

Step 1: Upload Submission Files

Prior to Iteration 4.1, AI's were required to upload their certificate file first. Now, submission files may be uploaded in any order as shown below:

Upload Submission Files					
	File Type	File Name	Generated File Name	Record Count	Upload Issues
Upload Clear	Active Loans	No file has been uploaded		0	0 upload issues
Upload Clear	ORE Listing	No file has been uploaded		0	0 upload issues
Upload Clear	Loss and Recoveries	No file has been uploaded		0	0 upload issues
Upload Clear	Paid in Full	No file has been uploaded		0	0 upload issues
Upload Clear	Asset Sales	No file has been uploaded		0	0 upload issues
Upload Clear	Inactive Loans	No file has been uploaded		0	0 upload issues
Upload Clear	Related Loan List	No file has been uploaded		0	0 upload issues
Upload Clear	FDIC Adjustment	No file has been uploaded		0	0 upload issues
	Certificate	No file has been uploaded		0	0 upload issues
Upload	Support.docx	No file has been uploaded		0	
Upload	Support.pdf	No file has been uploaded		0	
Upload	Support.xlsx	No file has been uploaded		0	

FAQ: RTSP is no longer displaying the “Required” files. What’s changed? Previously, the AI's were required to upload their Certificate file first and it was used to determine the required supporting detail files. Now, AI's may upload files in any order and RTSP uses the detail files to generate the certificate data. AI's are prohibited from uploading a Certificate file for NSF Recovery submissions.

FAQ: How does RTSP validate that all required files have been provided by the AI? There is a new data field, “Required to Report” that is used by RTSP to validate the population of asset records included in the AI's submission. If the AI fails to include an asset(s) that is required, it will trigger a new RDVP validation. The Required to Report field has been added to the Asset Portfolio report located in the **Submission Information** section shown on page 1.

FAQ: Why is there no Upload button for the Certificate file? AI's will not upload a Certificate file for NSF transactions that are in their recovery period. Instead, RTSP will generate the certificate data using the detail submission files and the AI's will be required to enter or edit amounts where the data specifications do not provide all of the required information.

FAQ: Why is there no link to upload the Data Key file? AI's are no longer required to provide a Data Key file. RTSP will store the data key values for each agreement and will provide the ability for AI's to maintenance their values within the application. The hyperlink to the new Data Key page is located in the **Submission Information** section shown on page 1. If one or more data key values are added or edited to address a data source validation, the AI must reload the affected detail file.

FAQ: What is the purpose of the new “Support” file upload links? AI's may now upload additional files, such as documentation supporting a large charge off, that were previously uploaded to Venue. AI's may upload a Microsoft Word (Office 97+), Microsoft Excel (Office 97+) and a PDF document with a maximum file size of 200 MB. The file name should be formatted as follows: Agreement Number-Transaction Type-Support-Period End Date. (Example: 10999-NSF-

Support-20140331.docx). The Supporting documentation Upload buttons remain enabled until the submission is completed.

FAQ: Does RTSP Iteration 4.1 include significant changes to the Source Validations? Yes, many RDVP checks, including checks that ensure each asset is on the appropriate schedule, have been moved from the RDVP Scorecard to the Source Validation checks. Failed source validations must be addressed prior to moving to certificate generation. If the AI encounters a failed source validation that cannot be resolved, please contact your FDIC RSAM Specialist for assistance.

FAQ: Can AI's get asset-level information for Source Validation Results? RTSP now provides the ability for AI's to obtain a listing of FDIC Asset ID's for Failed or Warning Source Validation issues. The new page is accessible using the Upload Issues hyperlink that appears to the far right of each uploaded data file. Click on the hyperlink associated with the selected Source Validation # to navigate to the listing of FDIC Asset ID's.

Source Validation Results  View Excel (2007+ only)					
Source Validation #	File Type	Field Name	Description	Severity	Row Count
10721	Active Loans	Interest paid-to date	Must be populated.	Warning	50
11067	Active Loans	Next Due Date	Must be populated.	Warning	50
11075	Active Loans	Last Payment Date	Must be populated.	Warning	26

FAQ: What displays in the "Generated File Name" column? After the AI uploads the detail files, the next step in the process is to generate the certificate. Once the AI clicks the "Generate Certificate" button, RTSP creates a copy of each detail file with an additional column, "Recovery Asset Flag" that identifies the assets used in the computation of the recovery amount. RTSP also creates the certificate excel binary file.

