fiserv.

Sageworks Data Extract

SageworksExtracts.dnax
DNAapp ID: ef01f163-2bc2-4026-b251-5a729c78772a

Overview

The Sageworks Data Extract (Sageworks_EXT) batch application generates five distinct extract files containing information for import into the Sageworks financial software. The extracts are comma- separated with a single header record as the first row.

The following extract files are generated by Sageworks_EXT:

- ☐ OSIDATA_BKID_CUSTOMER_MMDDYY.csv

- ☐ OSIDATA_BKID_LOAN_MMDDYY.csv

- ☐ OSIDATA_BKID_COLLATERAL_MMDDYY.csv

- ☐ OSIDATA_BKID_LOANRELATIONSHIPS_MMDDYY.csv

- ☐ OSIDATA_BKID_DEPOSIT_MMDDYY.csv

Where,

- ☐ OSIDATA is a fixed value

- ☐ MMDDYY is the current queue effective date

- ☐ BKID is the value of the Fiserv Bank Number (BKID) institution option that uniquely identifies an institution

Key Benefits

Sageworks is a leading provider of loan portfolio credit risk and management solutions for banks and credit unions. The Sageworks suite collects and analyzes data, efficiently identifying and monitoring emerging loan portfolio risks, and measuring and reporting the impact those risks represent. The suite consists of the following solutions:

- ☐ Sageworks Credit Analysis – global cash flow analysis (DNAapp not required)

- ☐ Sageworks Risk Rating – risk rating management (DNAapp not required)

- ☐ Sageworks Loan Administration – loan administration functionality

- ☐ Sageworks Stress Testing – portfolio stress testing

- ☐ Sageworks ALLL – allowance for loan and lease loss (ALLL) management

The Sageworks Data Extract DNAapp streamlines integration between the Sageworks Suite and the DNA core platform, eliminating the need for labor-intensive and error prone manual keying of hundreds of data elements month after month. In doing so, the DNAapp saves you time and money, improving both efficiency and accuracy.

This DNAapp works in conjunction with the following Sageworks modules: Loan Administration, ALLL, and Stress Testing. The DNAapp is not needed for the Credit Analysis or Risk Rating modules.

Sageworks solutions are available as ASP solutions for both in-house and data center DNA clients. The products can be purchased individually or in any combination. For more information about the Sageworks suite of products, please contact your account executive.

Note: DNAapp is available to US DNA clients only, both in-house and data center.

Note: Do not purchase or attempt to implement this DNAapp until you have been instructed to by your Fiserv/Sageworks project manager.

Note: DNA data center clients can either receive the output file directly from the data center and send it to Sageworks themselves for no additional fee; or, optionally, have the data center FTP the output file directly to Sageworks for an additional fee. Contact your account executive or Fiserv/Sageworks project manager for additional details.

Note: If upgrading from a previous version to version 2.0.0.2 (or later), which has added multiple new fields to the Loan, Customer, Collateral and Deposit files, contact your Sageworks account manager to validate the new files before installing into production.

Processing

The Sageworks_EXT generates extract files based on the values for the following parameters: Account Statuses To Include (DRST), Major Account Type Code (MJCD), and Minor Account Type Code (MICD).

Guidelines for Extract Files

The following data integrity rules apply to the Sageworks extract files:

☐ Files are comma-separated value ASCII files.

☐ The suffix for the extract output is CSV.

☐ Each line is terminated with a carriage return/line feed (CR/LF).

☐ All date fields in the extract display in MM/DD/YYYY format.

☐ Each file begins with a header record containing the field names.

☐ All data elements containing alphanumeric values are enclosed in double quotes (" ").

☐ All interest rate fields display seven decimal digits. For example, an interest rate of 3.95959 displays as **0.0395959**.

☐ All amount fields display two decimal digits. For example, an amount of 10 displays as **10.00**.

☐ Numbers display as is, with no formatting.

☐ The maximum record length is 5,500 characters. The Loan Extract file will be truncated to 5,500 characters in the event a record exceeds 5,500 characters. (All other files are much smaller than the Loan Extract file so there is no need to have them truncated.)

Calculation Variables and Institution Options

Calculation Category

The following calculation category is used to map the Sageworks Account Notes calculation type:

Calculation Category	Code	Calculation Category Description
Sageworks Extract	6SWE	Calculation category of the calculation type for the Sageworks Extract

Calculation Type

The following calculation type in the Sageworks Extract (6SWE) calculation category is used to link variables to the Sageworks application:

Calculation Type	Code	Description	MJMIYN
SageWorks Account Note	6SAN	Links variables to the SageWorks application	N

Variables

The following variables in the SageWorks Account Notes (6SAN) calculation type identify the SageWorks note class and sub class.

