OCC DFAST-14A Technical Submission Instructions

Contents

1. DFAST-14A Data Submission Overview

This section outlines technical instructions for submitting DFAST-14A data. This document covers the file format and other technical specifications. This document is meant to supplement the Dodd-Frank Act Stress Test information collection (Reporting Form DFAST-14A) Instructions. Often, submissions that do not comply with the technical instructions cannot be loaded into the system and will require a resubmission.

1.1. File Format

Summary Schedule: Respondents must submit the DFAST-14A summary schedule in Extensible Markup Language (XML). Extensible Markup Language (XML) is a markup language that defines a set of rules for encoding documents in a common format that can be shared in a consistent way.

An accompanying XML Schema Definition (XSD) describes the elements of XML submission. An XML Schema Definition (XSD) describes a set of rules to which an XML document must conform in order to be considered valid according to that schema. XSD describes the structure of an XML document.

The Master XSD provided should be used for all submissions. Master XSDs contain all data collection items for a given schedule, including ended items. Institutions should use these XSDs going forward for all submissions. Institutions should only populate the data items that are applicable for the report form instructions from the as-of date. Any non-applicable items for a specific as-of date should be omitted from the XML submission.

The XSD items are defined in string format to allow for data types beyond those defined in the data dictionary. This is done to prevent restricting data types in the submission process. The data submitted should still comply with the data formats provided in the data dictionaries that are distributed with the technical instructions. Any data elements that do not comply with the Field Type and Attributes may need to be revised.

All other schedules: All DFAST 14-A excel schedules (Scenario Schedule, Regulatory Capital Instruments Schedule, Regulatory Capital Transitions Schedule, Operational Risk Schedule) applicable to a respondent's institution should be submitted in Microsoft Excel .xlsx file format (Excel 2010 or later). Files should not be password protected or zipped. Respondents should use the DFAST 2016 excel templates provided on the OCC's Dodd-Frank Act Stress Test (Company-Run) webpage.[1] Please note that only non-shaded cells should be completed by institutions; do not enter any information in gray highlighted or shaded cells, including those with embedded formulas.

1.2. File Header / Excel Cover Sheet

For DFAST-14A summary schedules, XML file headers must include DATA_ASOF_TSTMP while LAST_ASOF_TSTMP is optional. Please see Appendix B: XML Validation for additional information.

All DFAST 14-A excel schedules must include a summary schedule cover sheet which contains Institution Name, RSSD ID, OCC Charter ID, and Submission Date (in MM/DD/YY format), as well as other items which may be schedule-specific. The cover sheet is the first tab of each of the excel templates. *Failure to fill out the cover sheet in its entirety will result in a file load error*.

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[1] http://www.occ.treas.gov/tools-forms/forms/bank-operations/stress-test-reporting.html

1.3. Primary Keys

Primary keys are required to distinguish records as unique. Primary keys can be determined for each schedule by referring to the data dictionary. Primary keys are non-nullable fields and must be completed.

Summary Schedule: If an institution does not have data to report on a specified table, these items should be left out of the submission rather than reporting "N/A" for primary keys. In the data dictionary, these fields are determined with "Yes" values in the "Primary Key" column. The data dictionary lists the format the primary keys must be in for files to successfully load. Common primary keys across schedules include:

- ID_RSSD
- D_DT (With the exception of Retail which has Reporting Month instead)
- TRANSTYPE

ID_RSSD must be the unique identifying number assigned by the Federal Reserve.

D_DT and DATA_ASOF_TSTMP must be provided in "Date_Time" format 'YYYY-MM-DDThh:mm:ss'

- YYYY represents the year
- MM represents the month
- DD represents the last day of the reporting month
- T represents the start of the required time section
- hh represents the hour
- mm represents the minute
- ss represents the second

For example, the June 2013 reporting period would be represented as '2013-06-30T00:00:00'

TRANSTYPE should always be filled with the value "I". The OCC only accepts insertions of new data records, we cannot accept updates to existing data records or deletions of existing data records. Should a respondent wish to updated an existing data record, the respondent must resubmit the entire completed schedule corresponding to the data record. The OCC only accepts "full" resubmissions; "partial" resubmissions cannot be accepted.

All other Schedules: The primary keys for all DFAST 14-A excel schedules (Scenario Schedule, Regulatory Capital Instruments Schedule, Regulatory Capital Transitions Schedule, Operational Risk Schedule) applicable to a respondent's institution are the fields which are included in the cover sheet of each excel template. This includes:

- Institution Name
- RSSD ID
- OCC Charter ID
- Submission Date (in MM/DD/YY format)

as well as fields which are specific to individual cover sheets.

1.4. Data Elements

Summary Schedule: DATA_ASOF_TSTMP should be provided in date time format 'YYYY-MM-DDThh:mm:ss', which is provided above. (This format also applies to LAST_ASOF_TSTMP, which is an optional attribute.)

Each schedule has an XSD that contains all data elements collected. Respondents can utilize the most recent XSD for both historical and current submissions and submit applicable data items per the instructions of the submission date using the DFAST-14A instructions of the respective as-of date.

All scenarios for the summary schedule should be submitted together as one file. The mandatory scenarios for DFAST are Supervisory Baseline, Supervisory Adverse, and Supervisory Severely Adverse. Additional supervisory scenarios are optional. In addition, Bank-specific Baseline and Bank-specific Adverse scenarios are optional for 2016.

Each scenario and projection period is required for items CCARP006 and CCARP009, respectively.

The permissible values for CCARP006 are the following (mandatory items in red):

- Baseline
- Adverse
- Severely Adverse
- Bank Baseline
- Bank Stress
- Additional Scenario 1
- Additional Scenario 2

As respondents fill in data elements, they should adhere to the following guidelines:

- Items applicable to the entire projection horizon, such as those on the Trading and Counterparty worksheets, should only be populated for PQ1 and the values should be for the entire projection period.
- Items should be reported as 0 instead of 0.000000. If an item is not applicable to your submission the field should be omitted from the XML submission. In addition, the institution should provide a list of all items which are not submitted or for which null or missing values are provided, along with a brief explanation for why the field is not applicable to the institution.
- Report dollar values in millions of U.S. dollars (unless specified otherwise).
- Dates should be entered in an YYYYMMDD format (unless otherwise indicated).
- Report negative numbers with a minus (-) sign.
- Report income and loss data on a quarterly basis and not on a cumulative or year-to-date basis.

All other schedules: For all DFAST 14-A excel schedules (Scenario Schedule, Regulatory Capital Instruments Schedule, Regulatory Capital Transitions Schedule, Operational Risk Schedule), respondents should adhere to the following guidelines:

- Report dollar values in millions of U.S. dollars (unless specified otherwise).
- Dates should be entered in an YYYYMMDD format (unless otherwise indicated).
- Report negative numbers with a minus (-) sign.

- Report income and loss data on a quarterly basis and not on a cumulative or year-to-date basis.
- An amount, zero, or null should be entered for all items, except in those cases where other options such as "not available" or "other" are specified. If information is not available or not applicable and no such options are offered, the field should be left blank. In addition, the institution should provide a list of all items for which null or missing values are provided, along with a brief explanation for why the field is not applicable to the institution.
- Report income and loss data on a quarterly basis and not on a cumulative or year-to-date basis.

1.5. Submission

The XML file, excel schedules, and all supporting documntation should be uploaded through the BankNet system. Please see Appendix B: BankNet Large File Transfer for Templates and Supporting Documentation.

1.6. File Name

Summary Schedule: The file name for all XML data submissions should be formatted as follows:

DFAST14A_(RSSD ID)_(Template_Name)_(Submission Year)_(Version Number*).xml

* "Test" can be used in place of version number to indicate a test file

For example:
- DFAST14A_123456_Summary_2016_1.XML

- DFAST14A_123456_Summary_2016_TEST.XML

Failure to follow this naming convention will cause a file rejection by the BankNet system or will cause the document to be incorrectly processed.

Important clarifications for the file naming convention:
- DFAST14A must be one continuous word. No additional spaces or separating punctuation should be included (i.e. use DFAST14A instead of DFAST-14A, DFAST_14A, etc.)
- The template name in the file name must be one continuous word. Underscores in the template name should not be used (i.e. Use RegCapTransitions instead of RegCap_Transitions).

