

PERSHING STANDARD FILE LAYOUTS

FILE LAYOUT FOR: CHECK AND FEDERAL FUND DETAIL

GENERAL INFORMATION

File Frequency: Daily
Record Size: 500 characters
Form Name: CKFF

DESCRIPTION

The Check and Federal Fund Detail file (CKFF) contains twelve different types of records. Records A, B, C, D, E, F-G and H-J are all independent of one another.

Record A (Outgoing Wires): Federal Funds and Automated Clearing House funds sent from a customer account at Pershing to a bank or financial organization for the benefit of a customer or an alternate payee designated by the customer. If Record A, position 497 contains a value of "Y" then the A record can be ignored in favor of the expanded information in Record F.

Record B (Check Disbursements): Check processed from a customer account at Pershing via Asset Movement or Asset Management Accounts, to any person, entity, or organization.

Record C (Check Deposits): Check that is presented to Pershing for payment to a customer account via Money Desk, lockbox, branch or other locations.

Record D (Incoming Wires): Federal Funds and Automated Clearing House (ACH) funds sent from a bank or financial institution to Pershing for the benefit of a customer. In cases where position 464 contains a value of "Y" there will be coordinating H, I and J records.

Optional Record E (Payee Information for checks): Payee information on Asset Management Account checks is generated one day (or more) after the information hits the Pershing System. Currently, Record E is generated only for Corestone checks, and can be matched on account and check numbers in most cases. In situations where a client has two checkbooks, it is possible that the same check number can be issued from each. It is possible to create more uniqueness by including the dollar amount of the check in matching logic. Additionally, the E record with the matching payee information will be displayed on the file on a later date than the B record.

Each Record F has a corresponding Record G.

Optional Record F (Outgoing Wires Sourced from Asset Movement - 1st Segment) To coordinate the F and G records, the first F record will match the first G record, and so on.

Optional Record G (Outgoing Wires Sourced from Asset Movement - 2nd Segment)

Each Record H has a corresponding Record I and J. To coordinate the H, I and J records, the first D record that is a wire goes with the first H, I and J record, and so on.

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Optional Record H (Incoming Wires - 1st Segment): Contains additional information for Federal Funds and Automated Clearing House funds sent from a bank or financial institution to Pershing for the benefit of a customer. In most cases, this should be the sending bank information.

Optional Record I (Incoming Wires - 2nd Segment)

Optional Record J (Incoming Wires - 3rd Segment)

Records K & L are reserved.

Each Record M has a corresponding Record N:

Optional Record M (Outgoing Non-USD Wires Sourced from Asset Movement - 1st Segment)

Optional Record N (Outgoing Non-USD Wires Sourced from Asset Movement - 2nd Segment)

Each Record O has corresponding P, Q and R Records.

Optional Record O (Incoming Non-USD Wires - 1st Segment)

Optional Record P (Incoming Non-USD Wires - 2nd Segment)

Optional Record Q (Incoming Non-USD Wires - 3rd Segment)

Optional Record R (Incoming Non-USD Wires - 4th Segment)

The file also contains a header record and a trailer record, confirming the beginning and end of the file, the date the file was created and the file's total number of records.

The symbol “**□**” is used on our standard files to represent spaces.

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FILE LAYOUT SPECIFICATIONS

HEADER RECORD

POSITION	PICTURE	TYPE	DESCRIPTION
001-018	X(18)	AN	Literally "BOF B B B B B B PERSHING B " (beginning of Pershing file)
019-036	X(18)	AN	Literally "CHECK B & B FUND B DTL B B "
037-046	X(10)	AN	Literally " B DATA B OF B B "
047-056	X(10)	AN	DATE OF DATA = "MM/DD/CCYY"
057-067	X(11)	AN	Literally " B TO B REMOTE B "
068-071	X(04)	AN	REMOTE ID = "XXXX"
072-085	X(14)	AN	Literally " B BEGINS B HERE B B "
086-095	X(10)	AN	RUN DATE = "MM/DD/CCYY"
096-096	X(01)	AN	Not Used
097-104	X(08)	AN	RUN TIME = "HH:MM:SS"
105-499	X(395)	AN	Not Used
500-500	X(01)	AN	Literally "A"; indicates the end of the header record

