

FDIC Overdraft Protection Survey II
Customer/Transactions Level Data Request
Final Version: January 22, 2007

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Download Descriptions

The customer level data request consists of three separate downloads. They are:

Download I: Customer List

A complete listing of all of the customers for the institution's checking accounts, for 2006. The listing should identify customers using an anonymous customer ID number (field 2). This number should be unique to each individual holding an account or multiple accounts within the institution. The account ID (field 3) need only be unique for each of a particular customer's accounts. For example, Mr. John Doe may have three separate accounts within the institution. His unique ID could be "1" and his accounts could be numbered "1," "2," and "3." Ms. Jane Doe with two accounts within the institution could have a unique ID of "2" and her accounts numbered "1," and "2." No other customers of the institution, however, should have the ID's of "1" or "2."

Download II: NSF Transactions File

Automated Promoted, Automated Non-Promoted, and Ad Hoc Overdraft Programs

A complete listing of NSF transactions paid or returned under the institution's automated promoted, automated non-promoted, or ad hoc overdraft protection programs, for the customers listed in Download I, the "customer list," in 2006. If a customer had no NSF activity covered under any of these three programs, then he would not appear on this transactions file, even though he is on the "Customer List" of Download I. Each NSF item should appear as one record on this listing. A customer and his specific account activity will be linked to the customer list using his anonymous customer ID number and account ID numbers.

Download Instructions

1. File Naming Conventions

Download I: cust_cert_surveydate

Download II: nsf_cert_survey date

Where "cust" and "nsf" are characters as is, "cert" is the institution's FDIC certificate number, and "surveydate" is the date Survey II was completed by the institution (YYYYMMDD). The three terms should be separated by underscores "_". For example, an institution's Customer List may be named "cust_99999_20060131."

2. Variable Naming

For all three data download files, please include a header row with the variable names that we provide in the following "Fields Requested."

3. File Format

Please provide the files in comma-delimited ".csv" format, with text fields surrounded by quotes.

4. Media Format

Please provide the data downloads on CD or DVD format. If necessary due to large file sizes, the files may be zipped and saved on multiple CD's. In this case, please use an arbitrary but natural break to separate the disks, for example, by months or by region of activity.

If the data are encrypted, please provide the name of the appropriate contact person and his/her contact telephone number and email address, in order for the FDIC to obtain the necessary password to decrypt the data.

Please retain a back-up copy of the data provided to the FDIC, in the event that the original data are lost in transit.

5. Shipping Directions

Please ship the data overnight to:

The Federal Deposit Insurance Corporation
3501 Fairfax Drive
Arlington, VA 22226
Attn: P. Cashman
F6028, 202.898.6534

Please mark the envelope "Media Enclosed - Do Not X-Ray."

6. Survey Guidance

Please note that the FDIC will be conducting weekly conference calls to brief institutions on how to complete the Overdraft Protection Survey - Part II downloads before they begin their data collection processes. This will be an opportunity to ask general questions and hear the questions that other institutions may have. Subsequent to the general conference call, institutions will have the opportunity to call in and receive one-on-one guidance for issues and questions that are particular to the institution.

Program Definitions

(1) Linked Transfer Accounts

A contractual agreement between a bank and a customer, linking the customer's transactions account with other accounts within the bank, including savings and credit card accounts. In the event of an overdraft, the bank will fulfill the customer's obligations by transferring funds from the customer's other accounts linked to his transactions account.

(2) Overdraft Lines of Credit

A contractual agreement between a bank and a customer that the bank is willing to lend up to a specified amount over a specified future period to cover overdrafted items. These programs DO NOT include line of credit programs that do not specifically cover overdrafted items, for example, home equity lines of credit. The bank extends the line of credit after reviewing a customer using standard underwriting criteria; the line is considered a loan and requires standard Truth-in-Lending (Regulation Z) disclosures.

(3) Automated Promoted Overdraft Protection

A program or policy where a bank generally honors a customer's overdrafted obligations, and customers ARE informed of the existence of the overdraft protection program. The program is uniformly offered to qualifying customers. Excluded are all overdraft programs where an APR is required. The program is automated in the sense that standardized procedures or a "matrix" is used to determine whether the NSF item qualifies for the overdraft protection. Automated programs are typically, but not necessarily, computerized.

(4) Automated Non-Promoted Overdraft Protection

A program or policy where a bank generally honors a customer's overdrafted obligations; however, customers are NOT informed of the existence of the overdraft protection program. The program is automated in the sense that standardized procedures or a "matrix" is used to determine whether the NSF item qualifies for the overdraft protection. Automated programs are typically, but not necessarily, computerized.

