

# SHARED NATIONAL CREDIT PROGRAM

## **eSNC USER GUIDE**

JANUARY 2023

FEDERAL RESERVE BANK OF KANSAS CITY

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# eSNC

## Overview

eSNC is a web-based application that allows financial institutions to submit Shared National Credit (SNC) data in an organized and efficient manner. SNC reporters are divided into two categories: **Basic** and **Expanded**. The primary differences between the two reporter types are listed below:

### Basic Reporter

- Submits an agent file
- Does not submit a participant file
- Only reports SNCs
- Does not report Basel data

### Expanded Reporter

- Submits an agent file
- Submits a participant file
- Reports SNCs and non-SNCs
- Reports Basel data

Respondents may submit data by either manually keying it in or by uploading an XML file.

**Note:** Refer to the SNC Reporting Instructions for more information regarding the differences between Basic and Expanded reporters.

## Logging In

The eSNC application can be accessed through your web browser at the following address: <https://bsr.frb.gov/SNCEXT/index.snc>. Please note that the web address is case sensitive as you may experience difficulties accessing the website if the "SNCEXT" extension is not capitalized. Microsoft Edge and Google Chrome are the browsers that need to be utilized for accessing eSNC as you may experience technical issues if accessing eSNC through a different browser. Even when using Edge/Chrome, if you experience issues, please clear your cache before reaching out to our help desk.

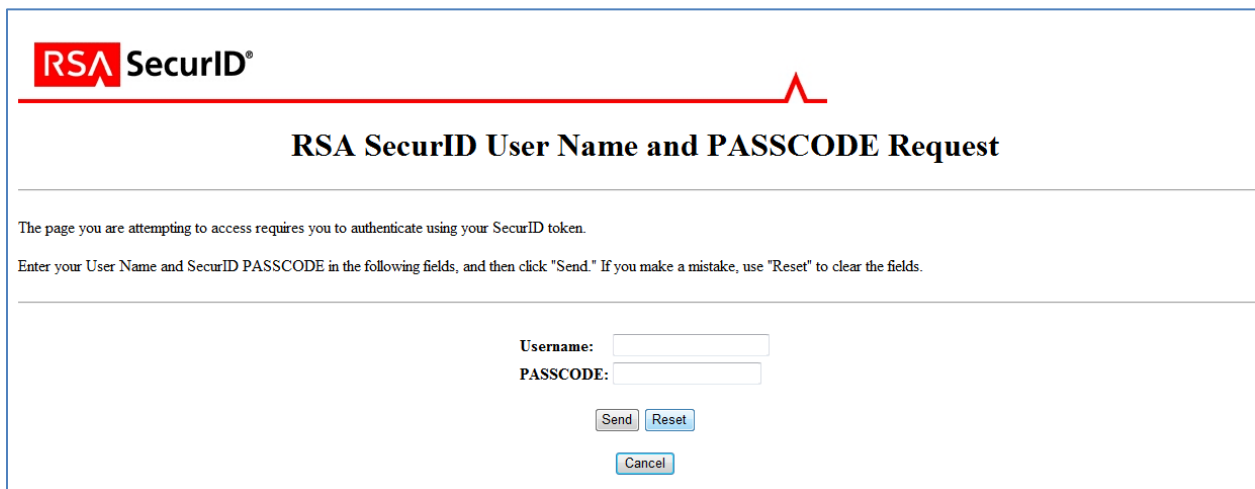
Each institution must submit an **eSNC Access Agreement** to be established in eSNC as a reporting entity. Additionally, each user must submit two forms to be given access to the eSNC application: The **Access Control Form** and the **SecurID Control Form for External Users**. These forms can be found at the following address: <https://www.kansascityfed.org/banking/bankerresources/shared-national-credit>

Completed forms are to be sent to the following mailbox: [kcstatcs@kc.frb.org](mailto:kcstatcs@kc.frb.org)

## SecurID Authentication Procedure

The SNC customer service will provide a username and an RSA SecurID token to you upon receipt of your completed forms. Your 10 character long username will be located on the back of your SecurID token for reference. The SecurID token displays 6 digits that change every 60 seconds.

Navigate to the eSNC website at <https://bsr.frb.gov/SNCEXT/index.snc> to log in. You will be taken to the following screen:

The screenshot shows the RSA SecurID authentication interface. At the top left is the RSA SecurID logo. Below it, a red line with a small peak in the center separates the header from the main content. The main heading is "RSA SecurID User Name and PASSCODE Request". Below this, there is a message: "The page you are attempting to access requires you to authenticate using your SecurID token." followed by "Enter your User Name and SecurID PASSCODE in the following fields, and then click 'Send.' If you make a mistake, use 'Reset' to clear the fields." The form contains two input fields: "Username:" and "PASSCODE:". Below these fields are three buttons: "Send", "Reset", and "Cancel".

The first time you log in, enter your 10 character long username in the **Username** field and the six digits currently displayed on your token in the **PASSCODE** field. It is recommended to wait for the digits on the SecurID token to reset before attempting to log in.

You will be prompted to set a new PIN. The PIN must meet the following criteria:

- Alphanumeric characters only
- Contains exactly one capital letter
- Contains exactly eight characters

Following successful set up of your PIN, your PASSCODE will then be the eight character long PIN followed by the six digits displayed on your token.

**Example:** If your PIN is **B1234567** and the digits displayed on the SecurID token are **349084**, you will log in entering **B1234567349084** in the PASSCODE field.

Upon successful authentication you will be redirected to the eSNC home page.

**If you experience issues logging in or if you need to reset your PIN, please contact:**

**SNC Customer Service**

(800) 333-2898

[kcstatcs@kc.frb.org](mailto:kcstatcs@kc.frb.org)

(FRS and FDIC-regulated reporters)

**OCC Shared Mailbox**

[SNC@occ.treas.gov](mailto:SNC@occ.treas.gov)

(OCC-regulated reporters)

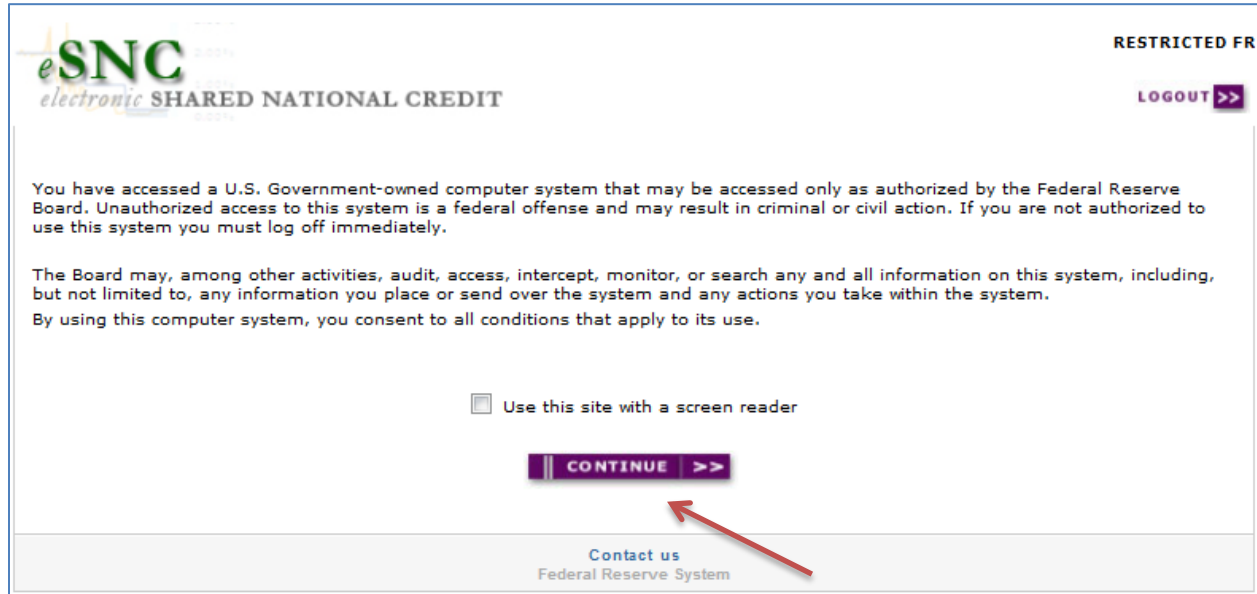
## Logging Out

Due to the confidentiality of SNC data, please log out of the eSNC application when it is not in use. You may log out of the eSNC application by clicking on the **LOG OUT** button located in the upper right-hand corner of the screen.

**Note:** Users will be prompted with an inactivity warning after 25 minutes of inactivity. You may click on the **Extend Session** button to remain logged into eSNC. If no action is taken within 5 minutes of this prompt, you will be automatically logged out of eSNC. All unsaved changes will be lost.

## Submission Selection

On the eSNC home page, click on the **Continue** button to display a list of accessible SNC data files for all available report dates.



Locate the file you wish to access then click on the **Submission Version** (e.g. Initial) located to the left of the **Submission Status** to open the submission.

**Note:** Users responsible for submitting SNC data for multiple institutions will be able to choose between all reporting entities for which access has been granted.

There are two file types: **Agent** and **Participant**. The primary differences between the two file types are listed below:

### Agent File

Both Basic and Expanded reporters submit an agent file. On the agent file, Basic reporters report only SNC credits for which they are the agent while Expanded Reporters report all syndicated loans for which they are the agent.

### Participant File

Expanded reporters also submit a participant file. On the participant file, Expanded reporters report all syndicated loans for which they are acting solely as a participant.

**Note:** Refer to the SNC Reporting Instructions for more information regarding the differences between the agent and participant files.

BANK SUBMISSIONS			First Prev Page 1/3 Next Last Display 10 records
REPORT DATE	SUBMISSION TYPE	SUBMISSION VERSION (STATUS)	
09/30/2014	AGENT	Initial	(Not Submitted)
	PARTICIPANT	Initial	(Not Submitted)
06/30/2014	AGENT	Initial	(Not Submitted)
	PARTICIPANT	Initial	(Not Submitted)
03/31/2014	AGENT	Initial	(Not Submitted)
	PARTICIPANT	Initial	(Not Submitted)
12/31/2013	AGENT	Initial	(Not Submitted)
	PARTICIPANT	Initial	(Not Submitted)
09/30/2013	AGENT	Initial	(Not Submitted)
	PARTICIPANT	Initial	(Not Submitted)

You will be taken to the **Submission Summary** of the selected file. From this screen you may access all aspects of your SNC data by selecting the various menus.

