

Reporting Central User Guide

FR Y-14A/Q Data Collection

Capital Assessments and Stress Testing

Federal Reserve System

Note: this version of the user guide includes:

FR Y-14GEN General

FR Y-14A A. Summary

FR Y-14A B. Scenario

FR Y-14A C. Regulatory Capital Instruments

FR Y-14A E. Operational Risk

FR Y-14A F. Business Plan Changes

FR Y-14Q A.1 – A.10 Retail

FR Y-14Q B. Securities

FR Y-14Q C. Regulatory Capital Instruments

FR Y-14Q D. Regulatory Capital (formerly Regulatory Capital Transitions)

FR Y-14Q E. Operational Risk

FR Y-14Q F. Trading

FR Y-14Q G. PPNR

FR Y-14Q H.1. Wholesale Risk Corporate Loan Data

FR Y-14Q H.2. Wholesale Risk Commercial Real Estate

FR Y-14Q H.3. Wholesale Line of Business

FR Y-14Q H.4. Wholesale Internal Risk Rating

FR Y-14Q J. FVO/HFS

FR Y-14Q K. Supplemental

FR Y-14Q L. Counterparty

FR Y-14Q M. Balances

Overview

This user guide is for FR Y-14 schedules that are processed by the Statistics function:

- FR Y-14 General (GEN) Schedule
- FR Y-14 Annual schedule A, B, C, E, and F
- FR Y-14 Quarterly schedules A.1 through A.10, B, C, D, E, F, G, H.1*, H.2*, H.3*, H.4*, J, K, L, and M

Respondents will submit their XML data files and CSV Respondent Edit Reports for the FR Y-14A/Q through the Reporting Central application. Respondents will be able to submit any file type for the FR Y-14GEN series (file expectations will be communicated separately). The process of submitting qualitative supporting information will remain unchanged, and respondents should continue to submit that information electronically through OASIS.

The Reporting Central application will subject firm's XML data files and CSV Respondent Edit Report submissions to basic file level validations that must be resolved before submissions can be accepted. Note that for the FR Y-14GEN series, no file level validations will be performed. See Appendix A for further information on basic file level validations performed by Reporting Central.

List of FR Y-14 Series

In Reporting Central each FR Y-14A/Q schedule is considered a “series” of its own. The table below lists the names of the retail schedules as they appear in Reporting Central.

Reporters will submit files for one, several, or all these series according to the materiality rules in the FR Y-14A/Q reporting instructions.

Name as it appears in Reporting Central	FR Y-14A/Q	Frequency	Collection ID
FY14GEN	General	N/A	N/A
FY14AA	Summary Schedule	Annual	SMRY - ACT, SMRY - CAP_PROJ, SMRY - OPSRISK, SMRY - OTTI_ACT, SMRY - OTTI_CUSIP, SMRY - OTTI_MV, SMRY - OTTI_PROJ, SMRY - PROJ, SMRY - VINT, SMRY - TRDNG
FY14AB	Scenario	Annual	SCNR - DEF, SCNR - VAL
FY14AC	Regulatory Capital Instruments	Annual	RCI - PROJ, RCI - SUPP
FY14AE	Operational Risk	Annual	OPSRISK - LR, OPSRISK - OL, OPSRISK - RI, OPRISK - RS
FY14AF	Business Plan Changes	Annual	BPC - CAP_PROJ, BPC - PROJ
FY14QA1	A.1. Retail International Auto Loan	Quarterly	RETAIL - INTAUTO
FY14QA2	A.2. Retail US Auto Loan	Quarterly	RETAIL - AUTO
FY14QA3	A.3. Retail International Credit Card	Quarterly	RETAIL - INTCARD
FY14QA4	A.4. Retail International Home Equity	Quarterly	RETAIL - INTHE
FY14QA5	A.5. Retail International First Lien Mortgage	Quarterly	RETAIL - INTFM
FY14QA6	A.6. Retail International Other Consumer	Quarterly	RETAIL - INTLOTHCONS
FY14QA7	A.7. Retail US Other Consumer	Quarterly	RETAIL - USOTHCONS
FY14QA8	A.8. Retail International Small Business	Quarterly	RETAIL - INTSB
FY14QA9	A.9. Retail US Small Business	Quarterly	RETAIL - USSB
FY14QA10	A.10. Retail Student Loan	Quarterly	RETAIL - STUDENT
FY14QB	Securities	Quarterly	SCRTS - AGG, SCRTS - HDG, SCRTS - MS
FY14QC	Regulatory Capital Instruments	Quarterly	RCI - ISS, RCI - MS, RCI - RED
FY14QD	Regulatory Capital (formerly Regulatory Capital Transitions)	Quarterly	RCT - MS, RCT - PA
FY14QE	Operational Risk	Quarterly	OPSRISK - BL, OPSRISK - MS, OPSRISK - RF, OPSRISK - TH, OPSRISK - UOM
FY14QF	Trading	Quarterly	TRDNG - AGNCS, TRDNG - CMDTY, TRDNG - CMDTY_SVG, TRDNG - CRED_CORR, TRDNG -

