

Table 1: Single Customer View Tables

- 3.8 The Customer Details in Table A contains the information used by the FSCS in identifying the beneficiary of any compensation due. For the avoidance of doubt, this would be the payee on a compensation cheque. The Contact Details in Table B contains the address to where the payment would be sent. The Details of account(s) in Table C contains the background information on the compensation value. The Aggregate Balance in Table D contains the amount to be paid.
- 3.9 The first two columns of this table (Field identifier and Field descriptor) summarise the SCV requirements in *COMP*. The remaining columns are provided by the FSCS to assist deposit takers develop their SCV files to ensure compatibility with FSCS systems. Tables A (Customer Details), B (Contact Details) and D (Aggregate Balance) are only required once for each customer. Table C (Detail of accounts) record should be repeated for each account held by the customer. Please note, only the first two columns are FSA requirements.
- 3.10 Please note, the FSCS asks all deposit takers not to truncate files.

FSA Handbook Administration (No 17) Instrument 2010⁵

- 3.11 On the 26 March 2010, the FSA published an administrative instrument that made a number of minor changes to the SCV table. Specifically, the instrument makes minor changes to certain SCV fields, (to give effect to the policy intention in CP09/3) that firms may leave blank these fields, if the information is not held. However, please note that firms will always be expected to hold the customer's 1st name, where that customer is an individual. If the first name is not known, the firm should take steps to establish their name. Additionally, the instrument:
- Clarified that firms will not be required to complete the postcode field where a country does not use post codes;
 - Clarified that firms will not be required to complete the country field where the country is the UK; and
 - Makes a minor correction to the SCV field for 'Customer Surname' and provides clarification to firms that this field should stipulate either the customer surname or the company name.
- 3.12 The instrument also introduces an addition to the rules, which will allow a firm to use an alternative contact details format in Table B of the SCV file. The FSA made this minor amendment to give firms more flexibility in the way they can transfer customer contact details from their source systems to the SCV file. This addition was also introduced to allow for foreign addresses to be readily incorporated the SCV fields as the format of foreign addresses can vary. In practice, this means that *firms* will be able to select one of the two contact details formats to be applied consistently throughout the SCV.
- 3.13 Please note, the two contact details formats (that will be described as ADDRESS FORMAT A and ADDRESS FORMAT B) cannot be combined or used together in the same SCV file.
- 3.15 Please note, some deposit takers have indicated they are able to provide Date of Birth information as part of their SCV files. While Date of Birth is **NOT** a field required by *COMP*, FSCS has provided details within Table A for firms who are able to provide this information.

⁵ See Annex H - http://fsahandbook.info/FSA/handbook/LI/2010/2010_8.pdf

Table A. Customer details					
Field identifier	Field descriptor	Description	Data Type	Length	Example/Convention
Single customer view record number	Unique customer identifier	FSA Firm Registration Number (FRN) prefix followed by customer number	Alphanumeric	<u>100</u>	E.g. NNNNNN 00000123 Deposit takers should note that this format is FSCS's preferred option. It will assist in the electronic tracking of data receipt and management throughout the verification process However, the COMP rules only require deposit takers to ensure that the number is unique to each customer.
Title	Title [if applicable and where held by the <i>firm</i>]	Title Where the customer is not an individual, this field should be left blank.	<u>Alphanumeric</u>	20	E.g. Mr, Mrs
Customer 1st Forename	1 st Forename [if applicable]	For individuals: First name of the claimant. Where the customer is not an individual, this field should be left blank.	<u>Alphanumeric</u>	<u>50</u>	E.g. Martin Please note that <i>firms</i> will always be expected to hold the customer's first name, where that customer is an individual.
Customer 2nd Forename	2 nd Forename [if applicable and where held by the <i>firm</i>]	For individuals: Middle name of the claimant to help distinguish between claimants with the same first name and surname Where the customer is not an individual, this field should be left blank.	<u>Alphanumeric</u>	<u>50</u>	E.g. 'Douglas' or 'D' If the second name is not available, then initial may be entered here Where no such information is held, deposit takers should leave blank.
Customer 3rd Forename	3 rd Forename [if applicable and where held by the <i>firm</i>]	For individuals. Third name of the claimant If third name is not available, then initial may be entered here Where the customer is not an individual, this field should be left blank.	<u>Alphanumeric</u>	<u>50</u>	E.g. Craig or C If the third name is not available, then initial may be entered here Where no such information is held, deposit takers should leave blank.
Customer Surname [or company name or name of account holder]	Surname [or company name or name of account holder]	Surname or Company or Name of the claimant/entity	<u>Alphanumeric</u>	100	E.g. 'Smith', or 'Company Name'
Previous Name	Any former name of account holder [where held by the <i>firm</i>]		<u>Alphanumeric</u>	200	E.g. King
National Insurance number	National Insurance number where held by the <i>firm</i>	National Insurance number (where held by the firm)	Alphanumeric	9	E.g. XXNNNNNNX
<u>DOB</u>	<u>Date of birth</u>	<u>The field is optional</u> <u>Dates should be in standard UK date format (DDMMYYYY)</u>	<u>Alphanumeric</u>	<u>100</u>	<u>E.g. 31011977</u> See paragraph 3.14, above.

