



Bank/Credit Union Upload Formats

Outcome Tracker Bank/Credit Union Upload Formats

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Creating Custodial Accounts

For Children's Savings Account programs, custodial accounts are created in a batch process.

1. CSA program staff exports a CSV file from Outcome Tracker. The file contains a row for each child and includes the data needed to create a new account at the Bank or Credit Union.
2. Bank or Credit Union uses the CSV file to create a custodial account for each child.
3. Bank or Credit Union adds the account number to each row in the CSV file and sends the updated file to the CSA program staff.
4. CSA program staff uploads the CSV file into Outcome Tracker. The account number is attached to the child's record and will be used during the import of statements/transactions.

Overview of Statements/Transactions

Outcome Tracker supports several formats for uploading Bank/Credit Union statements or transactions electronically. These formats include:

- **Outcome Tracker Transactions Format ***. This option allows a Bank/Credit Union to send each account transaction from your savers' accounts during a period of time. It provides the most detailed information from the account, including transaction descriptions and dates. This option uses a standard comma separated value (CSV) file format.
- **BAI2 Transactions Format ***. This is a standard format used by the banking industry.
- **Outcome Tracker Summary Format**. This option allows a Bank/Credit Union to provide summary totals (total deposits, total withdrawals, etc.) for a period of time (usually monthly). It includes one row per account. This option uses a standard comma separated value (CSV) file format.
- **MIS IDA EDI Format**. The MIS IDA EDI format is identical to the format used by the MIS IDA database.
- **Citibank Transactions Format ***. This is a standard "CSX" format provided by Citibank to their customers.

* The transaction formats (Outcome Tracker Transactions Format, BAI2 Transactions Format, and Citibank Transactions Format) are recommended since they provide more details to the organization and to the saver.

Files can be transferred to the Outcome Tracker servers in several ways:

- **Nightly upload via secure server**. The preferred transfer method is for the financial institution to generate a transaction file nightly and place this file on a secure server. Outcome Tracker provides a secure location where the file can be placed or alternately can pull the data from the bank's file server. Outcome Tracker scoops up this file and automatically uploads the transactions to the savers' accounts.
- **Manual Upload by Administrative Staff**. Some Banks/Credit Unions provide the nonprofit agency with the ability to download a statement file for the savers' accounts. The staff person then uses a function in Outcome Tracker to upload the file and apply transactions to savers' accounts.

The nightly data transfer is recommended because it provides more up-to-date information for the saver to view online or via their smartphone.

If you have questions about any of the formats or the nightly file upload process, please contact VistaShare at support@vistashare.com.

Outcome Tracker Transactions Format

The Outcome Tracker Transactions Format includes one row per transaction in a saver's account. This option uses the comma separated value (CSV) format and includes the following columns:

<u>Column Name</u>	<u>Type</u>	<u>Comments</u>
Account ID	Text	Account number
Transaction Date	Date	See notes below
Transaction Description	Text	64 character limit
Transaction Amount	Currency	See note #2
BAI2 Code	Number	See BAI2 codes below

Notes:

1. Headers are optional. If a header row is included, the first two column headers must be "AccountID" and "TranDate".
2. All currency fields must include a decimal. For example, \$12.34 is entered as 12.34 in the upload file.
3. All columns are required.
4. The following date formats are accepted

International formats	United States formats	MIS IDA format
CCYY/MM/DD YY/MM/DD*	MM/DD/CCYY MM/DD/YY*	CCYY MMM DD

Dates may use one of four separators: ('.', '/', '-', ' ')

* If a 2 digit year is presented, it is converted based on the following formula:
If $0 \leq YY < 37$: $2000 + YY$ (00=2000, 02=2002, 36=2036, etc.)
Else: $1900 + YY$ (85=1985, 99=1999, etc.)

BAI2 Codes

The following list includes BAI2 codes that are mapped to Outcome Tracker transaction types and are imported into Outcome Tracker. Additional BAI2 codes can be added to this list as needed.

