

# Spreadsheet File Transfer User Guide

## FR 2900 Report of Transaction Accounts, Other Deposits, and Vault Cash

STATISTICS FUNCTION  
AUTOMATION SUPPORT

November 30, 2015

## OVERVIEW

The Federal Reserve System's Reporting Central Application provides the ability to submit spreadsheet files (*e.g.*, Microsoft Excel) via the internet. As a result, reporting institutions that use a spreadsheet to prepare their data will not have to key their data into a web page form. While this feature was provided for reporting institutions using spreadsheets, the file can be created by any other backend system that a reporting institution uses to generate its data.

This document provides the required file format for submitting the data via Reporting Central and shows how a reporting institution can create the file from a spreadsheet for the **FR 2900, Report of Transaction Accounts, Other Deposits, and Vault Cash**.

Formulas were used to pull the data from the spreadsheet worksheets containing the data and format them for transmission to Reporting Central.

Microsoft Excel was used in this example but the same process can be applied to other spreadsheet software. The method used to create the file is at the discretion of the reporter. This guide assumes that the data already exist in spreadsheet form.

## PREPARING THE FILE UPLOAD FOR THE FR 2900

The FR 2900 is comprised of several schedules with both financial and text fields. To minimize issues arising during the creation of the Reporting Central text file, it is strongly recommended reporting institutions follow the process described below.

### Field Labels

The identifying label for both financial and text data is the eight-character MDRM descriptor listed in Appendix A. Reporting Central uses the MDRM to identify individual report items in the file upload.

**Appendix A**  
**FR 2900 Report Detailed Field Specifications**

Item Description	Type	Limit <sup>1</sup> Column	MDRM
<b>Contact Information</b>			
Person to be Contacted Concerning This Report	Text	72	EDDS8901
Area Code / Phone Number	Text	30	EDDS8902
Authorized Title	Text	72	EDDSC491
Email Address	Text	72	EDDS4086
<b>Report Data Items: Data reported for Tuesday through Monday, plus a total</b>			
A.1.a. Due to depository institutions	Integer	14,0	EDDS2698
A.1.b. Of U.S. Government	Integer	14,0	EDDS2280
A.1.c. Other demand	Integer	14,0	EDDS2340
A.2. ATS accounts, etc.	Integer	14,0	EDDS6917
			EDDS2315

### Field Values

Financial data fields can have either positive, negative, zero, or null values. When you prepare your spreadsheet, this table explains how you enter positive, negative, zero, and null values in the item value cell of the spreadsheet.

Financial Data Item Value	Format
Positive	[leave value as is]
Negative	Precede by minus (-) sign
Zero	0
Null (or blank)	[leave blank]

### Field Character Limits

Standard financial data are reported in Thousands and allow entry of up to 14 digits, with no decimal places. For nonstandard financial limits and text items character limits, see Appendix A.

The upload file for the FR 2900 will have a separate row for each MDRM. See Appendix A for a list of the specific MDRMs.

**Report Header Record.** The Report Header Record must be the first record in the file.

Field	Length	Type	Value Description
H	1	ALPHA	'H' identifies the header row
Report Institution ID	10	NUMERIC	Respondent identifier
+	1	ALPHA	'+' (plus) sign, used as a delimiter between items in the header record
Report Series ID	7	ALPHA	FR2900
+	1	ALPHA	'+' (plus) sign, used as a delimiter between items in the header record
Report As-of Date	10	ALPHA	Date of the report, using the MM-DD-YYYY format

**Contact Data items.**

Field	Length	Type	Value Description
L	1	ALPHA	'L' separates items from each other or separates rows of items
MDRM	8	ALPHA	8-character identifier for items, see Appendix C
__	2	ALPHA	Two underscores precede a text value
Item Content	Variable	ALPHA	Item content
__	2	ALPHA	Two underscores follow a text value

**Report and Schedule AA Data Rows.** Each row contains Tuesday through Monday data, plus the total, for a specific item.

Field	Length	Type	Value Description
L	1	ALPHA	'L' separates items from each other or separates rows of items
MDRM	8	ALPHA	Identifies the specific data item
+	1	ALPHA	'+' (plus) sign, used as a delimiter for each of the 8 columns for the Tuesday through Monday data values, plus the total value
Data Values		NUMERIC	Tuesday through Monday data values, plus the total value

**Checkboxes and Schedules BB and CC.** Even though the data for these items represent a single value, the upload file must conform to the 8-column format of the data file, i.e. there must be 8 +'s for each item and the data value would be entered after the first + for the single value item.