<b>CREDITS</b>	ENTITIES	REPORTS	REPORTING BANK
<a href="#">» Submission Summary</a> <a href="#">» Search Credits</a> <a href="#">» Create Credit</a>			
<b>SUBMISSION SUMMARY</b>			
Overall Errors Status: Edit Free Total Credits: 0 Total Entities: 0 Bank Submission Status: Not Submitted		<div>COMMENTS:</div> <div></div> <div>VIEW EDITS</div> <div>HISTORY</div>	
<div>SUBMIT CREDITS &gt;&gt;</div>			
<a href="#">Contact us</a> Federal Reserve System			



# Manual Reporters

Manual reporters submit SNC data by manually keying all reportable entity and credit data into the eSNC application. Edit validation occurs as data are entered. Validity edit failures must be corrected prior to file submission, while quality edit failures must be acknowledged.

It is recommended to add all entity data prior to adding credit data. This results in a more efficient, streamlined workflow because you will not have to stop and create entities each time you add a credit to your submission.

## Entities

### Overview

The term “entity” refers to any fund, bank, or company acting as an agent, obligor, or participant in a credit. All entities, pursuant to the SNC Reporting Instructions, must be included in your SNC data submission.

**Note:** Please ensure that all entities are reported with accurate legal names and locations. Entity information directly impacts the distribution of SNC exam results; incorrectly reported information may result in SNC exam results being distributed to incorrect entities.

### Adding Entities

There are three methods to add entities to your SNC data submission: Creating entities, copying entities from previous submissions, and copying entities from NIC.

### Creating an Entity

The first method to add an entity is by selecting the **Create Entity** option under the **Entities** menu. This method is used to create a newly reported entity. Previously reported entities can be copied forward using the **Copying an Entity from Previous Submissions** method (page 8).

CREDITS ENTITIES REPORTS REPORTING BANK

[» Search Entities](#) [» Create Entity](#)

**ENTITY SEARCH**

Search: Reporting Bank's Entities

Name:  Begins With

Short Name:  Begins With

Internal Entity ID:

Tax ID:

City:

State/Province: --- Choose One ---

Country: --- Choose One ---

Error Status: --- All ---

**SEARCH** [»](#)

[Contact us](#)  
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You will be taken to the following screen:

CREDITS ENTITIES REPORTS REPORTING BANK

[» Search Entities](#) [» Create Entity](#)

**CREATE NEW ENTITY** >>Entity Error Status: No Data

*\* Required Information*

\* Name:  Short Name:

\* Internal ID:  \* Original ID:

\* City:  Tax ID:

State/Province: --- Choose One ---

Zip:

\* Country: --- Choose One ---

\* Industry Code Type: NAICS Code

\* Industry Code: None

**SAVE** [»](#) **CANCEL** [»](#)

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All data fields designated with an asterisk must be populated. Optional data fields, such as Tax ID, may be left blank if the corresponding information is not available. Select the **Save** option after you populate all appropriate data fields.

The newly created entity will be validated upon saving. Any edit failures triggered by the entity data will be displayed on the screen.

CREDITS

ENTITIES

REPORTS

REPORTING BANK

>> Search Entities

>> Create Entity

VIEW ENTITY

Test Entity, LLC

Internal ID: TESTENT

>>Entity Error Status: Validity

MESSAGE(S):

Entity with Internal ID TESTENT was saved successfully.

Short Name:

Original ID: TESTENT

City: New York

State/Province: NY

Zip: 10045

Country: UNITED STATES

NAICS Code:

NAICS Description:

Tax ID:

GO BACK

EDIT

DELETE

HISTORY

ERROR DETAILS

ERROR TYPE	ERROR MESSAGE
Validity	Either NAICS Code or SIC Code is required.

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**Note:** An entity added using this method will be successfully saved even if it triggers validity edit failures. Validity edit failures must be corrected before you submit your SNC data.

### Copying an Entity from Previous Submissions

The second method to add an entity is by copying a reported entity from previous submissions. You may copy an entity from previous submissions by selecting the **Search Entities** option under the **Entities** menu. The **Reporting Bank's Entities from Previous Submissions** option within the Search menu allows you to search for previously reported entities and add them to your bank's submission.

The screenshot shows the 'ENTITIES' tab in the eSNC application. At the top, there are three tabs: 'CREDITS', 'ENTITIES' (selected), and 'REPORTS'. Below the tabs, there are two links: '>> Search Entities' and '>> Create Entity'. The main section is titled 'ENTITY SEARCH'. It contains a search dropdown menu with the following options: 'Reporting Bank's Entities', 'Reporting Bank's Entities', 'Reporting Bank's Entities from Previous Submissions' (highlighted), and 'Entities from NIC'. Below the search menu, there are several input fields and dropdown menus: 'Name' (text input), 'Short Name' (text input), 'Internal Entity ID' (text input), 'Tax ID' (text input), 'City' (text input), 'State/Province' (dropdown menu with '--- Choose One ---'), 'Country' (dropdown menu with '--- Choose One ---'), and 'Error Status' (dropdown menu with '--- All ---'). To the right of the 'Name' and 'Short Name' fields, there are two 'Begins With' dropdown menus. At the bottom of the form, there is a purple 'SEARCH >>' button. Below the button, there is a link 'Contact us' and the text 'Federal Reserve System'.

Using the **Reporting Bank's Entities from Previous Submissions** option in the Search dropdown menu, you may populate the various search criteria to look for previously reported entities. The eSNC application will return a list of results that match the search criteria.

**Note:** eSNC will return a maximum of 250 search results. If a search returns more than 250 results, it is advised to refine the search criteria.

If your search returns a match, you may click on the **RSSD ID** located to the left of the entity's name to view the entity's details.

CREDITS

ENTITIES

REPORTS

REPORTING BANK

>> Search Entities

>> Create Entity

ENTITY SEARCH

Search: Reporting Bank's Entities from Previous Submissions

Name:

Begins With

Internal Entity ID:

SEARCH >>

ENTITY SEARCH RESULTS

First Prev Page 1/1 Next Last Display 10 Entities

ENTITY ID	NAME	TAX ID	CITY	STATE/ PROVINCE	STATUS	REPORT DATE
TESTAGE	Test Agent		New York	NY	Edit Free	12/31/2012
TESTBOR	Test Borrower		Chicago	IL	Edit Free	12/31/2012
TESTLE1	Test Lender 1		New York	NY	Edit Free	12/31/2012
TESTLE2	Test Lender 2		Charlotte	NC	Edit Free	12/31/2012

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You may add the entity to your submission by clicking on the **Add to Reporting Bank's Entities** button.

CREDITS

ENTITIES

REPORTS

REPORTING BANK

>> Search Entities

>> Create Entity

VIEW ENTITY

Test Lender 1

Internal ID: TESTLE1

>>Entity Error Status: Edit Free

Short Name:

Original ID: TESTLE1

City: New York

State/Province: NY

Zip: 10022

Country: UNITED STATES

NAICS Code: 52211

NAICS Description: COMMERCIAL BANKING

Tax ID:

GO BACK

ADD TO REPORTING BANK'S ENTITIES >>

Contact us

Federal Reserve System

The entity's data fields will populate with what was reported for that entity in previous submissions. You may modify the data if necessary. Select the **Save** option after you make all necessary changes.

**EDIT ENTITY** >>Entity Error Status: Edit Free

\* Required Information

\* Name:  Short Name:

\* Internal ID:  Original ID:

\* City:  Tax ID:

State/Province:

Zip:

\* Country:

\* Industry Code Type:

\* Industry Code:

**SAVE >>** **CANCEL >>**

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## Copying an Entity from NIC

The third method to add an entity is by copying an existing entity from the National Information Center (NIC) database. You may copy an entity from NIC by selecting the **Search Entities** option under the **Entities** menu. The **Entities from NIC** option within the Search menu allows you to search for existing entities in the NIC database and add them to your bank's submission.

**ENTITY SEARCH**

Search: 

- Reporting Bank's Entities
- Reporting Bank's Entities from Previous Submissions
- Entities from NIC

Name:  Begins With:

City:

State/Province:

Country:

Entity Type:

RSSD ID:  Active RSSDs:

**SEARCH >>**

[Contact us](#)  
Federal Reserve System

Using the **Entities from NIC** option in the Search dropdown menu, you may populate the various search criteria to look for entities in the NIC database. The eSNC application will return a list of results that match the search criteria.

**Note:** eSNC will return a maximum of 250 search results. If a search returns more than 250 results, it is advised to refine the search criteria.

If your search returns a match, you may click on the **RSSD ID** located to the left of the entity's name to view the entity's details.

**ENTITY SEARCH**

Search: Entities from NIC

Name: federal reserve bank of new york Begins With: [dropdown]

City: [text box]

State/Province: -- Choose One --

Country: -- Choose One --

Entity Type: -- Choose One --

RSSD ID: [text box] Active RSSDs: [dropdown]

**SEARCH >>**

**ENTITY SEARCH RESULTS**

First Prev Page 1/1 Next Last Display 10 Entities

RSSD ID	NAME	TAX ID	CITY	STATE/ PROVINCE	SNC REGULATED
877677	FEDERAL RESERVE BANK OF NEW YORK		NEW YORK	NY	No
2368432	FEDERAL RESERVE BANK OF NEW YORK - EAST RUTHERFORD OPERATIONS CENTER		EAST RUTHERFORD	NJ	Yes
878179	FEDERAL RESERVE BANK OF NEW YORK - JERICO RCPC		JERICO	NY	Yes
755373	FEDERAL RESERVE BANK OF NEW YORK - NEW YORK ACCTG OFFICE		NEW YORK	NY	Yes
847072	FEDERAL RESERVE BANK OF NEW YORK - NEW YORK CONSOLDTD HEAD OFF		NEW YORK	NY	Yes
1853548	FEDERAL RESERVE BANK OF NEW YORK - PUERTO RICO CASH DEPOT		SAN JUAN	PR	Yes
754871	FEDERAL RESERVE BANK OF NEW YORK - UTICA RCPC		UTICA	NY	Yes
2445726	FEDERAL RESERVE BANK OF NEW YORK CASH MGT. DIV. (LIABILITIES)		NEW YORK	NY	No
3633436	FEDERAL RESERVE BANK OF NEW YORK FOREIGN INVESTMENTS (CLAIMS)		NEW YORK	NY	No

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Review the entity's details and ensure there is a reasonable match between the entity stored in NIC and the entity you want to report. If there is a match, you may add the entity to your submission by clicking on the **Add to Reporting Bank's Entities** button.

