

Home Mortgage Disclosure Act (HMDA): Tips to a Successful Processing Experience

Initial Submission of Calendar Year 2015 Data Due: Tuesday, March 1, 2016

Reporting with the Correct Respondent ID (RID)

The table below includes information about the Respondent ID (RID) and Agency Code Numbers that should be used by depository and nondepository entities reporting calendar year (CY) 2015 HMDA data; this information is entered into your Transmittal Sheet (TS). It is imperative that this information be correct prior to transmitting the data file.

Agency	Depository Institution Respondent ID (RID)	Nondepository Institution Respondent ID (RID)	Agency Code
CFPB	RSSD ID Number	Federal Tax ID Number (include hyphen)	9
FDIC	FDIC Certificate Number	Federal Tax ID Number (include hyphen)	3
FRS	RSSD ID Number	RSSD ID Number	2
HUD	N/A (has no depository institutions)	Federal Tax ID Number (include hyphen)	7
NCUA	Charter Number	Federal Tax ID Number (include hyphen)	5
OCC	Charter Number	Federal Tax ID Number (include hyphen)	1

NOTE: If your institution is a nondepository independent mortgage company, submit the CY 2015 Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) with an agency code of "7-HUD". Submitting the CY 2015 HMDA LAR with an incorrect agency code will delay the processing of your HMDA submission. Do not submit the CY 2015 HMDA LAR for your HUD-regulated mortgage company under any other agency code other than "7-HUD," unless you are specifically instructed to do so by the Federal Reserve Board's HMDA staff.

If you have questions about this specific topic, e-mail HMDAHELP@frb.gov and include in the subject heading of the e-mail, "CY 2015 HMDA: Report as a CFPB Respondent."

Submitting a Compliant and Encrypted Data File

To ensure compliance with the FFIEC submission process, we strongly encourage institutions to use the [FFIEC HMDA Data Entry Software](#) to submit HMDA data. **The only accepted file type for HMDA processing is ".ENC" (encrypted file). No other file type, i.e. .DAT, will be accepted.** Submitting a file using the FFIEC HMDA Data Entry Software is the only way to ensure a HMDA data file received by the Federal Reserve is [file specification compliant](#).

Download a [free](#) copy of the FFIEC HMDA Data Entry Software here: <https://www.ffiec.gov/hmda/softinfo.htm>. Select the 'HMDA Data Entry Software v.2015 R.2' link to install the software for CY2015 data **due Tuesday, March 1, 2016**.

Please follow these guidelines to prepare your HMDA data submission:

- If using a third party software, import the correctly formatted .DAT file into the FFIEC HMDA Data Entry Software.
 - Refer to the Help File in the software for more information.
 - Note: If you are not able to import the third party submission file into the FFIEC HMDA Data Entry Software then the third party software is not creating a file that is [file specification compliant](#).
- Run a *Batch Edit* to identify any validity and/or syntactical errors; these must be resolved before an encrypted file can be created.

Once the data file is clean of validity and/or syntactical errors and is ready to be submitted, choose the *Submission via Web* option to export the file. This is the preferred, most secure method for sending HMDA data. The *Submission via Web* option will create and send an encrypted file that is submitted directly to the FFIEC HMDA database for processing.

Alternatively, institutions can choose to submit HMDA data via Internet e-mail. To submit a HMDA data file using this option, attach the encrypted file to an e-mail message and send to hmdasub@frb.gov.

Mailbox Set-up to Ensure Your Successful Receipt of the Edit Report

During the 2016 processing season, successful receipt of the edit report from HMDAHelp@frb.gov is key in the data submission process. Upon a successful submission of the HMDA Data, the HMDA data processing system e-mails a message containing the Reporting Institution's (RI) edit report as an attachment.

This edit report is sent as an Adobe PDF attachment in a message that will be labeled as **2016 HMDA Edit Report: 0000012345_1-0**. The first 10-digit series is the RI's Respondent ID, followed by the agency the RI reports to, and the region the agency is located in as per the city, state location provided on the RI's Transmittal Sheet (TS). It is extremely important that the TS information are correct because we use this address information for all correspondence. If for some reason, the contact information changes, a complete resubmission must be made by the RI in order for the information to be updated on the HMDA database. At no time will analysts from the Federal Reserve Board of Governors make changes to information provided on the TS of a RI.

