



**Schwab Personal Choice
Retirement Account[®] (PCRA)**

PCRA File Certification Guide

Revised: April 2015

Documentation Version 1.1

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****OTHER FILE TYPES AVAILABLE UPON REQUEST (TRANSACTION FILES, ETC.)**

1 Introduction

The purpose of this guide is assist clients in establishing their Personal Choice Retirement Account[®] (PCRA) interface with Charles Schwab & Co., Inc. (Schwab). This interface will allow clients to send new participant information to Schwab for purposes of opening individual PCRA Participant Accounts; confirm new account openings via receiving the Schwab PCRA Brokerage account numbers from Schwab; send money movement instructions between the PCRA Participant Account and the plan; and receive the daily total market value of the cash and securities held in the PCRA accounts.

This guide is intended for:

- System Developers creating a PCRA interface.
- Clients with an existing interface, requiring additional detail.

In order to activate PCRA Interfacing with Schwab, it is necessary to perform certification tests to ensure that the data transmitted to Schwab is error free and files sent by Schwab can be processed.

There are three main components of the PCRA interface with Schwab:

1. Files containing account openings and Fund Allocations (cashiering between Core and PCRA accounts) sent to Schwab and the corresponding return files sent from Schwab confirming the status of the records in these files.
2. Files containing balance information coming from Schwab.
3. The setup to transmit files to Schwab and receive files from Schwab.

2 Data Delivery

Data being transmitted is uploaded to Schwab via your account on Schwab's institutional website. Schwab processes the files and sends return files back to your account on the website on a daily basis. Files are available for you to download for 24 months. Schwab provides a data delivery application, which can be configured for the unattended uploading and downloading of files. If desired, Schwab can provide you with software that will create the account open and cashiering files using spreadsheet input. A Technical Client Services Representative will walk you through the file transmission process and using the website.

3 File Format Specifications

3.1 Account Open File

3.1.1 Purpose

This file is used to send new PCRA participant information from the Recordkeeper to Schwab in order to open individual PCRA participant accounts. As an alternative to the Recordkeeper sending a file to open PCRA, the plan can be set up so that participants can open PCRA directly through a website. Further details will be provided if this option is selected.

3.1.2 Description

There are three record types that are included in the *Account Open File* that is sent to Schwab. Detailed layouts for each of the record types are indicated below.

- Header Record (19 bytes)
- Account Setup Record (319 bytes)
- Trailer Record (9 bytes)

3.1.3 Requirements

- File is ASCII text
- Fields are *variable-length*, the maximum width (including decimal point) is indicated in the "Max Field Width" column
- Bytes in a field not used by a character may be filled with white space or may be truncated
- Fields are comma delimited
- No special characters are allowed within a field, only A-Z and 0-9
- Records are delimited with a carriage return/line feed
- File name: AOaaaavv.jjj
 - ✓ AO = Account Open
 - ✓ aaaa = TPA ID
 - ✓ vv = zero filled version number (always less than 50)
 - ✓ .jjj = zero filled Julian date

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3.1.4 Account Open File Layout