Name as it appears in Reporting Central	FR Y-14A/Q	Frequency	Collection ID
			EQ_BG, TRDNG - EQ_SVG, TRDNG - FVO, TRDNG - FX_SPOT, TRDNG - FX_VEGA, TRDNG - IDR_CC, TRDNG - IDR_CC_BI, TRDNG - IDR_CC_BP, TRDNG - IDR_CC_BS, TRDNG - IDR_JTD, TRDNG - M_ARS_CC, TRDNG - OTH_EQ, TRDNG - OTH_RTS, TRDNG - PE_OFVA, TRDNG - RTS_DV01, TRDNG - RTS_VEGA, TRDNG - SEC_PROD, TRDNG - SOV_CRED
FY14QG	PPNR	Quarterly	PPNR
FY14QH1	H.1. Wholesale Risk Corporate Loan Data	Quarterly	CIL
FY14QH2	H.2. Wholesale Commercial Real Estate	Quarterly	CRE
FY14QH3	H.3. Wholesale Line of Business	Quarterly	CLBS
FY14QH4	H.4. Wholesale Internal Risk Rating	Quarterly	CIRR
FY14QJ	FVO/HFS	Quarterly	FVO - SMRY, FVO - VNTG
FY14QK	Supplemental	Quarterly	SUPP
FY14QL	Counterparty	Quarterly	CPC - AGG_RTS_COL, CPC - CRED_QLT, CPC - DRV_AGG, CPC - DRV_MTM, CPC - EE_RNK, CPC - RNK, CPC - SENS_AGG, CPC - SENS_RANK, CPC - SFT_AGG, CPC - SFT_CP, CPC - SFT_MTM, CPC - DRV_SFT, CPC - IND_REG
FY14QM	Balances	Quarterly	BLNCS

Reporter Dashboard

The Reporter Dashboard appears after the external user logs into Reporting Central and will display as-of dates for all reports the users has access to for the selected RSSD, as well as any as-of dates with a missing report.

Multiple functionalities are displayed on this page that allow the user to:

- Verify the reporting statuses of its reports.
- Select to go to the Search page.
- Select to go to the Data Entry page
- Select the “Open Schedule” icon to go to the Data Entry page for a specific report.

The screenshot shows the Reporter Dashboard in Reporting Central. The top navigation bar includes 'Reporting Central', 'Reporter Dashboard', 'Search', and 'Data Entry'. Below the navigation bar, there's a 'Recent Activity' section with filters for RSSD ID* (123456789), Reporter Name (FRB TEST BANK), City (PUBLIC VILLAGE), and State (SC). A table titled 'Recent Activity for RSSD ID 123456789' displays two rows of report data. The first row shows a report 'FRY14AA' with an 'AsOfDate' of '06/30/2026' and a status of 'Accepted'. The second row shows the same report with an 'AsOfDate' of '12/31/2024' and a status of 'Does not exist'. Both rows have an 'Action' column with a red-bordered icon.

Report	AsOfDate	Status ↑	Action
FRY14AA	06/30/2026	Accepted	
FRY14AA	12/31/2024	Does not exist	

When required to file a future as-of date, the user can navigate to the Data Entry and select from the list of available dates.

Data Entry Search

The screenshot shows the Data Entry Search interface. It features a search bar with the text 'Search'. Below the search bar, there's a section titled '*Indicates Required Fields'. This section contains three input fields: 'Series*' with the value 'FRY14AA', 'RSSD ID*' with the value '123456789' (and 'FRB TEST BANK' below it), and 'As-of Date*' with a calendar icon. To the right of the 'As-of Date*' field is an 'Enter' button. A calendar dropdown is open, showing the month of 'AUG 2026'. The calendar grid shows dates from 1 to 31. A list of dates is displayed on the right side of the calendar, with '06/30/2026' highlighted in a red box. Below the search bar, there's a link that says 'i Don't See Your Report?'.

Upload for FR Y-14A/Q Series

Note that if a CSV or XML file is larger than 2GB, the file must be compressed. See Appendix B for further details regarding file compression.

The FR Y-14 Data Entry page has a section to upload Financial Data files and a section for Remarks files.

Reporting Central Reporter Dashboard Search Data Entry

Data Entry

FRY14AA NEW

Reporter 123456789 Reporter Name FRB TEST BANK As of Date 06/30/2024 Submission Date Not Found Submitter Not Found

Schedules

FR Y-14A A Summary Series

Financial Data

	File Name	Status	Uploaded By	Uploaded Date/Time
1				

+ Add Row

Remarks

	File Name	Status	Uploaded By	Uploaded Date/Time
1				

+ Add Row

Refresh Save Submit Close

Upload files may be:

Financial Data

- XML file of financial data
- ZIP file containing one XML file

Remarks

- CSV file of edit remarks
- ZIP file containing one CSV file

The Remarks file must include “RespondentEditReport” within the file name.

You can submit both files at the same time or in separate submissions. Users can also submit multiple files in either section at the same time.

One difference for the FR Y-14 compared to other series is the user is always in edit mode when they enter the screen for a report that has been submitted. For other series the user must select the “Modify” button to enter edit mode.

Click on the corresponding Upload button. In this example we selected the Upload button for Financial Data.

Data Entry

FRY14AA NEW
Reporter: 123456789
Reporter Name: FRB TEST BANK
As of Date: 06/30/2024
Submission Date: Not Found
Submitter: Not Found

Schedules

FR Y-14A A Summary Series

FR Y-14A A Summary Series

Financial Data	File Name	Status	Uploaded By	Uploaded Date/Time
1	 			
+ Add Row				

Remarks	File Name	Status	Uploaded By	Uploaded Date/Time
1	 			
+ Add Row				

Refresh **Save** **Submit** **Close**

To begin the uploading process, the user should click on the icon above “Upload Your Attachments Here” in the middle of the page or by dragging the file from their Explorer to the Upload icon.