Note: The note class and sub class are required for the COMMENTS field in the loan and deposit extract.

Variable	Description	Data Type
6SNC	SageWorks Note Class	VC
6SSC	SageWorks Note Sub Class	VC

Institution Option

The following institution option is used to determine the account role code for the LOAN ADMIN field in the extract.

Institution Option Code	Institution Option Description	Data Type	Institution Option Value
6LAD	Loan Admin Role	STR	Blank

External Interface Cross References

The following external interface and external interface variable are used to map DNA organization types with SageWorks organization types:

External Interface Category

External Interface	External Interface Category Code	Description	From Value MjMiYN	To Value MjMi
6SWI	3PTY	SageWorks Org Interface	N	N

External Interface Variable

External Interface Code	External Interface Variable Code	Description	From Data Type Code	To Data Type Code
6SWI	6SWO	SageWorks OrgTyp Interface	VC	VC

External Interface Variables

The following external interface code and variable is required in the ORGANIZATION TYPES field in the customer extract.

External Interface Code	External Interface Variable Code	From Value	To Value
6SWI	6SWO	CORP	CCorp
		PC	SCorp

		LLC	LLC
		LTD	LLP
		PROP	Sole
		PART	Partnership

Note: If the From value is null or an invalid organization type code, the To value is set to **Other**.

The following external interface and external interface variable are used to map DNA account role types to a specific percent amount for the Percent Responsible field in the Loan Relationships extract:

External Interface Category

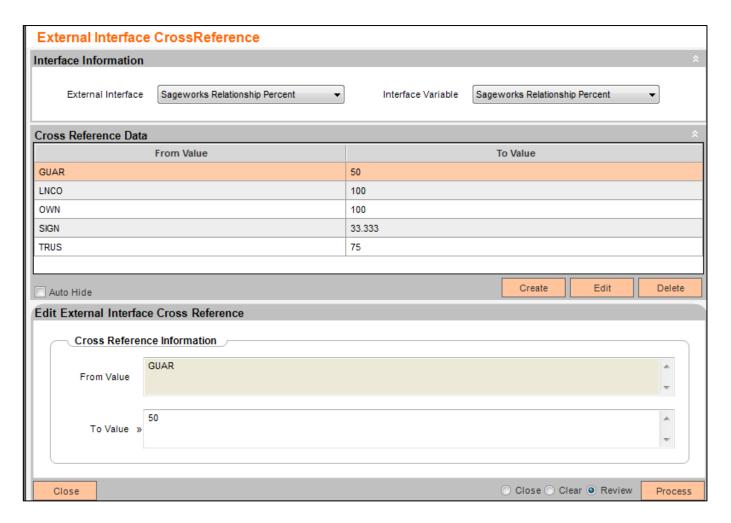| External Interface	External Interface Category Code	Description	From Value MjMiYN	To Value MjMi
6RPC	6RPC	Sageworks Relationship Percent	N	N

External Interface Variable

External Interface Code	External Interface Variable Code	Description	From Data Type Code	To Data Type Code
6RPC	6RPC	Sageworks Relationship Percent	CHAR	NUM

Note: Each Financial Institution needs to set up the values that they want for the Sageworks Relationship Percent External Interface CrossReference screen:
Services > System > System Tables > C-G Tables > External Interface CrossReference

Choose Sageworks Relationship Percent from the External Interface drop-down. Choose Sageworks Relationship Percent from the Interface Variable drop-down.

Click the Create button. Enter a valid account role type code in the From Value box. Enter the corresponding percent responsible for this role type code in the To Value box. Click the Process button. Continue with this process until all desired account role type codes and corresponding percent responsible have been entered.

External Interface CrossReference

Interface Information

External Interface [Sageworks Relationship Percent ▼]   Interface Variable [Sageworks Relationship Percent ▼]

Cross Reference Data

From Value	To Value
GUAR	50
LNCO	100
OWN	100
SIGN	33.333
TRUS	75

☐ Auto Hide   [Create] [Edit] [Delete]

Edit External Interface Cross Reference

Cross Reference Information

From Value | GUAR

To Value » | 50

[Close]   ○ Close ○ Clear ● Review [Process]

Note: If the account role type code is not found in the External Interface CrossReference table, the Percent Responsible will be 0.