Header Record						
Field Number	Field Name	Field Type	Max Field Width	Value	Description	
1	Record type	Character	2	HD	Fixed at HD	
2	File date	Character	8	YYYYMMDD	Date file is transmitted	
3	Sender	Character	4	NNNN	TPA ID (assigned by Schwab). Includes leading zero if applicable.	
4	Generation	Character	2	NN	Code indicating generation of file: Min 1, Max 49	
5	File time	Character	4	HHMM	Time of file creation	
Account Setup Record						
Field Number	Field Name	Field Type	Max Field Width	Value	Description	Req
1	Record type	Character	2	XX	Fixed at AS	Y
2	Plan ID	Character	10	NNNNNNNNNN	Plan ID (assigned by Schwab)	Y
3	Action code	Character	1	X	A for added new accts, C for changes to accts	Y
4	Account type	Character	10	XXXXXXXXXX	Roth if Roth PCRA, blank if traditional PCRA	N
5	Master Account	Character	8	NNNNNNNN	Master account number	N
6	Account open ID	Character	20	XXXXXXXXXX	Transaction ID assigned by client	N
7	Social Security #	Character	9	NNNNNNNNN	Participant's social security number	Y
8	Last name	Character	20	XXXXXXXXXX	Participant's last name (no special characters)	Y
9	First name	Character	15	XXXXXXXXXX XXX	Participant's first name	Y
10	Middle initial	Character	1	X	Participant's middle initial	N
11	Title	Character	4	XXXX	Participant's title, ex: Mr., Mrs., Ms.	N
12	Birth date	Character	8	YYYYMMDD	Participant's date of birth (not required for C records)	Y
13	Address line 1	Character	30	XXXXXXXXXX	First line of the participant's address	Y
14	Address line 2	Character	30	N/A	Second line of the participant's address	N
15	Address line 3	Character	30	N/A	Schwab Use Only	N
16	City	Character	20	XXXXXXXXXX	City the participant resides in	Y
17	State	Character	2	XX	State the participant resides in	Y
18	Zip + 4	Character	9	NNNNNNNNN	Zip code the participant resides in	Y
19	Residence country code	Character	2	XX	Leave blank for US	Y
20	Citizenship country code	Character	2	XX	Leave blank for US	Y
21	Home phone	Character	15	NNNNNNNNNN	Participant home phone # ex: 999-999-9999	N
22	Business phone	Character	15	NNNNNNNNNN	Participant business phone # ex: 999-999-9999	N
23	CS&C Money Market	Character	14	XXXXXXXXXX	Schwab Use Only	N
24	10% Owner	Character	14	XXXXXXXXXX	If the participant owns more than 10% of a publicly traded stock, provide company ticker symbol	N
25	Director	Character	14	XXXXXXXXXX	If the participant is a director of a publicly traded company, provide company ticker symbol	N
26	Officer	Character	14	XXXXXXXXXX	If the participant is an officer of a publicly traded company, provide company ticker symbol	N
Trailer Record						
Field Number	Field Name	Field Type	Max Field Width	Value	Description	

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1	Record type	Character	2	FO	Fixed at FO
2	Total number of records	Numeric	7	NNNNNNN	Detail record count, not including header and trailer records

3.2 Account Open Return File: Format 1

3.2.1 Purpose

This file from Schwab sends the Schwab brokerage account numbers of newly created PCRA participant accounts to the Recordkeeper.

3.2.2 Description

There are four record types that are included in the *Account Open Return File: Format 1* that is sent to you from Schwab. Detailed layouts for each of the record types are indicated below.

- Header Record (19 bytes)
- Detail Record (107 bytes)
- Error Record (36 bytes)
- Trailer Record (16 bytes)

The first record will always be a *Header* and the last will always be a *Trailer*. There can be multiple *Detail* and *Error* records. Currently, the error record only reports deleted records. If this section is populated, please contact PCRA Client Services. Detailed layouts for each of the record types are indicated on the following pages.

Note that for an account open file submitted by the Recordkeeper an account return file will be sent once all records in the account open file are either completed or deleted. If the Recordkeeper sends an account opening file with no account opening records and just a header and footer, a corresponding return file will be generated. If the website is used by participants to open accounts, then a return file will be sent if there are any accounts opened that day. There is the option to receive multiple web account return files throughout the day, or a single return file at the end of the day (generated at 6:15 PM PT)

3.2.3 Requirements

- File is ASCII text
- Fields are *variable-length*, the maximum width (including decimal point) is indicated in the "Max Field Width" column
- Fields are comma delimited
- All fields in "double quotes" unless otherwise indicated

Records are delimited with a carriage return/line feed

- File name: ARaaaavv.jjj
 - ✓ AR = Account Open Return
 - ✓ aaaa = TPA ID

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- ✓ vv = zero filled version number (If AO file is submitted by Recordkeeper, the version number will be the same as original AO file, if Web records version number will be greater than 70 and multiple AR files are possible)
- ✓ .jjj = zero filled Julian date