Upload Submission Files					
	File Type	File Name	Generated File Name	Record Count	Upload Issues
Upload Delete	Active Loans	-NSF-actveloans-20140331.xls	-NSF-actveloans-20140331-Generated.xls	284	3 upload issues
Upload Delete	ORE Listing	-NSF-ore-20140331.xls	-NSF-ore-20140331-Generated.xls	1	0 upload issues
Upload Delete	Loss and Recoveries	-NSF-lossandrecovery-20140331-v2.xls	-NSF-lossandrecovery-20140331-v2-Generated.xls	246	0 upload issues
Upload Delete	Paid in Full	-NSF-pif-20140331.xls	-NSF-pif-20140331-Generated.xls	10	0 upload issues
Upload Delete	Asset Sales	-NSF-assetsales-20140331.xls	-NSF-assetsales-20140331-Generated.xls	1	0 upload issues
Upload Delete	Inactive Loans	-NSF-inactveloans-20140331.xls	-NSF-inactveloans-20140331-Generated.xls	1351	1 upload issues
Upload Clear	Related Loan List	No file has been uploaded		0	0 upload issues
Upload Clear	FDIC Adjustment	No file has been uploaded		0	0 upload issues
	Certificate	No file has been uploaded	 -NSF-cert-20140331-Generated.xlsx	0	0 upload issues
Upload	Support.docx	No file has been uploaded		0	
Upload	Support.pdf	No file has been uploaded		0	
Upload	Support.xlsx	No file has been uploaded		0	

Step 2: Generate Certificate

Click the "Generate Certificate" button

Certificate Generation

Generate Certificate

FAQ: How is the Certificate data generated? RTSP computes certificate data as follows: Inception-to-date and beginning balances are obtained from the prior reporting period. Current period amounts are calculated using data from the AI's uploaded detail files. RTSP attempts to generate all certificate data elements using the uploaded detail files. However, there are some values that cannot be computed with one hundred percent accuracy due to limitations in the data specifications. Examples include Principal Collections, Loans moving to ORE and sold during the same period and Principal Advances. Where data is available, but may be affected by events such as intra-period activity, RTSP pre-populates the amount but provides the ability for the AI to edit the value. Where data is not available, RTSP leaves the field blank and requires the AI to edit the value, even if it is zero.

RTSP displays the system-generated amounts and provides the AI the ability to edit or populate designated certificate values, as follows:

Certificate Generation

Generate Certificate

Save Certificate

Cell color key: Different Different (editable) Editable Must Populate

FAQ: In RTSP, the Certificate Data is displayed in four tabs. Does this impact the binary (excel) certificate file? Due to screen and view limitations in the website, RTSP displays the NSF Recovery certificate data using four tabs rather than three tabs. The new Section 2 Part C is displayed in a separate tab in order to provide an efficient navigation for the User. This does not impact the binary (excel) file generated by RTSP. It will contain the existing three tabs with the new Section 2 Part C data on the second tab.

FAQ: What do the various cell colors represent? The cell coloring legend is described below:

- **Must Populate** – Fields that cannot be computed and the AI is required to populate. A zero should be entered for cells that do not have a value. Once a value is entered and the changes have been saved, the cell will change to yellow and remain editable.
- **Editable** – Fields where RTSP has computed an amount using the information reported in the detail files, but may require modification based upon information not reflected in the detail files, such as intra-period activity. AI's should review these amounts and edit as necessary.
- **Different (editable)** - Once the AI edits an amount in a yellow cell, the color will change from yellow to pink (Different-editable).
- **Different** – This color will display on non-editable fields that are impacted by editable fields that the AI changes.
- **No Color** – Certificate values computed by RTSP that are not editable by the AI.

