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Division of



Negfile Specification

**Specification for the Format of a Negative File
From
Check Recovery Software
To
NCN[®] Systems**

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Reference Information

The integration of the NCN[®] (formerly known as NCISSM and Rocky Mountain Retail Systems) check verification system with existing check recovery programs requires transmission of a file containing details on each returned check in the computer. This file contains multiple records, with each record representing an individual check. Each record also includes a control command, dictating the action (addition or deletion) to be taken. A file may contain any number of individual records.

This section contains reference information common to all subsequent sections of the document.

Revision History

Revision	Date	Changes	Name
2.0	4/25/07	<ul style="list-style-type: none"> Revised Amount handled by the system from \$99,999.99 to \$999,999.99. Deleted Phone Number as an ID type. Removed file and directory names from Negfile Processing Flow diagram. Corrected the Route Number definition for the Canadian US Obsolete and formats to nnnnn-<i>nnn</i> and nnnn-<i>nnnn</i>, respectively. Corrected NCN web URL on front cover. 	Greg Belfor, Jane Keller, Jim Darden, Marsha Robertson
1.9	8/30/06	<ul style="list-style-type: none"> Changed NCN address to corporate location and removed Velocity PLUS[®]. Revised Store Group definition to “The store group is a number between 0 and 99, and will default to 0 if not specified in the negative record”. Revised Check and ID Date definitions to allow mm/dd/yy <i>and</i> mm/dd/yyyy formats <u>and to discontinue support for an empty date in a negative record.</u> Revised Account Number definition to allow dashes but not spaces within the number Revised Location field definition to default to “0” if not specified in the negative record. Revised ID Field definition to indicate that an invalid ID will be ignored in a check add/remove negative record. Modified state code table to remove numeric code column. Revised Format Exception File Format to define error message text returned to client. Revised Sequence Number (check number) definition to default to “0” if not specified in the negative record. Revised Route Number definition to require 9 characters in one of the following formats: nnnnnnnnn, nnnn-<i>nnnn</i>, or nnnnn-<i>nnn</i>. Revised Site Cleaning detail record to clearly state the <i>next</i> Negfile must be a rebuild or refresh negative file. 	Rick Slater

Revision	Date	Changes	Name
1-8	7/9/04	<ul style="list-style-type: none"> Added documentation wording to the "File Process Management using SFTP" section describing what is in the diagram regarding the building of the fexcept.dat and pexcept.dat files. 	David Durick
1-7	12/9/03	<ul style="list-style-type: none"> Added documentation regarding the use of Special Purpose ID flags #1 and #5. 	David Durick
1-6	1/18/03	<ul style="list-style-type: none"> Changed the FIPS 55-2 State Codes Table to the ANSI Standard being used by the NCN System. Added an Auxiliary Alpha Codes Table for other types of IDs used. 	David Durick
1-5	12/28/02	<ul style="list-style-type: none"> Added documentation to the <i>Data Structure</i> section detailing the use of CRLF and LF as record terminators. Changed the documentation to reflect that the Account Hold record type is now supported on NCN and not just Velocity PLUS as was previously the case. Added documentation about the Stolen/Forged 64 status. Changed the definition of a Routing number to indicate it can be 8 digits as well as 9 digits. 	David Durick
1-4	12/24/02	Added documentation about record type 97 to schedule a cleaning.	David Durick
1-3	12/13/02	Refined data field delimiter description. Added auxiliary fields in detail records. Revised account hold flags.	Rick Slater
1-2	12/6/02	Added sections fully describing the content of format and purge exception files.	Rick Slater
none	10/1/02	Reinterpreted and reformatted to ensure a better understanding of the negative file format and interface into NCN/Boulder System.	Rick Slater
1-1	3/13/02	Added to the description of the ID Date in the Definitions section explaining how dates in the past or future are actually used and entered into the database.	David Durick
1	10/23/01	<p>Combined the following documents into a single document:</p> <ul style="list-style-type: none"> Specification for Negative File from Check Recovery Software to Velocity PLUS® System – April 30, 1996 Supplemental Notes for Negative File Creation from Check Recovery Software – 8/30/00 <p>Made notation of record types that only work on PLUS® Systems.</p> <p>Corrected the information that the use of "/" in the Date field does not default to the current date but defaults to 00/00/00.</p> <p>Updated new file naming convention of YYYYMMDD.NGA for the NCN system.</p> <p>Made new notes regarding the ID Types.</p>	David Durick

DEFINITIONS

Individual quantities in a record include (not all quantities will be present in any specific record):
(Record identifiers marked with an “*” only work under special permissions.)

Record Identifier. The command is a 2-digit code, with the following meaning:

- 00 - Header record
- 10 - add the check to the negative database
- 11 - delete the check from the negative database
- 12 - hold the account, using manual account status change
- 13 - remove account hold, using manual account status change
- 14 - add ID/account association
- 15 - remove ID/account association
- 16* - add ID flag
- 17* - purge ID flag
- 97 – Schedule a Site Cleaning

Number of Records. Total record count, including the header record. This field occurs only in header records, and may be set to zero if the count is not known. The program no longer uses this field, but it must be present in the header record.

Office Name. The name of the office, 20 characters maximum. No embedded spaces are permitted in this field. This field occurs only in header records.

Site Number. Also known as a CPU number. This is a one to six digit number that specifies the identity of the contribution file. NCN assigns this number to each NCN participant.