**VIEW ENTITY** FEDERAL RESERVE BANK OF NEW YORK  
RSSD ID: 877677

City: NEW YORK  
State/Province: NEW YORK  
Country: UNITED STATES  
Zip: 10045  
Short Name: FEDERAL RESERVE BK OF NY

NAICS Code: 52111  
NAICS Description: MONETARY AUTHORITIES-CENTRAL BANK  
Head Office RSSD: N/A  
SNC Regulated? No  
Tax ID:

[GO BACK](#) [ADD TO REPORTING BANK'S ENTITIES](#)

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You must assign an **Internal ID** and **Original ID** to the entity before it can be added to your submission. The **Internal ID** is your institution's unique identifier for the entity. The **Original ID** is the Internal ID assigned to the entity in previous submissions (if applicable). For new entities, you must populate both fields with the same value. In limited cases the **Original ID** and the **Internal ID** may be different, for example if your institution begins reporting new IDs in lieu of previously reported ones. You may also modify the other data if necessary. Select the **Save** option after you make all necessary changes.

**CREATE NEW ENTITY** >>Entity Error Status: No Data

\* Required Information

Name in NIC: FEDERAL RESERVE BANK OF NEW YORK  
Head Office RSSD: N/A

\* Name: FEDERAL RESERVE BANK OF  
\* Internal ID:  
\* City: NEW YORK  
State/Province: NEW YORK  
Zip: 10045  
\* Country: UNITED STATES  
\* Industry Code Type: NAICS Code  
\* Industry Code: 52111 - MONETARY AUTHORITIES-CENTRAL BANK

RSSD ID: 877677  
SNC Regulated: No  
Short Name: FEDERAL RESERVE BK OF NY  
\* Original ID:  
Tax ID:

[SAVE](#) [CANCEL](#)

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Federal Reserve System

The newly created entity will be validated upon saving. Any edit failures triggered by the entity data will be displayed on the screen.

**Note:** An entity added using this method will be successfully saved even if it triggers validity edit failures. Validity edit failures must be corrected before you submit your SNC data.



## Editing Entities

You may edit an existing entity by selecting the **Search Entities** option under the **Entities** menu. The **Reporting Bank's Entities** option within the Search menu allows you to search for existing entities in your submission.

The screenshot shows a web application interface with three main tabs: CREDITS, ENTITIES, and REPORTS. The ENTITIES tab is active. Below the tabs, there are two links: >> Search Entities and >> Create Entity. The Search Entities link is highlighted. Below these links, there is a section titled ENTITY SEARCH. This section contains a search dropdown menu with the following options: Reporting Bank's Entities (selected), Reporting Bank's Entities, Reporting Bank's Entities from Previous Submissions, and Entities from NIC. Below the search dropdown, there are several input fields and dropdown menus: Name (text input), Short Name (text input), Internal Entity ID (text input), Tax ID (text input), City (text input), State/Province (dropdown menu with -- Choose One ---), Country (dropdown menu with -- Choose One ---), and Error Status (dropdown menu with -- All ---). To the right of the Name and Short Name fields, there are two dropdown menus labeled Begins With. At the bottom of the search section, there is a purple button labeled SEARCH >>. Below the search section, there is a footer with the text Contact us and Federal Reserve System.

Using the **Reporting Bank's Entities** option in the Search dropdown menu, you may populate the various search criteria to look for pre-existing entities in your submission. The eSNC application will return a list of results that match the search criteria. Locate the entity you wish to edit and click on the **RSSD ID** located to the left of the entity's name to view the entity's details.

CREDITS
ENTITIES
REPORTS
REPORTING BANK

» Search Entities
» Create Entity

**ENTITY SEARCH**

Search: Reporting Bank's Entities

Name: federal reserve bank of new york Begins With
Short Name: Begins With
Internal Entity ID:
Tax ID:
City:
State/Province: --- Choose One ---
Country: --- Choose One ---
Error Status: --- All ---

SEARCH

**ENTITY SEARCH RESULTS**
First Prev Page 1/1 Next Last Display 10 Entities

ENTITY ID	NAME	TAX ID	CITY	STATE/PROVINCE	STATUS
12345	FEDERAL RESERVE BANK OF NEW YORK		NEW YORK	NY	Validity

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Click on the **Edit** button to modify the entity's details.

CREDITS
ENTITIES
REPORTS
REPORTING BANK

» Search Entities
» Create Entity

**VIEW ENTITY**
FEDERAL RESERVE BANK OF NEW YORK

Internal ID: 12345  
»Entity Error Status: Validity

Name in NIC: FEDERAL RESERVE BANK OF NEW YORK  
Head Office RSSD ID: N/A  
Short Name: FEDERAL RESERVE BK OF NY  
Original ID: 12345  
City: NEW YORK  
State/Province: NY  
Zip: 10045  
Country: UNITED STATES

RSSD ID: 877677  
SNC Regulated: No  
NAICS Code:  
NAICS Description:  
Tax ID:

GO BACK
EDIT
DELETE
HISTORY

**ERROR DETAILS**

ERROR TYPE	ERROR MESSAGE
Validity	Either NAICS Code or SIC Code is required.

Contact us  
Federal Reserve System

Select the **Save** option after you make all necessary changes.

**EDIT ENTITY** >>Entity Error Status: Validity

*\* Required Information*

Name in NIC: FEDERAL RESERVE BANK OF NEW YORK  
Head Office RSSD: N/A  
\* Name: FEDERAL RESERVE BANK OF  
\* Internal ID: 12345  
\* City: NEW YORK  
State/Province: NEW YORK  
Zip: 10045  
\* Country: UNITED STATES  
\* Industry Code Type: NAICS Code  
\* Industry Code: 52111 - MONETARY AUTHORITIES-CENTRAL BANK

RSSD ID: 877677  
SNC Regulated: No  
Short Name: FEDERAL RESERVE BK OF NY  
\* Original ID: 12345  
Tax ID:

**SAVE** **CANCEL**

ERROR TYPE	ERROR MESSAGE
Validity	Either NAICS Code or SIC Code is required.

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The edited entity will be validated upon saving. Any edit failures triggered by the entity data will be displayed on the screen.

**VIEW ENTITY** FEDERAL RESERVE BANK OF NEW YORK

Internal ID: 12345  
>>Entity Error Status: Edit Free

MESSAGE(S):

Entity with Internal ID 12345 was saved successfully.

Name in NIC: FEDERAL RESERVE BANK OF NEW YORK  
Head Office RSSD ID: N/A  
Short Name: FEDERAL RESERVE BK OF NY  
Original ID: 12345  
City: NEW YORK  
State/Province: NY  
Zip: 10045  
Country: UNITED STATES

RSSD ID: 877677  
SNC Regulated: No  
NAICS Code: 52111  
NAICS Description: MONETARY AUTHORITIES-CENTRAL BANK  
Tax ID:

**GO BACK** **EDIT** **DELETE** **HISTORY**

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Federal Reserve System

## Deleting Entities

You may delete an existing entity by selecting the **Search Entities** option under the **Entities** menu. The **Reporting Bank's Entities** option within the Search menu allows you to search for existing entities in your submission.

The screenshot shows a web application interface with three main tabs: CREDITS, ENTITIES, and REPORTS. The ENTITIES tab is active. Below the tabs, there are two links: >> Search Entities and >> Create Entity. The >> Search Entities link is highlighted. Below these links, there is a section titled ENTITY SEARCH. This section contains a search dropdown menu with the following options: Reporting Bank's Entities (selected), Reporting Bank's Entities, Reporting Bank's Entities from Previous Submissions, and Entities from NIC. Below the search dropdown, there are several input fields and dropdown menus: Name (text input), Short Name (text input), Internal Entity ID (text input), Tax ID (text input), City (text input), State/Province (dropdown menu with -- Choose One ---), Country (dropdown menu with -- Choose One ---), and Error Status (dropdown menu with -- All ---). To the right of the Name and Short Name fields, there are two dropdown menus labeled Begins With. At the bottom of the search section, there is a purple button labeled SEARCH >>. Below the search section, there is a footer area with the text Contact us and Federal Reserve System.

Using the **Reporting Bank's Entities** option in the Search dropdown menu, you may populate the various search criteria to look for pre-existing entities in your submission. The eSNC application will return a list of results that match the search criteria. Locate the entity you wish to delete and click on the **RSSD ID** located to the left of the entity's name to view the entity's details.

**CREDITS ENTITIES REPORTS** REPORTING BANK

[» Search Entities](#) [» Create Entity](#)

**ENTITY SEARCH**

Search:

Name:  Begins With

Short Name:  Begins With

Internal Entity ID:

Tax ID:

City:

State/Province:

Country:

Error Status:

**SEARCH >>**

**ENTITY SEARCH RESULTS** First Prev Page 1/1 Next Last Display 10 Entities

ENTITY ID	NAME	TAX ID	CITY	STATE/PROVINCE	STATUS
<a href="#">12345</a>	FEDERAL RESERVE BANK OF NEW YORK		NEW YORK	NY	Edit Free

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Click on the **Delete** button to delete the entity from the submission.

**CREDITS ENTITIES REPORTS** REPORTING BANK

[» Search Entities](#) [» Create Entity](#)

**VIEW ENTITY** FEDERAL RESERVE BANK OF NEW YORK

Internal ID: 12345  
»Entity Error Status: Edit Free

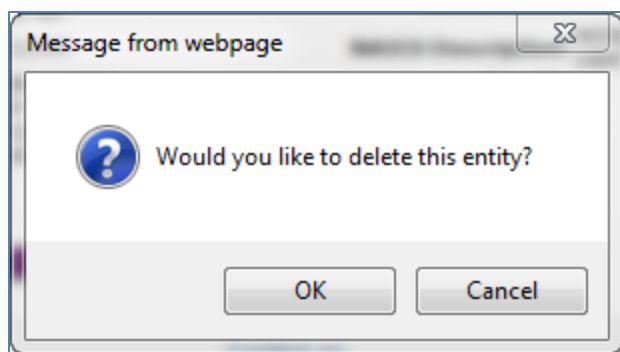
**Name in NIC:** FEDERAL RESERVE BANK OF NEW YORK  
**Head Office RSSD ID:** N/A  
**Short Name:** FEDERAL RESERVE BK OF NY  
**Original ID:** 12345  
**City:** NEW YORK  
**State/Province:** NY  
**Zip:** 10045  
**Country:** UNITED STATES

**RSSD ID:** 877677  
**SNC Regulated:** No  
**NAICS Code:** 52111  
**NAICS Description:** MONETARY AUTHORITIES-CENTRAL BANK  
**Tax ID:**

**GO BACK** **EDIT >>** **DELETE** **HISTORY**

[Contact us](#)  
Federal Reserve System

You will be prompted to confirm that you would like to delete the entity. Click **OK** to confirm.



You will receive a message that the entity was successfully deleted.

**Note:** An entity cannot be deleted if it is being reported in a credit within your current SNC data submission. You will receive an error message if you attempt to delete an entity if it is referenced by at least one credit. All instances of the entity must be removed from your reported credits before it can be deleted.