Batch Application

Parameters

Sageworks_EXT includes the following parameters:

Parameter	Code	Description	Req'd	Default

Account Statuses To Include	DRST	Comma-separated list of account statuses to include (e.g., ACT or NPFM). Relevant to loan accounts only. (Deposit accounts for the Deposit Extract will be selected based on a status of ACT, IACT or DORM.) If left blank, all account statuses will be included.	No	Null
Major Account Type Code	MJCD	Comma-separated list of major account types to include (e.g., MTG, CML, and CNS). Relevant to loan accounts only. (Deposit accounts for the Deposit Extract will be selected based on a major account type category code (mjaccttypcatcd in the mjaccttyp table) of DEP.)	Yes	MTG,CML,CNS
Minor Account Type Code	MICD	Comma-separated list of minor account types to include (e.g., VDFT and HELO). Relevant to loan accounts only. If left blank, all minor account types valid for the applicable majors will be included.	No	Null
External File Type	FT	File number to process: **1** = All Files **2** = Customer **3** = Loan **4** = Collateral **5** = Loan Relationships **6** = Deposit	No	1

Calc Curr LTV via PropVal/Appr	UPAC	Method used to calculate the LTV. Contains the following predefined values: **PROPVAL** = Use property value information to calculate current property value. **PROPVAL-IP** = Use property value information to calculate current property value. Always ignore purchase price. **APPRAISAL** = Use appraisal information to calculate current property value. **APPRAISAL-IP** = Use appraisal information to calculate current property value. Always ignore purchase price.	No	PROPVAL
Output File Path	COUP	Path for output file. At default value, extracts are generated at the location defined in the Report Target Directory (RPTT) institution option.	No	Null

Parameter	Code	Description	Req'd	Default
Roles to Include	ROLI	Comma-separated list of customer guarantor roles to include (e.g., GUA, GUAR). If null, only the Tax Reported For owners are included in the customer extract.	No	Null
Loan Collateral To Include	6LCI	Indicates which collateral information to display along with the account number in the loan extract. **FRST** = Include the earliest collateral on the account **LAST** = Include the most recent collateral on the account **LGST** = Include the collateral of the account with the greatest property value	No	FRST
Guarantee Prct Calculation	6GUP	This parameter determines the user field codes (comma-separated values) of the user fields that should be evaluated to determine the guarantee percentage. The extract sums the values in these fields and displays the total in the guarantee percent column of the extract. If no value is entered, the column fills with **0**.	No	Null
Include User Fields	6INU	**1** = None (default). When this option is selected, no user field data is included in loan extract. **2** = All. When this option is selected all user fields are included in the loan extract. **3** = Specific. When this option is selected, only specified user fields are included. Those user fields codes are entered into TYP1 and TYP2 parameters noted below.	No	1
Type 1 String	TYP1	Enter a comma separated list of user fields when option 3 – Specific is selected in the 6INU parameter as noted above. If there are more than 50 user fields to be specified, then those in excess of 50 are entered in TYP2 parameter.	No	Null

Type 2 String	TYP2	Enter a comma separated list of user fields when option 3 – Specific is selected in the 6INU parameter as noted above. If there are more than 50 user fields to be specified, then those in excess of 50 are entered in TYP2 parameter.	No	Null
Account User Field Code	6UFC	Indicates whether a loan is currently on a watch list.	No	Null
Relationship Role Codes	RRC	Enter a comma separated list of account roles to include in the Loan Relationships file. If left blank, all account roles that do not have the EMPROLEYN field in the ACCTROLE table set to Y will be selected.	No	Null
Effective Date	EFF	Enter the effective date of the data to be included in the files. If left blank the current system date will be used.	No	Null
Property Type Code	PTCD	Enter a comma separated list of property type codes to exclude from the collateral extract. (e.g., TAX for tax collateral records). If left blank all property types will be included in the collateral extract.	No	Null
RTXN Type Code	RXCD	Enter a comma separated list of transaction type codes to use for the YTD Fees in the deposit extract file. If left blank all deposit transactions with a RTXNTYPCATCD of SC will be included. A maximum of 50 transaction type codes can be entered.	No	Null

Process All Accounts	AACT	When set to 'Y' The program will report all deposits accounts in the Deposit Extract and customers in the Customer Extract regardless of a loan relationship. For the Customer file they must have at least one deposit account or loan account in order for them to be selected. When Blank or set to 'N' the program only reports the deposit accounts and customers for records that have a loan relationship also.	No	Null
Product Minors	MTYP	Used to populate the Member Since Date in the Customer Extract File. Enter a comma separated list of minor account types that represent a membership account. If the person/organization has an account in one of the minor account types that is in an active, inactive or dormant status, the account contract date will be used. If the person/organization does not have an account in one of the minor account types that is in an active, inactive or dormant status, this field will be blank. If the person/organization has more than one account in one of the minor account types it will use the oldest contract date. If this parameter is left blank the PERS/ORG Add Date will be used.	No	Null

Scheduling and Re-Running Information

Run the Sageworks_EXT batch job as needed; there is an option to generate single or multiple extracts in one run.