Table B. Contact details – (Please note that firms should choose to use EITHER ADDRESS FORMAT A OR ADDRESS FORMAT B)

ADDRESS FORMAT A

Field identifier	Field descriptor	Description	Data Type	Length	Example/Convention
Single customer view record number	Unique customer identifier	Firm Registration Number (FRN) prefix followed by customer number	Alphanumeric	<u>100</u>	E.g. NNNNNN 00000123
House number	House number/Premise name	Number/name	Alphanumeric	100	E.g. 139
Street	Street	Local road address	<u>Alphanumeric</u>	100	E.g. Christchurch Road
Locality	Locality [where held by the <i>firm</i>]	Locality	<u>Alphanumeric</u>	100	E.g. Hampstead
County	County [where held by the <i>firm</i>]	Postal county or local government region	<u>Alphanumeric</u>	100	E.g. London
Postcode	Postcode [where used by a country]	Full UK post code, or EAA or non EAA post/zip code where used	Alphanumeric	<u>30</u>	E.g. NW10 3JX
Country	Country [for countries outside the UK]	Whilst mandatory for countries outside the UK, if your system automatically populated UK, or a nation within the UK, this is also acceptable.	<u>Alphanumeric</u>	30	E.g. France, USA

Table B. Contact details					
ADDRESS FORMAT B					
Field identifier	Field descriptor	Description	Data Type	Length	Example/Convention
Single customer view record number	Unique customer identifier	Firm Registration Number (FRN) prefix followed by customer number	Alphanumeric	<u>100</u>	E.g. NNNNNN 00000123
ADDRESS LINE 1	As required		Alphanumeric	100	E.g. 22 Christchurch Road OR E.g. 1 Christchurch House, 22 Christchurch Road
ADDRESS LINE 2	As required		Alphanumeric	100	E.g. Christchurch Road E.g. Hampstead
ADDRESS LINE 3	As required		Alphanumeric	100	E.g. London
ADDRESS LINE 4	As required		Alphanumeric	<u>100</u>	
ADDRESS LINE 5	As required		Alphanumeric	<u>100</u>	
ADDRESS LINE 6	As required		Alphanumeric	<u>100</u>	
Post Code	Postcode [where used by a country]	<u>Full UK post code, or EAA or non EAA post/zip code where used</u>	Alphanumeric	<u>30</u>	E.g. NW10 3JX Firms are not required to complete the postcode field where a country does not use post codes
Country	Country [for countries outside the UK]	<u>Whilst mandatory for countries outside the UK, if your system automatically populated UK, or a nation within the UK, this is also acceptable.</u>	<u>Alphanumeric</u>	30	

