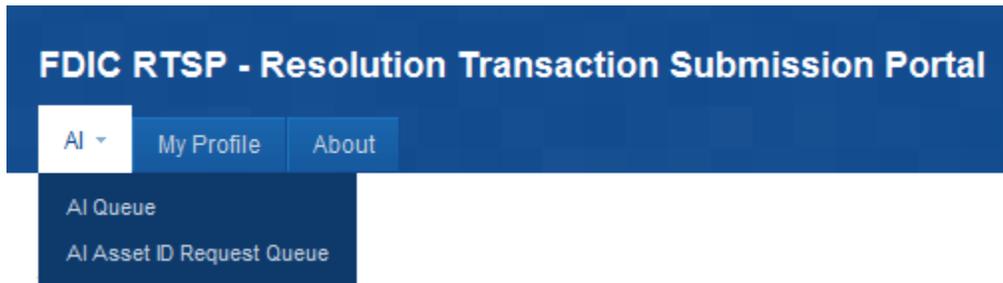


## Introduction

RTSP Iteration 4.1 introduces both new and updated functionality for AI personnel, specifically in the areas of Loss Share Certificate Processing and Asset ID Request Processing.

### AI Menu

The AI's Menu will contain multiple items, as follows:



### AI Queue

The Loss Share Certificate Processing functionality has been enhanced to support the NSF Agreements, transitioning from a loss sharing period to a recovery period... Additionally, the submission workflow has been enhanced to provide more detailed information and expanded data validation during the AI upload process.

Additional details describing the new workflow process can be found on page 2.

### AI Asset ID Request Queue

AI's will now create and submit their own asset id requests in RTSP for Bifurcations (Type 6), Consolidations (Type 7) and Assets Fully Charged Off at Closing (Type 9). Permitted Advance (Type 8) requests must be submitted manually via an application Support ticket. The current excel templates will no longer be used, as the AI Users will now enter the information associated with a request directly into RTSP, providing real time validation feedback for asset eligibility and available balances. Fully automated workflow functionality will provide notification to the FDIC Specialist once the AI completes and submits the request. Once FDIC personnel has reviewed and approved the request, the AI will be notified via email. The AI will now be able to log into RTSP to obtain the newly generated asset ids.

Additional details describing the new asset id request functionality can be found on page 14.

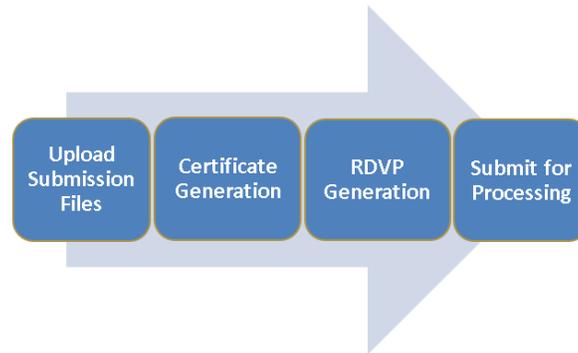
### Browsers and Screen Resolution

Recommended Configuration and Browsers for using RTSP:

- RTSP was developed and optimized for Microsoft Internet Explorer®, versions 8 and later, Firefox® 27 and later and Chrome 30 and later.
- This website is best viewed with a minimum screen resolution of 1280 x 1024.

## SFR and NSF Shared Loss Certificate Submission Processing

RTSP Iteration 4.1 introduces new concepts and steps in the AI's certificate file submission process.



Along with uploading their data files, AI's will now generate a certificate and the RDVP Scorecard report prior to submitting their files for processing.

### Certificate Submission Processing

Submission Information					
Cert/Sub Tracking ID:		Agreement Number:		Files Received Start:	8/22/2014
Transaction Type:	NSF	Period End Date:	3/31/2014	Files Received End:	
Submission Status:	RDVP Generated-Fail	Attempt Number:	1	Category:	Original Submission
Asset Portfolio:	<a href="#">View Excel (2007+ only)</a> <a href="#">View PDF</a>	RDVP Detail Scorecard:	<b>FAILED</b> <a href="#">View RDVP Asset Detail</a>	Data Key Information:	<a href="#">Edit Data Keys</a> <a href="#">View FDIC Allowable Codes (2007+ only)</a>
Upload Submission Files					
Certificate Generation					
RDVP Generation					
Submit for Processing					

The blue menu bars represent the workflow sections for certificate submission processing. Proceed sequentially starting with Upload Submission Files. Each major section can be expanded or collapsed for navigation purposes.