Example NSF Recovery Certificate UI Pages – Section 1

Generate Certificate Save Certificate Cell color key: Different Different (editable) Editable Must Populate

For Commercial and Other Shared Loss Agreement

1. Is FDIC coverage rate based solely on commercial agreement losses?

2. Are assets that were fully charged off at closing treated differently in this agreement?

If the answer to #1 is No, then enter the following

3. Single Family: Inception-to-date Covered Losses, net of Recoveries

3a. Securities: Inception-to-date Covered Losses, net of Recoveries

If the answer to #1 is No, and the answer to #2 is Yes, then enter the following

4. Single Family: Inception-to-date Recoveries from fully charged off assets

4a. Securities: Inception-to-date Recoveries from fully charged off assets

This section calculates covered losses during this period:

	All Previous Certificates	This Certificate	Inception to Date
5. Total Covered Loss (Gain) Amount			
6. If answer to 2 is Yes, then add back: Recoveries From Fully Charged Off Assets			
7. Final Covered Losses subject to standard loss sharing			

Example NSF Recovery Certificate UI Pages – Section 2

PART A. Opening/Closing/Net Shared-Loss Asset Balances	Cumulative at beg of Quarter	Commercial Real Estate		C & I Loans	ORE Assets	Consum Loans	Other Loans	Inv. in Subs	Total	FDIC Adj.	Cumulative at end of Quarter
		Constr & Dev	Other								
1. Opening Balance											
2. Adjustments: a) Transfers											
b) Reclassifications											
c) Assets dropped from loss share											
d) Other											
3. Adjusted Opening Balance											
4. Add: a) Assumed Commitment Advances											
b) Permitted Advances											
c) Capitalized Expenses											
5. Less: a) Prin Collections (amort/prepaymts)											
b) Paid in full											
c) Sales (qualifying or non-qualifying)											
d) Charge Offs (including accr int)											

Example NSF Recovery Certificate UI Pages – Section 3

Number of Loans / Properties All Assets Recovery Assets

	Performing	Delinquent			In Foreclosure	Repossessed Assets *	Total
		30-59 days	60-89 days	90+ days**			
Construction & Development							
Other Comm Real Estate							
Total Comm Real Estate							
C&I							
Consumer Loans							
Other Loans							
Total							
\$ Balance (000s)							

Comm Certificate section 1 Comm Certificate section 2 Recovery Certificate section 2 Part C Comm Certificate section 3

FAQ: What factors or events should the AI consider when reviewing the Editable and Must Populate fields? The AI should review their intra-period activity to determine if the amounts computed by RTSP are complete. Additionally, the ORE, Paid-in-Full, Inactive or Asset Sale files do not include Asset Type. Therefore, RTSP utilizes the Last Reported Asset Type to determine the product category when computing the certificate amounts for assets reported in any of these four detail submission files. The AI should review the allocation of the system-generated amounts across the product categories and correct any misclassified amounts.

FAQ: What functionality do the toggle buttons showing in Section 2, Part B and Section 3 provide? These buttons provide the ability for the User to toggle the display between all reported assets versus only the assets that are classified

as recovery assets. This will assist the User in reconciling the reported information to the new Section 2, Part C amounts.

PART B. Chg-Offs, Recov. & Reimburse Exp	Cumulative at beg of Quarter	Commercial Real Estate		C & I Loans	ORE Assets	Consum Loans	Other Loans	Inv. in Subs	Total	FDIC Adj.	Cumulative at end of Quarter
		Constr & Dev	Other								
<input checked="" type="radio"/> All Assets <input type="radio"/> Recovery Assets											
8. Charge-offs: a) Principal (from 5d and 5e) b) Accr Int. (up to 90 days)											