All other schedules: The file name for all DFAST 14-A excel schedules (Scenario Schedule, Regulatory Capital Instruments Schedule, Regulatory Capital Transitions Schedule, Operational Risk Schedule) applicable to a respondent's institution should be formatted as follows:

DFAST14A_(RSSD ID)_(Template_Name)_(Submission Year)_(Version Number*).xlsx

* "Test" can be used in place of version number to indicate a test file

For example:

- DFAST14A_123456_Scenario_2016_1.XLSX

- DFAST14A_123456_RegCapInstruments_2016_1.XLSX

1.7. Common File Load Issues

- Incorrectly formatted record headers.
- Not using the most recent XSD provided.
- Incorrect transtype provided.
- DateTime fields incorrectly formatted.
- Null or missing primary keys.
- Duplicate records with identical primary keys.
- Incorrect ID_RSSD.
- Incorrect D_DT.
- Incorrect filename
- Manipulation of structure of original excel templates
- Zipped XML files or excel submissions
- Failure to submit a cover sheet with each schedule

1.8. Version Conventions

All Schedules: The first submission for each 2016 DFAST 14-A schedule is version 1. For example, when a hypothetical respondent with RSSD_ID = "123456" submits the 2016 DFAST summary schedule for the first time, the name of the file would be:

- DFAST14A_123456_Summary_2016_1.XML

If a respondent resubmits a schedule, the version number should be incremented by 1 for each resubmission. For example, if the same hypothetical respondent resubmitted the 2016 DFAST summary schedule, the name of the file would be:

- DFAST14A_123456_Summary_2016_2.XML

Only "full" resubmissions of schedules are permitted, "partial" resubmissions cannot be accepted. A respondent should only provide a full resubmission for the schedule(s) being modified; the respondent should not resubmit all DFAST schedules if only one schedule is being changed.

2. DFAST-14A Edit Documentation

A list of all edit checks are provided in the edit documentation.

2.1. Edit Type

Indicates the type of edit check run on each data element.
- Syntax
    - Address the *data type* and are designed to ensure data is in the correct format. Institutions must correct these edit failures. The start and end dates for active Syntax edits are always 19000101 and 99991231 respectively.
        - Will utilize the following formats: Numeric(digits,dec) and Varchar(#); Integer data type edits will no longer be used

- Indicate that the field must be numeric and specifies the number of digits and decimals permitted
  - Ex:
    Edit Error Message - Must be numeric & must be decimal(16,6)
    Edit Logic - Must be Numeric(16,6) or for ID_RSSD, use "Must be NUMERIC(7,0)"
- Validity
  - Address the *data accuracy* and include mathematical calculations, factual consistencies, and relational calculations that *must* pass the edit. Depending on instructions, business conditions, and requirements, the condition *must* be true.
    - Ex:
      Edit Error Message - If provided, FIELD 1 must be greater than or equal to 0
      Edit Logic - If <> NULL, FIELD1 >= 0
  - In some instances you will see validity edits that say must not be null, review these items and update if optimal, in instances where a null is the optimal field provide an edit explanation instead of a revision.
- Quality
  - Addresses *data accuracy* but measures the reasonableness of the data that *should* pass the edit. There are valid conditions in which correctly reported data could trigger an edit resulting in a false positive. The edit responses provided for these false positive edits provide valuable information to the data end users at the Federal Reserve.
    - Ex:
      Edit Error Message - If provided, FIELD1 (Current Quarter) should be greater than or equal to FIELD2 (Previous Quarter)
      Edit Logic - If <> NULL, FIELD1 >= FIELD2
  - Intraseries
    - Type of quality edits designed to monitor unusual or unexpected changes between report periods.
  - Interseries
    - Type of quality edit that compares data for unexpected or unusual reported values between different report series.

Appendix A: XML Validation

XML validation is the process of checking a document written in XML to confirm that it is both well formed and valid. A well formed document follows the basic syntactic rules of XML, which are the same for all XML documents. A valid document respects the rules dictated by the XSD.

There are various free tools available that will validate XML documents against given XSDs.

- XML Notepad 2007 (http://www.microsoft.com/en-us/download/details.aspx?id=7973) provides a simple intuitive user interface for browsing and editing XML documents.
- Notepad++ (http://notepad-plus-plus.org/) plugin that offers XML validation against an XSD.
- Xerces C++ (http://xerces.apache.org/xerces-c/) is a validating XML parser written in a portable subset of C++. Xerces C++ makes it easy to read and write XML data.

Microsoft Excel offers a built in function to validate XML data against an XSD to ensure that any XML data you import to or export from one or more cells in a mapped range in a worksheet conforms to the XSD in the XML Source task pane.

Excel XML Validation

1. On the Developer menu, point to XML, and then click XML Map Properties to display.
2. In the XML Map Properties dialog box, select Validate data against schema for import and export.

Please see the screenshot below for an example of a graphic display of how to validate and export an XML file.
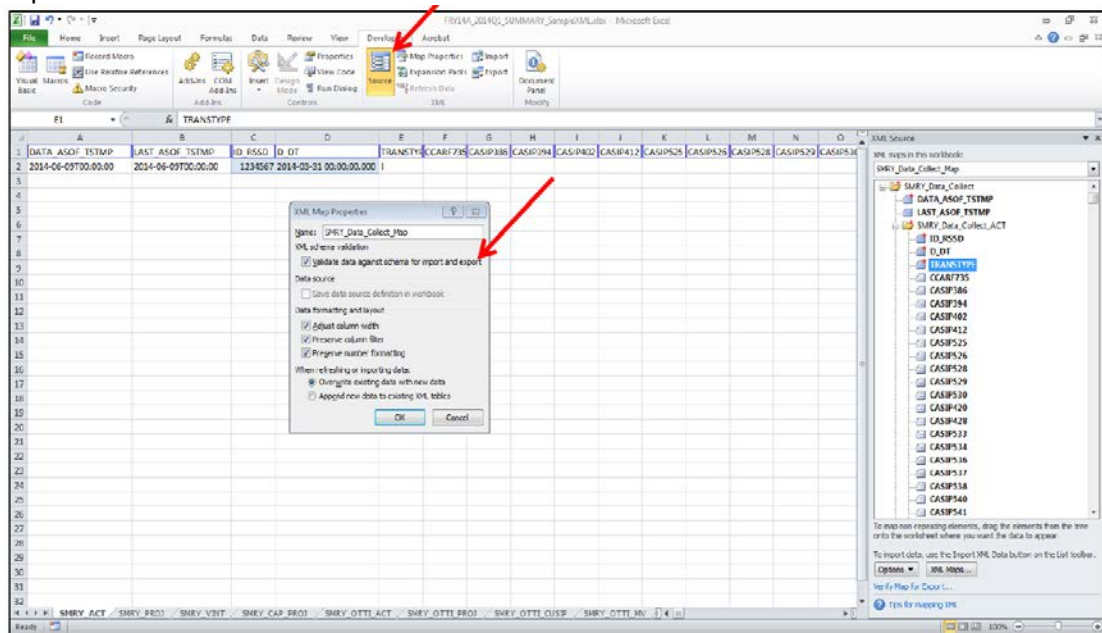
XML File Creation

The following examples provide instructions on how to create an XML file that contain multiple tables. The example provided demonstrates how to properly map a DFAST-14A Summary file but it can be replicated to map any of the multiple table files collected in the DFAST-14A schedules.

Example: Multiple Table XML

The following process is an example of how an XML file can be created. Details for the reported values and the MDRM's can be found in the accompanying data dictionary documentation. This documentation will identify the reported value and further prescribe the data type and format that is expected for the reported values. To map an .xsd follow the steps below using DFAST14A_Summary_Version_1.xsd as an example:

1. Save the DFAST14A_Summary_Version_1.xsd to a local drive that can easily be accessed.
2. Open a new Excel document, select the 'Developer' tab in the toolbar at the top, and locate the 'Source' icon. Once selected a pane on the right most portion of the screen will appear. Select 'XMLMaps...' from the bottom of the pane and then select 'Add...' from the pop-up screen.
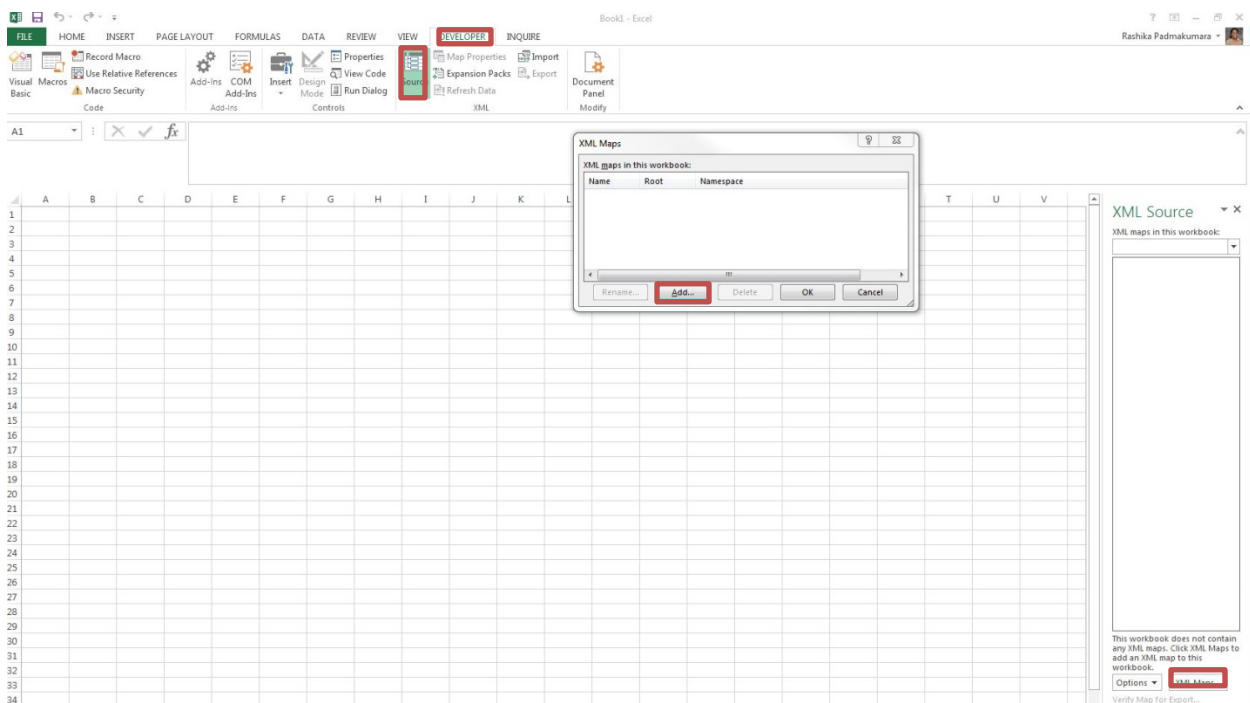
3. Next locate and select the DFAST14A_Summary_Version_1.xsd and click open. The 'Multiple Roots' dialog box will appear. Select the SMRY_Data_Collect option and then click 'OK'
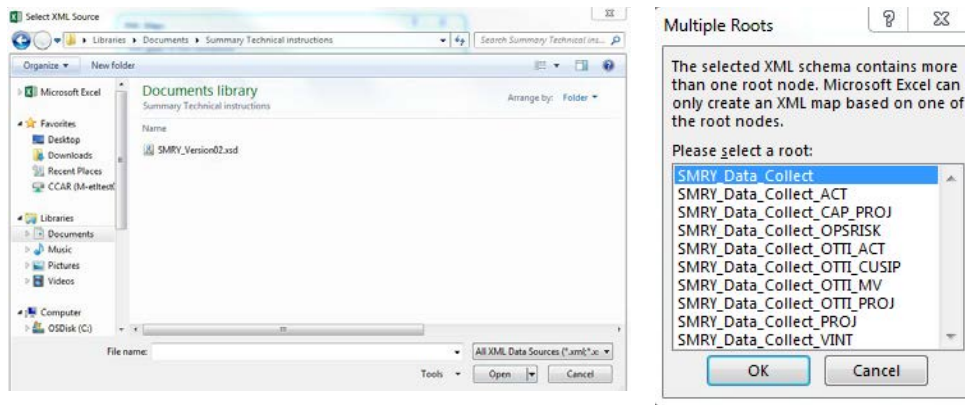
4. Then select 'OK' on the 'XML Maps' dialog box. After selecting 'OK', the data elements will populate in the right hand pane. We will map each of the tables to a separate tab. For reference, label nine tabs according to the nine sets of data being collected.
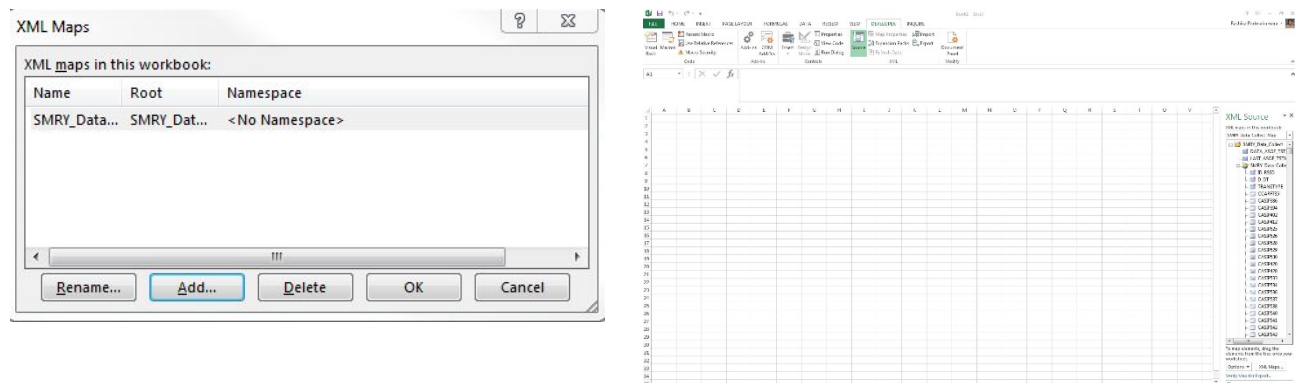
5. First map the DATA_ASOF_TSTMP and LAST_ASOF_TSTMP tags. While pressing the 'CTRL' key select those two items with the mouse then click and drag the cursor to cell A1. Cells A1 and B1 will then be highlighted indicating successful mapping of these two items.
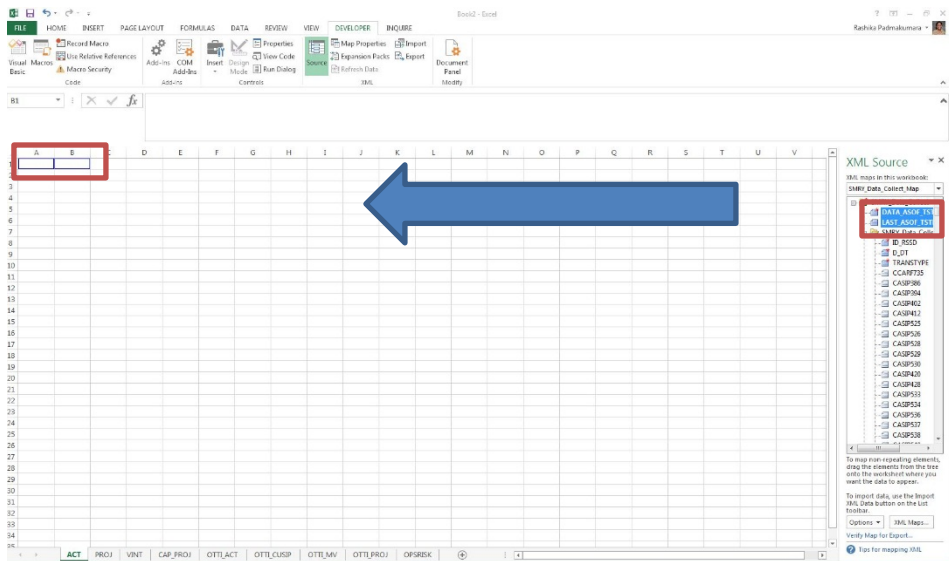
We will next map the items collected on each of the tables. The first set of items for the ACT tab will be mapped using the SMRY_Data_Collect_ACT icon in the right hand pane. Select the SMRY_Data_Collect_ACT which will highlight the corresponding items. Click and drag the heading to cell C1. The image below depicts how this should appear.
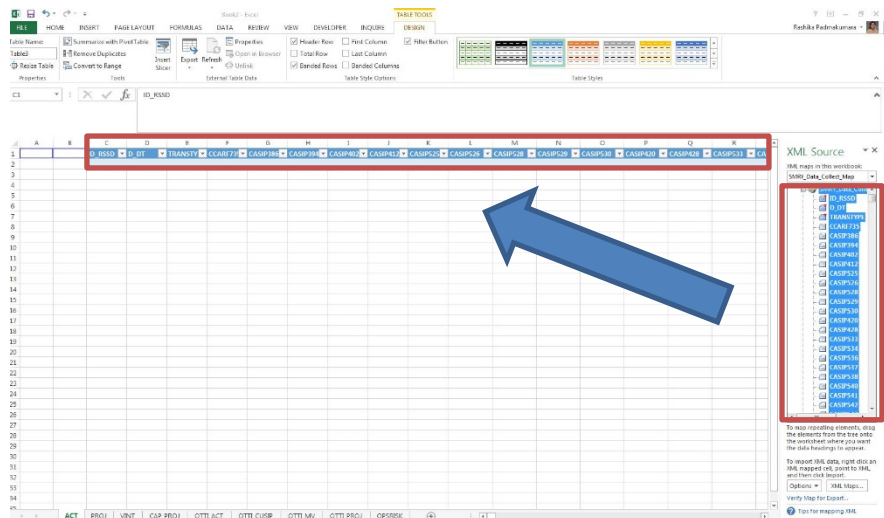
6. The second set of items for the PROJ tab will be mapped using the SMRY_Data_Collect_PROJ icon in the right hand pane. Select the corresponding Excel tab and then select the SMRY_Data_Collect_PROJ which will highlight the corresponding items. Click and drag the heading to cell A1. The image below depicts how this should appear (DATA_ASOF_TSTMP and LAST_ASOF_TSTMP tags do not need to be mapped for this tab).
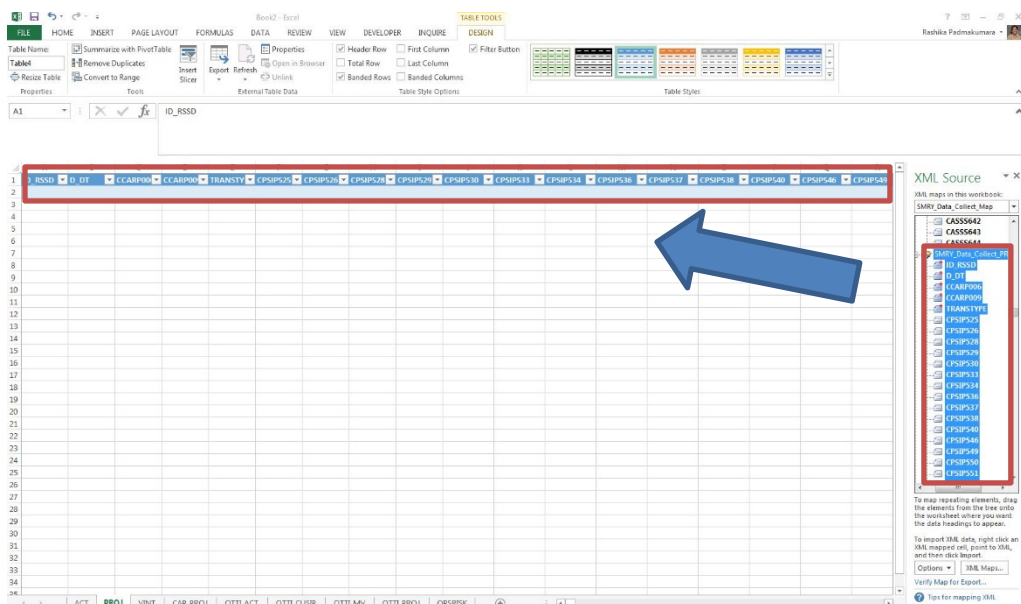
7. Similarly, the rest of the tabs would be mapped according to the above example. DATA_ASOF_TSTMP and LAST_ASOF_TSTMP tags do not need to be mapped for the rest of the tabs.