(5) Non-Automated Non-Promoted Ad Hoc Overdraft Protection

These include truly incidental and discretionary accommodations to customers by banks to honor overdrafted items. These decisions are made independent of or override the programs described in (1) through (4).

Table IA
Download I: Customer List
Fields Requested

Section	Field Number	Field Name	Field Description
Institution & Customer Identifiers	1	cert	FDIC Certificate Number This value should be the same for every record for the institution.
	2	cust_id	Unique Anonymous Customer ID A customer ID, unique to each customer within the institution. Other individuals on the Customer List should NOT have the same value as another customer. Depending on the number of accounts the customer has within the institution, there may be multiple records for the same cust_id.
	3	acct_id	Account ID An account ID, unique to each account held by customer. The numbering convention may repeat across customers.
	4	cust_cit	Customer City City name of the customer's address. Do not include any commas; however city names with more than one term may be spaced. (For example: Salt Lake City)
	5	cust_st	Customer State 2 letter state postal abbreviation of the customer's address. (For example, for California: CA)
	6	cust_zip	Customer 9 Digit Zip Code (XXXXXXXXXX) 9 digit postal zip code of the customer's address, with 5 digit prefix and 4 digit suffix. (For example: 112381234). This variable MUST be provided in the complete 9-digit format.
	7	cust_yob	Year of Birth (YYYY) 4 digit year of customer's birth. (For example: 1965) Note: In cases of accounts with multiple account holders, only one instance of the account should be reported, and the birth year of only one account holder reported. In these instances, list the year of birth of the primary or first listed account holder. Typically, this is the individual for which the institution has a Social Security or Tax ID number.
Account Profile	8	acct_dat	Date Account Opened (YYYYMMDD) 8 digit date of when the customer's account was opened. Begin with year, then month, then day, including any leading zeroes. (For example, January 1, 1990 would be: 19900101)
	9	acct_typ	Account Type Choose one of the following 1 digit codes to indicate the type of deposit account: 1 = Checking 2 = Money Market 3 = NOW 4 = Savings 5 = Other
	10	acct_cat	Account Category Choose one of the following 1 digit codes to indicate to which category of customer the account holder belongs: 1 = Consumer 2 = Commercial, Farm, Non-Profit (e.g. churches and schools), or Local, City, State, or Federal Government 3 = Internal (e.g. official checks)
Account Profile			Special Consumer Accounts Choose one of the following 1 digit codes to indicate whether the consumer account was open under a special program that the institution offers: 1 = Special Account for Military 2 = Special Account for Seniors 3 = Special Account for Students 4 = Other 1 (Self Describe) 5 = Other 2 (Self Describe) 6 = Other 3 (Self Describe)

Account Profile, con't			<p>7 = Not a Special Account</p> <p>Note 1: This indicator is solely for the account, <u>not</u> the individual customer. For example, if a senior opens a regular savings account, then the correct code would be "7." However, if she opens a savings account which is eligible only to seniors, then the correct code is "2." If an individual in the military has an account which is not a special account offered only to the military, then the account would also be coded "7" rather than a "1."</p> <p>Note 2: If the institution offers other "special" consumer accounts, please use Codes 4, 5, and 6 and provide a separate listing of what accounts those codes represent.</p>
	11	acct_spc	
	12	acct_ss	<p>Social Security Benefits Recipient</p> <p>Is this account specially denoted as receiving Social Security benefits?</p> <p>1 = Yes</p> <p>2 = No or cannot tell</p>
	13	acct_bal	<p>Average Account Daily Balance</p> <p>For this specific account, the dollar amount of the customer's <u>annual</u> average balance in 2006. Do not include any commas or dollar signs. (For example, an average balance of \$5,613.42 should be entered as: 5613.42.)</p>
Overdraft Coverage	14	acct_ink	<p>Linked Transfer Accounts</p> <p>Choose one of the following 1 digit codes to indicate if the customer had this type of overdraft coverage for the particular account:</p> <p>1 = Yes</p> <p>2 = No</p> <p>Note: An account may have more than one type of overdraft coverage.</p>
	15	acct_loc	<p>Lines of Credit</p> <p>Choose one of the following 1 digit codes to indicate if the customer had this type of overdraft coverage for the particular account:</p> <p>1 = Yes</p> <p>2 = No</p> <p>Note: An account may have more than one type of overdraft coverage.</p>
	16	acct_pod	<p>Automated Promoted Overdraft Protection</p> <p>Choose one of the following 1 digit codes to indicate if the customer had this type of overdraft coverage for the particular account:</p> <p>1 = Yes</p> <p>2 = No</p> <p>Note: An account may have more than one type of overdraft coverage.</p>
	17	acct_np	<p>Automated Non-Promoted Overdraft Protection</p> <p>Choose one of the following 1 digit codes to indicate if the customer had this type of overdraft coverage for the particular account:</p> <p>1 = Yes</p> <p>2 = No</p> <p>Note: An account may have more than one type of overdraft coverage.</p>