**Note:** You may delete all extraneous (unused) entities in one step using the **Remove Unused Entities** option prior to file submission. Refer to the **Data Submission** section (page 46) for more detail.

## Credits

### Overview

The term “credit” refers to any loan, loan commitment, credit facility, or tranche of a loan agreement. All credits, pursuant to the SNC Reporting Instructions, must be included in your SNC data submission.

### Adding Credits

There are three methods to add credits to your SNC data submission: Creating credits, copying credits from the previous submission, and cloning credits.

#### Creating a Credit

The first method to add a credit is by selecting the **Create Credit** option under the **Credits** menu. This method is used to create a newly reported credit. Previously reported credits can be copied forward using the **Copying a Credit from the Last Report Date** method (page 30).

The screenshot displays the eSNC Reporting Bank interface. At the top, there are three tabs: CREDITS, ENTITIES, and REPORTS. The CREDITS tab is selected. Below the tabs, there are three links: >> Submission Summary, >> Search Credits, and >> Create Credit. The >> Create Credit link is highlighted with a red arrow. Below the links, there is a SUBMISSION SUMMARY section with the following text: Overall Errors Status: Quality, Total Credits: 1, Total Entities: 9, and Bank Submission Status: Not Submitted. To the right of this text is a COMMENTS section with a text input field and a green button labeled VIEW EDITS. Below the COMMENTS section is a purple button labeled SUBMIT CREDITS >>. At the bottom of the page, there is a link labeled Contact us and the text Federal Reserve System.

You will be taken to the following screen:

The screenshot shows the 'CREATE CREDIT' interface. At the top, there are three main tabs: CREDITS, ENTITIES, and REPORTS. Below these, there are three sub-tabs: Submission Summary, Search Credits, and Create Credit (which is highlighted). The 'CREATE CREDIT' section has a header with 'Obligor:', 'SNC Credit ID:', and 'Internal Credit ID:'. Below this, it says '>>Credit Error Status: NO DATA'. The main form area has four tabs: OBLIGOR, CREDIT DETAILS, PARTICIPANTS, and RATINGS. The 'OBLIGOR' tab is selected. It contains a section for '\* Required Information' with the following fields: \*Internal Obligor ID (with an 'Add' button and a magnifying glass icon), Original Internal Obligor ID, Legal Name, City, State/Province, Zip, Country, Industry Code, Industry Code Description, and Tax ID. At the bottom of the form, there are 'SAVE' and 'CANCEL' buttons. At the very bottom, there is a 'Contact us' link and the text 'Federal Reserve System'.

Review and populate all four tabs (Obligor, Credit Details, Participants, Ratings) of the credit. All data fields designated with an asterisk must be populated. Optional data fields, such as CUSIP, may be left blank if the corresponding information is not available. Select the **Save** option after you populate all appropriate data fields.

## Obligor

If you know the Internal Entity ID of the obligor you want to add to the credit, key the Internal Entity ID into the **Internal Obligor ID** field and click on the **Add** button.

If you do not know the Internal Entity ID of the obligor you want to add to the credit, click on the magnifying glass icon next to the **Internal Obligor ID** field to search for the entity in your submission and/or NIC.



**REPORTING BANK**

>> Submission Summary >> Search Credits >> Create Credit

**CREATE CREDIT**

Obligor:  
SNC Credit ID:  
Internal Credit ID:  
>>Credit Error Status: NO DATA

**OBLIGOR CREDIT DETAILS PARTICIPANTS RATINGS**

\* Required Information

\*Internal Obligor ID:  **Add >>**

Original Internal Obligor ID:  
Legal Name:  
City:  
State/Province:  
Zip:  
Country:  
Industry Code:  
Industry Code Description:  
Tax ID:

**SAVE >> CANCEL >>**

[Contact us](#)  
Federal Reserve System

You will receive an **Entity Search** popup screen. You may populate the various search criteria to look for pre-existing entities in your **Reporting Bank's Entities** or **Entities from NIC**. The eSNC application will return a list of results that match the search criteria.

**ENTITY SEARCH**

Search: **Reporting Bank's Entities**

Reporting Bank's Entities  
Entities from NIC

Name:  Begins With **▼**

Short Name:  Begins With **▼**

Internal Entity ID:

Tax ID:

City:

State/Province: **--- Choose One ---**

Country: **--- Choose One ---**

Error Status: **--- All ---**

**SEARCH >>**

If your search returns a match, you may click on the **Entity ID** located to the left of the entity's name to select the entity as the obligor.

ENTITY SEARCH

Search: Reporting Bank's Entities

Name:
Short Name:

Begins With
Begins With

Internal Entity ID:
Tax ID:
City:
State/Province: -- Choose One ---
Country: -- Choose One ---
Error Status: -- All ---

SEARCH >>

ENTITY SEARCH RESULTS

First Prev Page 1/1 Next Last Display 10 Entities

ENTITY ID	NAME	TAX ID	CITY	STATE/ PROVINCE	STATUS
TESTAGE	Test Agent		New York	NY	Edit Free
TESTBOR	Test Borrower		Chicago	IL	Edit Free
TESTLE1	Test Lender 1		New York	NY	Edit Free
TESTLE2	Test Lender 2		Charlotte	NC	Edit Free

The entity's information will automatically populate the data fields on the Obligor tab.

CREDITS

ENTITIES

REPORTS

Reporting Bank

>> Submission Summary >> Search Credits >> Create Credit

CREATE CREDIT

Obligor:  
SNC Credit ID:  
Internal Credit ID:  
>>Credit Error Status: NO DATA

OBLIGOR

CREDIT DETAILS

PARTICIPANTS

RATINGS

\* Required Information

\*Internal Obligor ID: TESTBOR Add >>

Original Internal Obligor ID: TESTBOR  
Legal Name: Test Borrower  
City: Chicago  
State/Province: IL  
Zip: 60603  
Country: UNITED STATES  
Industry Code: 33291  
Industry Code Description: METAL VALVE MANUFACTURING  
Tax ID:

SAVE >>

CANCEL >>

Contact us

Federal Reserve System

## Credit Details

If you know the Internal Entity ID of the agent bank you want to add to the credit, key the Internal Entity ID into the **Agent ID** field and click on the **Add** button.

If you do not know the Internal Entity ID of the agent you want to add to the credit, click on the magnifying glass icon next to the **Agent ID** field to search for the entity in your submission and/or NIC.

The screenshot shows the 'CREATE CREDIT' form in the eSNC application. The form is divided into four tabs: OBLIGOR, CREDIT DETAILS, PARTICIPANTS, and RATINGS. The CREDIT DETAILS tab is currently selected. The form contains several input fields for required information, including SNC Credit ID, Internal Credit ID, Original Internal Credit ID, CUSIP, Origination Date, Maturity Date, Committed Exposure Global, Utilized Exposure Global, Cumulative Charge-offs, Department, Credit Type, and Credit Purpose. On the right side of the form, there is an 'Agent ID' field with a magnifying glass icon next to it. A red arrow points from the magnifying glass icon to the 'Add >>' button next to the Agent ID field. Below the form, there are 'SAVE >>' and 'CANCEL >>' buttons. At the bottom of the page, there is a 'Contact us' link and the text 'Federal Reserve System'.

You will receive an **Entity Search** popup screen. You may populate the various search criteria to look for pre-existing entities in your **Reporting Bank's Entities** or **Entities from NIC**. The eSNC application will return a list of results that match the search criteria.

If your search returns a match, you may click on the **Entity ID** located to the left of the entity's name to select the entity as the agent.

ENTITY SEARCH

Search: Reporting Bank's Entities

Name:

Begins With

Short Name:

Begins With

Internal Entity ID:

Tax ID:

City:

State/Province: -- Choose One --

Country: -- Choose One --

Error Status: -- All --

SEARCH >>

ENTITY SEARCH RESULTS

First Prev Page 1/1 Next Last Display 10 Entities

ENTITY ID	NAME	TAX ID	CITY	STATE/ PROVINCE	STATUS
TESTAGE	Test Agent		New York	NY	Edit Free
TESTBOR	Test Borrower		Chicago	IL	Edit Free
TESTLE1	Test Lender 1		New York	NY	Edit Free
TESTLE2	Test Lender 2		Charlotte	NC	Edit Free

The entity's **Entity ID** will automatically populate the **Agent ID** field. After you are done adding the agent, populate all other applicable data fields on the Credit Details tab.

eSNC User Guide

Page 25

CREDITS
ENTITIES
REPORTS

REPORTING BANK

>> Submission Summary
>> Search Credits
>> Create Credit

CREATE CREDIT

Obligor:  
SNC Credit ID:  
Internal Credit ID:  
>>Credit Error Status: NO DATA

OBLIGOR

CREDIT DETAILS

PARTICIPANTS

RATINGS

\* Required Information

SNC Credit ID:

\*Internal Credit ID: TESTCREDIT1

\*Original Internal Credit ID: TESTCREDIT1

CUSIP:

\*Origination Date: 03/23/2011

\*Maturity Date: 04/13/2018

\*Committed Exposure Global: 53,000,000

\*Utilized Exposure Global: 17,263,000

Cumulative Charge-offs:

\*Department: A1

\*Credit Type: TERM LOAN

\*Credit Purpose: GENERAL CORPORATE PURPOSES

Agent Bank Name: Test Agent

Agent ID: TESTAGE Add >>

Credit Utility Field 1:

Credit Utility Field 2:

Credit Utility Field 3:

SAVE >>

CANCEL >>

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Federal Reserve System

## Participants

If you know the Internal Entity ID of a lender you want to add to the credit, key the Internal Entity ID into the **Participant Internal ID** field and click on the **Add Participant** button.

If you do not know the Internal Entity ID of the participant you want to add to the credit, click on the **Click Here to Search for Participants** link below the **Add Participant** button to search for the entity in your submission and/or NIC.

CREDITS

ENTITIES

REPORTS

REPORTING BANK

» Submission Summary
 » Search Credits
 » Create Credit

CREATE CREDIT

Obligor:  
SNC Credit ID:  
Internal Credit ID:  
»Credit Error Status: NO DATA


OBLIGOR

CREDIT DETAILS

PARTICIPANTS

RATINGS

\* Required Information

\*Enter Participant Internal ID: 
 Add Participant »
 

If you do not know the participant's internal ID, [click here to search for participants.](#)

SUBTOTALS	COMMITTED EXPOSURE:	\$53,000,000	UTILIZED EXPOSURE:	\$17,263,000
	PARTICIPANT SUBTOTALS:	\$0	PARTICIPANT SUBTOTALS:	\$0
	DIFFERENCE:	\$53,000,000	DIFFERENCE:	\$17,263,000

NAME	SHARE OF COMMITTED EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)

SAVE »

CANCEL »

[Contact us](#)  
 Federal Reserve System

You will receive an **Entity Search** popup screen. You may populate the various search criteria to look for pre-existing entities in your **Reporting Bank's Entities** or **Entities from NIC**. The eSNC application will return a list of results that match the search criteria.