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DETAIL RECORD A: OUTGOING WIRES

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "A"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6) and Type (1); values for Type include: "0" = Cash on Delivery "1" = Cash/Principal accounting for Bank Custody "2" = Margin "3" = Short "8" = Precious Metals "9" = Income/Income accounting for Bank Custody
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of the fed fund being sent
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: "-" = Negative "+" = Positive "B" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 316	X(278)	AN	Not Used for ACH transactions
The following fields represent a redefine of 039-316 and will be populated for outgoing wires. If these fields (Intermediary and Beneficiary) are populated, then 317-496 will not be populated.			
039 - 072	X(34)	AN	INTERMEDIARY INSTITUTION
073 - 107	X(35)	AN	INTERMEDIARY DESCRIPTION 1
108 - 142	X(35)	AN	INTERMEDIARY DESCRIPTION 2
143 - 176	X(34)	AN	ACCOUNT WITH INSTITUTION
177 - 211	X(35)	AN	BENEFICIARY CUSTOMER 1
212 - 246	X(35)	AN	BENEFICIARY CUSTOMER 2
247 - 281	X(35)	AN	BENEFICIARY CUSTOMER 3
282 - 316	X(35)	AN	BENEFICIARY CUSTOMER 4
317 - 336	X(20)	AN	OUTGOING WIRES ADDITIONAL INFO 1 (or DESCRIPTION OF TRANSACTION if ACH transaction)
337 - 356	X(20)	AN	OUTGOING WIRES ADDITIONAL INFO 2 (or ABA NUMBER if ACH transaction, literal "ACHB999999999")
357 - 376	X(20)	AN	OUTGOING WIRES ADDITIONAL INFO 3 (or DDA NUMBER if ACH transaction)
377 - 496	X(120)	AN	Not Used (for ACH transactions)
The following fields represent a redefine of positions 377-496 and will be populated if Intermediary and Beneficiary information is not populated.			
377 - 396	X(20)	AN	OUTGOING WIRES/ACH ADDITIONAL INFO 4
397 - 416	X(20)	AN	OUTGOING WIRES/ACH ADDITIONAL INFO 5
417 - 436	X(20)	AN	OUTGOING WIRES/ACH ADDITIONAL INFO 6

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POSITION	PICTURE	TYPE	DESCRIPTION
437 - 456	X(20)	AN	OUTGOING WIRES/ACH ADDITIONAL INFO 7
457 - 476	X(20)	AN	OUTGOING WIRES/ACH ADDITIONAL INFO 8
477 - 496	X(20)	AN	OUTGOING WIRES/ACH ADDITIONAL INFO 9
497 - 497	X(01)	AN	DUPLICATE RECORD INDICATOR; for Fed Funds; values include: "Y" = Record Duplicated in Records "F" & "G" "B" = Record Not Duplicated in Records "F" & "G"
498 - 499	X(02)	AN	Not Used
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record A

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DETAIL RECORD B: CHECK DISBURSEMENTS

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "B"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of check
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: “-” = Negative “+” = Positive “ b ” = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 070	X(32)	AN	PAYEE INFORMATION 1
071 - 102	X(32)	AN	PAYEE INFORMATION 2
103 - 134	X(32)	AN	PAYEE INFORMATION 3
If Payee Information above (039-070) is not available, the following Additional Information (135-314) will be populated			
135 - 154	X(20)	AN	CHECK NUMBER (or CHECK DISBURSEMENTS ADDITIONAL INFO 1)
155 - 174	X(20)	AN	CHECK DISBURSEMENTS ADDITIONAL INFO 2
175 - 194	X(20)	AN	CHECK DISBURSEMENTS ADDITIONAL INFO 3
195 - 214	X(20)	AN	CHECK DISBURSEMENTS ADDITIONAL INFO 4
215 - 234	X(20)	AN	CHECK DISBURSEMENTS ADDITIONAL INFO 5
235 - 254	X(20)	AN	CHECK DISBURSEMENTS ADDITIONAL INFO 6
255 - 274	X(20)	AN	CHECK DISBURSEMENTS ADDITIONAL INFO 7
275 - 294	X(20)	AN	CHECK DISBURSEMENTS ADDITIONAL INFO 8
295 - 314	X(20)	AN	CHECK DISBURSEMENTS ADDITIONAL INFO 9
315 - 315	X(01)	AN	THIRD PARTY INDICATOR; values include: “Y” = Third Party “N” = First Party
316 - 499	X(184)	AN	Not Used
500 - 500	X(01)	AN	Literally “X”; indicates the end of detail record B

