

OCC DFAST-14A Technical Submission Instructions

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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.*

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 update 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 documentation 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.

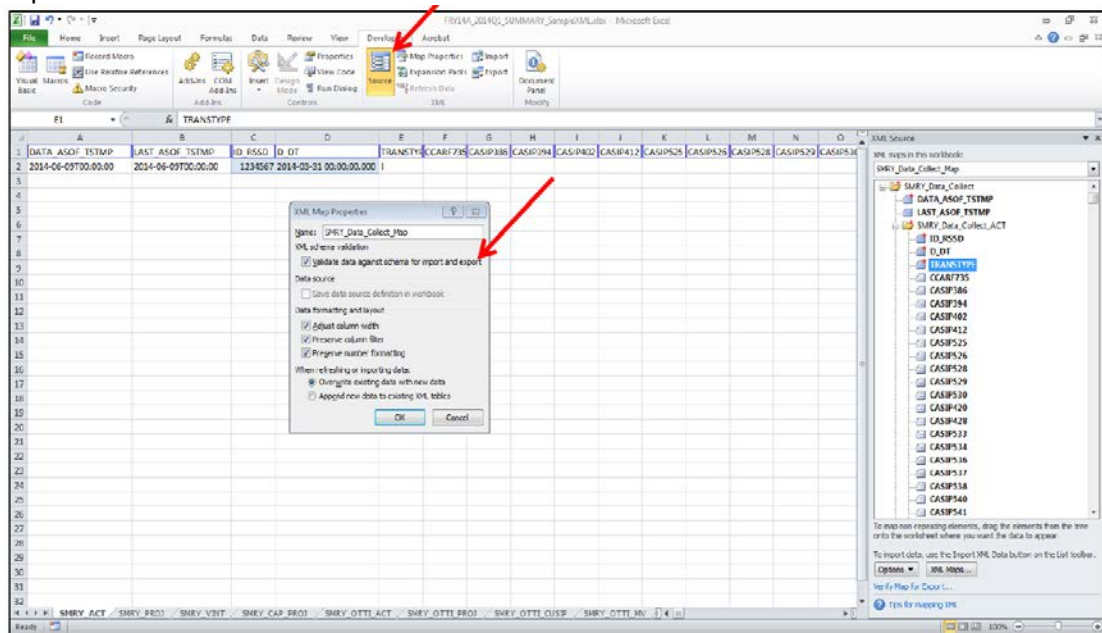
- XML Notepad 2007 (<http://www.microsoft.com/en-us/download/details.aspx?id=7973>) provides a simple intuitive user interface for browsing and editing XML documents.
- Notepad++ (<http://notepad-plus-plus.org/>) plugin that offers XML validation against an XSD.
- Xerces C++ (<http://xerces.apache.org/xerces-c/>) 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.



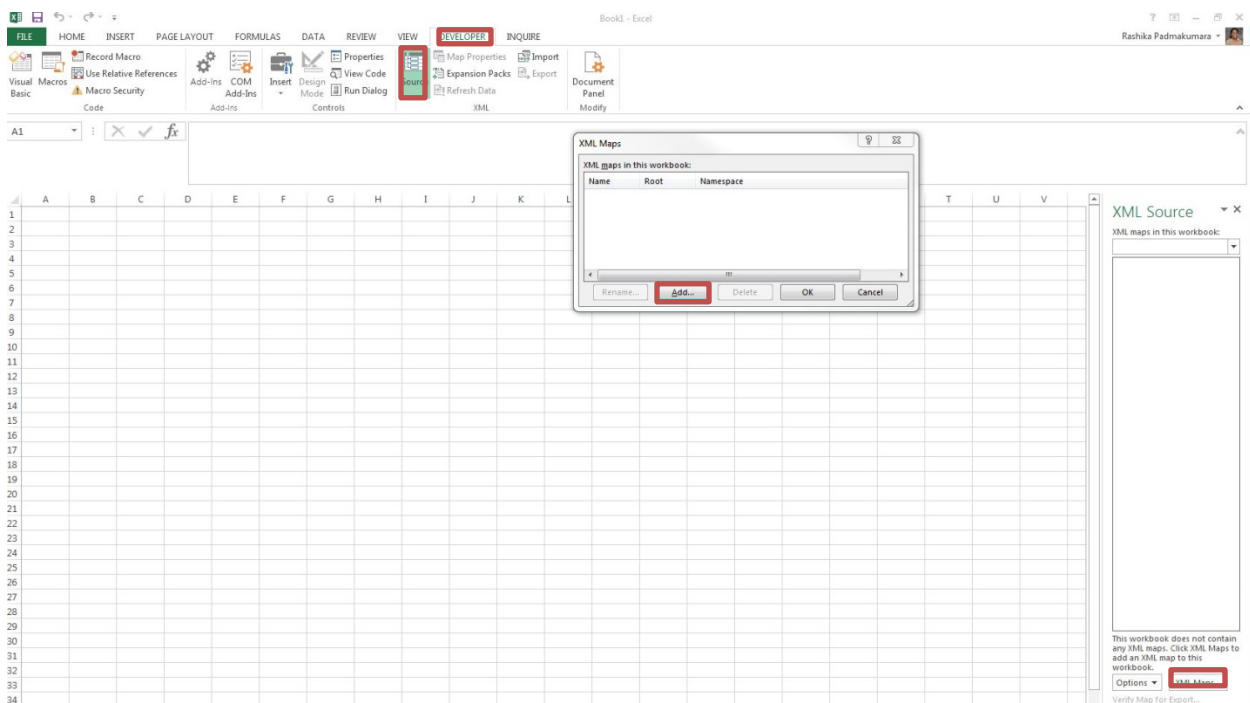
XML File Creation

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.

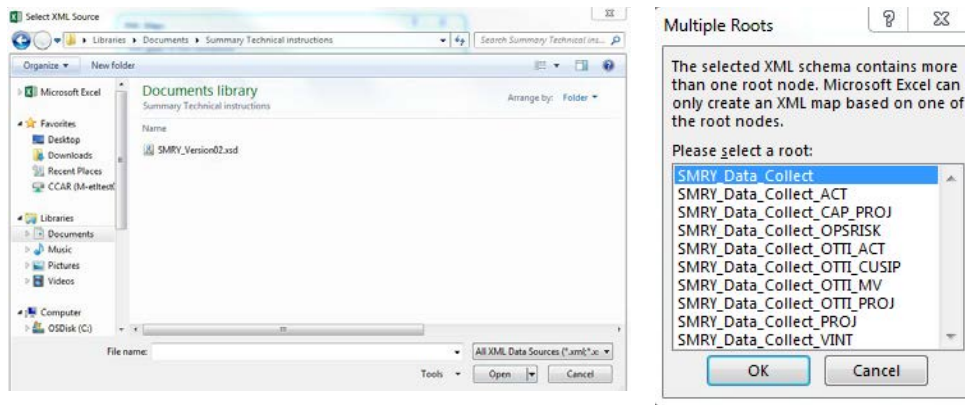
Example: Multiple Table XML

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:

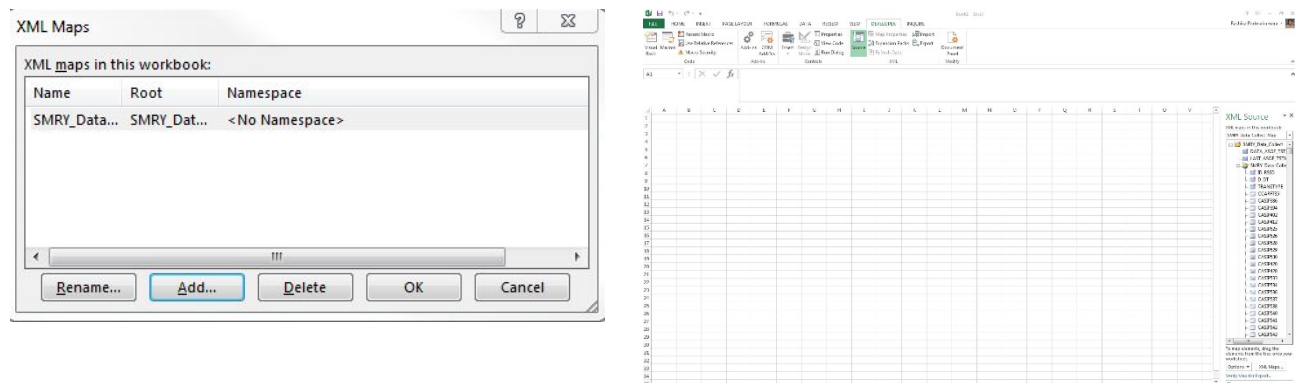
1. Save the DFAST14A_Summary_Version_1.xsd to a local drive that can easily be accessed.
2. Open a new Excel document, select the 'Developer' tab in the toolbar at the top, and locate the 'Source' icon. Once selected a pane on the right most portion of the screen will appear. Select 'XMLMaps...' from the bottom of the pane and then select 'Add...' from the pop-up screen.



