Create a Report of Unclaimed Funds

A Handbook for Reporters

New York State Comptroller
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Office of Unclaimed Funds

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Overview

The General Handbook for Reporters of Unclaimed Funds provides general information concerning the reporting requirements of the law. However, you also need to consult the [industry specific information](#) relevant to your type of reporting organization to fully comply with your reporting responsibilities. This Handbook's intent is to familiarize holders of unclaimed funds with general reporting requirements and procedures and provide guidance for preparing an accurate and timely report.

The topics addressed in this section of the Handbook are of interest to all reporting organizations. They include:

- Important general information
- A description of what information should be included in specific fields of a report
- An explanation of the various types of reports and format options

Complete Report

The final report consists of:

- A completed Verification and Checklist (EVCL or [AC2709](#))
- Report detail
- A remittance

Types of Report Submissions

Accepted	Final	A final report is a full, updated detail listing of all property deemed abandoned as of the report period ending date. Any unclaimed property that has been reactivated or claimed through the due diligence process should be removed.
	Revised	A revised report is an amendment or correction to the original report prior to the Final Report being processed.
	Supplemental	A report submitted when a holder identifies additional abandoned property that was not included on the original report, together with a separate remittance. Notify NYSRPU@osc.ny.gov if you plan to file a supplemental report.
Not Required	Preliminary	A preliminary report is an initial report that is a complete listing of all accounts deemed abandoned as of your report period ending date. A preliminary report is **not required** by New York State.
	Negative	A negative report is a statement attesting to the fact that you have reviewed your books and records and determined that there are no abandoned properties to report. A negative report is **not required** by New York State. Only submit a report if you have unclaimed funds to remit.

Verification and Checklist (EVCL or VCL(Form AC2709))

Each report you submit must have its own Verification and Checklist (VCL). If you submit your report using the website upload process, an EVCL (electronic VCL) will be generated automatically. When using an EVCL, do not submit an additional paper VCL, it could result in errors processing your report. A VCL includes:

- Organization Name
- Federal Employee Identification Number
- Contact Name
- Signature
- Report Summary

An officer of the reporting organization with the authority to attest that the report is true and complete to the best of their knowledge must sign the VCL.

When submitting a VCL, check the appropriate boxes under "Payment Type" and "Report Method" that apply to your report and enter the total amount remitted.

Refer to the Verification and Checklist Field Descriptions at the end of this section for more detail.

Service Bureaus

Organizations, such as data processing organizations, that file on behalf of others should enter their client's name in the Name of Business field. The filing organization name should appear in the Service Bureau field. Filing organizations must also provide us with a contact person's name and telephone number in the Service Bureau Contact fields.

Such organizations must provide the holder's employer ID number in the Holder Federal Employer Identification Number field and answer the question, "Are You Authorized to do Business in NYS?," based on the corporate status of the client organization on whose behalf they are filing the property.

Verification and Checklist Field Descriptions

Reporting Organization	Description
Name of business	Reporting organization's name
Area or department	Department's name
Street address	Reporting organization's address
Street address	Reporting organization's additional address information
City, state, zip code	Reporting organization's city, state and zip code
Service bureau (if used)	Name of service bureau that prepared the report
Service bureau contact name	Name of service bureau contact
Service bureau contact phone	Phone number of service bureau contact
Verification for period ended	Reporting organization's cut-off date
Holder State of incorporation	Reporting organization's state of incorporation or charter
Holder Date of incorporation	Reporting organization's date of incorporation or charter
Are you authorized to do business in NYS?	Circle Yes or No
Holder Federal Employer Identification Number	Reporting organization's tax ID

Holder Contact Information	Description
Contact Person	Person we can contact to address any questions or concerns we may have about the report
Contact Title	Contact person's title
Contact Phone	Contact person's phone number
Contact Fax	Contact person's fax number
Address	Contact person's address
Email Address	Contact person's email address
Signature	Empowered official's signature