Data Entry

FRY14AA NEW
Reporter: 123456789
Reporter Name: FRB TEST BANK
As of Date: 06/30/2024
Submission Date: Not Found
Submitter: Not Found

Schedules

FR Y-14A A Summary Series

Attachment Upload


Upload your attachments here

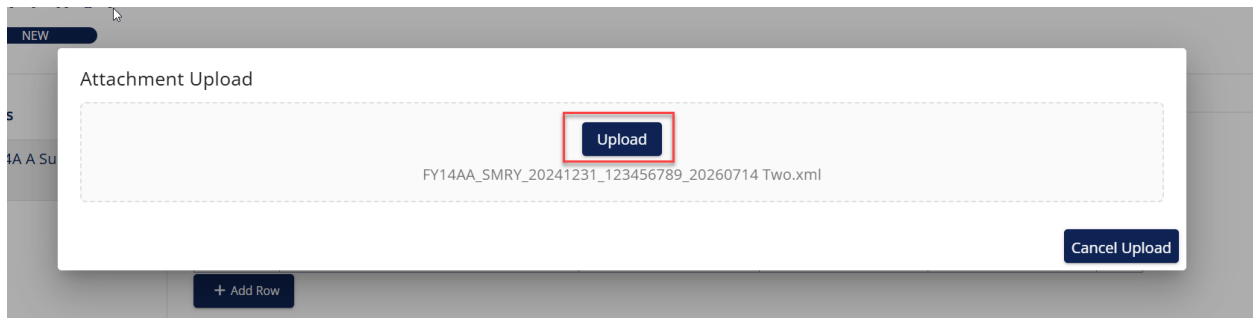
Cancel Upload

+ Add Row

Remarks	File Name	Status	Uploaded By	Uploaded Date/Time
1	 			
+ Add Row				

Refresh **Save** **Submit** **Close**

After selecting a file from their computer, the user can select the Upload button.



The file uploads and appears on the attachment screen. It has not yet been submitted for processing by Reporting Central and the "X" to the right can be used to delete the file.

Data Entry

Draft has been saved for successfully uploaded attachment.

FY14AA

Reporter
123456789

Reporter Name
FRB TEST BANK

As of Date
06/30/2024

Submission Date
Not Found

Submitter
Not Found

DRAFT

Schedules

FR Y-14A A Summary Series

FR Y-14A A Summary Series

Financial Data	File Name	Status	Uploaded By	Uploaded Date/Time	
1	FY14AA_SMR Y_20241231_12345678...	VALIDATING	Jeff Willis	07/29/2026, 03:59 PM EDT	X

+ Add Row

Remarks	File Name	Status	Uploaded By	Uploaded Date/Time	
1					

+ Add Row

Refresh

Save

Submit

Delete

Close

When a file has a status of “Validating,” the “Refresh” button can be selected periodically to see if the validation is complete. Once validation is complete the status will change to either “Valid” or “Invalid.” In this example, two files have been uploaded for validation in a report with one file that was previously submitted.

Data Entry

FRY14AA
DRAFT

Reporter
123456789

Reporter Name
FRB TEST BANK

As of Date
06/30/2026

Submission Date
Not Found

Submitter
Not Found

Schedules

FR Y-14A A Summary Series

FR Y-14A A Summary Series

Financial Data	File Name	Status	Uploaded By	Uploaded Date/Time	
1	FY14AA_SMRY_20260630_12345678...	SUBMITTED	OU=030010272+CN=FRB J...		
2	FY14AA_SMRY_20241231_12345678...	VALIDATING	OU=030010272+CN=FRB J...	07/30/2026, 02:06 PM EDT	
3					

+ Add Row

Remarks	File Name	Status	Uploaded By	Uploaded Date/Time	

Refresh
Save
Submit
Delete
Close

The user may select “Save” to leave the page while file validation is in progress. The validation will continue despite the user being on a separate page and the user can return to the Data Entry screen to check the status of the validation process.

Data Entry

FRY14AA
DRAFT

Reporter
123456789

Reporter Name
FRB TEST BANK

As of Date
06/30/2026

Submission Date
Not Found

Submitter
Not Found

Schedules

FR Y-14A A Summary Series

FR Y-14A A Summary Series

Financial Data	File Name	Status	Uploaded By	Uploaded Date/Time	
1	FY14AA_SMRY_20260630_12345678...	SUBMITTED	OU=030010272+CN=FRB J...		
2	FY14AA_SMRY_20241231_12345678...	VALIDATING	OU=030010272+CN=FRB J...	07/30/2026, 02:06 PM EDT	
3					

+ Add Row

Remarks	File Name	Status	Uploaded By	Uploaded Date/Time	

Refresh
Save
Submit
Delete
Close

The “+ Add Row” button can be used to add rows to each section as needed to upload additional files.

Data Entry

FRY14AA

DRAFT

Reporter

123456789

Reporter Name

FRB TEST BANK

As of Date

06/30/2024

Submission Date

Not Found

Submitter

Not Found

Schedules

FR Y-14A A Summary Series

FR Y-14A A Summary Series

Financial Data	File Name	Status	Uploaded By	Uploaded Date/Time	
1	FY14AA_SMRY_20241231_12345678...	VALIDATING	Jeff Willis	07/30/2026, 02:01 PM EDT	✕

+ Add Row

Remarks	File Name	Status	Uploaded By	Uploaded Date/Time	
1					

+ Add Row

Refresh

Save

Submit

Delete

Close

When all the files in a report have a status of “Valid,” the user can select the “Submit” button to transmit to the Federal Reserve. **Once a file has been submitted it can no longer be deleted or replaced. Any revisions to the report must be made by submitting additional files.**

FRY14AA

DRAFT

Reporter

123456789

Reporter Name

FRB TEST BANK

As of Date

12/31/2025

Submission Date

Not Found

Submitter

Not Found

Schedules

FR Y-14A A Summary Series

FR Y-14A A Summary Series

Financial Data	File Name	Status	Uploaded By	Uploaded Date/Time	
1	FY14AA_SMRY_20251231_12345678...	VALID	OU=030010272+CN=FRB J...		✕

+ Add Row

Remarks	File Name	Status	Uploaded By	Uploaded Date/Time	
1	FY14AA_20251231_123456789_Resp...	SUBMITTED	OU=030010272+CN=FRB J...		
2	FY14AA_20251231_123456789_Resp...	VALID	OU=030010272+CN=FRB J...		✕

+ Add Row

Refresh

Save

Submit

Delete

Close

When the user selects to submit they will be asked to confirm the action.