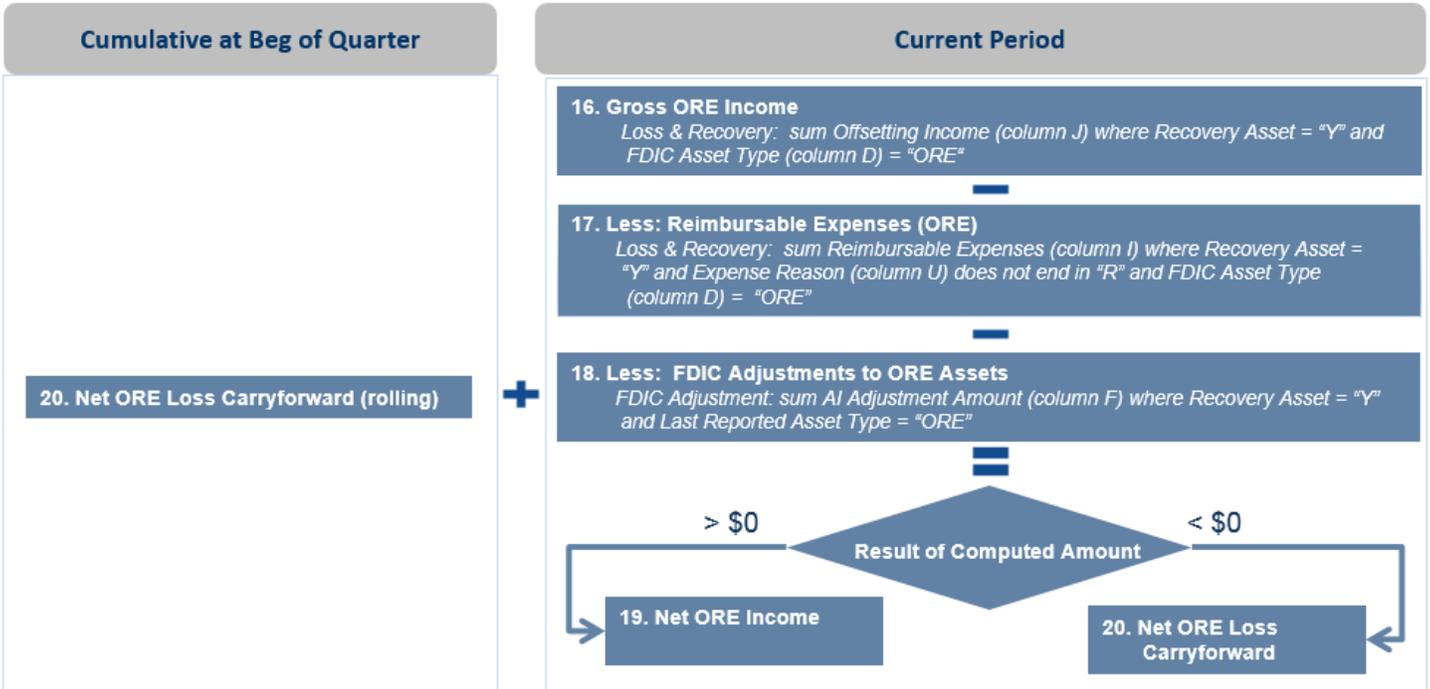
Number of Loans / Properties	<input checked="" type="radio"/> All Assets <input type="radio"/> Recovery Assets						
	Performing	Delinquent			In Foreclosure	Repossessed Assets *	Total
		30-59 days	60-89 days	90+ days**			