Check all that apply	Description
Electronic	Check box if remittance was wired
Check	Check box if a physical check was sent
Securities	Check box if securities were remitted
Online	Check box if report details were submitted via online portal
USB/CD	Check box if a digital report was sent on physical media
Paper	Check box if a paper report (AC2686) was submitted
Cash	Report's total dollar amount
Issues	Total number of separate unique CUSIPs on report
Shares	Total number of shares

Report Detail Record Field Descriptions (New York and NAUPA formats)

A detail record is a description of the property being reported and the entitled owner to whom it belongs. Receiving good data in both the "Owner Section" and "Property Section" parts of the record increases the likelihood of locating claimant's property and significantly expedites the claim process for your customer. Attention should be given to the required fields for a New York formatted report and for a NAUPA formatted report. If no format (NAUPA or NY) is indicated, then the field is valid for both types of report.

Owner Information

These fields identify the person(s) or entity entitled to the property as they appear on the records of a reporting organization. Accordingly, reporters should carefully examine their records to report complete and accurate information. Do not enter the reporting organization's address in any of the address fields. If your organization's address appears on your records as the address of record for any owner, suppress it for reporting purposes. Enter data as described below.

Owner Information	
Field	Description
Name ID (NAUPA only)	Leave blank for individual, enter 'C' if an entity
Owner Last Name	Last name of the owner, or business name if entity. If the owner is a business, enter the business name exactly as adopted. If the owner name is unavailable, enter the word UNKNOWN and set the Owner Type (NAUPA) as UN.
First Name	First name of the owner
Middle	Middle initial of the owner
Prefix	Prefix of the owner (Mr., Mrs., etc.)
Suffix	Suffix of the owner (JR, SR, III, etc.). Enter 'ENT' for a company (NY format)
Title (NAUPA only)	Title of the owner (Dr., Pvt., Rev., etc.)

Important Notes Pertaining to Both Individual and Entities as Owners

Use this formatting information when entering data:

- For companies where the first word is "The," place it at the end of the name.
- Punctuation should never be used under any circumstances.
- Do not abbreviate the first word of the company name.
- Do not use numeric values in the name field unless absolutely necessary.
- The word "first" should never be abbreviated as "1st." Exceptions can be made when a number is a part of a company's legal name.
- Company names containing initials should have spaces between them.
- If the owner record is an aggregate, enter "AGGREGATE."
- Owner Name is the only field in which the word UNKNOWN is acceptable. Do not abbreviate the word UNKNOWN.
- If any other owner information is unavailable, leave the appropriate field(s) blank.
- Whenever amounts or securities are held in a nominee's name for unknown owners, enter UNKNOWN in the Owner Last Name field. Nominee names should not be entered in any of the Owner Name fields unless a nominee is the rightful owner.

Important Notes Pertaining to Individual Owners Only

Do not include punctuation or spaces in any of the Owner Name fields. Owner names containing punctuation or spaces should be entered as follows:

- For names containing apostrophes, omit the apostrophe and compress the name (e.g., O'Brien should be entered in the Owner Last Name field as OBRIEN).

- If, in addition to the last name, you show more than one name and/or initial on your system for an individual, enter only the first name or initial in the First Name field and only the middle name or initial of the second name in the Middle field. For example:

    o For Melody Marie, enter MELODY in the First Name field and MARIE in the Middle field.
    o For A Kenneth, enter A in the First Name field and KENNETH in the Middle field.
    o For A James Kenneth O'Brien, enter A in the First Name field and JAMES in the Middle field. You wouldn't enter Kenneth or K in any of the Owner Name fields.

Compress last names containing space (for example, enter De Bonis in the Owner Last Name field as DEBONIS) unless the name is hyphenated.

- Hyphenated last names should be reported with a space instead of a hyphen (for example, Hanna Kelly Watson-Errick should be reported as HANNA in the First Name field, KELLY in the Middle field, and WATSON ERRICK in the Last Name field).

Use the Prefix, Suffix and Title fields to enter data associated with an owner's name.

- Prefix
- Entries for suffix include JR, SR, III, IV, Atty, Esq, MD, DDS or DDSPC.
- Title

Account Title	
Field	Description
Account Title (NY only)	Enter the names and relationships of all owners and beneficiaries as reflected on the records of the reporting organization. Where the account title and name are the same, repeat the owner's name in the Account Title field.

