

## COMPLIANCE STATISTICAL SYSTEM PROGRAM

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### OVERVIEW

The Compliance Examination Data Entry Form (DEF) is the original source document for the entry of all compliance examination data into the Division of Compliance and Consumer Affairs (DCA) computerized Compliance Statistical System (CSS). It should be completed at each compliance and/or CRA examination and visitation as part of the automated Compliance Report of Examination. The DEF is designed to accommodate online data entry by the regional offices.

The data entered on the DEF is in the same order as it appears on the input screens of the CSS:

- Main menu
- Tracking record
- Ratings record
- Violations record

### INTRODUCTION

The CSS allows two methods of data entry. As covered in previous chapters of this user guide, data can be manually entered using the data entry screens provided in the on-line system. An alternate method of data entry will be covered in this chapter, automated data entry via an upload process.

**UNDERSTANDING THE DATA ENTRY FORM (DEF)**

FDIC COMPLIANCE DATA ENTRY FORM | Initial Worksheet File is: C:\UPLD\_CSS\CSSTEMPL v01 1999.xls  
 CSSTEMPL v01 1999.xls | Initial Print File is: C:\UPLD\_CSS\CSSTEMPL v01 1999.xls  
 EFFECTIVE DATE - February 12, 1999 | Initial Sub-directory is: C:\UPLD\_CSS\

This worksheet must first be created by SHARP. SHARP will insert the hours data for a specific exam.  
 You can add your information and save the worksheet. To save this worksheet with the same name and location,  
 Select FILE and SAVE from the tool bar

To save this worksheet as another file name or in another location, select FILE and SAVE AS from the tool bar.

After the worksheet is completed, run the Create PRN File macro. This will create a print file with the file name UL#####.PRN

DETAILS		DATA ENTRY	ERR MESSAGES
CERT NO.	001		
COMPLIANCE EXAM (Y/N)	002	Y	
EXAM PROC USED (FS)	003	FS	
- COMPONENT RATING (###)	004		
- COMPOSITE RATING (#)	005		
COMPLIANCE VISIT (Y/N)	006	N	
EXAM PROC USED (LS, IV)	007		
CRA EXAM (Y/N)	008	Y	
EXAM PROC USED (SM, LG, SP, LP, WS, BE, NA)	009	////////////////////	
- COMPONENT RATING (LG ONLY ###)	010		
- COMPOSITE RATING (#)	011		
IF SMALL BANK CRA EXAM...			
----DID AN OUTSTANDING RATING RESULT FROM CONSIDERATION OF THE BANK'S SERVICES AND INVESTMENTS?	014		
CRA VISIT (Y/N)	015	N	
EXAM PROC USED (LS)	016		
IMS (Y/N)	017	N	
EXAMINER IN CHARGE - LAST NAME	018		
EXAMINER IN CHARGE - FIRST NAME	019		
EXAMINER IN CHARGE - MID INIT	020		
SCHEDULED EXAM DATE - MM/DD/YY	021		
PRE-EXAM START DATE - MM/DD/YY	022		
PRE EXAM END DATE - MM/DD/YY	023		
ESTIMATED COMPL DATE - MM/DD/YY	024		
BANK START DATE - MM/DD/YY	025		
BANK EXIT DATE - MM/DD/YY	026		
EXAM COMPLETION DATE - MM/DD/YY	027		
NO OF EXAMINERS	028		
NO OF BRANCHES	029		
IS THE BANK A HMDA REPORTER? (Y/N)	030		
FDCPA APPLICABLE (Y/N)	036		
CONSUMER RPT AGENCY (Y/N)	037		
SUBSTANTIVE ECOA VIOLATIONS (Y/N)	038		
SUBSTANTIVE FH VIOLATIONS (Y/N)	039		
SUBSTANTIVE RESPA VIOLATIONS (Y/N)	040		

