File Name (IFLE)	No	Null	Name of the output file generated by the Statement Extract (MM_STMXT) report, e.g., MM_STMXT.txt.
Input File Path (IPTH)	Yes	Null	Location of the output file generated by the Statement Extract (MM_STMXT) report, e.g., C:\TEMP.
Output File Name (8OFN)	No	MM_STMXT_ DFBILLRECS	Name of the output file generated by MM_STMXT_DFBILLRECS.
Output File Path (8OUP)	No	Null	Location of the output file generated by MM_STMXT_DFBILLRECS. If null, the value of the Extract Target Directory (EXTT) institution option is used.

Operation

Run this report after the Statement Extract (MM_STMXT) report when the additional statement records are required.

The MM_STMXT_DFBILLRECS report selects the MM_STMXT extract file output location path when MM_STMXT is executed before MM_STMXT_DFBILLRECS in the same queue and the IPTH parameter value in MM_STMXT_DFBILLRECS is left blank. If the parameter value is inputted with path details, MM_STMXT_DFBILLRECS selects the MM_STMXT extract file location from that given location irrespective of whether MM_STMXT was in the same queue.

Output

The report contains the following information:

Output	Description
Statement Account	Statement account number.
Loan Account	Loan account number.
Maj/Min	Major/minor account type codes.
Name	Name of the Tax Reported For owner of the account.
Records in statement extract	Number of records in the statement extract file.

Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) Report

Statement Extract Record Layouts

The Statement Extract file consists of multiple records that can be created separately based on the settings of the applicable variables. Each record is a fixed length. The data included in the report is based on various variable settings and the report parameters. See the "Variables" section above for more information.

All alphanumeric (AN) fields are left-justified. All numeric (N) fields are right-justified.

Customer Information (4200) Record

The Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS.txt) begins with the Customer Information record that contains account information currently not available in MM_STMXT.

Pre-Petition Arrearage Information for Bankrupt Borrowers

The PRE-PETITION CURRENT BALANCE, PRE-PETITION PAID LAST MONTH, and PRE-PETITION PAID DURING BANKRUPTCY fields only populate for Chapters 12 and 13.

The BANKRUPTCY CHAPTER CODE and BANKRUPTCY FILED DATE fields only display when the following conditions exist:

- The Support Bankruptcy Billing (SBKB) variable is set to **Y** for the loan account

- A person/organization with a non-tax or Tax Reported For owner role on the loan account has an active bankruptcy during the current billing period

The PRE-PETITION CURRENT BALANCE, PRE-PETITION PAID LAST MONTH, PRE-PETITION PAID DURING BANKRUPTCY, TOTAL AMOUNT DUE, and DELINQUENCY TOTAL AMOUNT DUE fields display when the two conditions listed above exist and the CONSUMER CONDITION dropdown list is not set to **R-Reaffirmation of Debt** at the account or person level.

Field Name	Size	Starting Position	Data Type	Description
Record ID	4	1	N	4200
Primary Account Number	17	5	N	Account number for the primary account on the statement.
Account Number	17	22	N	Account number for the account information in this record.
Prepayment penalty flag	1	39	AN	**Y** when a prepayment penalty exists; otherwise, **N**. **Note**: The Totals Section Type (TLTP) variable must be set to **6** or the Print Negative Amort Info YN (NAYN) variable must set to **Y** to populate this field.
Number of Payment Options	2	40	N	Number of payment options in the 4220 record. **1** = Print Negative Amort Info YN (NAYN) variable is set to **N** **3** = NAYN variable is set to **Y**

Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) Report

Field Name	Size	Starting Position	Data Type	Description
Delinquency Days Late	4	42	N	Number of days between the extract run and the oldest receivable in the payment sequence. **Note**: The Loan Activity Section Type (ACTP) variable must be set to **7** to populate this field.
Delinquency Additional Amount (prior to 6 months)	13	46	N	Additional amount delinquent not detailed in record 4240. **Note**: The Loan Activity Section Type (ACTP) variable must be set to **7** to populate this field.
Delinquency Total Amount Due	13	59	N	Total delinquency amount due. Post-petition amount due if the loan is in Chapter 12 or 13 bankruptcy. **Note**: The Loan Activity Section Type (ACTP) variable must be set to **7** to populate this field.
Next Rate Change Date	10	72	AN	Date (MM-DD-YYYY) the current rate changes, if applicable. **Note**: The Totals Section Type (TLTP) variable must be set to **6** or the Print Negative Amort Info YN (NAYN) variable must set to **Y** to populate this field.
Bankruptcy Chapter Code	4	82	AN	Bankruptcy types used to identify the specific filing for a person or an organization. Populates for all bankruptcy types (Chapters 7, 11, 12, 13, and undesignated).
Bankruptcy Filed Date	10	86	AN	Date the bankruptcy took effect. Populates for all bankruptcy types (Chapters 7, 11, 12, 13, and undesignated).
Pre-Petition Current Balance	13	96	N	Current balance of the pre-petition bankruptcy for Chapter 12 and 13 bankruptcy types. The value is the difference between the total pre-petition due amount and the pre-petition amount paid during bankruptcy.
Pre-Petition Paid Last Month	13	109	N	Total payment amount flagged as pre-petition (Chapter 12/13 Pre-Petition Payment Indicator (CH13PPTPMT) entity attribute = **Y**) on or after the last statement date for Chapter 12 and 13 bankruptcy types.

Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) Report

Field Name	Size	Starting Position	Data Type	Description
Pre-Petition Paid During Bankruptcy	13	122	N	Total payment amount flagged as pre-petition (Chapter 12/13 Pre-Petition Payment Indicator (CH13PPTPMT) entity attribute = **Y**) during bankruptcy for Chapter 12 and 13 bankruptcy types.
Filler	40	135	AN	Space-filled ending with a pipe sign (|).

Current Payment Due (4220) Record

The Current Payment Due record contains the breakdown of the current payment's amounts due, past due payments, and fee(s) charged in the current period. The record only populates when the Expl of Amt Due Indicator (EXIN) variable is set to **Y**.

Note: The Fixed Due Calc Int on Pmt (FDUE) payment type includes the interest projected from the previous due date to the current due date. Principal is the difference of the payment amount and the interest calculated.

Field Name	Size	Starting Position	Date Type	Description
Record ID	4	1	N	4200
Primary Account Number	17	5	N	Account number for the primary account on the statement.
Account Number	17	22	N	Account number for the account information in this record.
Payment Option	1	39	N	For loans without negative amortization: **1** = Minimum For loans with negative amortization, i.e., the Print Negative Amort Info YN (NAYN) variable is set to **Y**: **1** = Minimum **2** = Interest only **3** = Full
Principal	13	40	N	Principal amount.
Interest	13	53	N	Interest amount.
Escrow (Taxes & Ins)	13	66	N	Escrow (taxes and insurance) amount.
Regular Monthly Payment	13	79	N	Regular monthly payment – subtotal of the principal, interest, and escrow due for the current due date.
Total Fees & Charges	13	92	N	Total fees and charges during the current period.

Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) Report

Field Name	Size	Starting Position	Date Type	Description
Total Amount Due	13	105	N	Total amount due – grand total of the regular monthly payment, total fees and charges, and past due amount (4000 record). Post-petition amount due if the loan is in Chapter 12 or 13 bankruptcy. **Note**: When the total payment amount is less than zero, the payment amount displays as zero, not as a negative amount.
Filler	40	118	N	Space-filled ending with a pipe sign (|).

Past Payment Breakdown (4230) Record

The Past Payment Breakdown record contains the summaries of payments received for the current billing period and the current year to date. The record only populates when the Past Pymt Breakdown Indicator (PSIN) variable is set to **Y**.

Field Name	Size	Starting Position	Date Type	Description
Record ID	4	1	N	4230
Primary Account Number	17	5	N	Account number for the primary account on the statement.
Account Number	17	22	N	Account number for the account information in this record.
Current Principal Payment	13	39	N	Principal amount received for the current period.
Current Interest Payment	13	52	N	Interest amount received for the current period.
Current Escrow Payment	13	65	N	Escrow amount received for the current period.
Current Fee(s) Payment	13	78	N	Fee payment(s) received for the current period.
Current Partial Payment	13	91	N	Partial payment received for the current period.
Current Total Payment	13	104	N	Total payments received for the current period.
YTD Principal Paid	13	117	N	Principal payment(s) received year to date.
YTD Interest Paid	13	130	N	Interest payment(s) received year to date.
YTD Escrow Paid	13	143	N	Escrow payment(s) received year to date.
YTD Fees Paid	13	156	N	Fee payment(s) received year to date.
YTD Partial Paid	13	169	N	Partial payment(s) received year to date.

Statement Extract with Dodd-Frank Bill Records (MM_STMXT_DFBILLRECS) Report

Field Name	Size	Starting Position	Date Type	Description
YTD Total Paid	13	182	N	Total payment(s) received year to date.
Filler	40	195	N	Space-filled ending with a pipe sign (|).

Delinquency Statuses (4240) Record

The Delinquency Statuses record contains a record for each receivable currently due and the last one that was paid. The record only populates when the Loan Activity Section Type (ACTP) variable is set to **7**.

Field Name	Size	Starting Position	Date Type	Description
Record ID	4	1	N	4240
Primary Account Number	17	5	N	Account number for the primary account on the statement.
Account Number	17	22	N	Account number for the account information in this record.
Payment Due Date	10	39	AN	Payment due date (MM-DD-YYYY).
Payment Status	50	49	AN	Payment status.
Amount Due	13	99	N	Amount due.
Date Paid	10	112	AN	Receivable paid date (MM-DD-YYYY).
Filler	40	122	N	Space-filled ending with a pipe sign (|).

Mitigation and Foreclosure Text (4250) Record

The Mitigation and Foreclosure Text record only populates when an active note identified by the MTNC and/or FRNC variables exists for the account. When multiple active notes exist, the note with the highest number is selected. The record populates regardless of the value of the Loan Activity Section Type (ACTP) variable.

Field Name	Size	Starting Position	Date Type	Description
Record ID	4	1	N	4250
Primary Account Number	17	5	N	Account number for the primary account on the statement.
Account Number	17	22	N	Account number for the account information in this record.
Mitigation	500	39	AN	Active mitigation note set in the Mitigation Note Class/SubClass (MTNC) variable.
Foreclosure	500	539	AN	Active foreclosure note set in the Foreclosure Note Class/SubClass (FRNC) variable.
Filler	40	1039	N	Space-filled ending with a pipe sign (|).