8. Now all of the requested items have been mapped. Complete the data fields as prescribed by the information in this document and in accordance with the data dictionary document provided (note: all data will be completed below the header. For instruction number 5, DATA_ASOF_TSTMP and LAST_ASOF_TSTMP should be input directly into cells A1 and B1. Once all data have been input, export into the desired .XML format that is needed for submission. First select 'Export' from the 'Developer' tab in the toolbar at the top. Then name file according to the fomat prescribed in section 1.6 of these technical instructions and select 'Export'.

Notes:

- Excel changes date formats into Julian Date; to ensure the date is in the correct format listed in the technical instructions all date fields should be formatted as text.
- If a schedule has multiple tables and an institution does not have data for one of the tables do not provide any values for the primary keys.
- These instructions work for the current excel version of Office 2013 as of September 30, 2014. Any software updates to Microsoft could alter these instructions.

Appendix B: BankNet Large File Transfer for Templates and Supporting Documentation

BankNet Large File Transfer
DFAST Upload Specifics

A quick and secure way to transfer files to the OCC

Table of Contents

- Logging into BankNet
- Getting into Large File Transfer/DFAST Details
- Wizard Information & Downloading
- Uploading With the Wizard
- Uploading Without the Wizard
- Registration
- Technical Help

[www.BankNet.gov](http://www.banknet.gov) - Click "Member Log In"

Enter User Name

Bank *Net*

Office *of the* **Comptroller** *of the* **Currency**
Ensuring a Safe and Sound Federal Banking System for all Americans.

Sign In

Begin Login:

User Name: [_____]   **Continue**

Forgot User Name

Please Note: You are entering an official United States government system, which may be used only for authorized purposes. This system may contain nonpublic OCC information within the meaning of 12 CFR 4.32(b) that is subject to use and disclosure restrictions specified at 12 CFR 4.37. The unauthorized use or disclosure of nonpublic OCC information or the unauthorized modification of any information stored on this system may result in criminal prosecution or administrative proceedings.

For more information or for assistance, call (800) 641-5925.

Enter Password

Enter Password

Enter Password:

Password: [ ]

Reset/Forgot Password

○ Private Computer - (Authorize this computer)
Select this option if you are the only person who uses this computer. By selecting
this option, you are creating a thumbprint that uniquely indentifies this computer as
authorized to access OCC Web sites and applications.

● Public or Shared Computer - (Do not authorize this computer)
Select this option if you are not the only person who uses this computer.

Submit

For more information or for assistance, call (800) 641-5925.

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- General OCC Alerts
- Bulletins
- News Releases/Promotions
- Speeches
- Accounting Highlights
- Economic Highlights
- Congressional Testimony
- To Comment On (Proposed Regulations)
- Quarterly Summary of OCC Bulletins
- OTS Archives

Supervision

- A Common Sense Approach to Community Banking
- Director Resource Center
- Quick Reference Guides & Materials
- Web and Telephone Seminars
- National Bank and Thrift Statistics
- Stress Test
- CAMELS
- Risk
- MRAs
- Minority Depository Institutions
- Mutual Savings Associations

Features

04-06-2015 -- New Real Estate Snapshot Reports for First Quarter 2015

04-06-2015 -- New OCC Report on Mortgage Metrics for the Fourth Quarter 2014

04-02-2015 -- New Economic Articles on the Performance of the Federal Banking System, Estimates of U.S. Oil Output, and the Performance of Retail Credit and CRE

03-19-2015 -- New Minority Depository Institutions (MDI) Peer Comparative Report for Third Quarter 2014

02-27-2015 -- New Economic Articles on the Impact of Lower Oil Prices and Improving Household Finances

02-24-2015 -- National Bank and Thrift Statistics Updated for Fourth Quarter

02-11-2015 -- Now Available: Recap and Videos of the February EGRPRA Meeting in Dallas

02-04-2015 -- OCC Accounting Snapshot Updated for Fourth Quarter 2014

01-22-2015 -- New Economic Articles on Expected Rise in Interest Rates

01-22-2015 -- OCC's Condition of the Banking System for Fourth Quarter 2014

12-22-2014 -- New Survey of Credit Underwriting Released

12-17-2014 -- Semiannual Risk Perspective Report and Presentation for Fall 2014 Released

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04-09-2015 -- **News Release 2015-55,** OCC Hosts Mutual Savings Association Advisory Committee Meeting

04-06-2015 -- **News Release 2015-54,** OCC Releases CRA Evaluations for 26 National Banks and Federal Savings Associations

04-06-2015 -- **News Release 2015-53,** Roy Madsen Named Deputy Comptroller for Strategic Management

04-06-2015 -- OCC Bulletin **2015-24,** EGRPRA: Notice of EGRPRA Outreach Meeting in Boston, Mass.

04-06-2015 -- **News Release 2015-52,** Agencies Announce Additional EGRPRA Outreach Meetings

04-06-2015 -- OCC Bulletin **2015-23,** Regulatory Capital Rule: Interagency Frequently Asked Questions

04-03-2015 -- OCC Bulletin **2015-22,** Subordinated Debt: Guidelines and Sample Notes

04-03-2015 -- **News Release 2015-51,** Maryann Kennedy and Kris McIntire Named Deputy Comptrollers for Large Bank Supervision

04-02-2015 -- **News Release 2015-50,** Comptroller Discusses Efforts to Strengthen Community Banking

04-01-2015 -- **News Release 2015-49,** OCC Reports Fourth Quarter Trading Revenue of $4.4 Billion

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Events & Training

Workshop | Indianapolis, IN | 04-13-2015
Building Blocks for Directors Workshop: Keys to Success

Workshop | Denver, CO | 04-21-2015
Compliance Risk: What Directors Need to Know

Workshop | Denver, CO | 04-22-2015
Credit Risk Workshop: Directors Can Make A Difference