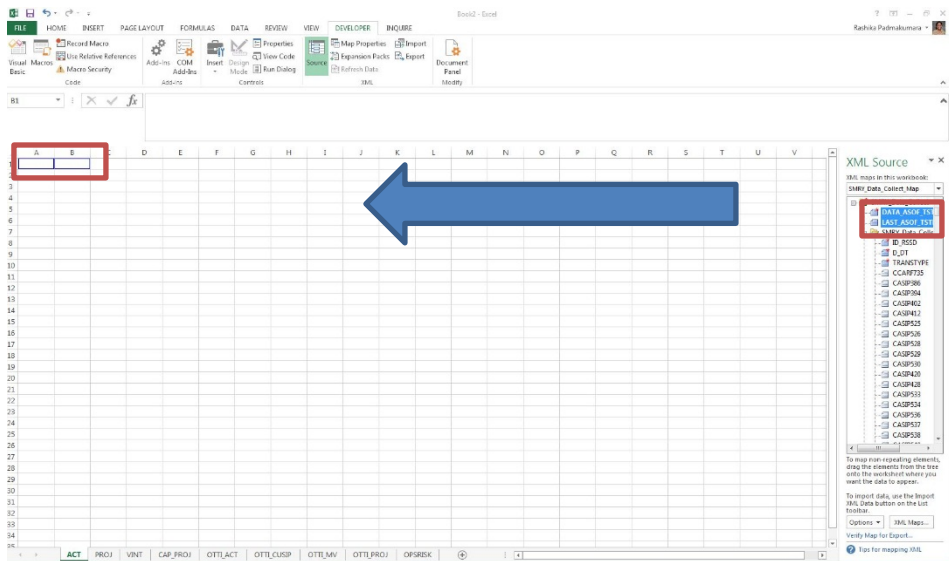
3. Next locate and select the DFAST14A_Summary_Version_1.xsd and click open. The 'Multiple Roots' dialog box will appear. Select the SMRY_Data_Collect option and then click 'OK'



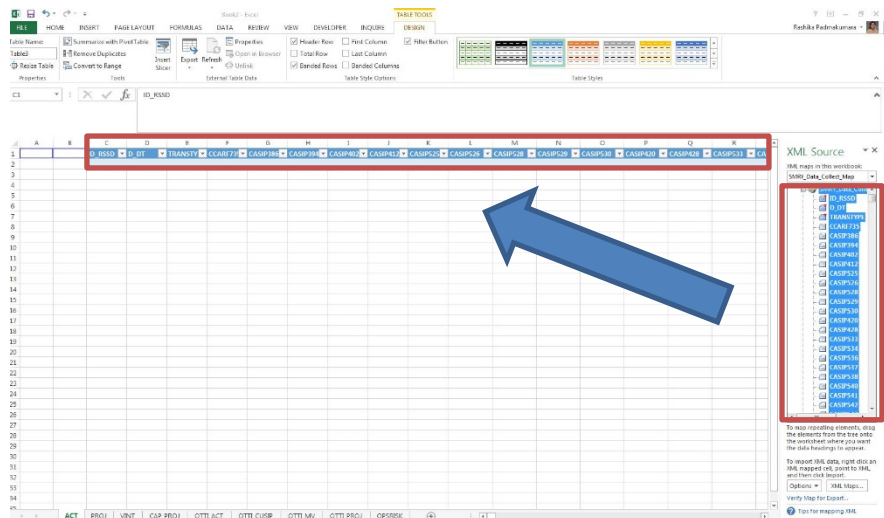
4. Then select 'OK' on the 'XML Maps' dialog box. After selecting 'OK', the data elements will populate in the right hand pane. We will map each of the tables to a separate tab. For reference, label nine tabs according to the nine sets of data being collected.



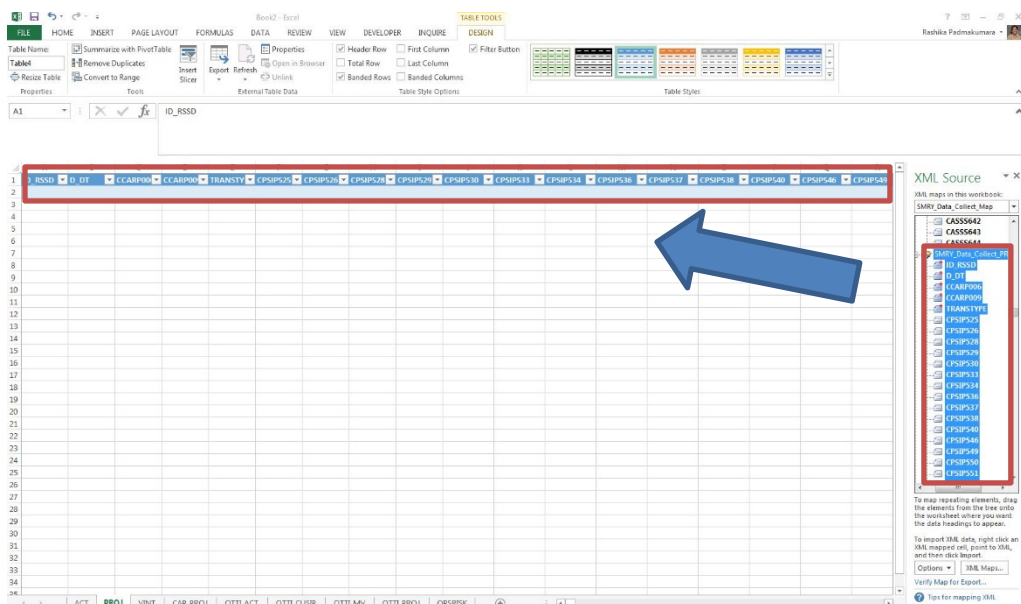
5. First map the DATA_ASOF_TSTMP and LAST_ASOF_TSTMP tags. While pressing the 'CTRL' key select those two items with the mouse then click and drag the cursor to cell A1. Cells A1 and B1 will then be highlighted indicating successful mapping of these two items.



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 format 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

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- 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 - Click “Member Log In”

The screenshot shows a web browser window with the URL <http://www.banknet.gov/entrance/default.aspx>. The browser's address bar and tabs are visible at the top. The website header includes the BankNet logo and the text "Office of the Comptroller of the Currency" with the tagline "Ensuring a Safe and Sound Federal Banking System for all Americans." Below the header is a navigation bar with links: "Privacy & Security", "Accessibility", "About OCC", and "About BankNet". On the left side of the page, there is a blue sidebar with three main sections: "Member Log In" (with a "Register" link below it), "Changes to BankNet", and "Value of the OCC Charter". The "Member Log In" section is highlighted with a red oval. The main content area on the right contains a paragraph about the OCC's role, a browser compatibility notice, an iPad compatibility notice, and a red alert about system maintenance from April 10 to 11, 2015. The Windows taskbar at the bottom shows several open applications, including Internet Explorer (BankNet Entrance...), PowerPoint (Presentation1 - M...), and Lync. The system clock in the bottom right corner shows 10:45 PM on 4/10/2015.

Member Log In
Register

Changes to BankNet

Value of the OCC Charter

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

Privacy & Security | Accessibility | About OCC | About BankNet

The Office of the Comptroller of the Currency (OCC) charters, regulates, and supervises national banks and federal savings associations to ensure a safe, sound, and competitive banking system that supports the citizens, communities, and economy of the United States.

BankNet works best when using either Internet Explorer, Firefox, or Google Chrome. Other web browsers may not function correctly. If you are having trouble accessing the site, please make sure that TLS 1.0 is enabled for your browser. Click [Here](#) for instructions on how to do this.

iPad Users - Please note that the CAR and Assessments applications inside BankNet are not yet compatible with the iPad. The BankNet Team is working with the owners of those applications to make them compatible. Thank you for your patience.

ALERT – Due to system maintenance, BankNet will be unavailable from 9:00 p.m. ET on Friday, April 10, to 4:00 p.m. ET on Saturday, April 11. We apologize for the inconvenience.

Enter User Name



The image shows a web page for BankNet, the Office of the Comptroller of the Currency. The page has a header with the BankNet logo and the office's name and mission statement. Below the header is a 'Sign In' box. Inside the box, there is a 'Begin Login:' section with a 'User Name:' label, a text input field, and a 'Continue' button. A mouse cursor is pointing at the input field. Below the input field is a link for 'Forgot User Name'. At the bottom of the box is a 'Please Note' section with a disclaimer about the system's use.

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

Sign In

Begin Login:

User Name: [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/Forqot 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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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](#)
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Ask OCC

This forum is designed to facilitate communication with the OCC. It provides direct access to Washington DC and OCC senior management. This forum is for general questions only. Bank specific matters should be submitted through existing channels.

[Submit Your Question to OCC](#)

Recent Questions and Answers

Recent News & Issuances

- 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

The screenshot shows the BankNet portal homepage in a web browser. The browser's address bar displays <https://ibanknet/portal/homepage.aspx>. The page header includes the BankNet logo and the text "Office of the Comptroller of the Currency" and "Ensuring a Safe and Sound Federal Banking System for All Americans". A search bar is located in the top right corner.

The main navigation menu is located below the header and includes the following links: Home, Communications Center, Banking Tools, Forms & Applications, Banker Resources, and Sign Off. The "Communications Center" link is highlighted with a red circle, and a mouse cursor is pointing at it. Below this link, a dropdown menu is visible, showing "OCC Secure Mail" and "Large File Transfer Tool". The "Large File Transfer Tool" link is also highlighted with a red circle.

On the left side of the page, there are two sections: "Administrative" and "News & Information". The "Administrative" section includes links for "Change Password", "Change Profile", "Change Permissions (Access Privileges)", "Contact Us", "Subscribe to BankNet Updates and Alerts", and "Subscribe to OCC Updates". The "News & Information" section includes links for "Emergency Alerts", "General OCC Alerts", "Bulletins", "News Releases/Promotions", "Speeches", "Accounting Highlights", "Economic Highlights", "Congressional Testimony", and "To Comment On (Proposed)".