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DETAIL RECORD C: CHECK DEPOSITS

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "C"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of deposit
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: "-" = Negative "+" = Positive "b" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 039	X(01)	AN	DESCRIPTION CODE; values include: <i>Values for Retail Accounts:</i> "b" = Not Available "A" and "0" = Checks Received "B" = Dividend/Interest Received "C" = Purchase of Securities "D" = Alliance Purchase "E" = IRA/KEOGH Deposit Current Year "F" = IRA/KEOGH Deposit Previous Year "G" = IRA/KEOGH Deposit Rollover "H" = Contribution "J" = Monetary Instrument Received "K" = Cashier's Check "L" = Money Order "M" = Second Party Checks <i>Values for Retirement Accounts:</i> "1" = Employee Deferral "2" = Employer Matching "3" = Voluntary After Tax "4" = Qualified Non Elect Contribution "5" = Qualified Match Contribution "6" = ROTH IRA Contribution from IRA "7" = Conversion Fee Paid "8" = Recharacterization "9" = Reconversion "A" = QRP Loan Interest "B" = Employee Deferral Previous Year "C" = QRP Loan Fee Payment "J" = Administration Fee

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POSITION	PICTURE	TYPE	DESCRIPTION
			“K” = Current Year Contribution “L” = Current Year Employer (Non-Deferral) “M” = Maintenance Fee Paid “N” = Rollover Contribution “O” = Previous Year Contribution “P” = Previous Year Employer (Non-Deferral) “Q” = Partnership Distribution “R” = Special Product Fee “S” = Transfer “T” = Termination Fee Paid “V” = QRP Maintenance Fee “W” = QRP Termination Fee “X” = QRP Forfeiture Contribution “Y” = QRP Forfeiture Reversal “Z” = QRP Loan Repayment
040 - 059	X(20)	AN	DESCRIPTION; literal of DESCRIPTION CODE above
If the Description field above is not populated, the fields of Additional Information below will be populated			
060 - 079	X(20)	AN	ADDITIONAL DESCRIPTION, continued from DESCRIPTION above, if DESCRIPTION field is populated (or CHECK DEPOSIT ADDITIONAL INFO 1; if description is not populated)
080 - 099	X(20)	AN	CHECK DEPOSIT ADDITIONAL INFO 2
100 - 119	X(20)	AN	CHECK DEPOSIT ADDITIONAL INFO 3
120 - 139	X(20)	AN	CHECK DEPOSIT ADDITIONAL INFO 4
140 - 159	X(20)	AN	CHECK DEPOSIT ADDITIONAL INFO 5
160 - 179	X(20)	AN	CHECK DEPOSIT ADDITIONAL INFO 6
180 - 199	X(20)	AN	CHECK DEPOSIT ADDITIONAL INFO 7
200 - 219	X(20)	AN	CHECK DEPOSIT ADDITIONAL INFO 8
220 - 239	X(20)	AN	CHECK DEPOSIT ADDITIONAL INFO 9
240 - 499	X(260)	AN	Not Used
500 - 500	X(01)	AN	Literally “X”; indicates the end of detail record C

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DETAIL RECORD D: INCOMING WIRES