ELEMENT NAME	DEFINITION
CERT	<p><b><u>Line 001</u></b> Bank Certificate Number.</p>
COMPLIANCE EXAM	<p><b><u>Line 002</u></b> “Y” if a compliance exam is being conducted. “N” if a compliance exam is not being conducted. <i>NOTE: Default value is “Y.” You must change to “N” if appropriate.</i></p>
PROC	<p><b><u>Line 003</u></b> The procedure code which applies to the compliance regulatory activity performed. “FS” is the only applicable Proc Code for compliance at this time. If Line 2, compliance exam is answered as a “Y” then FS must be indicated on this area. If line 2 is answered as “N,” then leave this cell blank.</p>
RATING	<p><b><u>Line 004</u></b> The component rating is composed of a three-digit number which have a value range of 1 through 5. The three-digits in the represent the following factors: 1<sup>st</sup> Digit – M – Management 2<sup>nd</sup> Digit – V – Violations 3<sup>rd</sup> Digit – P – Programs Example of entry: 222</p>
RATING	<p><b><u>Line 005</u></b> The one-digit rating which represents the overall findings of the compliance examination. The number must be within the range of 1 through 5.</p>
COMPLIANCE VISIT	<p><b><u>Line 006</u></b> “Y” if a compliance visit is being conducted. “N” if a compliance visit is not being conducted. <i>NOTE: Default value is “N”. You must change to “Y” if appropriate.</i></p>
PROC	<p><b><u>Line 007</u></b> The procedure code which applies to the compliance regulatory activity performed. This field should be “blank” if line 6 is answered “N.” This field is “required” if line 6 is answered “Y.” Valid values are: LS – Compliance Visit IV – Compliance Interim Visit</p>

CRA EXAM	<p><b><u>Line 008</u></b></p> <p>“Y” if a CRA exam is being conducted.</p> <p>“N” if a CRA exam is not being conducted.</p> <p><i>NOTE: Default value is “Y.” You must change to “N” if applicable.</i></p>
PROC	<p><b><u>Line 009</u></b></p> <p>The procedure code which applies to the CRA regulatory activity performed.</p> <p>This field should be “blank” if line 6 is answered “N.” This field is “required” if line 6 is answered “Y.” Valid values are:</p> <p>SM – Small Bank</p> <p>LG – Large Bank</p> <p>WS – Wholesale</p> <p>LP – Limited Purpose</p> <p>SP – Strategic Plan</p> <p>BE – Blended evaluation.</p> <p>NA – CRA is not applicable</p>
RATING/PERFORMANCE LEVEL	<p><b><u>Line 010</u></b></p> <p>Only 1 type of CRA Proc allows component ratings (LG – three digit which represents lending, investment, services (“LIS”). These numbers correspond to alpha descriptions as follows:</p> <p>1 – Outstanding</p> <p>2 – High Satisfactory</p> <p>3 – Low Satisfactory</p> <p>4 – Needs to Improve</p> <p>5 – Substantial Noncompliance</p>
RATING/PERFORMANCE LEVEL	<p><b><u>Line 011</u></b></p> <p>The one-digit rating which represents the overall findings of the CRA examination. The number must be within the range of 1 through 4. These numbers correspond to alpha descriptions as follows:</p> <p>1 – O – Outstanding</p> <p>2 – S – Satisfactory</p> <p>3 – N – Needs to Improve</p> <p>4 – SN – Substantial Noncompliance</p>

DID AN OUTSTANDING RATING RESULT FROM CONSIDERATION OF THE BANK'S SERVICES AND INVESTMENTS?	<p><b><u>Line 014</u></b></p> <p>Valid Values:</p> <p>“Y”</p> <p>“N”</p> <p>“NA”</p>
CRA VISIT	<p><b><u>Line 015</u></b></p> <p>“Y” if a CRA visit is being conducted.</p> <p>“N” if a CRA visit is not being conducted.</p> <p><i>NOTE: Default value is “N.” Change to “Y” if appropriate. The value “Y” requires that CRA hours be entered on line 64.</i></p>
PROC	<p><b><u>Line 016</u></b></p> <p>The procedure code which applies to the CRA regulatory activity performed.</p> <p>“LS” is the only applicable Proc Code for a CRA Visit at this time. If Line 15, CRA Visit is answered as a “Y” then LS must be indicated in this cell. If line 2 is answered as “N,” then leave this cell blank.</p>
IMS	<p><b><u>Line 017</u></b></p> <p>“Y” if an IMS is being conducted.</p> <p>“N” if an IMS is not being conducted.</p>
EIC – LAST NAME	<p><b><u>Line 018</u></b></p> <p>The last name of the examiner in charge.</p> <p><i>NOTE: Please enter name consistently each time it is used following any existing Regional policies.</i></p>
EIC – FIRST NAME	<p><b><u>Line 019</u></b></p> <p>The first name of the examiner in charge.</p> <p><i>NOTE: Please enter name consistently each time it is used following any existing Regional policies.</i></p>
EIC – MID INIT	<p><b><u>Line 20</u></b></p> <p>The middle initial of the examiner in charge.</p> <p><i>NOTE: Please enter name consistently each time it is used following any existing Regional policies.</i></p>