The user receives this confirmation message after submitting the report.

Submit Success

This is a time-stamped copy of the report you just filed.
This is the copy of your report that has been accepted by the Federal Reserve and will be treated as your official submission. Print the report, examine it for accuracy, and, if required by the reporting instructions, sign it and retain it.
If you submitted this report in error, or you find that your report is not accurate, please submit a revised report as soon as possible.
You should refer to the report instructions for report-specific guidance regarding the maintenance of manually signed and attested copies in your files.



The “Close” button will save any changes that have been made and return the user to the Dashboard.

Data Entry

FRY14AA

DRAFT

Reporter

123456789

Reporter Name

FRB TEST BANK

As of Date

06/30/2024

Submission Date

Not Found

Submitter

Not Found

Schedules

FR Y-14A A Summary Series

FR Y-14A A Summary Series

Financial Data	File Name	Status	Uploaded By	Uploaded Date/Time	
1	FY14AA_SMR_Y_20241231_12345678...	INVALID Click to View Errors	OU=030010272+CN=FRB J...	07/30/2026, 02:01 PM EDT	✕
+ Add Row					

Remarks	File Name	Status	Uploaded By	Uploaded Date/Time	
1					
+ Add Row					

Refresh

Save

Submit

Delete

Close

The “Delete” button will give the user the option to delete the draft.

FRY14AA

DRAFT

Reporter

123456789

Reporter Name

FRB TEST BANK

As of Date

06/30/2024

Submission Date

Not Found

Submitter

Not Found

Schedules

FR Y-14A A Summary Series

FR Y-14A A Summary Series

Financial Data	File Name	Status	Uploaded By	Uploaded Date/Time	
1	FY14AA_SMR_Y_20241231_12345678...	INVALID Click to View Errors	OU=030010272+CN=FRB J...	07/30/2026, 02:01 PM EDT	✕
+ Add Row					

Remarks	File Name	Status	Uploaded By	Uploaded Date/Time	
1					
+ Add Row					

Refresh

Save

Submit

Delete

Close

Warning

Are you sure you want to delete this draft?

Confirm

Cancel

Revisions

For revisions, the user can add files to update their data while any files with a Submitted status cannot be replaced. This can be done by using the “+ Add Row” button that is used to upload multiple files in a section during the original submission.

Reporting CentralReporter DashboardSearchData Entry

FRY14AA

ACTIVE

Reporter123456789Reporter NameFRB TEST BANKAs-of Date06/30/2026Submission Date07/17/2026 01:31 PM EDTSubmitter

Schedules

FR Y-14A A Summary Series

FR Y-14A A Summary Series

Financial Data	File Name	Status	Uploaded By	Uploaded Date/Time
1	FY14AA_SMR_Y_20260630_12345678...	SUBMITTED	OU=030010272+CN=FRB J...	
2				

+ Add Row

Remarks	File Name	Status	Uploaded By	Uploaded Date/Time
1	FY14AA_20250630_123456789_Resp...	SUBMITTED	OU=030010272+CN=FRB J...	

+ Add Row

RefreshSaveSubmitClose

Validation of XML and CSV files (for all FR Y-14A/Q series)

In addition to ensuring a valid file type, Reporting Central checks the uploaded file for other validations listed in Appendix A of this user guide. If an uploaded file fails any validations, Reporting Central will display error messages.

The upload process will capture schema validations and up to 1,000 custom validation errors. If any errors were detected, a link “Click to View Errors” will become available to download the error messages and the status of upload is marked as “Invalid”. If the error count captures more than the allotted amount of errors, you will see a message at the end of the file that says “The maximum number of file validations have been executed.”

Examples:

	A	B	C	D	E	F	G	H	I
1	Upload file validation error								
2	at line: 208 and column: 7, Invalid content was found starting with element 'CASK'.								
3	at line: 620 and column: 7, Invalid content was found starting with element 'CASK'.								
4	at line: 31381 and column: 7, Invalid content was found starting with element 'CPSK'.								
5	at line: 31479 and column: 7, Invalid content was found starting with element 'CPSK'.								
6	at line: 31577 and column: 7, Invalid content was found starting with element 'CPSK'.								
7	at line: 31675 and column: 7, Invalid content was found starting with element 'CPSK'.								
8	at line: 31773 and column: 7, Invalid content was found starting with element 'CPSK'.								
9	at line: 31871 and column: 7, Invalid content was found starting with element 'CPSK'.								
10	at line: 31969 and column: 7, Invalid content was found starting with element 'CPSK'.								
11	at line: 32067 and column: 7, Invalid content was found starting with element 'CPSK'.								
12	at line: 32165 and column: 7, Invalid content was found starting with element 'CPSK'.								
13	at line: 32263 and column: 7, Invalid content was found starting with element 'CPSK'.								
14	at line: 32361 and column: 7, Invalid content was found starting with element 'CPSK'.								
15	at line: 32459 and column: 7, Invalid content was found starting with element 'CPSK'.								
16	at line: 32557 and column: 7, Invalid content was found starting with element 'CPSK'.								
17	at line: 32655 and column: 7, Invalid content was found starting with element 'CPSK'.								
18	at line: 32753 and column: 7, Invalid content was found starting with element 'CPSK'.								
19	at line: 32851 and column: 7, Invalid content was found starting with element 'CPSK'.								
20	at line: 32949 and column: 7, Invalid content was found starting with element 'CPSK'.								
21	at line: 33047 and column: 7, Invalid content was found starting with element 'CPSK'.								
22	at line: 33145 and column: 7, Invalid content was found starting with element 'CPSK'.								