3.2.4 Account Open Return File Layout

Header Record					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Record type	Character	2	HD	Fixed at HD
2	File date	Character	8	YYYYMMDD	Date file is transmitted
3	Sender	Character	4	NNNN	TPA ID
4	Generation	Character	1	N	Code indicating generation of file: Min 1, Max 9
5	File time	Character	4	HHMM	Time of file creation
Detail Record					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Record type	Character	2	XX	"CN" for Confirmation record and "RJ" for Reject record.
2	Plan ID	Character	10	XXXXXXXXXX	Plan ID (assigned by Schwab)
3	Action code	Character	1	X	"A" for added new accounts, "C" for all account changes
4	Account type	Character	10	XXXXXXXXXX	Roth if Roth PCRA, blank if traditional PCRA
5	Master Account	Character	8	NNNNNNNN	Master account number
6	Account open ID	Character	20	XXXXXXXXXX	Transaction ID assigned by client if present on the account open file
7	Social Security #	Character	9	NNNNNNNNN	Participant's social security number
8	Last name	Character	20	XXXXXXXXXX	Participant's last name
9	First name	Character	15	XXXXXXXXXX	Participant's first name
10	Account number	Character	8	NNNNNNNN	PCRA Account Number
11	Null	Character	0		Example ,"" - Empty Field
12	Sequential Error ID	Numeric	4	NNNN	Field is not in quotes and only included for reject records. Number referenced corresponds to field number 2 in Error Record section below.
Error Record					
(If this section of a file is populated please contact your Schwab Client Service Manager for questions)					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Record type	Character	2	ER	Fixed at ER
2	Sequential error ID	Character	4	NNNN	Sequential error ID from the Reject Record
3	Error description	Character	Variable	XXXXXXXXXX	Description of the error
Trailer Record					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Record type	Character	2	FO	Fixed at FO
2	Total number of records	Character	7	NNNNNNN	Total number of records returned in the file (good and rejected records)

3	Total number of rejected records	Character	7	NNNNNNN	Total number of records that were rejected
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3.3 Account Open Return File: Format 2

3.3.1 Purpose

This file from Schwab sends the Schwab brokerage account numbers of newly created PCRA participant accounts to the Recordkeeper. This format is used when the account was opened via the website. It contains the same data as the AO Format 1 record, plus Origin, Status, the participant's mailing address and phone numbers. The Recordkeeper can elect to receive format 1 instead of this format.

3.3.2 Description

There are four record types that are included in the *Account Open Return File: Format 2* that is sent to you from Charles Schwab. Detailed layouts for each of the record types are indicated below.

- Header Record (19 bytes)
- Detail Record (277 bytes)
- Error Record (36 bytes)
- Trailer Record (16 bytes)

The first record will always be a *Header* and the last will always be a *Trailer*. There can be multiple *Detail* and *Error* records. Currently, the error record only reports deleted records. If this section is populated, please contact PCRA Client Services. Detailed layouts for each of the record types are indicated on the following pages.

Note that an Account return file will generally be sent the same day accounts are created via the website.

3.3.3 Requirements

- File is ASCII text
- Fields are *variable-length*, the maximum width (including decimal point) is indicated in the "Max Field Width" column
- Fields are comma delimited
- All field in "double quotes" unless otherwise indicated

Records are delimited with a carriage return/line feed

- File name: ARaaaaxx.jjj
 - ✓ AR = Account Open Return
 - ✓ aaaa = TPA ID
 - ✓ xx = Generation ID (If AO file submitted by TPA, version number will be the same as original AO file, if Web records version number will be greater than 70 and multiple AR files are possible)

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✓ .jjj = zero filled Julian date