Date. The date the file is written in the format: **MM/DD/YY** or **MM/DD/YYYY**. This is an 8 or 10 character field. Example: January 1, 2001 would be either **01/01/06** or **01/01/2006**. Leading zeroes must be provided as necessary if any of the three quantities is less than ten. In returned check records, this gives the date that the check was written initially. This field occurs in header and returned check records.

Filler. This is a free field, 50 characters long, which can be used to make any special notations as desired. This field occurs only in header records. Debtor or Record numbers generated by the collection system are often used.

Route Number. This is the ABA routing number that must be present on all checks. This field occurs in returned check, account hold, and ID association records. It always consists of 9 characters in one of the following patterns:

- nnnnnnnnn US check, all numeric
- nnnnn-nnn Canadian check, hyphen “-” in position 6
- nnnn-nnnn Obsolete US check form, hyphen “-” in position 5

Account Number. This is the individual's account number within a specific bank. Typically this is 5 to 18 digits. All spaces must be removed from the number as it is found on the check. This field occurs in returned check, account hold, and ID association records.

Location. Each terminal must have a location code, which is a number between 1 and 999999. If unspecified, a default value of "0" will be used. Usually, this code refers to a specific merchant, although merchants with multiple locations should have unique codes for each location. Usually stores with multiple terminals will have the same location code for all terminals within the store, although this is not necessary if tracking to individual cash registers is required. These numbers must be assigned and tracked. The location code determines the details of the tender sequence and specifies a set of parameters (rule set) for evaluating the check. Each number in use must have a set of parameters and decision rules defined. This field occurs only in returned check records.

Store Group. The check evaluation by the NCN system on each transaction uses a returned check information and check transaction activity from a store group. Typically all similar merchants will use the same store group, although there is no requirement for this. The store group is a number between 0 and 99, and will default to 0 if not specified in the negative record. This field occurs only in returned check records.

Amount. This is the amount of the check, including dollars, a decimal point, and cents. The maximum amount handled by the system is \$999,999.99. This field occurs only in returned check records.

Sequence Number. Also known as check number. Most checks have the sequence number encoded in the MICR field. It is the same as the number written in the upper right-hand corner of the check. The maximum sequence number handled by the system is 8 digits and it -will default to 0 if not specified. This field occurs only in returned check records.

ID Type. If an ID was used when a specific returned check was presented, it is useful to provide the ID for entry into the system. The ID type tells the form of such an ID. The codes for ID type are:

- 9 = driver's license
- 10 = social security number
- 11 = courtesy card (Not recommended, used only under special circumstances)
- 14 = military ID (Same as the SS# and should be reported as type 10)

All ID types are passed through data entry rules to ensure only valid IDs are accepted by the NCN system. For instance, a current Virginia driver's license number must start with 1 letter followed by 8 digits while older Virginia driver's licenses may have the consumers SSN. If a check add/remove negative record contains an invalid ID, the ID portion will be ignored.

ID Number. This field is a mixture of alphanumeric characters that constitute the actual ID. If ID type is present, this field must also be present. This field may occur in returned check

records and must occur in ID association records. Allowed characters include upper case letters, numbers, and asterisk “*”, but not spaces “ ” or hyphen “-” characters.

ID State Code. If an ID is present and it is a driver's license, then this field must be present. (see State Codes Table). This field occurs in returned check and ID association records.

State Codes Table – Based on the ANSI Standard			
Alpha	Description	Alpha	Description
AL	Alabama	OH	Ohio
AK	Alaska	OK	Oklahoma
AZ	Arizona	OR	Oregon
AR	Arkansas	PA	Pennsylvania
CA	California	RI	Rhode Island
CO	Colorado	SC	South Carolina
CT	Connecticut	SD	South Dakota
DE	Delaware	TN	Tennessee
DC	District of Columbia	TX	Texas
FL	Florida	UT	Utah
GA	Georgia	VT	Vermont
HI	Hawaii	VA	Virginia
ID	Idaho	WA	Washington
IL	Illinois	WV	West Virginia
IN	Indiana	WI	Wisconsin
IA	Iowa	WY	Wyoming
KS	Kansas	AS	American Samoa
KY	Kentucky	GU	Guam
LA	Louisiana	MH	Marshall Islands
ME	Maine	PW	Palau
MD	Maryland	PR	Puerto Rico
MA	Massachusetts	UM	US Minor Outlying Islands
MI	Michigan	VI	US Virgin Islands
MN	Minnesota	AB	Alberta, Canada
MS	Mississippi	BC	British Columbia, Canada
MO	Missouri	MB	Manitoba, Canada
MT	Montana	NB	New Brunswick, Canada
NE	Nebraska	NF	Newfoundland, Canada
NV	Nevada	NS	Nova Scotia, Canada
NH	New Hampshire	NT	Northwest Territory, Canada
NJ	New Jersey	ON	Ontario, Canada
NM	New Mexico	PE	Prince Edward Island, Canada
NY	New York	PQ	Province of Quebec, Canada
NC	North Carolina	SK	Saskatchewan, Canada
ND	North Dakota	YT	Yukon Territory, Canada

Auxiliary Alpha Codes Table – For other types of IDs	
Alpha	Description
SS	Social Security*
ML	Military ID*
DS	Department of State*
RA	Resident Alien* (All Green Cards and Other Work Permits)
* All Alpha Codes in the Auxiliary Alpha Codes Table allow the entry of these ID types under the DL format (ID type 9) where the Alpha code becomes the State Code. As most Point-of-Sale software only supports the entering of a DL, data in the Negfile for these ID types would need to use ID type 9 formats in order to match the DL format used during verification.	