If your search returns a match, you may click on the **Entity ID** located to the left of the entity's name to select the entity as a participant.

**Note:** Remember to include the agent bank in the list of participants on the Participants tab if the agent bank holds a share of the credit exposure.

ENTITY SEARCH

Search: Reporting Bank's Entities

Name:

Begins With

Short Name:

Begins With

Internal Entity ID:

Tax ID:

City:

State/Province: -- Choose One --

Country: -- Choose One --

Error Status: -- All --

SEARCH >>

ENTITY SEARCH RESULTS

First Prev Page 1/1 Next Last Display 10 Entities

ENTITY ID	NAME	TAX ID	CITY	STATE/ PROVINCE	STATUS
TESTAGE	Test Agent		New York	NY	Edit Free
TESTBOR	Test Borrower		Chicago	IL	Edit Free
TESTLE1	Test Lender 1		New York	NY	Edit Free
TESTLE2	Test Lender 2		Charlotte	NC	Edit Free

Repeat this action until you have added all appropriate entities to the list of participants. After you are done adding participants, assign the appropriate dollar values to the Share of Commitment Exposure and Share of Utilized Exposure data fields for each participant.

**Note:** You can remove an entity from the list of participants by clicking on the trash can icon located to the right of the lender's Share of Utilized Exposure.

eSNC User Guide

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CREDITS

ENTITIES

REPORTS

REPORTING BANK

>> Submission Summary
>> Search Credits
>> Create Credit

CREATE CREDIT

Obligor:  
SNC Credit ID:  
Internal Credit ID:  
>>Credit Error Status: NO DATA

OBLIGOR

CREDIT DETAILS

PARTICIPANTS

RATINGS

\* Required Information

\*Enter Participant Internal ID:  [Add Participant >>](#)

If you do not know the participant's internal ID, [click here to search for participants.](#)

SUBTOTALS	COMMITTED EXPOSURE:	\$53,000,000	UTILIZED EXPOSURE:	\$17,263,000
	PARTICIPANT SUBTOTALS:	\$53,000,000	PARTICIPANT SUBTOTALS:	\$17,263,000
	DIFFERENCE:	\$0	DIFFERENCE:	\$0

NAME	SHARE OF COMMITTED EXPOSURE (\$)	SHARE OF UTILIZED EXPOSURE (\$)
+ Test Agent	<input type="text"/> 13,000,000 24.53%	<input type="text"/> 4,234,614 24.53%
+ Test Lender 2	<input type="text"/> 20,000,000 37.74%	<input type="text"/> 6,514,193 37.73%
+ Test Lender 1	<input type="text"/> 20,000,000 37.74%	<input type="text"/> 6,514,193 37.73%

SAVE >>

CANCEL >>

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Federal Reserve System

## Ratings

**Note:** The following screenshot illustrates how the Ratings tab appears to a Basic reporter. Expanded reporters will see additional data fields on the Ratings tab. These additional fields are Basel-related items. Refer to the SNC Reporting Instructions for more information.



CREDITS
ENTITIES
REPORTS

REPORTING BANK

>> Submission Summary
>> Search Credits
>> Create Credit

CREATE CREDIT

Obligor:  
SNC Credit ID:  
Internal Credit ID:  
>>Credit Error Status: NO DATA

OBLIGOR
CREDIT DETAILS
PARTICIPANTS
RATINGS

*\* Required Information*

\*Credit Exposure Risk Rating: AAA

\*Regulatory Equivalent:

100 % Pass
0 % Special Mention
0 % Substandard
0 % Doubtful
0 % Loss
100 % Total

\*Obligor Risk Rating: AAA

\*Days past Due: 0

\*Non-accrual Date: 12/31/9999

(Enter 12/31/9999 if credit is accruing)

SAVE >>

CANCEL >>

Contact us  
Federal Reserve System

## Copied a Credit from the Last Report Date

The second method to add a credit is by copying a previously reported credit from the last report date.

You may copy a credit from the last report date by selecting the **Search Credits** option under the **Credits** menu. Click on the **Copy Credits From the Last Report Date** button.

CREDITS

ENTITIES

REPORTS

REPORTING BANK

>> Submission Summary
>> Search Credits
>> Create Credit

CREDIT SEARCH

Search:

Internal Credit ID:
SNC Credit ID:
Credit Error Status: All
SNC Flag: All

Obligor Internal ID:
Obligor Name:
Obligor RSSD:
Find Anywhere

SEARCH >>

Copy Credits From the Last Report Date >>

CREDIT SEARCH RESULTS

CREDIT ID	SNC CREDIT ID	OBLIGOR NAME	TOTAL EXPOSURE	STATUS	SNC FLAG
TESTCREDIT1	None Assigned	Test Borrower	\$53,000,000	Edit Free	

PRINT

First Prev 1/1 Next Last Display 10 records

Contact us  
Federal Reserve System

You will receive a popup screen listing all previously reported credits. You may copy all or only some of the credits by using the **Copy Selected** or **Copy All** buttons.

CLOSE

CREDITS FROM REPORT DATE: 12/31/2011

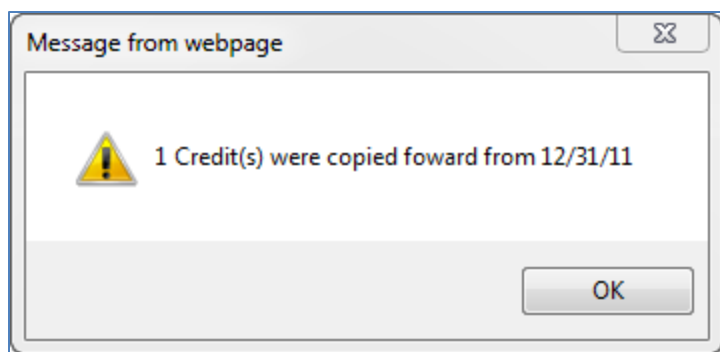
Select Credits to be copied into the new report date.

COPY SELECTED
COPY ALL

	INTERNAL CREDIT ID	OBLIGOR NAME	TOTAL EXPOSURE	TOTAL UTILIZED
<input type="checkbox"/>	TESTCREDIT2	Test Borrower 2	\$30,000,000	\$15,000,000

First Prev 1/1 Next Last

You will receive a popup message indicating how many credits were successfully copied from the last report date. Click **OK** to be taken back to the **Search Credits** screen.



The copied credit(s) will appear in your submission.

The screenshot shows the 'CREDIT SEARCH' section of the eSNC application. At the top, there are tabs for 'CREDITS', 'ENTITIES', and 'REPORTS'. Below these are links for 'Submission Summary', 'Search Credits', and 'Create Credit'. The 'Search Credits' link is active. The search criteria section includes fields for 'Internal Credit ID', 'SNC Credit ID', 'Credit Error Status' (set to 'All'), 'SNC Flag' (set to 'All'), 'Obligor Internal ID', 'Obligor Name', 'Obligor RSSD', and a 'Find Anywhere' dropdown. A 'SEARCH >>' button is present. Below the search criteria, there is a link 'Copy Credits From the Last Report Date >>'. The 'CREDIT SEARCH RESULTS' section displays a table with the following data:

CREDIT ID	SNC CREDIT ID	OBLIGOR NAME	TOTAL EXPOSURE	STATUS	SNC FLAG	
TESTCREDIT1	None Assigned	Test Borrower	\$53,000,000	Edit Free		PRINT
TESTCREDIT2	200020527	Test Borrower 2	\$30,000,000	Validity		PRINT

At the bottom of the table, there are navigation links: 'First Prev 1/1 Next Last Display 10 records'. At the very bottom, there is a 'Contact us' link and the text 'Federal Reserve System'.

Certain credit details, such as Utilized Exposure Global, Non-Accrual date, etc. will not be copied from the last report date. Review and populate all four tabs (Obligor, Credit Details, Participants, Ratings) of each credit. All data fields designated with an asterisk must be populated. Optional data fields, such as CUSIP, may be left blank if the corresponding information is not available. Select the **Save** option after you populate all appropriate data fields for each credit.

### Cloning an Existing Credit

The third method to add a credit is by cloning an existing credit within your current submission. To clone a credit, first select the credit you wish to copy by selecting the **Search Credits** option under the **Credits** menu. You may populate the various search criteria to look for pre-existing credits in your current submission. The eSNC application will return a list of results that match the search criteria.

Locate the credit you wish to clone and click on the **SNC Credit ID** located to the left of the obligor's name to view the credit's details.

**CREDIT SEARCH**

Search:

Internal Credit ID:  Obligor Internal ID:

SNC Credit ID:  Obligor Name:  Find Anywhere

Credit Error Status:  Obligor RSSD:

SNC Flag:

**CREDIT SEARCH RESULTS**

CREDIT ID	SNC CREDIT ID	OBLIGOR NAME	TOTAL EXPOSURE	STATUS	SNC FLAG
TESTCREDIT1	None Assigned	Test Borrower	\$53,000,000	Edit Free	<input type="button" value="PRINT"/>

First Prev 1/1 Next Last Display 10 records

[Contact us](#)  
Federal Reserve System

**Note:** The SNC Credit ID for newly created credits will be listed as **None Assigned**. This is because credits are not assigned SNC Credit IDs until your SNC data file is submitted.

Click on the **Clone** button to create a copy of the selected credit.

CREDITS
ENTITIES
REPORTS

REPORTING BANK

>> Submission Summary
>> Search Credits
>> Create Credit

VIEW CREDIT

Obligor: Test Borrower  
SNC Credit ID:  
Internal Credit ID: TESTCREDIT1  
>>Credit Error Status: Edit Free

OBLIGOR
CREDIT DETAILS
PARTICIPANTS
RATINGS

Legal Name: Test Borrower  
Internal Obligor id: TESTBOR  
Original Internal Obligor id: TESTBOR  
Tax id:  
Industry Code: 33291  
Industry Code Description: METAL VALVE MANUFACTURING

City: Chicago  
State/Province: IL  
Country: UNITED STATES  
Zip: 60603

GO BACK
EDIT >>
CLONE
DELETE
HISTORY

ERROR DETAILS

There are no errors.

Contact us  
Federal Reserve System

You will be taken to the Obligor tab of the newly cloned credit. Certain credit details, such as Internal Credit ID, Utilized Exposure Global, etc. will not be copied from the original credit. Review and populate all four tabs (Obligor, Credit Details, Participants, Ratings) of the credit. All data fields designated with an asterisk must be populated. Select the **Save** option after you populate all appropriate data fields.