SCHEDULED EXAM DATE	<p><b><u>Line 021</u></b></p> <p>The date when the examination team is <u>scheduled</u> to arrive at the bank to begin the examination. This information is applied to the system during the upload process and with manual data entry. Once updated this date can not be changed. To make changes, the entire exam record must be deleted and the information re-entered using the correct date. This date is also known as Exam Date.</p> <p><i>NOTE: This date should be consistent with the date entered on line 25.</i></p>
PRE EXAM START DATE	<p><b><u>Line 022</u></b></p> <p>The date the pre-examination planning for an examination begins.</p>
PRE EXAM END DATE	<p><b><u>Line 023</u></b></p> <p>The date the pre-examination planning for an examination is complete.</p>
EST COMPLETION DATE	<p><b><u>Line 024</u></b></p> <p>The projected completion date for conclusion of the examination, including report preparation.</p>
BANK START DATE	<p><b><u>Line 025</u></b></p> <p>The date the examination team arrives at the institution to begin the examination. This is the “official” examination date. This date should be used to calculate the next examination/visitation date as well as reimbursement calculations.</p> <p><i>NOTE: This date should be consistent with the date entered on line 21.</i></p>
BANK EXIT DATE	<p><b><u>Line 026</u></b></p> <p>The date the examination team leaves the institution.</p>
DATE COMPLETED	<p><b><u>Line 027</u></b></p> <p>The date the examination is completed and the report is mailed to the Regional Office. If the delegated authority field office review process is being used, it is the date the exam is completed and presented/mailed to the FOS for review.</p>
NUMBER OF EXAMINERS	<p><b><u>Line 028</u></b></p> <p>The total number of examiners who participated in the examination. Should match examiners listed on Page A of the examination report.</p> <p><i>NOTE: The entry in this cell must be numeric.</i></p>
# BRANCHES	<p><b><u>Line 029</u></b></p> <p>The number of branches of the examined institution at the time of the examination. DO NOT include the main office in this count. Include branch offices only.</p> <p><i>NOTE: The entry in this cell must be numeric.</i></p>

IS THE BANK A HDMA REPORTER?	<b><u>Line 030</u></b> Are the reporting requirements of the Home Mortgage Disclosure Act (“HMDA”) applicable to the bank?
IS THE BANK FDCA APPLICABLE?	<b><u>Line 036</u></b> Is the Fair Debt Collection Practices Act (“FDCA”) applicable to this institution?
IS THE BANK A CONSUMER REPORTING AGENCY?	<b><u>Line 037</u></b> Is the bank a consumer reporting agency?
SUBSTANTIVE ECOA VIOLATIONS?	<b><u>Line 038</u></b> <u>In the examiner’s opinion</u> , does the bank have substantive violations of the Equal Credit Opportunity Act (“ECOA”)?
SUBSTANTIVE FH VIOLATIONS?	<b><u>Line 039</u></b> <u>In the examiner’s opinion</u> , does the bank have substantive violations of the Fair Housing Act (“FHA”)?
SUBSTANTIVE RESPA VIOLATIONS?	<b><u>Line 040</u></b> <u>In the examiner’s opinion</u> , does the bank have substantive violations of the Real Estate Settlement Procedures Act (“RESPA”)?