**FAQ: Now that the AI has additional steps in the file submission process, will there be any impact on the submission due date?** The submission due dates will not change. The AI is able to begin loading, testing and validating their submission data as soon as the previous submission is completed. This should allow sufficient time to meet the required due dates.

**FAQ: Can the FDIC RSAM Specialist view the AI's submission data prior to the AI submitting their files for processing?** FDIC personnel have access to the AI's submission data as soon as the AI begins uploading submission files. If the AI has questions or requires assistance during their submission process, the FDIC RSAM Specialist is able to view data to assist.

**FAQ: Does the new certificate submission workflow eliminate resubmissions?** While the volume of resubmissions is anticipated to be substantially reduced, there will still be cases where resubmissions are required. Your FDIC RSAM Specialist will continue to contact you directly if a resubmission is necessary.

**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
<a href="#">Upload</a> <a href="#">Clear</a>	Active Loans	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	ORE Listing	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Recoveries and Expense	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Paid in Full	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Charge-Off Loss	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Foreclosure Loss	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Loan Sales	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Restructure Loss	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Short Sale Loss	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Inactive Loans	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Related Loan List	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	FDIC Adjustment	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Certificate	No file has been uploaded		0	<a href="#">0 upload issues</a>
<a href="#">Upload</a>	Support.docx	No file has been uploaded		0	
<a href="#">Upload</a>	Support.pdf	No file has been uploaded		0	
<a href="#">Upload</a>	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 to determine the all required supporting detail files. Now, AI's may upload files in any order as the Certificate file is now optional. RTSP uses the uploaded detail files to generate the certificate data for all submissions, regardless of the AI's decision to upload a Certificate file.

**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 link to upload the Data Key file?** AI's are no longer required to provide a Data Key file. RTSP now stores the data key values for each agreement and provides 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 <span style="float: right;"> <a href="#">View Excel</a> (2007+ only)</span>					
Source Validation #	File Type	Field Name	Description	Severity	Row Count
<a href="#">10721</a>	Active Loans	Interest paid-to date	Must be populated.	Warning	50
<a href="#">11067</a>	Active Loans	Next Due Date	Must be populated.	Warning	50
<a href="#">11075</a>	Active Loans	Last Payment Date	Must be populated.	Warning	26

## Step 2: Generate Certificate

### 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 100% 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.

**FAQ: Does RTSP Certificate Generation functionality differ depending upon whether the AI uploaded a Certificate file or not?** Certificate data is generated for all submissions, regardless of the AI's decision to upload a Certificate file. However, the display and edit-ability of the Certificate data in RTSP is different, as described below:

**Scenario 1:** AI clicks the "Generate Certificate" button on a submission where the AI has uploaded a Certificate file:

- RTSP calculates the Certificate amounts using the detail files.
- RTSP produces a binary (excel) version of the system-generated Certificate and displays it in the Generated File Name column next to the AI's uploaded Certificate file. The green check mark designates which values display in RTSP and are used for the payment computations.

Upload Submission Files					
	File Type	File Name	Generated File Name	Record Count	<a href="#">Upload Issues</a>
<a href="#">Upload</a> <a href="#">Delete</a>	Certificate	✓ <a href="#">-SFR-cert-20140630.xlsx</a>	<a href="#">-SFR-cert-20140630-Generated.xlsx</a>	1	<a href="#">0 upload issues</a>

- RTSP displays the amounts from the AI's uploaded certificate in a read-only, non-editable mode. Uploaded amounts that differ from the system-generated amounts are highlighted when the differences exceed the given tolerance. (\$1.00 for amounts on section 1; \$2.00 for all other amounts and 0 for all counts). Place the cursor over the displayed amount to access the hover tool that displays the difference between the uploaded amount (Current Value) and the generated amount (Calculated Value)

SFR Example UI Pages – Certificate Section 1

Certificate Generation

Generate Certificate Cell color key: **Different**

**Section 1: Payment Summary**

**For Single Family Shared Loss Agreement**

1. Is FDIC coverage rate based solely on single family 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. Commercial: 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. Commercial: 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:*