<u>BAI2 code</u>	<u>Description</u>
108	CREDIT
142	ACH CREDIT RECEIVED
169	MISCELLANEOUS ACH CREDIT
172	DEPOSIT CORRECTION
174	OTHER DEPOSIT
195	INCOMING MONEY TRANSFER
201	INDIVIDUAL AUTOMATIC TRANSFER CREDITS
206	BOOK TRANSFER CREDIT
254	POSTING ERROR CORRECTION
259	INTEREST FROM SECURITIES #
295	ATM CREDIT
301	COMMERCIAL DEPOSIT
354	INTEREST CREDIT
357	CREDIT ADJUSTMENT
359	INTEREST ADJUSTMENT CREDIT
398	MISCELLANEOUS FEE REFUND
399	MISCELLANEOUS CREDIT
409	DEBIT
451	WITHDRAWAL/ADJUSTMENT
455	PREAUTHORIZED ACH DEBIT
469	MISCELLANEOUS ACH DEBIT
475	CHECK PAID
477	BANK ORIGINATED DEBIT
495	OUTGOING MONEY TRANSFER
506	BOOK TRANSFER DEBIT
555	DEPOSITED ITEM RETURNED
566	RETURN ITEM
631	DEBIT ADJUSTMENT
641	INDIVIDUAL ESCROW DEBIT
695	DEPOSIT CORRECTION DEBIT
698	MISCELLANEOUS FEES
699	MISCELLANEOUS DEBIT

BAI2 Transactions Format

The BAI2 Transactions format is a standard cash management format that is widely used in the banking industry. This file format is described in a document called “Cash Management Balance Reporting Specifications, Version 2”, which is available at the following address:

http://www.bai.org/Libraries/Site-General-Downloads/Cash_Management_2005.sflb.ashx

Each transaction in the file contains a code (based on industry-standard “BAI2” codes) that tells Outcome Tracker the transaction’s type. See the list of BAI2 codes on page 3.

Outcome Tracker Summary Format

The Outcome Tracker Summary Format includes one row per account. This option uses the comma separated value (CSV) format and includes the following columns:

<u>Column Name</u>	<u>Type</u>	<u>Comments</u>
Name	Text	May leave column blank
SSN	Text	May leave column blank
Bank account number	Text	
Report Date	Date	Current date
Period Begin	Date	
Period End	Date	
Withdraw Total	Currency	See Notes #2 and #3
Deposit Total	Currency	See Notes #2 and #3
Service Fee	Currency	See Notes #2 and #3
Interest Total	Currency	See Notes #2 and #3
Incentive Deposit Total	Currency	See Notes #2 and #3

Notes:

1. Headers are optional. If a header row is included, the first two column headers must be "Name" and "SSN".
2. Withdraw Total, Deposit Total, Service Fee, Interest Total, and Incentive Deposit Total are totals for the period of time from the Period Begin date through the Period End date.
3. All currency fields must include a decimal. For example, \$12.34 is entered as 12.34 in the upload file.
4. All columns and column names are required. The data in the Name and SSN column is optional and may be blank.
5. If the bank can differentiate between participant deposits and incentive deposits, the "Incentive Deposit Total" column should be populated. If not, put all deposits in the "Deposit Total" column and enter 0 in the "Incentive Deposit Total" column.
6. The following date formats are accepted

International formats	United States formats	MIS IDA format
CCYY/MM/DD	MM/DD/CCYY	CCYY MMM DD
YY/MM/DD*	MM/DD/YY*	

Dates may use one of four separators: ('.', '/', '-', ' ')

* If a 2 digit year is presented, it is converted based on the following formula:

If $0 \leq YY < 37$: $2000 + YY$ (00=2000, 02=2002, 36=2036, etc.)

Else: $1900 + YY$ (85=1985, 99=1999, etc.)

Sample Outcome Tracker Summary Format file

The information included in two sample statements follows:

Name	Aaron Davidson	Natalie Carter
SSN	999-88-7777	555-66-7777
Bank account number	201869005	498373669
Report Date	6/26/2009	6/26/2009
Period Begin	5/1/2009	5/1/2009
Period End	5/31/2009	5/31/2009
Withdraw Total	\$214.95	\$425.50
Deposit Total	\$60.00	\$100.00
Service Fee	\$0.00	\$0.00
Interest Total	\$1.27	\$2.05
Incentive Deposit Total	\$0.00	\$0.00

Here is how the above information appears in the CSV file:

Name,SSN,Bank account number,Report Date,Period Begin,Period End,Withdraw Total,Deposit Total,Service Fee,Interest Total,Incentive Deposit Total "Aaron Davidson",,201869005,6/26/2009,5/1/2009,5/31/2009,214.95,60,0,1.27,0 "Natalie Carter",,498373669,6/26/2009,5/1/2009,5/31/2009,425.5,100,0,2.05,0
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Notes:

- The column names (Name, SSN, etc.) had to be wrapped to fit on this page. This data will appear on one line in the CSV file.
- Name and SSN data is optional. In this example, the SSN data is left empty in the CSV file. The "Name" and "SSN" text needs to remain in the first row.
- Do not include commas in a field. Put quotation marks around the name in case there is a comma in the person's name (e.g., "Aaron Davidson, Jr.") or you wish to insert a comma (e.g., "Davidson, Aaron")

If you have questions about this CSV file format, please contact VistaShare at support@vistashare.com.