Field	Length	Type	Value Description
L	1	ALPHA	'L' separates items from each other or separates rows of items
MDRM	8	ALPHA	Identifies the specific data item
+	1	ALPHA	'+' (plus) sign, used as a delimiter
Data Value	Variable	NUMERIC	

# How to create a FR 2900 text file from a spreadsheet

First, prepare an Excel workbook with two worksheets, Data and Export.

The **Data** worksheet lists the individual items by MDRM and rows for the Date and Prime Rate Values for each day of the reporting period.

	A	B	C	D	E	F	G	H	I	J	K
1											
2	FR 2900 - Report of Transaction Accounts,	RSSD	9999999999		As of date:	01-25-2016					
3	Other Deposits, and Vault Cash					MM-DD-YYYY					
4											
5	Contact Items		MDRM								
6	Contact Person		EDDS8901	Jane Smith							
7	Area Code / Phone		EDDS8902	999-999-9999							
8	Authorized Title		EDDSC491	President							
9	Email Address		EDDS4086	president@yourbank.com							
10											
11			Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	TOTAL	
12	A. Transaction Accounts	MDRM	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	
13	1. Demand Deposits		(thousands)	(thousands)	(thousands)	(thousands)	(thousands)	(thousands)	(thousands)	(thousands)	
14	a. Due to depository institutions	EDDS2698	111	121	131	141	151	161	171	987	
15	b. Of U.S. Government	EDDS2280	211	221	231	241	251	261	271	1687	
16	c. Other demand	EDDS2340	311	321	331	341	351	261	371	2287	
17											
18	2. ATS Accounts, etc.	EDDS6917	411	421	431	441	451	461	471	3087	
19	3. Total Transaction accounts	EDDS2215	511	521	531	541	551	561	571	3787	
20											
21	B. Deductions from Transaction Accounts										
22	1. Demand balances due	EDDS0063	611	621	631	641	651	661	671	4487	
23	2. Cash items in collection	EDDS0020	711	721	731	741	751	761	771	5187	
24											
25	C. 1. Total savings deposits	EDDS2389	811	821	831	841	851	861	871	5887	
26	D. 1. Total time deposits	EDDS2514	911	921	931	941	951	961	971	6587	
27	E. 1. Vault cash	EDDS0080	1011	1021	1031	1041	1051	1061	1071	7287	
28	F. Memorandum Item										
29	1. All time deposits of \$100,000 or more	EDDS2604	1111	1121	1131	1141	1151	1161	1171	7987	
30											
31						checkbox					
32	If your institution had no funds obtained through use of ineligible acceptances or through					EDDSH017					
33	issuance of obligations by affiliates, please enter "1" and do not complete Schedule AA.										
34											
35											
36	SCHEDULE AA		Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	TOTAL	
37		MDRM	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	
38			(thousands)	(thousands)	(thousands)	(thousands)	(thousands)	(thousands)	(thousands)	(thousands)	
39	1. Ineligible acceptances	EDDS2245	1211	1221	1231	1241	1251	1261	1271	8687	
40											
41	FOLLOWING ITEMS COMPLETED IN JUNE ONLY										
42	Weekly reporters: Report balance as of close of business on June 30 each year.										
43	Quarterly reporters: Report balance as of close of business on Monday of June report week each year.										
44											
45	SCHEDULE BB										
46											
47	1. Total nonpersonal savings	EDDS6918									
48						checkbox					
49	If your institution had no funds obtained through use of ineligible acceptances or through					EDDSH029					
50	issuance of obligations by affiliates, please enter "1" and do not complete item BB.2.										
51											
52	2. Ineligible acceptances	EDDS6919									
53						checkbox					
54	If your institution had no foreign borrowings, enter "1" and do not complete Schedule CC.					EDDSH030					
55											
56											
57	SCHEDULE CC										
58											
59	1. Net Eurocurrency liabilities	EDDSC434									
60						checkbox					
61	If your institution had no foreign (non-US) currency denominated deposits at any of your					EDDSH020					
62	US offices, enter "1." If you did not enter "1," your institution is responsible for filing										
63	the quarterly FR2915.										
64											

The **Export** worksheet contains the formulas that transform your worksheet entries to a format acceptable to Reporting Central. The formulas below correspond to the example Data worksheet shown above.