Important Notes Pertaining to the Account Title field

Examples of account titles are:
- John Doe
- Mary Doe
- Does Grocery DBA J & M Deli
- John Doe (Maker), Jane Doe (Payee)
- Doe Accounting Corp
- Estate of John Doe, Mary Doe (Executor)
- John Doe (Box Owner), Jane Doe (Security Owner)

Do not enter descriptions such as "unclaimed dividends," "bond interest," or "outstanding checks" in the Account Title field. The property type code will provide us with an adequate description.

Whenever you enter two or more names (person or entity) in the Account Title field, create a separate record for each name and check the box for multiple owners.

Address	
Field	Description
Owner Address Street 1	Enter the last known street address of the owner or "care of" data.
Owner Address Street 2	This field should be used when Street 1 has been used to capture "care of" data or whenever you have additional address data such as Apt #, Postal Station, etc.
Owner City	Enter the owner's last known city of residence.
State	State code, as used by postal authorities. If unknown or foreign, leave blank.
Zip	Enter 5-digit zip code and 4-digit supplemental zip code.
Country if Not USA	If the owner's last known country of residence is foreign (not in the USA), enter the name of the country.

If any of the above fields are unknown, leave blank

Additional Owner Information	
Field	Description
Tax ID Number	This field should contain the number of the owner; do not enter the reporting organization's FEIN in this field, any account numbers, or any other number. • If the owner is an individual, enter the individual's Social Security Number (SSN) or equivalent. • If the owner is a business entity, enter the entity's Employer Identification Number (EIN).
Date of Birth	Enter if known CCYYMMDD (NAUPA) or MMDDYY (NY)
Relationship Code (NAUPA only)	Required. Enter two-character code indicating relationship to the property. Use SO for Sole Owner only.
Multiple Owners (NY only)	This field identifies whether or not there are multiple owners. Place an X in this field if the item has more than one listed owner. Note that all records associated with a multiple entitlement account should have this field completed.
Owner Type Code (NAUPA only)	Required. Enter appropriate two-character code - AP Aggregate Property - OT All Owners except Aggregate or Unknown - UN Unknown

Leave the above fields blank if data is unknown

Multiple Entitlement Accounts

The following rules apply whenever an item you are reporting is subject to multiple entitlements, i.e., two or more parties appear to be entitled to the same property.

NY format

- You must create a separate record for each party associated with the property.
- You should complete the first (primary) record, entering data in all applicable fields, with Owner Name and Address fields reflecting only the data relating to the first party appearing in the Account Title field.
- You must place an "X" in the Multiple Owners field on all multiple entitlement records.
- You must add subsequent (secondary) records for each additional owner appearing in the Account Title field.

Complete only the following data fields for subsequent records:
- Owner Name (Last, First, MI, and Suffix)
- Address (Street 1, Street 2, City, State, Zip, and Country)
- Soc. Sec. No. or Empl. ID No.
- Property Type
- Property ID Number
- Date (MMDDYY)
- Multiple Owners (must be "X" on all multiple entitlement records)

When you are reporting security items for multiple parties entitled to one item, you should complete the following fields, in addition to the above, on the first (primary) record only:

- Description of Security
- CUSIP Number of Security
- No. of Shares or Denomination
- Method of Transfer

The following data you enter in subsequent records must match the data you entered in the first record:
- Account Title
- Property Type
- Property ID Number
- Date (MMDDYY)
- Multiple Owners (must be "X")

The data you enter in the Account Title field will determine if an item is subject to multiple entitlement reporting. The following are some examples of account title data that would qualify as multiple entitlements:
- John Doe (Box Owner) Jane Doe (Security Owner)
- John and Jane Doe JTWROS
- John Doe ITF Joan Doe
- John Doe as Guardian of Mary Doe
- Estate of John Doe, Jane Doe Executor
- John Doe (Maker) Jane Doe (Payee)
- John Doe (Insured) Jane Doe (Beneficiary)

NAUPA format

- You must create a record for each party associated with the property.
- You should complete the first (primary) record, entering data in all applicable fields, with Owner Name and Address fields reflecting only the data relating to the first party appearing in the Account Title field.
- Enter additional owners with proper Multiple Owner codes in Additional Owner records.