The main content area of the page displays a list of recent news and issuances, including:

- 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](#)

The right side of the page features a section titled "Recent News & Issuances" with a list of news items, including:

- 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](#)

The bottom of the page shows the Windows taskbar with various application icons, including the Start button, Internet Explorer, Mailbox, Word, BankNet Homepage, Shared National C..., and Lync. The system clock in the bottom right corner displays the time as 11:44 AM on 4/11/2015.

Communications Center > Large File Transfer > Banker Access

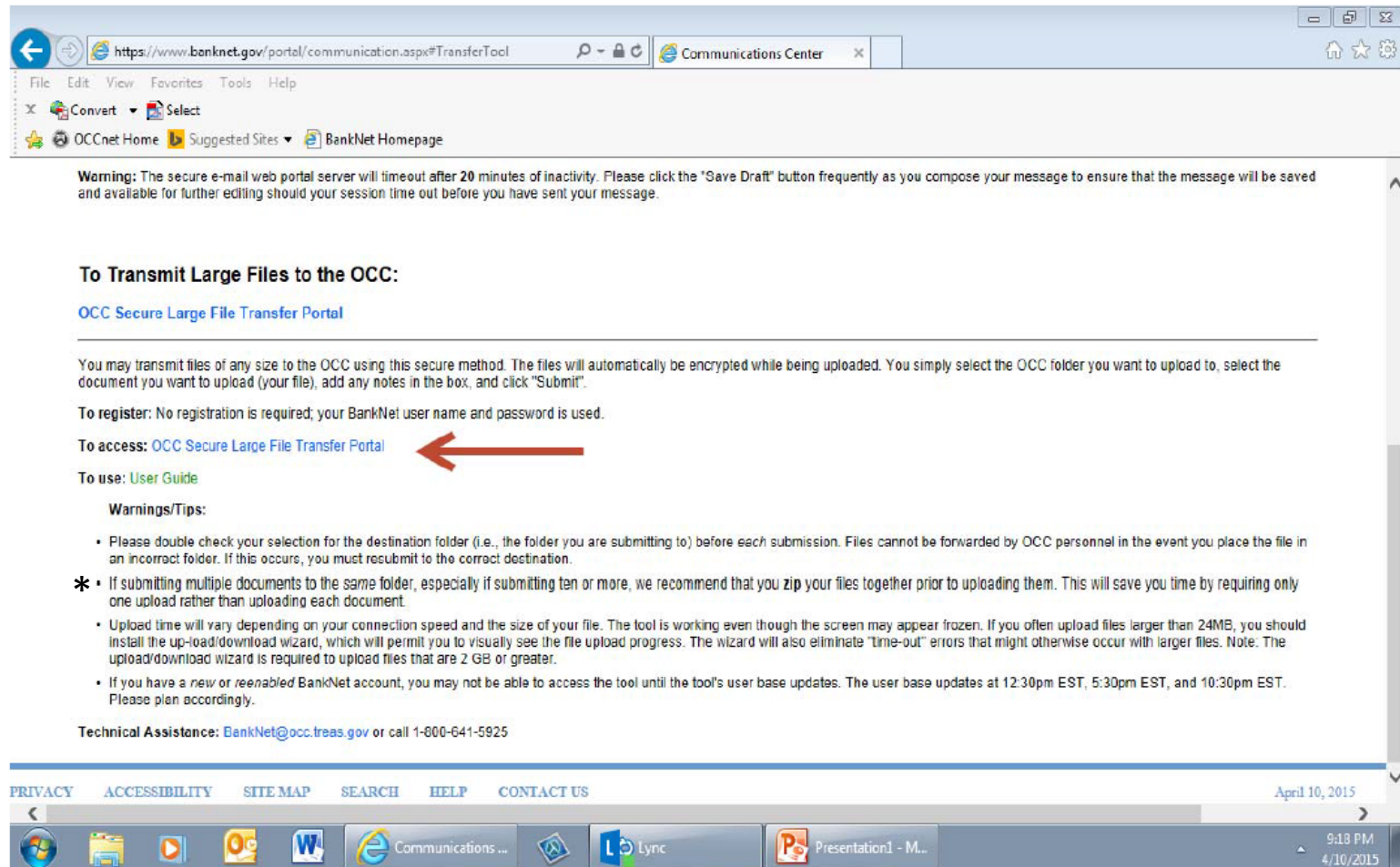
The screenshot shows the BankNet portal homepage in a web browser. The browser's address bar displays <https://ibanknet/portal/homepage.aspx>. The page features the BankNet logo and the text "Office of the Comptroller of the Currency" with the tagline "Ensuring a Safe and Sound Federal Banking System for All Americans". A search bar is located in the top right corner.

The main navigation menu includes the following items: Home, Communications Center, Banking Tools, **Formal Communications** (highlighted with a red circle), Banker Resources, and Sign Off. The "Formal Communications" menu is expanded, showing a sub-menu with "OCC Secure Mail", "Large File Transfer Tool", "Banker Access", and "OCC Access". The "Banker Access" option is also highlighted with a red circle.

On the left side, there are two sections: "Administrative" and "News & Information". The "Administrative" section includes links for "Change Password", "Change Profile", "Change Permissions (Access Privileges)", "Contact Us", "Subscribe to BankNet Updates and Alerts", and "Subscribe to OCC Updates". The "News & Information" section includes links for "Emergency Alerts", "General OCC Alerts", "Bulletins", "News Releases/Promotions", "Speeches", and "Accounting Highlights".

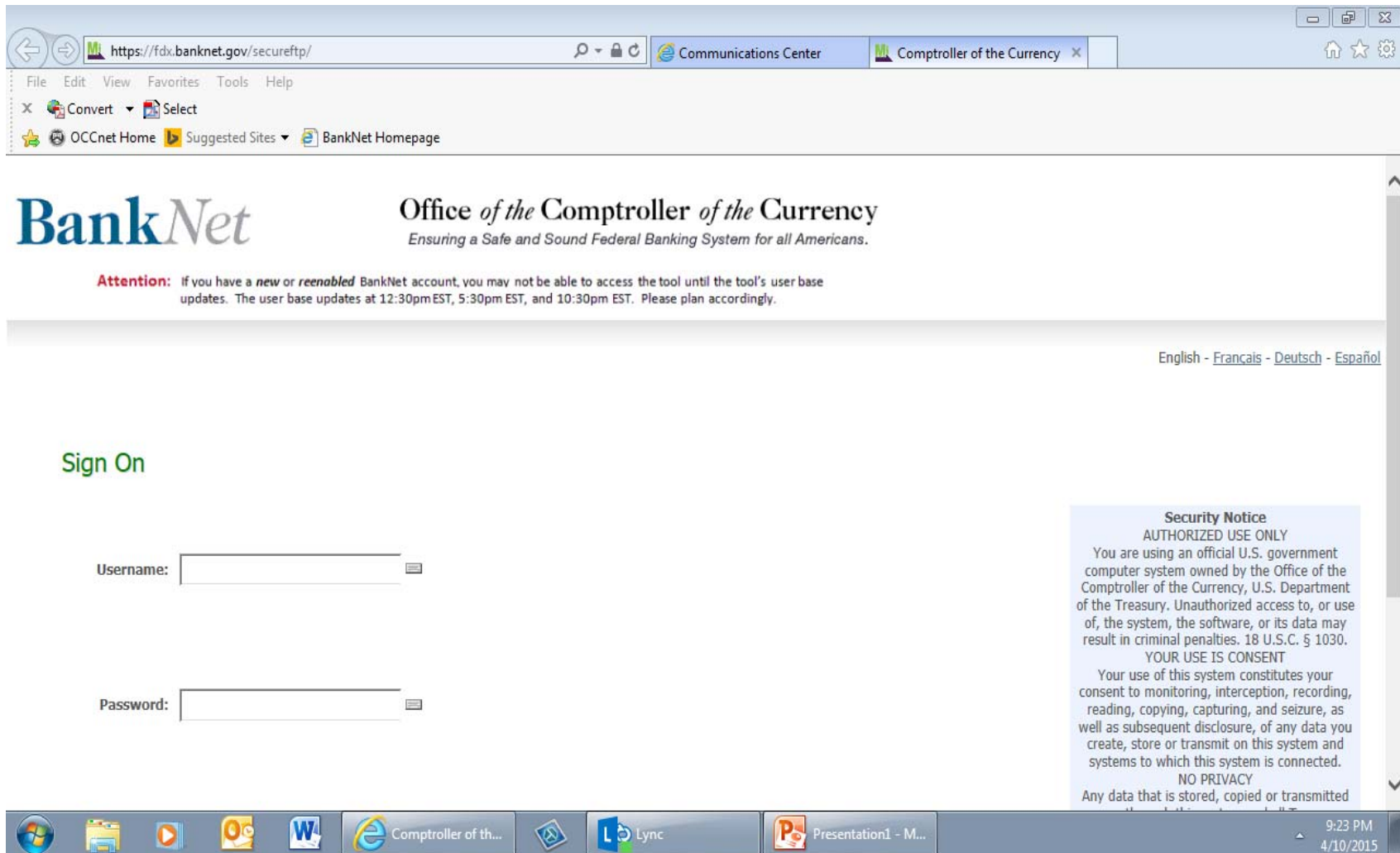
On the right side, there is a "Recent News & Issuances" section with a list of news items, including "News Release 2015-55, OCC Hosts Mutual Savings Association Advisory Committee Meeting", "News Release 2015-54, OCC Releases CRA Evaluations for 26 National Banks and Federal Savings Associations", "News Release 2015-53, Roy Madsen Named Deputy Comptroller for Strategic Management", "OCC Bulletin 2015-24, EGRPRA: Notice of EGRPRA Outreach Meeting in Boston, Mass.", "News Release 2015-52, Agencies Announce Additional EGRPRA Outreach Meetings", "OCC Bulletin 2015-23, Regulatory Capital Rule: Interagency Frequently Asked Questions", and "OCC Bulletin 2015-22, Subordinated Debt: Guidelines and Sample Notes".