Communications Center > Large File Transfer > Banker Access

Communications Center > Large File Transfer > Banker Access

To Enter Tool – Click on "OCC Secure Large File Transfer Portal"
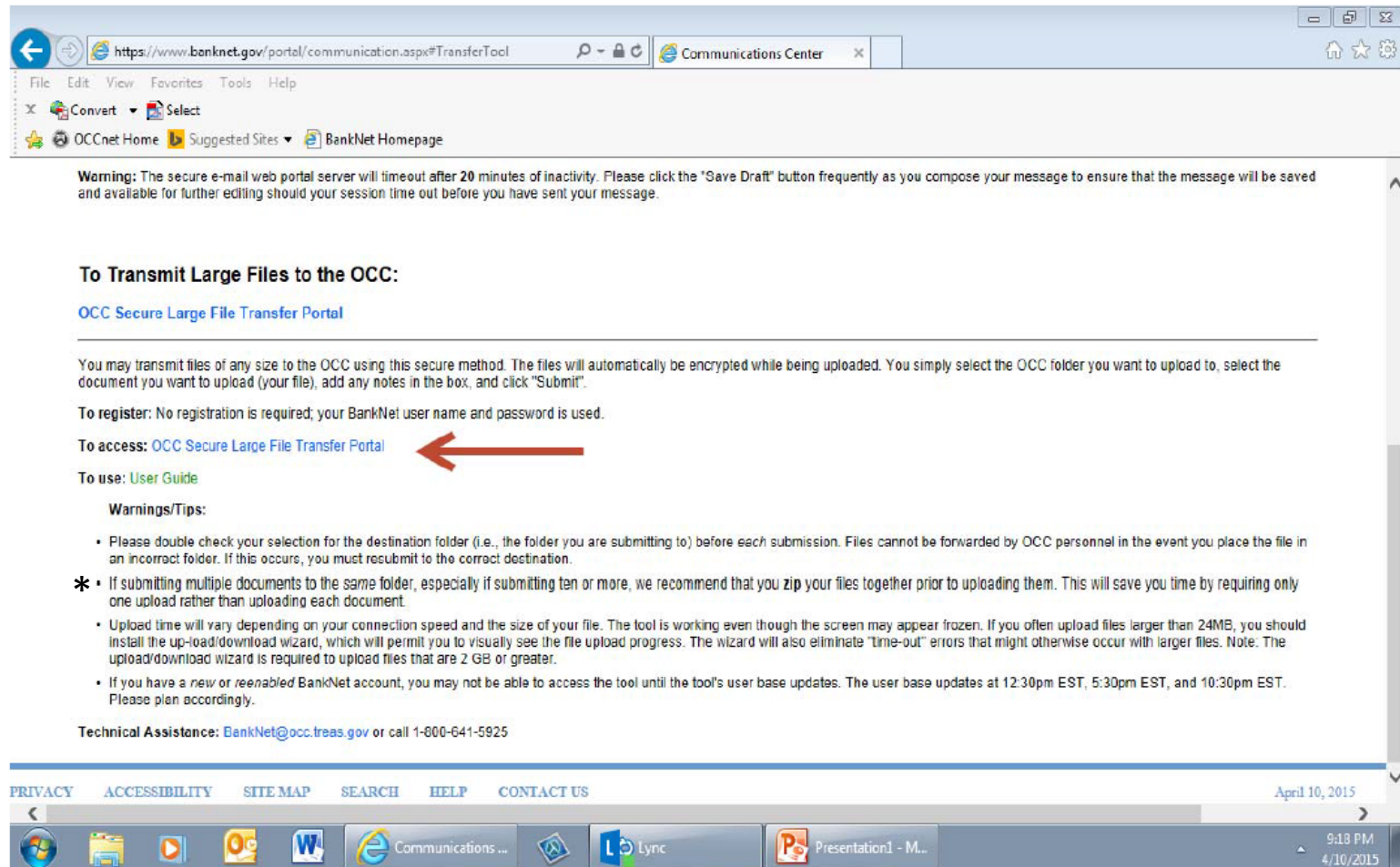
* Template files should not be zipped

Log In LFT – Use BankNet User Name and Password

Select the appropriate DFAST Folder to Upload
(For 2016 - 10 Total DFAST Folders)
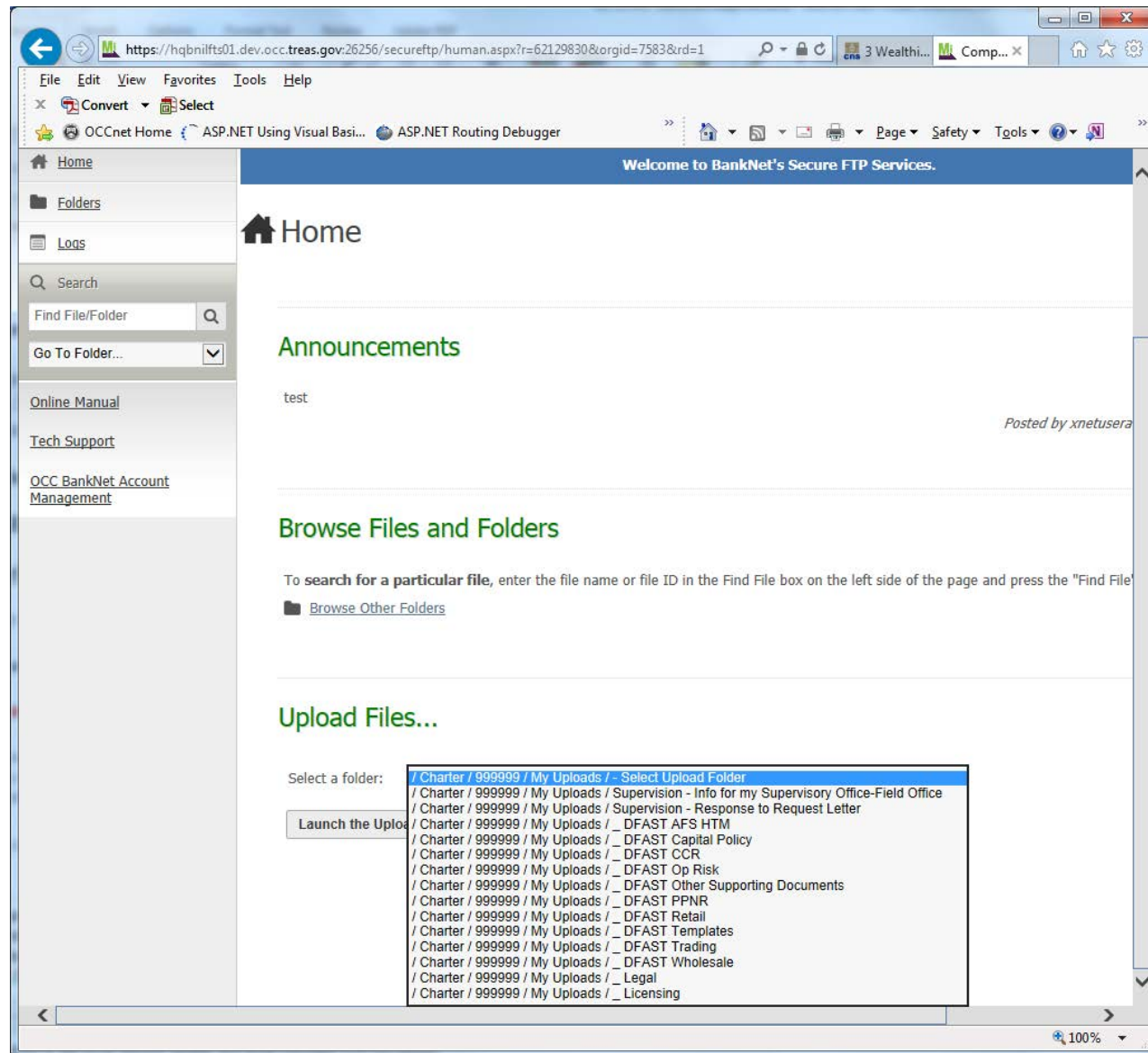
DFAST File Naming Conventions

- See section 1.6 of these technical instructions

DFAST Folder Details

- **DFAST Reporting Templates Folder**:
  - DFAST Summary schedule reporting templates should not be compressed (zipped). Zipped XML files will not be processed. Each XML file must be uploaded individually
  - All DFAST nonsummary schedules must be in Excel version 2010 or later, with a .XLSX extension
  - Excel schedules should not be manipulated
  - All Excel schedules must have a cover sheet as the first worksheet in the workbook.

DFAST Folder Details (cont.)

- **Supporting Document Folders (9 total):** DFAST PPNR, DFAST AFS HTM, DFAST Capital Policy, DFAST Op Risk, DFAST Retail, DFAST Wholesale, DFAST CCR, DFAST Trading, and DFAST Other Supporting Documentation

  - Upload your supporting documentation into the correct DFAST upload folder
  - You can utilize the wizard and submit zip files into these supporting documentation folders
  - Zipped files within zipped files are permitted but will increase processing time

Why Use the Wizard?