Descriptions for Multiple Entitlement Accounts	NYS Account Title	NAUPA
Administrator	ADMIN	AD
Agent For	AGENT FOR	AG
Aggregate		AP
All Owners Except Aggregate or Unknown		OT
Also Known As	AKA	
And	AND	AN
And/Or	AND OR	
As Trustee For	TRUSTEE FOR	TE
Assignee	ASSIGNEE	
Attorney For	ATTY FOR	AF
Beneficiary	BENE	BF
Co-Conservator	CO CONSRV	
Conservator	CONSERV	CN
Co-Owner	AND OR	
Co-Trustee	CO TRUSTEE	
Custodian For	CUST	CF
Deceased	DECD	
Deceased Insured	INSURED	
Doing Business As	DBA	
Estate Beneficiary	BENE	BF
Estate Of	EST	ES
Estate Trustee	TRUSTEE FOR	
Executor or Executrix	EXEC	EX
Executor Under the Will of	EXEC	EX
For Benefit Of	FBO	FB
Formerly Known As	FKA	
Guardian Ad Litem	GDN AD LIT	
Guardian For	GUARDIAN	GR
In Trust For	ITF	
Incompetent Estate	CONSERV	
Insured	INSURED	IN
Joint Tenants	JT TEN	JT
Joint Tenants with Rights of Survivorship	JT WROS	JS
Life Tenant Under the Will Of	LIFE TEN COM	
Minor	MINOR	
Natural Guardian	NAT GUARDIAN	
Or	OR	OR
Payable On Death	POD	PD
Payee	PAYEE	PA
Personal Representative	PER REP	
Power of Attorney	POA	PO
Profit Sharing Plan (dated)	PROFIT SHARING PLAN	
Receiver	RECVR	
Remitter	REMITTER	RE
Successor Trustee	SUCC TRUSTEE	
Tenants by Entireties	TEN BY ENT	JE
Tenants In Common	TEN COM	TC
Trustee	TRUSTEE	TE
Trustee Payee	TRUSTEE FOR	

Descriptions for Multiple Entitlement Accounts	NYS Account Title	NAUPA
Under Agreement (dated)	UA DTD	
Under Trust (dated)	UT DTD	
Under Will	U/W	
Uniform Gift to Minors Act	UGMA	UG
Uniform Transfer to Minors Act	UTMA	
Unknown Owners		UN
With Right of Survivorship	WROS	JS

Property Information

These fields identify the property.

Property	
Field	Description
Starting Date	This field is required when known. Enter the date by which you have determined that the account is dormant. Dates must be entered in CCYYMMDD (NAUPA) or MMDDYY format (NY).
Ending Date	Enter an ending date when multiple items are rolled into a single line item, such as dividend payments. Dates must be entered in CCYYMMDD (NAUPA) or MMDDYY format (NY).
Property Type	The Property Type field identifies the kind of property reported, e.g., checks, insurance proceeds, securities, customer accounts, etc., and requires a four-character alphanumeric code from the Property Type Table (NAUPA). Alternately, a two-digit code is required (NY).
Account Number (NAUPA), Check Number (NAUPA), or Property ID Number (NY)	Enter the identifying data by which the reporting organization refers to the property (Customer Account Number, Check Number, Security Certificate Number, Insurance Policy Number).
Description	Any additional information that will assist in identifying the owner of the property. If you are reporting an aggregate amount, list the number of properties which were combined for the aggregate entry.

Important Notes Pertaining to Property Information Fields

Dormancy

The dormancy period is a period of time specified in the APL for a type of property during which the owner does not take action on that property. The dormancy period begins on the dormancy date. When completing your report of abandoned property, the "Starting Date/Dormancy Date", also known as the date of last activity or transaction, **is required** for accounts reported under the APL. It refers to the last date an owner initiates a transaction on the account, the date of the owner's last written or electronic contact with the holder, or the date a balance became payable. The **only** time this field should be left blank is when reporting items in aggregate.