CREDITS
ENTITIES
REPORTS

REPORTING BANK

» Submission Summary
» Search Credits
» Create Credit

VIEW CREDIT

Obligor: Test Borrower 2  
SNC Credit ID: 200020527  
Internal Credit ID: TESTCREDIT2  
>>Credit Error Status: Validity

OBLIGOR

CREDIT DETAILS

PARTICIPANTS

RATINGS

Legal Name: Test Borrower 2  
Internal Obligor id: TESTBOR2  
Original Internal Obligor id: TESTBOR2  
Tax id:  
Industry Code: 53131  
Industry Code Description: REAL ESTATE PROPERTY MANAGERS

City: New York  
State/Province: NY  
Country: UNITED STATES  
Zip: 10045

GO BACK
EDIT
CLONE
DELETE
HISTORY

ERROR DETAILS

TAB	ERROR TYPE	ERROR MESSAGE
CREDIT DETAILS	Validity	Utilized Exposure Global cannot be blank.
RATINGS	Validity	Credit Exposure Internal Risk Rating cannot be blank.
RATINGS	Validity	Non-accrual Date cannot be blank.
RATINGS	Validity	Number of Days Past Due cannot be blank.
RATINGS	Validity	Obligor Internal Risk Rating cannot be blank.
RATINGS	Validity	Sum of Credit Risk Ratings [Pass, Special Mention, Substandard, Doubtful, Loss] does not equal 100%.

Contact us  
Federal Reserve System

## Editing Credits

You may edit an existing credit by selecting the **Search Credits** option under the **Credits** menu.

You may populate the various search criteria to look for pre-existing credits in your submission. The eSNC application will return a list of results that match the search criteria. Locate the credit you wish to edit and click on the **SNC Credit ID** located to the left of the obligor's name to view the credit's details.

**Note:** The SNC Credit ID for newly created credits will be listed as **None Assigned**. This is because credits are not assigned SNC Credit IDs until your SNC data file is set to Submitted status.

**CREDITS** ENTITIES REPORTS REPORTING BANK

[» Submission Summary](#) [» Search Credits](#) [» Create Credit](#)

---

**CREDIT SEARCH**

Search:

Internal Credit ID:  Obligor Internal ID:

SNC Credit ID:  Obligor Name:

Credit Error Status:  Obligor RSSD:

SNC Flag:

---

**CREDIT SEARCH RESULTS**

CREDIT ID	SNC CREDIT ID	OBLIGOR NAME	TOTAL EXPOSURE	STATUS	SNC FLAG
TESTCREDIT1	None Assigned	Test Borrower	\$53,000,000	Edit Free	PRINT

First Prev 1/1 Next Last Display 10 records

[Contact us](#)  
Federal Reserve System

Click on the **Edit** button to modify the credit's details.

**CREDITS** ENTITIES REPORTS REPORTING BANK

[» Submission Summary](#) [» Search Credits](#) [» Create Credit](#)

---

**VIEW CREDIT**

Obligor: Test Borrower  
SNC Credit ID:  
Internal Credit ID: TESTCREDIT1  
[»Credit Error Status: Edit Free](#)

OBLIGOR	CREDIT DETAILS	PARTICIPANTS	RATINGS
<p>Legal Name: Test Borrower Internal Obligor id: TESTBOR Original Internal Obligor id: TESTBOR Tax id: Industry Code: 33291 Industry Code Description: METAL VALVE MANUFACTURING</p> <p>City: Chicago State/Province: IL Country: UNITED STATES Zip: 60603</p>			

CLONE DELETE HISTORY

---

**ERROR DETAILS**

There are no errors.

[Contact us](#)  
Federal Reserve System

Select the **Save** option after you make all necessary changes.

CREDITS

ENTITIES

REPORTS

REPORTING BANK

>> Submission Summary
>> Search Credits
>> Create Credit

EDIT CREDIT

Obligor: Test Borrower

SNC Credit ID:

Internal Credit ID: TESTCREDIT1

>>Credit Error Status: Edit Free

OBLIGOR

CREDIT DETAILS

PARTICIPANTS

RATINGS

\* Required Information

SNC Credit ID:

\*Internal Credit ID: TESTCREDIT1

\*Original Internal Credit ID: TESTCREDIT1

CUSIP:

\*Origination Date: 03/23/2011

\*Maturity Date: 04/13/2020

\*Committed Exposure Global: 53,000,000

\*Utilized Exposure Global: 17,263,000

Cumulative Charge-offs:

\*Department: A1

\*Credit Type: TERM LOAN

\*Credit Purpose: GENERAL CORPORATE PURPOSES

Agent Bank Name: Test Agent

Agent ID: TESTAGE

SELECT NEW AGENT >>

Credit Utility Field 1:

Credit Utility Field 2:

Credit Utility Field 3:

SAVE >>

CANCEL >>

ERROR DETAILS

Contact us  
Federal Reserve System

## Deleting Credits

You may delete an existing credit by selecting the **Search Credits** option under the **Credits** menu.

You may populate the various search criteria to look for pre-existing credits in your submission. The eSNC application will return a list of results that match the search criteria. Locate the credit you wish to delete and click on the **SNC Credit ID** located to the left of the obligor's name to view the credit's details.

**Note:** The SNC Credit ID for newly created credits will be listed as **None Assigned**. This is because credits are not assigned SNC Credit IDs until your SNC data file is set to Submitted status.



CREDITS

ENTITIES

REPORTS

REPORTING BANK

>> Submission Summary
>> Search Credits
>> Create Credit

CREDIT SEARCH

Search:

Internal Credit ID:

SNC Credit ID:

Credit Error Status: All

SNC Flag: All

Obligor Internal ID:

Obligor Name:

Obligor RSSD:

Find Anywhere

SEARCH >>

Copy Credits From the Last Report Date >>

CREDIT SEARCH RESULTS

CREDIT ID	SNC CREDIT ID	OBLIGOR NAME	TOTAL EXPOSURE	STATUS	SNC FLAG	
TESTCREDIT1	None Assigned	Test Borrower	\$53,000,000	Edit Free		PRINT
TESTCREDIT2	200020527	Test Borrower 2	\$30,000,000	Edit Free		PRINT

First Prev 1/1 Next Last Display 10 records

Contact us  
Federal Reserve System

Click on the **Delete** button to delete the credit.

CREDITS

ENTITIES

REPORTS

REPORTING BANK

>> Submission Summary
>> Search Credits
>> Create Credit

VIEW CREDIT

Obligor: Test Borrower 2  
SNC Credit ID: 200020527  
Internal Credit ID: TESTCREDIT2  
>>Credit Error Status: Edit Free

OBLIGOR

CREDIT DETAILS

PARTICIPANTS

RATINGS

Legal Name: Test Borrower 2

Internal Obligor id: TESTBOR2

Original Internal Obligor id: TESTBOR2

Tax id:

Industry Code: 53131

Industry Code Description: REAL ESTATE PROPERTY MANAGERS

City: New York

State/Province: NY

Country: UNITED STATES

Zip: 10045

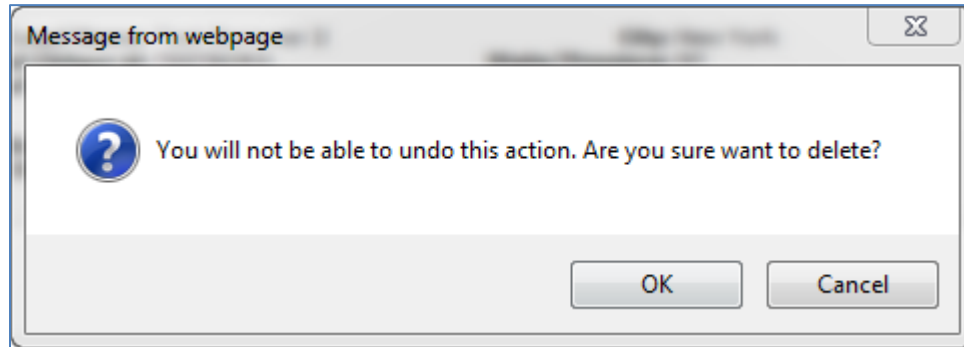
GO BACK
EDIT >>
CLONE
DELETE
HISTORY

ERROR DETAILS

There are no errors.

Contact us  
Federal Reserve System

You will receive a popup screen asking you to confirm the deletion. Click **OK** to continue.



## System-to-System (STS) Reporters

STS reporters submit SNC data by uploading an XML file into the eSNC application. The XML file must be free of fatal (formatting) errors before it can be successfully loaded. Upon a successful XML data load, all entity and credit data will be transferred into eSNC. A successful XML data load does not automatically submit your SNC data; you may manually add, delete, or change data before submitting your SNC data. Validity edit failures must be corrected prior to file submission, while quality edit failures must be acknowledged.

A copy of the current XML schema for Basic (Agent) and Expanded (Agent & Participant) reporters is available on [Federal Reserve Bank of Kansas City's Shared National Credit website](#).

## XML File Upload

You may upload your XML data file by selecting the **Import SNC Data File** option under the **Credits** menu.

The screenshot shows the eSNC interface with the 'CREDITS' menu selected. The 'Import SNC Data File' option is highlighted with a red arrow. The 'SUBMISSION SUMMARY' section displays the following information:

- Overall Errors Status: No Data
- Total Credits: 0
- Total Entities: 0
- Bank Submission Status: Not Submitted

Below this information is a 'COMMENTS' text area and a 'SUBMIT CREDITS >>' button. To the right of the comments area are links for 'VIEW EDITS' and 'HISTORY'. At the bottom, there is a 'FILE SUBMISSIONS' table with the following headers: Submission ID, Submission Type, Date Imported, Imported By, and File Upload Status. A 'Contact us Federal Reserve System' link is at the bottom right.

You will be taken to the following screen:

The screenshot shows the eSNC interface with the 'Import SNC Data File' option selected. The 'IMPORT SNC DATA FILE' section displays the following information:

- Select the appropriate data file:  Browse...

Below this is an 'IMPORT >>' button. At the bottom, there is a 'Contact us Federal Reserve System' link.

Click on the **Browse** button to locate the XML file then click on the **Import** button to load the file into eSNC.

You will be taken to a **File Load in Progress** screen. Wait several minutes then click on the **Refresh Status** button to determine if the file load was successful.

CREDITS		ENTITIES		REPORTS		REPORTING BANK	
» Submission Summary		» Search Credits					
<b>IMPORT SNC DATA FILE</b>							
<b>Submission ID:</b>	<b>Date Imported:</b>	<b>Imported By:</b>		<b>File Upload Status:</b>			
1417	Thu Apr 04 12:31:09 EDT 2013	b1sms041					
<p align="center"><b>File Load in Progress</b></p> <p align="center">A new SNC Data File may not be imported at this time. An email will be sent to you and all contacts of this Reporting Bank once processing is complete.</p>							
<p align="center">REFRESH STATUS &gt;&gt;</p>							
<p align="center"><a href="#">Contact us</a> Federal Reserve System</p>							

If the XML file upload is successful, the **File Upload Status** will indicate **Loaded**. All credit and entity data will be transferred into eSNC.

