File Upload User Guide

FR 2900
Report of Deposits and Vault Cash
Federal Reserve System

STATISTICS FUNCTION
February 2022

Overview

The Federal Reserve System's Reporting Central Application provides the ability to submit data that is uploaded through txt and xml files 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 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 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[1]	MDRM
Contact Information			
Person to be Contacted Concerning This Report	Text	72	EDDS8901
Area Code / Phone Number	Text	30	EDDS8902
Title	Text	72	EDDSC491
Email Address	Text	72	EDDS4086
Report Data Items: Data reported for Tuesday through Monday, plus a total			
A.1 Demand deposits due to the public (exclude demand deposits due to depository institutions and demand deposits of the U.S. government)	Integer	14,0	EDDS2340
A.2 Other liquid deposits	Integer	14,0	EDDSMB60
B.1 Cash items in process of collection	Integer	14,0	EDDS0020
C.1. Small Time Deposits (time deposits with balances less than $100,000)	Integer	14,0	EDDS2697
D.1 Vault Cash	Integer	14,0	EDDS0080

Field Values
Financial data fields can have either positive, negative, zero, or null values. This table explains how you enter positive, negative, zero, and null values in the item value cell when preparing 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 A
__	2	ALPHA	Two underscores precede a text value
Item Content	Variable	ALPHA	Item content
__	2	ALPHA	Two underscores follow a text value

Report 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. 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.

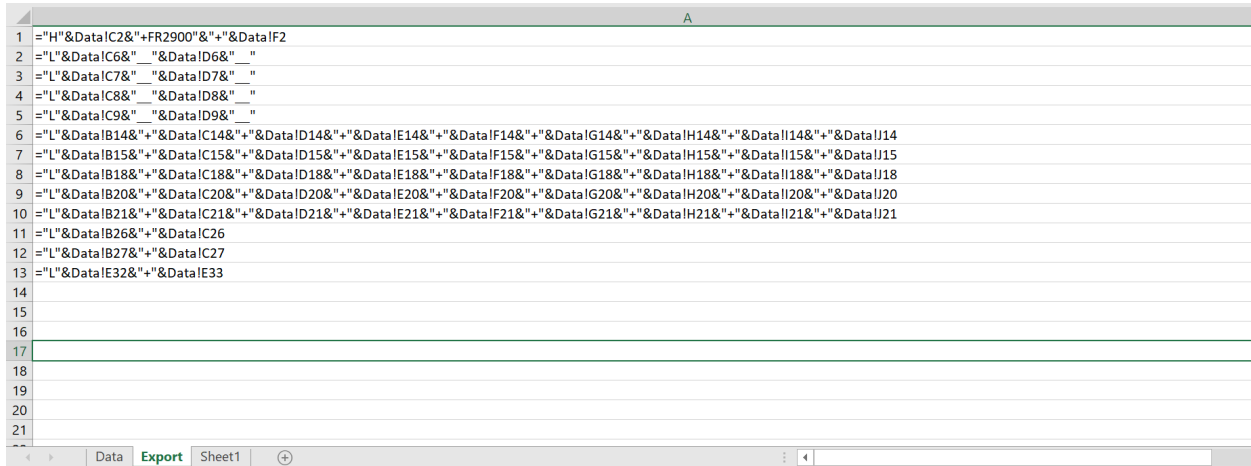| Field	Length	Type	Value Description
L	1	ALPHA	'L' separates items from each other or separates rows of items
MDRM	8	ALPHA	Identifies the specific data item
+	1	ALPHA	'+' (plus) sign, used as a delimiter
Data Value	Variable	NUMERIC	

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 provides rows to include values for each day of the reporting period.

