

October 2, 2014

## Third Quarter 2014 Standard File Update

This communication announces new standard files, revisions to existing files and other standard file-related information.

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Standard file layouts can be downloaded via [pershing.com/standardfiles/layouts.html](http://pershing.com/standardfiles/layouts.html), which links to a secured area of Pershing's website. The page cannot be accessed from any area of Pershing.com nor found through an Internet search.

**NOTE:** Fields marked "Not Used" in the layouts are not necessarily empty fields. **Pershing reserves the right to use these fields at any time.** Though we may provide information in advance, we will announce changes as soon as possible.

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*If you have questions, please send an e-mail to [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.*

## New Files and Recent Standard File Updates

Please 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 effective dates.

FORM NAME(S)	FILE NAME(S)	DESCRIPTION
ACCF/T	Customer Account Information	Information on other investments was added to Record 4 of both files. A new age-based fund roll indicator was added for 529 accounts. On June 24, 2014, Records C, D, E, F and G address field definitions were updated to support new regulatory requirements for non-U.S./Canada City information. A proprietary broker-dealer indicator was added to Record W. Please see the file layouts for complete details.
ASPC, ASPF, ASPO, ASPS	Subscription Products	On September 26, 2014, the DTCC made regular updates to its layouts that are embedded in our listed annuity standard files. DTCC records enable insurance carriers to send back details regarding the beneficiaries on the contract or policy. Contact Data Delivery at <a href="mailto:datadelivery@pershing.com">datadelivery@pershing.com</a> for the updated DTCC record information.
BPFDF	Business Party Information	Pershing added Alternative Related Rep Code to Record F and a VIP indicator to Record I. Please see file layout for full details.
GTOE	Global Trades-Orders	Four new fields—IBD Order Received From, Pershing Order Receipt Data, External Order Entry Data and CMTA Broker Number—have been added to space formerly defined as filler. See the file layout for full details.

ISCA	Security Descriptions	<p>Pershing added a First Accrual Date for fixed income securities as well as State of Issuance and Expanded Symbol to Record I in space formerly defined as filler.</p> <p>International Non-Dollar Symbol has been added to Record J.</p> <p>Tranche Codes have been added to Record J.</p> <p>See the file layout for full details.</p>
OELG	Order/ Execution Log for Books and Records	<p>Pershing added a low bid attestation indicator for fixed income trades. This single character indicator was added to space formerly defined as filler. See the file layout for full details.</p>
NSAT	Client User ID Audit	<p>Pershing added the First and Last Name during ID creation for NetXInvestor Client IDs. To align with the new fields being added, we are including the First Name and Last Name data to the NSAT file to track additions/changes/deletes. See the file layout for full details.</p> <p>Beginning in July, records in this file are sorted in chronological order in addition to their current account number sorting.</p>
RMIN	Required Minimum Distribution	<p><b>NEW FILE</b></p> <p>A new file with data on Required Minimum Distributions is available. See the file layout for full details. The file may be requested by submitting a Service Center Request to the following path: Administrative Services &gt; Standard Files &gt; Add File to Existing Site.</p>

## Upcoming Standard File Enhancements

FORM NAME(S)	FILE NAME(S)	DESCRIPTION
ACCF/T	Customer Account Information	<p>Currently scheduled for production in the third quarter, information on plan establishment, type and number data will be added to Record A.</p> <p>Also scheduled for third quarter, new data on proprietary accounts will be added to Record W in space formerly defined as filler.</p> <p>Currently scheduled for release later this year, external bank information will be added to Record M in space formerly defined as filler.</p> <p>Also scheduled for release later this year, securitization information will be added to Record 4 in space formerly defined as filler.</p> <p>See the file layout for full details.</p>
CKFF	Check and Federal Funds Detail	<p>Scheduled for release later this year, Pershing is updating the sequence number scheme in this file to provide consistent sequencing for each record. More details and implementation schedules will be provided in future updates.</p>
ISCA	Security Descriptions	<p>On October 24, 2014, Pershing will change the layout of the Factor Multiplier. Previously it was 9(09)v9(09). It will change to 9(06)v9(12) to prevent truncation of the factor multiplier.</p>

## Service Provider Quarterly Forum

On Wednesday, October 29, 2014, Pershing will host a conference call for third-party service providers who aggregate data on behalf of Pershing clients. The agenda, moderated by Pershing file delivery and subject matter experts, will include a review of the quarterly update. Invitations will be sent to all eligible providers shortly.