CREDITS		ENTITIES		REPORTS		REPORTING BANK	
» Submission Summary		» Search Credits		» Create Credit		» Import SNC Data File	
<b>FILE UPLOAD DETAILS</b>							
<p>IMPORT NEW FILE</p>							
<p><b>Submission ID:</b> 1418  <b>Date Imported:</b> 04/04/2013 12:33:52 PM (EDT)  <b>Imported By:</b> b1sms041  <b>File Upload Status:</b> Loaded</p>				<p><b>Total Credits:</b> 10  <b>Total Entities:</b> 8  <b>Number of Fatal Errors:</b> 0  <b>Date Import Completed:</b> 04/04/2013 12:33:56 PM (EDT)</p>			
<p align="center"><a href="#">Contact us</a> Federal Reserve System</p>							

You may replace previously loaded data by checking the box next to the override option and uploading a new XML file.

**Note:** Loading a subsequent XML file will delete all previously loaded data, including any manual additions or changes you may have already made.

**CREDITS** **ENTITIES** **REPORTS** **REPORTING BANK**

» Submission Summary » Search Credits » Create Credit » **Import SNC Data File**

**IMPORT SNC DATA FILE**

**WARNING!**  
A SNC Data file has already been imported and accepted for this report date.  
If you import a new file, all data in the previous file will be deleted.

Override the prior, accepted XML File? ☐

Select the appropriate data file:

**IMPORT >>**

[Contact us](#)  
Federal Reserve System

## Fatal Error Resolution

If the XML file upload is unsuccessful due to fatal (formatting) errors, the **File Upload Status** will indicate **Rejected**. The eSNC application will display a list of fatal errors and the total number of errors.

**CREDITS** **ENTITIES** **REPORTS** **REPORTING BANK**

» Submission Summary » Search Credits » **Import SNC Data File**

**FILE UPLOAD DETAILS**

**IMPORT NEW FILE**

Submission ID: 1417  
Date Imported: 04/04/2013 12:31:09 PM (EDT)  
Imported By: b1sms041  
File Upload Status: **Rejected**

Total Credits: 0  
Total Entities: 0  
Number of Fatal Errors: 2  
Date Import Completed: 04/04/2013 12:31:10 PM (EDT)

**THESE ERRORS MUST BE CORRECTED BEFORE THE FILE WILL BE LOADED.**

**ERROR MESSAGE**

FATAL\_ERROR: [lineNbr=37, colNbr=72, msg=cvc-minLength-valid: Value '' with length = '0' is not facet-valid with respect to minLength '1' for type '#AnonType\_creditExposureInternalRiskRatingagentCreditRisk'.  
FATAL\_ERROR: [lineNbr=37, colNbr=72, msg=cvc-type.3.1.3: The value '' of element 'creditExposureInternalRiskRating' is not valid.

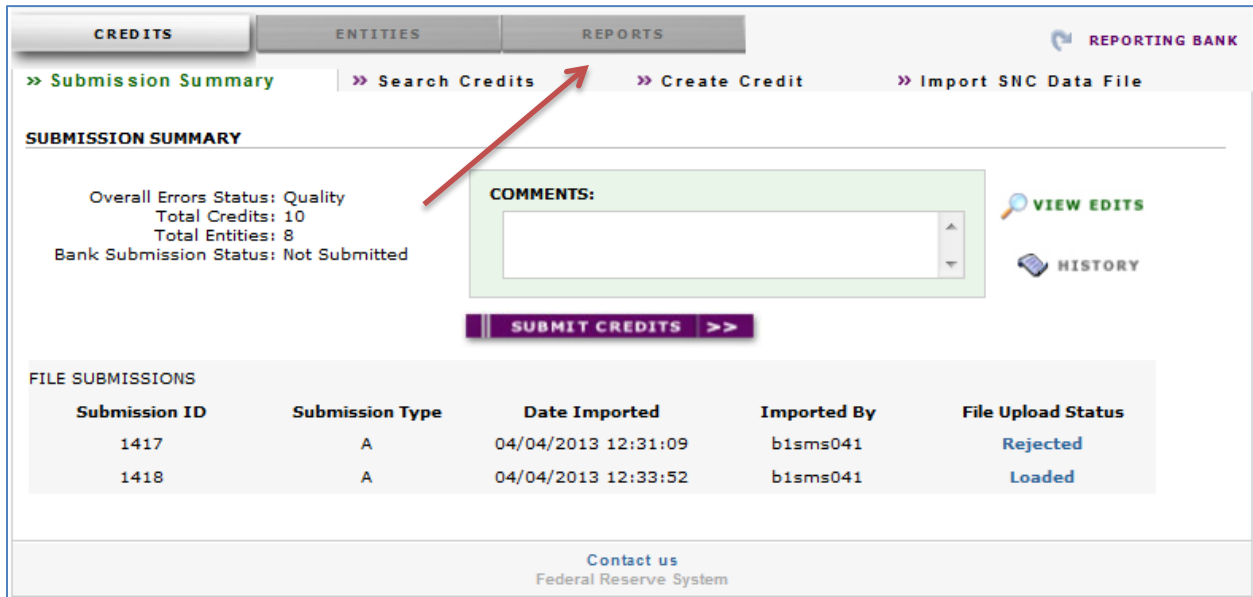
[Contact us](#)  
Federal Reserve System

The XML file must be free of fatal errors before it can be successfully loaded. Resolve all fatal errors before attempting to reupload the XML file.

## Reports

Prior to submitting your SNC data, you may access a variety of reports within eSNC to ensure that your reported data are accurate. There are various reports you may generate in three different file formats: PDF, Word, and CSV. You may access these reports by selecting the **Reports** menu.

**Note:** The Shared Credit Review Report can only be generated in the PDF file format.



The screenshot shows the eSNC interface with the **REPORTS** tab selected. The **Submission Summary** section displays the following information:

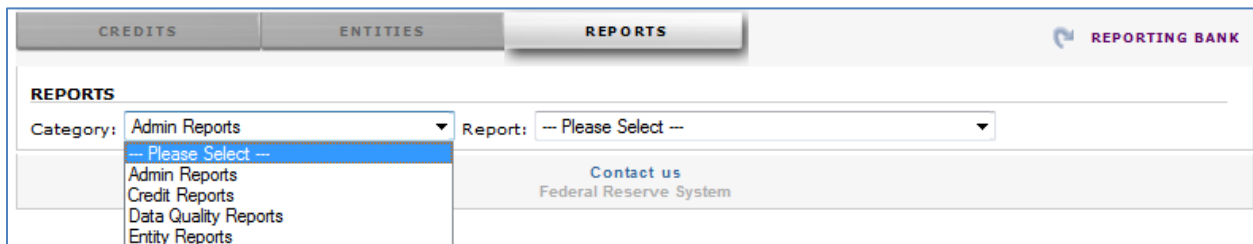
- Overall Errors Status: Quality
- Total Credits: 10
- Total Entities: 8
- Bank Submission Status: Not Submitted

A red arrow points to the **Search Credits** link. Below the summary is a **COMMENTS** text area and a **SUBMIT CREDITS >>** button. To the right are **VIEW EDITS** and **HISTORY** links. The **FILE SUBMISSIONS** table is shown below:

Submission ID	Submission Type	Date Imported	Imported By	File Upload Status
1417	A	04/04/2013 12:31:09	b1sms041	Rejected
1418	A	04/04/2013 12:33:52	b1sms041	Loaded

At the bottom, there is a **Contact us** link and the text "Federal Reserve System".

The ten reports you can access are organized into four categories: **Admin Reports**, **Credit Reports**, **Data Quality Reports**, and **Entity Reports**.



The screenshot shows the eSNC interface with the **REPORTS** tab selected. The **REPORTS** section displays a **Category** dropdown menu with the following options:

- Admin Reports
- Please Select ---
- Credit Reports
- Data Quality Reports
- Entity Reports

The **Report** dropdown menu is set to **--- Please Select ---**. Below the dropdowns is a **Contact us** link and the text "Federal Reserve System".

A brief description of each report is listed below:

### Credit Type and Purpose Codes Report

This report generates a list of all credit type and purpose codes and their corresponding descriptions.

### **Credit Information Summary Report**

This report provides high-level information about reported credits. This report also identifies credits as NEW, UPDATED, or DELETED by comparing the reporting institution's current data to the prior period's submission.

### **Shared Credit Review Report**

This report displays all data elements for the selected credits in the reporting institution's submission.

### **Data Exception Report**

This report identifies all validity and quality edit failures in the reporting institution's submission.

### **Potential Duplicate Credits Report**

This report identifies all potential duplicate credits in the reporting institution's submission by detecting common data elements between credits.

### **NIC Updates to SNC Entities Report**

This report identifies NIC structure changes made to entities in the reporting institution's submission.

### **Obligor Summary Report**

This report identifies all borrowers reported in the institution's submission.

### **Participant Summary Report**

This report identifies all lenders reported in the institution's submission.

### **Reported Entities Compared to NIC Report**

This report compares entity attributes between the institution's reported entities and their corresponding mapped entities in NIC.

### **Report of Entities in NIC Report**

This report provides high-level information about all entities in NIC.

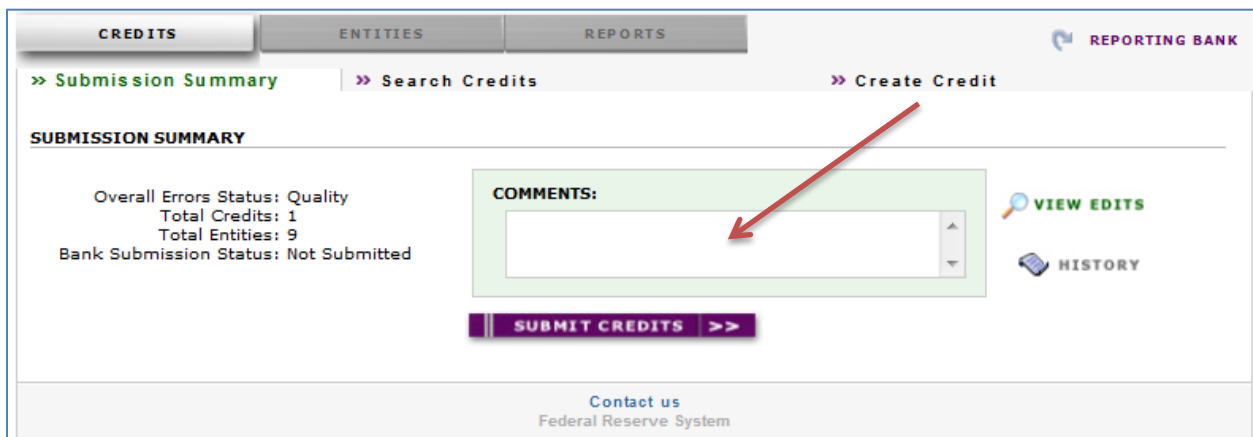


## Data Submission

After you input all reportable data and resolve all validity edit failures, you may submit your SNC data file by selecting the **Submission Summary** option under the **Credits** menu.