	A	B	C	D	E	F	G	H	I	J
2	FR 2900 - Report of Deposits and Vault Cash	RSSD	9999999999		As of date:	04-12-2021				
3						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		MDRM	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
13	A. Liquid Deposits		(thousands)	(thousands)	(thousands)	(thousands)	(thousands)	(thousand	(thousands)	(thousands)
14	1. Demand deposits due to the public (exclude de	EDDS2340	123	123	123	123	123	123	123	861
15	2. Other Liquid Deposits	EDDSMB60	123	123	123	123	123	123	123	861
16										
17	B. Deductions from Liquid Deposits									
18	1. Cash Items in process of Collection	EDDS0020	123	123	123	123	123	123	123	861
19										
20	C.1 Small Time Deposits (time deposits with balan	EDDS2697	123	123	123	123	123	123	123	861
21	D.1 Vault Cash	EDDS0080	123	123	123	123	123	123	123	861
22										
23	FOLLOWING ITEMS COMPLETED IN JULY ONLY									
24	Report balance as of close of business on June 30 each year.									
25										
26	E.1 Reserve Liablities	EDDS2247	123							
27	A. Net Transactions	EDDS2214	123							
28										
29					checkbox					
30	If your institution had no foreign (non-U.S.) currency denominated deposits				EDDSHO20					
31	, please check this box. If you did not check this box, your institution is responsible for filing									
32	at any of your U.S. offices the quarterly FR 2915 Report of Foreign (non-U.S.) Currency Deposits.									

| Data | Export | Sheet1 | (+) |

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!B18&"+"&Data!C18&"+"&Data!D18&"+"&Data!E18&"+"&Data!F18&"+"&Data!G18&"+"&Data!H18&"+"&Data!I18&"+"&Data!J18
9	="L"&Data!B20&"+"&Data!C20&"+"&Data!D20&"+"&Data!E20&"+"&Data!F20&"+"&Data!G20&"+"&Data!H20&"+"&Data!I20&"+"&Data!J20
10	="L"&Data!B21&"+"&Data!C21&"+"&Data!D21&"+"&Data!E21&"+"&Data!F21&"+"&Data!G21&"+"&Data!H21&"+"&Data!I21&"+"&Data!J21
11	="L"&Data!B26&"+"&Data!C26
12	="L"&Data!B27&"+"&Data!C27
13	="L"&Data!E32&"+"&Data!E33
14	
15	
16	
17	
18	
19	
20	
21	

Data **Export** Sheet1 (+)

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 A10, contain the Tuesday through Monday and totals data, preceded by the MDRM and each data value separated by a "+" sign. Cells C26 and C27 include the annual report items.

Checkbox formula [in Cell A31] contains the value (1 or null) for the checkbox and includes formatting to accommodate the 8-colum format.

IMPORTANT   Annual items E.1 (EDDS2247) and E.1.a (EDDS2214) and the annual checkbox (EDDSH020) are reported for balances ending on June 30 of each year and should be reported in the FR 2900 report that includes this date. When reporting balances ending on June 30 of each year, E.1 (EDDS2247) must not be null or zero. The annual checkbox must be either 1 or 0. You may include these items in the submission file but ensure they are left blank until they are required.


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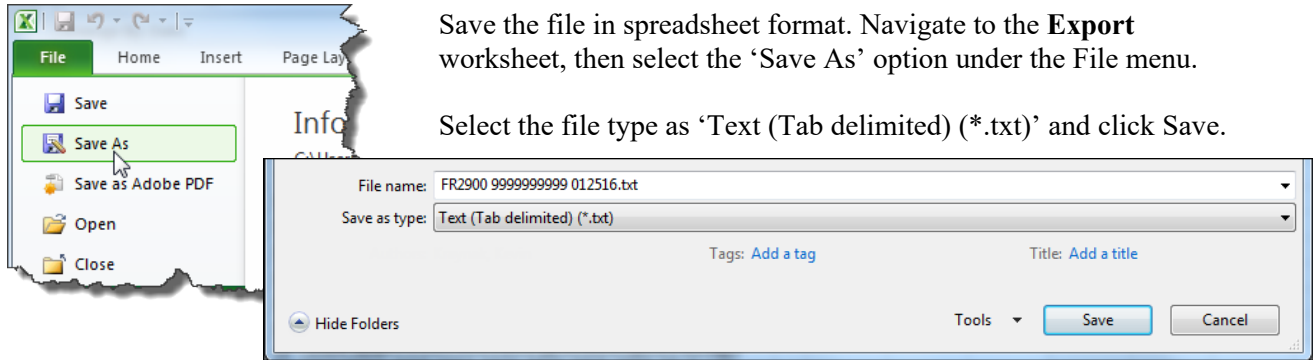

Save the file in spreadsheet format. Navigate to the **Export** worksheet, then select the 'Save As' option under the File menu.

