

State of California  
Unclaimed Property  
Holder Handbook



**September 2024**

**Controller Malia M. Cohen  
California State Controller's Office**

**The handbook is a compilation of statutes relative to the State of California's unclaimed property laws as enacted by the legislature and is meant solely as a reference source for holders. Moreover, the views expressed in the handbook are those of the State Controller's Office, Unclaimed Property Division, and such views are not for the purpose of providing legal advice to holders and such views do not have, nor are they in any way intended to have, any force and effect of law and/or carry the imposition of any interest or penalties for failing to follow or otherwise comply with such views.**

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## Introduction

The State of California's Unclaimed Property Law (*Code of Civil Procedure*, section 1500 et seq.) requires organizations to review their records annually to determine if they are holding any funds, securities, or other properties that have been unclaimed for the required dormancy period. "Holders" include business associations, banking and financial organizations, life insurance corporations, and others holding property belonging to another person. The Unclaimed Property Law requires these holders to report such unclaimed property to the California State Controller's Office (SCO).

The State Controller accepts the Standard NAUPA II format which is the national standard for reporting unclaimed property to all states. This format will expedite processing and ensure accurate processing of the reported information. For free unclaimed property reporting software, please visit the National Association of Unclaimed Property Administrators ([NAUPA](#)) web site. This software will prepare and encrypt your file in the property format (encrypted .hde).

This handbook is not intended to be the sole source of information regarding the holder's legal obligations under the Unclaimed Property Law. Each organization should review the entire law to ensure that it meets all reporting requirements. Review of the law should be ongoing, as revisions to the statutes may cause changes in reporting requirements.

To ensure complete, accurate, and timely reporting of unclaimed property, this handbook and all related materials should be forwarded to the person(s) in the organization responsible for the preparation of unclaimed property reports. Please note that when the reports are prepared by a reporting service, quality and accuracy remain the responsibility of the organization for which the report is prepared.

The State Controller is committed to making reporting requirements as simple as possible for the holder community. Unclaimed Property forms, reporting instructions, laws, and regulations are available on the State Controller's web site at [GoReport.sco.ca.gov](#). If you have any questions, contact the Holder Outreach and Compliance Unit at (916) 464-6088 or [UPDHolderOutreach@sco.ca.gov](mailto:UPDHolderOutreach@sco.ca.gov). You may subscribe to our email list to receive automatic updates related to the reporting process and receive notifications for upcoming events at [sco.ca.gov/ucp\\_holder\\_notification\\_email.html](#).

## Contact Information

### Visit Our Website

<https://sco.ca.gov/>

### Mailing Address

California State Controller's Office  
Malia M. Cohen, California State Controller  
Unclaimed Property Division  
P.O. Box 942850  
Sacramento, CA 94250-5873

### Physical Address

For courier delivery services

California State Controller's Office  
Malia M. Cohen, California State Controller  
Unclaimed Property Division  
10600 White Rock Road, Suite 141  
Rancho Cordova, CA 95670

### SCO Hours of Operation

Monday through Friday, 8 a.m. to 5 p.m. PST

### Contacts for Holders

General Reporting Inquiries:	<a href="mailto:UCPReporting@sco.ca.gov">UCPReporting@sco.ca.gov</a>	(916) 464-6284
Electronic Report Submission	<a href="#">Holder Reporting Portal</a>	(916) 464-6284
Holder Outreach and Compliance Unit:	<a href="mailto:UPDHolderOutreach@sco.ca.gov">UPDHolderOutreach@sco.ca.gov</a>	(916) 464-6088
Electronic Fund Transfer Unit:	<a href="mailto:UPDSCOEFTE@sco.ca.gov">UPDSCOEFTE@sco.ca.gov</a>	(916) 464-6220
CCP 1577 Interest Assessment:	<a href="mailto:1577Info@sco.ca.gov">1577Info@sco.ca.gov</a>	(916) 464-6092
Remitting Securities:	<a href="mailto:UPDSecRecon@sco.ca.gov">UPDSecRecon@sco.ca.gov</a>	(916) 464-6382
Safe Deposit Unit:	<a href="mailto:UPDSafekeeping@sco.ca.gov">UPDSafekeeping@sco.ca.gov</a>	(916) 464-0997

Consumer Claims General Information:

[claimit.ca.gov](http://claimit.ca.gov)

Nationwide  
(800) 992-4647  
Outside of U.S.  
(916) 323-2827

## What's New?

### Holder Handbook Updates

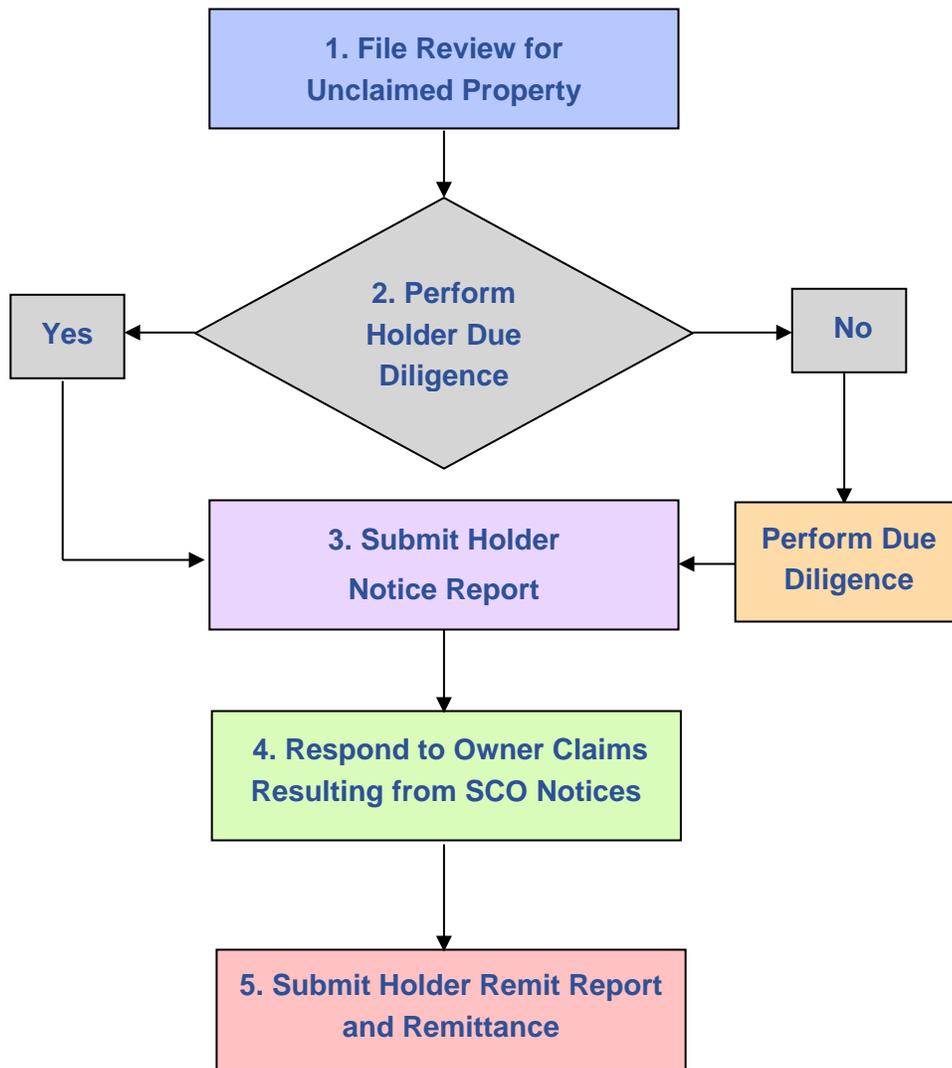
#### September 2024

- Revised guidelines on reporting securities, reflecting recent legislation under which worthless shares are not reportable as unclaimed property.

## Overview of the Reporting Process

The reporting process consists of two reports, the Holder Notice Report and the Holder Remit Report. The completion of due diligence by both the Holder and the State Controller is an important part of this process. The reporting steps are illustrated below and described on the next page. All steps are discussed in greater detail throughout each section of this handbook.

### Holders Unclaimed Property Reporting Process Flowchart



## Overview of the Reporting Process

Below is a description of the five basic reporting steps.

### 1. File Review for Unclaimed Property

Holders review their files annually to identify all reportable unclaimed property.

### Perform 2. Holder Due Diligence

Holders are responsible for notifying owners about their property six to 12 months before the property becomes reportable to the State Controller.

### 3. Submit Holder Notice Report

The Holder Notice Reports are due before November 1 (before May 1 for life insurance companies) without the remittance of property. Any property received with the Holder Notice Report will be returned to the holder.

### 4. Respond to Owner Claims Resulting from SCO Notices

Holders are responsible for responding to all owner claims received prior to June 1 (December 1 for life insurance companies).