Advantages:

- No timeout errors
- Upload Directory, Folder, or Files in one step
- Allows option to zip files*
  - *Institutions should not zip summary schedule files
- Provides an Upload Status Bar
- Required if > 25 MB

Download Wizard - My Account

Go to Edit Wizard Settings - Bottom

Select the First Wizard if Using an IE browser

Select the Second Wizard if Using Another Browser

Now press the "Change Language" button: Change Language

Edit Your Display Settings...

File/Folder Entries Per Page: 100

Now press the "Change Display" button: Change Display

Edit Your Upload/Download Wizard Settings...

Upload/Download Wizard Status:

The ActiveX Upload/Download Wizard is Installed and Enabled
> Change Upload/Download Wizard Status (ActiveX Version)

The Java Upload/Download Wizard is Disabled
> Change Upload/Download Wizard Status (Java Version)

Return to Home Page

/

Go To

Need Help?

Online Manual
Tech Support

Confirm the Install if Prompted
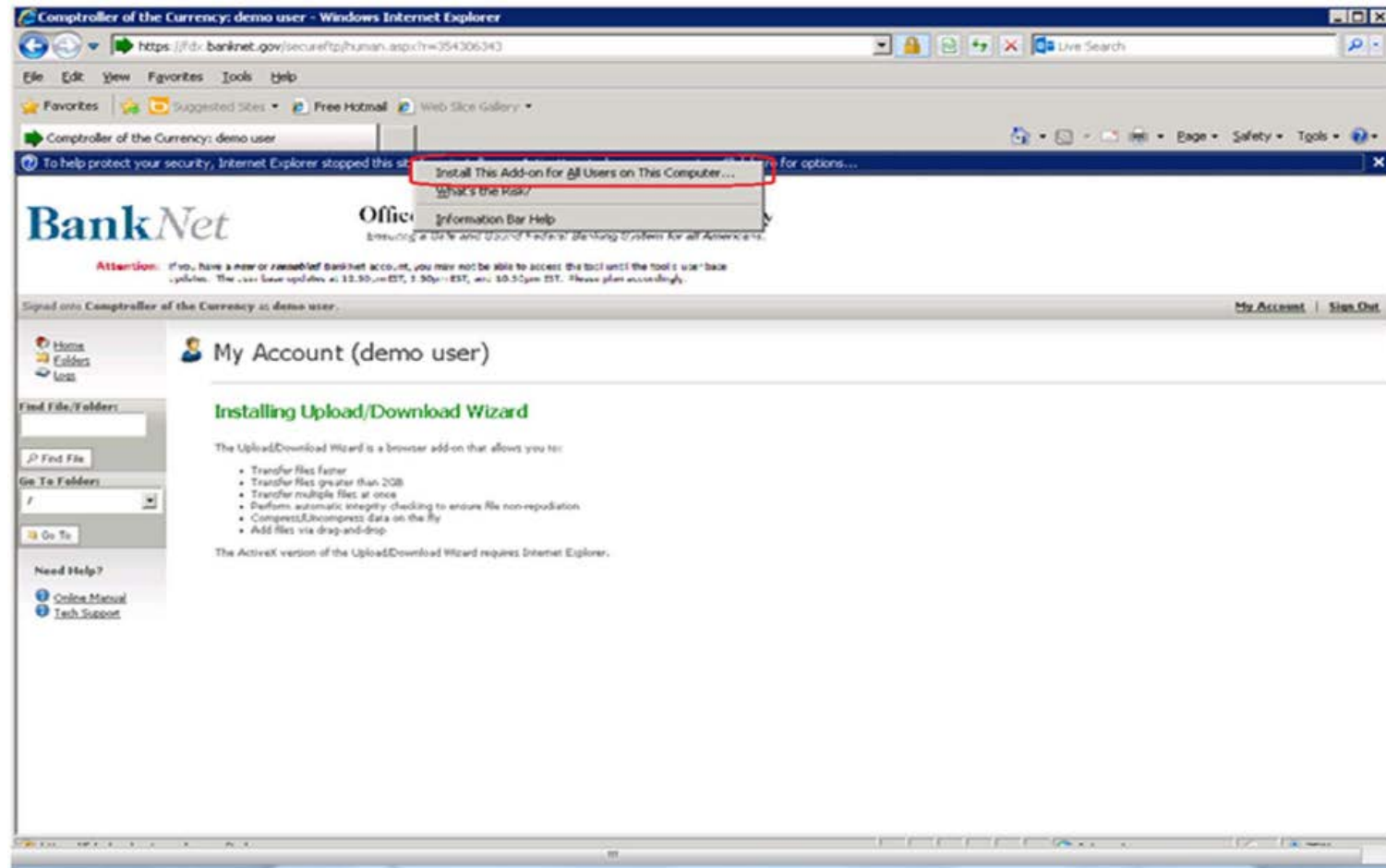
Confirm the Add-On if Prompted
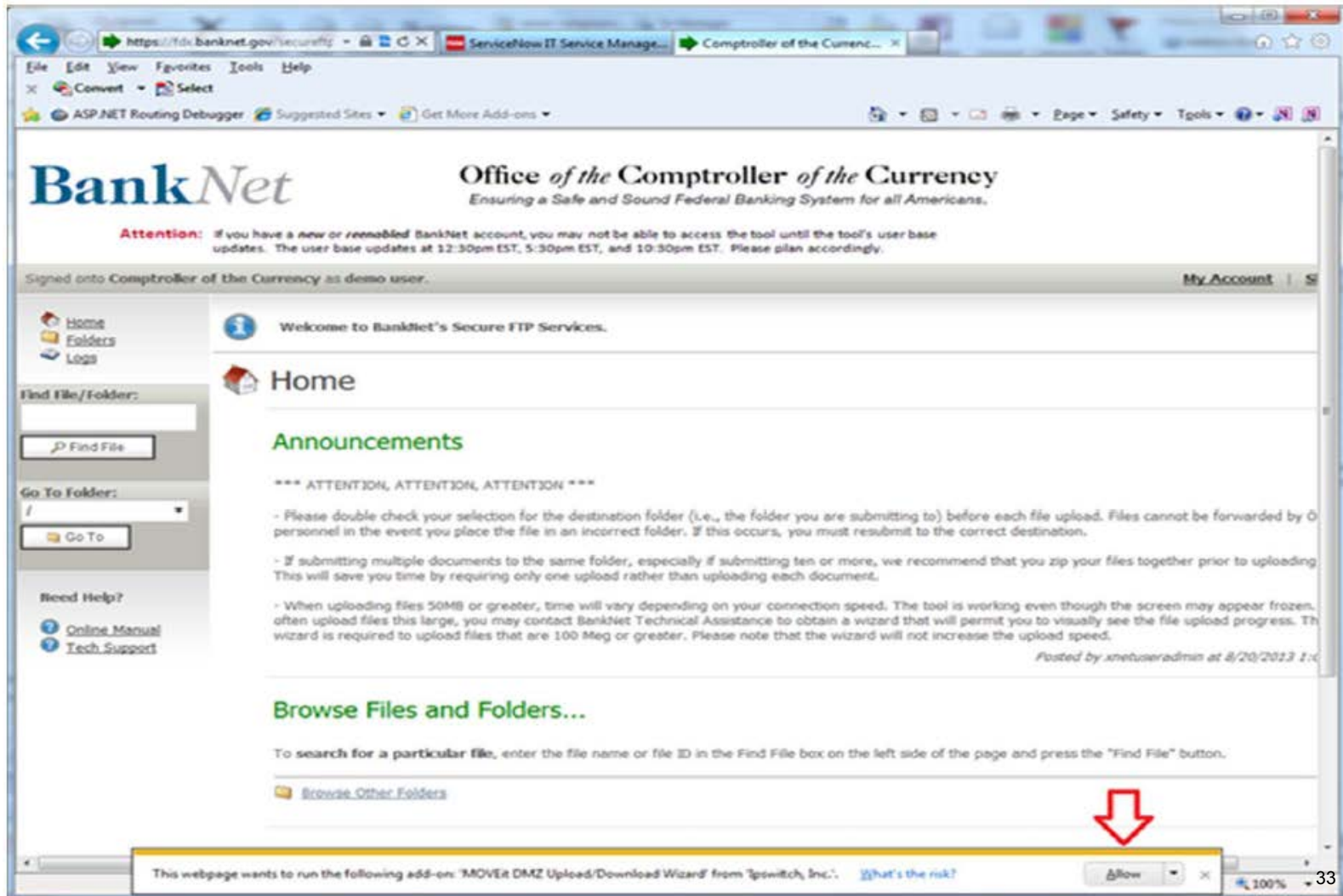
If Prompted for a User Name & Password

If you get a pop-up box asking for an "Administrator" user name and password after you begin the download, this means your institution requires someone there to allow the download, normally an IT administrator. Many institutions have this requirement so they are aware of items being downloaded by employees.   An IT administrator can type in their credentials and the download will proceed.