ID Date. This date should be when the ID was last verified during a Point of Sale (POS) transaction (written on the back of a check) or by contacting the consumer. Date formats are as follows: **MM/DD/YY** or **MM/DD/YYYY**. The system assumes that IDs are valid for one year following this date. On type 14 records, the ID Date can be a date in the future or in the past. If the date is in the past, a date of one year in the future of the current date is placed in the database as the Date for the expiration of the ID. If the date is the future, then that date is used even if the date is several years in the future.

Account Status Change (account hold records only). This quantity is a 3-digit number that changes the account status, either by setting (if type 12 record) or clearing (if type 13 record) the appropriate bits in the account status. The code is the sum of values corresponding to specific hold conditions. The individual values are:

BANK STOP	002
CUSTOMER STOP	004
STORE STOP	008
AGENCY STOP	032
STOLEN/FORGED	064

ID Status Flag Control. This quantity is a two character alphanumeric code that controls the appropriate ID status bit, either by setting it (if type 16 record) or clearing it (if type 17 record). Only a single status bit change can happen as a result of a record. The code values are:

STOPPED	SP
STOLEN	SL
Special Purpose #1	S1
Special Purpose #2	S2
Special Purpose #3	S3
Special Purpose #4	S4
Special Purpose #5	S5

FILE PROCESS MANAGEMENT USING SFTP

Submitting Files:

The incoming filename must be of the form YYYYMMDD.NGA where YYYY is the year, MM is the Month, DD is the Day. It must be placed into the SFTP server root directory assigned to the agency.

The extension .NGA can be .NGB, .NGC, etc. for multiple file submissions in a single day. For example, the file submitted on January 1, 2001 should be named 20010101.NGA.

In-Process Files:

NCN will move the submitted file to the “InProgress” directory and the original filename provided by the agency is appended with an internal NCN processing name.

Example: 20010101.nga is renamed to 20010101.nga.nf01234.099.ncis

Completed Files:

NCN will move the renamed file in the “InProgress” directory into the “Processed” directory upon completion of all processing. If errors were found in the originally submitted file, one or two exception files will be generated within the “Processed” directory using the same extended filename but with different extensions. Using the previous example filename, the following three files will be present if format and purge errors were found in the originally submitted file:

Completed file:	20010101.nga.nf01234.099.ncis
Format Exceptions file:	20010101.nga.nf01234.099.ncis.nfx
Purge Exceptions file:	20010101.nga.nf01234.099.ncis.pgx

Exception Files:

Each format and purge exception file that is created and deposited into the “Processed” directory is also appended to the existing “fexcept.dat” or the “pexcept.dat” files located in the SFTP server root directory. The format exceptions file is the “fexcept.dat” file and the purge exceptions file is the “pexcept.dat” file. If there is no “fexcept.dat” or “pexcept.dat” files in the root directory then the files is created if there are any format or purge exceptions respectively. This process was done to make the format and purge exceptions more visible to the users that drop negfiles off at the root directory and would allow for the building up of all format or purge exceptions into a single file until the user had time to deal with them. The user should either manually or automatically review these exception files, submit any changes necessary to correct the problems, then delete the “fexcept.dat” and “pexcept.dat” files in the root directory.

The following drawing illustrates the file process management steps:

Processing Steps
(one step is attempted about every 10 minutes)

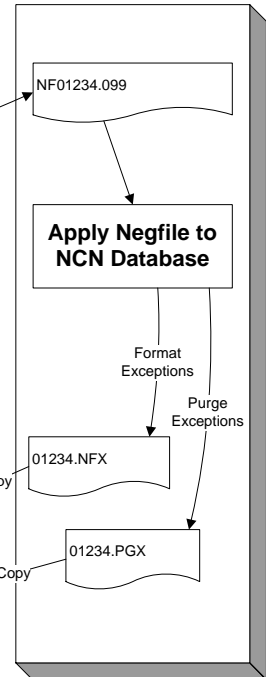
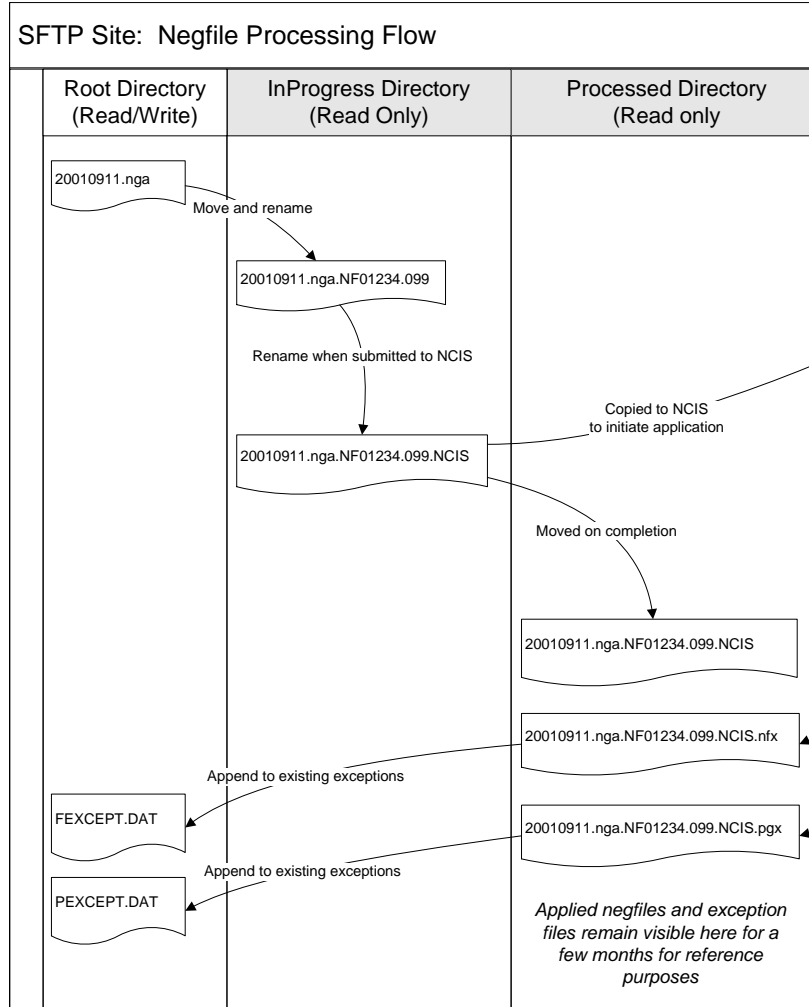
(1) Files dropped into root directory via SFTP transfer from the client

