Fidelity Standard Transmissions

Client Householding Transmission File Manual

Version: 4.4.6

Available Frequencies: Daily

Weekly

File Description:

The Client Householding Transmission contains details related to the grouping of accounts for both system-generated investors and user-created relationships. The file includes data such as account, relationship, search and display names as well as change related details.

Supports Clearing Clients only.

Please Note: Information or functionality that may be provided is based on a firm's authorization and may be subject to restrictions.

File Processing Guidelines:

The Client Householding Transmission file is a 1200-byte file with a Header and Trailer record.

The file provides Investor and Relationship information of NF and IWS brokerage clients entered through the CuPID (Customer Portal ID) process.

Investor records are system-generated and consist of all accounts under owners with the same Tax ID, Name and Date of Birth. There can be multiple NF or IWS accounts for an Investor.

- No user involvement in Investor setup.
- Investors appear on Wealthscape under the Client Tab.

Relationship records are user-created custom groups of relationship types such as households, 3rd party customers and other user defined relationship types.

1. For example, a Wealthscape user can create a Client called "The Smith Family" to include:

    a. John Smith's Investor record
    b. Mary Smith's Investor record
    c. Grandpa Smith's IRA account.

The Full file is only available as a Weekly file delivered for the Friday cycle date (early Saturday morning) and the HOUSEHOLDING DELTA INDICATOR is empty. There is one record on the file for each Investor/Account number combination.

The Delta file is available Daily and contains new or deleted records since the prior Delta cycle file. The HOUSEHOLDING DELTA INDICATOR at Position 2 is to be used to identify Inserted (added or changed) or Deleted records.

- When a new NF or IWS account is opened for a new Investor, one insert record is sent.
- When a new NF or IWS account is opened for an existing Investor, one insert record for the new account and a set of delete/insert records for all existing accounts are sent.
- When a First Name, Last Name or Date of Birth of an NF or IWS account is updated, the INVESTOR SEARCH NAME is updated and a set of

delete/insert records for all existing accounts are sent.

- When a Tax ID or any two of First Name, Last Name or Date of Birth of an NF or IWS account is updated, the account is moved to a new or existing Investor.
    - o If moved to a new Investor, an insert record for the new Investor and a delete record for the old Investor are sent.
    - o If moved to an existing Investor, an insert record for the impacted Investor account and a set of delete/insert records for all other accounts for the Investor are sent.
- When an NF or IWS account is removed from an Investor, one delete record is sent. Marking the account closed ('&' in the first position of SHORT NAME) alone will not create delete records in this file.
- The following Name and Address events update the INVESTOR INDEX CHANGE DATE and create delete/insert record pairs:
    - o Address change
    - o Email address change
    - o Telephone number change

This file does not contain records for non-account owners such as account stakeholders or interested parties (Name and Address 900 series records) or accounts that are manually linked outside the CuPID (Customer Portal ID) process. If a PORTAL USER ID is manually deleted outside the CuPID process, the PORTAL USER ID will still appear in this transmission.

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	On-Line Reference	Possible Values
RECORD TYPE	Indicates a field that governs the record layout for this segment depending on the value in the field. This is the "H" Header record segment	Header	1-1	1	AN PIC X(1)		
SUPER BRANCH	Unique three-character alphanumeric code used to identify a correspondent firm or to aggregate several branches for reporting and calculation purposes.	Header	2-4	3	AN PIC X(3)		
FILLER	FILLER - Internal use only.	Header	5-21	17	AN PIC X(17)		
FILE ORIGIN	Variable-character alpha string identifying the sender.	Header	22-37	16	AN PIC X(16)		FIDELITY SYSTEMS Identifies Fidelity as the sender National Financial Services LLC Identifies National Financial Services LLC as the sender NFSC SYSTEMS Identifies Fidelity as the sender - (Bookkeeping 101-byte Only)
FILLER	FILLER - Internal use only.	Header	38-41	4	AN PIC X(4)		

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	**On-Line Reference**	Possible Values
FILE TITLE	The title of the file. CLIENT HOUSEHOLDING	Header	42-60	19	AN PIC X(19)		
FILLER	FILLER - Internal use only.	Header	61-62	2	AN PIC X(2)		
HEADER DATE	The date of the file.	Header	63-78	6	MMDDYYYY PIC X(6)		
FILLER	FILLER - Internal use only.	Header	79-1200	1122	AN PIC X(1122)		