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



https://fdx.banknet.gov/secureftp/ Communications Center Comptroller of the Currency

File Edit View Favorites Tools Help

Convert Select

OCCnet Home Suggested Sites BankNet Homepage

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

Attention: If you have a *new* or *reenabled* BankNet account, you may not be able to access the tool until the tool's user base updates. The user base updates at 12:30pm EST, 5:30pm EST, and 10:30pm EST. Please plan accordingly.

English - [Français](#) - [Deutsch](#) - [Español](#)

Sign On

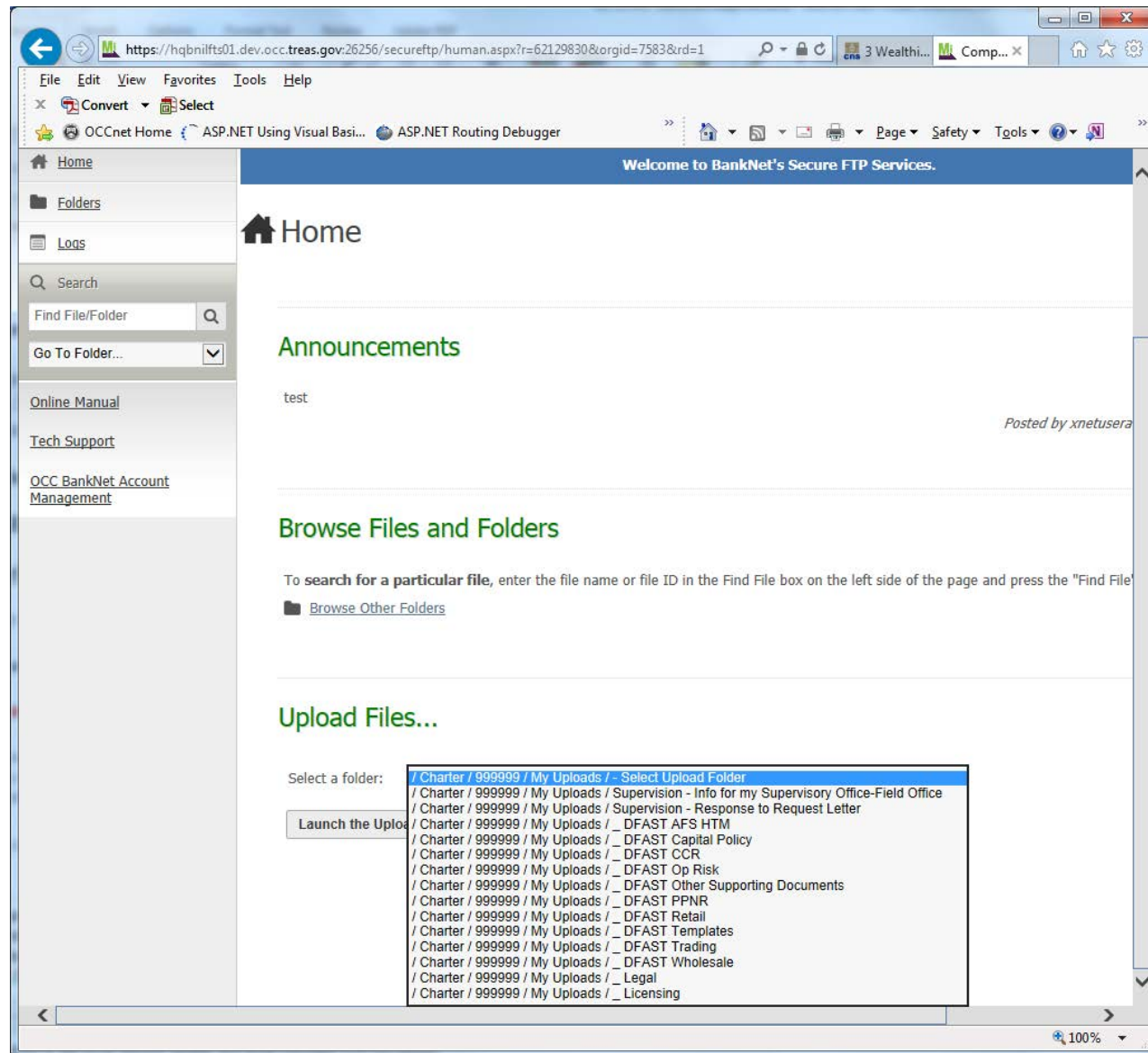
Username:

Password:

Security Notice
AUTHORIZED USE ONLY
You are using an official U.S. government computer system owned by the Office of the Comptroller of the Currency, U.S. Department of the Treasury. Unauthorized access to, or use of, the system, the software, or its data may result in criminal penalties. 18 U.S.C. § 1030.
YOUR USE IS CONSENT
Your use of this system constitutes your consent to monitoring, interception, recording, reading, copying, capturing, and seizure, as well as subsequent disclosure, of any data you create, store or transmit on this system and systems to which this system is connected.
NO PRIVACY
Any data that is stored, copied or transmitted

9:23 PM 4/10/2015

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

The screenshot shows a web browser window with the URL <https://fdx.banknet.gov/secureftp/human.aspx?r=569331917&orgid=7637&rd=>. The browser's address bar also displays "Communications Center" and "Comptroller of the Currency". The page header includes the "BankNet" logo and the text "Office of the Comptroller of the Currency" with the tagline "Ensuring a Safe and Sound Federal Banking System for all Americans.".

An attention notice states: "Attention: If you have a new or reenabled BankNet account, you may not be able to access the tool until the tool's user base updates. The user base updates at 12:30pm EST, 5:30pm EST, and 10:30pm EST. Please plan accordingly.".

The user is signed on as "user.dburke1". In the top right corner, the "My Account" link is circled in red. Below the navigation bar, the "Home" section is visible, featuring a "Find File/Folder:" search box, a "Go To Folder:" dropdown menu, and a "Need Help?" section with links to "Online Manual" and "Tech Support".

The "Announcements" section contains the following text:

*** ATTENTION, ATTENTION, ATTENTION ***

- Please double check your selection for the destination folder (i.e., the folder you are submitting to) before each file upload. Files cannot be forwarded by OCC personnel in the event you place the file in an incorrect folder. If this occurs, you must resubmit to the correct destination.
- If submitting multiple documents to the same folder, especially if submitting ten or more, we recommend that you zip your files together prior to uploading them. This will save you time by requiring only one upload rather than uploading each document.
- Upload time will vary depending on your connection speed. The tool is working even though the screen may appear frozen. If you often upload files this large, you may contact BankNet Technical Assistance to obtain a wizard that will permit you to visually see the file upload progress. The wizard is required to upload files that are 25 Meg or greater. Please note that the wizard will not increase the upload speed.

The Windows taskbar at the bottom shows the "Comptroller of the Currency" application, "Lync", and "Presentation1 - M...". The system clock indicates 9:25 PM on 4/10/2015.

Go to Edit Wizard Settings - Bottom



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

Attention: If you have a *new* or *reenabled* BankNet account, you may not be able to access the tool until the tool's user base updates. The user base updates at 12:30pm EST, 5:30pm EST, and 10:30pm EST. Please plan accordingly.

Signed onto Comptroller of the Currency as user.dburke1.

[My Account](#) | [Sign Out](#)



My Account (user.dburke1)

Find File/Folder:

Find File

Go To Folder:

Go To

Need Help?

[Online Manual](#)
[Tech Support](#)

Edit Your Language...

Language:

Now press the "Change Language" button:

Edit Your Display Settings...

File/Folder Entries Per Page:

Now press the "Change Display" button:

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](#)

Select the First Wizard if Using an IE browser

The screenshot shows a web application interface. On the left is a sidebar with a search bar, a 'Go To' button, and a 'Need Help?' section containing links for 'Online Manual' and 'Tech Support'. The main content area has a header with a 'Change Language' button. Below this is a section titled 'Edit Your Display Settings...' with a 'File/Folder Entries Per Page' dropdown set to '100' and a 'Change Display' button. The next section is titled 'Edit Your Upload/Download Wizard Settings...'. Within this section, the 'Upload/Download Wizard Status:' is shown as 'The ActiveX Upload/Download Wizard is Installed and Enabled'. A red circle highlights the link 'Change Upload/Download Wizard Status (ActiveX Version)'. Below this, it says 'The Java Upload/Download Wizard is Disabled' with a link 'Change Upload/Download Wizard Status (Java Version)'. At the bottom of the main content area is a 'Return to Home Page' link. A vertical scrollbar is on the right side of the page.

Now press the "Change Language" button: [Change Language](#)

Edit Your Display Settings...

File/Folder Entries Per Page:

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](#)

Select the Second Wizard if Using Another Browser

The screenshot shows a web application interface with a sidebar on the left and a main content area. The sidebar contains a search bar, a 'Go To' button, and a 'Need Help?' section with links to 'Online Manual' and 'Tech Support'. The main content area has a header with a 'Change Language' button. Below this, there are two sections: 'Edit Your Display Settings...' and 'Edit Your Upload/Download Wizard Settings...'. The 'Edit Your Display Settings...' section includes a 'File/Folder Entries Per Page' dropdown set to '100' and a 'Change Display' button. The 'Edit Your Upload/Download Wizard Settings...' section has a heading 'Upload/Download Wizard Status:' followed by two status messages. The first message states 'The ActiveX Upload/Download Wizard is Installed and Enabled' with a link to 'Change Upload/Download Wizard Status (ActiveX Version)'. The second message states 'The Java Upload/Download Wizard is Disabled' with a link to 'Change Upload/Download Wizard Status (Java Version)'. A red circle is drawn around the second message and its link. At the bottom of the main content area, there is a 'Return to Home Page' link. A vertical scrollbar is visible on the right side of the page.