(2) When a file is "stable" (it has not changed size in the past 10 minutes), it is moved to the InProgress Directory, and an internal NCIS name is appended
NOTE: Files may not be "stable" if they are still being uploaded to the SFTP site

(3) The OLDEST file present in the InProgress directory is sent to NCIS using the NFxxxx.### name, and "NCIS" appended to the name to indicate that it is currently being processed by NCIS

(4) When the negfile is successfully applied to the NCN database, processing is complete. The negfile is moved from InProgress to Processed. Format and Purge exception files are also copied to the Processed directory

Format and Purge exceptions also accumulate in the FEXCEPT.DAT and PEXCEPT.DAT files in the root directory. The client should examine and correct exceptions, and resubmit items as a new negfile. *NOTE: It is the responsibility of the agency to delete these files when exceptions have been properly handled.*



Negative File Format

This specification includes definitions of the individual data provided with each returned check in the negative file (Negfile). Details of individual field representation and separation follow the definition and description of each field.

RECORD STRUCTURE

A file may contain negative records from one or more sites. All data is expected to be in ASCII format. Each site's data is composed of a *header record* followed by *detail records* (add/delete check, account HOLD, and ID association/disassociation).

To include data from another site, ensure that the appropriate site header precedes its detail records. This may be repeated for additional sites as needed.

DATA STRUCTURE

Each data record consists of one or more space or comma-separated fields ending in either a <CR><LF> or just an <LF>. The Hex value for the Carriage Return <CR> character is 0D and the Hex value for the Line Feed <LF> character is 0A. Therefore, all records in the Negfile should terminate with the Hex values of "0D0A" or just "0A". For easier viewing, we recommend always using the CRLF "0D0A" characters as the record terminator. The following data formats are supported:

- Fixed field format: Data fields are located at fixed column positions and space-filled to enhance readability. Data fields cannot themselves contain a space character. A "Position" column in the data structure tables provides suggested fixed field positions. A placeholder character (*, #) must be inserted in fields that should be skipped.
- Space-delimited format: Data fields are variable length and delimited by a space character. Data fields cannot themselves contain a space character. Adjacent comma characters (,,) will indicate a skipped field or a placeholder character (*, #, ;) may be inserted in fields that should be skipped (see page 11).
- Comma-delimited format: Data fields are variable length and delimited by a comma character. Data fields cannot contain a space character. Adjacent comma characters (,,) will indicate a skipped field or a placeholder character (*, #, ;) may be inserted in fields that should be skipped.

Although an agency can separate fields using a combination of space and comma-delimited techniques, NCN recommends that the agency use one format throughout the entire file.

HEADER RECORD STRUCTURE

The following header record must precede all data records for the site defined within the header. Fields 1-3 are mandatory while all remaining fields are optional. NCN will generate a format exception for any errors detected in Field 1 and 3 only.

#	Field	Format	Value	Position	Comments
1	Record Type	int(2) unsigned	00	1 – 2	Numbers only
2	Number of Records	int(5) unsigned	nnnnn	4 – 8	Numbers only
3	Site Number	int(5) unsigned	nnnnn	10 – 14	Numbers only
4	Office Name	varchar(19)	xxxxxxxxxxxxxxxxxxxx	16 – 34	Optional. Letters, numbers only
5	Date	varchar(8) varchar(10)	mm/dd/yy mm/dd/yyyy	33 – 43 (45)	Optional. Numbers, slash only
6	Auxiliary	varchar(28)	variable data	45 – 73	Optional. No restrictions (spaces allowed)

Example header record using fixed position data (↵ indicates CRLF):

```
000000000111111111122222222223333333333344444444445555555555666666666677777777778888888888
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678
00      8    459                Boulder 06/15/92↵
xx xxxxx xxxxx xxxxxxxxxxxxxxxxxxxxxxx xxxxxxxx
```

DETAIL RECORD - ADD & DELETE RETURNED CHECK

This detail record will add or remove a check from the NCN Negfile. In addition, an optional ID may be associated to a check. NCN will generate a format exception for any errors detected in Fields 1-8 only. NCN will generate a purge exception for type 11 records if the specified check is not found in the NCN Negfile.