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	**On-Line Reference**	Possible Values
RECORD TYPE	Indicates a field that governs the record layout for this segment depending on the value in the field. This is the "D" Detail record segment	Record	1-1	1	AN PIC X(1)		
HOUSEHOLDING DELTA INDICATOR	One-character alpha code indicating whether the record is Inserted (added or changed) or Deleted record.	Record	2-2	1	AN PIC X(1)		D Delete I Insert
INVESTOR RELATIONSHIP INDICATOR	One-character alpha code indicating whether the record is a Investor or Relationship record.	Record	3-3	1	AN PIC X(1)		I Investor R Relationship
FIRM NUMBER	Variable -character number uniquely identifying a firm.	Record	4-41	38	AN PIC X(38)		
RELATIONSHIP NUMBER	System-generated number with leading zeros identifying a Relationship. All zeros for Investor records.	Record	42-56	15	N PIC 9(15)		

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	**On-Line Reference**	Possible Values
INVESTOR INDEX NUMBER	System-generated number with leading zeros identifying an Investor.	Record	57-71	15	N PIC 9(15)		
BRANCH	Unique three-character alphanumeric code used to identify branches for the purposes of reporting and grouping of accounts. A particular branch may be designated as a Super Branch for reporting and calculation purposes. This code is commonly displayed together with the six-digit account number is used to identify a unique brokerage account.	Record	72-74	3	AN PIC X(3)	BNAM DISP CUST BR/ACCT	
ACCOUNT NUMBER	Non-unique six-digit code used to identify a unique customer account. This code is commonly displayed together with the three-character branch code and is used to identify a unique brokerage account. The same account number can be used with different branches but never with the same branch.	Record	75-80	6	AN PIC X(6)	BNAM DISP CUST BR/ACCT	
ACCOUNT NUMBER EXTERNAL	Variable-character number identifying an external account.	Record	81-112	32	AN PIC X(32)		

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	On-Line Reference	Possible Values
WEALTHSCAPE ACCOUNT SOURCE	Variable-character alpha code identifying the source of the account.	Record	113-117	5	AN PIC X(5)	Wealthscape Client Summary>Account Source	BROK Brokerage CGF Charitable Gift System FILI Fidelity Investments Life Insurance Company System FPRS Fidelity Participant Recordkeeping System (401k, 403b) XAVNT Advent (external company) XBLKD Black Diamond (external company)
CUSTODIAN	Variable-character alpha code identifying the custodian of the account.	Record	118-120	3	AN PIC X(3)		FID Fidelity
FIXED FORMAT RELATIONSHIP CODE	Variable-character alpha code identifying the type of relationship the account holder has to the brokerage account. This value is used together with REGISTRATION TYPE to define Books and Records (B&R) characteristics. Some values are only used by Client Householding.	Record	121-124	4	AN PIC X(4)	BNAM CHG CUST/ADDL REL:	See Appendix 1: Possible Values
G NUMBER	Eight-character number preceded by the character G assigned by Wealthscape to group Custody accounts.	Record	125-134	10	AN PIC X(10)		

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	On-Line Reference	Possible Values
RELATIONSHIP CUSTOMER CONTACT	One-character alpha code indicating the customer contact for the Relationship. Only populated for Relationship records	Record	135-135	1	AN PIC X(1)	Wealthscape Client Summary>Green P in circle	P Primary
INVESTOR SEARCH NAME	Variable-character string to facilitate searching for an Investor. Can be populated for Relationship records where an Investor is part of a Relationship	Record	136-195	60	AN PIC X(60)	Wealthscape Client Summary>Edit Client>Client Name	
RELATIONSHIP SEARCH NAME	Variable-character string to facilitate searching for a Relationship. Only populated for Relationship records	Record	196-255	60	AN PIC X(60)	Wealthscape Client Summary>Edit Client>Client Name	
CLIENT DISPLAY NAME	Variable-character string of the name of the Investor or Relationship.	Record	256-315	60	AN PIC X(60)	Wealthscape Client Summary>Edit Client>Client Display Name	

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	On-Line Reference	Possible Values
CLIENT TYPE CODE	Numeric code identifying the type of client. Only populated for Relationship records	Record	316-320	5	AN PIC X(5)	Wealthscape Client Summary>Edit Client>Client Type	1 Household 7 Family 8 Extended Family 12 Other
CLIENT ACCESS CODE	Two-character alpha code identifying the type of access to clients.	Record	321-322	2	AN PIC X(2)		PU Public PV Private
INVESTOR INDEX ADD DATE	The date the Investor Index was added. Defaults to 00010101 when there is no valid date	Record	323-330	8	YYYYMMDD PIC X(8)		
INVESTOR INDEX CHANGE DATE	The date the Investor Index was changed. Defaults to 00010101 when there is no valid date	Record	331-338	8	YYYYMMDD PIC X(8)		
INVESTOR FIRM ADD DATE	The date the Investor firm was added. Defaults to 00010101 when there is no valid date	Record	339-346	8	YYYYMMDD PIC X(8)		