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "D"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of Fed Fund being received
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: "-" = Negative "+" = Positive "B" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 073	X(35)	AN	ULTIMATE BENEFICIARY INFORMATION 1
074 - 108	X(35)	AN	ULTIMATE BENEFICIARY INFORMATION 2
109 - 143	X(35)	AN	ULTIMATE BENEFICIARY INFORMATION 3
144 - 178	X(35)	AN	ULTIMATE BENEFICIARY INFORMATION 4
179 - 213	X(35)	AN	ULTIMATE BENEFICIARY INFORMATION 5
214 - 248	X(35)	AN	ULTIMATE BENEFICIARY INFORMATION 6
249 - 283	X(35)	AN	BANK NAME
If Incoming Wire in position 464 = Y, then 284-463 is the Ordering Institution. If the Incoming Wire field is blank, then this is either an ACH transaction, or additional information.			
284 - 303	X(20)	AN	ORDERING INSTITUTION INFO 1 (or DESCRIPTION OF TRANSACTION if ACH transaction, or Additional Info 1)
304 - 323	X(20)	AN	ORDERING INSTIT. INFO 2 (or ABA NUMBER if ACH transaction, literal "ACHB999999999", or Additional Info 2)
324 - 343	X(20)	AN	ORDERING INSTITUTION INFO 3 (or DDA NUMBER if ACH transaction, or Additional Info 3)
344 - 363	X(20)	AN	ORDERING INSTITUTION INFO 4 (or Additional Info 4)
364 - 383	X(20)	AN	ORDERING INSTITUTION INFO 5 (or Additional Info 5)
384 - 403	X(20)	AN	ORDERING INSTITUTION INFO 6 (or Additional Info 6)
404 - 423	X(20)	AN	ORDERING INSTITUTION INFO 7 (or Additional Info 7)
424 - 443	X(20)	AN	ORDERING INSTITUTION INFO 8 (or Additional Info 8)
444 - 463	X(20)	AN	ORDERING INSTITUTION INFO 9 (or Additional Info 9)
464 - 464	X(01)	AN	INCOMING WIRE INDICATOR; values include: "Y" = Transaction is an incoming wire; details available on optional H record. "B" = Not Applicable
465 - 480	X(16)	AN	TRANSACTION IDENTIFIER
481 - 499	X(19)	AN	Not Used
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record D

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DETAIL RECORD E: PAYEE INFORMATION FOR CHECKS (OPTIONAL)

(NOTE: THE FOLLOWING INFORMATION IS SENT ONE DAY (OR MORE) AFTER IT IS BOOKED INTO PERSHING'S SYSTEMS)

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "E"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(15)	N	Not Used; will be populated with zeroes
035 - 035	X(01)	AN	Not Used
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 039	X(01)	AN	Not Used
040 - 054	X(15)	AN	Literally "CHECK B NUMBER B-B "
055 - 058	X(04)	AN	CHECK NUMBER (4 digits)
059 - 069	9(09)v9(02)	N	CHECK AMOUNT; amount of check
070 - 070	X(01)	AN	CHECK AMOUNT SIGN; values include: "- " = Negative "+ " = Positive " B " = Unavailable or Zero Value
071 - 076	X(06)	AN	CHECK DATE; the date that the check was written, in "MMDDYY" format
077 - 096	X(20)	AN	PAYEE OF CHECK DESCRIPTION 1
097 - 116	X(20)	AN	PAYEE OF CHECK DESCRIPTION 2
117 - 136	X(20)	AN	PAYEE OF CHECK DESCRIPTION 3
137 - 156	X(20)	AN	PAYEE OF CHECK DESCRIPTION 4
157 - 176	X(20)	AN	PAYEE OF CHECK DESCRIPTION 5
177 - 196	X(20)	AN	PAYEE OF CHECK DESCRIPTION 6
197 - 499	X(303)	AN	Not Used
500 - 500	X(01)	AN	Literally = "X"; indicates end of detail record E

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DETAIL RECORD F: OUTGOING WIRES SOURCED FROM ASSET MOVEMENT - FIRST SEGMENT (OPTIONAL)