5. Total Covered Loss (Gain) Amount 

All Previous Certificates	This Certificate	Inception to Date

6. If answer to 2 is Yes, then add back: Recoveries From Fully Charged Off Assets 

All Previous Certificates	This Certificate	Inception to Date

SF Certificate section 1 SF Certificate section 2 SF Certificate section 3

SFR Example UI Pages – Certificate Section 2

Certificate Generation

Generate Certificate Cell color key: **Different**

**Section 2: Summary for the Period**

PART A. Opening/Closing/Net Shared-Loss Asset Balances - Active loans	Number	Balance
1. Opening Active Loans Balance		
2. Add: HELOC Advances		385,191
3. Add: Capitalization (from restructuring, forbearance plans, etc)		0
4. Less: a) Prin Collections (amortization/partial)		
b) Paid in Full		
c) Foreclosures		
d) Short Sales		
e) Principal Reduction		
f) Qualifying Charge-Offs (excluding accr int)		
g) Loan Sales		
5. Add: Other Adjustments (net)		
6. Net (Reduction)/Increase Amount		
7. Closing Balance		
PART B. Opening/Closing/Net Shared-Loss Asset Balances - ORE activity	Number	Balance
Opening ORE Balance		

Section 2 Part A 2. HELOC Advances (Balance)  
Current value: 385,191.00  
Calculated value: 384,190.90  
Difference: 1,000.10

SF Certificate section 1 SF Certificate section 2 SF Certificate section 3

SFR Example UI Pages – Certificate Section 3

Certificate Generation

Generate Certificate Cell color key: **Different**

**Loans Secured by 1-4 Family Residential Property\***

Secured by First Lien		Secured by Second Lien	
	Number	Balance	
Current			Current
30-59 days			30-59 days
60-89 days			60-89 days
90-119 days			90-119 days
120+ days			120+ days
In Bankruptcy (and not in Foreclosure)			In Bankruptcy (and not in Foreclosure)
In Foreclosure			In Foreclosure
<b>Total</b>			<b>Total</b>

SF Certificate section 1 / SF Certificate section 2 / SF Certificate section 3

**FAQ: What actions are required for differences?** The AI should review the differences and address items such as Certificate-to-Detail file outages. Differences may or may not impact the submission’s RDVP Scorecard, especially for those certificate values that cannot be calculated with 100% accuracy. At this point, it’s probably beneficial for the AI to proceed with RDVP Generation to help troubleshoot any remaining differences.

**NSF Example UI Pages – Certificate Section 1**

Certificate Generation

Generate Certificate Cell color key: **Different**

**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. Equals: Total Covered Losses subject to standard loss share treatment			

Comm Certificate section 1 / Comm Certificate section 2 / Comm Certificate section 3

**NSF Example UI Pages – Certificate Section 2**

Certificate Generation

Generate Certificate Cell color key: **Different**

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		119,465	(119,465)								
c) Assets dropped from loss share		0	0								
d) Other		0									
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 (excluding accr int)											
e) Qualifying loss on sales											
6. Net (Reduction)/Increase Amount											
7. Closing Balance											

Section 2 Part A 2. Adjustments: b) Reclassifications (Other)  
Current value: -119,465.00  
Calculated value: -112,906.97  
Difference: 6,558.03

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								

Comm Certificate section 1    Comm Certificate section 2    Comm Certificate section 3

NSF Example UI Pages – Certificate Section 3

Certificate Generation

Generate Certificate Cell color key: **Different**

Number of Loans / Properties

	Performing	Delinquent			In Foreclosure	Repossessed Assets *	Total
		30-59 days	60-89 days	90+ days**			
Construction & Development						4	12
Other Comm Real Estate						5	24
Total Comm Real Estate							
C&I							
Consumer Loans							
Other Loans							
Total							

Section 3 Construction & Development (Repossessed Assets) (Count)  
Current value: 4  
Calculated value: 3  
Difference: 1

\$ Balance (000s)

	Performing	Delinquent			In Foreclosure	Repossessed Assets *	Total
		30-59 days	60-89 days	90+ days**			

Comm Certificate section 1    Comm Certificate section 2    Comm Certificate section 3

**Scenario 2:** AI clicks the “Generate Certificate” button on a submission where the AI did not upload a Certificate File

- RTSP calculates the Certificate amounts using the detail files
- RTSP produces a binary (excel) version of the system-generated Certificate and displays it in Generated File Name column. The green check mark designates which values display in RTSP and are used for the payment computations.

