

DEPOSIT ACCOUNT VIEW

- Common for CASA and TD
- CASA only
- TD only
- Others

ANNEX A.1

DEPOSITOR / DEPOSIT INFORMATION			DESCRIPTION	DATA TYPE	MANDATORY	FORMAT	VALID VALUES	REMARKS	
DEPOSITOR INFORMATION	Depositor Code		Depo_ID	Unique identification code to match all accounts belonging to same depositor	Alpha numeric	Yes	Text	Text	Prospectively, bank must ensure that only 1 code is assigned to a depositor. In case where multiple codes were previously assigned to a depositor, bank should link all of the codes to the unique depositor code, which could be either 1 of the previously-assigned codes or a new code
	Depositor Type		Depo_Type	"I" for Individual; "C" for Corporate; "J" for Joint; and "ITF/By" for Held-in-Trust-For or By account	Character	Yes	Text	I, C, J, ITF/By	
	Depositor Full Name		Depo_Name	Complete name of depositor	Character	Yes	Last Name & Suffix(Jr., Sr, III) , First Name, Middle Initial (for persons); Name as it appears in bank records or proof of deposit (for entities)	NA	
	Depositor's Middle Name		Depo_MN	Middle Name, for individual account only; " " if not applicable	Character	No	Text	Text;" "	
	Birthdate		Depo_BD	Date of birth, for individual account only; " " if not applicable	Date	Yes	Date(mm/dd/yy)	Date	
	ADDRESS SEPARATED INTO CELLS	Province	Add_Prov	Full name of province, please do not abbreviate	Character	Yes	Yes	Text	
		City/Municipality/ Town	Add_City	Full name of city or municipality or town, please do not abbreviate	Character	Yes	Text	Text	Bank must ensure that a depositor's address match the adres/es, for all his/her deposit accounts
		Baranggay/ Subdivision/ Village	Add_Brgy	Full name of baranggay or subdivision or village, please do not abbreviate	Alpha numeric	Yes	Text	Text	
		Building/ Unit or House Number/ Street	Add_St	Unit number, building and street name (for building address); House number and name of street (for house address). Partial abbreviation of name of street/building acceptable (eg. Jose P. Rizal Street may be stated as J.P. Rizal St.)	Alpha numeric	Yes	Text	Text	
	Borrower?		Borr?	"Y" if depositor has existing loan/s with bank; "N" otherwise	Alpha numeric	Yes	Text	Y, N	
Co-Maker or Guarantor?		Co_Borr?	"C" if depositor acts as co-maker of an existing loan; "G" if the depositor's deposit account serves as guarantee for an existing loan of another person or entity; "N" otherwise	Alpha numeric	Yes	Text	C, G, N		

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D E P O S I T I N F O R M A T I O N	Deposit Account Number		Dep_Ac_No	Bank-issued identification number for the deposit account	Alpha numeric	Yes	Text	Text		
	Branch Name or Code		Br_NaCo	Branch where the deposit account was opened	Alpha numeric	Yes	Text	Text	If abbreviated/ coded, legend for abbreviations/ codes should be available	
	Deposit Type		Dep_Type	"SA" for Savings or Special Savings; "TD" for Time Deposit; "DD" for Demand Deposit; "NOW" for Negotiable Order of Withdrawal; "NCTD" for Negotiable Certificate of Time Deposit	Alpha numeric	Yes	Text	SA,DD,TD, NOW,NCTD		
	Deposit Sub-Type		Dep_Type2	Either the product name (eg. Regular Time, Premium Savings, Kiddie Savings) or product code	Alpha numeric	Yes	Text	Text	Legend for abbreviations/ codes should be available	
	Currency Code		Dep_Cur	3-character code corresponding to the currency of the deposit (eg. USD, PHP, YEN)	Numeric	Yes	Text	Text	Legend for the codes should be available	
	I N T E R E S T O N D E P O S I T	Interest Rate		Int%	Applicable interest rate on deposit	Numeric	Yes	99.99%	Numbers	Value should be zero(0) if not interest bearing
		Date of Last Interest Payment/Posting		Int_post_date	Date of bank's last payment/posting of interest on deposit	Date	Yes	Date(mm/dd/yyyy)	Date	
		Last Interest Payment Cut-off Date		Int_cutoff	Date last interest payment became or will become due to depositor. For instance, if last interest payment was made on 03/02/2013, but said interest payment applies for the period 01/01/2013 to 03/31/2013, then the last interest payment cut-off date is 03/31/2013	Date	Yes	Date(mm/dd/yyyy)	Date	
	Issue Date			Date granted for TD						
	Maturity Date		Mat_date	Date of maturity, only in the case of termed deposit, such as time or special savings	Date	Yes	Date(mm/dd/yyyy)	Date		
	Withholding Tax Rate		WTax%	Applicable withholding tax rate on interest income	Numeric	Yes	99.99%	Numbers		Value should be zero(0) if account is exempted from tax
	D A T E O F L A S T D E D U C T I O N O F	Withholding Tax on Interest Income		Wtax_date	Date of last deduction of withholding tax on interest income	Date	Yes	Date(mm/dd/yyyy)	Date	
		Dormancy Charge		Dorm_ch_date	Date of last deduction of dormancy charge from deposit account balance	Date	Yes	Date(mm/dd/yyyy)	Date	
	Date of Last Deposit/Withdrawal Transaction		Last_trans_date	Date of latest deposit or withdrawal transaction of depositor	Date	Yes	Date(mm/dd/yyyy)	Date		
	Available Balance		Avail_Bal	Deposit account balance per CASA/ bank records	Numeric	Yes for balances > 0	9,999,999,999.99	Numbers		
	Restricted?		Restrict?	"Y" if restricted (eg. freeze account, under investigation, with pending legal case); "N" otherwise	Alpha numeric	Yes	Text	Y, N		
	Account Status		Ac_Stat	"A" for Active Accounts; "D" for Dormant; "ES" for Escheat (due to the Treasurer of the Philippines)	Alpha	Yes	Text	Text		