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "F"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of fed fund being sent
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: "_" = Negative "+" = Positive "b" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 047	X(09)	AN	FIRST BANK ABA NUMBER
048 - 082	X(35)	AN	FIRST BANK NAME
083 - 102	X(20)	AN	FIRST BANK CITY
103 - 104	X(02)	AN	FIRST BANK STATE
105 - 139	X(35)	AN	BRANCH – BANK NAME
140 - 159	X(20)	AN	BRANCH – CITY
160 - 161	X(02)	AN	BRANCH – STATE
162 - 170	X(09)	AN	SECOND BANK ABA NUMBER
171 - 205	X(35)	AN	SECOND BANK NAME
206 - 225	X(20)	AN	SECOND BANK CITY
226 - 227	X(02)	AN	SECOND BANK STATE
228 - 262	X(35)	AN	SECOND BANK BANK ACCOUNT TEXT
263 - 297	X(35)	AN	INTERNATIONAL SECONDARY BANK INFO, LINE 1
298 - 332	X(35)	AN	INTERNATIONAL SECONDARY BANK INFO, LINE 2
333 - 362	X(30)	AN	INTERNATIONAL SECONDARY BANK - COUNTRY
363 - 363	X(01)	AN	REGULATION E INDICATOR; values include: "Y" = Regulation E eligible wire "N" = Not Regulation E eligible wire
364 - 379	X(16)	AN	TRANSACTION IDENTIFIER
380 - 498	X(119)	AN	Not Used
499 - 499	X(01)	AN	ULTIMATE BENEFICIARY THIRD PARTY INDICATOR; values include: "Y" = Third Party "N" = First Party
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record F

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DETAIL RECORD G: OUTGOING WIRES SOURCED FROM ASSET MOVEMENT - SECOND SEGMENT (OPTIONAL)

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "G"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of fed fund being sent
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: "_" = Negative "+" = Positive "b" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 073	X(35)	AN	FURTHER CREDIT BANK ACCOUNT (free-form account number)
074 - 143	X(70)	AN	FURTHER CREDIT BANK ACCOUNT NAME (free-form account name) (field shortened to match front-end length)
144 - 173	X(30)	AN	FURTHER CREDIT BANK ACCOUNT COUNTRY (effective 10/21/2013)
174 - 184	X(11)	AN	Not Used
185 - 219	X(35)	AN	ULTIMATE BENEFICIARY-NAME 1
220 - 254	X(35)	AN	ULTIMATE BENEFICIARY-NAME 2
255 - 289	X(35)	AN	ULTIMATE BENEFICIARY – BANK ACCOUNT NUMBER
290 - 324	X(35)	AN	ULTIMATE BENEFICIARY – ADDITIONAL INSTRUCTIONS 1
325 - 359	X(35)	AN	ULTIMATE BENEFICIARY – ADDITIONAL INSTRUCTIONS 2
360 - 394	X(35)	AN	ULTIMATE BENEFICIARY – ADDITIONAL INSTRUCTIONS 3
395 - 429	X(35)	AN	ULTIMATE BENEFICIARY – ADDITIONAL INSTRUCTIONS 4
430 - 464	X(35)	AN	ULTIMATE BENEFICIARY – ADDITIONAL INSTRUCTIONS 5
465 - 499	X(35)	AN	ULTIMATE BENEFICIARY – ADDITIONAL INSTRUCTIONS 6
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record G

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DETAIL RECORD H: INCOMING WIRES (OPTIONAL)

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "H"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of wire
035 - 035	X(01)	AN	AMOUNT SIGN; values include: "-" = Negative "+" = Positive "b" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 073	X(35)	AN	SENDING BANK INFORMATION 1
074 - 108	X(35)	AN	SENDING BANK INFORMATION 2
109 - 143	X(35)	AN	SENDING BANK INFORMATION 3
144 - 178	X(35)	AN	SENDING BANK INFORMATION 4
179 - 213	X(35)	AN	SENDING BANK INFORMATION 5
214 - 248	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 1
249 - 283	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 2
284 - 318	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 3
319 - 353	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 4
354 - 388	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 5
389 - 423	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 6
424 - 499	X(76)	AN	Not Used
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record H

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DETAIL RECORD I: INCOMING WIRES - ADDITIONAL INFORMATION (OPTIONAL)