	A
1	= "H"&Data!C2&" +FR2900"&" +&Data!F2
2	= "L"&Data!C6&" _ "&Data!D6&" _ "
3	= "L"&Data!C7&" _ "&Data!D7&" _ "
4	= "L"&Data!C8&" _ "&Data!D8&" _ "
5	= "L"&Data!C9&" _ "&Data!D9&" _ "
6	= "L"&Data!B14&" +&Data!C14&" +&Data!D14&" +&Data!E14&" +&Data!F14&" +&Data!G14&" +&Data!H14&" +&Data!I14&" +&Data!J14
7	= "L"&Data!B15&" +&Data!C15&" +&Data!D15&" +&Data!E15&" +&Data!F15&" +&Data!G15&" +&Data!H15&" +&Data!I15&" +&Data!J15
8	= "L"&Data!B16&" +&Data!C16&" +&Data!D16&" +&Data!E16&" +&Data!F16&" +&Data!G16&" +&Data!H16&" +&Data!I16&" +&Data!J16
9	= "L"&Data!B18&" +&Data!C18&" +&Data!D18&" +&Data!E18&" +&Data!F18&" +&Data!G18&" +&Data!H18&" +&Data!I18&" +&Data!J18
10	= "L"&Data!B19&" +&Data!C19&" +&Data!D19&" +&Data!E19&" +&Data!F19&" +&Data!G19&" +&Data!H19&" +&Data!I19&" +&Data!J19
11	= "L"&Data!B22&" +&Data!C22&" +&Data!D22&" +&Data!E22&" +&Data!F22&" +&Data!G22&" +&Data!H22&" +&Data!I22&" +&Data!J22
12	= "L"&Data!B23&" +&Data!C23&" +&Data!D23&" +&Data!E23&" +&Data!F23&" +&Data!G23&" +&Data!H23&" +&Data!I23&" +&Data!J23
13	= "L"&Data!B25&" +&Data!C25&" +&Data!D25&" +&Data!E25&" +&Data!F25&" +&Data!G25&" +&Data!H25&" +&Data!I25&" +&Data!J25
14	= "L"&Data!B26&" +&Data!C26&" +&Data!D26&" +&Data!E26&" +&Data!F26&" +&Data!G26&" +&Data!H26&" +&Data!I26&" +&Data!J26
15	= "L"&Data!B27&" +&Data!C27&" +&Data!D27&" +&Data!E27&" +&Data!F27&" +&Data!G27&" +&Data!H27&" +&Data!I27&" +&Data!J27
16	= "L"&Data!B29&" +&Data!C29&" +&Data!D29&" +&Data!E29&" +&Data!F29&" +&Data!G29&" +&Data!H29&" +&Data!I29&" +&Data!J29
17	= "L"&Data!E32&" +&Data!E33&" +&++++++"
18	= "L"&Data!B39&" +&Data!C39&" +&Data!D39&" +&Data!E39&" +&Data!F39&" +&Data!G39&" +&Data!H39&" +&Data!I39&" +&Data!J39
19	= "L"&Data!B47&" +&Data!C47&" +&++++++"
20	= "L"&Data!E49&" +&Data!E50&" +&++++++"
21	= "L"&Data!B52&" +&Data!C52&" +&++++++"
22	= "L"&Data!E54&" +&Data!E55&" +&++++++"
23	= "L"&Data!B59&" +&Data!C59&" +&++++++"
24	= "L"&Data!E61&" +&Data!E62&" +&++++++"
25	
26	
27	
28	

**Header** row formula is in Cell A1.

**Contact Information** row formulas, in Cells A2 through A5, are written such that each text value is preceded by and followed by two underscores.

**Report Data** formula, in Cells A6 through A16 and Cell A18, contain the Tuesday through Monday and totals data, preceded by the MDRM and each data value separated by a “+” sign.

**Checkbox** formula [in Cells A17, A20, A22, and A24] contains the value (1 or null) for the checkbox and includes formatting to accommodate the 8-column format.

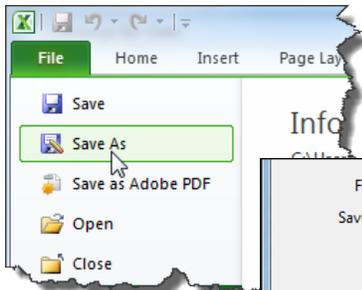
**Schedule AA** formula, in Cell A18, contains the Tuesday through Monday and total data, preceded by the MDRM and each data value separated by a “+” sign.

**Schedule BB** and **Schedule CC** formulas [in Cells A19, A21 and A23] contain the values and include formatting to accommodate the 8-column format.

