

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).

[73 FR 41197, July 17, 2008]

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).

Federal Deposit Insurance Corporation

Pt. 360, App. H

Field name	FDIC field description	Comments	Format
2. DP_Acct_Identifier .....	The unique field used by the institution to identify the customer. Account Identifier .....	The Account Identifier may be composed of more than one physical data element. If multiple fields are required to identify the account, the data should be placed in separate fields and the FDIC instructed how these fields are combined to uniquely identify the account.	Character (25).
3. DP_Acct_Identifier—2 .....	The primary field used to identify the account. This field may be the Account Number. Account Identifier—2 .....		
4. DP_Acct_Identifier—3 .....	If necessary, the second element used to identify the account. Account Identifier—3 .....		
5. DP_Acct_Identifier—4 .....	If necessary, the third element used to identify the account. Account Identifier—4 .....		
6. DP_Acct_Identifier—5 .....	If necessary, the fourth element used to identify the account. Account Identifier—5 .....		
7. DP_Sub_Acct_Identifier ....	If necessary, the fifth element used to identify the account. Sub-Account Identifier .....		
8. CS_Rel_Code .....	If available, the sub-account identifier for the account. Relationship Code .....		
9. CS_Bene_Code .....	The code indicating how the customer is related to the account. Possible values are: <ul style="list-style-type: none"> <li>• ADM = Administrator.</li> <li>• AGT = Agent/Representative.</li> <li>• ATF = Attorney For.</li> <li>• AUT = Authorized Signer.</li> <li>• BNF = Beneficiary.</li> <li>• CSV = Conservator.</li> <li>• CUS = Custodian.</li> <li>• DBA = Doing Business As.</li> <li>• EXC = Executor.</li> <li>• GDN = Guardian.</li> <li>• MIN = Minor.</li> <li>• PRI = Primary Owner.</li> <li>• SEC = Secondary Owner(s).</li> <li>• TTE = Trustee.</li> </ul>		
	Beneficiary Type Code .....	This includes beneficiaries on retirement accounts, trust accounts, minor accounts, and payable-on-death accounts.	Character (1).

[73 FR 41197, July 17, 2008]

APPENDIX H TO PART 360—POSSIBLE FILE COMBINATIONS FOR DEPOSIT DATA

A covered institution must provide deposit data using separate deposit, sweep/auto-

mated credit, hold, customer, and deposit-customer join files. The simplest file structure involves providing one of each file. This basic file format is shown in Figure 1.