### 5. Submit Holder Remit Report and Remittance

The Holder Remit Reports are due between June 1 and June 15 (between December 1 and December 15 for life insurance companies). Property not claimed by the owner will be remitted along with the Holder Remit Report.

## General Reporting Instructions

### Who Must Report?

Holders of Unclaimed Property include business associations, banking and financial organizations, life insurance corporations, and other entities holding property belonging to another person. Holders are required to review their records each year to determine if they hold any property, whether tangible or intangible, that has remained unclaimed for the required dormancy.

Property must be reported to the State Controller's Office if conditions for escheat exist, as stated in the [CCP sections 1513 through 1521](#), and if:

- The last known address of the owner is in California; or
- There is no address for the owner in the holder's records or the owner is unknown, and the holder is domiciled in California; or
- The last known address of the owner is in a state that does not provide by law for escheat of such property; or
- The last known address of the owner is in a foreign country; and
- The holder is domiciled in California, or the holder is a government subdivision or agency of California.

### 1. Review Files for Unclaimed Property

#### What Must Be Reported?

Unclaimed property that must be reported includes, but is not limited to, the following:

- Life Insurance policy proceeds
- Money orders
- Travelers checks
- Safe-deposit box contents
- Intangible interest (stocks), dividends, bonds, interest and principal
- Property held by a business association
- Voluntary or Involuntary Dissolution or Liquidation of Property
- Intangible Property – Rebates

#### Life Insurance Policy Proceeds

A holder must report all funds held and owing by a life insurance corporation under any life or endowment insurance policy or annuity contract that has matured or terminated when such funds have remained unclaimed for more than three consecutive years after becoming due and payable. A policy will be deemed matured upon proof of death that may be identified through a declaration of death, death certificate, and comparison of the holder's records against the Social Security Death Master File or other equivalent resources available to the company. Interest, dividends, or other amounts earned must be reported and remitted along with the funds due on such policies.

[Law reference: CCP section 1515](#), Escheat Period: 3 Years

**Money Orders**

Any sum payable on a money order issued by a business association (including banking or financial organization) must be reported if:

- More than seven years have elapsed from the date it was payable, or
- If payable on demand, more than seven years have elapsed from the date of its issuance.

This includes any reasonable service charges that may lawfully be withheld (not to exceed \$0.25 per month or the aggregate amount of \$21.00).

[Law reference: CCP section 1513\(a\)\(5\)](#), Escheat Period: 7 Years

**Travelers Checks**

Any sum payable on a traveler's check issued by (not through) the organization and outstanding for more than 15 years must be reported.

[Law reference: CCP section 1513\(a\)\(3\)](#), Escheat Period: 15 years

**Safe Deposit Box or Safekeeping Repository**

Holders of unclaimed contents of a safe deposit box or safekeeping repository must report property that has been unclaimed by the owner for three years from the date in which the lease or rental period of the box or safekeeping repository expired, or from the date of termination of any agreement in which the box or any other repository was furnished to the owner without cost, whichever occurs last. Safe deposit contents shall not escheat if the owner has a savings or checking account with the holder that is active and not subject to escheat. Holders are required to send a notice to the owners of safe deposit boxes prior to reporting the property to the State Controller's Office.

For more information refer to the [Remitting Safe Deposit Box Contents](#) section in this handbook.

[Law reference: CCP section 1514](#), Escheat Period: 3 Years

**Intangible Interest (Stocks), Dividends, Bonds, Interest, and Principal**

Any dividend, profit, distribution, interest, payment on principal, or other sum held for or owed to a shareholder, certificate holder, bond holder, other security holder, or a participating patron of a cooperative, who has not claimed it or corresponded electronically or in writing with the holder or the holder's transfer agent concerning that property within three years, escheats to the State. Interest that is worth less than \$0.01 should not be reported.

Any intangible interest in a business association, as evidenced by the stock records or membership records of the association, escheats to the State if the interest is owned by another person who has neither claimed a dividend or other sum nor contacted the holder within three years.

When stocks or other securities escheat, any dividend or other distribution attached to the stocks or security escheat at the same time. In the case of unclaimed intangible interest (stocks) or dividends, the issuing corporation is deemed to be the holder.

The stocks referred to herein are those of record belonging to the shareholder, whether or not a certificate has been issued to, or is in the hands of, the shareholder or holder.

Un-exchanged stock, unclaimed cash in lieu of fractional shares, or unclaimed cash held for the redemption of stock resulting from the merger, consolidation, acquisition, or similar event escheats beginning with the date on which the prior corporation lost contact with the owner and not the date of merger, consolidation, acquisition, or similar event.

Law reference: [CCP section 1516](#), Escheat Period: 3 Years.

### **Property Held by a Business Association**

The following property types held or owing by a business association escheat to the State:

- Demand, saving and matured time deposits, and accounts subject to a negotiable order of withdrawal that are unclaimed for more than three years — unless the owner has owned another deposit or account with the banking organization that is not escheatable. No banking or financial institution may discontinue interest or dividends on any savings deposit because of inactivity ([CCP section 1513\(a\)\(1\)](#)).
- Drafts, certified checks, cashier's checks, and sums payable on any other written instruments for which a banking or financial organization is directly liable, when these instruments are outstanding for more than three years ([CCP section 1513\(a\)\(4\)](#)).
- Electronic money transfers via written instrument (draft) issued as a payment to the receiving consumer or returned to the initiating consumer that are outstanding for more than seven years ([CCP section 1513\(a\)\(5\)](#)).
- Electronic money transfers without a written instrument that are outstanding for more than three years ([CCP section 1520\(a\)](#)).
- Any funds held in an individual retirement account when the owner has not accepted payment of principal or income, increased or decreased the principal, or corresponded electronically or in writing or otherwise indicated an interest for more than three years after the funds became payable or distributable — unless the owner has owned another deposit or account with the banking organization that is not escheatable ([CCP section 1513\(a\)\(6\)](#)).
- Wages, salaries, commissions, and similar items held or owing in the ordinary course of the holder's business that remain unclaimed by the owner for more than one year after becoming payable ([CCP section 1513\(a\)\(7\)](#)).

### **Voluntary or Involuntary Dissolution or Liquidation of Property**

All tangible or intangible property distributable in the course of a voluntary or involuntary dissolution or liquidation of a business association that is un- claimed by the owner within six months after the date of final distribution or liquidation escheats to the State. A Holder Remit Report, including an explanation letter, must be submitted by the holder ([CCP section 1517](#)).

Property of insurers or other persons brought under Article 14 (commencing with section 1010) of Chapter 1 of Part 2 of Division 1 of the Insurance Code that is unclaimed by the owner after six months of the date of final distribution shall be transferred to the Department of Insurance, with any proceeds from the sale of property and other funds to be deposited in the Insurance Fund for expenditures as provided in section 12937 of the Insurance Code.

### **Intangible Property - Rebates and Electronic Money Transmissions**

All intangible personal property, such as rebates held or owing in the ordinary course of the holder's business, or incomplete electronic money transmissions (without a written instrument) that remain unclaimed by the owner for more than three consecutive years after becoming payable are escheatable ([CCP section 1520\(a\)](#)).

### When Does Property Become Reportable?

Once property has remained unclaimed for the required dormancy period, it becomes reportable. All holders of unclaimed property are required to review their records annually to determine if they are holding any property, whether tangible or intangible, that has remained unclaimed for the required dormancy period. A dormancy period is a specified period of time in which the property owner does not take action on his or her property. The State Controller recommends that, as best practices, insurers perform a comparison of their insureds' life insurance policies, retained asset accounts, and contracts against a Death Master File, on a regular basis, to identify potential matches of its insured. The dormancy period, also known as escheat period, commences on the date of last activity by the owner. Dormancy periods vary depending on the property type. To view a copy of the Dormancy Table, refer to [Appendix - 1](#) in this handbook.

#### Annual Report "As of" Dates

The "As of" date must be either June 30 or the date of the holder's fiscal year-end. If the "As of" date falls between January 1 and June 30, the Holder Notice Report is due before November 1 of the same year. If the "As of" date falls between July 1 and December 31, the Holder Notice Report is due before November 1 of the following year. For life insurance reports due before May 1, the "As of" date is statutorily set as the next December 31. For life insurance companies and all insurance corporations, demutualization or reorganization proceeds, Holder Notice Reports are due before May 1 ([CCP section 1530\(d\)](#)).

See Appendix 3 of this handbook for Property Report Cycle Tables outlining report due dates for property reportable in the normal course of business, property reportable by banking and financial institutions, and property reportable by life insurance companies.

#### Date of Last Activity or Date of Last Contact

The date of last activity is the date on which the last owner-initiated deposit or withdrawal occurred or the date on which the property became payable, redeemable, dormant, or returnable (e.g., issue date of a check), whichever came first. The date of last contact is the date of the holder's last successful contact with the owner of the property.