C. Details of account(s) - A separate 'Detail of accounts' record should be created for each account					
Field identifier	Field descriptor	Description	Data Type	Length	Example/Convention
Single customer view record number	Unique customer identifier	Firm Registration Number (FRN) Prefix followed by customer number	Alphanumeric	<u>100</u>	E.g. NNNNNN 00000123
Account title	Surname or company name, first name, any other account initials or middle name identifier.		<u>Alphanumeric</u>	50	E.g. Martin Smith or 'Company Name'
Account number	Unique number for this account	Standard account number allocated to the account	Alphanumeric	<u>35</u>	Please note, only account numbers should be provided in this field, not the sort code.
Product type	Type of product or service - instant access/term	Type of product or service	Alphanumeric	50	E.g. Current Account, instant access, Corporate/company accounts
Account holder indicator	This field applies to joint or multiple accounts. It must identify whether the customer is the primary account holder or secondary account holder (or other such status).	<u>FSCS intend to use the Account Holder Indicator to identify how many people are associated with a particular account. This is primarily to support post compensation customer services. Where there are, for example, three account holders, FSCS would use the 003 indicator to establish that there were three people linked to that account.</u>	<u>Numeric</u>	<u>3</u>	E.g. <u>000</u> – representative (e.g. Power of Attorney – Also, see question 3.17 and Account Status Code field below) <u>001</u> – only account holder <u>002</u> – one of two account holders <u>003</u> – one of three account holders <u>004</u> – Etc [Please note: The above indicators do not reflect an account hierarchy for payment priority. FSCS Customer Services will use this information to check that where more than one account holder is named on an account, that the correct split or apportionment has been applied]
Account status code	Active accounts only to be included	Standard account code allocated to the account. Deposit takers will have unique account codes and keys, the details of which will be provided in the Implementation Report.	Alphanumeric	50	See paragraphs 3.3 and 3.4 and question 3.4, 3.6 and for more details on account codes. <u>As an alternative to using the Account Holder indicator field (above) to highlight a Power of Attorney cases on accounts, firms can also, as an alternative, if they wish use the Account Status Code field.</u>
Account balance	At end of business on date of request from the FSCS	Account balance for individual account All amounts should be in GBP. Foreign currencies should be converted into GBP	<u>Numeric decimal</u> (inc 2 decimal places)	<u>15</u>	E.g. 15000.00 <u>Includes the decimal point and 2 decimal places. Details of the location of the decimal point will need to be specified in the implementation report.</u> <u>All accounts with a negative balance (e.g. overdraft, loan) should be excluded from the SCV file (see question 5.21 for details)</u>

D. Aggregate Balance					
Field identifier	Field descriptor	Description	Data Type	Length	Example/Convention
Single customer view record number	Unique customer identifier	Firm Registration Number (FRN) Prefix followed by customer number	Alphanumeric	<u>100</u>	E.g. NNNNNN 00000123
Aggregate balance across all accounts	At end of business on date of request from the FSCS	The total aggregate balance in GBP across all <u>positive balance</u> accounts Where firms provide deposits in foreign currencies, they should convert the amount into GBP and include as part of the aggregated balance for compensation	<u>Numeric decimal</u> <u>(inc 2 decimal places)</u>	<u>15</u>	E.g. 70000.23 Aggregated account balance included in SCV <u>Includes the decimal point and 2 decimal places</u>
Compensatable amount	At end of business on date of request from FSCS which shows the amount to be compensated subject to the limit check that must be performed by the <i>firm</i> pursuant to COMP 17.2.5R (this could be lower than the aggregate balance across all accounts if this exceeds the maximum payment for a <i>protected deposit</i> set out in COMP 10.2.3R).	The total amount that the FSCS will pay as compensation in accordance with COMP Where firms provide deposits in foreign currencies, they should convert the amount into GBP and include as part of the aggregated balance for compensation	<u>Numeric decimal</u> <u>(inc 2 decimal places)</u>	15	E.g. 50000.00 <u>Includes the decimal point and 2 decimal places</u>