## Retiring Standard Files

Due to stricter data privacy regulations, we are aggressively terminating retired files containing personal data. The files will not be subject to remediation or updates and will not be added to any new destinations. We recommend that you migrate to the replacement file within one year of a file's retirement date. **Failure to do so may result in additional standard file-related charges to your firm. Retired files can stop transmitting and penalty charges may apply any time after the dates indicated.**

RETIRING FORM	RETIRING FILE	RETIREMENT ANNOUNCED	PENALTY CHARGES MAY APPLY	TERMINATION DATE	REPLACEMENT FORM	REPLACEMENT FILE
DESC	Security Description—Domestic	December 2008	March 31, 2013	January 31, 2012	ISCA	Security Description—International and Domestic
IADF	IBD Available Download	October 6, 2011	October 6, 2015	October 6, 2014	MASF	Account Billing
MAFB	Managed Account Fee Billing	October 6, 2011	October 6, 2015	October 6, 2014	MASF	Account Billing
RADM	Receive and Deliver Master	July 2013	July 2014	To be determined	RDM1 and RDM2	Receive and Deliver
TRDE	Trade Date Trades—Domestic	December 2007	March 31, 2013	March 31, 2014	GTDE	Global Trade Date Trades
TRDS	Settlement Date Trades—Domestic	March 2013	April 1, 2014	March 31, 2014	GSDE	Global Settlement Date Trades

## Standard File Holiday Processing

Pershing follows the holiday schedule of the New York Stock Exchange® (NYSE®) and, with some exceptions, **will not run batch processing on the evenings or the following mornings of these dates:**

- Thanksgiving (Thursday, November 27)
- Christmas (Thursday, December 25)

**Exceptions:** Please note the run date in file headers, as the date of the data does not change on holidays.

- The CRM Daily Activity (CRMA) and the Audit Trail Report (NSAT) run 365 days per year, regardless of holidays.
- The Household Group (HHLG), Net Exchange User Report (MTEN) and the OATS Audit Trail Reporting (OATS) files do not follow holiday processes. They run Monday-Friday, regardless of holidays.

**Bank Holidays**

On the following two days, the banks will be closed while the NYSE® remains open:

- Columbus Day (Monday, October 13)
- Veteran's Day (Tuesday, November 11)

Therefore, two of our banking-related files, ACAM Fund Activity (ACTV) and Projection of Systematic Withdrawal (PSWF), will contain only headers and trailers on those nights. Expect these file(s) to be empty and process them accordingly.

Additionally, the ACAM Fund Balances (FUND) file will go out on these dates with the same data from its previous batch run.

**Monday Holidays**

For a Monday holiday, any weekly files scheduled to run on a Monday will be sent instead with the batch cycle that is run on Tuesday morning. This includes the Identification Management (IMSF) file.

Additionally, any files that run Friday data on Monday mornings will not be sent until Tuesday morning. This includes the following active standard files: Transfers (ACA2), Subscription Product Files (ASPC, ASPO and ASPF), Cost Basis Reporting Service (CBRO), Easy to Borrow (EZBR), Mutual Fund Dealer Agreements (MFDA) and Receive and Deliver Master (RDM1 and RDM2).

**Friday Holidays**

For a Friday holiday, any files scheduled to run or refresh on Fridays will be sent instead with the batch cycle that is run on the preceding Thursday.

Because Thursdays that precede holiday Fridays are treated as a Friday, files that would normally deliver Friday data on Monday a.m., will deliver their Thursday data on Monday a.m., not Friday a.m. This applies to files such as Account Transfers (ACA2), Subscription Product Files (ASPC, ASPO and ASPF), Cost Basis Reporting Service (CBRO), Easy to Borrow (EZBR), Loan Advance (LADV), Mutual Fund Dealer Agreements (MFDA) and Receive and Deliver Master files (RDM1 and RDM2).

Also, due to external job dependencies, the receipt of some standard files is delayed on Friday holidays. Therefore, the following standard files will not be delivered until Saturday morning: Bondworks Account Tax Lots (BWTL), Equity Dividend Reinvestment Election (DVRE), the PCAS Files (PTD1, PTD2, PTD3 and PTD6) and Required Minimum Distribution (RMIN).

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**Additional Information**

Contact your home office or Account Manager to add or remove any recipients from future standard file updates. Consider replacing your individual e-mail address with a group e-mail address in your firm's distribution list at Pershing to ensure that key members of your department receive these updates.

Share the above with the service providers that process standard files on your behalf. Service providers should contact Pershing's Data Delivery Group at [datadelivery@pershing.com](mailto:datadelivery@pershing.com) to request changes to their distribution lists.

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

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