If you are reporting property with periodic payments such as dividends, oil and gas royalties, or commission checks, the beginning date on which the amounts were payable is the last activity date. Report the combined payments as one property with a value of the total amount due the owner between the last activity date and the date the report is due.

2.

### Holder Due Diligence

Holders are required to send notices to owners of property with a value of \$50 or more prior to reporting the accounts to the SCO. The face of the notice must contain a heading centered at the top that reads as follows: **THE STATE OF CALIFORNIA REQUIRES US TO NOTIFY YOU THAT YOUR UNCLAIMED PROPERTY MAY BE TRANSFERRED TO THE STATE IF YOU DO NOT CONTACT US.** The notice must also clearly state that the property will escheat to the State if a timely response to the notification is not received. Notices must be sent if the holder has in its records an address for the apparent owner, which the holder's records do not disclose to be inaccurate. The notice can be sent electronically with the owner's consent or mailed to the owner's last known address not less than six months nor more than 12 months before the property becomes reportable.

## Important Information

- Due diligence notices are to be sent six to 12 months before the property becomes reportable. In the case of property escheatable under [CCP sections 1513 \(a\) \(1\), \(2\) or \(6\)](#), the notice may be sent not less than two years nor more than two-and-one-half years after the date of last activity on the account.
- In addition to the required due diligence letter, the holder may provide additional notice at any time between the date of last activity by, or communication with, the owner and the date the holder transfers the property to the Controller.
- The notice must include a form for the owner to indicate an interest in the property, except in the case of the safe deposit box ([CCP section 1514](#)). Notices for safe deposit boxes will instruct the owner to make arrangements with the holder to obtain possession of the contents or the proceeds of the sale of the contents or enter into a new agreement with the holder to establish a leasing or rental agreement. If the owner fails to make arrangements, the contents or proceeds shall escheat to the State.
- Holders can charge up to \$2.00 for the cost of sending the notice when the properties being reported have a value greater than \$50.00 ([CCP section 1520](#)).
- Banking or financial institutions can charge up to \$2.00 for the cost of sending the notice when the properties being reported have a value greater than \$2.00 ([CCP section 1513.5](#)).
- If an owner contacts the holder by phone, electronically or by returning the form, the escheat period stops. However, safe deposit contents are slightly different and the owner must make arrangements with the holder or they are reported to the State.

Holders can reference CCP sections [1513.5](#), [1514](#), [1516](#), and [1520](#) for the complete requirements for notifying owners of unclaimed property. Holders can also refer to the Controller's public website at [www.sco.ca.gov](http://www.sco.ca.gov) for a sample due diligence notification letter or refer to Appendix - 2 in this handbook.

## Holder Liability for Property Escheated

To be relieved of liability for the property escheated to the State Controller's Office, the holder must have complied with provisions requiring the holder to send due diligence letters to the owner. Holders shall not be immune from liability if they have not taken minimum steps to comply with the owner notification provisions of the law ([CCP section 1560\(a\)](#)).

### 3. Holder Notice Report

California has a two-report process. The first report is known as the Holder Notice Report, which is due annually before November 1 (or before May 1 for life insurance companies). This report will include a complete listing of those properties currently reportable, but will not include the remittance of the properties. When the Holder Notice Report is successfully uploaded, the State Controller will send holders a Holder Remit Reminder Letter (14F) to inform the holder when the Holder Remit Report and remittance is due. The State Controller will use the owner contact information and property details in the Holder Notice Report to send notices to owners with property valued at \$50 or greater within 165 days after receiving the report. These notices will direct owners to the holders to recover their property.

## Important Information

- The Holder Notice Report is a formal report, not an informal preliminary report; the information contained in the Holder Notice Report must be as accurate as possible.
- The holder must not close owners' security or mutual fund accounts or transfer property into a holder account in the name of the State Controller, State of California, prior to the Holder Remit Report due date. The State Controller's Office is prohibited from receiving shares until seven to seven and one-half months after the Holder Notice Report due date ([CCP section 1532\(a\)](#)).
- The holder must include the Committee on Uniform Securities Identification Procedures (CUSIP) number for each security reported in the Holder Notice Report.
- For every Holder Notice Report submitted, the unclaimed properties must also be submitted on a subsequent Holder Remit Report. For example, if a holder submits three Holder Notice Reports, they must submit three Holder Remit Reports with the remaining properties. The holder cannot submit one Holder Remit Report if three Holder Notice Reports were submitted, or vice versa.

## Universal Holder Face Sheet

- The UFS-1 form must contain the same contact information in Section B (Report Completion Contact) and Section C (Property Owner Contact) as entered on the encrypted file report contact sections "Holder Contact I" and "Holder Contact II", as specified in the Standard NAUPA II format, respectively. If a discrepancy exists between the UFS-1 contact information sections B and C and the encrypted file report contact fields, the contact information entered on the encrypted file report may be the default contact information referenced when sending owner notices to claim properties.
- A hard copy of the Universal Holder Face Sheet (UFS-1) is required with every report. All UFS-1 forms must contain a signature of the person who meets the criteria under [CCP section 1530\(e\)](#). Reports with UFS-1 forms that do not contain a signature may be subject to interest and penalties from the date the property should have been reported or remitted as prescribed by [CCP section 1577](#).

However, reporting agents submitting multiple reports at one time will be allowed to submit a signed letter that lists all reports being submitted under one UFS-1 form. The letter must contain the signature of the person who meets the criteria under [CCP section 1530\(e\)](#) and the following verification language:

### Verification

The undersigned, \_\_\_\_\_ declares, under penalty of perjury, that, to the best of (his) (her) knowledge and belief, the following reports contain a full, true, and complete report of unclaimed property which is presumed unclaimed under the provisions of Part 3, Title 10, Chapter 7, Code of Civil Procedure, commencing with section 1500, and Title 2, California Administrative Code, sections 1150 et seq. ***The Undersigned also confirms that all properties not listed on the Remit Report, which were initially included on the Notice Report, were due to contact by the apparent owner, or the property being reactivated or returned to the rightful owner. Properties not included on the Notice Report cannot be listed on the Remit Report and must be reported on a Supplemental Notice Report.***

Multiple reports submitted by reporting agents that do not meet this criterion may be subject to interest and penalties from the date the property should have been reported or remitted as prescribed by [CCP section 1577](#).

**Holder Notice Report Due Dates**

The unclaimed property Holder Notice Report is due before November 1 for businesses and organizations, and before May 1 for life insurance companies. This report should be submitted **without remitting or delivering property**. If a Holder Notice Report is submitted late, the Holder Remit Report will be due seven to seven-and-one-half months later. The Holder Remit Reminder Letter (14F) will provide a due date of the Holder Remit Report and remittances.

Note: If April 30 or October 31 falls on a Saturday, Sunday, or state-recognized holiday, the due date is the next business day.

**Other Non-Escheatable Property**

Various deposits, accounts and safe deposit boxes held with business associations shall not escheat if, during the previous three years, the owner has owned another deposit or account with the banking organization or the owner has an active Individual Retirement Account (IRA) or similar account or plan established by federal laws ([CCP section 1513](#)).

**Owner Awareness of Escheat Laws**

When a new account or safe deposit box is opened with a business association, the association shall provide a notice to the person opening the account informing them that their property may be transferred to the State if no activity occurs on the account within the time period specified by State law (CCP sections [1513.5](#) & [1514](#)).

**Holder Contact**

The State Controller will use the first holder contact information (Section B: Report Completion contact) to contact the holder with questions regarding the report. The State Controller will provide the second holder contact information (Section C: Property Owner Contact) on the notices sent to property owners so that they may claim or reactivate their account(s) reported on the Holder Notice Report to prevent the transfer of the property to the State Controller's Office. If the holder provides only one contact, it will be used for both purposes. It is important that the contact information in the encrypted file report is correct as this information will be used to update the property owner notices.

**Holder Agent**

A Holder Agent is a third party contracted by holders who provides the service of preparing notice reports each year. Contact information for Holder Agents is entered in Section B: Report Completion Contact as well as in Section D: Holder Agent Contact of the UFS-1. The contact information is used by the Reporting Unit should any questions arise concerning the reports. In some cases, a Holder Agent may enter the Transfer Agent (a third party who maintains records of securities owners) contact information in Section D: Holder Agent Contact. This contact information may be used by the State Controller to obtain detailed owner information such as Social Security numbers to assist in reuniting owners with their property.

**Importance of Reporting Complete Owner Information**

The importance of holders providing accurate and complete owner information is critical to the State Controller's Office outreach efforts, and to its commitment and responsibility to reunite owners with their property.

"Owner(s)" are defined as any person(s) having a legal or equitable interest in the property.

"Business Owner(s) Accounts" are accounts owned by individual owners, partnerships, or corporations.