3.3.4 Account Open Return File Layout

Header Record						
Field Number	Field Name	Field Type	Max Field Width	Value	Description	
1	Record type	Character	2	HD	Fixed at HD	
2	File date	Character	8	YYYYMMDD	Date file is transmitted	
3	Sender	Character	4	NNNN	TPA ID	
4	Generation	Character	2	XX	Code indicating generation of file--: 0, 1, etc.	
5	File time	Character	4	HHMM	Time of file creation	
Account Setup Record						
Field Number	Field Name	Field Type	Max Field Width	Value	Description	Req
1	Record type	Character	2	XX	CN for Confirmation record and RJ for Reject record	Y
2	Plan ID	Character	10	NNNNNNNNNN N	Plan ID (assigned by Schwab)	Y
3	Action code	Character	1	X	A for added new accounts, C for change	Y
4	Account type	Character	10	XXXXXXXXXX	Roth if Roth PCRA, blank if traditional PCRA	Y
5	Master Account	Character	8	NNNNNNNN	Master account number	N
6	Account open ID	Character	20	XXXXXXXXXX	Transaction ID assigned by client	N
7	Social Security #	Character	9	NNNNNNNNNN	Participant's social security number	Y
8	Last name	Character	20	XXXXXXXXXX	Participant's last name (no special characters)	Y
9	First name	Character	15	XXXXXXXXXX XXXX	Participant's first name	Y
10	Account Number	Character	8	NNNNNNNN	PCRA Account Number	Y
11	Middle initial	Character	1	X	Participant's middle initial	N
12	Title	Character	4	XXXX	Participant's title, ex: Mr., Mrs., Ms.	N
13	Birth date	Character	8	YYYYMMDD	Participant's date of birth	Y
14	Address line 1	Character	30	XXXXXXXXXX	Mailing Address: First line of the participant's address	Y
15	Address line 2	Character	30	N/A	Mailing Address: Second line of the participant's address	N
16	Address line 3	Character	30	N/A	Mailing Address: Schwab Use Only	N
17	City	Character	20	XXXXXXXXXX	Mailing Address City	Y
18	State	Character	2	XX	Mailing Address State	Y
19	Zip + 4	Character	9	NNNNNNNNNN	Mailing Address Zip code	Y
20	Residence country code	Character	2	XX	Populated by participant on the website	Y
21	Citizenship country code	Character	2	XX	Populated by participant on the website	Y
22	Residence phone number	Character	15	NNNNNNNNNN N	Participant's home phone number ex: 9999999999	Y
23	Business phone number	Character	15	NNNNNNNNNN N	Participant's business phone number ex: 9999999999	N
24	Origin	Character	1	W, T	Website, TPA submitted	Y
25	Status	Character	1	C, D	Completed, Deleted	Y
26	Sequential Error ID	Character	4	NNNN	Only included for reject records; number referenced explained in Error Record section	

					following Detail record section (not in quotes)
Error Record (If this section of a file is populated please contact your Schwab Client Service Manager for questions)					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Record type	Character	2	ER	Fixed at ER
2	Sequential error ID	Character	4	NNNN	Sequential error ID from the Reject Record
3	Error description	Character	Variable	XXXXXXXXXX	Description of the error
Trailer Record					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Record type	Character	2	FO	Fixed at FO
2	Total number of records	Numeric	7	NNNNNNN	Total number of records returned in the file (good and rejected records)
3	Total number of rejected records	Numeric	7	NNNNNNN	Total number of records that were rejected

3.4 Cashiering File

3.4.1 Purpose

This file is used to send money movement instructions from the plan cash-in account to the PCRA accounts and from PCRA accounts to the plan cash-out account.

3.4.2 Description

There are three record types that are included in the *Cashiering/Transfer File* that is sent to Charles Schwab. Detailed layouts for each of the record types are indicated below. This file may be used for either record keeping or self-trustee.

- Header Record (19 bytes)
- Detail Record (64 bytes)
- Trailer Record (22 bytes)

3.4.3 Requirements

- File is ASCII text
- Fields are *variable-length*, the maximum width (including decimal point) is indicated in the "Max Field Width" column
- Bytes in a field not used by a character may be filled with white space or may be truncated
- Fields are comma delimited
- No special characters (except decimals) are allowed within a field, only A-Z and 0-9

- Records are delimited with a carriage return/line feed
- File name: Tlaaaavv.jjj
 - ✓ TI = Transaction Instruction
 - ✓ aaaa = TPA ID
 - ✓ vv = zero filled version number
 - ✓ .jjj = zero filled Julian date

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3.4.4 Cashiering File Layout

Header Record					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Record type	Character	2	HD	Fixed at HD
2	File date	Character	8	YYYYMMDD	Date file is transmitted
3	Sender	Character	4	NNNN	TPA ID
4	Generation	Character	2	NN	Code indicating generation of file: Min 1, Max 99
5	File time	Character	4	HHMM	Time of file creation