29934	at line: 277999 and column: 172, '2015-12-32T00:00:00' is not a valid value for 'dateTime'.								
29935	at line: 277999 and column: 172, The value '2015-12-32T00:00:00' of attribute 'D_DT' on element 'SCRTS_Data_Collect_HDG' is not valid with respect to its type, 'DATE_TIME'.								
29936	at line: 278016 and column: 172, '2015-12-32T00:00:00' is not a valid value for 'dateTime'.								
29937	at line: 278016 and column: 172, The value '2015-12-32T00:00:00' of attribute 'D_DT' on element 'SCRTS_Data_Collect_HDG' is not valid with respect to its type, 'DATE_TIME'.								
29938	at line: 278033 and column: 172, '2015-12-32T00:00:00' is not a valid value for 'dateTime'.								
29939	at line: 278033 and column: 172, The value '2015-12-32T00:00:00' of attribute 'D_DT' on element 'SCRTS_Data_Collect_HDG' is not valid with respect to its type, 'DATE_TIME'.								
29940	at line: 278050 and column: 172, '2015-12-32T00:00:00' is not a valid value for 'dateTime'.								
29941	at line: 278050 and column: 172, The value '2015-12-32T00:00:00' of attribute 'D_DT' on element 'SCRTS_Data_Collect_HDG' is not valid with respect to its type, 'DATE_TIME'.								
29942	The maximum number of file validations have been executed.								
29943									

References

Reporting Central main site

- <https://www.frbervices.org/central-bank/reporting-central/index.html>

Reporting Central external user guide

- <https://www.frbervices.org/assets/central-bank/reporting-central/external-user-guide.pdf>

Appendix A: Validations Performed by Reporting Central for FR Y-14A/Q Series (Except for FR Y-14GEN)

If an uploaded file fails any validation, Reporting Central will display error message output in an excel spreadsheet. The spreadsheet can be downloaded by clicking on the link, “Click to View Errors”.

Validations apply to the XML file, the Remarks (CSV) file, or both. Some validations apply to specific schedules (Reporting Central series) within the FR Y-14.

NOTE: FR Y-14GEN series does not have any validations.

#	Series	Category	Requirement	Final Error Message
1	All	All	Confirm submitted files are only .CSV or .XML extension.	Financial data files must have extension .XML
	All			Remarks data files must have extension .CSV
2	All	Remarks	Confirm for remarks file names contain the displayed text, 'RespondentEdit Report'. The file name may contain text before and after the requested text.	Remarks data file name must contain “RespondentEditReport”.
3	All	XML	Confirm the required primary keys are non-null. The “FRY14 Technical Documentation” lists primary keys of each series.	Upload file validation error at line: 6 and column: 163, " is not a valid value for 'integer'. at line: 6 and column: 163, The value " of attribute 'ID_RSSD' on element 'CPC_AGG_RTS_COI_Data_Collect' is not valid with respect to its type, 'INTEGER'. The FinancialData file has NULL 'ID_RSSD' at record 1.
4	All	Remarks	Confirm the required primary keys are non-null. The “FRY14 Technical Documentation” lists primary keys of each series.	Upload file validation error The Remarks file has NULL 'CACVH346' at row 3 column 16
5	FR Y-14Q	All	Confirm Reporting_Mont	For Remarks file row and col are included

#	Series	Category	Requirement	Final Error Message
	Retail schedule s A.1 through A.10		h is in the required format, 'yyyymmdd'. Confirm the 'yyyy' matches the year provided in the metadata. Confirm the 'mm' portion of Reporting_Month is one of three month's corresponding with the reporting quarter. Confirm the 'dd' portion of the Reporting_Month is the last day of the month based on the month.	Upload file validation error The 'Reporting Month' submitted does not follow the YYYYMMDD format or cannot be associated with the quarter selected, at row 2 For Financial data file, row and col information is not available Upload file validation error The 'REPORTING_MONTH' submitted does not follow the YYYYMMDD format or cannot be associated with the quarter selected, at record 1.
6	FR Y-14Q Retail schedule s A.1 through A.10	All	Confirm Segment_ID are the correct length and start with a leading zero. Confirm the Segment_ID only has allowed values at each position within the Segment_ID.	For Remarks file Upload file validation error The 'Segment ID' submitted at row 2 column 5 does not match the reporting instructions. For Financial data file Upload file validation error The 'SEGMENT_ID' submitted at record 1 does not match the reporting instructions.

