



January 11, 2019

## Fourth Quarter 2018 Standard File Update

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For more information, please email [datadelivery@pershing.com](mailto:datadelivery@pershing.com) or [standard.files.pms@bnymellon.com](mailto:standard.files.pms@bnymellon.com).

Pershing's Direct Brokerage Services (DBS) clients should contact their Account Manager.

## Discontinuing Standard Files

Due to stricter regulations surrounding data privacy, we are aggressively terminating retired files that contain such data. The discontinuing files will not be subject to remediation. Although they will continue to be transmitted for those who currently receive them, the retiring files cannot be added to any additional remote destination IDs. These files may stop transmitting any time after the termination date listed below.

Discontinuing Form Name	Discontinuing Form File Name	Earliest Possible Termination Date	Replacement Form Name	Replacement File Name
NTBK	Notebook	January 1, 2020	CRMA/ICRM	CRM Activity
RPFS	Retirement Plan Fee System	August 1, 2019	RPFC	Retirement Plan Fee charge
			RPMI	Retirement Plan Fee Invoice
			RPPF	Retirement Plan Fee preliminary

## Standard File Website

The Pershing Standard file layout website has moved the new URL is <https://standardfiles.pershing.com> Note that this webpage cannot be accessed from any area of Pershing.com.) Fields marked "Not Used" in the layouts are not necessarily empty fields. **We reserve the right to use these fields at any time.** Updates to Not Used fields and new values may not be pre-announced.

We are constantly striving to improve our products and processes and welcome your suggestions, which can be sent to [DataDelivery@Pershing.com](mailto:DataDelivery@Pershing.com).

## New File Delivery System Update

Our file transfer protocol (FTP) platform migration is still in progress. Many of our larger third party service providers have been completed. Individual clients will be contacted for migration in the near future.



The InfoDirect FTP migration is also in progress. Continue to watch for updates on the InfoDirect FTP [website](#). We will arrange migration dates for all users via their home offices. Network Data Mover clients will not be affected. Click [here](#) for technical details.

**As part of this change, we will no longer support uncompressed files on any FTP Destination.** FTP files will be zipped. InfoDirect files will remain uncompressed.

## Personally Identifying Information (NPI)

We are working with many of your service providers to understand their needs as it relates to NPI data. In many cases, we already mask unneeded data fields in feeds that are sent directly to third parties. Contact [DataDelivery@Pershing.com](mailto:DataDelivery@Pershing.com) with questions about NPI standard file data.

## Destination Extract Criteria Upgrade

Pershing recently added additional information to Destination Extract Criteria. You may now download individual extract criteria and see not only the office ranges etc. but also the files with their frequency and configured records.

## New Standard File—Brokerage

See the standard file layouts for details about the following changes. Each layout shows the date of its last update. New and impending changes are added as soon as they are known and projected changes include target dates. Standard files may be added via NetX360® Service Center. The path is Administrative Services=Standard Files=Add files to Existing Destination.

Form Name	File Name	Description
<a href="#">REAS</a>	Rules Engine Assignment Log	The Rules Engine™ Assignment file is created nightly to produce an extract of rule assignments for Domestic Order Entry. REAS displays the assignment details for each broker dealer, including the rule name, outcome, level, violation message, as well as the date and time the assignment was made or updated.

## Recent Standard File Updates

Form Name	File Name	Description
<a href="#">ACCF/ACCT</a>	Customer Information	Several updates have been made to the ACCF/T files. <ul style="list-style-type: none"> <li>A new optional Record 5, containing Customer Due Diligence (CDD) information is now available.</li> <li>A new high risk account designation has been added to Record 4.</li> <li>Several new fields, Beneficial Owner's Percentage of Ownership, Position Held By Controlling Person, and Legal Entity Identifier, were added to Record 7.</li> <li>All new fields were added to space previously designated as filler.</li> </ul>
<a href="#">FATC</a>	W-8 Form Information	The FATC now populates U.S. and foreign tax IDs at the same time; previously they were mutually exclusive. Additionally, the GILN-related fields have been removed by the IRS. As a result, these fields are no longer on the file.



## Recent Standard File Updates (continued)

<a href="#">GACT/GAC1</a>	Global Bookkeeping Activity	The American Bankers Association (ABA) number and Demand Deposit Account (DDA) number has been replaced with the bank name. This change does not affect the processing of payments and was made to enhance the protection of private information. The information now flows through the description lines of the Global Bookkeeping Activity standard files (GACT and GAC1). Where the ABA and DDA numbers for ACH transactions occurred as free form text within the four description line fields on Record B, "ACH", followed by the appropriate bank's name, now appears.  ABA and DDA numbers for ACH transaction will continue to appear as appropriate in the Check and Federal Fund Detail (CKFF) file.
<a href="#">GACT/GAC1/GTDE/GSDE/GTOE</a>	Global Bookkeeping Activity /Global Trade Settlement/Global Trades-Orders	Four new fields to support the FINRA/MSRB Mark-up/Mark-down Disclosure Rule have been added to the Bookkeeping Activity and Trade files listed. The new fields were added in space previously designated as filler.
<a href="#">ISCA</a>	Security Description	A new field, A State Tax Indicator, was added to Record C, position 17.

## Upcoming Standard File Enhancements

Form Name	File Name	Description
<a href="#">GTDE/GSDE/GTOE/ORDS</a>	Global Trade Settlement/Global Trades-Orders/ Open Orders	To support new MIFID and CAT requirements, order and execution times are being expanded to include milliseconds. This change is using space previously designated as filler and is anticipated to be in production later this year.

## Ops Forum

Standard file updates will be a discussion topic in an upcoming Ops Forum call. Watch your email for an invitation.