VIOL	6 digit violation code. The first two digits (##-00-00) of each violation code relate to a specific regulation. The second two digits (00-##-00) relate to a specific cite. The last two digits (00-00-##) relate to cites which have multiple parts. Uncoded violation codes are assigned and tracked at the regulation level.
SEVERITY	Severity of the Violation description: <b><u>Enter:</u></b> <i>VS</i> for <b><u>Significant Violation</u></b> <i>VO</i> for <b><u>Other Violations</u></b> <i>A severity description must be entered for each violation code used.</i>

**SPREADSHEET  
BASICS**

Once the Excel spreadsheet is retrieved, the remaining exam data can be input. The basis of all spreadsheet data entry is through the “cell pointer.” The “cell pointer” is the rectangle that highlights an entire cell within the spreadsheet. Data can only be entered into the spreadsheet at the position where the “cell pointer” is located.

**Movement within the spreadsheet can be accomplished via several different methods. Examples are listed below:**

1. Using the Mouse

Position the mouse pointer where data needs to be entered and press the right click button once.

2. Using the Enter Key

When the enter key is pressed, data is entered into the cell and the cursor stays in the same column and moves down one row.

3. Using the Arrow Keys

Arrow keys. Press the Arrow keys to move the cell pointer in any direction. Press the appropriate Arrow key for moving the cell pointer up, down, left or right.

**Data entry within a cell is accomplished in one of two ways.**

1. Enter data within the desired cell and press one of the Arrow keys to move TO another cell; the data entered will remain in the previous cell.

2. When the enter key is pressed, data is entered into the cell, the cursor remains in the same column, and moves down one row.

**RETRIEVING  
AND  
COMPLETING  
THE  
REMAINDER OF  
THE DEF –  
USING EXCEL**

1. Open Microsoft Excel.

2. Click on “File.”

**Result:** A drop-down menu appears.

3. Click on “Open.”

**Result:** The “Open File” dialogue box appears.

4. Change to “C:\UPLD\_CSS” folder

**Result:** A list of files will appear.

5. Click on the file that is named “CSSTEMPL v01 1999..xls” and click on “Open.”

**Result:** The DEF will open and a dialogue box may (will probably) appear asking whether or not you want to enable macros.

6. Click the “Enable Macros” button.

**Result:** The DEF created by Sharp appears.

**RETRIEVING  
AND  
COMPLETING  
THE  
REMAINDER OF  
THE DEF –  
USING EXCEL  
(cont'd)**

7. Enter the remainder of the data necessary to fully complete the DEF. When the data entry process is complete, proceed with the Save Process.

*NOTE: Most data entry occurs in column C with the exception of Violation information which is entered into columns C through G. If attempts are made to enter data in a non-entry cell, (such as columns A, B, etc.), a message will be received indicating that the cell is protected.*

*Notice that column B contains numbers that are presented sequentially from the top of the form. These numbers uniquely identify each data entry field to the CSS Upload process. Column B, as noted above, is protected; do not try to modify or delete any of the entries in column B.*

*Several edits have been built into the Data Entry form. When data is entered into a cell which has edit criteria associated with it, an invalid entry will cause an "error note" to appear along side the invalid entry. In most cases, the "error note" will simply display "ERR." When this happens, correct the erroneous entry; the "error note" will disappear.*

**SAVING THE  
DEF USING  
EXCEL**

1. At the menu bar, click on "File."

**Result:** A drop-down menu appears.

2. Click on "Save As."

**Result:** The "Save As" dialogue box will appear. Change the folder (directory) for the file.

Rename the file. Suggested naming convention: ULCERT#.xls (replace CERT# with the cert number of the bank).

3. Click "Save."

**Result:** The file is saved in the new folder (directory) with a new name.

**PRINTING THE  
DEF USING AN  
EXCEL  
MACRO(S)**

There are two automated methods for printing the spreadsheet:

- Print the entire spreadsheet by invoking the "Print All" Macro.
- Print each part of the spreadsheet separately by invoking one or all of the following macros:

Print Exam (top section of spreadsheet)

Print Hour (hours section of spreadsheet)

Print Violation (violations section of spreadsheet)

Printing each section separately provides the best output for the spreadsheet information and is the process which will be documented below.