Sageworks Extract (Sageworks_EXT) Report

The Sageworks extract LIS file includes:

☐ The number of records extracted in each extract file.

☐ An error section displaying the information related to errors that occurred while generating the extract. If more than one error occurred for one account, multiple error messages display for that account.

Sageworks_EXT Report Sample

```
                              OSIBANK

                          DATABASE NAME
                          TSTMAG.WORLD

                            RELEASE
                          DNA 22.3.1.0

           12-08-2022 10:00:40 AM 332521 N:\OSI\BANK\SQT\22310\BAT_EXE\EXTNS\


                         REPORT PARAMETERS

        Guarantee Prct Calculation:                Include User Fields:  1
        Loan Collateral to Include:  FRST          Account User Field Code:
        Process all accounts:  N                   Output File Path:
        Account Statuses To Include:  ACT,NPFM     Effective Date:  08-31-2022
        External File Type:  1                     Minor Account Type Code:
        Major Account Type Code:  MTG,CML,CNS      Property Type Code:
        Roles to Include:                          Relationship Role Codes:  OWN
        RTXN  Type Code:                           Type 1 String:
        Type 2 String:                             Calc Curr LTV via PropVal/Appr:  PROPVAL

Bank:    Your Credit Union                    SageWorks Data Extract              Run Date:  12-14-2022
Report:  SAGEWORKS_EXT                                                           Post Date:  12-14-2022
                                                                                      Page:  1 of 1

        Records Extracted for Customer:   32331
        Extract File :    M:\RPTS\20221214\395502\OSIDATA_229_CUSTOMER_083122.CSV

        Records Extracted for Loan:   42639
        Extract File :    M:\RPTS\20221214\395502\OSIDATA_229_LOAN_083122.CSV

        Records Extracted for Collateral:   38022
        Extract File :    M:\RPTS\20221214\395502\OSIDATA_229_COLLATERAL_083122.CSV

        Records Extracted for LoanRelationships:   13366
        Extract File :    M:\RPTS\20221214\395502\OSIDATA_229_LOANRELATIONSHIPS_083122.CSV

        Records Extracted for Deposit:   64408
        Extract File :    M:\RPTS\20221214\395502\OSIDATA_229_DEPOSIT_083122.CSV
```

File Layouts

Customer Extract

The customer extract contains details about customers who have at least one loan account. OSIDATA_BKID_CUSTOMER_MMDDYY.CSV, where MMDDYY = current queue effective date

Customer Extract Field Listing

Field	Description
Name	Name of the person or business
Business - Person Indicator	**P** = Person **O** = Organization
Customer ID	**P** or **O** (person/organization) followed by the customer number with at least one loan account where the customer is the Tax Reported For owner or has a role(s) (as specified in the Roles to Include (ROLI) parameter) associated with the loan account
Tax ID	Tax ID of the person or business
Loan Officer	Name of the officer associated with the loan account with the most recent effective date across all loan accounts owned by this customer. When multiple loan officers are associated on a loan account on the same effective date, the loan officer returned by the Oracle query displays. The loan officer is selected from qualified loan accounts based on the DRST, MJCD, and MICD runtime parameters.
Responsibility Code Desc	Description of the loan officer role assigned to the account as displayed in the LOAN OFFICER field
Industry Code	Standard Industry Classification (SIC) or North American Industry Classification System (NAICS) code of person/organization
Industry Code Indicator	Indicates whether the customer is using the NAICS or SIC code
Branch	Branch associated with the loan account with the most recent contract date across all loan accounts owned by this customer