Examples of dormancy dates include:
- the date on which the last deposit or withdrawal occurred
- the date on which the property became payable, redeemable, dormant, or returnable (e.g., issue date of a check)
- the date of the last written or electronic contact with the owner
- the owner's confirmed date of death

Ensure your report does not include account(s) with a past-due or incorrect property "Starting Date/Dormancy Date". Report property that has reached dormancy by the industry cut-off date. Use the Property Type Tables for the type of property you are reporting. Apply the cut-off date from the Calendar of Events to determine the reporting due dates for each property. Hold items with more current dormancy dates until they reach dormancy to allow the proper owner to come forward to claim the funds.

When rolling up or linking items with the same owner(s) name, address information and property type, use the most current date as the property "Starting Date/Dormancy Date" for all the properties, and use the "Description/Description of Security" field to indicate the number of items included. For instances where your system has the capability, provide the most recent contact date on each account in a linked set of accounts. Example: 6 wage checks for calendar year 2021.

Account(s) with a past-due or incorrect property "Starting Transaction Date/Dormancy Date" are subject to interest charges for late payment or delivery (refer to the General Handbook for Reporters of Unclaimed Funds document section on Interest Charges for Late Payment or Delivery of Abandoned Property).

You may report combined dividend or interest check payments for one payee (or a group of payees) as a single item within an issue year. In such instances, the date field should reflect the issue date of the last check included (NY format) or use the Starting and Ending Date fields in NAUPA format for the first and last dates of the payments.

Property Type Field
Examples of property types:
- Savings account is coded 1B/AC02
- Certified checks coded 2A/CK02

The Property Type Table is provided as a guideline and does not affect or restrict statutory coverage of the unclaimed item your organization may hold. Use the codes that conform to the format being used to create the report, NY format or NAUPA. Since the property type code can affect claim requirements, contact the Reports Processing Unit if you are unable to determine which code is appropriate. Examples of property types:
- Savings account is coded 1B/AC02
- Certified checks coded 2A/CK02

Do not repeat the Property ID/Account Number/Check Number except for multiple entitlement items. If you do not know it, use a sequential numbering system, taking care not to duplicate numbers within the same report.

When reporting combined dividend or interest check payments for one payee (or a group of payees) as a single item by issue, enter the shareholder account number and, if available, the most recent check number.

Removal Indicators

These fields are for internal use, leave blank.

Remittance Information

Remittance Amount	
Field	Description
Amount Reported (NAUPA)/Initial Amount (NY)	Enter the dollar amount shown on the books as of abandonment date.
Deduction Type (NAUPA only)	If there were deductions, identify the type. MC – Mailing Cost, applicable to certified mail requirement SW – Service Charge TW – Tax Withheld ZZ – Other
Deduction Amount (NAUPA only)	Enter amount deducted
Addition Type (NAUPA only)	Enter the code for any additions to describe the nature of the addition DV – Dividends Earned IN – Interest Earned SP – Stock Split ZZ – Other
Addition Amount (NAUPA only)	Enter the amount of any additions to the value.
Amount Remitted (NAUPA) / Escheated Amount (NY)	Enter the net amount due each owner. The sum of this field should total the dollar remittance to the state.

Securities Information

Use these instructions together with the Security Delivery Instructions if you have securities to send with the report. Enter this information for securities, no matter the delivery method. The account details must match the list of securities you send to the OUF custodian for delivery. Advance approval is required to deliver securities to an account. Contact the Securities Management Unit at NYSSMU@osc.ny.gov to receive written approval to deliver. This includes securities that are:

- Restricted
- No value
- Nontransferable

Review each account annually to determine if the security becomes deliverable. When an issue becomes deliverable, send it using the currently applicable delivery instructions with an accompanying report.

To report security-related cash such as proceeds of sale, cash-in-lieu, dividends, bond interest, over receipts, etc., the only security data fields you should complete are the Description of Security and CUSIP Number. The Number of Shares or Denomination and Method of Transfer fields must remain blank.