#	Series	Category	Requirement	Final Error Message
7	All	XML	XSD validation must verify that the XML file is correctly formatted and complete. Each XML file must utilize a specified root element, pursuant to the requirements provided for each report schedule. Files that do not contain an opening and closing root element must not be accepted.	XML schema validations will be displayed Upload file validation error at line: 1370 and column: 3, The element type 'CPC_Data_Collect' must be terminated by the matching end-tag '</CPC_Data_Collect>'.
8	All	XML	If the XML tags (start and end) cannot be verified against predefined XSD, the output should indicate the unidentified XML tag and its position in the file.	XML schema validations will be displayed Upload file validation error at line: 3 and column: 87, Invalid content was found starting with element 'TEST'.
9	All	XML	If the XML file is incorrectly formatted or incomplete, the output should indicate the root cause.	XML schema validations will be displayed Upload file validation error at line: 1370 and column: 29, Element 'CPC_DRV_SFT_Data_Collect' cannot have character [children], because the type's content type is element-only.
10	All	XML	If the XML file contains an ID_RSSD and/or D_DT that is/are not aligned with the required metadata firms complete as part of the submission, the output should	XML schema validations will be displayed Upload file validation error The 'ID_RSSD' provided at record 1 does not match the ID_RSSD for the submitting institution.

#	Series	Category	Requirement	Final Error Message
			indicate the incorrect ID_RSSD or D_DT and its position in the file.	
11	All except for FR Y-14Q Retail schedules A.1 through A.10	XML	If the XML file does not contain a correctly format 'D_DT' for each record within a XML file, the output should indicate all instances of incorrect 'D_DT' and their corresponding line position in the file. The output should also indicate the correct (expected) format, 'YYYY-MM-dd'T'00:00:00.000' or 'YYYY-MM-dd'T'00:00:00'.	Upload file validation error at line: 6 and column: 169, '2018-12-31T00:00:00.000' is not a valid value for 'dateTime'. at line: 6 and column: 169, The value '2018-12-31T00:00:00.000' of attribute 'D_DT' on element 'CPC_AGG_RTS_COI_Data_Collect' is not valid with respect to its type, 'DATE_TIME'. For the FinancialData file, 'D_DT' at record 1 does not follow the yyyy-MM-ddT00:00:00.000 or yyyy-MM-ddT00:00:00.
12	All	Remarks	The CSV file must utilize the predefined column names and ordering. Reference the 'Respondent Edit Report' template within the Technical Instructions package to identify the correct column names and order.	Upload file validation error The remarks data file does not have the correct column ordering.
13	All	Remarks	If the CSV file does not utilize a correct 'Collection ID'	

#	Series	Category	Requirement	Final Error Message
			for each record within a remarks file, the output should indicate all instances of incorrect 'Collection ID' and their corresponding line position in the file. The output must also indicate the accepted (expected) 'Collection ID'.	Upload file validation error The Remarks data file does not have the correct 'Collection ID' at row 2 column 1 for the series being submitted. Expecting CPC - RNK, CPC - AGG_RTS_COL, CPC - EE_RNK, CPC - CRED_QLTY, CPC - SENS_AGG, CPC - SENS_RANK, CPC - SFT_CP, CPC - SFT_MTM, CPC - SFT_AGG, CPC - DRV_AGG, CPC - DRV_MTM, CPC - DRV_SFT
14	All	Remarks	If the CSV file does not contain a correctly formatted 'As-of Date' for each record within a remarks file, the output should indicate all instances of incorrect 'As-of Date' and their corresponding line position in the file. The output should also indicate the correct (expected) format, 'YYYY-MM-DD 00:00:00.000'.	Upload file validation error For the Remarks file, 'As-of Date' at row 2 column 3 does not follow the yyyy-MM-dd 00:00:00.000.
15	All	Remarks	If the CSV file does not contain the ID_RSSD of the reporting institution, the output should indicate the ID_RSSD provided does not match the expected ID_RSSD.	Upload file validation error The 'Respondent ID_RSSD' provided at row 2 column 2 does not match the ID_RSSD for the submitting institution.

#	Series	Category	Requirement	Final Error Message
16	All	Remarks	If the CSV file contains carriage return (CR) or line feed (LF) within a column, the output should indicate the first instance of the incorrect CR or LF and its line position in the file.	Upload file validation error The submitted file could not be validated, please refer to the technical instructions for guidance and resubmit
17	All	Remarks	If the CSV file contains any blank rows, the output should indicate the number of blank rows and their line position within the file.	Upload file validation error The file submitted has blank rows at row 14
18	All	Remarks	No records provided in the remarks file.	No record found in remarks file. Upload file validation error The submitted file could not be validated, please refer to the technical instructions for guidance and resubmit
19	All	All	File parsing exceptions for both remarks and financial data	The submitted file could not be validated, please refer to the technical instructions for guidance and resubmit

Appendix B: File compression for upload files larger than 2GB

A file larger than 2GB must be compressed before it can be uploaded.

Compressed files must be ZIP (legacy compression), not the latest ZIPX extension.. GZ and 7z extensions are also not supported.

The file must also be compressed using the DEFLATE compression algorithm. Please note that the “Windows Send to Compressed Folder” compression method uses a proprietary compression algorithm for files larger than 2GB so a different compression utility such as Winzip or 7-Zip is required for large files (>2GB).

See below for an error message when a ZIP file is uploaded using an unsupported compression algorithm.

