

Field name	Field description	Comments	Format
1. DP_Acct_Identifier	Account Identifier The primary field used to identify the account. This field may be the Account Number.	The Account Identifier may be composed of more than one physical data element. If multiple fields are required to identify the account, data should be placed in separate fields and the FDIC instructed how these fields are combined to uniquely identify the account.	Character (25).
2. DP_Acct_Identifier—2	Account Identifier—2 If necessary, the second element used to identify the account.		Character (25).
3. DP_Acct_Identifier—3	Account Identifier—3 If necessary, the third element used to identify the account.		Character (25).
4. DP_Acct_Identifier—4	Account Identifier—4 If necessary, the fourth element used to identify the account.		Character (25).
5. DP_Acct_Identifier—5	Account Identifier—5 If necessary, the fifth element used to identify the account.		Character (25).
6. DP_Sub_Acct_Identifier	Sub-Account Identifier If available, the sub-account identifier for the account.	The Sub-Account Identifier may identify separate deposits tied to this account where there are different processing parameters such as interest rates or maturity dates, but all owners are the same.	Character (25).
7. HD_Hold_Amt	Hold Amount Dollar amount of the hold.		Decimal (14,2).
8. HD_Hold_Reason	Hold Reason Reason for the hold. Possible values are: • LN = Loan Collateral Hold. • LG = Court Order Hold. • FD = FDIC hold. • OT = Other (do not include daily operational type holds).		Character (2).
9. HD_Hold_Desc	Hold Description Description of the hold available on the system.		Character (255).
10. HD_Hold_Start_Dt	Hold Start Date The date the hold was initiated.		Date (YYYYMMDD).
11. HD_Hold_Exp_Dt	Hold Expiration Date The date the hold is to expire.		Date (YYYYMMDD)

[73 FR 41197, July 17, 2008]

APPENDIX F TO PART 360—CUSTOMER FILE STRUCTURE

This is the structure of the data file to provide to the FDIC information related to each customer who has an account or sub-account reported in the deposit data or sweep/automated credit account file. If data or information are not maintained or do not apply, a null value in the appropriate field should be indicated. The file will be in a tab-or pipe-delimited ASCII format. Each file name will contain the institution's FDIC Certificate Number, an indication that it is a customer file type and the date of the extract. The files will be encrypted using an FDIC-sup-

plied algorithm. The FDIC will transmit the encryption algorithm over *FDICconnect*.

NOTE: Each record must contain the customer's name and permanent legal address. Fields 4–12 relate to the customer name for individuals only. Fields 13–14 relate to the customer name for entities other than individuals. Some systems provide for separate fields for name, street address, city, state, ZIP, and country, all of which are parsed out. Others systems may simply provide multiple lines for name, street address, city, state, ZIP, with no distinction. In this case, certain name and address data elements must be parsed and provided in the appropriate fields.

Field name	Field description	Comments	Format
1. CS_Cust_Identifier	Customer Identifier		Character (25).