New Section 2 Part C

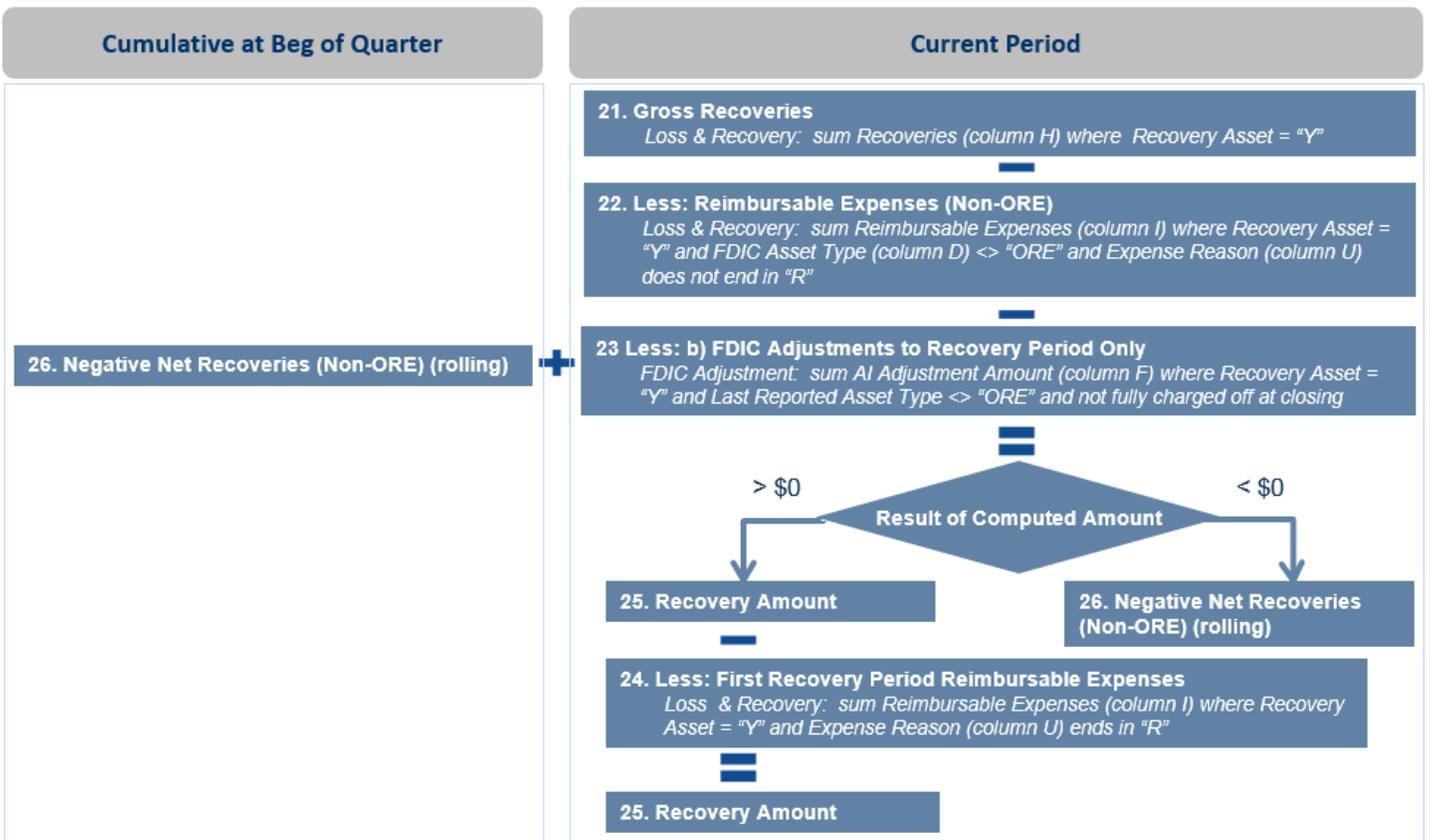
PART C. Recovery Quarter Recoveries, Expenses, and ORE Carryforwards	Cumulative at beg of Quarter	Current Period		Cumulative at End of Quarter
		Total	FDIC Adjustments	
15. Final Shared-Loss Quarter Covered Loss (Gain) Amount				
16. Gross ORE Income				
17. Less: Reimbursable Expenses (ORE)				
18. Less: FDIC Adjustments to ORE Assets				
19. Net ORE Income				
20. Net ORE Loss Carryforward (rolling)				
21. Gross Recoveries				
22. Less: Reimbursable Expenses (Non-ORE)				
23. Less: a) FDIC Adjustments to Shared-Loss Quarter Covered Losses b) FDIC Adjustments to Recovery Period-Only (Non-ORE)				
24. Less: First Recovery Period Reimbursable Expenses				
25. Recovery Amount				
26. Negative Net Recoveries (Non-ORE) (rolling)				
27. Gross Recoveries from Fully CO Assets*				
28. Less: Reimbursable Expenses from Fully CO Assets				
29. Less: a) FDIC Adjustments to Shared-Loss Quarter Covered Losses from Fully CO Assets b) FDIC Adjustments to Recovery Period-Only from Fully CO Assets				
30. Less: First Recovery Period Reimbursable Expenses from Fully CO Assets				
31. FCO Recovery Amount				
32. Negative Net Recoveries (Fully CO Assets) (rolling)				
33. Total Recovery Amount				
34. Total Covered Loss (Gain) Amount				
35. Recovery Asset Count				
36. Recovery Asset Balance				

FAQ: Why are the amounts in the “Current Period” column displaying in underlined blue font and how are the amounts computed? The new Section 2 Part C applies only to assets designated as recovery assets. The amounts in the “Current Period” column also serve as hyperlinks that navigate the User to pages that provide the asset-level detail for each reporting component. Further detail on the various computations are shown below:

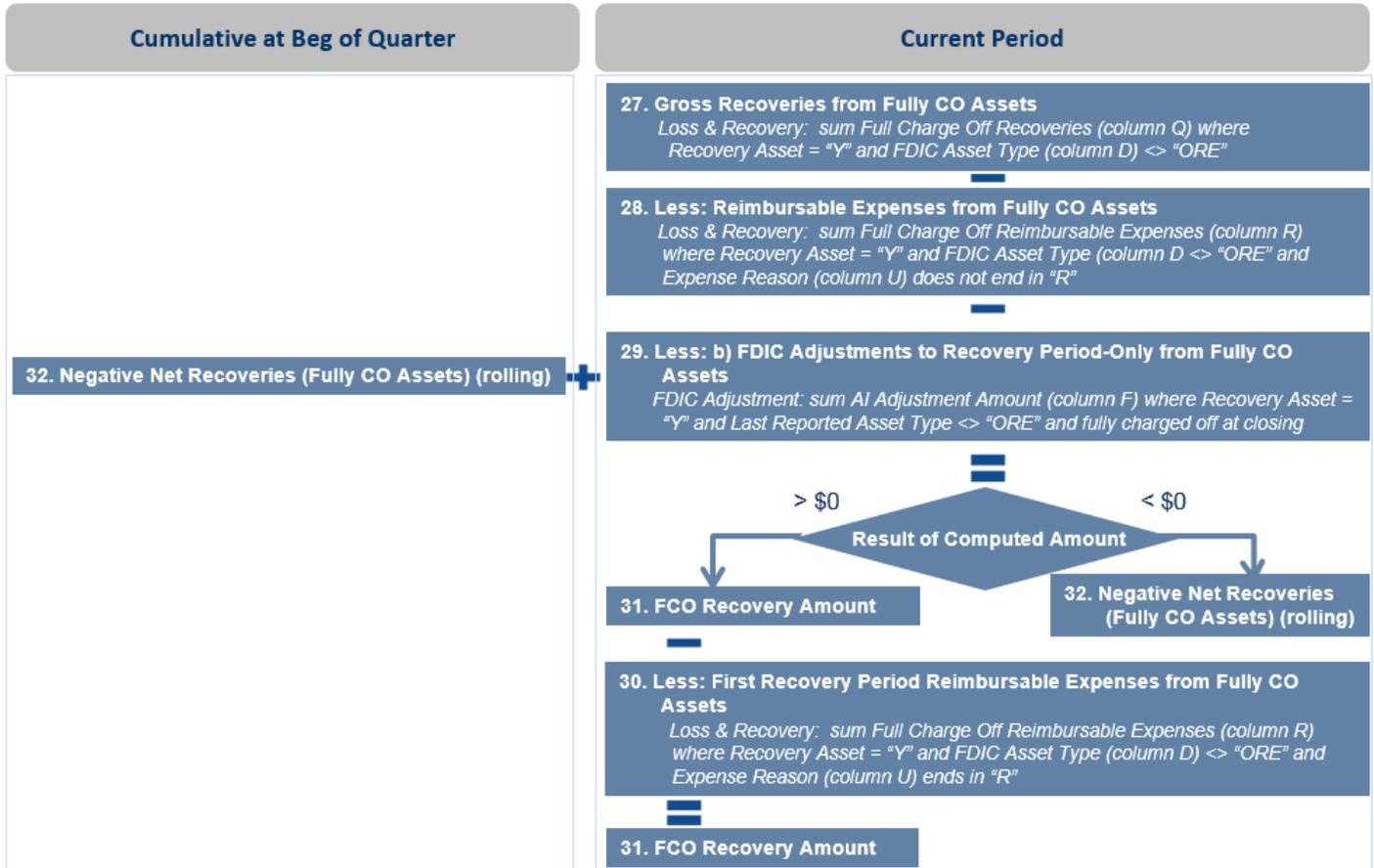
- **Line 15. Final Shared-Loss Quarter Covered Loss (Gain) Amount:** The amount reported on the final shared loss certificate submission. This amount never changes.
- **Lines 16 - 20 ORE Components:**