Each holder is responsible for providing complete and accurate owner information relating to accounts being turned over to the State. The reported Owner Account information should include the following:

- First and last name
- Social Security number
- Last known address
- Account number on record
- Property amount and type
- Starting Transaction Date (Date of Last Contact)

Business owner accounts should include:

- The complete business name
- Tax identification number
- Last known address
- Account number on record
- Starting Transaction Date (Date of Last Contact)

### Aggregate Reporting

Aggregate reports consist of individual owner accounts reported as a single line item and are only accepted for properties valued less than \$25 ([CCP section 1530](#)). Holders are strongly discouraged from filing aggregate reports. If account information is available, it should be provided to help the State Controller return property to its rightful owner. Further, securities properties should always be reported with owner account information. When property included in an aggregate report without identifying information is claimed from the State Controller's Office, holders may be asked to further assist owners during the process.

### Holder Remit Report Reminder Letter

The State Controller sends out informational letters to all holders once Holder Notice Reports and Supplemental Holder Notice Reports have been uploaded into the reporting system. It is imperative that all holders read the entire letter, as it contains important details and instructions for holders. The Holder Notice Report submission information is provided, including the due date for the Holder Remit Report and Remittance. Instructions are also provided for handling accounts not included on the Holder Notice Report, for accounts that were included but are no longer unclaimed, for using an EFT, and for transferring securities. **Letters must be signed and returned with the Holder Remit Report.**

## 4. Respond to Owner Claims Resulting from the State Controller's Notices

Upon receiving the Holder Notice Report, the State Controller sends out notices to all owners listed on the report for properties valued at \$50 or greater and for all stocks and safe deposit box accounts. Notices will be sent within 165 days after the final date for filing the report. The notice will include instructions for owners to contact the holder to claim their property before the property is remitted to the State Controller's Office. If the holder is contacted prior to June 1 (December 1 for life insurance companies), the holder will pay the property directly to the owner and will not report or remit the property with the Holder Remit Report.

## 5. Send Holder Remit Report and Remittance

All properties reported in the Holder Notice Report will be included in the Holder Remit Report unless claimed by the owner. For owner accounts that are no longer unclaimed, the holder may either exclude the owner accounts from the report entirely, or may include the owner accounts on the report with an appropriate pay or deletion type code and show the property remitted amount as zero. Please note the holder will be signing an affirmation on the UFS-1 to verify that all accounts that were reported on the

Holder Notice Report, but not included on the Holder Remit Report, are omitted because the property is no longer considered unclaimed due to owner contact, or the property was returned to the owner. Any new properties identified that were not included on the Holder Notice Report must not be added to the Holder Remit Report (see Supplemental Report section on page 23).

### **Holder Remit Report Due Dates**

The Holder Remit Report is due between June 1 and June 15, or between December 1 and December 15 for life insurance companies (seven to seven-and-one half months after the Holder Notice Report). The Holder Remit Report must include remittance and delivery of all cash and/or securities that remain unclaimed at the time the Holder Remit Report is due.

The Holder Remit Reminder Letter (14F) will provide a due date for the Holder Remit Report and remittances (the State Controller's Office will make arrangements to collect safe deposit boxes at a later date).

*Note:* If June 15 or December 15 falls on a Saturday, Sunday, or state-recognized holiday, the due date is the next business day.

When information changes after the Holder Notice Report is submitted, the information must be changed on the Holder Remit Report. For example, share amounts and/or CUSIP changes may occur due to dividends and/or capital gains earned or any other type of corporate action. Most corporate actions will in some way change the number of shares within an issue and/or the CUSIP. **If all property is claimed, a Negative Holder Remit Report must still be submitted.**

### **Required Forms**

A hard copy of the UFS-1 is required with every report. Please note that this form includes an affirmation stating that all accounts reported on the Holder Notice Report that are not reported on the Holder Remit Report are omitted because the property is no longer considered unclaimed due to owner contact, return of the property to the owner or was reported in error. (For more information, refer to the *Negative Report* on the next page.) The Securities Summary (SS-1) (Rev. 03/11) is required for all reports that include securities that are being reported and remitted.

### **No changes from the Holder Notice Report**

If there are no changes to the reported dollars and or shares shown on the Holder Remit Report Reminder Letter (14F) you are still required to submit a Holder Remit Report with a UFS-1. The 14F, the Holder Remit Report, and your remittance of the reported amount and reported number of share must be received within the date range in the "Remit Report Due Date" field shown on the top of the 14F. To view a sample Remit Report Reminder Letter (14F), refer to [Appendix - 4](#) in this handbook.

## Other Report Types

### Negative Report

Organizations that neither hold nor owe unclaimed property are not required to submit a report, although it is recommended that they do so by completing and filing the UFS-1 only. The State Controller's Office may require the filing of such a report by sending notification to the holder.

### Supplemental Report

If the holder identifies accounts that were not included on the original Holder Notice Report, they must be reported on a separate Supplemental Notice Report and cannot be included on the Holder Remit Report. California law requires that before unclaimed property can be transferred to the State, the State Controller must send a notice to the owner to give them the opportunity to claim their property from the holder before it is transferred. Therefore, any new properties identified that were not included on the original Notice Report must be reported on a Supplemental Holder Notice Report. The State Controller will then notify holders via Remit Reminder Letter (14F) regarding the due date for the Supplemental Remit Report. If the 14F is not received, holders should contact the Reporting Unit at (916) 464-6284 or [UCPReporting@sco.ca.gov](mailto:UCPReporting@sco.ca.gov).

### Out of Business Report

Entities closing their books and records due to a dissolution of business or going out of business may submit a Holder Remit Report only. Mandatory due diligence is no longer required, and dormancy periods do not need to be fulfilled. To submit an out of business report, include the following items:

- Universal Holder Face Sheet (UFS-1)
  - Check "Remit Report" at the top.
  - Write "Final Remit Report" in the middle of the top of the UFS-1.
  - Report "As of" date (Section A) should be marked with the date the business closed or was dissolved.
- List of properties and corresponding owner information
  - Paper Report for reports that include less than ten properties
  - Encrypted file Report (in Standard NAUPA II format) for reports that include ten or more properties
- Remittance of properties
  - Refer to Remittance section of this handbook (pages 24-44)
- Dissolved corporations must include articles of dissolution. All other organizations must provide a letter on company letterhead stating out of business status and effective date.

Note: If an entity is acquired, an out of business report is acceptable only if the acquiring business has not assumed financial liability.

## Remittance

The second report in California's two-report process, the Holder Remit Report, is due between June 1 and June 15 of the following year (or between December 1 and December 15 of the same year for life insurance companies). Holders will remit any remaining unclaimed property at that time.

### Holder Liability Reminder

The holder and any other person acting for or on behalf of the holder in transferring the property to the State Controller's Office shall be relieved from all liability to the extent of the value of the property paid or delivered if the holder has complied with provisions requiring them to send due diligence letters to the owner. Holders shall not be immune from liability if they have not taken minimum steps to comply with the owner notification provisions of the law [[CCP section 1560\(a\)](#)].

### Remitting Money

When a holder is required to remit unclaimed cash totaling less than \$2,000, a check may be remitted payable to the "California State Controller" or an electronic funds transfer may be remitted.

Payment of unclaimed cash in the amount of \$2,000 or greater shall be made by electronic funds transfer, pursuant to ([CCP section 1532](#)). Failure to make payment by electronic funds transfer when required will result in the assessment of a 2 percent penalty.

Note: A holder escheating unclaimed cash via multiple checks for the same business association (same Federal Employer Identification Number) will be assessed a penalty if the total of all the checks exceeds \$2,000 ([CCP section 1532](#)).

## Electronic Funds Transfer (EFT) Information

The purpose of this section is to provide holders of unclaimed property with the information needed to successfully remit unclaimed property by means of the electronic funds transfer process.

### General EFT Information

- Holders may remit by Automated Clearinghouse (ACH) Debit, ACH Credit, Fedwire, or International Funds Transfer.
- Holders are required to remit unclaimed property payments of \$2,000 or greater by electronic funds transfer.

**The State Controller encourages holders to consider using the ACH Debit option for all EFT remittances. There are no fees to process your ACH Debit transfers and staff are available to assist you with the simple registration process. Holders are also encouraged to register for their ACH Debit accounts by April 30 or at their earliest convenience in order to avoid unnecessary delays during the remit period which begins on June 1 for most holders. Please contact our EFT Desk by e-mail at [UPDSCOFT@sco.ca.gov](mailto:UPDSCOFT@sco.ca.gov), by phone at (916) 464-6220, or by fax at (916) 464-6224 to set up an ACH Debit account now.**

**Holders who submit multiple reports must provide a list with each holder's name and the amount remitted for each holder. A copy of the electronic transfer receipt or check must be attached to the UFS-1.**

#### **Amended Unclaimed Property Reports**

Remittances that apply to amended Holder Remit Reports must be made through EFT if the original remittance was electronically transmitted.