#	Field	Format	Value	Position	Comments
1	Record Identifier	int(2) unsigned	10 - add check 11 - delete check	1 – 2	Numbers only
2	Route Number	varchar(9)	nnnnnnnn US check nnnnn-nnn Canadian nnnn-nnnn check nnnn-nnnn Obsolete US	4 – 12	Numbers, dash per pattern rules
3	Account Number	varchar(18)	nnnnnnnnnnnnnnnnnn	14 – 31	Numbers, dash
4	Date	varchar(8) varchar(10)	mm/dd/yy mm/dd/yyyy	33 – 40 (42)	Numbers, slash
5	Location	int(6) unsigned	n...nnnnnn	42 – 47	Optional. Numbers only. Default value = "0" if missing from input record.
6	Store Group	int(2) unsigned	n...nn	59 – 50	Optional. Numbers only. Default value = "0" if missing from input record.
7	Amount	decimal(5,2)	nnnnn.nn	52 – 59	Numbers, period
8	Sequence Number	int(8) unsigned	n...nnnnnnnn	61 – 68	Optional. Numbers only. Default value = "0" if missing from input record.

#	Field	Format	Value	Position	Comments
9	ID Type	int(2) unsigned	9 Drivers License 10 SSN 11 Courtesy Card 14 Military ID	70 – 71	Optional. Numbers only
10	ID	varchar(19)	xxxxxxxxxxxxxxxxxxxx	73 – 91	Conditional, required when ID type is provided. Numbers, letters, or asterisk only
11	ID State Code	char(2)	xx	93 – 94	Conditional, required when ID type is DL. Letters only per ANSI State Codes Table.
12	Auxiliary	varchar(28)	<i>variable data</i>	96 – 124	Optional. No restrictions (spaces allowed)

Example "add" record using fixed position and variable length data (↵ indicates CRLF):

```
000000000111111111222222222333333333444444444555555556666666677777777788888888999999999
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789
10 226070128      0030015692 06/03/92   269 13   33.65   308 09      J113355779 CO ↵
10 226070128 0030015690 06/03/92 269 13 33.65 308 09 J113355779 CO ↵
10,226070128,0030015692,06/03/92,269,13,33.65,308,09,J113355779,CO,↵
10,226070128      0030015692 06/03/92 *,13,33.65,,09 J113355779 CO↵
```

Note in the last example that two methods of skipping data fields are used:

1. The 5th data field (Store Group) is skipped by using a "*" placeholder
2. The 8th data field (Sequence number) is skipped by using adjacent commas.

Also note in the last example that the record terminates with a new line character instead of a field separator.

DETAIL RECORD - ACCOUNT HOLD

This detail record will place or release a hold on a specified check account in the NCN Negfile. NCN will generate a format exception for any errors detected in Fields 1-4 only. NCN will generate a purge exception for type 13 records if the specified check account is not currently marked with an account hold status code.

#	Field	Format	Value	Position	Comments
1	Record Type	int(2) unsigned	12 Hold the account, adding one or more Account Hold conditions (see the Status Change field below) 13 Remove account hold, deleting one or more Account Hold conditions (see the Status Change field below)	1 – 2	Numbers only
2	Route Number	varchar(9)	nnnnnnnnn US check nnnn-nnn Canadian check nnnn-nnnn Obsolete US	4 – 12	Numbers, dash per pattern rules
3	Account Number	varchar(18)	nnnnnnnnnnnnnnnnnn	14 – 31	Numbers, dash

#	Field	Format	Value	Position	Comments
4	Status Change	int(3) unsigned	2 Bank stop 4 Cust stop 8 Store stop 32 Agency stop 64 Stolen/Forged	33 – 35	Numbers only
5	Auxiliary	varchar(28)	<i>variable data</i>	37 – 65	Optional. No restrictions (spaces allowed)

Example Hold and Remove record using fixed position data (↵ indicates CRLF):

```
000000000111111111122222222223333333333344444444445555555555666666666677777777778888888888
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678
12 226070128          00133556227 40↵
13 123456780          5501836629 4↵
```

The first record sets the STORE STOP and AGENCY STOP bits in the account status. The second record clears the CUST STOP bits for a different account.

DETAIL RECORD - ID/ACCOUNT ASSOCIATION

This detail record will establish or remove an association between an account and an ID in the NCN Negfile. NCN will generate a format exception for any errors detected in Fields 1-6 (if the ID is not a driver's license) or Fields 1-7 (if the ID is a driver's license). NCN will generate a purge exception for type 15 records if the specified association is not found in the NCN Negfile.

These records typically follow returned check add/delete records in order to associate additional IDs with the same returned check account.