Securities	
Field	**Description**
Stock Issue Name (NAUPA)/Description of Security (NY)	Enter the standard description of the security, including type of stock, mutual fund, or bond. If amounts or securities are held in a nominee's name, this information should be included in the Description of Security field (e.g., XYZ Corp Div on 100 Shares n/o OUF & Co.). • Enter the complete names of securities in the security description field exactly as it appears on the account statement. • Reported CUSIP numbers must match what is delivered. • Include any Class, or equity type in this name.
Stock CUSIP (NAUPA)/ CUSIP Number (NY)	Enter the unique nine-character identifier assigned to the security by CUSIP. Enter ISIN for foreign stocks.
Number of Shares or Denomination	Enter the quantity being transferred to New York State. For securities and mutual funds, enter the number of shares; for debt issues, enter dollar equivalent.
Method of Transfer	Use the code that reflects the method by which the security was transferred: <table><tr><td>NY Format</td><td>NAUPA II</td><td>Description</td></tr><tr><td>D</td><td>DTC</td><td>DTC, DWAC, DRS, NSCC, ACAT</td></tr><tr><td>P</td><td>Physical</td><td>Physical certificate (Cert # should be in Account # (NAUPA) or Property ID (NY) field)</td></tr><tr><td>T</td><td>UNT</td><td>Account registration (Restricted, No Value, Non-transferable)</td></tr></table>

Additional fields for NAUPA formatted reports

Field ID	Description
Sub-issue Name	Enter the Security Sub-Issue Name if applicable
Original Shares Held	Enter the original number shares held by the owner at the time of last activity on the account. This is used to help determine the proof required for the claimant.
Original Registration Name	Enter the owner name EXACTLY as shown on the certificate or registration.
Certificate	Enter the original certificate number of underlying or unexchanged or RPO'd shares.
Symbol	Enter the Symbol if the security is traded on a stock exchange.
Deposit Account	Enter the Account Number the Security is deposited to, if applicable.
Mutual Fund Family	If the Security is a Mutual Fund, enter the Fund Family Name.

Report Detail Considerations

Aggregating

Reporters of abandoned property do not need to provide owner or property information for abandoned accounts valued at $20 or less. These items may be aggregated and described on your abandoned property report as explained below. When aggregating items under $20.01, you must group the individual items into one aggregate amount for each property type.

If a single owner (or group of owners) has multiple amounts under $20.01 payable in the same year for the same property type, it is in the best interest of the owner(s) to sum these amounts prior to aggregating. If the sum of the multiple amounts is greater than $20, you should exclude them from aggregate reporting and report them as a single item, using the property information from the most recent item and the sum of all the items as the escheated value. Refer to the Rolling Up section below. If the sum is less than $20.01, include the multiple amounts in an aggregate record. Records containing abandoned securities cannot be aggregated.

This type of record should contain data as follows:

Aggregate Record	
Field	Description
Owner Last Name	The word "Aggregate"
Description (NAUPA) / Owner First Name (NY)	Enter the number of properties which were combined for the aggregate entry.
Owner Type Code (NAUAPA only)	Enter appropriate two-character code: AP for aggregate property
Property Type	Appropriate code from the Property Type Tables
Escheated Amount	Aggregate sum for the property type entered

Rolling Up

You may not aggregate amounts greater than $20. However, you may combine amounts of $20.01 or greater payable to a single owner (or a group of owners) in a given year and reportable under the same property type, e.g., quarterly dividend checks. When rolling up dividends, use the last check number and date as a reference for the property (NY format) or the beginning and ending dates for the Start and End dates (NAUPA). You should use the Description of Security field (NY format) or Description field (NAUPA) to indicate the number of dividends included.

You must add subsequent (secondary) records for each additional owner.