Loan Admin	Name of the loan administrator associated with the loan account with the most recent effective date across all loan accounts owned by the customer. When multiple loan administrators are associated with a loan account on the same effective date, the loan administrator returned by the Oracle query displays. **Note**: The role code for the loan administrator is defined in the Loan Admin Role (6LAD) institution option.
Admin Responsibility Code Desc	Description of the loan administrator role assigned to the account as displayed in the LOAN ADMIN field
State	State code
Country	Country code
Address1	Address line 1 of the primary address
Address2	Address line 2 of the primary address
City	City of the primary address
Zip	Zip+4 code of the primary address
Phone	Phone number of the person/organization. For persons, the phone number with the phone use code set in the Home Phone Use Code (HPHE) variable displays. For organizations, the phone number with the phone use code set in the Business Phone Use Code (BPHE) variable displays. Default format for USA = (AreaCode) PhoneNumber Ext:) The phone number includes an extension number, if any, e.g., (111) 555- 3333 Ext: 4444).
Email	Email address of the person/organization. For persons, the email address with the address use code set in the Home Email Address Use Cd (HEML) variable. For organizations, the email address with the address use code set in the Business Email Address Use Cd
Core Organization Type	Organization type code. For a person, this field is blank.
Sageworks Organization Type	Organization type code in Sageworks. For a person, this field is blank.
Fax Number	Fax number of the person/organization with the FAX phone use code. Default format for USA = (AreaCode) PhoneNumber. For foreign phone numbers, the format is based on the phone format setup
Mobile	Cellular number of the person/organization with the CELL phone use code. Default format for USA = (AreaCode) PhoneNumber. For foreign phone numbers, the format is based on the phone format setup

Website	Blank
DBA	Organization name. For a person, this field is blank.
Title	Occupation of the person. For an organization, this field is blank.
DNB Score	Blank
Credit Score	Most recent credit score for the person or organization.
	When no credit score is associated with the person or organization, this field is blank.
County	Blank
Checking Balance	Sum of the balances of all checking accounts owned by the customer.
Average Checking	Sum of the monthly average balance of all checking accounts.
Savings Balance	Sum of the balances of all savings accounts owned by the customer.
Average Savings	Sum of the monthly average balance of all savings accounts.
CDs Balance	Sum of the balances of all time deposit accounts owned by the customer.
Average CD	Sum of the monthly average balance of all certificate of deposit (CD) accounts.
Relationship Code	Relationship of the customer to the loan account.
	Note: If a customer has roles on more than one account, the preference is given to the Tax Reported For owner role.
LoanOfficerNbr	Person number of the loan officer assigned to one of the loan accounts of the customer, i.e., person number of the loan officer as displayed in the LOAN OFFICER field in the extract.
LoanAdminNbr	Person number of the loan administrator assigned to one of the loan accounts of the customer, i.e., the person number of the loan officer as displayed in the LOAN ADMIN field in the extract.
Name Prefix	Name prefix (salutation) for this person if one exists. This will be blank for organizations.
Middle Initial	Middle initial for this person if one exists. This will be blank for organizations.
Name Suffix	Name suffix for this person if one exists. This will be blank for organizations.
Date of Birth	Person's date of birth. This will be blank for organizations.

ID Description	Description of the most recent ID for this person. This will be blank for organizations.
ID Number	ID number of the most recent ID for this person. This will be blank for organizations.
ID Issue Date	ID issue date of the most recent ID for this person. This will be blank for organizations.
ID Expiration Date	ID expiration date of the most recent ID for this person. This will be blank for organizations.
ID Issuing State	ID issuing state of the most recent ID for this person. This will be blank for organizations.
ID Issuing Country	ID issuing country of the most recent ID for this person. This will be blank for organizations.
Member Since Date	Either the Contract Date of the membership account (based on the minor codes entered in the MTYP parameter) of the PERS/ORG Add Date (if the MTYP parameter is left blank).

Loan Extract

The loan extract contains loan account details.

OSIDATA_BKID_LOAN_MMDDYY.CSV, where MMDDYY = current queue effective date

Loan Extract Field Listing

Field	Description
Customer ID	P or O (person/organization) followed by the Tax Reported For owner number.
Loan Number	Loan account number.
Current Balance	Current principal balance of the loan account.
Borrower Balance	Sum of all loan balances where the customer is the Tax Reported For owner.
Monthly Payment	Payment amount for principal and interest. **Note**: If the payment period is not monthly, the extract displays the payment amount calculated for a month. For instance, if a quarterly payment frequency is set for an account, this field shows the amount as the quarterly payment amount divided by three. **Note 2**: For line-of-credit (LOC) accounts, the monthly payment is the per diem payment amount multiplied by the number of days in the month.
Escrow Payment	Escrow Payment for the loan.
Interest Rate	Current interest rate on the loan account. The interest rate displays as it is stored in the database.
Accounting Value	Value of the collateral corresponding to the value defined in the Calc Curr LTV via PropVal/Appr (UPAC) parameter.
Collateral Code	Property code of the collateral. **Note**: The property code is determined by the value defined in the Loan Collateral to Include (6LCI) parameter.
Collateral Code Desc	Property type of the collateral.
Major	Major account type code of the loan account.
Minor	Minor account type code of the loan account.

