

NCUA LETTER TO CREDIT UNIONS

NATIONAL CREDIT UNION ADMINISTRATION 1775 Duke Street, Alexandria, VA 22314

DATE: April 2003 **LETTER NO.** 03-CU-05

TO: Board of Directors of all Federally Insured Credit Unions

SUBJ: Expanded AIREs Loan and Share Record Layout Specifications

ENCL: AIREs Share Data Record Layout Specifications

In 1995, NCUA introduced the Automated Integrated Regulatory Examination System (AIREs) to Federal examiners and State Supervisory Authorities. This software program is a significant technological improvement in the way we conduct credit union examinations. AIREs improves exam efficiency with its multi-tasking environment, easy navigation of worksheets, advanced loan and share queries, and faster importing of download files.

How does AIREs benefit you?

AIREs benefits both your credit union and NCUA. Easily imported loan and share downloads reduce the amount of time examiners need to spend in your credit union. In addition, data downloads allow examiners to spend more time assisting you and your credit union staff, rather than inputting data in their computers. Finally, the more data included in the downloads, the better your examiner can measure risks associated with your loan portfolio and overall internal controls.

What new fields are included in the expanded AIREs layout specifications?

Since NCUA introduced AIREs in 1995, requested data has been limited to 42 fields. Beginning June 30, 2003, the loan and share download request will increase by 17 fields to include a total of 40 critical data fields and 19 optional data fields in the AIREs loan and share download. Enclosed are the expanded AIREs loan and share record layout specifications with the new fields in bold. The 17 additional fields are included in the following table.

New AIREs Loan and Share Data Fields

Share Records	Loan Records
Certificate Date Granted	Credit Score
Certificate Maturity Date	Charge Off Amount (If applicable)
Dividend Rate	Loan Risk Grade
Date of Last Activity	Number of Remaining Payments
Share Amount Frozen	Loan Collateral Code
Last Activity Code	Last File Maintenance Date
Accrued Dividend Interest	Last File Maintenance User Identity
Last File Maintenance Date	Branch Identity
Last File Maintenance User Identity	

Please work with your information systems vendor to modify your loan and share download files for exams with a June 30, 2003, effective date and going forward. In the past, NCUA provided standard codes to which you could map data for items such as loan or share type. Please note under the new layout specifications you provide your own codes, rather than mapping to NCUA standard codes. Your examiner will need a list of your credit union's loan and share codes to accompany the loan and share download.

To ensure your loan and share download successfully imports in AIREs, at a minimum, you will need to provide data in the critical fields. NCUA will be happy to test sample fictitious loan and share download files to ensure they import into AIREs. You can e-mail your request and test files to ElMail@ncua.gov. Please allow a two-week response time.

How does NCUA safeguard member information?

For examination purposes, examiners have the authority and need to be able to access member data. To ensure control and confidentiality of your credit union's member data, we adhere to the following procedures:

- Examiners obtain share and loan data downloads from your credit union. They do not obtain this data directly from your outside vendor without your credit union's knowledge and authorization.
- Examiners will never enter your credit union's computer system and extract data without the knowledge and permission of your credit union's staff.
- Examiner computers are password protected. The examiners have been instructed to lock their computers when they leave their work area. To access the computer after shutting down or hibernation, the examiner must enter a user name and corresponding password.

- After each examination, the examiner destroys the loan and share data downloads. NCUA examination reports may contain some member data, but are NCUA property and considered confidential, privileged, and exempt from disclosure to the public.

In addition to these security procedures, your credit union has the option to scramble each member's social security number in the AIREs loan and share download. You can provide any unique, alphanumeric identifier in the social security field, within the 12-digit character limit. The unique identifier must be consistent for the same member's loan and share records.

This letter replaces Letter 00-CU-09.

Sincerely,

/S/

Dennis Dollar
Chairman

Enclosure

AIRES Share Data Record Layout Specifications

Field Number	Field Name	Critical Fields	Field Type & Length
1	Record Code	CRITICAL	A1
2	Account Number	CRITICAL	A20
3	Member's Name (Last, First, MI)	CRITICAL	A41
4	Mailing Address	CRITICAL	A30
5	City	CRITICAL	A15
6	State	CRITICAL	A2
7	Zip Code	CRITICAL	A9
8	"Other" Street Address		A30
9	Share Balance	CRITICAL	N14.2
10	Share Type Code	CRITICAL	A5
11	Social Security Number	CRITICAL	A12
12	Certificate Date Granted	CRITICAL	Date
13	Certificate Maturity Date	CRITICAL	Date
14	Dividend Rate	CRITICAL	N7.3
15	Date of Last Activity	CRITICAL	Date
16	Share Amount Frozen	CRITICAL	N14.2
17	Last Activity Code		A5
18	Accrued Dividend Interest		N14.2
19	Last File Maintenance Date		Date
20	Last File Maintenance User ID or Initials		A3

AIRES Share Data Field Descriptions

DO NOT INCLUDE HEADER OR TRAILER RECORDS.