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.'
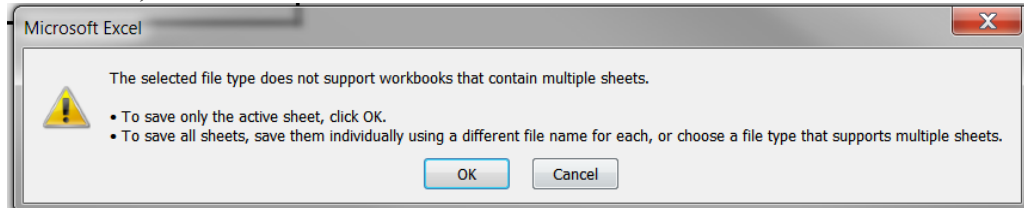
An additional message will be displayed concerning incompatibility features, select 'Yes.'
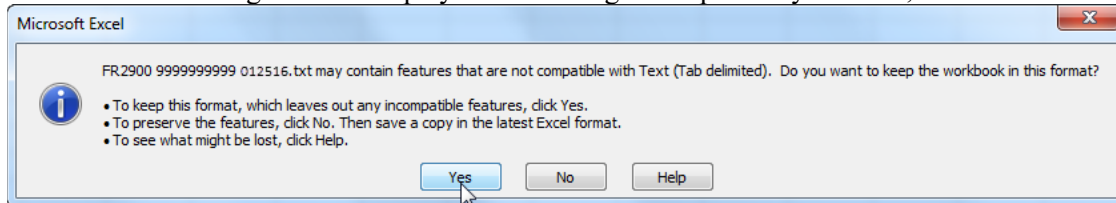
Your text file will look like this (only when NOT reporting the annual items):