Click "Enable the Wizard" to Finish

Home
Folders
Logs

My Account (user.dburke1)

Find File/Folder:

[ ] Find File

Go To Folder:

/ [v]

Go To

Need Help?

Online Manual
Tech Support

ActiveX Upload/Download Wizard

The Upload/Download Wizard is a browser add-on that allows you to:

- Transfer files faster
- Transfer files greater than 2GB
- Transfer multiple files at once
- Perform automatic integrity checking to ensure file non-repudiation
- Compress/Uncompress data on the fly
- Add files via drag-and-drop

The ActiveX version of the Upload/Download Wizard requires Internet Explorer.

The ActiveX Upload/Download Wizard is Installed and Disabled *(for this session only)*
Version 8.0.0.0 is installed; this is the latest

Enable the Wizard
Enable the Wizard *(for this session only)*
Disable the Wizard

~ OR ~ Return to My Account

For the purposes of the Wizard, a 'session' lasts until you exit your web browser. A new session begins when you launch your web browser again.

Wizard Installation Complete
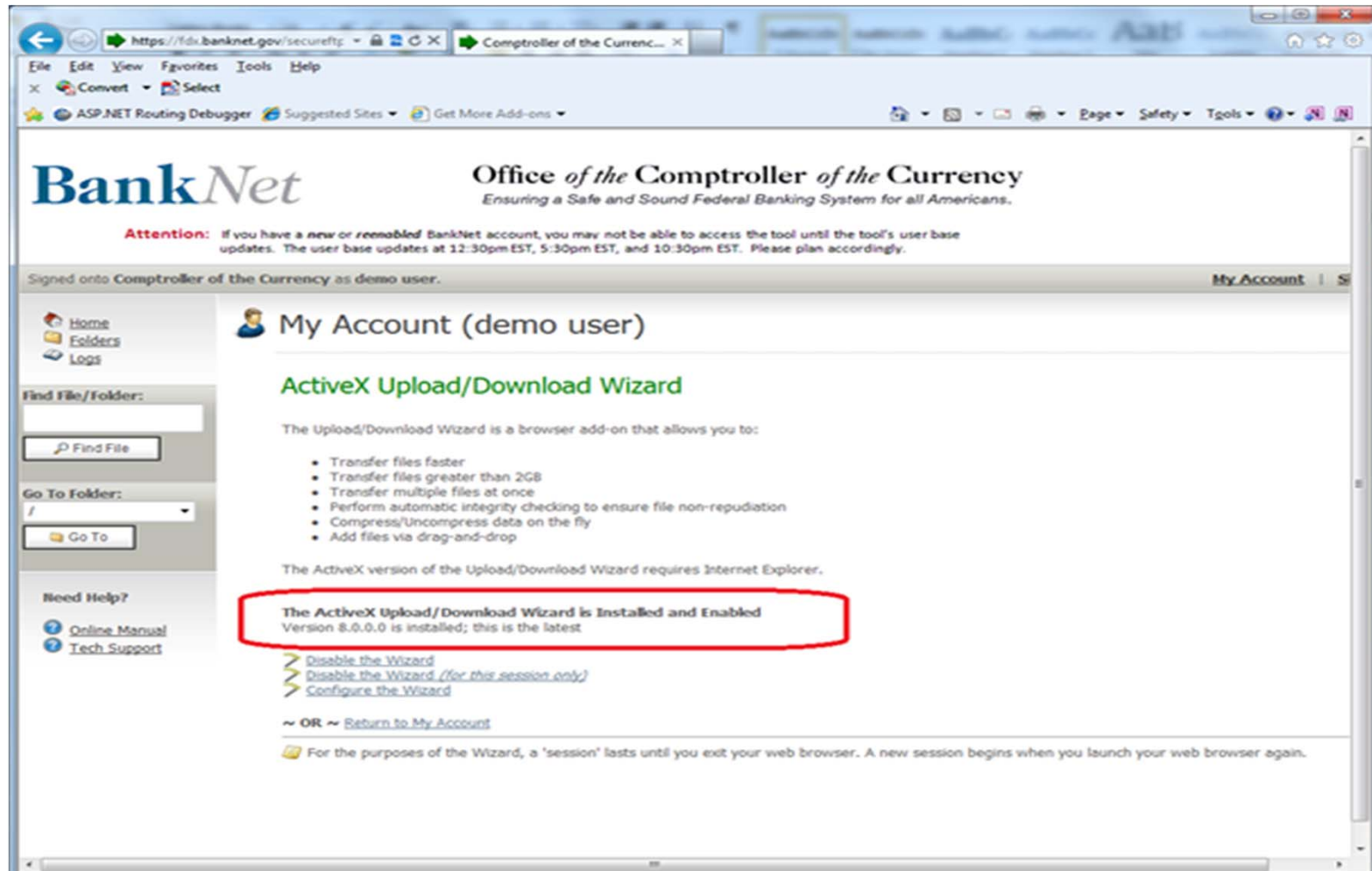
Click "Home" to Return to Tool Home Page

Large File Transfer Home – To Upload go to Bottom (with wizard)

To Upload (with wizard)

Go To Your Default Folder - Browse Other Folders

Upload Files Now...

Select a folder: / Charter / 1 / My Uploads / - Select Upload Folder

CLICK HERE to Launch the Upload/Download Wizard...

Example of Folders
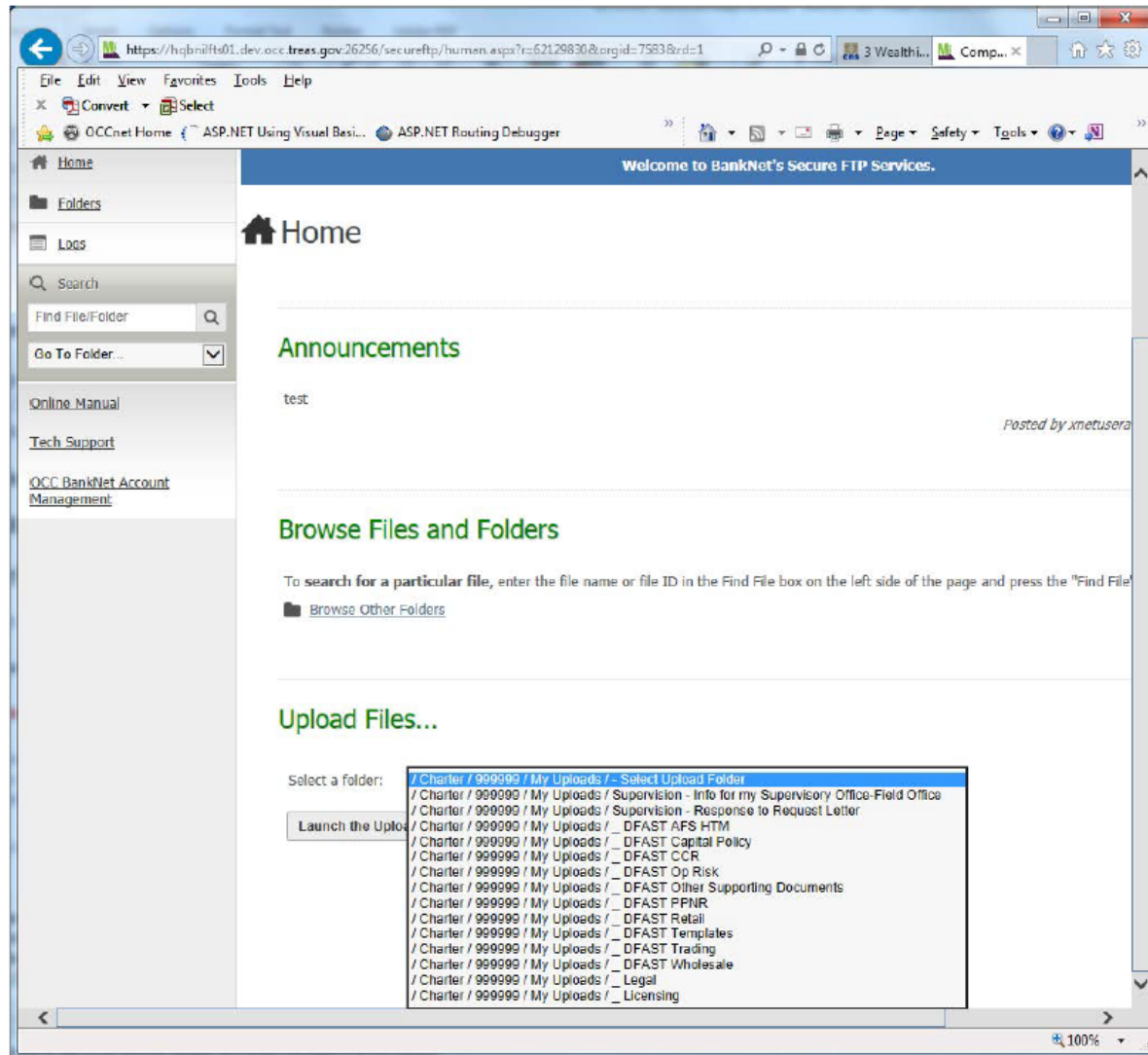
Wizard Upload-Select File or Folder