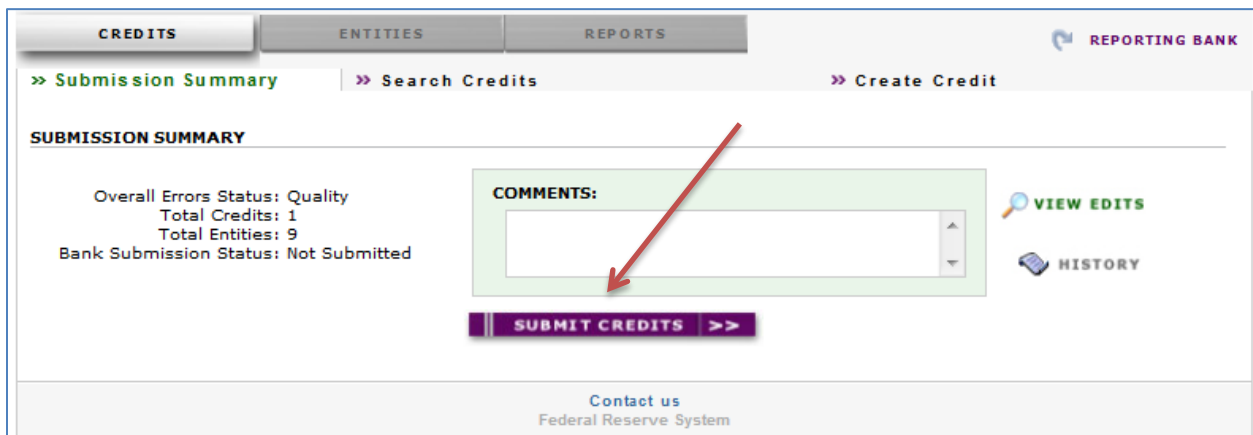
**Note:** You will be unable to modify your SNC data file after it is submitted. If you need to make a subsequent correction to your SNC data, your file will have to be opened to allow for an amendment to be made. Refer to **Amendments** section (page 50) for more detail.

**Note:** Prior to Data Submission, you may preemptively explain significant data changes or discrepancies by inserting your comments into the **Comments** box included on the **Submission Summary** screen. Your comments may expedite the SNC validation process of your SNC data file.



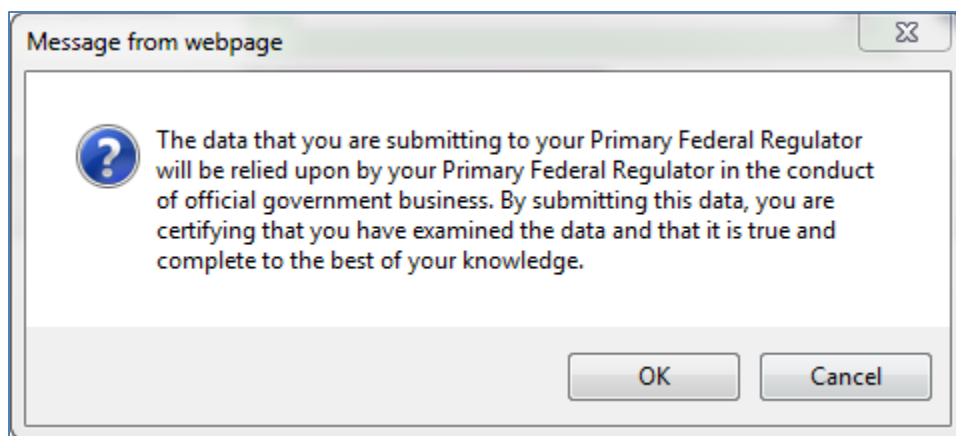
The screenshot shows the 'SUBMISSION SUMMARY' screen. At the top, there are tabs for 'CREDITS', 'ENTITIES', and 'REPORTS'. Below these are links: '>> Submission Summary', '>> Search Credits', and '>> Create Credit'. The 'SUBMISSION SUMMARY' section displays the following information: Overall Errors Status: Quality, Total Credits: 1, Total Entities: 9, and Bank Submission Status: Not Submitted. To the right of this information is a green-bordered box labeled 'COMMENTS:' with a text input area. A red arrow points to this box. To the right of the comments box are two links: 'VIEW EDITS' (with a magnifying glass icon) and 'HISTORY' (with a document icon). At the bottom of the main content area is a purple button labeled 'SUBMIT CREDITS >>'. The footer contains a link 'Contact us' and the text 'Federal Reserve System'.

Click on the **Submit Credits** button to submit your SNC data file.



This screenshot is identical to the one above, showing the 'SUBMISSION SUMMARY' screen. However, the red arrow points to the 'SUBMIT CREDITS >>' button at the bottom of the main content area.

You will receive a popup screen asking you to confirm the accuracy of your data. Click **OK** to continue.



If your file contains extraneous (unused) entities, you will be prompted to remove them. You must remove all unused entities before you can submit your file. You may do this by clicking on the **Removed Unused Entities** button.

The screenshot shows the eSNC interface with tabs for CREDITS, ENTITIES, and REPORTS. The 'ENTITIES' tab is active, showing a 'Submission Summary' and a 'Search Credits' section. A message box titled 'MESSAGE(S):' contains the text: 'There are unused entities in this submission. Please review and click the link below to remove them.' Below the message is a button labeled 'REMOVE UNUSED ENTITIES' with a trash can icon. A red arrow points to this button. Below the button is a table with the following data:

INTERNAL ID	Name
EXTRENT1	Extra Entity
TESTBOR2	Test Borrower 2
TESTLE3	Test Lender 3
TESTLE4	Test Lender 4
TESTLE5	Test Lender 5

Below the table is a 'SUBMISSION SUMMARY' section with the following information:

- Overall Errors Status: Quality
- Total Credits: 1
- Total Entities: 9
- Bank Submission Status: Not Submitted

There is also a 'COMMENTS' section with a text area and a 'VIEW EDITS' button. At the bottom, there is a 'SUBMIT CREDITS >>' button and a 'Contact us Federal Reserve System' link.

All unused entities will be removed and you will be taken back to the **Submission Summary** screen. Click on the **Submit Credits** button again to submit your SNC data file.

CREDITS

ENTITIES

REPORTS

REPORTING BANK

[» Submission Summary](#)
[» Search Credits](#)
[» Create Credit](#)

### SUBMISSION SUMMARY

Overall Errors Status: Quality  
Total Credits: 1  
Total Entities: 4  
Bank Submission Status: Not Submitted

COMMENTS:

[VIEW EDITS](#)  
[HISTORY](#)

SUBMIT CREDITS >>

[Contact us](#)  
Federal Reserve System

If your file contains outstanding quality edit failures, you will be prompted to acknowledge them. You may do this by clicking on the **Acknowledge Quality Errors** button. Please review your quality edit failures and correct your data if necessary before you click this button.

CREDITS

ENTITIES

REPORTS

REPORTING BANK

[» Submission Summary](#)
[» Search Credits](#)
[» Create Credit](#)

MESSAGE(S):

Quality Errors exist.  
Please click the Acknowledge link below to acknowledge quality errors before proceeding.

ACKNOWLEDGE QUALITY ERRORS >>

INTERNAL CREDIT ID	MESSAGE
TESTCREDIT1	The Utilized Share for [Test Agent] (TESTAGE) should be less than or equal to the commitment amount.
TESTCREDIT1	The Utilized Share for [Test Lender 1] (TESTLE1) should be less than or equal to the commitment amount.
TESTCREDIT1	The Utilized Share for [Test Lender 2] (TESTLE2) should be less than or equal to the commitment amount.

### SUBMISSION SUMMARY

Overall Errors Status: Quality  
Total Credits: 1  
Total Entities: 4  
Bank Submission Status: Not Submitted

COMMENTS:

[VIEW EDITS](#)  
[HISTORY](#)

SUBMIT CREDITS >>

[Contact us](#)  
Federal Reserve System

All quality edit failures will be acknowledged and you will be taken back to the **Submission Summary** screen. Click on the **Submit Credits** button again to submit your SNC data file.

CREDITSENTITIESREPORTS

REPORTING BANK

>> Submission Summary>> Search Credits>> Create Credit

SUBMISSION SUMMARY

Overall Errors Status: Acknowledged  
Total Credits: 1  
Total Entities: 4  
Bank Submission Status: Not Submitted

COMMENTS:

SUBMIT CREDITS >>

VIEW EDITS

HISTORY

Contact us

Federal Reserve System

Your SNC data file will be **Submitted**.

CREDITSENTITIESREPORTS

REPORTING BANK

>> Submission Summary>> Search Credits

SUBMISSION SUMMARY

Overall Errors Status: Acknowledged  
Total Credits: 1  
Total Entities: 4  
Bank Submission Status: Submitted

COMMENTS:

VIEW EDITS

HISTORY

Contact us

Federal Reserve System

## Amendments

You may make changes to a previously submitted SNC data file by requesting an amendment. After all necessary changes are made, please set the file back to **Submitted** status by clicking on the **Submit Credits** button. Validity edit failures must be corrected prior to file submission, while quality edit failures must be acknowledged.

**If you need to amend submitted SNC data, please contact:**

**FRS and FDIC-regulated reporters:**

[KC.SRM.SNC.Reporting@kc.frb.org](mailto:KC.SRM.SNC.Reporting@kc.frb.org)

**OCC-regulated reporters:**

[SNC@occ.treas.gov](mailto:SNC@occ.treas.gov)

## Contacts

### FEDERAL RESERVE BANK

eSNC access related questions: [kcstatcs@kc.frb.org](mailto:kcstatcs@kc.frb.org) or (800) 333-2898

Substantive report related questions: [KC.SRM.SNC.Reporting@kc.frb.org](mailto:KC.SRM.SNC.Reporting@kc.frb.org)

### OFFICE OF THE COMPTROLLER OF THE CURRENCY

All Questions OCC Mailbox: [snc@occ.treas.gov](mailto:snc@occ.treas.gov)