H0000000073+FR2900+04-12-2021   **Header row**

LEDDS8901___ Contact Name___

LEDDS8902___ Phone___   **Contact Information**

LEDDSC491___Authorized Title___

LEDDS4086___Email address___

LEDDS2340+103+203+303+403+503+603+703+2821

LEDDSMB60+104+204+304+404+504+604+704+2828

LEDDS0020+107+207+307+407+507+607+707+2849   **Report Data**

LEDDS2697+108+208+308+408+508+608+708+2856

LEDDS0080+109+209+309+409+509+609+709+2863

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

File Edit Format View Help

```
H0000000073+FR2900+07-05-2021
LEDDS8901__Contact Name__
LEDDS8902__Phone__
LEDDSC491__Authorized Title__
LEDDS4086__Email address__
LEDDS2340+103+203+303+403+503+603+703+2821
LEDDSMB60+104+204+304+404+504+604+704+2828
LEDDS0020+107+207+307+407+507+607+707+2849
LEDDS2697+108+208+308+408+508+608+708+2856
LEDDS0080+109+209+309+409+509+609+709+2863
LEDDSH020++++++++
LEDDS2247+110++++++++
LEDDS2214+110++++++++
```
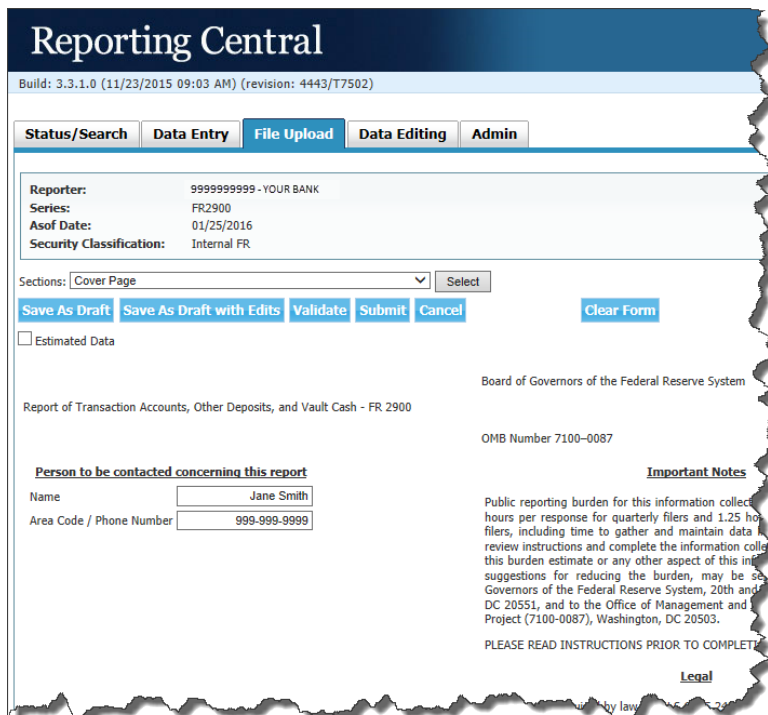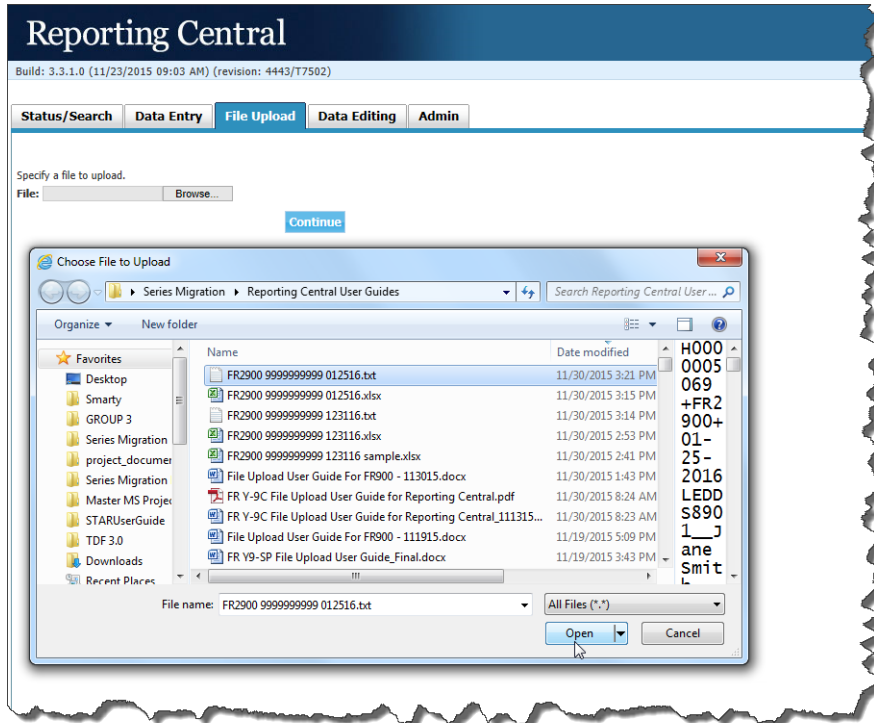
Uploading the file to Reporting Central

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[1]	MDRM
Contact Information			
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
Report Data Items: Data reported for Tuesday through Monday, plus a total			
A.1 Demand deposits due to the public (exclude demand deposits due to depository institutions and demand deposits of the U.S. government).	Integer	14,0	EDDS2340
A.2 Other liquid deposits	Integer	14,0	EDDSMB60
B.1 Cash items in process of collection	Integer	14,0	EDDS0020
C.1. Small Time Deposits (time deposits with balances less than $100,000)	Integer	14,0	EDDS2697
D.1 Vault cash	Integer	14,0	EDDS0080
Annual Items			
If your institution had no foreign (non-U.S.) currency denominated deposits at any of your U.S. offices, please enter "1". Otherwise, please enter "0" to indicate that your institution is responsible for filing the quarterly FR 2915 Report of Foreign (non-U.S.) Currency Deposits.	Integer	1,0	EDDSH020
E.1 Reservable liabilities	Integer	14,0	EDDS2247
A. Net transaction accounts	Integer	14,0	EDDS2214

_____

[1] 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.