MIS IDA EDI Format

This is the text file format to be used when transferring financial information from a financial institution to Outcome Tracker, a web-based management information system for matched savings accounts. The file should be delimited by commas between fields.

<u>Field Name</u>	<u>Type</u>	<u>Size</u>
PartID (ssn)	Text	11
ReportDate (current date)	Date	11
AccountID	Text	25
PeriodBegin	Date	11
PeriodEnd	Date	11
*AccountClosed	Yes/No	1
*ClosedDate	Date	11
BalanceBegin	Currency	11
DepositTotal	Currency	8
WithdrawTotal	Currency	8
NbrWithdraw	Number (single)	4
NbrDeposit	Number (single)	4
ServiceFee	Currency	8
*Ytdinterest	Currency	8
InterestTotal	Currency	8
BalanceClose	Currency	9

Notes:

1. The field names marked with an "*" denote unused fields. Unused fields can be left blank.
2. Date format - CCYY MMM DD (Notice space between year and month, and between month and day).
CC - 2 digit century
YY - 2 digit year
MMM - 3 character month
DD - 2 digit day
3. Balance Begin and Balance Close fields should be followed by an indicator ('+' indicates a positive balance and '-' indicates a negative balance).
4. Yes/No - (0 = No, 1 = Yes)
5. Do not use column headers
6. The file should be named EDIStatements.txt
7. The file should not deviate in any way from the sample EDIStatements.txt file shown below.

Sample MIS IDA file

Note: This file format applies to the MIS IDA EDI format only.

The information included in four sample statements follows:

PartID	111-11-1111	222-22-2222	333-33-3333	444-44-4444
Report Date	11/30/98	11/30/98	11/30/98	11/30/98
AccountID	056013512	511041989	511043221	511043232
Period Begin	11/1/98	11/1/98	11/1/98	11/1/98
Period End	11/30/98	11/30/98	11/30/98	11/30/98
*Account Closed	0	0	0	0
*Closed Date				
Balance Begin	\$0.00	\$100.25	\$13.19	\$715.28
Deposit Total	\$0.00	\$10.00	\$0.00	\$20.00
Withdrawal Total	\$0.00	\$0.00	\$0.00	\$0.00
Nbr Withdrawal	0	0	0	0
Service Fee	\$0.00	\$0.00	\$0.00	\$0.00
*Ytd Interest	0	.43	0	0
Interest Total	\$0.00	\$0.68	\$0.69	\$5.28
Balance Close	\$0.00	\$110.68	\$13.88	\$740.56

*Note that the sample EDIStatements.txt file includes a comma for each unused field, even if no data is included.

Here is how the above information appears in the EDIStatements.txt file:

111-11-1111,1998 NOV 30,056013512	,1998 NOV 01,1998 NOV 30,0,
,000000000000+,00000000,00000000,0000,0000,00000000,00000000,00000000,000000000+	
222-22-2222,1998 NOV 30,511041989	,1998 NOV 01,1998 NOV 30,0,
,00000010025+,00001000,00000000,0000,0001,00000000,00000043,00000068,000011068+	
333-33-3333,1998 NOV 30,511043221	,1998 NOV 01,1998 NOV 30,0,
,00000001319+,00000000,00000000,0000,0000,00000000,00000000,00000069,000001319+	
444-44-4444,1998 NOV 30,511043232	,1998 NOV 01,1998 NOV 30,0,
,00000071528+,00002000,00000000,0000,0002,00000000,00000000,00000528,000073528+	

Note: With only one exception, the EDIStatements.txt file should look exactly like this example. The exception is that the text had to be wrapped to fit on this page. In the example, only 4 carriage returns should be used: one at the end of each line.

Citibank Transactions Format

The Citibank Transactions format, or “Citibank CSX file”, is available to programs that house matched savings accounts with Citibank. This is a standard Citibank format for downloading account transactions each month.

The Citibank Transactions Format includes one row per transaction. Each transaction has a code, based on industry-standard “BAI2” codes, that tells Outcome Tracker the transaction’s type.

Please contact your Citibank representative to obtain access to the Citibank CSX file.