Attachment Upload

FY14AA_SMRY_20241231_123456789_20260714 Bad zip.xml.gz

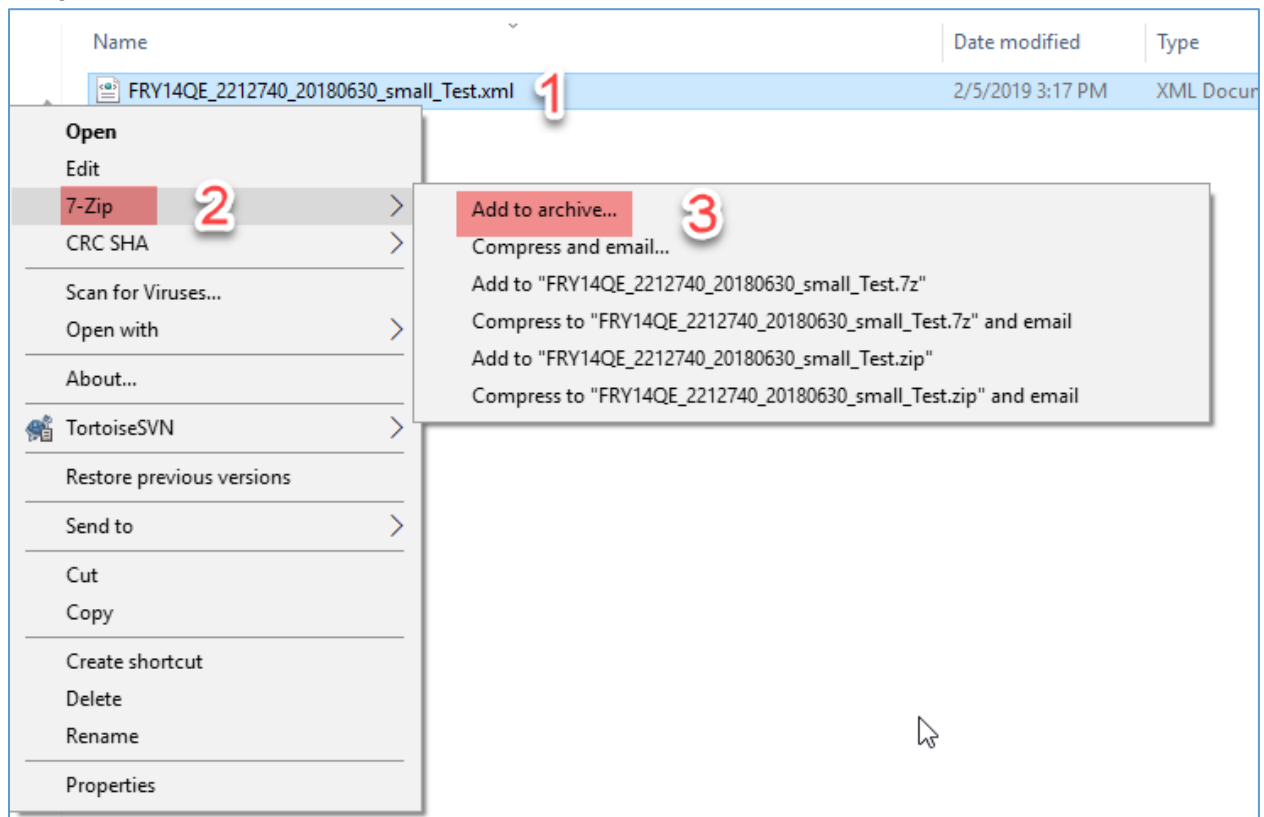
❗ ERR105: Invalid file type. Please select a XML or ZIP file.