Chose Zip or Not; Enter Notes *
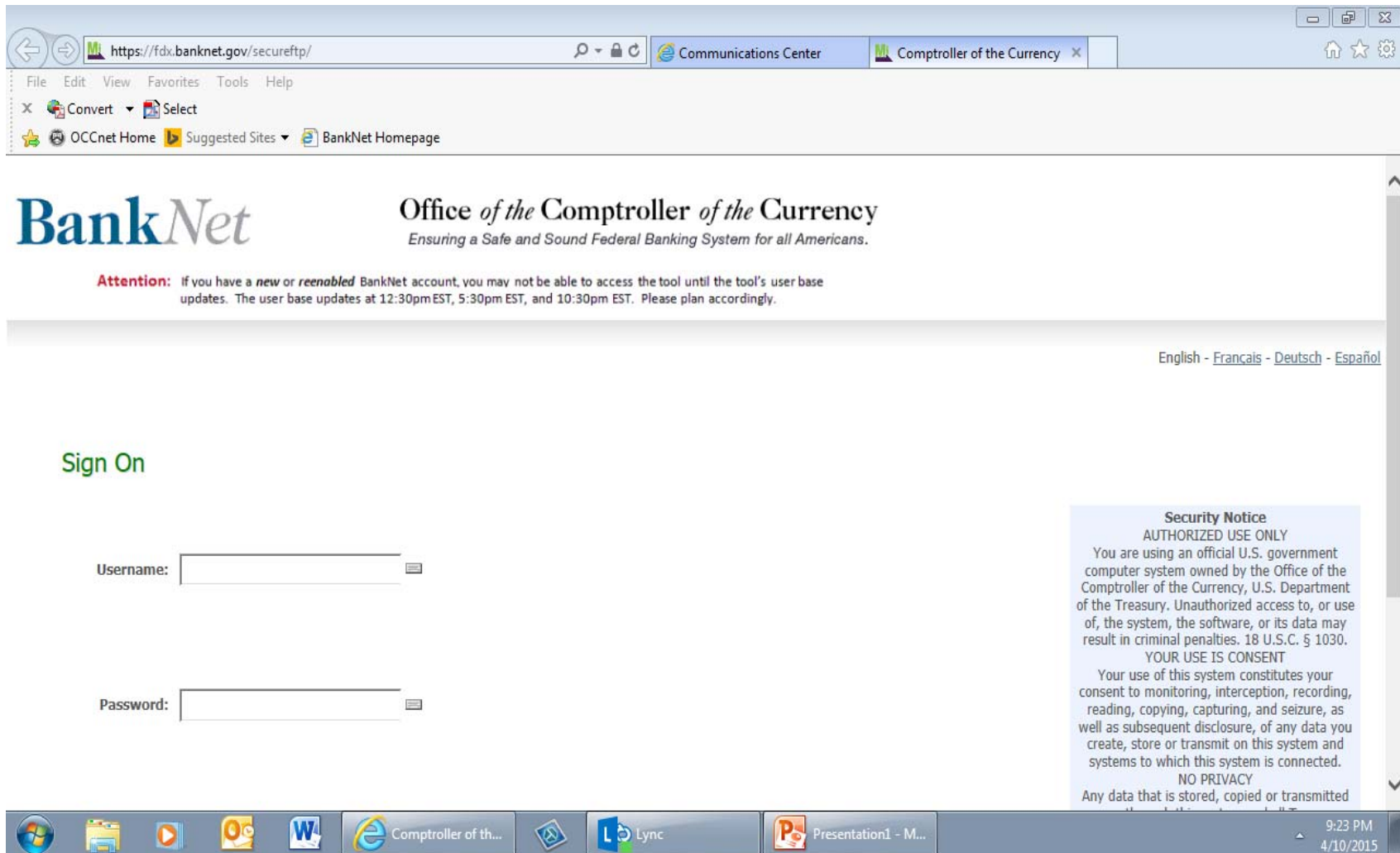
* Summary schedules should not be zipped

Using LFT Without the Wizard

When using LFT without the Wizard,

- There is a size limit if the wizard is not used;

- It increases the time for you to upload files;

- Files must be uploaded one at a time;

- Real-time percentage status updates are not provided so you may think it is not working; and,

- It increases the chance of getting a timeout error.

Log In LFT – Use BankNet User Name and Password

LFT Home – To Upload go to Bottom (without wizard)

To Upload (without wizard)

Example of Folders

Registration

www.BankNet.gov - Click "Register"

Follow Steps 1-3

BankNet

Office *of the* Comptroller *of the* Currency

Ensuring a Safe and Sound Federal Banking System for all Americans.

Instructions for BankNet Access

What is BankNet?

Click here.

How Do I Get Access to BankNet?

1. Check to see if your bank is currently a member of BankNet. Click Here to review the list of BankNet member institutions. If your bank is already a member, go to step 3.

   Note: BankNet access is available only to OCC-regulated institutions. The list is updated on a monthly basis. If your bank does not appear on the list, but you believe it is a BankNet memb 800-641-5925 to confirm membership status.

2. If your bank is *not* a BankNet member, an Executive at your bank must complete a Bank Membership Request form online.

   Note: The officer will appoint three bank employees in the form to serve as BankNet liaisons. Please see the form for the responsibilities of these three individuals.

   What to expect after submitting the Bank Membership Request form:

   The three individuals that are named in the Bank Membership Request form will each receive three emails once their accounts are created; one to verify their email address, one with a us with a password and instructions. If they do not receive the emails by the next business day, please call BankNet Technical Support at 1-800-641-5925. The three individuals must each c individual registration steps as instructed in the email before the Bank Membership process will be complete. Once all three individuals ha completed the registration, the executive and individuals will be notified by email that the process is complete.

3. Once your bank is a BankNet member, individuals at the bank will be able to self-register for access by completing the Individual Access Request form line.

   Note: All individual registration forms will be electronically routed to your bank's BankNet Agent, an employee of the bank, for clearance and then will be routed on to the OCC.

Search for Your Institution

Fill in the Form

New User

Self Registration Request Form

Please complete the information below. The fields with an asterisk are required. If you have questions, please call 1-800-641-5925 for assistance. Support personnel are available from 8:00 am to 5:00 pm EST, Monday through Friday, except holidays.

Click here for the complete set of instructions for requesting access to BankNet.

First Name:*

Middle Name:

Last Name:*

Employer Name:*

Business Telephone Number:*

Business Telephone Extension:

Business Fax Number:*

Mobile Telephone Number: A mobile telephone number is not required, however it provides additional functionality if entered.

The SMS/Text Messaging Service from the Office of the Comptroller of the Currency (OCC) helps us verify your identity and keep your account information safe. This is not a subscription service, but there may be charges from your service provider associated with sending a one-time access code (OTAC) to your cell phone or mobile device. If you wish to stop receiving SMS text messages, please text STOP from your mobile device to 60216. If you need help, please text HELP to 60216 for help. Click here to review the full Terms & Conditions for this service.

Business Email Address:*

Confirm Business Email Address:*

Business Mailing Address Line 1:*

Business Mailing Address Line 2:

Business Mailing Address City:*

Business Mailing Address State:*   Select State

Business Mailing Address Postal Code:*

Affiliation:*   ○ Bank Employee
                     ○ Holding Company Employee

1. As the individual named above, I am responsible for safeguarding all information obtained from OCC systems.

2. I have read the Rules of Behavior for External Users of the OCC systems. I acknowledge and agree that my access to this OCC system is covered by, and subject to, such Rules. Further, I acknowledge and accept that any violation by me of these Rules may subject me to civil and/or criminal actions and that OCC retains the right, at its sole discretion, to terminate, cancel or suspend my access rights to OCC Systems at any time, without notice.

☐ Check this box to acknowledge the above statements. If you need assistance, please call 1-800-641-5925. Support personnel are available from 8:00 am to 5:00 pm EST, Monday through Friday, except holidays.

Continue

Select "BankNet" Permission and "User" as the Role

BankNet Help

Technical Help:

     Helpdesk Phone: 800-641-5925

     Helpdesk Email: BankNet@occ.treas.gov

This information is also under the "Help" link in the footer of all BankNet pages.