AIRES/AIRES+ Files Data Record Layout 1.0

AnalyzeCU 1.0

CUCollaborate®

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Data Governance

CUCollaborate follows SOC 2 auditing procedures to ensure we manages our clients' data securely and to protect the privacy of our clients.

To keep your data secure, before you upload your AIRES files to AnalyzeCU, you must encrypt your sensitive information, such as Account Numbers and Unique Member Identifiers (or SSN), in the Data Preparer (application). AnalyzeCU only allows the uploading of encrypted files that passed data validation in Data Preparer, checking whether all sensitive information is encrypted.

Using Your Data

After the encrypted file is uploaded to AnalyzeCU, AnalyzeCU will use your AIRES files' data to carry out various computations. Below is a detailed list of the required fields in the AIRES files that must be uploaded to ensure a smooth encryption and uploading process.

How Do AIRES/AIRES+ Uploads Benefit You?

AIRES/AIRES+ files uploads benefit your credit union and, ultimately, the service you can provide to your members. If your AIRES/AIRES+ files are high quality, you will spend less time fixing errors, and AnalyzeCU will be more likely to provide high-quality information. To reduce the amount of time you spend working with Data Preparer, AnalyzeCU's requirements match the NCUA's layout specification. .Finally, the more data you include in your AIRES/AIRES+ files, the more accurate and complete the results and analyses that AnalyzeCU may provide you will be.

AIRES+ files are Share files that contain the date of birth of members in the 21st column and standard Loan file. AIRES+ files uploads provide your credit union with accurate LID pre-qualification analyses, and identify members who are students and will carry out demographics analyses.

AIRES/AIRES+ Share Data Record Layout Specification

The table below and the explanation below list the fields in the AIRES/AIRES+ share file, their required format, and the ones that are critical for AnalyzeCU. The last column provides an explanation for the reason CUC needs the data, how it is used, and what users may receive once they provide AIRES/AIRES+ share data.

Number Field	Field Name	Field Type & Length	Critical Fields	AnalyzeCU Requirements	Impact in AnalyzeCU
1	Record Code	A1	CRITICAL	At least one value of "S" is required.	CUC needs this data to identify files as Share files
2	Account Number	A20	CRITICAL	Each value must be unique. None may repeat	CUC needs unique account identifiers to compute benefits to members
3	Member's Name	A41	CRITICAL		CUC needs names and addresses to estimate members' race and ethnicity, to carry out demographics analyses, to conduct LID pre-qualification analyses, and to allocate accounts across geographic areas in Impact Reports
4	Mailing address	A30	CRITICAL		
5	City	A15	CRITICAL		
6	State	A2	CRITICAL		
7	Zip Code	A9	CRITICAL		
8	"Other" Street Address	A30			If field #4 includes a PO Box, this field may be used to include physical addresses. This field also can include other specifics, such as foreign country names, etc.
9	Share Balance	N14.2	CRITICAL		CUC uses this data to compute benefits to members.
10	Share Type Code	A5	CRITICAL		CUC uses this data to compute benefits to members.
11	Social security Number or Unique member Identifier	A12	CRITICAL	This field cannot be empty. Any unique, alphanumeric identifier within the 12-digit character limit may be used in lieu of social security numbers.	CUC needs this data to identify unique members (as opposed to unique accounts) to be able to carry analyses per member (across their multiple accounts)
12	Certificate Date Granted	Date	CRITICAL		CUC uses this data to compute benefits to members.
13	Certificate Maturity Date	Date	CRITICAL		CUC uses this data to compute benefits to members.

	Field Name	Field Type & Length	Critical Fields	AnalyzeCU Requirements	Impact in AnalyzeCU
14	Dividend Rate	N7.3	CRITICAL		CUC uses this data to compute benefits to members.
15	Date of Last Activity	Date	CRITICAL		CUC uses this data to verify the time period that each file pertains to (which CUC calls the Document Date)
16	Share Amount Frozen	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			
21*	Member Date of Birth	Date			CUC uses this data to carry out LID pre-qualification analyses, identify members as students, and carry out demographics analyses
22	Custom Flag College Students: National Student Clearinghouse (NSC Enrollment Verification)	Yes, 1, True, Y, No, 0, False, N or empty			
23	Custom Flag College Students: Member Survey	Yes, 1, True, Y, No, 0, False, N or empty			
24	Custom Flag Military Members: Military Lending Act (MLA) Website	Yes, 1, True, Y, No, 0, False, N or empty			
25	Custom Flag Military Members: Military Pay	Yes, 1, True, Y, No, 0, False, N or empty			

* Not a standard field in the AIRES file. Field is required in AIRES+ file.