Now press the "Change Language" button: [Change Language](#)

Edit Your Display Settings...

File/Folder Entries Per Page:

Now press the "Change Display" button: [Change Display](#)

Edit Your Upload/Download Wizard Settings...

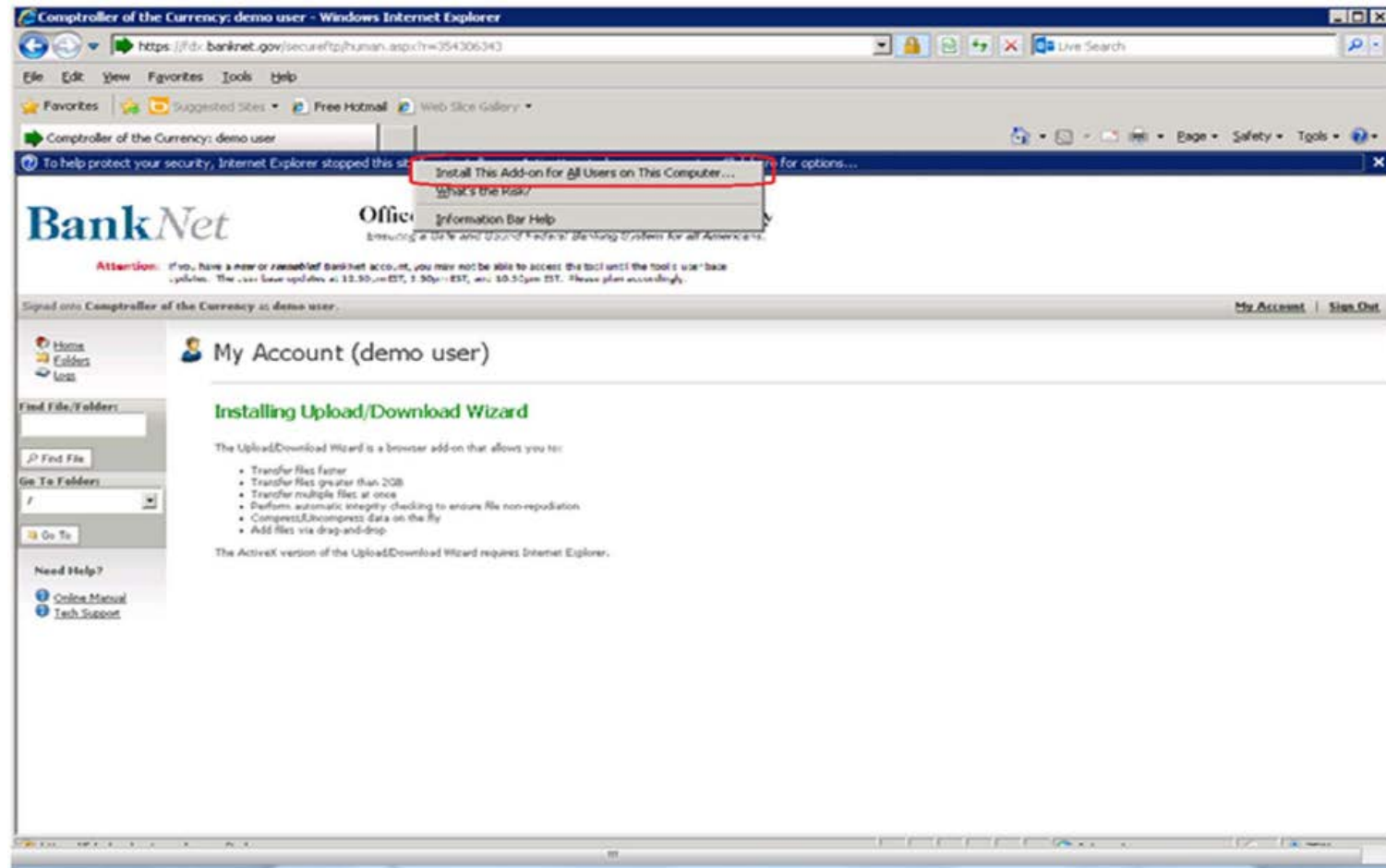
Upload/Download Wizard Status:

The ActiveX Upload/Download Wizard is Installed and Enabled
[Change Upload/Download Wizard Status \(ActiveX Version\)](#)

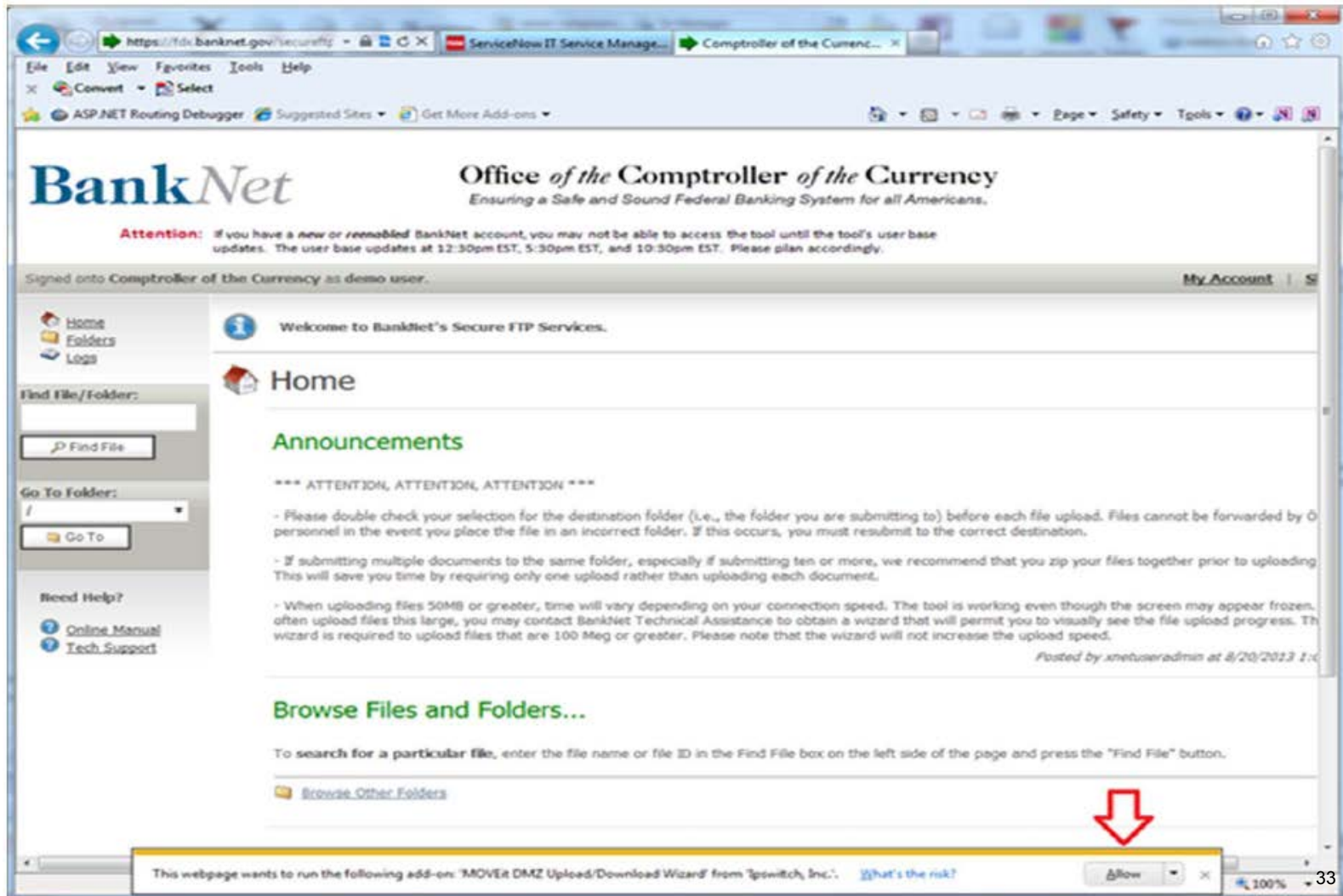
The Java Upload/Download Wizard is Disabled
[Change Upload/Download Wizard Status \(Java Version\)](#)

[Return to Home Page](#)

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

Signed onto Comptroller of the Currency as user.dburke1. [My Account](#) | [Sign Out](#)

[Home](#)
[Folders](#)
[Logs](#)

Find File/Folder:

[Find File](#)

Go To Folder:

[Go To](#)

Need Help?
[Online Manual](#)
[Tech Support](#)

My Account (user.dburke1)

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.