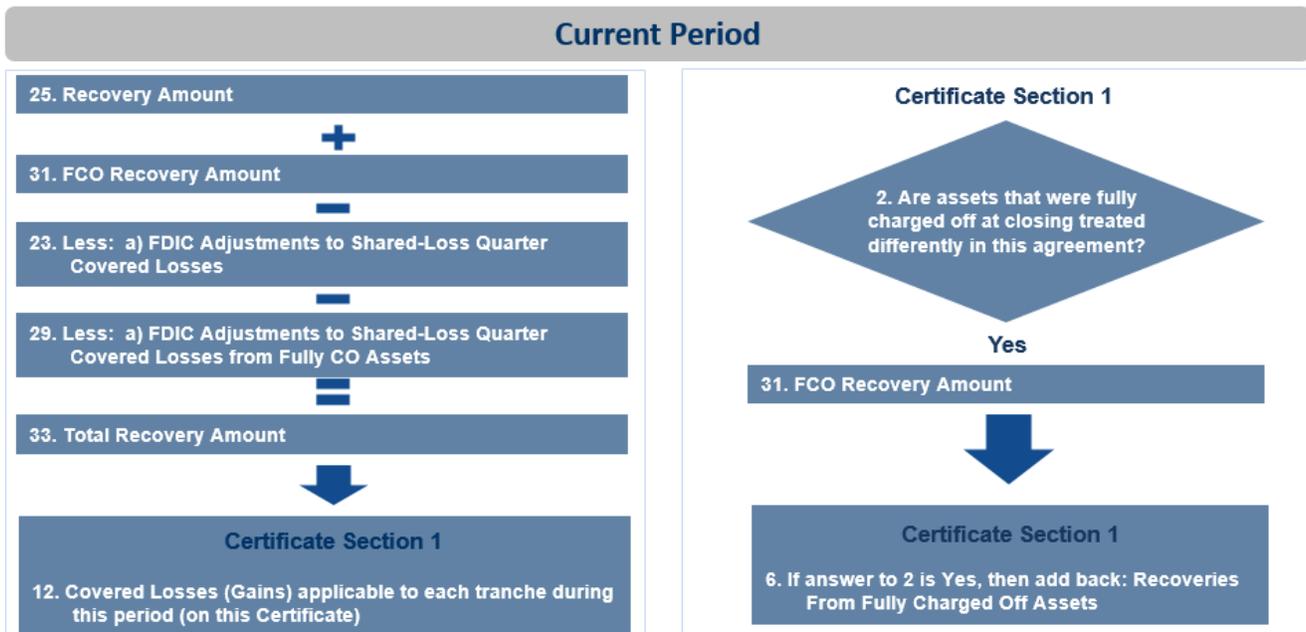
• Lines 21 – 26 Loan Components:



• Lines 27 – 32 Full Charged Off Components:



- Line 33 Total Recovery Amount and how new Appendix Section C amounts impact Certificate Section 1



FAQ: When can the AI generate the certificate? The "Generate Certificate" button will be enabled once a detail file has been successfully uploaded and the submission status is Upload in Process.

FAQ: How long is the Certificate editable? The AI may incorporate changes to the designated Certificate fields once the certificate is generated through Step 4 – Submit Files for Processing, at which time, the fields highlighted in pink (Different (editable)) change to purple (Different).

FAQ: Once the certificate is generated, can the AI add, delete or replace detail files? Yes, detail files may be added, deleted or replaced until the AI clicks the “Submit Files for Processing” button, which is the last step of the AI submission process. If detail files are replaced or deleted, the AI will be required to re-generate the certificate, however previously edited values will be retained and will display as Different (editable) if the previously edited value differs from the new system-calculated amounts. The fields will remain editable should the AI need to revise them.

Step 3: Generate RDVP

Click the “Generate RDVP” button

RDVP Generation		
Generate RDVP		
RDVP Detail Scorecard: FAILED View RDVP Asset Detail		
	File Type	File Name
Upload	OverrideSupport.docx	No file has been uploaded
Upload	OverrideSupport.pdf	No file has been uploaded
Upload	OverrideSupport.xlsx	No file has been uploaded

FAQ: When can the AI generate RDVP? The “Generate RDVP” button is enabled once the certificate has been generated and all of the “Must Populate” fields have been entered as displayed on page 5.

FAQ: Does RTSP Iteration 4.1 include significant changes to the RDVP validations and Scorecard report? Many RDVP checks, including checks that ensure each asset is on the appropriate schedule, have been moved from the RDVP Scorecard to the Source Validations. For NSF Recovery transactions, there are new RDVP validations and various RDVP validations that have been turned off because they are not applicable to the recovery period.