Reporting Formats and Methods

Formats – how you create your report

NAUPA II
NYS Excel Template (expiring 2025)
Online Holder Reporting/Manual Online Reporting
NYS Electronic Reporting Program (NYCD) (expiring 2025)
Paper Reporting (form AC2686)

Methods – how you send us your report

Secure Electronic Data Transmission
CD/DVD/USB Media (by permission)
Online Holder Reporting/Manual Online Reporting web form
Paper Reporting (Form AC2686)

Reporting Formats

Acceptable File Formats for use with the Secure File Upload (SFU) Process
- All formats are fixed width text file (sdf) formats.
  - Do not use tab delimited text files as they are not fixed width text files.
- All records within a NAUPA text file should have a length of 625 characters.
- All records within a NYCD text file should have a length of 594 characters.
- Do not use an end-of-file (EOF) marker in the text file as it will be read as a record, causing an error.

NAUPA (National Association of Unclaimed Property Administrators) NAUPA II Format

The National Association of Unclaimed Property Administrators is the trade association comprised of state unclaimed property officials working to provide resources for reporting organizations. Many service providers and accounting firms offer packages that generate abandoned property reports using the NAUPA II specifications. This format is accepted by all the states and is ideal for companies that need to report to more than one state. NAUPA files can be uploaded on the New York State OUF website. In 2025, this will become the only format accepted by New York State OUF.

Note there are some differences in preparing a report in the NAUPA format as compared to a NY format.

1. Account title – the instructions for report fields include a field named Account Title. This field does not exist in NAUPA II, but it consists of the First Name, Last Name, and Relationship code fields for all owners of a property.

2. Property Type codes – While NY format uses a 2-character code, NAUPA II uses a 4-character code. It is important that you do not mix and match the format you use. If you are using a NAUPA II format, use the corresponding 4-character code.

3. Security Description field – When you send us reports, you may have additional information you would like to provide to help us identify the rightful owner when using a NY format. In such circumstances, place the additional data in the Security Description field.

NYS Excel Template – expires 2025

The Unclaimed Funds Excel template and instructions can be found with the electronic reporting methods on our website. The link above shows the order and length of the fields. Send it by uploading it to our SFU site or on a CD, DVD, or USB. A VCL is still required and can be created electronically during the upload process. Mailed media should be accompanied by a signed VCL.

NYS Online Holder Reporting Application/Manual Online Reporting

This is a secure web application that allows reporters to submit 25 items or less to a web form on OUF's secure site. Additional information and instructions can be found on the electronic reporting methods page of our website.

NYS Electronic Reporting Program (NYCD) - expires 2025

The Unclaimed Funds upload layout record consists of a character string with 594 characters. The link above shows the order and length of the fields. You should save the final file on a CD, DVD, USB, or transfer using secure web transmission, as a fixed-width text file with an extension of .txt.

Note about all formats:

Reporting organizations must retain a copy of the submitted report and should make a copy available to the staff responsible for assisting persons making claims to such property. It is imperative that any printout of the report include all the electronic report's data, including the unique reference number. Do not send a printout of any electronic reports that you have submitted to OUF. The electronic version is sufficient unless a printout is requested.

Secure Electronic Data Transmission

Secure File Upload (SFU) Web Transmission (PC Based) – expires 2025

OUF can provide users with online access to a secure website where you can log on and submit your reports electronically. Contact us to request a username and password. If you have a username and password that was obtained prior to August 2009, you will need to contact us as the login credentials have changed.

Upload NAUPA report on OUF website (PC Based) – begins 2025

Instructions to upload a NAUPA II formatted report will be provided when it becomes available.

Secure File Transfer (SFTP) – expires 2025

OUF can provide you with our IP address, username and password so that you may securely transfer data to our server. SFTP is available by permission only, new holders are not eligible to use this method. Files must meet the naming convention and be in one of the accepted file formats.

Paper Reporting

If you file by paper, you must type or write all information necessary to complete Form AC2686. This option is best for companies reporting 25 items or less.

Remittance

Electronic Funds Transfer

Electronic funds transfer is the preferred method for remittance of the amount due for your report of abandoned property. Find instructions including the account and routing number information in the [Electronic Funds Transfer Instructions](#).

Checks

Make checks payable to Comptroller, State of New York, and mail it to the following address:

> New York State Office of the State Comptroller
> Office of Unclaimed Funds
> Remittance Control, 2nd floor
> 110 State Street
> Albany, New York 12236

Include the letters 'OUF' and the Date/Time stamp in the memo and advice areas of your check if you sent your report account details using one of our electronic reporting methods. This will help us apply your funds correctly.