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Field name	Field description	Comments	Format
2. CS_Tax_ID	The unique field used by the institution to identify the customer. Customer Tax ID Number	Hyphens are optional in this field	Character (11).
3. CS_Tax_Code	The tax identification number on record for the customer. Customer Tax ID Code		
4. CS_Name_Line—1	The type of the tax identification number of the customer. Possible values are: • S = Social Security Number. • T = Federal Tax Identification Number. • O = Other. Individual Customer Name Line 1		Character (1).
5. CS_Name_Line—2	If available, the free-form name narrative of the customer, first line. Individual Customer Name Line 2		Character (100).
6. CS_Last_Name	If available, the free-form name narrative of the customer, second line. Individual Customer Last Name	This field is required if the data element is in the institution's records. If necessary, data should be parsed from fields 4 or 5 to obtain this element.	Character (50).
7. CS_First_Name	For individuals, the customer's last name. Individual Customer First Name	This field is required if the data element is in the institution's records. If necessary, data should be parsed from fields 4 or 5 to obtain this element.	Character (50).
8. CS_Middle_Name	For individuals, the customer's middle name. Individual Customer Middle Name	This field is required if the data element is in the institution's records. If necessary, data should be parsed from fields 4 or 5 to obtain this element.	Character (50).
9. CS_Suffix	For individuals, the suffix designating customer's academic, professional or honorary status, such as Esq., Ph.D., M.D., and D.D.S. Individual Professional Suffix	This field is required if the data element is in the institution's records. If necessary, data should be parsed from fields 4 or 5 to obtain this element.	Character (20).
10. CS_Generation	For individuals, the suffix designating the customer's generational status, such as Jr., Sr. or III. Individual Generational Suffix	This field is required if the data element is in the institution's records. If necessary, data should be parsed from fields 4 or 5 to obtain this element.	Character (10).
11. CS_Prefix	For individuals, the prefix of the customer, such as Rev., Dr., Mrs., Mr. or Ms. Individual Customer Prefix	This field is required if the data element is in the institution's records. If necessary, data should be parsed from fields 4 or 5 to obtain this element.	Character (10).
12. CS_Birth_Dt	Individual Customer Birth Date		Date (YYYYMMDD).
13. CS_Ent_Name_Line—1.	For individuals, the customer's birth date. Entity Name Line 1		Character (100).
14. CS_Ent_Name_Line—2.	For entities other than individuals, the free-form name narrative of the customer, first line. Entity Name Line 2		Character (100).
15. CS_Nar_Addr_Line—1.	If available for entities other than individuals, the free-form name narrative of the customer, second line. Customer Address Line 1		Character (100).
16. CS_Nar_Addr_Line—2.	If available, the free-form permanent legal address narrative for the customer, line one. Customer Address Line 2		Character (100).
	If available, the free-form permanent legal address narrative of the customer, line two.		

Field name	Field description	Comments	Format
17. CS_Nar_Addr_Line—3.	Customer Address Line 3 If available, the free-form permanent legal address narrative of the customer, line three.	Character (100).
18. CS_Street_Address—1	Street Address Line 1 The permanent legal address of the customer, line one.	This field is required. If necessary, data should be parsed from fields 16 or 17 to obtain this element.	Character (100).
19. CS_Street_Address—2	Street Address Line 2 The permanent legal address of the customer, line two.	This field is required. If necessary, data should be parsed from fields 16 or 17 to obtain this element.	Character (100).
20. CS_City	City The city associated with the permanent legal address.	This field is required. If necessary, data should be parsed from fields 16 or 17 to obtain this element.	Character (25).
21. CS_State	State The state abbreviation associated with the permanent legal address.	This field is required. If necessary, data should be parsed from fields 16 or 17 to obtain this element. Use a two-character state code (official U.S. Postal Service abbreviations).	Character (2).
22. CS_ZIP	ZIP The ZIP + 4 code associated with the permanent legal address.	This field is required. If necessary, data should be parsed from fields 16 or 17 to obtain this element. If the "+4" code is not available, provide only the 5-digit ZIP code. Hyphens are optional in this field.	Character (10).
23. CS_Country	Country The country associated with the permanent legal address.	This field is required. If necessary, data should be parsed from fields 16 or 17 to obtain this element. Provide the name of the country or the standard IRS country code.	Character (10).
24. CS_Telephone	Customer Telephone Number The telephone number on record for the customer.	Character (20).
25. CS_Email	Customer Email Address The e-mail address on record for the customer.	Character (150).

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APPENDIX G TO PART 360—DEPOSIT-CUSTOMER JOIN FILE STRUCTURE

This is the structure of the data file to provide to the FDIC information necessary to link the records in the deposit and customer files. If data or information are not maintained or do not apply, a null value in the appropriate field should be indicated. The file will be in a tab- or pipe-delimited ASCII format. Each file name will contain the institution's FDIC Certificate Number, an indication that it is a join file type and the date of the extract. The files will be encrypted using an FDIC-supplied algorithm. The FDIC will transmit the encryption algorithm over FDICconnect.

The deposit-customer join file will have one or more records for each deposit account, depending on the number of relationships to each account. A simple individual account, for example, will be associated with only one record in the deposit-customer join file indicating the owner of the account. A joint account with two owners will be associated with two records in the deposit-customer join file, one for each owner. The deposit-customer join file will contain other records associated with a deposit account to designate, among other things, beneficiaries, custodians, trustees and agents. This methodology allows the FDIC to know all of the possible relationships for an individual account and also whether a single customer is involved in many accounts.

Field name	FDIC field description	Comments	Format
1. CS_Cust_Identifier	Customer Identifier	Character (25).