#### **Revising the Authorization Agreement**

Changes must be reported to the State Controller prior to your next EFT payment. The following revision requests must be made in writing using the SCO EFT-1.

- Change EFT Remittance Method
- Change your address or EFT contact information.

Email revision requests to [UPDSCOEFTEFT@sco.ca.gov](mailto:UPDSCOEFTEFT@sco.ca.gov) or fax to (916) 464-6224.

#### **When to Report a Remittance**

For an electronic unclaimed property remittance to be timely, the transferred funds must settle in the State Controller's bank account by the first banking day following the due date. It is the responsibility of the holder to ensure that this deadline is met.

#### **Refunds**

Unclaimed property refunds are not issued through Electronic Funds Transfer. For more information, refer to the *Holder Reimbursement Requests* section in this handbook.

#### **Report Due Dates**

Under EFT, reporting a remittance is considered timely if the transferred funds settle into the State Controller's bank account by the first banking day following the due date. Consequently, you need to determine the date when you must initiate your remittance so that it will settle in the State Controller's bank account on time. When you should report your remittance depends on the remittance method you have selected.

Holders using the ACH Credit method are reminded to check with their financial institution regarding its requirements for timely payments. Some financial institutions require a 24-hour lead time.

#### **Tracing an EFT Remittance**

On occasion, it may be necessary to trace an unclaimed property remittance to establish that a remittance was made and reported to the data collection service (ACH Debit) or was originated by a financial institution (ACH Credit, Fedwire, or International Funds Transfer).

If you use the ACH Debit method, the data collection service will provide you with a reference/confirmation number for your records that you can use to track the transfer. If you used <https://www.govone.com/PAYCAL/Home/SelectAgency> to submit an ACH Debit, you can check your payment status on the website.

If you use the ACH Credit method, Fedwire, or International Funds Transfer, you will be responsible for obtaining the necessary information to trace the remittance. Contact your financial institution for documentation of the actual transfer of funds.

### Zero Amount Due

If you have no unclaimed property to report, you do not need to report a zero remittance through EFT.

### EFT Interest and Penalty Payments

If your unclaimed property remittance is \$2,000 or greater, you must remit through EFT. Electronic funds transfers are subject to the same penalties and interest provisions currently required by the Unclaimed Property Law. The following information relates to penalty and interest charges that apply to electronic funds transfer:

- Failure to Remit Electronically - You are required to remit electronically if your unclaimed property is \$2,000 or greater. Failure to do so may result in a 2 percent penalty, pursuant to [CCP section 1532\(g\)](#).
- Late EFT Payment - If your EFT payment is not timely, you will be assessed [CCP section 1577](#) interest on the amount due.
- Failure to File an Unclaimed Property Report - You may be assessed a [CCP section 1576](#) penalty for failure to file a Holder Notice Report and/or a Holder Remit Report as required, and in the State Controller Office's format.

Section 1532(g) penalty charges may be waived under limited circumstances, subject to the State Controller's approval. Requests for a waiver must be in writing and mailed to our office.

### Mandatory Participation

[CCP section 1532\(a\)](#) requires that holders of unclaimed property must remit cash property by EFT if the amount is \$2,000 or greater.

Holders are required to complete the State Controller's Office Authorization Agreement for Electronic Funds Transfer (SCO EFT-1) form or the SCO Registration for Remittance by Fedwire (SCO EFT-3) form. Although Fedwire is an option, the State Controller encourages holders to consider ACH Debit for all their EFT remittances and to sign up by April 30 to avoid unnecessary delays during the remit period. Holders who are required to remit via EFT and fail to do so may be subject to a penalty for failure to comply pursuant to [CCP section 1532\(g\)](#).

### Voluntary Participation

The State Controller encourages holders who remit less than \$2,000 to voluntarily participate in EFT to benefit from this more efficient method of remitting unclaimed property. You may take advantage of this method by completing the SCO EFT-1 or the SCO EFT-3.

### Mandatory Remitters Represented by Agents

If you meet the mandatory requirement for paying by EFT (for example, unclaimed property to be remitted of \$2,000 or greater) and are represented by a reporting agent or accounting firm, the holder is responsible for informing the agent or firm that the remittance must be by EFT. Using a remittance option other than EFT puts you at risk of receiving a 2 percent non-compliance penalty pursuant to [CCP section 1532\(g\)](#).

### Remittance Options

There are four reporting methods for making EFT remittances:

- Automated Clearinghouse (ACH) Debit — **recommended**
- Automated Clearinghouse (ACH) Credit
- Fedwire
- International Funds Transfer

ACH Debit and ACH Credit transactions are processed through the National Automated Clearing House Association (NACHA).

Not more than three Unclaimed Property Remittance Type Codes may be combined on a single remittance. For example, if there is unclaimed property and a penalty that is due, both of these amounts may be remitted on a single EFT remittance (CCP sections [1532\(g\)](#), [1576](#), or [1577](#)). Three Unclaimed Property Remittance Type Codes are the maximum that can be included on a single remittance.

### **Unclaimed Property Report Requirements**

Whether you choose the ACH Debit, ACH Credit, Fedwire, or International Funds Transfer method of remittance, you must continue to file your unclaimed property report on a timely basis. Holders will remit remaining abandoned property with the Holder Remit Reports between June 1 and June 15 (or between December 1 and December 15 for life insurance companies).

### **How to Register**

To register for the EFT program, you must complete and return the SCO EFT-1 or SCO EFT-3 by email at [UPDSCOEF@sc.ca.gov](mailto:UPDSCOEF@sc.ca.gov) or by fax at (916) 464-6224. This form can be obtained by visiting the State Controller's Office website, Reporting Instructions & Forms webpage at: [https://www.sco.ca.gov/upd\\_rptg.html](https://www.sco.ca.gov/upd_rptg.html). You may also contact the EFT Desk at [UPDSCOEF@sc.ca.gov](mailto:UPDSCOEF@sc.ca.gov) or (916) 464-6220 for assistance.

You must use the authorization form to indicate the remittance option you select. Please refer to the [Report Forms and Instructions](#) section in this handbook.

### **Cost**

Banking costs for the ACH Debit transaction are paid by the State of California.

## **ACH Debit Remittances**

If you are registering for ACH Debit, complete Sections I and II on the SCO EFT-1. You will be notified by the State Controller when you are enrolled for ACH Debit and provided with a Branch Number and a temporary Security Code to access the ACH Debit payment website at

<https://www.govone.com/PAYCAL/Home/SelectAgency>. Follow the link to the "California State Controller's Office" page from the payment website. Complete your registration by logging on to <https://www.govone.com/PAYCAL/Home/SelectAgency> to change your Security Code and set up your personal Username and Password. You will also be able to control your banking account information from this payment portal. For your security purposes, the State Controller's Office no longer requests your banking account information. You may also originate an ACH Debit payment by phone at (800) 554-7500. However, you are required to log on to the payment website to complete your registration and designate an account number for your ACH Debit payment prior to using the phone method. It is recommended upon registration at <https://www.govone.com/PAYCAL/Home/SelectAgency> that you also submit your ACH Debit payment from the website. It is highly encouraged that you register early (by April 30) in order to avoid delays during the unclaimed property remit period.

When ACH Debit is used to remit unclaimed property, there is an electronic debit of an account you control in an ACH-participating financial institution for the amount you report to the State's data collection service at <https://www.govone.com/PAYCAL/Home/SelectAgency>. The State, through its bank and data collector, initiates the transaction through the ACH network to debit your account and credit the State's account for the same amount.

When you make a payment with the data collection service, you will be asked to provide the following information for your ACH Debit payment.

Note: For calling instructions and sample scripts of communication between you and the date collector, refer to the ACH Debit Calling Instructions – Reporting a Remittance section in this handbook.

1. Federal Employer Identification Number (FEIN)
2. Security Code
3. Branch Identification Number
4. Unclaimed Property Holder Type Code
5. Unclaimed Property Remittance Type Code
6. Remittance Amount

### **Federal Employer Identification Number (FEIN)**

This nine-digit number is the same federal employer identification number that is required on the UFS-1. You will use the federal number for your EFT payments. To view a sample UFS-1, refer to the Report Forms and Instructions section in this handbook.

### **Security Code**

This is a four-digit number. After you have registered to make ACH Debit payments, you will receive a temporary security code. If you lose or forget your security code you must contact the EFT Desk for assistance by e-mail at [UPDSCOEF@sc0.ca.gov](mailto:UPDSCOEF@sc0.ca.gov) or (916) 464-6220.

### **Branch Identification Number**

This number will be assigned by the State Controller's Office EFT Desk.