In accordance with OUF's internal control procedures, you should send all payments to the above address. Do not send any checks to our New York City office.

Securities

Deliver securities to the Comptroller using the most current instructions available. They are updated regularly on our website; find the most current version in [Security Delivery Instructions](#).

Mailing Requirements

First-Class and Certified Mailings

APL §1422 requires that all organizations do the following:

- At least 90 days prior to their final report/remittance date, send a notice by first-class mail to each owner whose name is expected to appear on that report unless:
    - The owner address is unknown, or
    - The holder can demonstrate that the address it maintains for the owner is not the owner's current address
        - Note – if you use an address validation service and find a new address for the owner, you may send the mailing to the new address but you should not change the original address on your report.
    - The items to be reported are valued at $20 or less are reported in the aggregate, in which case the owner's name will not appear on the report, therefore a mailing is not required.

And

- At least 60 days prior to their final report/remittance date, send a notice by certified mail, return receipt requested, to each owner whose name is expected to appear on that report with abandoned property valued in excess of $1,000 unless:
    - A claim has been initiated since the first-class mailing was sent, or
    - The first-class mailing was returned as undeliverable, or
    - The last known address is outside of the United States.

Costs

You may deduct the mailing costs for certified mail. Deduct such charges from each item for which you are mailing the notice, or one item if you are rolling similar items for a specific owner into one item. You may not make a bulk deduction against the final remittance. The costs for completing the first-class mailing requirements cannot be offset.

Multiple Owners

For cases in which multiple owners of an item have different addresses, you must send a notice to each owner.

Multiple Items

Where feasible, if you are reporting more than one item for the same customer, one letter should address all the items you are reporting.

Calendar of Events and the Property Type Tables

The calendar of events and property type tables should be used to determine when property is deemed abandoned, when such abandoned property should be turned over to the New York State Comptroller and what requirements must be met before remittance.

Calendar of Events

The calendar indicates by article/section of the APL the:
- Type of business
- Report period ending/report cut-off date
- Due date of final reports and remittances
- Applicability and associated due dates of publication and mailing requirements

Property Type Tables

When determining the applicable reporting dates and requirements, you should:
- Review the calendar to determine the reporting schedule for your organization.
- Review the appropriate property type(s) on the property type tables to confirm the validity of the property type(s) with regard to the associated article/section pursuant to which you are reporting, as well as to determine the dormancy period for the property type(s) you are holding.

If there are conflicts between the calendar and the property type table, consult the industry-specific document to verify the relationship between property type and reporting schedule or contact the Reports Processing Unit.

Claims/Refunds

Customer Assistance

You can assist customers in claiming funds previously reported to us by directing them to our website at: https://www.osc.ny.gov/unclaimed-funds. If you cannot locate the funds on our website, work with the customer to complete a Claim Information Affidavit.

To facilitate this process, the reporting organization will need to provide OUF with important retrieval information, including:
- Year of the report
- Total value of the report
- Item's location within the report

Internal report locations, also known as unique reference numbers, differ depending on the report medium and/or format. The internal location information is as follows:
- Paper reports use a page and line number.
- Electronic reporting formats use record numbers.

Internal report location information, together with the report year and value information, will assist us in locating the item(s) in question.

Reporting Organization Claims

We will return any property that was reported in error, because of a mistake, error in calculation, or misinterpretation of a statute. Refunds to reporting organizations of erroneously remitted funds must occur within six years of receipt of the funds by this Office. After six years, only the rightful owner may claim the property. Property erroneously paid is considered abandoned property until refunded or returned by the State Comptroller. Reversals of shares and cash held at reporting organizations are not authorized without written approval from the Securities Management Unit and must follow the corporate claim error or reimbursement process.

We urge organizations filing corporate claims to maintain all source documentation relating to a claim, including all reconciliation documents relating to the reimbursement of property previously submitted to us. Original source documents may be necessary for claim processing. We reserve the right to conduct on-site reviews of original documents, e.g., third party correspondence, signed transactions, etc.