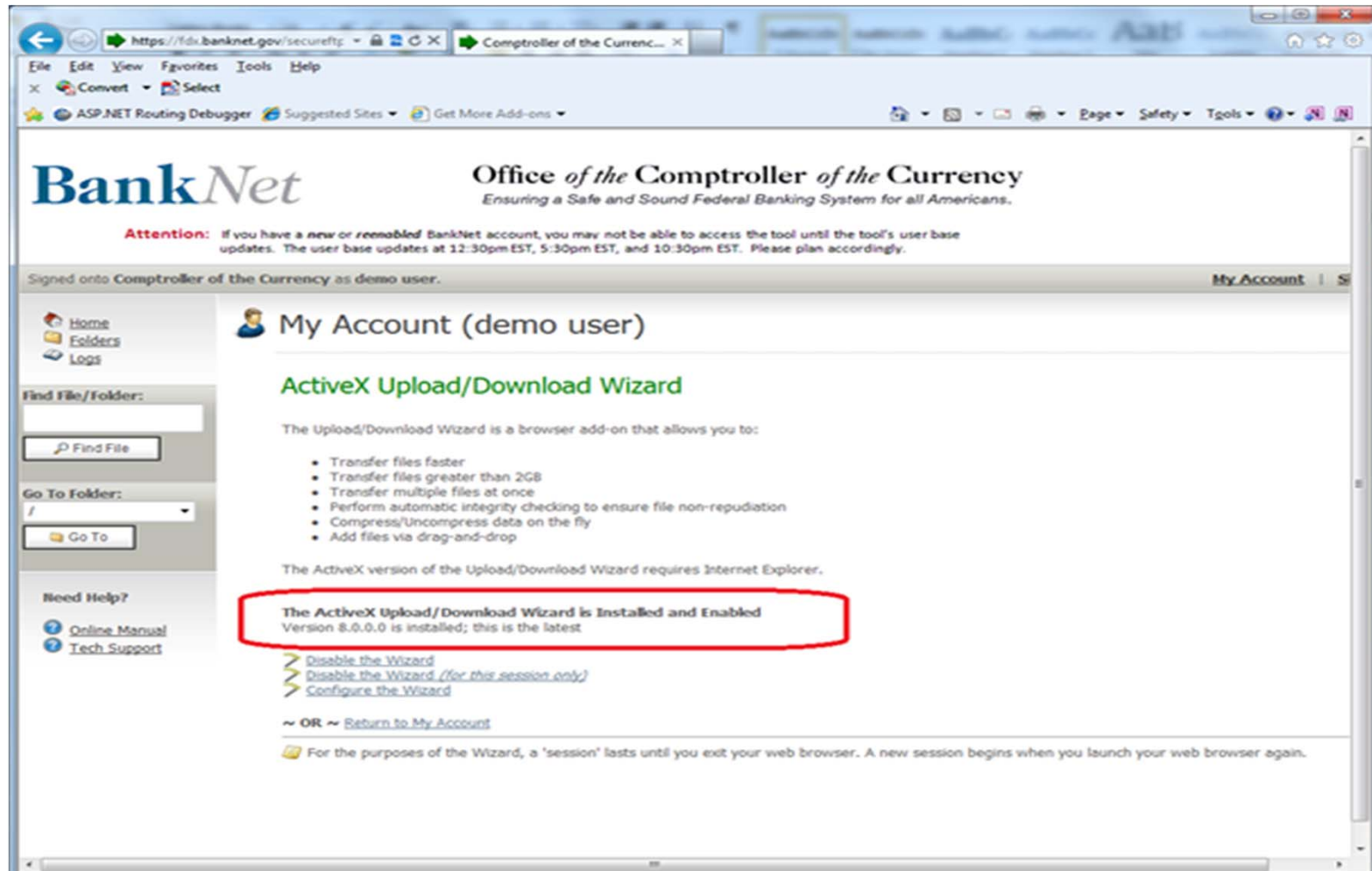
The ActiveX Upload/Download Wizard is Installed and Disabled (for this session only)
Version 8.0.0.0 is installed; this is the latest

[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

Signed onto Comptroller of the Currency as user.dburke1. [My Account](#) | [Sign Out](#)

[Home](#)  [Folders](#) [Logs](#)

 My Account (user.dburke1)




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
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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.

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

BankNet

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

Attention: If you have a new or *reenabled* BankNet account, you may not be able to access the tool until the tool's user base updates. The user base updates at 12:30pm EST, 5:30pm EST, and 10:30pm EST. Please plan accordingly.

Signed onto Comptroller of the Currency as user.dburke1.

[My Account](#) | [Sign Out](#)

[Home](#)
[Folders](#)
[Logs](#)



Welcome to BankNet's Secure FTP Services.

Find File/Folder:

[Find File](#)

Go To Folder:

[Go To](#)

Need Help?

[Online Manual](#)
[Tech Support](#)



Home

Announcements

*** ATTENTION, ATTENTION, ATTENTION ***

- Please double check your selection for the destination folder (i.e., the folder you are submitting to) before each file upload. Files cannot be forwarded by OCC personnel in the event you place the file in an incorrect folder. If this occurs, you must resubmit to the correct destination.

- If submitting multiple documents to the same folder, especially if submitting ten or more, we recommend that you zip your files together prior to uploading them. This will save you time by requiring only one upload rather than uploading each document.

- Upload time will vary depending on your connection speed. The tool is working even though the screen may appear frozen. If you often upload files this large, you may contact BankNet Technical Assistance to obtain a wizard that will permit you to visually see the file upload progress. The wizard is required to upload files that are 25 Meg or greater. Please note that the wizard will not increase the upload speed.

Posted by xnetuseradmin at 3/10/2015 2:07:53 PM

Browse Files and Folders...

To search for a particular file, enter the file name or file ID in the Find File box on the left side of the page and press the "Find File" button.

[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...](#)


To Upload (with wizard)

 [Go To Your Default Folder](#) -  [Browse Other Folders](#)

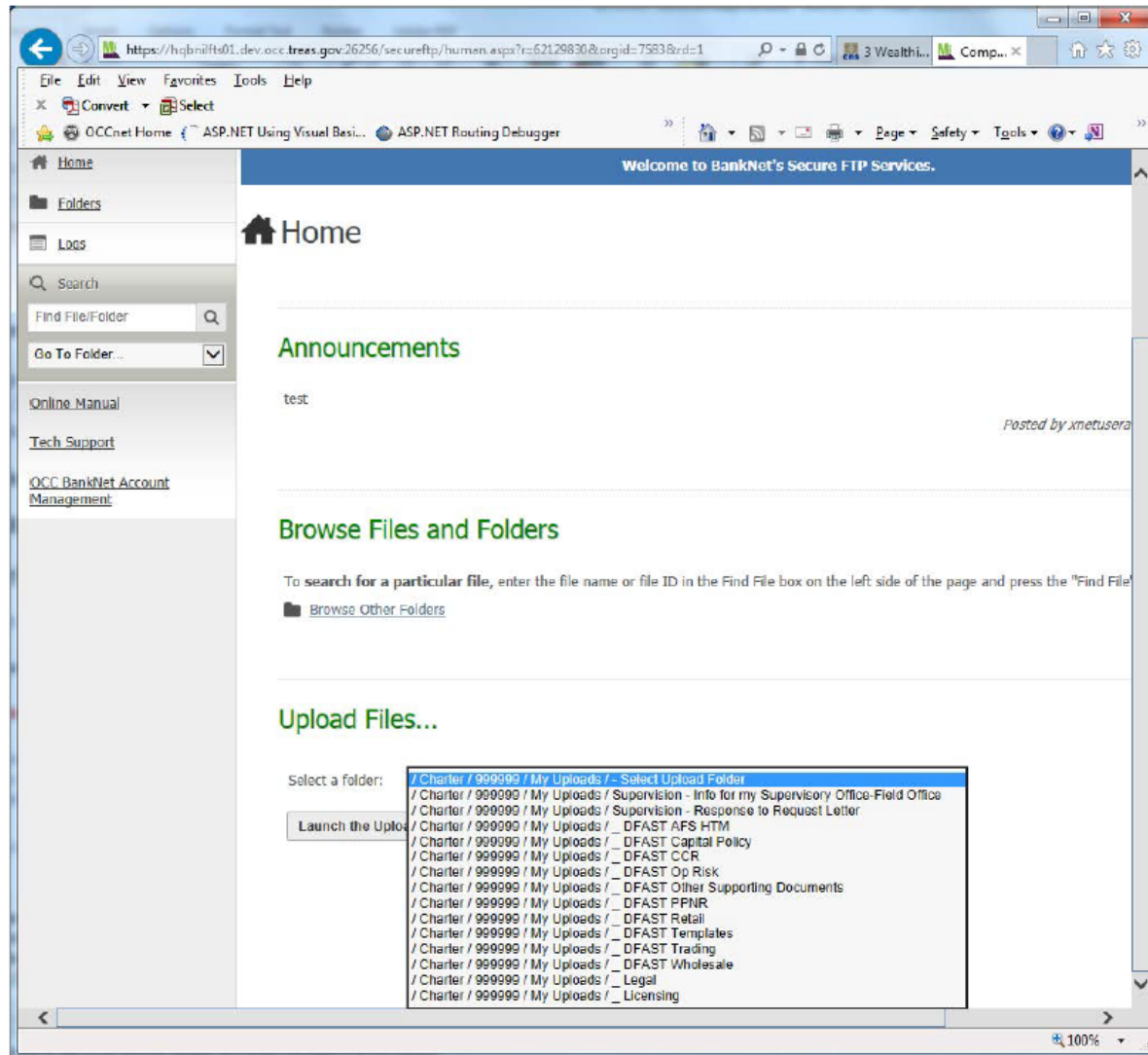
Upload Files Now...

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

MOVEit Upload Wizard - Upload to /Charter / 1 / My Uploads / - Select Upload ...


 Please drop files into the list below, or use the buttons to the right.