Upload Submission Files

	File Type	File Name	Generated File Name	Record Count	<a href="#">Upload Issues</a>
<a href="#">Upload</a> <a href="#">Clear</a>	Certificate	No file has been uploaded	✓ <a href="#">_SFR-cert-20140630-Generated.xlsx</a>	0	<a href="#">0 upload issues</a>

- 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: What do the various cell colors represent?** RTSP attempts to generate all certificate data elements using the uploaded detail files. There are some values that cannot be computed with 100% accuracy due to limitations in the data specifications. Where data is available, but may be affected by events such as intra-period activity, RTSP pre-populates these amounts 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. 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) if the difference exceeds the given tolerance.
- Different** – This color will display on non-editable fields that are impacted by editable fields that the AI changes.
- No Color** – Certificate fields computed by RTSP that are not editable by the AI.

Examples for each transaction type are shown below:

SFR Example UI Pages

The screenshot shows the 'Certificate Generation' interface. At the top, there are buttons for 'Generate Certificate' and 'Save Certificate', followed by a 'Cell color key' legend with four categories: 'Different' (purple), 'Different (editable)' (pink), 'Editable' (yellow), and 'Must Populate' (green). Below this is 'Section 1: Payment Summary' for a 'Single Family Shared Loss Agreement'. It contains several questions and input fields:

- 1. Is FDIC coverage rate based solely on single family agreement losses? (Input: No)
- 2. Are assets that were fully charged off at closing treated differently in this agreement? (Input: Yes)
- 3. Commercial: Inception-to-date Covered Losses, net of Recoveries (Input: Yellow)
- 3a. Securities: Inception-to-date Covered Losses, net of Recoveries (Input: Yellow)
- 4. Commercial: Inception-to-date Recoveries from fully charged off assets (Input: Yellow)
- 4a. Securities: Inception-to-date Recoveries from fully charged off assets (Input: Yellow)

Below the questions, there is a table with columns for 'All Previous Certificates', 'This Certificate', and 'Inception to Date'. The first row is for 'Total Covered Loss (Gain) Amount' and the second row is for 'Recoveries From Fully Charged Off Assets'. At the bottom, there are three tabs: 'SF Certificate section 1', 'SF Certificate section 2', and 'SF Certificate section 3'.

Certificate Generation

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

Section 2: Summary for the Period

PART A. Opening/Closing/Net Shared-Loss Asset Balances - Active loans		
	Number	Balance
1. Opening Active Loans Balance		
2. Add: HELOC Advances		
3. Add: Capitalization (from restructuring, forbearance plans, etc)		
4. Less: a) Prin Collections (amortization/partial)		
b) Paid in Full		
c) Foreclosures		
d) Short Sales		
e) Principal Reduction		
f) Qualifying Charge-Offs (excluding accr int)		
g) Loan Sales		
5. Add: Other Adjustments (net)		
6. Net (Reduction)/Increase Amount		
7. Closing Balance		
PART B. Opening/Closing/Net Shared-Loss Asset Balances - ORE activity		
	Number	Balance
8. Opening ORE Balance		
9. Add: New ORE		
10. Add: ORE Adjustments (net)		
11. Less: Sold ORE		
12. Closing Balance		
PART C. Loss Events and Charge-offs		
	Number	Balance
13. Opening Cumulative Covered Loss (Gain) Amount (SFR only)		
14. Add: a) Foreclosure Sale Loss Amount		

SF Certificate section 1

SF Certificate section 2

SF Certificate section 3

Certificate Generation

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

Loans Secured by 1-4 Family Residential Property\*

Secured by First Lien

Secured by Second Lien

	Number	Balance
Current		
30-59 days		
60-89 days		
90-119 days		
120+ days		
In Bankruptcy (and not in Foreclosure)		
In Foreclosure		
Total		

	Number	Balance
Current		
30-59 days		
60-89 days		
90-119 days		
120+ days		
In Bankruptcy (and not in Foreclosure)		
In Foreclosure		
Total		

Loans Secured by 1-4 Family Residential Property in Process of Restructuring\*\*

Secured by First Lien

Secured by Second Lien

	Number	Balance
Current		
30-59 days		
60-89 days		
90-119 days		
120+ days		
In Bankruptcy (and not in Foreclosure)		
In Foreclosure		
Total	0	0

	Number	Balance
Current		
30-59 days		
60-89 days		
90-119 days		
120+ days		
In Bankruptcy (and not in Foreclosure)		
In Foreclosure		
Total	0	0