Detail Record						
Field Number	Field Name	Field Type	Max Field Width	Value	Description	Req
1	Record type	Character	2	CM	Fixed at CM for Cash Movement	Y
2	Plan ID	Character	10	NNNNNNNNNN N	Plan ID (assigned by Schwab)	Y
3	Social Security number	Character	9	NNNNNNNNNN	Participant social security number	N
4	Account number	Character	8	NNNNNNNN	PCRA Account Number	Y
5	Cash movement action	Character	1	X	"C" for Transfer to Schwab PCRA, "D" for Transfer from PCRA to CORE, and "A" for Debit All Available Cash from PCRA to CORE (If A use 0.00 for amount)	Y
6	Cash amount	Character	15	NNNNNNNNNN NN.NN	Total cash amount (decimal point required)	Y
7	Cash account	Character	8	NNNNNNNN	Cash clearing account (Assigned by Schwab)	N
8	Source code	Character	3	230	Source Code for transaction Transfer from PCRA to CORE	N
9	Contribution Year	Character	8	YYYYMMDD	Current date	N

Trailer Record					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Record type	Character	2	FO	Fixed at FO
2	CM record count	Numeric	5	NNNNN	Count of detail records
3	CM total amount	Numeric	15	NNNN	Sum of detail record amounts

3.5 Cashiering Return File

3.5.1 Purpose

This file is used to send the status of each cashiering transaction submitted in a cashiering file. A file is generated for each master account used by the TPA to upload PCRA Cashiering files. The file contains all records that are still pending or that have been completed or deleted since the previous return file. There are two daily cycles for the generation of this file, once at 7:15 AM PT and another at 6:15 PM PT. The Recordkeeper can select either cycle or both.

3.5.2 Description

The file contains cashiering return records indicating the status of each record received. Three record types are included in the Cashiering Return file sent by Schwab. Detailed layouts for each of the record types are indicated below. This file may be used for either record keeping or self-trustee.

- Header Record (19 bytes)
- Detail Record (124+ bytes)
- Trailer Record (102 bytes)

The first record is always a *Header* and the last is always a *Trailer*.

3.5.3 Requirements

- File is ASCII Text
- Fields are variable length, the maximum width (including decimal point) is indicated in the "Max Field Width" column
- Bytes in a field not used by a character may be filled with white space or may be truncated
- Fields are comma delimited
- All fields are enclosed in "double quotes" except the count and dollar fields on the Trailer record.
- No special characters (except decimals) are allowed within a field, only A-Z and 0-9
- Records are delimited with a carriage return/line feed
- File name: TIRhhmm.jjj, where
 - TIR = Transaction Instruction Return
 - hhmm = hour and minute the file was created
 - jjj = zero filled Julian date

3.5.4 Cashiering Return File Layout

Header Record

Field #	Field Name	Field Type	Max Width	Value or Format	Description
1	Record type	Character	2	HD	Fixed at "HD"
2	File date	Character	8	YYYYMMDD	Date file is transmitted to the TPA
3	Sender	Character	4	NNNN	TPA ID
4	Not Used	Character	1	N	Not used
5	File time	Character	4	HHMM	Time of file creation

Detail Record

Field #	Field Name	Field Type	Max Width	Value or Format	Description
1	Record type	Character	2	CM	Fixed at "CM" for Cash Movement
2	Plan ID	Character	10	NNNNNNNNNN	Plan ID
3	Social Security number	Character	9	NNNNNNNNNN	Participant social security number, or blank if SSN was not sent in TI file
4	Account number	Character	8	NNNNNNNNNN	PCRA Account Number
5	Cash movement action	Character	1	X	"C" Credit Participant; Transfer from Core to PCRA, "D" Debit Participant; Transfer from PCRA to CORE "A" Debit All Available Cash from PCRA to CORE
6	Cash amount	Character	15	NNNNNNNNNNNN.NN	Total cash amount (decimal point included)
7	Cash account	Character	8	NNNNNNNNNN	Cash clearing account (Assigned by Schwab)
8	Source code	Character	3	XXX	Fixed at 230
9	Contribution Year	Character	8	YYYYMMDD	Current date This is the date from field 9 in the TI file and if that field in the TI file is blank it just sends back a 4 digit year
10	File name	Character	12	Tinnnnnn.jjj	Original Cashiering file name
11	File date	Character	8	YYYYMMDD	File Receipt Date
12	Posted Date	Character	8	YYYYMMDD	Transaction posted date; Blank if transaction has not been processed yet.
13	As of Date	Character	8	YYYYMMDD	Transaction as-of date. Same as posted date unless transaction was backdated. Blank if transaction has not been processed yet.
14	Status	Character	4	XXXX	Transaction Status: Hold = On Hold Dele = Deleted Comp = Complete Pend = Pending
15	Error Message	Character	variable	XXXXXXXXXX	Error messages for the transactions. Can show for Pend and Hold records.