FAQ: Can AI's get asset-level information for RDVP checks? RTSP now provides the ability for AI's to obtain a listing of FDIC Asset ID's for Failed and Warning RDVP checks. The information is accessible using the [View RDVP Asset Detail](#) hyperlink shown above on the RDVP Generation page. Asset-level detail is available when the RDVP Check # displays in blue font, underlined and the Row Count column is populated. Click on the hyperlink associated with the selected RDVP Check # to navigate to the listing of FDIC Asset ID's, shown below.

RDVP Results					View Excel (2007+ only)
RDVP Check #	File Type	Column Name	Description	RDVP Status	Row Count
9404	Active Loans	Assumed Commitment Advances	Section 2 Part A 4a) Assumed Commitment Advances (Total Column minus ORE & oth repo assets Column) * Recalculation of amounts in the certificate is required in order to reconcile certificate to Data File Amount Should Equal Assumed Commitment Advances from the Active Loans file	FAILED	
9406	Active Loans	Collateral Property City	Must be populated for secured real estate loans, if applicable.	WARNING	23
9417	Active Loans	Next Interest Rate Reset Date	Must be populated.	WARNING	26
9582	Active Loans	Interest Rate Spread	Must be populated in decimal format. If unable to populate, a value of 0 must be used.	WARNING	32
9608	Active Loans	Collateral Valuation/Appraisal Date	Must be populated for secured real estate loans, if applicable.	WARNING	130

Additionally, new data fields have been added to the Asset Portfolio Report to assist AI's when encountering RDVP checks related to Decommission Exceptions and Required to Report. The hyperlink to the Asset Portfolio Report is located in the **Submission Information** section shown on page 1.

FAQ: Once RDVP has been generated, can the AI add, delete or replace detail files? Yes, detail files may be added, deleted or replaced until the AI clicks the “Submit Files for Processing” button, which is the last step of the AI submission process. The AI will be required to re-generate the certificate, however previously edited values will be retained. The fields will remain editable should the AI need to revise them.

FAQ: Can the AI submit files for processing with a Failed RDVP Scorecard? Files may be submitted for processing with failed RDVP checks as long as the failed checks can be overridden. The RDVP Scorecard report includes a new column next to the RDVP Status entitled, “Override?” If this column is blank for all failed RDVP checks, the AI may proceed with submitting their files and is encouraged to upload Override Support documentation (word, excel or pdf) within the RDVP Generation section of the certificate submission workflow. Non-override-able checks will be designated with an “N” in this column.

RDVP Check #	File Type	Column Name	Description	Difference	RDVP Status	Override?
11377	FDIC Adjustment	FDIC Asset ID	If a CMC Adjustment File has been uploaded, the FDIC Adjustment File is required.	1	FAILED	N
10402	Investor Loans	Investor Dates	Must be populated with the defined allowable values found on the Data Key template. (Blank or NULL values are not	20	WARNING	

FAQ: What is the purpose of the new “OverrideSupport” file upload links? AI’s may now upload documentation to support their request for FDIC to override failed RDVP checks. AI’s may upload a Microsoft Word (Office 97+), Microsoft Excel (Office 97+) and a PDF document with a maximum file size of 200 MB. The file name should be formatted as follows: Agreement Number-Transaction Type-OverrideSupport-Period End Date. (Example: 10999-NSF-OverrideSupport-20140331.docx). The Override Supporting documentation Upload buttons remain enabled until the override process is completed.

Step 4: Submit Files for Processing

Submit for Processing		
	File Type	File Name
<input type="button" value="Upload"/>	Signed Certificate	No file has been uploaded

FAQ: For system-generated certificates, what steps does the AI take to prepare the signed certificate? The AI should download and prepare a signed copy of the system-generated certificate located in the **Upload Submission Files** section shown on page 3.

FAQ: When can files be submitted for processing? AI’s can submit their files for processing once the signed certificate has been successfully uploaded. The button for uploading the signed certificate becomes enabled once files have been uploaded, a certificate has been generated, and RDVP has been generated resulting in a Pass or Warning score. If the RDVP Scorecard reflects a Failed status, the upload button will be enabled only if the failed validations can be overridden.

FAQ: Once the AI submits files for processing, can additional files be uploaded? After submitting files for processing, the AI may only upload additional supporting documentation files located in the **Upload Submission Files** section shown on page 3 or additional override supporting documentation in the **RDVP Generation** section shown on page 9.