Filename	Size	Modified
----------	------	----------



Chose Zip or Not; Enter Notes*

MOVEit Upload Wizard - Upload to /Charter / 1 / My Uploads / - Select Upload ...



Choose Upload Options


☒ Upload files individually

☐ Upload all files as one .zip

Notes:

☐ Prompt for "Upload As" names and notes

☐ Close Wizard when done



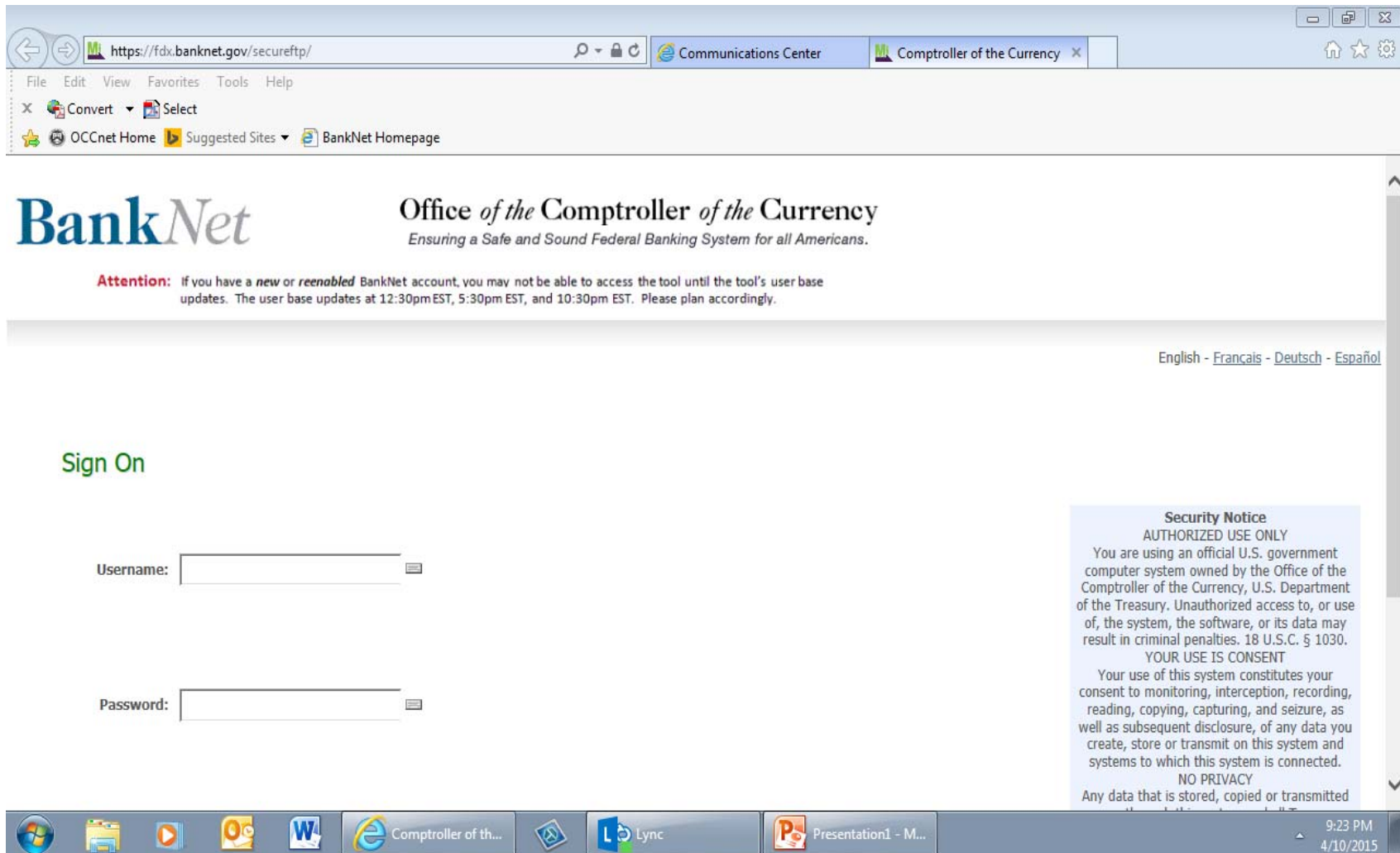
* Summary schedules should not be zipped

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



The screenshot shows a web browser window with the address bar displaying <https://fdx.banknet.gov/secureftp/>. The browser has two tabs: "Communications Center" and "Comptroller of the Currency". The page features the BankNet logo and the text "Office of the Comptroller of the Currency" with the tagline "Ensuring a Safe and Sound Federal Banking System for all Americans." An attention notice states: "Attention: If you have a new or reenabled BankNet account, you may not be able to access the tool until the tool's user base updates. The user base updates at 12:30pm EST, 5:30pm EST, and 10:30pm EST. Please plan accordingly." Below this, there are links for "English - Français - Deutsch - Español". The "Sign On" section contains two input fields: "Username:" and "Password:". A "Security Notice" box on the right states: "Security Notice AUTHORIZED USE ONLY You are using an official U.S. government computer system owned by the Office of the Comptroller of the Currency, U.S. Department of the Treasury. Unauthorized access to, or use of, the system, the software, or its data may result in criminal penalties. 18 U.S.C. § 1030. YOUR USE IS CONSENT Your use of this system constitutes your consent to monitoring, interception, recording, reading, copying, capturing, and seizure, as well as subsequent disclosure, of any data you create, store or transmit on this system and systems to which this system is connected. NO PRIVACY Any data that is stored, copied or transmitted". The Windows taskbar at the bottom shows icons for Internet Explorer, File Explorer, VLC, a folder icon, Word, the "Comptroller of the Currency" application, Lync, and a presentation titled "Presentation1 - M...". The system clock shows 9:23 PM on 4/10/2015.

<https://fdx.banknet.gov/secureftp/>

File Edit View Favorites Tools Help

X Convert Select

OCCnet Home Suggested Sites BankNet Homepage

BankNet

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

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English - [Français](#) - [Deutsch](#) - [Español](#)

Sign On

Username:

Password:

Security Notice
AUTHORIZED USE ONLY
You are using an official U.S. government computer system owned by the Office of the Comptroller of the Currency, U.S. Department of the Treasury. Unauthorized access to, or use of, the system, the software, or its data may result in criminal penalties. 18 U.S.C. § 1030.
YOUR USE IS CONSENT
Your use of this system constitutes your consent to monitoring, interception, recording, reading, copying, capturing, and seizure, as well as subsequent disclosure, of any data you create, store or transmit on this system and systems to which this system is connected.
NO PRIVACY
Any data that is stored, copied or transmitted

9:23 PM
4/10/2015

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

BankNet

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

Attention: If you have a *new* or *reenabled* BankNet account, you may not be able to access the tool until the tool's user base updates. The user base updates at 12:30pm EST, 5:30pm EST, and 10:30pm EST. Please plan accordingly.

Signed onto Comptroller of the Currency as user.dburke1.My Account | Sign Out

Home

Folders

Logs

Find File/Folder:

Find File

Go To Folder:

Go To

Need Help?
[Online Manual](#)
[Tech Support](#)

Home

Announcements

*** ATTENTION, ATTENTION, ATTENTION ***

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Posted by xnetuseradmin at 3/10/2015 2:07:53 PM

Browse Files and Folders...

To search for a particular file, enter the file name or file ID in the Find File box on the left side of the page and press the "Find File" button.

Go To Your Default Folder - Browse Other Folders

Upload a File Now...

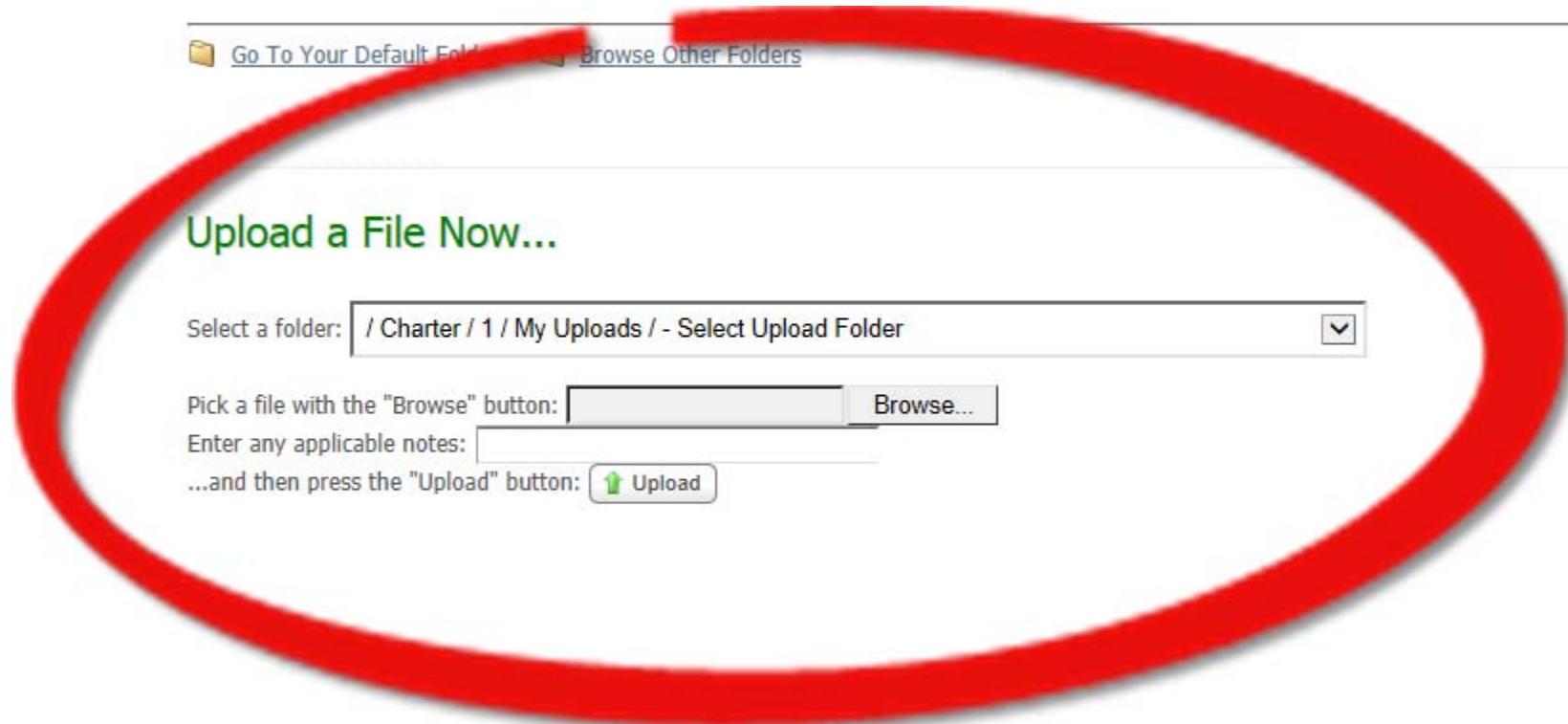
Select a folder:

Pick a file with the "Browse" button: Browse...

Enter any applicable notes:

...and then press the "Upload" button: Upload

To Upload (without wizard)



The screenshot shows a web interface for uploading files. At the top, there are two links: "Go To Your Default Folder" and "Browse Other Folders". Below these links, the text "Upload a File Now..." is displayed in green. Underneath, there is a folder selection dropdown menu showing "/ Charter / 1 / My Uploads / - Select Upload Folder". Below the dropdown, there is a text input field for notes, a "Browse..." button, and an "Upload" button with a green upward arrow icon. A large red circle is drawn around the entire upload section, from the folder selection dropdown down to the "Upload" button.

Go To Your Default Folder Browse Other Folders

Upload a File Now...

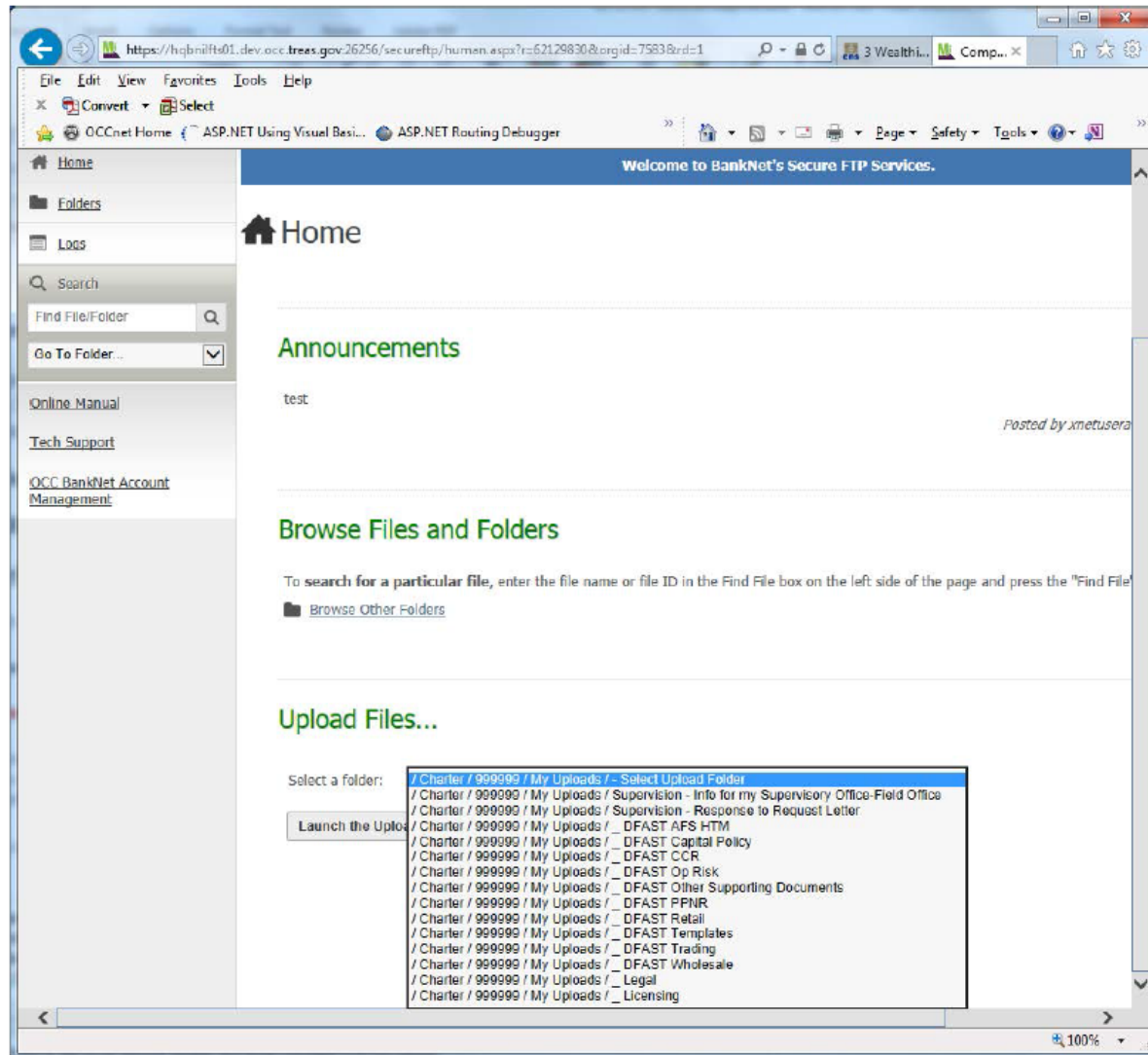
Select a folder: / Charter / 1 / My Uploads / - Select Upload Folder

Pick a file with the "Browse" button: Browse...

Enter any applicable notes:

...and then press the "Upload" button: Upload

Example of Folders



Registration

www.BankNet.gov - Click “Register”

The screenshot shows a web browser window with the address bar displaying <http://www.banknet.gov/entrance/default.aspx>. The browser's address bar also shows "BankNet Entrance". The website header features the "BankNet" logo on the left and the "Office of the Comptroller of the Currency" on the right, with the tagline "Ensuring a Safe and Sound Federal Banking System for all Americans." Below the header is a navigation bar with links for "Privacy & Security", "Accessibility", "About OCC", and "About BankNet". The main content area is divided into two columns. The left column has a blue background and contains three sections: "Member Log In" with a "Register" button circled in red, "Changes to BankNet", and "Value of the OCC Charter". The right column has a white background and contains a paragraph about the OCC's role, a note about browser compatibility, a note about iPad users, and a red alert message: "ALERT – Due to system maintenance, BankNet will be unavailable from 9:00 p.m. ET on Friday, April 10, to 4:00 p.m. ET on Saturday, April 11. We apologize for the inconvenience." The Windows taskbar at the bottom shows several open applications: Internet Explorer (BankNet Entrance...), PowerPoint (Presentation1 - M...), and Lync. The system clock in the bottom right corner shows "10:45 PM 4/10/2015".

Follow Steps 1-3



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 member, call 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 username and 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 complete their individual registration steps as instructed in the email before the Bank Membership process will be complete. Once all three individuals have completed the registration, the executive and the three 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](#) online.

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

The screenshot shows a web browser window with the address bar displaying <https://www.banknet.gov/register/SelfRegistrationRequest.aspx>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar shows a search icon, a lock icon, and a refresh icon. The address bar also shows the domain [banknet.gov](https://www.banknet.gov/register/SelfRegistrationRequest.aspx). The browser's status bar shows the page title "BankNet Homepage".

The main content area of the browser displays the BankNet website. The header features the BankNet logo and the text "Office of the Comptroller of the Currency" and "Ensuring a Safe and Sound Federal Banking System for all Americans." Below the header is a blue horizontal bar. The main heading is "Self Registration Request".

The "Institution Search" section contains the following form fields:

Charter Number:	<input type="text"/>	Institution Name:	<input type="text"/>	Postal Code:	<input type="text"/>
State:	<input type="text"/>	City:	<input type="text"/>	<input type="button" value="Search Institution"/>	

Below the form fields is a "Search Results:" label followed by a text input field and a dropdown arrow.

At the bottom of the page, there is a footer that reads: "For more information or for assistance, call (800) 641-5925."

The Windows taskbar at the bottom of the screen shows the following icons from left to right: Internet Explorer, File Explorer, Windows Media Player, Google Chrome, Microsoft Word, a search bar, a taskbar search bar, and a taskbar search bar. The system clock in the bottom right corner shows the time as 11:36 PM on 4/10/2015.

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:*

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

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

Add Permissions

User

First Name:

Tinker

Last Name:

Bell

City:

Washington

State:

DC

Postal Code:

22019

You are creating permissions for your access. Please enter the charter number or institution name for the permission you wish to add, select the application and role from the drop-downs, and click 'Add'. To delete permissions, select 'remove'. Your user permissions will be submitted for review once you click on the 'Add User' button.

User

Institution	Charter	Location	Application	Role	
OCC Bank	999888	Washington, DC 20024	BankNet	User	<div>Add</div>

Add User

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.