1. **Record Code** - "S" for all types of member share deposits.
2. **Account Number** - Account numbers must be unique. Therefore, include the prefix or suffix code to identify multiple share deposits within one account number.
3. **Member's Name** - Format must be "Last Name, First Name, Middle Initial."
4. **Mailing Address** - Member's address of record. Format examples are: "Number and Name of Street", or "P.O. Box 4013." Different abbreviations for post office box are acceptable.
5. **City** - City associated with the Mailing Street Address.
6. **State** - State associated with the Mailing Street Address.
7. **Zip Code** - Zip code and four-digit identifier associated with the Mailing Street Address. Do not include a hyphen if the four-digit extension is included.

8. **"Other" Street Address** - Street address other than the mailing address. Format examples are: "Number and Name of Street", or "P.O. Box 4013." Different abbreviations for post office box are acceptable.
9. **Share Balance** - Current share balance, signed with two decimal places.
10. **Share Type Code** - System code to identify certificates, regular, draft, IRA, money market and other share deposit accounts. Please provide the credit union's share type codes rather than mapping to any previously used generic standard codes.
11. **Social Security Number** - Primary depositor's Social Security Number or TIN Number. AIREs uses this number to identify individual members. Any unique, alphanumeric identifier within the 12-digit character limit can be used in lieu of the social security number. Multiple members with the same "dummy" TIN numbers, or members with no TIN numbers, are treated as the same member once imported into AIREs.
12. **Certificate Date Granted** - Date member opened the share certificate account. Format date as MM/DD/CCYY (Month/Day/Century Year).
13. **Certificate Maturity Date** - Date the share certificate will mature. Format date as MM/DD/CCYY (Month/Day/Century Year).
14. **Dividend Rate** - Current dividend rate for each share account expressed as a percent to three decimal places.
15. **Date of Last Activity** - Date of last deposit or withdrawal. Format date as MM/DD/CCYY (Month/Day/Century Year).
16. **Share Amount Frozen** - Dollar amount of the account the member cannot access, signed with two decimal places.
17. **Last Activity Code** - Identifies the type of account activity that occurred last by code. Please provide the credit union's last activity codes rather than mapping to any previously used generic standard codes.
18. **Accrued Dividend Interest** - Dollar amount of accrued dividends, signed with two decimal places.
19. **Last File Maintenance Date** - Last date of any non-financial modification to the account, e.g. change in dividend rate or member address.
20. **Last File Maintenance User ID or Initials** - Approving official or employee's transaction code or initials. Please provide the credit union's codes rather than mapping to any previously used generic standard codes.

AIRES Loan Data Record Layout Specifications

Field Number	Field Name	Critical Fields	Field Type & Length
1	Record Code	CRITICAL	A1
2	Account Number	CRITICAL	A20
3	Member's Name (Last, First, Middle Initial)	CRITICAL	A41
4	Mailing Address	CRITICAL	A30
5	City	CRITICAL	A15
6	State	CRITICAL	A2
7	Zip Code	CRITICAL	A9
8	"Other" Street Address		A30
9	Loan Type Code	CRITICAL	A5
10	Payment Amount	CRITICAL	N14.2
11	Purpose Code	CRITICAL	A5
12	Loan Term	CRITICAL	A3
13	Payment Frequency Code	CRITICAL	A2
14	Date of Loan	CRITICAL	Date
15	Original Loan Amount	CRITICAL	N14.2
16	Interest Rate (APR)	CRITICAL	N7.3
17	Interest Rate (APR) Code		A3
18	Current Loan Balance	CRITICAL	N14.2
19	Date of Last Activity	CRITICAL	Date
20	Last Activity Code		A5
21	Next Payment Due Date	CRITICAL	Date
22	Accrued Interest	CRITICAL	N10.2
23	Credit Limit	CRITICAL	N14.2
24	Social Security Number	CRITICAL	A12
25	Days Delinquent	CRITICAL	N4
26	Delinquency Counter 30-59 Days		N3
27	Delinquency Counter 60-89 Days		N3
28	Delinquency Counter 90-119 Days		N3
29	Delinquency Counter 120 Days +		N3
30	Insider Codes		A2
31	Loan Officer/CC Initials		A3
32	Credit Score	CRITICAL	N3
33	Charge Off Amount		N15
34	Loan Risk Grade		A10

35	Number of Remaining Payments	CRITICAL	N3
36	Loan Collateral Code	CRITICAL	A5
37	Last File Maintenance Date		Date
38	Last File Maintenance User ID or Initials		A3
39	Branch Identity		A10

AIRES Loan Data Field Descriptions

DO NOT INCLUDE HEADER OR TRAILER RECORDS.

