

File Upload User Guide

FR 2900

Report of Deposits and Vault Cash Federal Reserve System

STATISTICS FUNCTION
June 30, 2024

Overview

The Federal Reserve System's Reporting Central Application provides the ability for a reporting entity to submit their reports electronically through the use of an XML file. This document describes the required format for creating the XML file for the **FR2900 - Report of Deposits and Vault Cash**.

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 XML 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.

How the XML File Is Structured

Each XML file contains financial data for one reporting entity and as-of date. The data in the file is organized into the following sections.

- Reporting File
 - Create date.
 - Create time.
- Report
 - Respondent Id
 - As Of Date
 - Series Id
- Item Data
 - Context used for data in a schedule
 - Value

XML structure or schema:

```
<?xml version="1.0" encoding="UTF-8"?>
<reportingFile xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" createDate="1957-08-13"
createTime="09:30:47+05:00" xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd">
  <report series="FR2900" asOfDate="YYYY-MM-DD" reporterId="999999999">
    <!-- Cover Page items -->
      <itemData confidential="N" estimated="N" mdrm="MDRM1111">
        <value>value for "MDRM1111" </value>
      </itemData>

      <!-- Schedule items -->
      <itemData confidential="N" estimated="N" mdrm="MDRM1116">
        <value>value for "MDRM1116" </value>
      </itemData>

      <itemData confidential="N" estimated="N" mdrm="MDRM1117">
        <value>value for "MDRM1117" </value>
      </itemData>

    </report>
  </reportingFile>
```

Reporting File is a wrapper that encapsulates all the data in the file; it must include the create date and time of the file.

Report is a wrapper that encapsulates all the data items; it must include attributes to identify the respondent Reporter Id, the report As of Date, and the report Series Id.

Item Data is a wrapper that encapsulates the report data values for the reporting entity and as of date.

XML Tags and Their Meanings

XML Tag/Attribute	Meaning/How Used
<reportingFile>	A tag used to encapsulate all the data in the file
xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"	Attribute of the reportingFile tag which specifies the location of the Schema
createTime="09:30:45"	Attribute of the reportingFile tag which specifies the time the file was created
createDate="2016-08-13"	Attribute of the reportingFile tag which specifies the date the file was created
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"	Optional attribute of the reportingFile tag which tells the schema-validator that all elements used in the XML file are declared in the "http://www.w3.org/2001/XMLSchema-instance" namespace
<report>	A tag used to identify the series name, the reporting entity and the as of date of the data.
reporterId="999999999"	Attribute of the report tag which specifies the respondent ID
asOfDate="2016-09-30"	Attribute of the report tag which specifies the as of date of the report
series="SERIESID"	Attribute of the report tag which specifies the series name
<itemData>	A tag used to encapsulate the item and its value from the report
mdrm="MDRM9999"	Attribute of the itemData tag which identifies a specific item in the report
<value>	A tag encapsulated within itemData tag and contains the value of the item
<context>	An optional tag encapsulated within itemData tag used to identify the order of a variable list of items
mdrm="MDRM8888"	Attribute of the context tag which identifies a group of items in the report
value="1"	Attribute of the context tag which identifies the order of in the item group