Product Code	Combination of the major and minor account type codes of the loan account.
Product Code Desc	Minor Description.
Cost Center	Branch number of the account.
Risk Rating Code	Risk rating code associated with the account number.
Loan Rating	Description of the risk rating associated with the account number.
Loan To Value	Loan-to-value corresponding to the value defined in the Calc Curr LTV via PropVal/Appr (UPAC) parameter.
Times Past Due 30-60	Number of times the loan was past due 30–60 days since origination.
Times Past Due 60-90	Number of times the loan was past due 60–90 days since origination.
Times Past Due 90+	Number of times the loan was past due 90+ days since origination.
Non Accrual Status	Indicates whether the account status is non-accrual.
Troubled Debt Restructure	Indicates whether the loan account is restructured.
Days Currently Past Due	Number of days the loan is currently past due.
Remaining Term (in Months)	Number of months remaining in the loan term.
Interest Rate Variable	**F** = Fixed interest rate **V** = Variable interest rate
Principal Payment Type	Payment type code associated with the principal balance of the account.
Interest Payment Type	Payment type code associated with the interest balance or note due amount of the account. If no value is assigned, 0 displays.
Combined Payment Type	Payment type code for principal and interest combined. Separated by a slash (/), e.g., Principal Payment Type/Interest Payment Type.
Purpose Code	Purpose code of the loan account.
Purpose Code Desc	Purpose description of the loan account.

Available Credit	Available credit limit of the loan account. If the account is in closed or charged-off status, 0 displays.
Amortization Days	Amortization days. The days are prefixed with the keyword ACTUAL when the account uses the actual days method. In cases of 364 and 366 days, the field defaults to 365.
Maturity Date	Maturity date of the loan account.
Loan Officer	Name of the loan officer assigned to the account.
Responsibility Code	Loan officer role code assigned to the account as displayed in the Loan Officer field.
Responsibility Code Desc	Description of the loan officer role assigned to the account as displayed in the Loan Officer field.
Charged Off Amount	Charged off amount of the loan.
Recovered Amount	Recovered amount of the loan.
First Charge Off Date	Date of the first charge off transaction on the loan.
Charge Off Date	Date of the most recent charge off transaction on the loan. If the transaction does not exist, the Charge Off Date displays the latest active account entity attribute value for the COFFDT entity attribute code.
Guaranteed	Indicates loan is guaranteed by a government agency such as SBA, USDA, etc. **Note**: if there is a value > 0 in one or more of the user fields designated in the 6GUP – Guarantee Percentage Calculation report parameter, then a value of Y is returned. Otherwise, an N is returned.
Guarantee Percent	The percentage of the loan that is guaranteed. **Note**: This is a calculated value based upon the aggregate of the values of the user fields designated in the Guarantee Percentage Calculation (6GUP) report parameter. Each institution should establish a separate account level user field to hold the guarantee percent for each agency that provides guarantees (SBA, USDA, etc.). The user field must have a data type of rate and must be linked to each product that houses loans with guarantees.
Guarantee Amount	The dollar amount of the loan that is guaranteed. **Note**: This is a calculated value based upon the aggregate of the values of the user fields designated in the Guarantee Percentage Calculation (6GUP) report parameter multiplied by the current balance amount field.
Loan Amount	Original loan amount.

Watch List	Indicates whether the loan is currently listed on a watch list.
Points	Points paid for origination of the loan.
Refinance	Indicates whether the loan is a refinance.
Date Last Payment	Date of the last payment of the loan account.
Original Note Date	Contract date of the loan account.
Non Accrual Date	Date the status of the loan account changed to non-accrual.
NAICS Code	NAICS code associated with the loan/borrower.
Zip	Zip code associated with the loan.
Comments	Note associated with the account number.
FDIC Code	FDIC category code associated with the account.
LoanOfficerNbr	Person number of the loan officer assigned to one of the loan accounts of the customer, i.e., person number of the loan officer as displayed in the Loan Officer field in the extract.
Revolving Account YN	Indicates whether the loan account is revolving. **Y** = Revolving **N** = Not revolving
Sold-To-Investor Flag YN	Indicates whether the loan account was sold to an investor. **Y** = Sold to an investor **N** = Not sold to an investor
Sold-To-Part Flag YN	Indicates whether loan account was sold to the participant. **Y** = Sold to the participant **N** = Not sold to the participant
Shadow Accounting YN	Indicates whether shadow accounting is enabled for the loan account number. **Y** = Shadow accounting is enabled **N** = Shadow accounting is not enabled
Account Status	Current account status of the loan account.
Private Balance	Private balance of the loan account (Principal balance – Note Interest Paid To Principal – Charge Off Balance)
Investor Balance	Portion of the principal balance of the account which is outstanding (sold) to the investor