To ensure proper and timely receipt of the Edit Report and other communications, please ensure that all attachments that originate from the e-mail HMDAHelp@frb.gov may be received by the RI. Consult with the RI's IT department to add HMDAHelp@frb.gov to a list of trusted addresses and to allow for PDF attachments. If the RI does not have a dedicated IT team, consult with the software provider that the RI uses for e-mail servicing.

The information above should allow for a smooth and reliable mode of communication between the RI and HMDAHelp@frb.gov throughout the 2016 processing season.

Successfully Completing Your HMDA Edit Report

When you receive your edit report from HMDAHELP@frb.gov, please READ ALL INSTRUCTIONS carefully as provided in the cover letter. The cover letter and edit report are customized based upon the data submitted to us. An abbreviated list of the specific sections of the edit report that must be completed and returned, in addition to the Confirmation Sheet, can be found in the lower left-hand corner of the Confirmation Sheet. Depending upon the data submitted, your institution may have these following sections of the edit report to complete and return along with the Confirmation Sheet.

- Macro Quality Edit Report (Macro)
- Q029 Report (Q029)
- Summary of Q595 Edit Report (Q595)

Sections that **SHOULD NOT** be included in your response are:

- Cover Page
- Cover Letter
- Micro Quality Edit Report
- Institution Register Summary (IRS)

Once the edit report is tracked in our system as complete, a Confirmation Letter will be e- mailed to the RI's designated contact person. The Confirmation Letter confirms your completion of the calendar year 2015 HMDA submission process.

Receive E-mail Notification of the Release of Disclosure Reports

HMDA Alerts are distributed when updates or revisions about the HMDA data are posted to the Federal Financial Institutions Examination Council (FFIEC) HMDA website; this includes the public release of the HMDA Aggregate and Disclosure Reports. To receive such notification, sign up for the E-mail Alert service.

- Go to www.ffiec.gov/hmda and click on the “E-mail Alert Sign-Up” icon. You will be asked to enter and confirm your e-mail address. *(Subscribers can also update or remove e-mail addresses using this same link and selecting “Subscriber Preferences.”)*

Community Reinvestment Act (CRA): Tips to a Successful Processing Experience

Initial Submission of Calendar Year 2015 Data Due: Tuesday, March 1, 2016

Determining Your Institution's CRA Respondent ID

The table below includes information about the Respondent ID (RID) and Agency Code numbers that should be used by depository institutions reporting CY 2015 CRA data.

Agency	Depository Institution	Agency Code
FDIC	FDIC Certificate Number	3
FRS	RSSD ID Number	2
OCC	Charter Number	1

Submitting a Compliant and Encrypted Data File: CRASUB@frb.gov

When reporting institutions submit their CRA data, they have the option of sending the data via the Internet e-mail. Institutions should send a validity free submission to CRASUB@FRB.GOV. In the subject line of the e-mail, the institution should include the following:

- Calendar Year CRA (i.e., 2015 CRA)
- Respondent ID (RID)
- Agency Code
- Initial Submission or Complete Resubmission

Reporting institutions should only e-mail a file attachment that has been properly encrypted (with the .enc file extension). This can be done with the FFIEC [CRA Data Entry Software](#). An electronic Internet submission file that is not encrypted will not be accepted as compliant.

General Questions and Returning a Completed Edit Report Response: CRAHELP@frb.gov

When reporting institutions have questions regarding their CRA data, they should send them to CRAHELP@FRB.GOV. If the institution has received its CRA Institution Register Summary (IRS) or Edit Report after submitting or correcting its data, that institution should send the signed IRS or Edit Report to CRAHELP@FRB.GOV as an attachment by the stated deadline as provided in the cover letter. Institutions should include their institution name, Respondent ID (RID) and agency code in the subject heading of any e-mail sent to CRAHELP@FRB.GOV. This will help us provide more efficient service when answering questions or following up on Edit Reports. Alternatively, IRS/Edit Reports can be faxed to (202) 452-6497.

Receive E-mail Notification of the Release of Disclosure Reports

CRA Alerts are distributed when updates or revisions about CRA data are posted to the FFIEC CRA website; this includes the public release of the CRA Aggregate and Disclosure Reports. To receive such notifications, sign up for the E-mail Alert service.

- Go to www.ffiec.gov/cra and click on the "E-mail Alert Sign-Up" icon. You will be asked to enter and confirm your e-mail address. (*Subscribers can also update or remove e-mail addresses using this same link and selecting "Subscriber Preferences."*)