#	Field	Format	Value	Position	Comments
1	Record Identifier	int(2) unsigned	14 Add ID to Account association 15 Remove ID to Account association	1 – 2	Numbers only
2	Route Number	varchar(9)	nnnnnnnnn US check nnnnn-nnn Canadian check nnnn-nnnn Obsolete US	4 – 12	Numbers, dash per pattern rules
3	Account Number	varchar(18)	nnnnnnnnnnnnnnnnnn	14 – 31	Numbers, dash
4	ID Type	int(2) unsigned	9 Drivers License 10 SSN 11 Courtesy Card 14 Military ID	33 – 34	Numbers only
5	ID	varchar(19)	xxxxxxxxxxxxxxxxxxx	36 – 54	Numbers, letters, or asterisk only
6	ID Date	varchar(8) varchar(10)	mm/dd/yy mm/dd/yyyy	56 – 63 (65)	Numbers, slash
7	ID State Code	char(2)	xx	65 – 67	Conditional, required when ID type is DL. Letters only per ANSI State Codes Table.
8	Auxiliary	varchar(28)	<i>variable data</i>	68 – 96	Optional. No restrictions (spaces allowed)

Example ID/Account Add and ID/Account Remove record using fixed position and variable length data (↵ indicates CRLF):

```
0000000001111111111222222222233333333333344444444445555555555666666666677777777778888888888
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678
14 226070128          0030015692 09          J113355779 05/31/94 CO ↵
14 123123123 1234567 10 1234567890 12/25/93 ↵
15,226070128,0030015690,09,J123579,04/01/94,CO ↵
```

DETAIL RECORD - ID STATUS CONTROL

This feature only works under special permissions set by NCN. Please contact technical support for more details. This detail record will set or clear specific status flags associated to an ID record in the NCN Negfile. NCN will generate a format exception for any errors detected in Fields 1-4 (if the ID is not a driver's license) or Fields 1-5 (if the ID is a driver's license). NCN will generate a purge exception for type 17 records if the specified ID record is not found in the NCN Negfile.

These flags control the Stopped or Stolen status as well as up to 5 other general purpose flags that may be used at the agencies discretion. This record is generally used in combination with uniquely configured Rule Sets.

#	Field	Format	Value	Position	Comments
1	Record Identifier	int(2) unsigned	16 Set ID flag 17 Clear ID flag	1 – 2	Numbers only
2	ID Status	varchar(2)	SP Stopped SL Stolen S1 Special Purpose #1** S2 Special Purpose #2 S3 Special Purpose #3 S4 Special Purpose #4 S5 Special Purpose #5**	4 – 5	Letters, letter and number
3	ID Type	int(2) unsigned	9 Drivers License 10 SSN 11 Courtesy Card 14 Military ID	7 – 8	Numbers only
4	ID	varchar(19)	xxxxxxxxxxxxxxxxxxxx	10 – 28	Numbers, letters, or asterisk only
5	ID State Code	char(2)	xx	30 – 31	Conditional, required when ID type is DL. Letters only per ANSI State Codes Table.
6	Auxiliary	varchar(28)	<i>variable data</i>	33 – 61	Optional. No restrictions (spaces allowed)

** Special Purpose #1 and #5 are currently in use. See the document “Negfile Specification Addendum” for further details.

Example Add and Clear ID bits records using fixed position data (↵ indicates CRLF):

```
00000000011111111112222222222333333333344444444445555555555666666666677777777778888888888
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678
16 SP 9          A1234546 CO↵
17 S4 10         123456789↵
```

The first record sets the ID STOPPED status bit of a Colorado driver's license, and the second record clears Special Purpose #4 bit for a Social Security number.

DETAIL RECORD – SCHEDULE SITE CLEANING

This detail record will cause NCN to put a block on further processing of negfiles from the Site number contained in the Header Record. This allows for scheduling of the cleaning of all data in the NCN system for a particular site. *The next Negfile submitted after this one must be a full rebuild or refresh Negfile.* There are no other data fields for this record type.

#	Field	Format	Value	Position	Comments
1	Record Identifier	int(2) unsigned	97 Schedule Site Cleaning	1 – 2	Numbers only

Format Exception File Format

A Format Exception file is created as a result of processing any Negfile. A header record structure will be generated for every header record in the original Negfile. Detail records are created when there are one or more records in the Negfile that could not be processed because the data did not conform to the specifications in this document. Only the items that could not be processed are listed in the format exception file. The Format Exception Files structure is defined below:

RECORD STRUCTURE

A format exception file may contain format exceptions from one or more sites. All data is provided in ASCII format as follows.

- The 1st line of a format exception is not used (may be ignored).
- A header record from the original Negfile followed by a CRLF and an internal filename used for processing within NCN. (The internal filename may be ignored).
- Zero or more detail records from the original Negfile containing format errors within the original line followed by 4 commas and a format error messages

This pattern of header record/detail record(s) may be repeated.

DATA STRUCTURE

Each data record consists of one or more space or comma-separated fields ending in CRLF. The format used is the same provided in the original Negfile.

HEADER RECORD STRUCTURE

The following header record must precede all data records for the site defined within the header.

#	Field	Format	Value	Position	Comments
1	Record Identifier	int(2) unsigned	00	1 – 2	Numbers only
2	Number of Records	int(5) unsigned	nnnnn	4 – 8	Numbers only
3	Site Number	int(5) unsigned	nnnnn	10 – 14	Numbers only
4	Office Name	varchar(20)	xxxxxxxxxxxxxxxxxxxx	16 – 35	Letters, numbers only
5	Date	varchar(8) varchar(10)	mm/dd/yy mm/dd/yyyy	37 – 44 (46)	Numbers, slash only
6	Filler	varchar(28)	<i>variable data</i>	46 – 74	Optional. No restrictions (spaces allowed)
7	Separator	binary(2)	<i>CRLF</i>	N/A	
8	Internal Filename	varchar(50)	<i>variable data</i>	N/A	May be ignored

Example header record (↵ indicates CRLF):

```
0000000001111111111222222222233333333333444444444555555555666666666777777777888888888
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678
00 00627 00839 INTERMOUNTAINCOLLECT 07/03/ ↵
file name =c:\ncis_ngf\NF00839.589 ↵
```

DETAIL RECORD STRUCTURE

The detail record is a copy of the original Negfile detail record containing some format error followed by 4 commas and text describing the particular format error in that line.