### **Unclaimed Property Holder Type Code**

This is a two-digit number used to identify the type of holder that is remitting unclaimed property. The following codes are used by the State Controller's Office:

01	Banks
02	Savings and Loan Associations
03	Credit Unions
04	Brokerage Firms
05	Business Associations
06	State Agencies
07	Cities and Counties
08	Life Insurance Companies
09	All Other Insurance Companies
10	Transfer Agents

A transfer agent should use code 10 when remitting on behalf of its principals, not when remitting on its own behalf. A transfer agent reporting unclaimed property for principals must provide an alphabetical summary of all holders and the amount remitted for each. This form should be attached to the UFS-1 to ensure that each principal's account is recorded accurately.

### **Unclaimed Property Remittance Type Code**

This is a two-digit number used to identify the type of remittance.

- |    |   |
|----|---|
| 01 | Report Remittance<br>Use code 01 to remit unclaimed property that is due between June 1 and 15 or (December 1 and 15 for life insurance companies) reporting period.                |
| 02 | Corporate Actions<br>Use code 02 to remit the proceeds from corporate actions that result in a cash remittance, such as redemptions, mergers, calls, and fractional share proceeds. |

- 03 Dividends  
Use code 03 to remit dividend proceeds earned from stock that is registered to the State Controller's Office.
- 06 Sale of Securities Proceeds  
Use code 06 to remit the proceeds from the sale of stock and mutual funds. Sale proceeds must be remitted electronically, regardless of the amount.
- 08 CCP Section 1577 Interest Assessment  
Any person who fails to report, pay or deliver unclaimed property within the time prescribed is liable for interest assessed at the rate of 12 percent per annum on such property or the value of the property from the date the property should have been paid or delivered. Use code 08 when remitting the interest assessment.
- 10 CCP Section 1532(g) Penalty  
Use code 10 to remit the amount assessed if the holder has failed to remit electronically when required to do so, according to section 1532(g).
- 12 CCP Section 1576 Penalty  
Use code 12 to remit the amount assessed, pursuant to (CCP section 1576), for any person who willfully fails to render any report or perform other duties, including use of the report format described in section 1530.
- 13 CCP Section 1577 Interest from Audit  
When the State Controller's Office Division of Audits finds property that should have been reported in prior years, the holder is liable for CCP section 1577 interest. Use code 13 when remitting the interest amount as determined by the audit.
- 17 State Controller's Office Audit Report Remittance  
The State Controller's Office's Division of Audits reviews the records of holders of unclaimed property to determine compliance with CCP section 1500, et seq. Use code 17 when remitting the principal amount as determined by the audit.
- 18 Audit Agent Report Remittance  
Use code 18 to remit funds identified as a result of a review of a holder's records by the audit agent.
- 27 Live Auction Proceeds  
Use code 27 to remit the proceeds from live auctions held by the State for the sale of tangible property found in safe deposit boxes.
- 30 Online Auction Proceeds  
Use code 30 to remit the proceeds from online auctions held by the State for the sale of tangible property found in safe deposit boxes.
- 41 IOLTA – Interest on Lawyers Trust Accounts  
Use code 41 to remit funds related to the IOLTA Legislation.

**Remittance Amount**

This is the amount, in dollars and cents, being remitted for each Unclaimed Property Remittance Type Code. To make a debit remittance by phone, you must enter two zeroes for the cents. For example, \$56,318.00 would be entered as 5631800.

**Debit Reference/Confirmation Number (ACH Debit)**

After you have made your payment, you will be provided a reference/confirmation number, which indicates that an EFT remittance has been made. Keep this reference number for your records.

**Voice Operator Assistance**

The voice operator will be able to provide you with assistance in successfully executing a payment inquiry, cancellation, or to change your security code. The operator cannot assist you, for example, in obtaining a FEIN or determining the correct Unclaimed Property Holder Type Code. For assistance in these and similar areas, contact the EFT Desk at [UPDSCOEFTEFT@sco.ca.gov](mailto:UPDSCOEFTEFT@sco.ca.gov) or (916) 464-6220.

**Inquiry**

If you have an inquiry regarding an EFT remittance, you should call the State's data collector at (800) 554-7500. In order to expedite the research, you should be able to provide the Reference Number from the original remittance. The voice operator will provide on-line access to the system using the following information supplied by the caller:

- FEIN
- Security Code
- Branch Identification Number
- Property Holder Type Code
- Remittance Type Code
- Reference/Confirmation Number

For inquiries regarding an EFT, contact the EFT Desk by email at [UPDSCOEFTEFT@sco.ca.gov](mailto:UPDSCOEFTEFT@sco.ca.gov), by phone at (916) 464-6220 or by fax at (916) 464-6224.

**Cancellation**

The holder may cancel a remittance prior to 3:00 p.m. Pacific Time on the day the remittance is made. If you wish to cancel a remittance, you should call the State's data collector at (800) 554-7500 or you can cancel your payment from the web payment portal. In order to expedite the cancellation, you should provide the Reference/Confirmation Number from the original remittance. The voice operator will provide on-line access to the system, using the following information supplied by the caller:

- FEIN
- Security Code
- Branch Identification Number
- Property Holder Type Code
- Remittance Type Code
- Reference/Confirmation Number

After the remittance has been cancelled, the system will provide a cancellation reference/confirmation number. This number should be retained for your records.

## Overview of the ACH Web Payer Instructions

### ACH DEBIT USING [GOVONE.COM/PAYCAL](https://www.govone.com/PAYCAL)

Step 1	To obtain approval to remit via EFT, Email/fax/mail completed <b>SCO EFT-1</b> form.
Step 2	Upon approval, the State Controller will assign the holder a branch number and security code. This will allow the holder to complete their registration at <a href="https://www.govone.com/PAYCAL/Home/SelectAgency">https://www.govone.com/PAYCAL/Home/SelectAgency</a> using the holder's <b>Company's Name, FEIN, Security Code and Branch Number</b> .
Step 3	The holder will complete online registration by creating a Username and Password. To do so, the holder will need their <b>FEIN</b> and the State Controller assigned <b>Security Code and Branch Number</b> . Upon creating your <b>Username and Password</b> , you can enter your <b>Bank Account Information</b> .
Step 4	The next page will allow you to begin making a payment. Follow the simple online prompts, but be ready to identify your <b>Property Holder Type Code, Remittance Type Code, Payment Amount and Debit Date</b> . Press <b>Continue</b> .
Step 5	If correct, click <b>Submit Payment</b> . If incorrect, click <b>Edit Payment</b> to make appropriate changes.
Step 6	The payment confirmation screen will be displayed. The payment <b>Confirmation Number</b> (Reference Number) will be listed. Print this page as receipt of payment.
Step 7	The payment has been successfully submitted.

## ACH Debit Calling Instructions - Reporting a Remittance

The following is a sample script of an ACH Debit remittance reported by phone at (800) 554-7500.

- Step 1: You will be welcomed to the California EFT telephone system and given directions based on whether you are calling from a touch-tone or a rotary phone. Press 1 to continue in English.
- Step 2: You will be instructed to press 5 for the State Controller's Office. Press 1 to accept or 2 to correct and re-enter.
- Step 3: System: You will be instructed to enter your nine-digit Federal Identification Number (FEIN).  
Caller: Enter your nine-digit FEIN.
- Step 4: System: The system will repeat your FEIN.  
Caller: Press 1 to accept or 2 to correct and re-enter.
- Step 5: System: You will be instructed to enter your six-digit Branch Identification Number authorized by the State Controller's Office.  
Caller: Enter the six-digit Branch Identification Number "xxxxxx". (The branch number will be assigned to you by the State Controller's Office's EFT Desk.)
- Step 6: System: You will be instructed to enter your Security Code.  
Caller: Enter the four-digit Security Code "xxxx". (The initial security code will be assigned to you by the State Controller's Office's EFT Desk.)
- Step 7: The system will provide the following function options:
- To make a payment, press 1.
  - To inquiry about a payment, press 2.
  - To cancel a payment, press 3.
  - To change your security code, press 4.
  - To transfer to a customer service presentative, press 0.
- Step 8: System: You will be instructed to enter your two-digit Property Holder Type Code.  
Caller: Enter the two-digit number.
- Step 9: System: You will be instructed to enter your two-digit Remittance Type Code.  
Caller: Enter the two-digit number.

- Step 10: System: You will be instructed to enter the remittance amount for the Remittance Type Code entered in step 9.  
 Caller: Enter the remittance amount, then press # and press 1 to accept or 2 to correct and re-enter.
- Step 11: System: You will be instructed to enter the debit date.  
 Caller: Enter the debit date and press 1 to accept or 2 to correct and re-enter.
- Step 12: System: "Payment accepted. Your Reference Number is - - - - -. Repeating, your Reference Number is - - - - -." Please record this number for your records. If you are remitting Report Remittance Code 01, enter the debit date and remittance amount on the UFS-1 where indicated.
- Step 13: System: You will be instructed to press 1 to make an additional payment, press 2 to perform another function, or press 3 to disconnect.