SF Certificate section 1

SF Certificate section 2

SF Certificate section 3

Certificate Generation

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

Comm Certificate section 1 Comm Certificate section 2 Comm Certificate section 3

Certificate Generation

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

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											119,175,307
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 (excluding accr int)											
e) Qualifying loss on sales											
6. Net (Reduction)/Increase Amount										0	
7. Closing Balance										0	
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
8. Charge-offs: a) Principal (from 5d and 5e)											

Comm Certificate section 1 Comm Certificate section 2 Comm Certificate section 3

Certificate Generation

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

**Number of Loans / Properties**

	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)**

	Performing	Delinquent			In Foreclosure	Repossessed Assets *	Total
		30-59 days	60-89 days	90+ days**			
Construction & Development							

Comm Certificate section 1 Comm Certificate section 2 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 accurate. Additionally, for NSF Certificate Submissions 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: When can the AI generate the certificate?** The “Generate Certificate” button will be enabled once at least one 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
<span style="border: 1px solid #0056b3; padding: 1px 5px; font-weight: bold; color: #0056b3;">Upload</span>	OverrideSupport.docx	No file has been uploaded
<span style="border: 1px solid #0056b3; padding: 1px 5px; font-weight: bold; color: #0056b3;">Upload</span>	OverrideSupport.pdf	No file has been uploaded
<span style="border: 1px solid #0056b3; padding: 1px 5px; font-weight: bold; color: #0056b3;">Upload</span>	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 4.

**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 as they are no longer applicable during 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 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	
<a href="#" style="color: #0056b3; text-decoration: underline;">9406</a>	Active Loans	Collateral Property City	Must be populated for secured real estate loans, if applicable.	WARNING	23
<a href="#" style="color: #0056b3; text-decoration: underline;">9417</a>	Active Loans	Next Interest Rate Reset Date	Must be populated.	WARNING	26
<a href="#" style="color: #0056b3; text-decoration: underline;">9582</a>	Active Loans	Interest Rate Spread	Must be populated in decimal format. If unable to populate, a value of 0 must be used.	WARNING	32
<a href="#" style="color: #0056b3; text-decoration: underline;">9608</a>	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	Inactive Loans	Inactivity Reason	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.

**Asset ID Request Processing**

AI's have a new menu item, "AI Asset ID Request Queue" to facilitate creating and submitting their own asset ID requests. This queue also provides the ability for AI's to monitor the processing status of previously submitted requests and to obtain the newly-generated asset ids for completed requests.

## AI Asset ID Request Queue

**FDIC RTSP - Resolution Transaction Submission Portal** Welcome Asset! [Log Out](#)

AI ▾ [My Profile](#) [About](#)

### Asset ID Requests

**Search**

Agreement Number:  Agreement Name:  Request Type:  All

Asset ID Request Tracking ID:   Request Status:  All

Agreement	Asset ID Tracking ID	Request Type	Request Status	Files Submitted for Processing	Request Approved	Request Completed	Request Cancelled
88990 - The Test Bank	<a href="#">42506</a>	6 - Bifurcation	Processing Request				

**FAQ: How are Asset ID Requests Created?** Asset ID requests for bifurcations, consolidations and fully charged off at closing request types are created and processed online in RTSP. Asset ID requests for permitted advances require additional oversight and require an application support ticket for processing. To create a new request, click the "New" button and enter the Agreement Number, Resolution Transaction Type and Request Type.

**FDIC RTSP - Resolution Transaction Submission Portal**

AI ▾ [My Profile](#) [About](#)

### Asset ID Request Processing

[← Back to Asset ID Request Queue](#)

**Asset ID Request**

Agreement Number:  Resolution Transaction Type:  Request Type:

- 6 - Bifurcation
- 7 - Consolidation
- 8 - Permitted Advance/Funding
- 9 - Prior to Close Charge Off

**FAQ: Do AI's still upload the Asset ID Request Templates to Venue for processing?** No. AI's are no longer required to use a template to submit an Asset ID Request. Instead, all request processing is performed on the Asset ID Request Processing UI pages in RTSP. Example pages for the various request types are shown below:

## Asset ID Request Processing

### Example Bifurcation (Type 6) Request

Asset ID Request Processing

[Back to Asset ID Request Queue](#)