#	Field	Format	Value	Position	Comments
1	Original Data	ans(80)	<i>variable data, e.g.</i> Add check record (10) Remove check record (11) Add hold record (12) Remove hold record (13) Add ID/Account record (14) Remove ID/Account record (15) Add ID Flag record (16) Remove ID Flag record (17)	n/a	Copy of the original detail record
2	Format Msg Separator	varchar(4)	“,”,”,”	n/a	last 4 comma chars
3	Message	varchar(50)	<i>variable data</i>	n/a	Message describing format error and location of error.

Example detail record (↵ indicates CRLF):

```
00000000011111111122222222223333333333444444444455555555556666666666777777777788888888889999999999
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789
10,102103407,1110262870,06/09/02,C03178,1,25.00,0197,,,,,336289,,,,Format error after col 32↵
10,102103407,1010180661,06/10/02,C03178,1,20.22,5270,,,,,336290,,,,Format error after col 32↵
```

FATAL messages (entire record rejected):

1. Not allowed to submit Negfiles for site nmmn (line, field).
2. Detail record must be one of the following types: 00, 10, 11, 12, 13, 14, 15, 16, 17, or 97 (line, field).
3. Site number must be numeric (line, field).
4. Site number must be between 1 and 65535 (line, field).
5. Routing number is not valid (line, field).
6. Account number is not valid (line, field).
7. Date is not valid (line, field).
8. Location number is not valid (line, field).
9. Store group is not valid (line, field).
10. Amount is not valid (line, field).
11. Check sequence number is not valid (line, field).
12. ID type is not valid (line, field).
13. ID number is not valid for XX (line, field).
14. ID issuer (state) is not valid (line, field).
15. Account stop status is not valid (line, field).

WARNING messages (check portion of record accepted):

1. Driver's License must have alpha state code, ID ignored (line, field).
2. Driver's License ignored per state statute (line, field).
3. ID type is not valid, ID ignored (line, field).
4. Driver's License ID number is not valid for XX, ID ignored (line, field).
5. Driver's License ID issuer (state) is not valid, ID ignored (line, field).

DATA STRUCTURE

Each data record consists of one or more space or comma-separated fields ending in CRLF. The format used is the same provided in the original Negfile.

HEADER RECORD STRUCTURE

The following header record must precede all data records for the site defined within the header.

#	Field	Format	Value	Position	Comments
1	Record Identifier	int(2) unsigned	00	1 – 2	Numbers only
2	Number of Records	int(5) unsigned	nnnnn	4 – 8	Numbers only
3	Site Number	int(5) unsigned	nnnnn	10 – 14	Numbers only
4	Office Name	varchar(20)	xxxxxxxxxxxxxxxxxxxx	16 – 35	Letters, numbers only
5	Date	varchar(8) varchar(10)	mm/dd/yy mm/dd/yyyy	37 – 44 (46)	Numbers, slash only
6	Auxiliary	varchar(28)	<i>variable data</i>	46 – 97	Optional. No restrictions (spaces allowed)
7	Separator	varchar(1)	<i>space</i>	98	
8	Purge Indicator	varchar(10)	"Purge data"	99 – 108	Standard text
9	Separator	binary(2)	<i>CRLF</i>	N/A	
10	Internal Filename	varchar(50)	<i>variable data</i>	N/A	May be ignored

Example header record (␣ indicates CRLF):

```
0000000001111111112222222222333333333344444444445555555555666666666677777777778888888888
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678
00 00301 00839 INTERMOUNTAINCOLLECT 11/07/02 Purge data␣
file name =c:\ncis_ngf\NF00839.654␣
```

DETAIL RECORD STRUCTURE

A detail record is a copy of the original Negfile detail record containing a purge error.

#	Field	Format	Value	Position	Comments
1	Original Data	ans(80)	<i>variable data, e.g.</i> Remove check record (11) Remove hold record (13) Remove ID/Account record (15) Remove ID Flag record (17)	n/a	Copy of the original detail record

Example detail record (␣ indicates CRLF):

```
0000000001111111112222222222333333333344444444445555555555666666666677777777778888888888
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678
11,102101441,295965,09/05/02,302882,1,22.00,2059,,,,,357178␣
```

Recommendations for Using Negative Files

The Negative file (Negfile) is designed to be a daily update file of information after the initial negfile is submitted. The initial Negfile is a load of all current unpaid items that should be in the verification system. The basic Negfile contains an add record for every new check that should be entered into the verification system and a delete record for every check that needs to be taken out of the verification system.

New agencies should submit an initial file containing only add items of current unpaid checks that should be put into the verification system.

Every negfile must start with a header record that identifies the managed site. All subsequent detail records are normally Add Check (10) or Delete Check (11) records but there are other types of records that can be used. Agencies managing multiple sites may submit one Negfile containing several headers followed by detail records appropriate to each header.

DELETING RECORDS AND CHANGING THE DATA

When a Delete record is processed, all seven items must match the original add record. If any one of the items does not match, a purge exception will be created. Therefore, any change in this information from the original Add record must be dealt with appropriately. If any of these data items change, a Delete record for the old data and an Add record for the new data should be created and put in the negfile.