Participation Balance	Portion of the principal balance of the account which is outstanding to the participant(s) (loan account owners) other than the financial institution
Interest Paid to Principal Balance	Interest paid towards the principal balance.
Book Balance	Book Balance of the loan account (Current balance – Charge Off balance + Recovered balance)
Tax ID	Tax ID of the tax reported for owner of the loan
Payment Frequency	Payment Frequency (eg. Monthly, Weekly, Bi-weekly)
Original Term	Original Term of the loan in months
Next Rate Change	For variable rate loans, the next scheduled rate change date. This will be blank for fixed rate loans.
Payment Amount	Payment amount that coincides with the payment frequency
Floor	For variable rate loans, the minimum rate the loan can be. This will be blank for fixed rate loans.
Ceiling	For variable rate loans, the maximum rate the loan can be. This will be blank for fixed rate loans.
Margin (Fixed)	For variable rate loans, the margin rate (fixed) that is added to the index to achieve the rate. This will be blank for fixed rate loans.
Margin (Percent)	For variable rate loans, the margin percentage that is added to the index to achieve the rate. This will be blank for fixed rate loans.
Index	For variable rate loans, this is the index description (eg. Prime). This will be blank for fixed rate loans.
FICO	The original credit score of the loan account.

Branch	The opening branch name of the loan account.
Next Due Date	The next scheduled due date of the loan account.
Scheduled Review Date	The date the account is scheduled for a review.
Date Last Reviewed	The last date that the account was reviewed.
Risk Rating Effective Date	The effective date of the last risk rating change.
Original Interest Rate	The original interest rate of the loan.
Accrued Amount	Amount of accrued interest as of the effective date that is in the 'EFF' parameter.
Deferred Fees-Costs	Amount of remaining deferred costs and fees for the account based on balance types of Fee and Cost.
Past Due Amount	Amount of outstanding receivables that are still active and have a due date before the effective date.
NCUA Category Code	The NCUA category code found at the loan account level.
{Balance Type} Amount (Multiple fields)	The balance amounts for balance types (only BAL/INT/FEE/CHRG/COST) and the corresponding balance categories associated with the loan account. **Note**: The fields in the extracts are identified by the balance types associated at the product level for the qualifying loan accounts.
Account Level User Fields (Multiple Fields)	The values in account level user fields are included in the detail record. **Note**: The header record includes the user field description. Only user fields associated to the major/minor(s) included in the MJCD and/or MICD report parameters are included in the extract.

Payment Type Code Mapping

The following balance types display in the extract.

Payment Type Code	Description
FBI	Fixed principal and interest
VACT	Variable actual balance
VAVG	Variable average balance
VINT	Variable calculated interest
FB	Fixed balance
FDUE	Fixed due calculated interest on payment
VDUE	Variable due calculated interest on payment

Collateral Extract

The collateral extract includes details about collaterals tied to any loan account.

OSIDATA_BKID_COLLATERAL_MMDDYY.CSV, where MMDDYY = current queue effective date

Collateral Extract Field Listing

Field	Description
Loan Number	Loan account number associated with the collateral
Description	Description of the collateral
Current Value	Current value of the collateral
Collateral Code	Collateral code
Collateral Code Desc	Description of the collateral
Pledged by Owner	Customer Id for the owner of the collateral: P or O (person/organization) followed by the Tax Reported For owner number
Source	Source of the appraisal
Appraisal Value	Appraisal value
Value Date	Most recent appraisal date
Original Value	Original value of the collateral
Location Code	Blank
Comments	Location description, model, and make of the collateral
Collateral Identifier	Property number
Address	Address line 1 of the collateral
City	City of the collateral
State	State code of the collateral
Zip	Zip+4 of the collateral
TaxID	Tax ID of the tax reported for owner of the loan associated with the collateral.
Make	Make of the vehicle if the collateral is for a vehicle
Model	Model of the vehicle if the collateral is for a vehicle