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "I"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of wire
035 - 035	X(01)	AN	AMOUNT SIGN; values include: "-" = Negative "+" = Positive "b" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 043	X(05)	AN	SENDER'S REFERENCE
044 - 078	X(35)	AN	ORDERING PARTY INFORMATION 1
079 - 113	X(35)	AN	ORDERING PARTY INFORMATION 2
114 - 148	X(35)	AN	ORDERING PARTY INFORMATION 3
149 - 183	X(35)	AN	ORDERING PARTY INFORMATION 4
184 - 218	X(35)	AN	ORDERING PARTY INFORMATION 5
219 - 253	X(35)	AN	ACCOUNT WITH INSTITUTION 1
254 - 288	X(35)	AN	ACCOUNT WITH INSTITUTION 2
289 - 323	X(35)	AN	ACCOUNT WITH INSTITUTION 3
324 - 358	X(35)	AN	ACCOUNT WITH INSTITUTION 4
359 - 393	X(35)	AN	ACCOUNT WITH INSTITUTION 5
394 - 499	X(106)	AN	Not Used
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record I

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DETAIL RECORD J: INCOMING WIRES - ADDITIONAL INFORMATION (OPTIONAL)

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "J"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of wire
035 - 035	X(01)	AN	AMOUNT SIGN; values include: "-" = Negative "+" = Positive "b" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 073	X(35)	AN	REMITTANCE INFORMATION 1
074 - 108	X(35)	AN	REMITTANCE INFORMATION 2
109 - 143	X(35)	AN	REMITTANCE INFORMATION 3
144 - 178	X(35)	AN	REMITTANCE INFORMATION 4
179 - 213	X(35)	AN	ORDERING INSTITUTION 1
214 - 248	X(35)	AN	ORDERING INSTITUTION 2
249 - 283	X(35)	AN	ORDERING INSTITUTION 3
284 - 318	X(35)	AN	ORDERING INSTITUTION 4
319 - 353	X(35)	AN	ORDERING INSTITUTION 5
354 - 499	X(146)	AN	Not Used
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record J

PERSHING STANDARD FILE LAYOUTS

DETAIL RECORD M: OUTGOING NON-USD WIRES SOURCED FROM ASSET MOVEMENT - FIRST SEGMENT (OPTIONAL)

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "M"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of Fed Fund being sent
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: "_" = Negative "+" = Positive "b" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 049	X(11)	AN	FIRST BANK BIC ID
050 - 084	X(35)	AN	FIRST BANK NAME
085 - 104	X(20)	AN	FIRST BANK CITY
105 - 134	X(30)	AN	FIRST BANK COUNTRY
135 - 136	X(02)	AN	FIRST BANK BRANCH CODE
137 - 171	X(35)	AN	FIRST BANK ACCOUNT NUMBER
172 - 201	X(30)	AN	Not Used
202 - 212	X(11)	AN	SECOND BANK BIC ID
213 - 247	X(35)	AN	SECOND BANK NAME
248 - 267	X(20)	AN	SECOND BANK CITY
268 - 297	X(30)	AN	SECOND BANK COUNTRY
298 - 332	X(35)	AN	SECOND BANK ACCOUNT NUMBER
333 - 362	X(30)	AN	Not Used
363 - 363	X(01)	AN	REGULATION E INDICATOR; values include: "Y" = Regulation E eligible wire "N" = Not Regulation E eligible wire
364 - 379	X(16)	AN	TRANSACTION IDENTIFIER
380 - 382	X(03)	AN	CURRENCY CODE; see Appendix N for values
383 - 390	9(08)	N	VALUE DATE; the date the wire is credited at the receiving bank and is recorded in Pershing's books, in CCYYMMDD format
391 - 498	X(108)	AN	Not Used
499 - 499	X(01)	AN	ULTIMATE BENEFICIARY THIRD PARTY INDICATOR; values include: "Y" = First party "N" = Third party
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record M

PERSHING STANDARD FILE LAYOUTS

DETAIL RECORD N: OUTGOING NON-USD WIRES SOURCED FROM ASSET MOVEMENT - SECOND SEGMENT (OPTIONAL)