Trailer Record

Field #	Field Name	Field Type	Max Width	Value or Format	Description
1	Record type	Character	2	FO	Fixed at FO
2	Count Total	Numeric	5	NNNNN	Record Count: All records
3	Count Completed Credits	Numeric	5	NNNNN	Record Count: Completed Credits
4	Count Completed Debits	Numeric	5	NNNNN	Record Count: Completed Debits
5	Count Incomplete Credits	Numeric	5	NNNNN	Record Count: Incomplete Credits
6	Count Incomplete Debits	Numeric	5	NNNNN	Record Count: Incomplete Debits
7	Dollars Total	Numeric	15	NNNNNNNNNNNN.NN	Total Dollars: All Records
8	Dollars Completed Credits	Numeric	15	NNNNNNNNNNNN.NN	Total Dollars: Completed Credits
9	Dollars Completed Debits	Numeric	15	NNNNNNNNNNNN.NN	Total Dollars: Completed Debits
10	Dollars Incomplete Credits	Numeric	15	NNNNNNNNNNNN.NN	Total Dollars: Incomplete Credits
11	Dollars Incomplete Debits	Numeric	15	NNNNNNNNNNNN.NN	Total Dollars: Incomplete Debits

3.6 Balance and Position File

3.6.1 Purpose

This file provides the daily total market value of each PCRA account as well as available cash to pay in the account. Although not described in this guide, Schwab also has available transaction files.

3.6.2 Description

There are four record types that are included in the *Balance and Position File*. Detailed layouts for each of the record types are indicated below.

- Header Record (34 bytes)
- Position Record (62 bytes)
- Security Description Record (158 bytes)
- Customer Description Record (257 bytes)

3.6.3 Requirements

- File is ASCII text
- Fields are *fixed-length*, the maximum width (including decimal point) is indicated in the “Max Field Width” column
- Fields are comma delimited
- Fields are enclosed in “double quotes”

- Records are delimited with a carriage return/line feed
- File name: CSmmddy.BPC
 - ✓ CS = Charles Schwab file
 - ✓ mm = month
 - ✓ dd = date
 - ✓ yy = year
 - ✓ .BPC = fixed at BPC

3.6.4 Balance and Position File Layout

Header Record					
** Present before each type of records listed **					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Starting characters	Character	3	@@@	Fixed at "@@@"
2	Master Account	Numeric	8	NNNNNNNN	Master account number
3	File type	Alpha/Numeric No Quotes Req'd	7	XXXXXXX	Type of file: BUILD
4	File date	Numeric	8	MM/DD/YY	Balances are as of this date
5	Record type	Alpha/Numeric No Quotes Req'd	8	XXXXXXXX	Type of record ex: POSITION, SECDESC, RECON or CUSTOMER