**PRINTING THE DEF USING AN EXCEL MACRO(S) (cont'd)**

1. On the menu bar, click on "Result:Macro." <b>Result:</b> A list of macros is displayed.
2. Click on the macro named "Print ##### (Exam, Hour or Violation)." <b>Result:</b> A range is automatically highlighted in the spreadsheet, the screen flashes several times, then a dialogue box appears (sometimes very quickly) that says, "Printing ....."
3. To print subsequent sections repeat the above steps.
4. When the printing is completed click on any cell to remove the range highlighting.

**CREATING THE PRN FILE USING AN EXCEL MACRO**

Create the PRN file after all data entry is completed and the file is saved. Use the following steps to create a PRN file:
1. On the menu bar, click on "Macro." <b>Result:</b> A list of macros is displayed.
2. Click on the macro named "Create PRN File." <b>Result:</b> A dialogue box appears that says, "Enter the destination filename (with complete path)."
3. Enter the path and filename where the PRN file is to reside.
4. Click on "OK." <b>Result:</b> The PRN file is created in the folder (directory) and with the file name specified in the previous dialogue box. The PRN file is ready to be uploaded into CSS.

**THE UPLOAD PROCESS – USING CSS**  
**Signing On and Off CSS**

Sign onto CSS using the procedures detailed below:

To sign onto CSS, gain access to the FDIC mainframe computer using A2BSIMPC. Perform the steps listed below.

Sign-on Procedures	
Step	Action
1	Click the Windows 95 <b>Start</b> button. <b>Result:</b> The Windows 95 general menu displays.
2	Select <b>Corporate Applications</b> . <b>Result:</b> The first fly out menu displays.

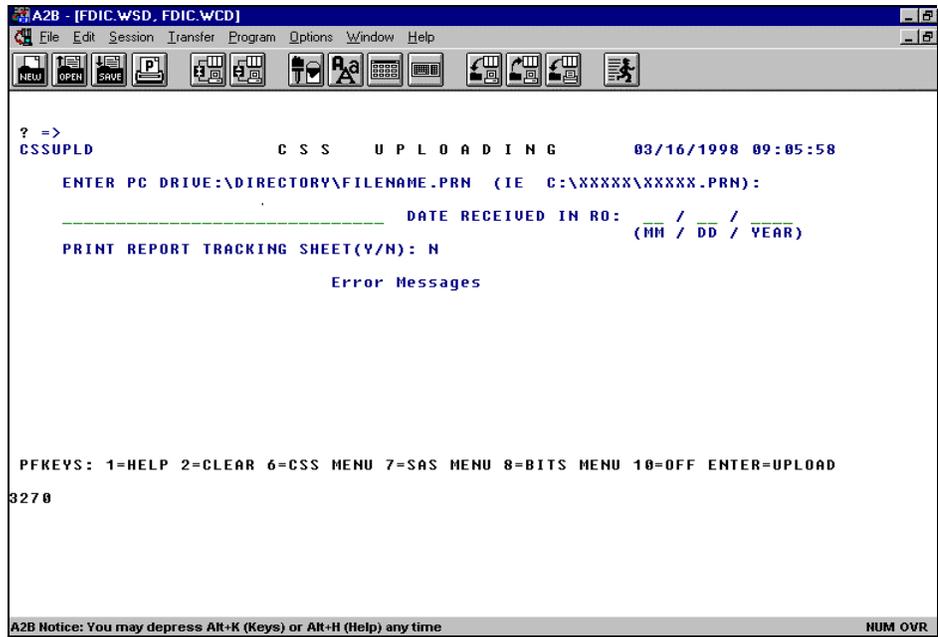
**THE UPLOAD  
PROCESS –  
USING CSS  
(cont'd)**

