

ELECTRONIC DATA DOWNLOAD REQUEST TECHNICAL INSTRUCTIONS

OVERVIEW

This request describes the electronic data we are requesting, as well as acceptable formats for the data. Although you may not be able to provide all of the data requested, providing as much of the data as possible will allow us to examine your institution more efficiently. If you have any questions, please contact [[Click here and type \[EIC NAME\]](#)] at [[Click here and type \[PHONE#\]](#)].

REQUESTED DATA – GENERAL INFORMATION

Please provide the following information:

- 1. An electronic data download (in accordance to the “standard compliance data preferences” listed below).**
- 2. File/record layouts for the download listing field names, starting points, data type, number of decimals, and record length.**
- 3. All provided codes used in the download (such as collateral code) with definitions, valid values, and descriptions.**
- 4. Paper copy of the general ledger (daily statement) as of the same date as the download.**
- 5. Hard copy of reports used in balancing data files to the general ledger as of the same date as the download. Please verify that all fields needed for balancing the data files to hard copy balancing reports are included in the data files (loan type codes, participation codes, GL codes, branch codes, class codes, etc.)**

STANDARD COMPLIANCE DATA PREFERENCES

To the extent possible, the bank should observe the following preferences:

- 1. Download the data listed in this Electronic Data Download Request onto a 3 1/2" diskette(s) in one of the following formats:**
 - Access
 - Excel
 - ASCII delimited text file, or
 - ASCII fixed text file (the starting point and length of fields must be accurate).

If these file types are not available, please contact [[Click here and type \[EIC NAME\]](#)] at [[Click here and type \[PHONE#\]](#)] to discuss other options.

2. **Include as much of the attached core list as possible. Optionally, the institution may provide as much of the data elements listed in FIL 118-97 as possible.**
3. **Include all closed or paid-off loans that have been purged from the system.**
4. **Ensure that the electronic files consist of all loans, lines of credit, letters of credit, credit cards, overdraft revolving lines of credit, and both purchased and sold participations.** All information for each loan should be contained within one record. Additionally, if your bank tracks information on loan denials, withdrawals, incomplete, and approved but not accepted applications, please submit this information as an electronic file.
5. **Include all records of the same type in one file.**
However, separate files are acceptable in those cases where the data is too large for one diskette or where there are different accounting systems for different types of data. (i.e. commercial loans, real estate loans). If additional fields are provided in a separate file (and require horizontal merging into existing records), please include a “key” field(s), so that the data can be accurately merged and define which key field you selected. A key field should not contain any blank fields, and the information in it should be unique to each record (i.e. loan number or loan application number).
6. **Include a Customer Information File (CIF) for any pertinent data that is not included in the loan file.**
Please include a key field so that the data can be accurately merged, and define which key field you selected.
7. **Format all fields containing decimal points and date fields in the following manner:**
Decimal Points: Include decimal points in the data (not implied) (i.e. \$12,000.25 should be provided as 12000.25; interest rate of 8.75% should be provided as .0875).
Dates: MM/DD/YYYY (i.e. March 8, 1996 should be provided as 03/08/1996).

You do not have to include data in fields not maintained electronically.

In addition, you should avoid the following conditions:

- **Packed or zoned decimals.**
- **Duplicate records.**