## ACH Credit Remittances

If you are registering for ACH Credit, complete Sections I and III on the SCO EFT-1, sign in the signature block and return the SCO EFT-1 to the EFT Desk by e-mail at [UPDSCOEF1@sco.ca.gov](mailto:UPDSCOEF1@sco.ca.gov), or by fax at (916) 464-6224. After the EFT staff has received and reviewed the completed SCO EFT-1, you will be faxed a copy confirming your EFT approval and the method of remittance, along with EFT payment instructions and the State Controller's bank account information.

With the ACH Credit method, you transfer funds by instructing your financial institution to debit your account and credit the State Controller's bank account through the automated clearing house network.

In the ACH Credit process, the holder contacts its financial institution and specifies the amount of the remittance, State Controller's bank and account number, and the date the transaction is to be finalized. The free form portion of the TXP Addendum Record, which is completed by your financial institution, must be precisely structured as shown in the TXP Addenda Convention Layout provided in Appendix - 8 in this handbook.

### Note:

You should allow at least three weeks for your financial institution to prepare your account for filing by EFT. Your bank will provide you with instructions and/or software that are needed before you can initiate ACH Credit transactions.

If you are making payments to more than one State of California agency, please note that each state agency has its own bank account number and requests different information for the "free form area" of the TXP Addenda Record. Although the actual addendum format for each department may look similar, the information requested is different.

To be timely, your remittance must settle in the State Controller's bank account by the first banking day following the due date. Check with your financial institution to determine when you should originate your remittance so that this deadline is met. You should also check with your financial institution to ensure that it is open for business the day you plan to originate your remittance.

**Cost**

You must pay any set-up costs charged by your financial institution for each ACH Credit transaction initiated. Some financial institutions also charge monthly fees.

**Record Format Requirement**

In order to remit your unclaimed property correctly, your financial institution must originate your remittance using either the Cash Concentration or Disbursement (CCD), Prearranged Payment and Deposit (PPD), or Corporate Trade Exchange (CTX) formats, with the addendum record being in the Tax Payment (TXP) Banking Convention. These are the standard formats that have been adopted for payments by the NACHA. For format details, refer to Appendix - 8 in this handbook.

Before selecting the ACH Credit method, check with your financial institution to confirm that it can originate an ACH Credit transaction in the required record format.

**Corrections**

If you use the ACH Credit method and discover that you have reported erroneous information, you must contact your financial institution for assistance.

**ACH Credit Instructions**

Your financial institution can tell you if any special equipment is required to remit unclaimed property by ACH Credit.

ACH Credit transactions must be transmitted in one of the three NACHA-approved formats: CCD, PPD, or CTX. Transactions transmitted in any other formats will be rejected. Each format has technical information needed by your financial institution and the State of California to process your ACH Credit remittance. If you choose the ACH Credit option, please give your financial institution a copy of the Tax Payment (TXP) Banking Convention Addendum found in Appendix - 8 in this handbook.

**Before Initiating Payment**

The TXP Banking Convention Addendum record represents the layout of the information your financial institution will transmit with your unclaimed property remittance. The information below will assist you in providing your financial institution everything needed to complete the record.

**Remittance Information**

Your ACH Credit remittance must include the following information entered in the order displayed below:

- **Federal Employer Identification Number (FEIN)**  
This nine-digit number is the same FEIN that is required on the unclaimed property report UFS-1. You will use the federal number for your EFT payments.
- **Branch Identification Number**  
This number will be six zeroes (000000).

- **Unclaimed Property Holder Type Code**

This is a two-digit number used to identify the type of holder that is remitting unclaimed property. The following codes are used by the SCO:

01	Banks
02	Savings and Loan Associations
03	Credit Unions
04	Brokerage Firms
05	Business Associations
06	State Agencies
07	Cities and Counties
08	Life Insurance Companies
09	All Other Insurance Companies
10	Transfer Agents

A transfer agent should use code 10 when remitting on behalf of its principals, not when remitting on its own behalf. A transfer agent reporting unclaimed property for principals must provide an alphabetical summary of all holders and the amount remitted for each. This form should be attached to the UFS-1, to ensure that each principal's account is recorded accurately.

- **Unclaimed Property Remittance Type Code**

This is a two-digit number used to identify the type of remittance:

01	Report Remittance Use code 01 to remit unclaimed property that is due between June 1 and 15 (or December 1 and 15 for life insurance companies) reporting period.
02	Corporate Actions Use code 02 to remit the proceeds from corporate actions that result in a cash remittance, such as redemptions, mergers, calls, and fractional share proceeds.
03	Dividends Use code 03 to remit dividend proceeds earned from stock that is registered to the State Controller.
06	Sale of Securities Proceeds Use code 06 to remit the proceeds from the sale of stock and mutual funds. Sale proceeds must be remitted electronically, regardless of the amount.
08	CCP Section 1577 Interest Assessment Any person who fails to report, pay or deliver unclaimed property within the time prescribed is liable for interest assessed at the rate of 12 percent per annum on such property or the value of the property from the date the property should have been paid or delivered. Use code 08 when remitting the interest assessment.
10	CCP Section 1532(g) Penalty Use code 10 to remit the amount assessed if the holder has failed to remit electronically when required to do so, according to section 1532(g).
12	CCP Section 1576 Penalty

- Use code 12 to remit the amount assessed, pursuant to CCP section 1576, for any person who willfully fails to render any report or perform other duties, including use of the report format described in section 1530.
- 13 CCP Section 1577 Interest from Audit  
When the State Controller's Office's Division of Audits finds property that should have been reported in prior years, the holder is liable for CCP section 1577 interest. Use code 13 when remitting the interest amount as determined by the audit.
- 17 SCO Audit Report Remittance  
The State Controller's Office's Division of Audits reviews the records of holders of unclaimed property to determine compliance with CCP section 1500, et seq. Use code 17 when remitting the principal amount as determined by the audit.
- 18 Audit Agent Report Remittance  
Use code 18 to remit funds identified as a result of a review of a holder's records by the audit agent.
- 27 Live Auction Proceeds  
Use code 27 to remit the proceeds from live auctions held by the State Controller's Office for the sale of tangible property found in safe deposit boxes.
- 30 Online Auction Proceeds  
Use code 30 to remit the proceeds from online auctions held by the State Controller's Office for the sale of tangible property found in safe deposit boxes.
- 41 IOLTA – Interest on Lawyers Trust Accounts  
Use code 41 to remit funds related to the IOLTA Legislation.

Three Unclaimed Property Remittance Type Codes may be combined on a single remittance. For example, if there is unclaimed property and a penalty (CCP sections [1532\(g\)](#), [1576](#), or [1577](#)) that is due, both of these amounts may be remitted on a single EFT remittance. Three Unclaimed Property Remittance Type Codes are the maximum that can be included on a single remittance. A holder must remit electronically if the mandatory threshold of \$2,000 has been reached, regardless of the remittance type.

All EFT remittances for Report Remittance type code 01 must be accompanied by a Holder Remit Report (paper or encrypted file). Holders reporting ten or more accounts are required to report in standard NAUPA II format. For more information, refer to the *Report Formats* section in this handbook. All other types of remittances must be accompanied by appropriate accounting documentation that will enable the State Controller to correctly allocate remittances and credit the holder's account.

### Reference Number

This five-digit number is created by the holder and is intended for the holder's use. This field may or may not contain a value. ACH Credit remitters should assign a number to this field and keep it for their records.

### NACHA Record Formats for CCD, PPD, and CTX Entries

NACHA record formats for CCD, PPD, and CTX Entries using the Tax Payment (TXP) Banking Convention flow in the following order:

- File Header Record
- Company/Batch Header Record

- Entry Detail Records
- Addenda Record (Carries an 80-character free form Field)
- Company/Batch Control Record
- File Control Record

For more specific information on NACHA formats, specifications and definitions, you may refer to the NACHA rulebook. A copy of the NACHA rulebook may be obtained from your financial institution or from Western Payments Alliance at (415) 433-1230.

### **State Controller's Office Bank and FEIN Number**

Bank:

Union Bank  
400 California Street  
San Francisco, CA 94104

Account Number: See "note" below

Routing Number: See "note" below

FEIN: 68-0322992

**NOTE:**

*Bank account and routing numbers may be obtained by emailing the Unclaimed Property Division, EFT Desk at [UPDSCOEFTE@sco.ca.gov](mailto:UPDSCOEFTE@sco.ca.gov) or by calling (916) 464-6220. You may be asked to verify specific information regarding your EFT Authorization and/or Registration. Requests may also be faxed to (916) 464-6224.*

### **Other Remittance Options**

#### **Authorization to Remit**

Remittance may be made by Fedwire; however, the State Controller encourages holders to remit unclaimed property through ACH Debit or ACH Credit.