**Signing On and  
Off CSS  
(cont'd)**

3	Select <b>Mainframe Access</b> <b>Result:</b> The second fly out menu displays.
4	Click <b>A2B (SIMPC)</b> <b>Result:</b> The login screen displays.
5	At <b>USERID</b> , enter your login name. Press <b>Tab</b> .
6	At <b>PASSWORD</b> , enter your login password Press <b>Enter</b> . <b>Result:</b> The system selection screen displays.
7	At the <b>COMMAND</b> option enter the selection criteria for <b>CICSPROD</b> . (The Selection number varies according to users access) Press <b>Enter</b> . <b>Result:</b> The <b>FDIC CICSPROD Environment</b> screen displays.
8	At the <b>Selection</b> prompt, enter 2 ( <b>BITS</b> ) Press <b>Enter</b> . <b>Result:</b> An information screen displays.
9	Press <b>Enter</b> or follow the directions at bottom of screen to read news as necessary. <b>Result:</b> <b>Banking Information Tracking System (BITS)</b> screen displays.
10	At the <b>SELECTION</b> prompt in the <b>BITS</b> menu, enter 2.
11	Press <b>Enter</b> . <b>Result:</b> The <b>Supervisory Analysis System</b> screen displays.
12	At the <b>SELECTION</b> prompt in the <b>Supervisory Analysis System</b> screen enter 10 ( <b>COMPLIANCE STATISTICAL SYSTEM UPLOAD</b> ) ( <b>CSSUPLD</b> ).
13	Press <b>Enter</b> . <b>Result:</b> The <b>CSS Upload</b> screen displays. <i>NOTE: If the system automatically places the cursor on the CSS Main Menu due to the information recorded under "Session Option" (refer to Chapter 2), simply press F6 to arrive at the Upload Menu. F6 is a toggle switch between the CSS Main Menu and the Upload Menu.</i>

**THE UPLOAD  
PROCESS –  
USING CSS  
(cont'd)**

**CSS Upload Menu**



**When the Upload  
Menu Appears**

Follow these steps once the CSS Upload Menu appears.

CSS Upload Procedures	
Step	Action
1	The CSS Upload Process prompts for two pieces of information: The path file name of the print file Date the examination was received in the Regional Office. (This date is optional and should only be used when it is appropriate as defined in Appendix A “Data Directory.”)
2	When these two fields are completed as appropriate, Press Enter. Result: The CSS Upload Menu will be replaced by the “Upload Utility” screen. This screen presents upload information as the data transfer proceeds. The upload attempt is complete when the CSS Upload Menu returns.

**THE UPLOAD  
PROCESS –  
USING CSS  
(cont'd)**

**When the Upload  
Menu Appears  
(cont'd)**

The CSS Upload Menu will return in one of two conditions listed below:

<b>CSS Upload Procedures</b>	
<b>Step</b>	<b>Action</b>
3	<p>If the upload attempt was successful, the error messages portion of the panel will be blank. A message will appear indicating that the upload was successful (the Cert and Exam Date will be shown in this message). This message will be displayed at the top of the screen.</p> <p>At this time the Regional Office Tracking Sheet may be printed by placing a “Y,” if desired, after the print request question.</p> <p>Exit the system by following the PF keys at the bottom of the screen.</p>
4	<p>If the upload is unsuccessful a message stating this fact will appear at the top of the screen. If the cert and exam date are a part of this message, a list of specific data errors will be displayed at the bottom of the screen.</p> <p>To clear the errors, return to the Excel DEF and make appropriate updates. Save the file and then re-create the PRN file. Try the upload process again. Continue this error resolution process until the upload is successful.</p>
5	<p>If the upload is unsuccessful a message stating this fact will appear at the top of the screen. If the cert and exam date are <b>NOT</b> a part of this message this is an indication that the PRN file could not be found or there was an error when creating the PRN file.</p> <p>To clear this error, return to the Excel DEF. Re-save the file and recreate the PRN file. Try the upload process again</p>



**FDIC LAW,  
REGULATIONS,  
& RELATED  
ACTS**

**Applicable Rules**

None

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**Advisory  
Opinions**

None

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**Statements of  
Policy**

None

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**DCA  
MEMORANDA**

None

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**FINANCIAL  
INSTITUTION  
LETTERS (FIL)**

None

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