

## Appendix C Outcome Tracker Transactions Format

*There are ongoing discussions with the supplier to improve financial data through imports and in the Outcome Tracker portal (user interface), these specifications are subject to change.*

This format requires a comma separated value (CSV) spreadsheet with one row per transaction for a participant's account as shown in the demonstration sample below:

<b>Account ID</b>	<b>Transaction Date</b>	<b>Transaction Description</b>	<b>Transaction Amount</b>	<b>BAI2 Code</b>	<b>Incentive Description</b>
1234567	01/01/2021	Sample Deposit	10.00	108	
8901234	01/19/2021	Sample Deposit	50.00	108	
8901234	01/31/2021	Sample Interest	.57	354	
7654321	01/31/2021		20.00	106	Sample Description

Notes:

- All Columns – Required. No other columns should be included.
- Header Row – Not required. You can just use the data. However, if you choose to use a header now, the first two column must use be named **AccountID** and **TranDate**.
- **Account ID** – Text field that should be the account number.
- **Transaction Date** – Date field formatted one of the following ways:
  - mm/dd/yyyy
  - mm-dd-yyyy
  - yyyy/mm/dd
  - yyyy-mm-dd
- **Transaction Description** – Text field with 64-character limit.
- **Transaction Amount** – Decimal field for the transaction amounts that may contain up to 12 digits with two (2) decimal places. No currency symbols or commas. For example, \$1,234.56 should be entered as 1234.56. All transaction amounts should be entered as a positive number. The transaction's BAI2 code determines whether the transaction increases or decreases the balance.
- **BAI2 Code** – Three-character number field. See the BAI2 Code section for more information.
- **Incentive Description** – Text field with 64-character limit.

## BAI 2 Codes

Outcome Tracker uses standard Bank Administration Institute (BAI2) codes below to map and import transaction types. Other code may be added as needed:

Code	Description
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	ATM CREDIT
301	COMMERICAL DEPOSIT
354	INTEREST CREDIT
357	CREDIT INVESTMENT
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

### Transfer Frequency Specifications

1. The financial institution picks up the CSV file from the SFTP site and uses it to create a custodial account for each participant. (Ideally, financial institution uses student ID numbers as account numbers for each participant.)
2. The financial institution creates a file in the specified Outcome Tracker Transactions Format in the CSV file and places it on the SFTP site.
3. K2C's IS Platform picks up the CSV file from the SFTP site and imports it into IS Platform. The transactions are attached to the participant's IS Platform record and will be used to import transactions.

To send transactions, the financial institution generates a CSV file nightly and places it on an SFTP site for import into the IS Platform. The file includes all of the day's savings account transactions.