Request Information					
Agreement:	88990 - The Test Bank	Asset ID Request Tracking ID:	42506	Request Type:	6 - Bifurcation
Request Status:	Processing Request	Trans. Type:	SFR	Asset Type/SubType:	32 / 00032
Submitted:		Approved:		Complete:	
Rejected:		Canceled:			

- [Cancel Request](#)
- [Validate Request](#)
- [Process Request](#)
- [Reject Request](#)
- [Approve Request](#)
- [View Generated Asset IDs](#)

Asset to Bifurcate					
Sched. FDIC AssetID	Original FDIC AssetID:	Original Bank Historical Num ber:	Asset Name:	Current Outstanding Unpaid Principal Balance:	Current Outstanding Unfunded Amounts:
88990015338	88990015338	2781752	Test Asset Name 14642	\$85,188.36	\$226,811.64

New Type 6 Asset(s):

Total Balance + Total Unfunded: \$1,812.00  
Total Balance: \$0.36  
Total Unfunded: \$1,811.64

+ Add new record <span style="float: right;"><a href="#">Refresh</a></span>						
Schedule FDIC AssetID:	Original FDIC AssetID:	Linked Loan Num ber:	Asset Name:	Linked Account Loan Current Outstanding Unpaid Principal:	Linked Account Outstanding Unfunded Amounts:	
<span style="color: red;">✗</span> 88990015338	88990015338	27817525	Test AssetNameSplit	\$85,188.00	\$225,000.00	

New asset added.

Supporting Documents

[Upload docx](#)

[Upload pdf](#)

[Upload xls](#)

Notes/Comments

[View all log entries >](#)

**FAQ: What information is required for a Bifurcation (Type 6) request?** For a Bifurcation request, the AI enters the FDIC Asset ID to be bifurcated. RTSP performs verifications to ensure the asset is valid for bifurcation. Four tests are performed in real time. The asset must be on the correct schedule as it pertains to the request being processed. The asset cannot be in another in flight Asset ID request. The asset cannot be in an in-flight Certificate submission file that would lead to a Decommission and finally, the asset cannot be decommissioned. Once verified, RTSP displays the last reported balances that are available for the new assets being requested.

Next, the AI enters the Linked Loan Number, Asset Name and Balances for the new asset record(s). As each new asset is added, RTSP updates the displayed balances by the amounts allocated to the new asset record(s). The displayed amounts are highlighted in red, yellow or green. Red indicates that the AI’s request has exceeded the balances available in the source asset. Yellow indicates that funds remain in the source asset and green indicates that the balances has been fully redistributed to the new asset record(s).

The AI completes their processing by clicking the “Validate Request” button. If funding has been exceeded, the AI is required to attach supporting documentation before the Validate Request button is available.

**FAQ: Once a request is submitted, can the AI monitor the status of the request?** Yes. The AI may review the status of the request by returning to the AI Asset ID Request Queue. The result set (by default) displays all open requests with a few key processing dates. For more information, the AI can click on the Asset ID Tracking ID to navigate into the processing details. Additionally, once the FDIC approves or rejects a request, the AI will receive an automated email notification.

**FAQ: How does the AI obtain their newly-generated FDIC Asset IDs?** Once the request has been approved, AI’s may obtain the newly-generated FDIC Asset IDs using a hyperlink on the Asset ID Request Processing page.

For Asset ID Requests processed prior to Iteration 4.1.00, the link for the generated FDIC Asset ID's is included in the Submission Information section, as shown below:

Asset ID Request Details [← Back to Asset ID Request Queue](#)

Submission Information					
Agreement:		Agreement Name:		Asset Request Tracking ID:	
Asset ID Request Type:	6 - Bifurcation	Request Status:	Complete	Files Received Start:	8/26/2014
Category:	Original Submission	Attempt Number:	(1) 42552	Files Received End:	8/26/2014
Complete Date:	8/26/2014	View Generated Asset IDs:	<a href="#">Export</a>	Scorecard:	

For Asset ID Requests processed in Iteration 4.1.00, the link for the generated FDIC Asset ID's is included displays as a process step, as shown below:

Asset ID Request Processing [← Back to Asset ID Request Queue](#)

Request Information					
Agreement:		Asset ID Request Tracking ID:		Request Type:	6 - Bifurcation
Request Status:	Complete	Trans. Type:	SFR	Asset Type/SubType:	32 / 00032
Submitted:	09/03/2014 -	Approved:	09/03/2014 -	Complete:	09/03/2014 - n
Rejected:	09/03/2014 -	Canceled:			