## Service Provider Quarterly Forum

On Wednesday, January 30 we will host a conference call for third-party service providers who aggregate data on behalf of our clients. The agenda, moderated by Pershing file delivery and subject matter experts, will include a review of this quarterly update. Invitations will be sent to service providers soon.

We look forward to hearing attendees thoughts on the Forum via a brief survey that will be forwarded following the meeting.

## Year-end Processing

### Temporary Freeze on ALL New Standard File Destinations

No new standard file destinations, regardless of method of delivery, can be created between Friday, December 14, 2018, and Saturday, January 5, 2019 during our year-end freeze period. Additionally, new files cannot be added to your NDM destinations during this period, although existing files may be deleted. However, you can add and delete files from your existing FTP and InfoDirect destinations during this time period, as well as update extract criteria on all of your existing destinations, including NDM. Please plan accordingly.



## Holiday Processing Schedule

Pershing follows the holiday schedule of the New York Stock Exchange® (NYSE®), and will not run batch processing on the following dates:

- |               |           |   |
|---------------|-----------|---|
| • January 1   | Tuesday   | New Year's Day                                      |
| • January 21  | Monday    | Martin Luther King Jr. Day                          |
| • February 18 | Monday    | Presidents' Day                                     |
| • *April 19   | Friday    | Good Friday <i>Exchange only holiday; see below</i> |
| • May 27      | Monday    | Memorial Day  |
| • July 4      | Thursday  | Independence Day                                    |
| • September 2 | Monday    | Labor Day   |
| • November 28 | Thursday  | Thanksgiving Day                                    |
| • December 25 | Wednesday | Christmas Day                                       |

Standard files, aside from those in the [Exception Table](#), will not run on the above dates or be delivered on those evenings/following early mornings.

### Monday Holiday

On Monday holidays, files normally delivered Friday night into Saturday morning for the Friday business will be delivered as normal. However, some files containing Friday data normally delivered on Monday morning will instead be sent on Tuesday morning including:

Form Name	Description
ACA2	Transfers
ASPC, ASPO, ASPF	Subscription Product Files
CBRO	Cost Basis Reporting (Omnibus)
EZBR	Easy to Borrow
IMSF	Identification Management
MFDA	Mutual Fund Dealer Agreements
RDM1 and RDM2	Receive and Deliver Master Files

### Bank-only Holidays

On Monday, November 12, banks will be closed in observation of Veterans' Day, while the NYSE remains open. Therefore, banking-related files will contain only headers and trailers or will not run on these days as noted. Please process accordingly.

Form Name	Description	Delivery Information
ACTB, ACTV	ACAM Activity Files	Header/Trailer only
ASPC	Subscription Products Commissions	Header/Trailer only
BAAM	Bank Activity AM	Header/Trailer only
GAC1	Global Bookkeeping Activity—Bank Custody	Header/Trailer only
POT1	Portfolio Open Tax Lots—Bank Custody	No file delivered
PSWF	Projection of Systematic Withdrawal	Header/Trailer only
PTL1	Portfolio Tax Lot Dispositions—Bank Custody	No file delivered

## Bank-only Holidays (continued)

Additionally, the Balance Files below will be sent with balances, likely unchanged from their previous batch run.

Form Name	Description
FUNB, FUND, FUNO	Fund Balance Files
GMN1	Global Money Line–Bank Custody

Trades do not settle on bank holidays, and there are no sweeps, check deposits or disbursements, Federal Fund wire processing or other banking-related activities on these days. As a result, many standard files will be considerably smaller on these days. Settlement transactions will occur on the next regular banking business day.

## Exception Table

In the past, it was especially important to note the **RUN DATE** in the header of files that ran when the NYSE was closed since the **DATE OF DATA** was not updated in the file header/trailer or used in the file name when Pershing batch was not run/on days the NYSE® was closed.

But starting in 2019 we will address this in most files, so even on days the NYSE is closed, they will:

- Display the correct **DATE OF DATA** in their header and trailer records, position 47.
- Use the Correct **DATE OF DATA** in cases “**date name**” convention is used.

This applies to files transmitted via:

- InfoDirectFTP
- infoDirect (new)
- FTP *ONLY in cases that use the date name convention*

Form Name	Description	Exception
CRMA	CRM Daily Activity	Runs 365 days per year.
HHLD	House Hold Group	No change for holidays. Runs on its normal schedule even on holidays.
MTEN/RTEN	Net Exchange User Report	No change for holidays. Runs on its normal schedule even on holidays.
NSAT	Audit Trail Report	Runs 365 days per year.
OATS	OATS Audit Trail Reporting	No change for holidays. Runs on its normal schedule even on holidays.

## Additional Information

Contact your home office or Account Manager to add or remove any recipients from future standard file updates.

**Consider replacing your individual email address with a group email address in your firm’s distribution list at Pershing to ensure that key members of your department receive these updates.**

Though we do our best to distribute this mailing to all known Service Providers that receive standard files, we ask that you please share the information in this mailing with the Service Providers that process standard files on your behalf. Your service providers may contact [DataDelivery@Pershing.com](mailto:DataDelivery@Pershing.com) to request changes to their email distribution lists.

If you have any questions regarding standard file delivery and configurations, email [datadelivery@pershing.com](mailto:datadelivery@pershing.com). Regarding standard file content, contact Standard Files Project Management at [standard.files.pms.@bnymellon.com](mailto:standard.files.pms.@bnymellon.com) or our Technology Help Desk at (888) 878-3142 or (732) 622-2150, option 4.

To review previous quarterly updates, visit the [standard file layouts website](#).