Retry Upload

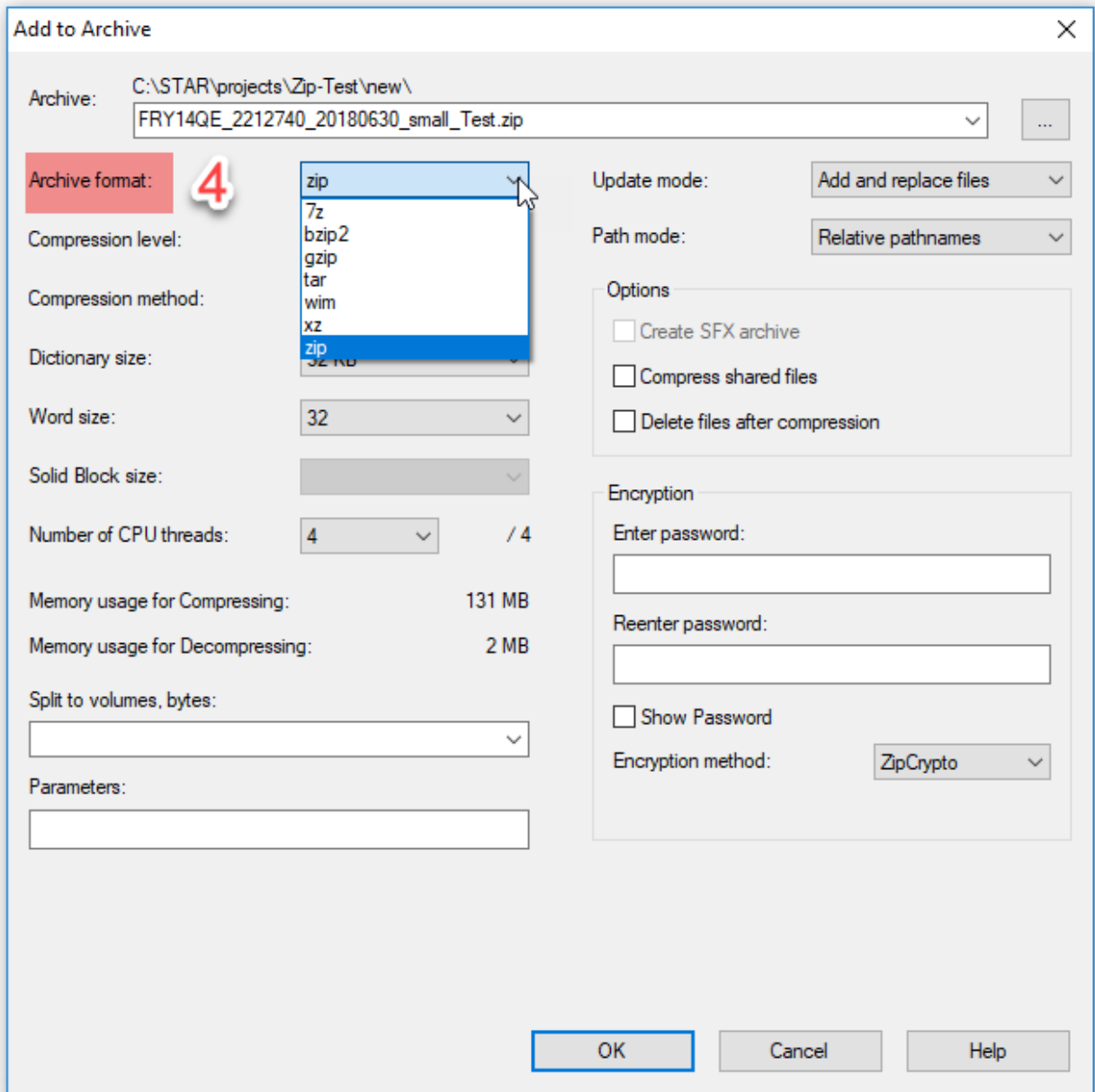
Cancel

Using 7-Zip as an example of a supported compression algorithm, the instructions for compressing a file are as followed:

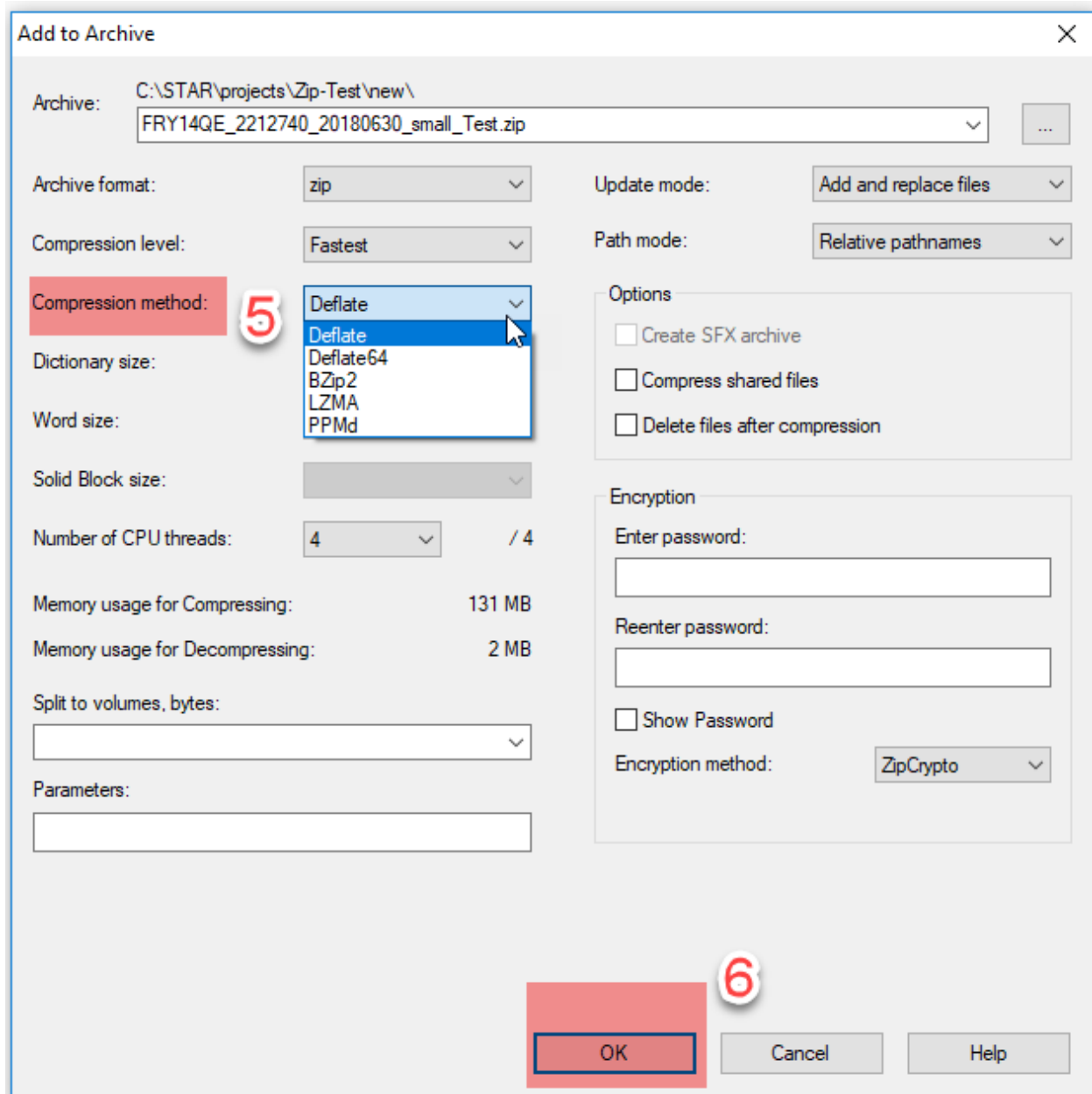
1. Right click on a file to be compressed.
2. Select 7- Zip.
3. Select "Add to archive..."



4. Select “zip” as Archive format.



5. Select “Deflate” as Compression method.
6. Click OK button.



Once the file has been compressed into a ZIP file, you can upload to Reporting Central.