**IMPORTANT** Items in Schedules BB and CC are for the report balances as of the close of business on June 30 and only reported once per year in the week that June 30 occurs. These items are reported with null values when not applicable. Alternatively, you may exclude these items from the upload file when they are not required.

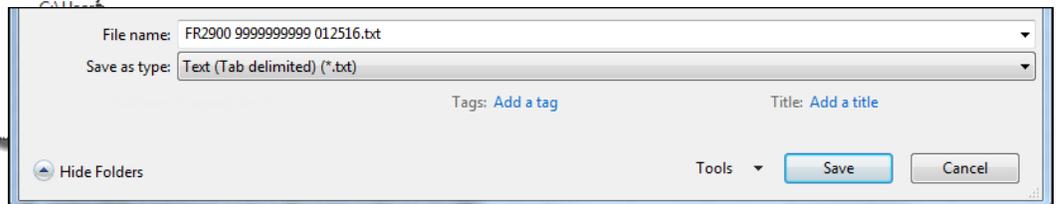
Our example of the Data Worksheet is transformed to this in the Export Worksheet when all of the formulas are input correctly.

	A	B	C	D
1	H9999999999+FR2900+01-25-2016			
2	LEDDS8901 __Jane Smith__			
3	LEDDS8902 __999-999-9999__			
4	LEDDSC491 __President__			
5	LEDDS4086 __president@yourbank.com__			
6	LEDDS2698+111+121+131+141+151+161+171+987			
7	LEDDS2280+211+221+231+241+251+261+271+1687			
8	LEDDS2340+311+321+331+341+351+261+371+2287			
9	LEDDS6917+411+421+431+441+451+461+471+3087			
10	LEDDS2215+511+521+531+541+551+561+571+3787			
11	LEDDS0063+611+621+631+641+651+661+671+4487			
12	LEDDS0020+711+721+731+741+751+761+771+5187			
13	LEDDS2389+811+821+831+841+851+861+871+5887			
14	LEDDS2514+911+921+931+941+951+961+971+6587			
15	LEDDS0080+1011+1021+1031+1041+1051+1061+1071+7287			
16	LEDDS2604+1111+1121+1131+1141+1151+1161+1171+7987			
17	LEDDSH017+++++++			
18	LEDDS2245+1211+1221+1231+1241+1251+1261+1271+8687			
19	LEDDS6918+++++++			
20	LEDDSH029+++++++			
21	LEDDS6919+++++++			
22	LEDDSH030+++++++			
23	LEDDSC434+++++++			
24	LEDDSH020+++++++			
25				

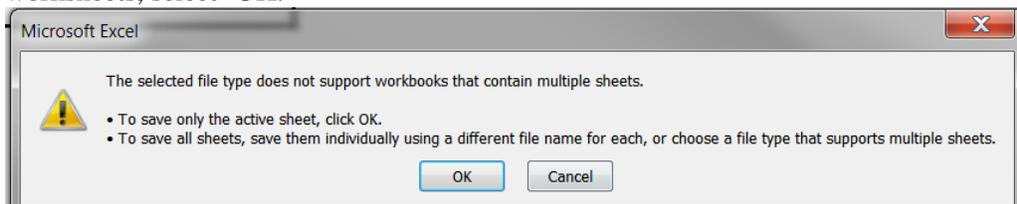


Save the file in spreadsheet format. Navigate to the **Export** worksheet, then select the ‘Save As’ option under the File menu.

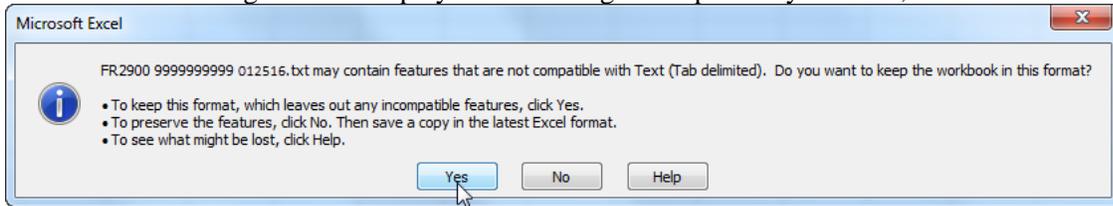
Select the file type as ‘Text (Tab delimited) (\*.txt)’ and click Save.