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "N"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of Fed Fund being sent
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: "_" = Negative "+" = Positive "b" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 073	X(35)	AN	FURTHER CREDIT BANK ACCOUNT NUMBER (free-form)
074 - 143	X(70)	AN	FURTHER CREDIT BANK ACCOUNT NAME (free-form)
144 - 173	X(30)	AN	FURTHER CREDIT BANK ACCOUNT COUNTRY
174 - 184	X(11)	AN	Not Used
185 - 219	X(35)	AN	ULTIMATE BENEFICIARY NAME Line 1
220 - 254	X(35)	AN	ULTIMATE BENEFICIARY NAME Line 2
255 - 289	X(35)	AN	ULTIMATE BENEFICIARY BANK ACCOUNT NUMBER
290 - 324	X(35)	AN	ULTIMATE BENEFICIARY ADDITIONAL INSTRUCTIONS 1
325 - 359	X(35)	AN	ULTIMATE BENEFICIARY ADDITIONAL INSTRUCTIONS 2
360 - 394	X(35)	AN	ULTIMATE BENEFICIARY ADDITIONAL INSTRUCTIONS 3
395 - 429	X(35)	AN	ULTIMATE BENEFICIARY ADDITIONAL INSTRUCTIONS 4
430 - 464	X(35)	AN	ULTIMATE BENEFICIARY ADDITIONAL INSTRUCTIONS 5
465 - 499	X(35)	AN	ULTIMATE BENEFICIARY ADDITIONAL INSTRUCTIONS 6
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record N

PERSHING STANDARD FILE LAYOUTS

DETAIL RECORD O: INCOMING NON-USD WIRES - FIRST SEGMENT (OPTIONAL), EFFECTIVE 3RD Q, 2019

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "O"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of Fed Fund being sent
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: “-” = Negative “+” = Positive “ b ” = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 073	X(35)	AN	ADDITIONAL BENEFICIARY INFORMATION Line 1
074 - 108	X(35)	AN	ADDITIONAL BENEFICIARY INFORMATION Line 2
109 - 143	X(35)	AN	ADDITIONAL BENEFICIARY INFORMATION Line 3
144 - 178	X(35)	AN	ADDITIONAL BENEFICIARY INFORMATION Line 4
179 - 213	X(35)	AN	ADDITIONAL BENEFICIARY INFORMATION Line 5
214 - 248	X(35)	AN	BANK NAME
249 - 283	X(35)	AN	SENDER TO RECEIVER INFORMATION, Line 1
284 - 318	X(35)	AN	SENDER TO RECEIVER INFORMATION, Line 2
319 - 353	X(35)	AN	SENDER TO RECEIVER INFORMATION, Line 3
354 - 388	X(35)	AN	SENDER TO RECEIVER INFORMATION, Line 4
389 - 423	X(35)	AN	SENDER TO RECEIVER INFORMATION, Line 5
424 - 458	X(35)	AN	SENDER TO RECEIVER INFORMATION, Line 6
459 - 464	X(06)	AN	Not Used
465 - 480	X(16)	AN	TRANSACTION IDENTIFIER (Request ID)
481 - 483	X(03)	AN	CURRENCY CODE; see Appendix N for values
484 - 499	X(16)	AN	Not Used
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record O

PERSHING STANDARD FILE LAYOUTS

DETAIL RECORD P: INCOMING NON-USD WIRES - SECOND SEGMENT (OPTIONAL), EFFECTIVE 3RD Q, 2019

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "P"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of Fed Fund being sent
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: "_" = Negative "+" = Positive "b" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 073	X(35)	AN	SENDING BANK INFORMATION Line 1
074 - 108	X(35)	AN	SENDING BANK INFORMATION Line 2
109 - 143	X(35)	AN	SENDING BANK INFORMATION Line 3
144 - 178	X(35)	AN	SENDING BANK INFORMATION Line 4
179 - 213	X(35)	AN	SENDING BANK INFORMATION Line 5
214 - 248	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 1
249 - 283	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 2
284 - 318	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 3
319 - 353	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 4
354 - 388	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 5
389 - 423	X(35)	AN	INTERMEDIARY or RECEIVING BANK INFORMATION 6
424 - 439	X(16)	AN	RELATED REFERENCE
440 - 455	X(16)	AN	ADDITIONAL RELATED REFERENCE
456 - 499	X(44)	AN	Not Used
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record P