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	**On-Line Reference**	Possible Values
INVESTOR FIRM CHANGE DATE	The date the Investor firm was changed. Defaults to 00010101 when there is no valid date	Record	347-354	8	YYYYMMDD PIC X(8)		
RELATIONSHIP SOURCE	Variable-character alpha code identifying the source of the Relationship	Record	355-359	5	AN PIC X(5)		
RELATIONSHIP CREATOR USER/SYSTEM	User ID of the person creating the Relationship.	Record	360-379	20	AN PIC X(20)		
RELATIONSHIP LAST UPDATE USER/SYSTEM	User ID of the person updating the Relationship.	Record	380-399	20	AN PIC X(20)		
RELATIONSHIP ADD DATE	The date the Relationship was added. Defaults to 00010101 when there is no valid date	Record	400-407	8	YYYYMMDD PIC X(8)		
RELATIONSHIP CHANGE DATE	The date the Relationship was changed. Defaults to 00010101 when there is no valid date	Record	408-415	8	YYYYMMDD PIC X(8)		

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	On-Line Reference	Possible Values
ACCOUNT DISPLAY INDICATOR	One-character alpha code indicating whether the account is displayed on Wealthscape. Only populated for Investor records	Record	416-416	1	AN PIC X(1)		N Not displayed T Missing Tax ID Y Displayed
INVESTOR RANK	Three-character number with leading zeros ranking an account appearing in the same Investor more than once. A rank of 000 is highest followed by 001, 002, etc.	Record	417-419	3	N PIC 9(3)		
CLIENT CUSTOM FIELD	Variable-character free-form text 1 of 3 fields	Record	420-479	60	AN PIC X(60)	Wealthscape Client Summary>Edit Client>Porfolio Manager	
CLIENT CUSTOM FIELD	Variable-character free-form text 2 of 3 fields	Record	480-539	60	AN PIC X(60)	Wealthscape Client Summary>Edit Client>Segment	

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	**On-Line Reference**	Possible Values
CLIENT CUSTOM FIELD	Variable-character free-form text 3 of 3 fields	Record	540-599	60	AN PIC X(60)	Wealthscape Client Summary>Edit Client>Advisor	
EXTERNAL REFERENCE KEY	Variable-length number supplied by clients identifying a set of accounts created by the BBIF Custom Investor Process.	Record	600-614	15	AN PIC X(15)	Wealthscape Client Summary>Edit Client>[Client Name] Number	
FFR XREF	Eight-character alphanumeric code identifying a unique account holder. Associates the Book record with FFR record segments 102,103 or 113. Also known as the Customer ID. Populated where INVESTOR INDEX NUMBER is non-zero.	Record	615-623	9	AN PIC X(09)	BNAM DISP BOOK CUST#:	
PORTAL USER ID	Authentication ID required for user to log on to all portal products such as Wealthscape℠. Contains only IDs entered through the CuPID (Customer Portal ID) process.Can contain IDs manually deleted outside the CuPID process.	Record	624-633	10	AN PIC X(10)		

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	**On-Line Reference**	Possible Values
COMPANY TYPE CODE	Variable-character alpha code identifying the line of business for the associated Portal ID.	Record	634-638	5	AN PIC X(5)		ADV Advisor CORR Correspondent
FILLER	FILLER - Internal use only.	Record	639-1200	562	AN PIC X(562)		

Field Name	Business Definition / Processing Guidelines	Rec #	Pos	Lngth	Format	**On-Line Reference**	Possible Values
RECORD TYPE	Indicates a field that governs the record layout for this segment depending on the value in the field. This is the "T" Trailer record segment	Trailer	1-1	1	AN PIC X(1)		
FILLER	FILLER - Internal use only.	Trailer	2-21	20	AN PIC X(20)		
TOTAL RECORDS	Indicates the total header (H), detail (D) and trailer (T) records contained in the file.	Trailer	22-36	15	AN PIC X(15)		
FILLER	FILLER - Internal use only.	Trailer	37-40	4	AN PIC X(4)		
TOTAL ACCOUNTS	The total number of accounts being transmitted.	Trailer	42-55	15	AN PIC X(15)		
FILLER	FILLER - Internal use only.	Trailer	56-1200	1145	AN PIC X(1145)		