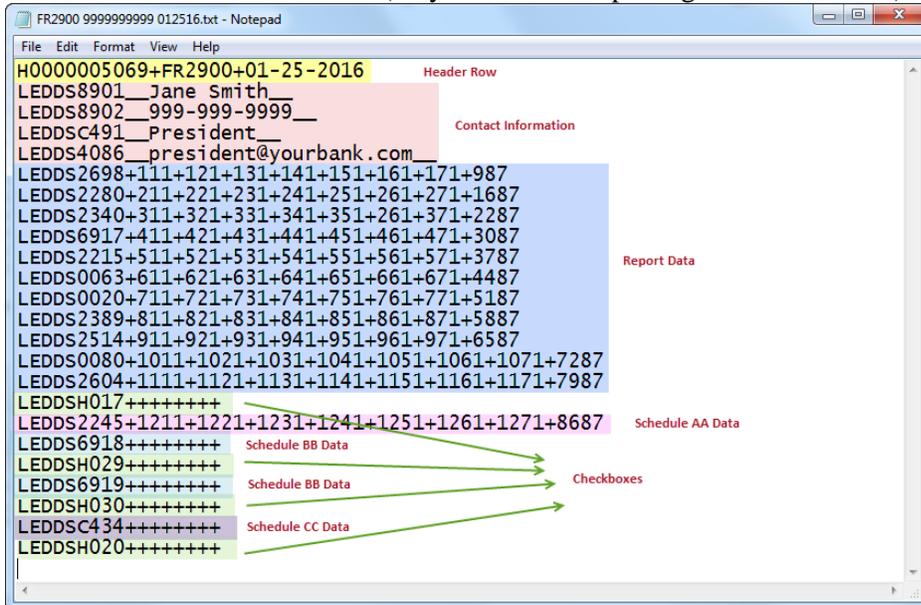
If a message appears indicating that this file selection does not support workbooks with multiple worksheets, select ‘OK.’



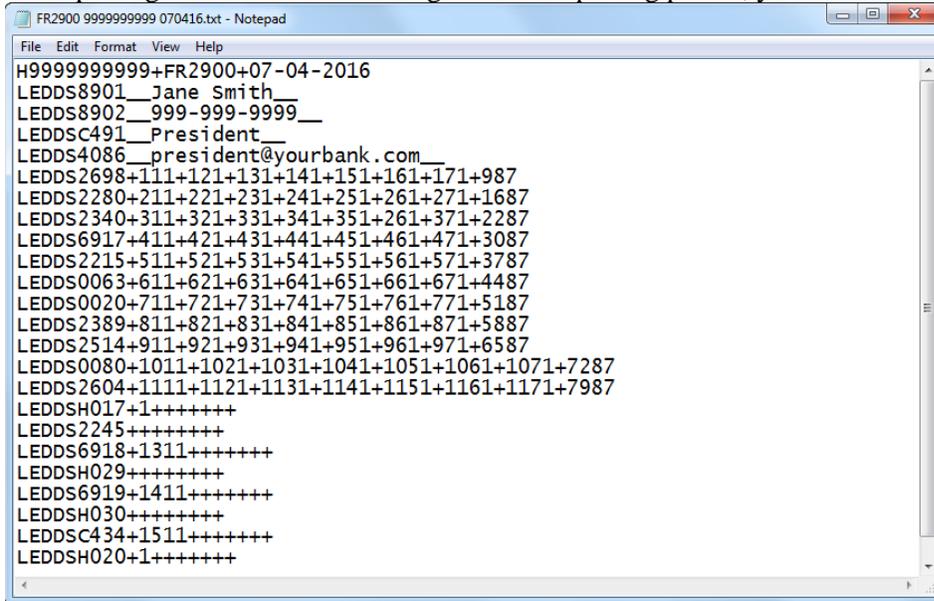
An additional message will be displayed concerning incompatibility features, select 'Yes.'