AIRES/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. They must nclude 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. "Number and Name of Street", or "P.O. Box". 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 (number)." Different abbreviations for post office box are acceptable.

9. Share Balance - Current share balance, with two decimal places. Examples: 300.12 and —12.25

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 using 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/YYYY (Month/Day/Year).

13. Certificate Maturity Date - Date the share certificate will mature. Format date as MM/DD/YYYY (Month/Day/Year).

14. Dividend Rate - Current dividend rate for each share account expressed as a percent out to three decimal places. Note that an interest rate of 5.175% should be entered as 5.175, not as a fraction (0.05175) and not as basis points (517.5).

15. Date of Last Activity - Date of last deposit or withdrawal. Format date as MM/DD/YYYY (Month/Day/Year).

16. Share Amount Frozen - The amount of money the member cannot access, signed with two decimal places.

17. Last Activity Code - Identifies the last account activity, using 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.

21. Member's Date of Birth - Format date as MM/DD/YYYY (Month/Day/Year).

22. Custom Flag College Students: National Student Clearinghouse (NSC Enrollment Verification) - Submit records to the National Student Clearinghouse to determine which members are registered as students in college, university, or vocational school.

23. Custom Flag College Students: Member Survey - Member surveys. Individual members will need to indicate that they are registered for secondary education and will need to identify the anticipated graduation date.

24. Custom Flag Military Members: Military Lending Act (MLA) Website - Verification of members' active duty military status using the Military Lending Act (MLA) Website

25. Custom Flag Military Members: Military Pay - Members who have had an ACH credit from DFAS (the Defense Finance and Accounting Service) that indicates active duty pay within the last three calendar months. Excludes reserve pay and other compensation types.

Sample of Share file: (click to **Download**)

Sample of AIRES+ Share file with Date of Birth: (click to **Download**)

AIRES Loan Data Record Layout Specification

The table below and the explanation below list the fields in the AIRES loan file, their required format, and the ones that are critical for AnalyzeCU. The last column provides some very general information about why CUC needs the data, how it is used, and what users may receive once they provide AIRES loan data.

Number Field	Field Name	Field Type & Length	Critical Fields	AnalyzeCU Requirements	Impact in AnalyzeCU
1	Record Code	A1	CRITICAL	This must have at least one value "L" in column.	CUC needs this data to identify files as Loan files
2	Account Number	A20	CRITICAL	This must be unique. (any letters and numbers up to 20 digits)	CUC needs unique account identifiers to compute benefits to members and CDF-prequalification analyses.
3	Member's Name	A41	CRITICAL		CUC needs names and addresses to estimate members' race and ethnicity, to carry out demographics analyses, to carry out CDFI pre-qualification analyses, and to allocate accounts across geographic areas in Impact Reports
4	Mailing address	A30	CRITICAL		
5	City	A15	CRITICAL		
6	State	A2	CRITICAL		
7	Zip Code	A9	CRITICAL		
8	"Other" Street Address	A30			If field #4 includes a PO Box, this field may be used to include physical addresses. This field may also include other specifics, such as foreign country names, etc.
9	Loan Type Code	A5	CRITICAL		CUC uses this data to compute benefits to members.
10	Payment Amount	N14.2			
11	Purpose Code	A3			
12	Loan Term	A3	CRITICAL		CUC uses this data to compute benefits to members.
13	Payment Frequency Code	A2	CRITICAL		CUC uses this data to compute benefits to members.
14	Date of Loan	Date	CRITICAL		CUC uses this data to compute benefits to members.
15	Original Loan Amount	N14.2	CRITICAL		CUC uses this data for CDFI pre-qualification analyses.

Number Field	Field Name	Field Type & Length	Critical Fields	AnalyzeCU Requirements	Impact in AnalyzeCU
16	Interest Rate (APR)	N7.3	CRITICAL		CUC uses this data to compute benefits to members.
17	Interest Rate (APR) Code	A3			
18	Current Loan Balance	N14.2	CRITICAL		CUC uses this data to compute benefits to members.
19	Date of Last Activity	Date	CRITICAL		CUC uses this data to verify the time period that pertains to each file (which CUC calls the Document Date)
20	Last Activity Code	A5			
21	Next Payment Due Date	Date			
22	Accrued Interest	N10.2			
23	Credit Limit	N14.2			
24	Social Security Number or Unique Member Identifier	A12	CRITICAL	This field cannot be empty. Any unique, alphanumeric identifier within the 12-digit character limit can be used in lieu of social security numbers.	CUC needs this data to identify unique members (as opposed to unique accounts) and to be able to carry analyses for each member (across their multiple accounts)
25	Days Delinquent	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	N3	CRITICAL	Values should be between 300 and 850.	CUC uses this data to compute benefits to members and for Credit Score Tiers analysis.
33	Charge Off Amount	N15			
34	Loan Risk Grade	A10			
35	Number of Remaining Payments	N3			
36	Loan Collateral Code	A5			
37	Last File Maintenance Date	Date			

Number Field	Field Name	Field Type & Length	Critical Fields	AnalyzeCU Requirements	Impact in AnalyzeCU
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. 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." Various 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". Various 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 originally was granted (closed-end loan), or most recent advance (open-end loan). Format date as MM/DD/YYYY (Month/Day/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 percentage (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/YYYY (Month/Day/Year).