Table IB
Download I: Customer List
Example

Institution & Customer ID's			Customer Profile				Account Profile						Overdraft Coverage			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
cert	cust_id	acct_id	cust_cit	cust_st	cust_zip	cust_yob	acct_dat	acct_typ	acct_cat	acct_spc	acct_ss	acct_bal	acct_lnk	acct_loc	acct_pod	acct_np
99999	1	4	Washington	DC	200101234	1965	20060331	3	1	2	2	4520.00	2	2	2	2
99999	1	3	Washington	DC	200101234	1965	19951221	2	1	1	2	3000.00	2	2	2	2
99999	1	2	Washington	DC	200101234	1965	19900101	1	1	1	2	2561.27	1	1	1	2
99999	1	1	Washington	DC	200101234	1965	19900101	4	1	1	2	271.22	1	2	2	2
99999	2	2	Indio	CA	123455678	1970	19951201	1	2	1	2	1081.31	1	1	1	2
99999	2	1	Indio	CA	123455678	1970	19951201	4	2	1	2	352.37	2	2	2	2

Table IIA
Download II: NSF Transactions File
Automated Promoted, Automated Non-Promoted, and Ad Hoc Overdraft Programs
Fields Requested

Section	Field Number	Field Name	Field Description
Institution & Customer Identifiers	1	cert	FDIC Certificate Number This value should be the same for every record for the institution.
	2	cust_id	Unique Anonymous Customer ID A customer ID, unique to each customer within the institution.
	3	acct_id	Account ID An account ID, unique to each account held by customer. Depending on the customer's level of NSF activity, there may be multiple records for the same cust_id/acct_id combination.
Overdraft Activity	4	nsf_date	Date of NSF Item (YYYYMMDD) 8 digit date of the NSF item. Begin with year, then month, then day, including any leading zeroes. (For example, January 1, 2005 would be: 20050101)
	5	tran_typ	Transaction Type If electronically identifiable, choose one of the following 1 digit codes to indicate for what type of transaction the NSF activity was related: 1 = Paper checks/Equivalents 2 = ATM withdrawals 3 = Debit cards/POS 4 = Electronic billpay 5 = Automated debit 6 = ACH 7 = Other
	6	nsf_dec	NSF Decision Choose one of the following 1 digit codes to indicate whether the NSF item was paid or returned by the institution: 1 = Paid NSF 2 = Returned NSF
	7	paid_und	Paid Under This Overdraft Program Choose one of the following 1 digit codes to indicate under what overdraft program the NSF item was paid: 1 = Automated Promoted or Automated Non-Promoted Overdraft 2 = Ad Hoc and/or Paid Outside of Program Parameters 3 = NSF Item Not Paid Note: If the answer for Field Number 6 is "2," the NSF item was returned, then the answer to Field Number 7 should always be "3," the NSF item was not paid.
	8	nsf_fee	Fee Charged on NSF Item The dollar amount of the fee charged on the NSF item. Do not include any commas or dollar signs. (For example, a fee of \$20.50 should be entered as: 20.50)
	9	nsf_waiv	NSF Fee Waivers Choose one of the following 1 digit codes to indicate whether any fee was waived or refunded in relation to the NSF item: 1 = Fee Waived or Refunded 2 = Fee Not Waived nor Refunded
	10	nsf_amt	\$ Amount of NSF Item The dollar amount of the NSF item. Do not include any commas or dollar signs. (For example, an NSF item of \$213.12 should be entered as: 213.12)

Table IIB
Download II: NSF Transactions File
Automated Promoted, Automated Non-Promoted, and Ad Hoc Overdraft Programs
Example

Institution & Customer ID's			Overdraft Activity						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
cert	cust_id	acct_id	nsf_date	tran_typ	nsf_dec	paid_und	nsf_fee	nsf_waiv	nsf_amt
99999	1	2	20050101	1	1	1	20.00	2	20.36
99999	1	2	20050102	2	1	1	20.00	2	100.00
99999	1	2	20050103	1	1	2	20.00	2	151.20
99999	1	2	20050104	5	2	3	20.00	1	50.00
99999	2	1	20051201	3	1	1	20.00	2	200.00
99999	2	2	20051201	1	2	3	20.00	2	1000.00