Position Record					
Field Number	Field Name	Field Type	Field Width	Value	Description
1	Ticker symbol	Character	9	XXXXXXXXXX	<p>The ticker symbol field contains the security ticker symbol and twenty cash placeholders (Cash01 thru Cash20) with five key placeholders, displayed as ticker symbols. The Ticker symbol field is (left justified, space filled)</p> <p>The cash account placeholders applicable to PCRA are as follows:</p> <p>CASH01 (Net Open Credit)= Amount of unsettled and settled cash in the account. Unsettled cash is not available to be withdrawn from the account</p> <p>*CASH04 (Total Available cash to pay)</p> <p>CASH07 (Money Market)= Amount of money invested in Schwab Money Market</p> <p>CASH19 (Market Value)=The market value of security positions held long in the account</p> <p>CASH20 (Total Account Balance)= The sum of CASH01, 07, and 19</p> <p>Please note: The cash account tickers will appear in alphabetical order after security tickers ending in CASGZZ and before CASHAA.</p> <p>Example</p> <p>Record 1 AIX</p> <p>Record 2 BAX</p> <p>Record 3 CASH01</p> <p>Record 4 CASH07</p> <p>Record 5 CASH19</p> <p>Record 6 CASH20</p> <p>Record 7 CONC</p>
2	Account number	Character	8	NNNNNNNN	Schwab Account Number. Note CASH records above will always appear for each Schwab account including the Recordkeeper's 08 master account.
3	Account type	Character	1	X	Type of account, ex: C for CASH or M for MARGIN (PCRA accounts are restricted to CASH)

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4	Long/Short position	Character	1	X	Type of position, ex: L for LONG or S for SHORT (PCRA accounts are restricted to LONG). If field 5 is zero or negative this field will be S.
5	Units held	Character	14	NNNNNNNNNN N	Total number of units held (right justified, space filled) ex: 999999999.9999
6	Social security #	Character	9	NNNNNNNNNN	Social security number of participant

Security Description Record					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Ticker symbol	Character	9	XXXXXXXXXX	Ticker symbol of Security (left justified, space filled)
2	Security type	Character	2	XX	See Security Type table below.
3	Security description 1	Character	24	XXXXXXXXXXXX	Description of Security (left justified, space filled)
4	Security description 2	Character	24	XXXXXXXXXXXX	Description of Security (left justified, space filled)
5	Security description 3	Character	24	XXXXXXXXXXXX	Description of Security (left justified, space filled)
6	Security description 4	Character	24	XXXXXXXXXXXX	Description of Security (left justified, space filled)
7	Security price	Character	9	NNNN.NNNN	Price of Security (right justified, space filled) ex: 9999.9999
8	Security price date	Character	6	MMDDYY	Date of Security price
9	Security valuation per unit	Character	10	NNNNN.NNNN	Valuation of Security per unit (right justified, space filled) ex: 99999.9999

Reconciliation Description Record					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Security Value	Numeric	14	XXXXXXXXXX.XXXX	Security Value of all Securities in the position Record ex: 999999999.9999. This field is the sum of all security shares.
2	Market Value	Numeric	13	XXXXXXXXXX.XX	Total Market Value of all Cash 20 Records ex: 999999999.99. This field is the sum of the cash 20 records.

Customer Description Record					
Field Number	Field Name	Field Type	Max Field Width	Value	Description
1	Acct number	Character	8	XXXXXXXXXX	Schwab Participant Account Number
2	Acct description	Character	30	XXXXXXXXXXXX	Description of account (left justified, space filled)
3	Acct Name & Address 1	Character	30	XXXXXXXXXXXX	First line of client's name and address (left justified, space filled)
4	Acct Name & Address 2	Character	30	XXXXXXXXXXXX	Second line of client's name and address (left justified, space filled)
5	Acct Name & Address 3	Character	30	XXXXXXXXXXXX	Third line of client's name and address (left justified, space filled)
6	Acct Name &	Character	30	XXXXXXXXXXXX	Fourth line of client's name and address

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	Address 4				
7	Acct phone 1	Character	12	NNNNNNNNNN	Client's home phone number ex: 999-999-9999
8	Acct phone 2	Character	12	NNNNNNNNNN	Client's business phone number
9	Acct open date	Character	6	MMDDYY	Date account was opened
10	Acct branch ID	Character	2	XX	ID number of branch
11	SSN	Character	11	XXXXXXXXXX	Soc. Security Number or Tax ID of the acct holder
12	Acct MMF selection	Character	3	XXX	MMF selection of account
13	Acct cash instruction	Character	2	XX	Cash instruction code for cash
14	Acct margin inst.	Character	2	XX	Cash instruction code for margin
15	Acct restriction	Character	1	X	Restriction code for account
16	Option approval level	Character	1	X	Option approval level code