Example FR2900 XML File Upload

The following FR2900 XML file upload example includes sample items for the cover page, report of deposits and vault cash schedule.

```
<?xml version="1.0" encoding="UTF-8" standalone="no"?>
<reportingFile createTime="11:06:38+05:00" createDate="2022-05-10"
xsi:noNamespaceSchemaLocation="RCInputXML-1.0-20160520.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<report series="FR2900" asOfDate="2023-01-09" reporterId="999999999">
<itemData confidential="N" estimated="N" mdrm="EDD00020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD00080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD02212"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD02340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD02697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD0MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD10020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD10080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD12212"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD12340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD12697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD1MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD20020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD20080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD22212"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD22340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD22697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD2MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD30020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD30080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD32212"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD32340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD32697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD3MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD40020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD40080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD42212"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD42340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD42697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD4MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD50020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD50080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD52212"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD52340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD52697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD5MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD60020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD60080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD62212"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD62340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD62697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD6MB60"><value>0</value></itemData>
```

```

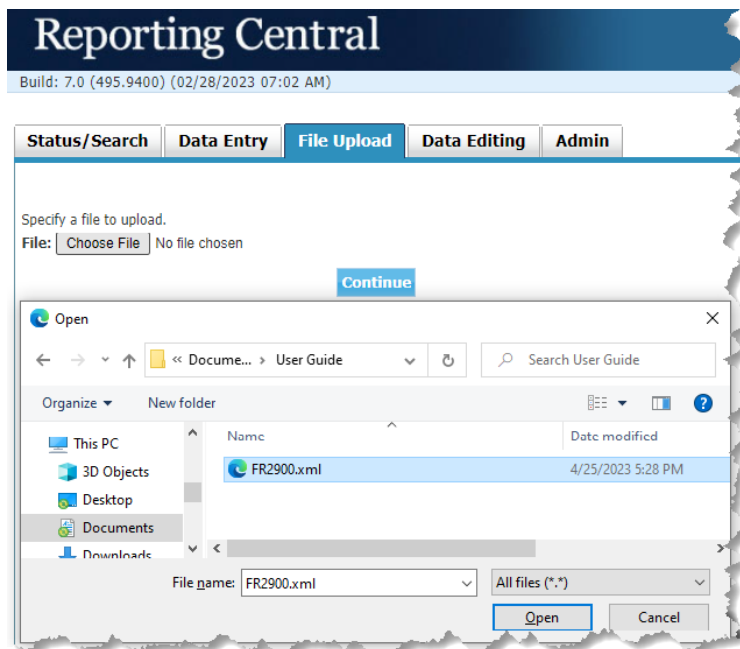
<itemData confidential="N" estimated="N" mdrm="EDD70020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD70080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD72212"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD72340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD72697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD7MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD80020"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD80080"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD82212"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD82340"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD82697"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDD8MB60"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDS2214"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDS2247"><value>0</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDS4086"><value>test@test.test</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDS8901"><value>My Name</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDS8902"><value>123-456-7890</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDSC491"><value>My Title</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDSH020"><value>1</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDSH321"><value>My Signature</value></itemData>
<itemData confidential="N" estimated="N" mdrm="EDDSMR55"><value>1</value></itemData>
</report>
</reportingFile>

```

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.

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 XML file and select the filename so it appears in the ‘File:’ box. Select ‘Continue’ to upload.

The screenshot shows the 'Reporting Central' application interface. At the top, there's a header with the title 'Reporting Central' and a build version 'Build: 3.3.1.0 (11/23/2015 09:03 AM) (revision: 4443/T7502)'. Below the header is a navigation bar with tabs: 'Status/Search', 'Data Entry', 'File Upload' (which is active), 'Data Editing', and 'Admin'. The main content area under 'File Upload' displays a form with the following fields: 'Reporter: 999999999 - YOUR BANK', 'Series: FR2900', 'As of Date: 01/25/2016', and 'Security Classification: Internal FR'. Below these fields is a 'Sections' dropdown menu set to 'Cover Page' with a 'Select' button. There are buttons for 'Save As Draft', 'Save As Draft with Edits', 'Validate', 'Submit', 'Cancel', and 'Clear Form'. A checkbox for 'Estimated Data' is checked. Below this, the text 'Report of Transaction Accounts, Other Deposits, and Vault Cash - FR 2900' is displayed. To the right, 'Board of Governors of the Federal Reserve System' and 'OMB Number 7100-0087' are shown. The 'Person to be contacted concerning this report' section has a 'Name' field with 'Jane Smith' and an 'Area Code / Phone Number' field with '999-999-9999'. The 'Important Notes' section contains a paragraph about public reporting burden. At the bottom, there's a 'Legal' link and the text 'PLEASE READ INSTRUCTIONS PRIOR TO COMPLETION'.

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.