These two records can be one right after the other in the negfile. First the Delete on the old data, then the Add record for the new data. This holds true if even a single digit in any one of the fields change. This exact matching requirement helps keep the database as accurate as possible. (The optional ID data on Add records and Delete records does not have to match for the records to process correctly.)

WHAT ITEMS SHOULD NOT BE REPORTED

There are certain items that must not be reported to the verification system. Check Verification now falls under the Fair Credit Reporting Act (FCRA) which will affect some of the items that can and cannot be reported.

Bankruptcy:

Currently we recommend eliminating any checks that are included in a bankruptcy. The reason for this is that if someone gets stopped at the POS for a bankruptcy item, the person will be forced to call the collection agency reporting the item. This forcing of communication is a violation of the FCRA.

Stolen or Forged Checks:

Stolen and Forged checks should be included in the system as long as the true owner of the account is aware that they should either close the account or that they may be stopped

if they pass any more checks on the account. If the checkwriter requests that their account NOT be stopped in the future, you must comply with their request. FCRA prohibits you from reporting a debt on a consumer which they are not responsible for.

Stop Payment Checks:

When a check is returned as Stop Payment, it is classified as a disputed debt. Again, FCRA prohibits you from reporting a consumer on a debt that is disputed.

WHEN TO DELETE ITEMS FROM THE NEGFILE

There are some activities in the collection process that should be looked at closely which can affect the proper deletion of items from the verification system.

Returning Checks Back to the Merchant:

When a check is returned to the merchant and you are no longer going to work on the item, it should be deleted from the verification system. The reason is that you don't know what the status of the item might be in the future. If the item gets paid and you are not notified, you have no way of knowing it should be deleted from the verification system. You do not want to be responsible for people getting declined because you are no longer in control of the collections.

Forwarding Checks:

When forwarding checks to another agency for future collections, the same logic applies as with returning the check back to the merchant. If you no longer in control or capable of keeping track of the status of the checks in the future, you want to delete them from the verification system. However, if the forwarding agency is reporting to you on a regular basis of which items are collected, then you can leave the items in the verification system until you know they are collected and then delete them.

RCK – Paper Drafting or ACHing Funds During the Collection Process:

You may be collecting the funds via a Draft or ACH. In some collection systems, these items are not considered paid when this process starts. You want to make sure that all items are properly deleted when using this method. If the item is immediately deleted from the verification system when the drafting or ACHing process occurs, be sure the item is Added back to the verification system if the item does not clear. The reverse of this is also true. If you do not delete the item until sometime after the Draft or ACH has occurred, be sure you are deleting or adding the items properly to the verification system.

Partial Payments and Non-payment of Collection Fees:

There are situations where full payment of the check occurs and you want the check to be deleted from the verification system. Most negfile processes are written to include only full payments, but that is not always sufficient. There will be instances where the return check fee is waived and you want the check deleted from the system and others where you will want to leave the check in the system. Therefore you want to have the ability to mark a check for deletion from the verification system whenever you determine that the check should be removed from verification.

REPORTING COLLECTION FEES

The Negfile requires the face amount of each check but does not ask for the collection fees to be reported. FCRA does not allow for reporting of check fees. If the face amount of a check is collected but the fee is still outstanding, the normal procedure is to leave the check in the verification system until the entire debt is considered collected. However, each agency should have the choice of deciding when they want the check to be deleted. If the agency determines they want the checks to be deleted when the face amount has been collected and the fee is still owed, then the Negfile should support this option.

REPORTING DEBTOR NAMES IN THE NEGFILE

The Negfile does not allow for reporting of check writer names, addresses, or other information about the debtor other than IDs such as driver's licenses and social security numbers. Some verification systems display the name of the check writer at the POS when a check is Declined. We chose not to do this with our verification systems because of the 3rd party disclosure issue in the FDCPA. We did not want an incorrect name to possibly appear at the POS that could lead to a violation of the 3rd party disclosure rule.

REFRESH OR REBUILD OF THE NEGFILE

We recommend that every agency rebuild their database every 6 months or as often as is needed when it appears there has been a problem with the correct data being reported or not being deleted correctly. The verification system can, at any time, delete all current unpaid items in the database that have been sent from an agency. This allows for a new **refreshed** or **rebuilt** negfile that contains only add records of all current unpaid items in the collection system that should be on the verification system.

ERROR OR EXCEPTION FILES CREATED FROM A NEGFILE

Two types of exception files can be created when a negfile is processed: Format Exception files and Purge Exception files.

Format Exception Files:

A Format Exception file is created when there are one or more records in the negfile that could not be processed because the data did not conform to the specifications in this document. Only the items that could not be processed are listed in the exception file. All other records are processed and entered into the system except the error records.

Purge Exception Files:

A Purge Exception file is created when there are one or more delete records (type 11 records) that could not be deleted from the system. These purge errors are put in a separate file from the Format errors because they are an indication of a more serious problem.

ID DATA IN THE DATABASE

ID Data such as driver's licenses and social security numbers can be added to Accounts in the database by appearing as optional data on the add (10) or the delete (11) records. ID data on a delete record (type 10) is added to the system even though the check data is being deleted. ID data can also be added using the type 14 record and can only be deleted from an Account with the type 15 record. If an ID changes in the collection system, the old data should be deleted from the system using a type 15 record and the new ID data then added with the type 14 record. It is important to understand that ID data does **NOT** have to be deleted when a check is paid. In fact, it should not be deleted because the ID data is part of the positive data in the database that helps increase the effectiveness of the check verification system.