Your text file will look like this (only when NOT reporting the annual items):

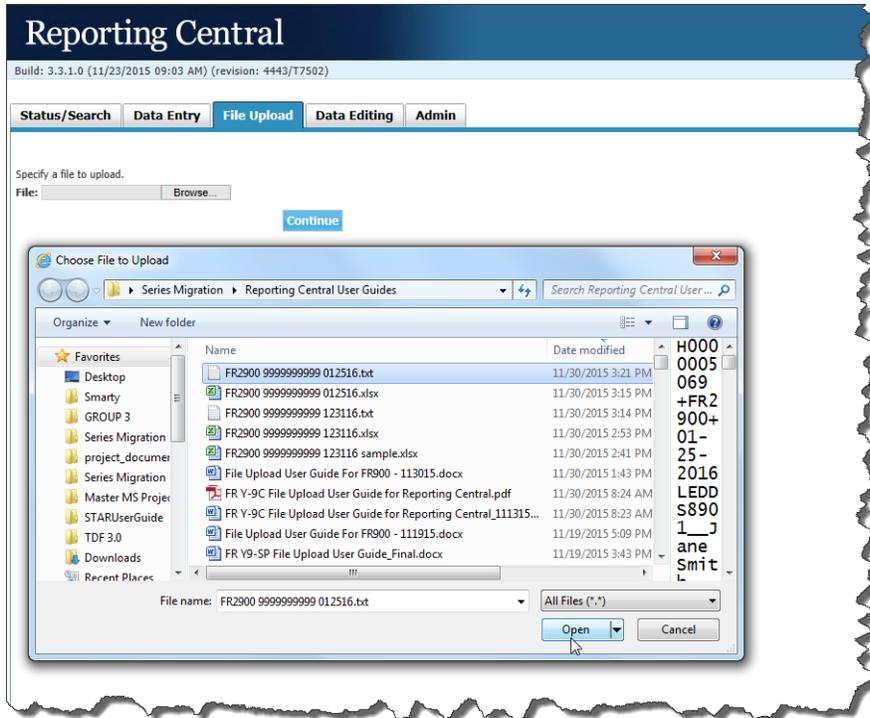


For reporting the annual items during the June reporting period, your text file may look like this:



# UPLOADING FILE TO REPORTING CENTRAL

In Reporting Central, select the File Upload tab and then click the ‘Browse...’ button. Then, navigate to the stored text file and select the filename so it appears in the ‘File:’ box. Select “Continue” to upload.



If there are no formatting issues during the file upload the data will load directly into the report screen.

The report data can then be validated, submitted, or saved. If errors exist in the text file error messages will appear in the file upload window, which can be used to troubleshoot any formatting issues.

## Appendix A

### FR 2900 Report Detailed Field Specifications

Item Description	Type	Limit <sup>1</sup>	MDRM
<b>Contact Information</b>			
Person to be Contacted Concerning This Report	Text	72	EDDS8901
Area Code / Phone Number	Text	30	EDDS8902
Authorized Title	Text	72	EDDSC491
Email Address	Text	72	EDDS4086
<b>Report Data Items: Data reported for Tuesday through Monday, plus a total</b>			
A.1.a. Due to depository institutions	Integer	14,0	EDDS2698
A.1.b. Of U.S. Government	Integer	14,0	EDDS2280
A.1.c. Other demand	Integer	14,0	EDDS2340
A.2. ATS accounts, etc.	Integer	14,0	EDDS6917
A.3. Total Transaction Accounts	Integer	14,0	EDDS2215
B.1. Demand balances due	Integer	14,0	EDDS0063
B.2. Cash items in collection	Integer	14,0	EDDS0020
C.1. Total savings deposits	Integer	14,0	EDDS2389
D.1. Total time deposits	Integer	14,0	EDDS2514
E.1. Vault cash	Integer	14,0	EDDS0080
F.1. All time deposits of \$100,000 or more	Integer	14,0	EDDS2604
<b>Checkboxes</b>			
Complete or do not complete Schedule AA (null or 1)	Integer	1,0	EDDSH017
Complete or do not complete Item BB.2. (null or 1)	Integer	1,0	EDDSH029
Complete or do not complete Schedule CC (null or 1)	Integer	1,0	EDDSH030
Complete or do not file the quarterly FR2915 (null or 1)	Integer	1,0	EDDSH020
<b>Schedule AA Data: Data reported for Tuesday through Monday, plus a total</b>			
1. Ineligible acceptances	Integer	14,0	EDDS2245
<b>Schedule BB Data –reported for June 30 only</b>			
1. Total nonpersonal savings	Integer	14,0	EDDS6918
2. Ineligible acceptances	Integer	14,0	EDDS6919
<b>Schedule CC Data –reported for June 30 only</b>			
1. Net Eurocurrency liabilities	Integer	14,0	EDDSC434

<sup>1</sup> Item limits, where applicable, are provided in (x,y) format, where “x” is the maximum number of digits/characters allowed for the item, “y” is the maximum number of digits allowed after the decimal, and subtracting “y” from “x” is the maximum number of digits allowed before the decimal.