PERSHING STANDARD FILE LAYOUTS

DETAIL RECORD Q: INCOMING NON-USD WIRES - THIRD SEGMENT (OPTIONAL), EFFECTIVE 3RD Q, 2019

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "Q"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of Fed Fund being sent
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: “-” = Negative “+” = Positive “ b ” = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 043	X(05)	AN	Not Used
044 - 078	X(35)	AN	ORDERING PARTY INFORMATION Line 1
079 - 113	X(35)	AN	ORDERING PARTY INFORMATION Line 2
114 - 148	X(35)	AN	ORDERING PARTY INFORMATION Line 3
149 - 183	X(35)	AN	ORDERING PARTY INFORMATION Line 4
184 - 218	X(35)	AN	ORDERING PARTY INFORMATION Line 5
219 - 253	X(35)	AN	ACCOUNT WITH INSTITUTION Line 1
254 - 288	X(35)	AN	ACCOUNT WITH INSTITUTION Line 2
289 - 323	X(35)	AN	ACCOUNT WITH INSTITUTION Line 3
324 - 358	X(35)	AN	ACCOUNT WITH INSTITUTION Line 4
359 - 393	X(35)	AN	ACCOUNT WITH INSTITUTION Line 5
394 - 499	X(106)	AN	Not Used
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record Q

PERSHING STANDARD FILE LAYOUTS

DETAIL RECORD R: INCOMING NON-USD WIRES - FOURTH SEGMENT (OPTIONAL), EFFECTIVE 3RD Q, 2019

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 002	X(02)	AN	TRANSACTION CODE = "CF"
003 - 003	X(01)	AN	RECORD TYPE = "R"
004 - 009	9(06)	N	RECORD ID SEQUENCE NUMBER; begins with "00000001"
010 - 019	X(10)	AN	ACCOUNT NUMBER, including Office (3), Base Account (6), and Type (1); see Record A for values
020 - 034	9(13)v9(02)	N	TRANSACTION AMOUNT; amount of Fed Fund being sent
035 - 035	X(01)	AN	TRANSACTION AMOUNT SIGN; values include: "_" = Negative "+" = Positive "b" = Unavailable or Zero Value
036 - 038	X(03)	AN	INVESTMENT PROFESSIONAL (IP) NUMBER
039 - 073	X(35)	AN	REMITTANCE INFORMATION Line 1
074 - 108	X(35)	AN	REMITTANCE INFORMATION Line 2
109 - 143	X(35)	AN	REMITTANCE INFORMATION Line 3
144 - 178	X(35)	AN	REMITTANCE INFORMATION Line 4
179 - 213	X(35)	AN	ORDERING INSTITUTION INFORMATION Line 1
214 - 248	X(35)	AN	ORDERING INSTITUTION INFORMATION Line 2
249 - 283	X(35)	AN	ORDERING INSTITUTION INFORMATION Line 3
284 - 318	X(35)	AN	ORDERING INSTITUTION INFORMATION Line 4
319 - 353	X(35)	AN	ORDERING INSTITUTION INFORMATION Line 5
354 - 388	X(35)	AN	SENDER'S CORRESPONDENT BANK Line 1
389 - 423	X(35)	AN	SENDER'S CORRESPONDENT BANK Line 2
424 - 458	X(35)	AN	SENDER'S CORRESPONDENT BANK Line 3
459 - 493	X(35)	AN	SENDER'S CORRESPONDENT BANK Line 4
494 - 499	X(06)	AN	Not Used
500 - 500	X(01)	AN	Literally "X"; indicates the end of detail record R

PERSHING STANDARD FILE LAYOUTS

TRAILER RECORD

POSITION	PICTURE	TYPE	DESCRIPTION
001 - 018	X(18)	AN	Literally "EOF B B B B B B PERSHING B " (end of Pershing file)
019 - 036	X(18)	AN	Literally "CHECK B & B FUND B DTL B B "
037 - 046	X(10)	AN	Literally " B DATA B OF B B "
047 - 056	X(10)	AN	DATE OF DATA = "MM/DD/CCYY"
057 - 067	X(11)	AN	Literally " B TO B REMOTE B "
068 - 071	X(04)	AN	REMOTE ID = "XXXX"
072 - 105	X(34)	AN	Literally " B ENDS B HERE B TOTAL B DETAIL B RECORDS: B "
106 - 115	9(10)	N	NUMBER OF DETAIL RECORDS
116 - 499	X(384)	AN	Not Used
500 - 500	X(01)	AN	Literally "Z"; indicates the end of the trailer record