VIN	VIN of the vehicle if the collateral is for a vehicle
YEARNBR	Year of the vehicle if the collateral is for a vehicle
CUSIPNBR	Cusip number of the collateral
FLOODZONEYN	Flood area flag (Y/N) if the collateral is a property in a flood zone

Loan Relationships Extract

The loan relationships extract includes details about non tax report for owners tied to any

loan account. OSIDATA_BKID_LOANRELATIONSHIPS_MMDDYY.CSV, where

MMDDYY = current queue effective date

Loan Relationships Extract Field Listing

Field	Description
Customer ID	P or O (person/organization) followed by the person or org number.
Loan Number	Loan account number
Relationship Designation	Account role description
Percent Responsible	Percent of loan amount that this person/organizations is responsible for.
TaxID	Tax ID of this person or organization.

Deposit Extract

The deposit extract includes details about deposit accounts owned by the tax report for

owners tied to any loan account. OSIDATA_BKID_DEPOSIT_MMDDYY.CSV, where

MMDDYY = current queue effective date

Deposit Extract Field Listing

Field	Description
Customer ID	P or O (person/organization) followed by the Tax Reported For owner number.
Account Number	Deposit account number
Deposit Type	Major account type of the deposit account
Balance	Current balance of the deposit account
Interest Rate	Current interest rate on the deposit account. The interest rate displays as it is stored in the database.
Origination Date	Contract date of the deposit account.
Maturity Date	Maturity date of the deposit account.
TaxID	Tax ID of the tax report for owner of the deposit account.
Comments	Note associated with the account number.
12 Mo Avg Bal	Average balance of the deposit account for the past 12 months
{Fee} Amount (Multiple fields)	The YTD fee amounts for transaction type codes entered in the RXCD parameter or for all deposit transactions with a RTXNTYPCATCD of SC if the RXCD parameter is left blank for the associated deposit account.

Configuration Checklist

Item	Test Environment	Production Environment
Parameters		
Calculation Variables		
Institution Options		
User Fields for Guarantee Percentage Calculation		
External Interface setup		

Revisions

Date	App Version #	Change
09/2023	2.0.0.5	Effective Date parameter was not being used to select loans for the Loan, Loan Relationship and Customer Extract files. Fixed in this version.
02/2023	2.0.0.4	Added the Member Since Date to the Customer Extract File and the NCUA Category Code to the Loan Extract File.
02/2023	2.0.0.3	Added the following fields to the Loan Extract file: • Original Interest Rate • Accrued Amount • Deferred Fees-Costs • Past Due Amount • Scheduled Review Date • Date Last Reviewed • Risk Rating Effective Date Added parameter AACT – Process All Accounts. When this parameter is set to Y, all customers and all deposit accounts will be included in the Customer Extract and Deposit Extract files regardless of whether or not the customer or deposit account holder has a loan. When set to N the customer and deposit extract files will only include customers or deposit account holders who have a loan.

07/2021	2.0.0.2	Bug fix: Monthly Payment Amount in the Loan file was always 0 for Calendar Period payment type loans. Enhancements: Added the following fields to the following files: Customer: - Business Credit Score - Name Prefix - Middle Initial - Name Suffix - Date of Birth - ID Description - ID Number - ID Issue Date - ID Expiration Date - ID Issuing State - ID Issuing Country Loan: - Original Term (in months) - Next Rate Change Date - Payment Amount - Payment Frequency - Floor Rate - Ceiling Rate - Margin Fixed - Margin Percent - Index Rate Description - FICO - Branch Name - Next Due Date - Balance type of Cost to the balance amounts Collateral: - Make - Model - VIN - Year - CUSIP - Flood Hazard Area Y/N Deposit: - Average Balance last 12 months

10/2019	2.0.0.1	Added the Loan Relationships and Deposit extract files. Updated the column heading in the Customer extract file to Customer ID from Unique ID per request from SageWorks to have column headings consistent among the files.
05/2019	2.0.0.0	Made necessary fixes to have this app validated for GTG
07/2016	1.0.8.1	Modified to use current note balance for guarantee amount calculation.
01/2016	1.0.7.0	Added support for account level user fields and additional guarantee information.
06/2015	1.0.6.0	Updated loan and customer extract to include additional fields.
04/2015	1.0.5.0	Updated customer extract to include customers with roles other than Tax Report for Owner.
08/2014	1.0.4.0	Updated to change the file naming convention of CSV files.
06/2014	1.0.2.0	Added error section in report output.
04/2014	1.0.0.0	Initial version.