20. Last Activity Code - Identify 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/YYYY (Month/Day/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 credit 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.

Sample of Loan file: (click to **Download**)

Data Configuration Notes

- All fields are 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.
- A20 field format means: alphanumerical (can include letters and numbers) up to 20 digits.
- Leading zeros are acceptable but not necessary.
- All date fields are MM/DD/YYYY 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.

List Of Possible Errors Due To Incorrect Data In AIRES Files:

1. Upload of AIRES files have failed due to the header in Loan or/and Share file.

√ *To fix this error delete the first row in AIRES files. AIRES files should not include HEADER or Trailer records.*

2. Could not identify file type. Encryption of AIRES files have failed.

√ *To fix this error the first column should contain at least one value "L" for Loan file and "S" for Share file.*

3. Critical Data is missing. Encryption of AIRES files failed.

√ *To fix this error all rows related to the SSN (or Unique Member identifier) must contain information.*

4. The format of AIRES file is incorrect. Encryption of AIRES files have failed.

√ *To fix this error you need to provide (or convert) files in one of the supported formats: xls., xlsx., csv (comma-delimited), txt (tab-delimited), w/o extension (tab-delimited).*

5. File structure is not correct. Encryption of AIRES files have failed.

√ *To fix this error you need to check the structure of AIRES files: Loan file should have not more than 39 columns and it should have no more than 20 columns.*

6. Incorrect format of critical data. Encryption of AIRES files have failed.

√ *To fix this error check the format of SSN (or Unique Member Identifier). Data should be at most 12 alphanumerical characters.*

7. More than 90 % of SSN (or Unique Member Identifier) are duplicates. Encryption of AIRES files have failed.

√ *To fix this error check the values in the column where SSN (or Unique Member Identifier) is located. Data should not contain more than 90% duplicates*

8. Values that may be SSN in another column than expected are detected. Encryption of AIRES files have failed.

√ *To fix this error check the values in column where values that may be SSN are detected and make sure that there is only SSN in column 11 for Share file and column 24 for Loan file.*

9. Incorrect data format. Encryption of AIRES files are completed with warning.

√ *This warning message may indicate that format of non critical data is incorrect. AIRES files with that type of error are encrypted and accepted but they may have an impact on the accuracy of the further analysis by AnaluzeCU.*

Frequently Asked Questions

Q. Where do I find my AIRES files?

A. You should be able to obtain this information from your data processor (if applicable), or simply export a file that contains the required information (street address, city, state, Unique Member Identifier, etc.)from your system.

Q. What format is required for my AIRES?

A. It can be saved in several formats: xls., xlsx., csv (comma-delimited), txt (tab-delimited), w/o extension (tab-delimited).

Q. What information must be included in the AIRES files?

A. To obtain valid analysis, you must include data for all fields that are Critical in the above table. Even if you do not provide data from non-critical fields, your data should still include empty columns i.e., field 20 should still be in the twentieth column, even if you do not provide data for some earlier columns. The easiest solution is to provide your complete AIRES files (with account number and SSN encrypted).

Q. What is the difference between AIRES and AIRES+ files?

A. AIRES+ files are Share files that contain members' date of birth data in the additional 21st column and standard loan file.

Q. Why do I need to provide AIRES+ files?

A. Without AIRES+ files, you cannot obtain an accurate LID pre-qualification analysis and cannot identify members as students from AnalyzeCU .

Q. How often should AIRES files be uploaded to AnalyzeCU?

A. You should upload data at least quarterly, although we would prefer you to do it on a monthly basis.

Frequently Asked Questions

Q. How often should AIRES+ files be uploaded to AnalyzeCU?

A. You should upload at least one time and then as often as you have new members in order to get accurate LID pre-qualification analysis of identifying members as students.

Q. What do I do if I have multiple Loan and Share files that I get from different core systems?

A. At the moment, you will need to merge all Loan files manually and provide one general Loan file and the same for Share files. Currently, AnalyzeCU can process one Loan and one Share file that refer to the same time period.

Contact Us

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