1. **Record Code** - "L" for all member loans.
2. **Account Number** - Account numbers must be unique. Therefore, include the prefix or suffix code (for example the loan number) to identify multiple loans within one account number.
3. **Member's Name** - Format must be "Last Name, First Name, Middle Initial."
4. **Mailing Address** - Member's address of record. Format examples are: "Number and Name of Street", or "P.O. Box 4013." Different abbreviations for post office box are acceptable.
5. **City** - City associated with the Mailing Street Address.
6. **State** - State associated with the Mailing Street Address.
7. **Zip Code** - Zip code and four-digit identifier associated with the Mailing Street Address. Do not include a hyphen if the four-digit extension is included.
8. **"Other" Street Address** - Street address other than the mailing address. Format examples are: "Number and Name of Street", or "P.O. Box 4013." Different abbreviations for post office box are acceptable.
9. **Loan Type Code** - System code for loan type. Please provide the credit union's loan type codes rather than mapping to any previously used generic standard codes.
10. **Payment Amount** - Amount of the scheduled payment, signed with two decimal places.
11. **Purpose Code** - System code for loan purpose. Please provide the credit union's loan purpose codes rather than mapping to any previously used generic standard codes.
12. **Loan Term** - Number of contractual payments required to amortize the loan from the date of origination.
13. **Payment Frequency Code** - Frequency of contractual payments. Please provide the credit union's payment frequency codes rather than mapping to any previously used generic standard codes.
14. **Date of Loan** - Date the loan was originally granted (closed-end loan), or most recent advance (open-end loan). Format date as MM/DD/CCYY (Month/Day/Century Year).
15. **Original Loan Amount** - Original amount advanced for closed-end loans. Total outstanding balance after the last advance for open-end loans. Signed with two decimal places.

- 16. Interest Rate (APR)** - Current contractual annual percentage rate (APR) expressed as a percent (e.g. 12% = 12.000). Three decimal places.
- 17. Interest Rate (APR) Code** - Please provide the credit union's interest rate codes rather than mapping to any previously used generic standard codes.
- 18. Current Loan Balance** - Outstanding principal balance, signed with two decimal places.
- 19. Date of Last Activity** - Date of last payment. If the date of the last payment is not available, please provide the date of last activity along with the "last activity code." Format date as MM/DD/CCYY (Month/Day/Century Year).
- 20. Last Activity Code** - Identifies the type of account activity that occurred last by code. Please provide the credit union's last activity codes rather than mapping to any previously used generic standard codes.
- 21. Next Payment Due Date** - Date the next contractual payment is due. Format as MM/DD/CCYY (Month/Day/Century Year).
- 22. Accrued Interest** - Total amount of interest due since the last payment, signed with two decimal places.
- 23. Credit Limit** - Contractual dollar amount approved for this loan.
- 24. Social Security Number** - Primary depositor's Social Security Number or TIN Number. AIREs uses this number to identify individual members. Any unique, alphanumeric identifier within the 12-digit character limit can be used in lieu of the social security number. Multiple members with the same "dummy" TIN numbers, or members with no TIN numbers, are treated as the same member once imported into AIREs.
- 25. Days Delinquent** - Number of days the loan is past due.
- 26. Delinquency Counter 30-59 Days** - Number of times a payment has been 30 to 59 days past due.
- 27. Delinquency Counter 60-89 Days** - Number of times a payment has been 60 to 89 days past due.
- 28. Delinquency Counter 90-119 Days** - Number of times a payment has been 90 to 119 days past due.
- 29. Delinquency Counter 120 Days and Over** - Number of times a payment has been over 120 days past due.
- 30. Insider Codes** - System codes used to identify directors, officials, employees and their family members. Please provide the credit union's insider codes rather than mapping to previously used generic standard codes.
- 31. Loan Officer / CC Initials** - Approving official. Please provide the credit union's loan officer/credit committee codes rather than mapping to any previously used generic standard codes.
- 32. Credit Score** - Credit score (e.g. FICO or Beacon) obtained from a credit bureau used to underwrite the loan. If multiple bureau scores were used, provide the dominant score.
- 33. Charge Off Amount** - If the loan download contains charged off loans, amount of principal charged off the loan. Signed with two decimal places.
- 34. Loan Risk Grade** - The credit union's internal loan risk grade, e.g. A, B, C, or D paper. Please provide the credit union's loan risk grades rather than mapping to any previously used generic standard codes.

35. Number of Remaining Payments - The remaining contractual number of payments required by the note.

36. Loan Collateral Code - System code for collateral type. Please provide the credit union's loan collateral codes rather than mapping to any previously used generic standard codes.

37. Last File Maintenance Date - Last date of any non-financial modification to the account, e.g. interest rate change, loan due date, or member address.

38. Last File Maintenance User ID or Initials - Approving official or employee's transaction code or initials. Please provide the credit union's codes rather than mapping to any previously used generic standard codes.

39. Branch Identity - Identifies the originating service facility.

Data Configuration Notes

- All fields are <TAB> delimited with "Carriage Return/Line Feed" at the end of every record.
- Field sizes are the maximum length for the field.
- Numerical fields are sign-leading with explicit decimal points. The numerical notations in the charts above (such as N14.2) do not count the sign, but do count the decimal point. The number to the left of the decimal point is the total of the digits of number plus the decimal point. The number to the right of the decimal point is the number of digits to the right of the decimal point, i.e. 123456.12 = N9.2.
- Leading zeros are acceptable but not necessary.
- All date fields are MM/DD/CCYY format.
- Do not mix share and loan records within the same download file. Each file must contain only share or loan records. The download files may be split into multiple share and multiple loan files.