Asset to Bifurcate

**Example Consolidation (Type 7) Request**

Asset ID Request Processing

[Back to Asset ID Request Queue](#)

Request Information					
Agreement:	88990 - The Test Bank	Asset ID Request Tracking ID:	42507	Request Type:	7 - Consolidation
Request Status:	Processing Request	Trans. Type:	NSF	Asset Type/SubType:	15 / 00015
Submitted:		Approved:		Complete:	
Rejected:		Canceled:			

Cancel Request
Validate Request
Process Request
Reject Request
Approve Request
View Generated Asset IDs

Consolidated Asset:	
	<b>Total Balance + Total Unfunded: \$0.00</b> <b>Total Balance: \$0.00</b> <b>Total Unfunded: \$0.00</b>

Linked Loan Number:	Asset Name:	Linked Account Loan Current Outstanding Unpaid Principal:	Linked Account Outstanding Unfunded Amounts:
LLN0122	AN Test One	\$302,335.58	\$22,664.42

New asset added.

Assets to Consolidate:		
Asset ID:	88990003951	<input checked="" type="checkbox"/> On Correct Schedule for this Agreement <input checked="" type="checkbox"/> Not decommissioned
	<span>Verify Asset</span>	<input checked="" type="checkbox"/> Not in an in-process AssetID Request <input checked="" type="checkbox"/> Not in an in-flight submission that would decommission the asset

Sched. FDIC Asset ID	Original FDIC Asset ID:	Original Bank Historical Number:	Asset Name:	Current Outstanding Unpaid Principal Balance:	Current Outstanding Unfunded Amounts:
X 88990003887	88990003887	2776418	Test Asset Name 9308	\$241,476.67	\$8,523.33
X 88990003951	88990003951	2776446	Test Asset Name 9336	\$60,858.91	\$14,141.09

**FAQ: What information is required for a Consolidation (Type 7) request?** A Type 7 request is similar to a Type 6 request, except the AI begins by entering multiple source records for consolidation rather than a single source record for bifurcation. Each source record is verified using the same four tests described above. Once verified, RTSP displays the Scheduled FDIC Asset ID, Original FDIC Asset ID, Original Bank Historical Number, Asset Name and Balances for each source asset. Total balances for the aggregate of the source assets is also displayed.

Next, the AI enters the Linked Loan Number, Asset Name and Balances for the new asset record. RTSP updates the displayed aggregate balances by the amounts allocated to the new asset record(s). The displayed amounts are highlighted in red, yellow or green. Red indicates that the AI's request has exceeded the balances available in the source assets. Yellow indicates that funds remain in the source assets and green indicates that the balances has been fully redistributed to the new asset record.

The AI completes their processing by clicking the "Validate Request" button. If funding has been exceeded, the AI is required to attach supporting documentation before the Validate Request button is available.

**Example Fully Charged-Off Asset at Closing (Type 9) Request**

Asset ID Request Processing

[← Back to Asset ID Request Queue](#)

Request Information					
Agreement:	88990 - The Test Bank	Asset ID Request Tracking ID:	42508	Request Type:	9 - Prior to Close Charge Off
Request Status:	Processing Request	Trans. Type:	SFR	Asset Type/SubType:	9 / 00009
Submitted:		Approved:		Complete:	
Rejected:		Canceled:			

- [Cancel Request](#)
- [Validate Request](#)
- [Process Request](#)
- [Reject Request](#)
- [Approve Request](#)
- [View Generated Asset IDs](#)

New Type 9 Asset(s):		
<a href="#">+ Add new record</a>		<a href="#">Refresh</a>
Original Bank Historical Number:	Linked Loan Number:	Asset Name:
123456	LLN001	Type 9 Test Asset

Supporting Documents	
<a href="#">Upload docx</a>	
<a href="#">Upload pdf</a>	
<a href="#">Upload xlsx</a>	

Notes/Comments	
<a href="#">View all log entries &gt;</a>	

**FAQ: What information is required for a Fully Charged-Off Asset at Closing (Type 9) request?** Type 9 requests involve adding a record(s) for the new asset record(s) being requested. For each record, the AI provides the Original Bank Historical Number, Linked Loan Number and the Asset Name. RTSP verifies that the Original Bank Historical Number and Linked Loan Number are unique across the entire agreement. There are no funding validations for Type 9 requests.