If you choose to remit via Fedwire and it is your first time using this method, you must contact the EFT Desk by e-mail at [UPDSCOEFTE@sco.ca.gov](mailto:UPDSCOEFTE@sco.ca.gov), or by calling (916) 464-6220 to request and complete the Registration for Remittance by Fedwire (SCO EFT-3) prior to remitting the property. (Refer to the Report Forms and Instructions SCO EFT-3 in this handbook.)

If you have previously remitted unclaimed property by Fedwire, it is strongly recommended you contact our office prior to remitting your unclaimed property funds. This is to ensure that all of the information needed to process your remittance in an accurate and timely manner has been received by our office, and to confirm that our bank account information is current.

#### **Fedwire**

With Fedwire, the transaction is originated by the holder and utilizes the national electronic payment system to transfer funds through Federal Reserve banks. The holder debits its own bank account and credits the State Controller's bank account.

#### **International Funds Transfer**

International Funds Transfer refers to any transaction originated by the holder and utilizing the international electronic payment system to transfer funds from outside of the United States. The holder debits its own bank account and credits the funds, in US Dollars, to a United States bank that credits the State Controller's bank account. (Please ensure all foreign funds have already been converted to

US Dollars.) To remit using this method, you must complete and fax the Authorization Agreement for Electronic Funds Transfer (SCO EFT-1) form to the EFT Desk at (916) 464-6224. You can obtain a copy of this form by contacting the EFT Desk by email at [UPDSCOEF@sc0.ca.gov](mailto:UPDSCOEF@sc0.ca.gov), calling (916) 464-6220, or on our website at: [sc0.ca.gov/upd\\_rptg.html](http://sc0.ca.gov/upd_rptg.html).

### Cost

Any costs associated with Fedwire or International Funds Transfer payments must be paid by the originator of the transaction.

### Reporting a Remittance

Contact your financial institution for specific instructions to originate a Fedwire or International Funds Transfer remittance.

To be timely, your remittance must settle in the State Controller's bank account by the first banking day following the due date. Check with your financial institution to determine when you should originate your remittance so that this deadline is met.

You should also check with your financial institution to ensure that it is open for business the day you plan to originate your remittance.

### Corrections

If you use the Fedwire or International Funds Transfer method and discover that you have remitted erroneous information, you must contact your financial institution for assistance. If the funds have already been credited to the State Controller's account, you must submit a Holder's Claim for Reimbursement (HCR-1). (Refer to the *Report Forms and Instructions* section in this handbook.)

## Filing Your Unclaimed Property Report

Although you are remitting unclaimed property electronically, you must still file a Holder Remit Report in a timely manner. For more information on filing requirements refer to the General Reporting Instructions section in this handbook.

Before filing your Holder Remit Report, attach the UFS-1 to a copy of the remitting instructions you provided your financial institution, or some other evidence of remittance. This enables the State Controller's Office to establish a relationship between your electronic remittance and your Holder Remit Report. (Refer to the [Report Forms and Instructions](#) section in this handbook.)

## Remitting Securities

When securities are escheated, the holder must re-register the securities in the name of the State Controller, State of California. The securities shall be delivered to the State Controller's Office either in a certificate or by electronic transfer through the Depository Trust Company (DTC) to a State Controller's account with the State Controller's contracted broker. The State Controller's Office has determined that an electronic transfer (DTC) is the most efficient method to deliver unclaimed securities.

The **Standard NAUPA II** format is the national standard for reporting unclaimed property to all states. The State Controller's Office requires that holders use the **SECR-DELIVERY-METHOD** field when delivering securities to the State. Valid Security Delivery Code values are **DTC** (Direct Transfer), **Physical** (Physical Certificate Delivery), **Account** (Registration of Account Only), and **UNT** (Securities Not Transferable). The State Controller's Office uses Security Delivery Codes to expedite the processing of reports and to verify the information received for delivered securities is accurate.

The State Controller's Office requires remitters of unclaimed properties to provide a list of security issues using the SS-1. Instructions to complete the SS-1 can be found in the [Report Forms and Instructions](#) section of this handbook. This form can be found by going to: [https://sco.ca.gov/upd\\_rptg.html](https://sco.ca.gov/upd_rptg.html) and must accompany the Holder Remit Report (the SS-1 is not required when submitting the Holder Notice Report).

In addition, if securities are being delivered electronically, remitters are also required to e-mail the SS-1 to the State Controller's Office at [UCPDTCSS1@sco.ca.gov](mailto:UCPDTCSS1@sco.ca.gov) and to the State Controller's contracted broker at [Calif.StateMail@wellsfargoadvisors.com](mailto:Calif.StateMail@wellsfargoadvisors.com) upon transfer. When saving the SS-1, include the Report ID number in the file name. The Report ID number is located on the Holder Remit Reminder Letter (14F) you received from the State Controller's Office. Please prepare and send a separate SS-1 for each Report ID number.

The report ID number must be included in the DTC comment field as part of the account registration. When remitting securities via DTC, the report ID number located on the Holder Remit Reminder Letter (14F) received from the State Controller's Office, must be written first in the DTC comment field (i.e. State of CA 123456). If the report ID number is missing there is a possibility the securities transfer will be rejected.

In the Subject line of your email in which you send the SS-1, please note that you are sending an SS-1 and include the Report ID number, Holder Name and your company's DTC number. NOTE: Mutual Fund companies will not have a DTC number. Below is a sample of a properly formatted Subject line:

Subject: SS-1 Report ID 123456 - XYZ Company – DTC# 1234

When submitting the unclaimed property Holder Remit Report, include a copy of the SS-1 with the DTC receipt confirmations. Do not submit securities by DTC *and* Certificate for the same CUSIP number. All reported securities must be listed on the SS-1, including non-transferable securities (that will not be remitted) as well as securities that are being certificated.

When corporate actions (such as stock split, reverse stock split, stock dividend, exchange, etc.) occur after the Holder Notice Report was submitted and change the number of reported shares and/or CUSIP number, the Holder Remit Report must be revised to match the new number of shares and/or CUSIP number remitted to the State Controller's contracted broker.

Additionally, the CUSIP numbers or number of shares reported on the SS-1 must match the actual CUSIP numbers and number of shares transferred to the State Controller's contracted broker and reported on the Unclaimed Property Holder Remit Report.

When dividends accrue to shares that are to be remitted to the State Controller's Office, but the dividend payable date is after the shares have been remitted, the cash dividends must be sent to the State Controller's Office along with a supporting letter linking the cash dividends with the Remit Report ID number, CUSIP number and associated property owners. No additional report is required if the original owners of those shares were already included in the Holder Notice Report.

### **Dividend Reinvestment**

The State Controller's Office does not participate in dividend reinvestment plans. This means:

- Earnings shall not be credited to a dividend reinvestment plan.
- Interim stock and mutual fund dividend reinvestment shares accrued after the Holder Remit Report was submitted to the State's Controller's Office shall be liquidated and paid in cash.
- The State Controller's Office will not accept dividend reinvestment plans.

## Whole and Fractional Shares in Individual Owner Accounts

The State Controller's Office offers the following guidelines regarding whole and fractional shares held in individual owner accounts:

- Whole reported shares in individual stock owner accounts need to be transferred to the State Controller's contracted broker via electronic transfer or certificated. Fractional shares need to be liquidated and paid in cash. Please close individual owner accounts.
- Convert each owner's account to whole shares and register the shares in the name of the State Controller. Include the whole shares in the "PROP-NUMBER-OF-SHARES" field of your report.
- Each owner's fractional shares must be cashed out. Include the cash proceeds in the "PROP-AMOUNT-REPORTING/REMITTED" field of your report. Since fractional shares are cashed out for each owner, do not total the shares by issue to liquidate the resulting fractional shares.
- Whole and fractional shares in individual mutual fund owner accounts need to be transferred to the State Controller's contracted broker by electronic transfer. Please close individual owner accounts.

## Worthless and Non-Transferable Securities

California's Unclaimed Property Law excludes securities that are worthless from being reported to the State Controller's Office. If certain securities with value cannot be transferred to the State Controller's contracted broker or re-registered to the State of California in certificate form, the securities must still be reported on the Holder Notice Report and the Holder Remit Report.

Security issues reported on the Holder Remit Report that are deemed non-transferable must be identified on a list of issues not remitted and submitted with the Holder Remit Report. The information provided must include the Reported Security Name, CUSIP number, number of shares reported, reason the security cannot be transferred (i.e. chilled at DTC, no Transfer Agent, etc.) and a written verification from the State Controller's contracted broker that the issue cannot be transferred.

The holder must contact the State Controller's contracted broker to determine if the securities are deemed non-transferable and attach a written verification from the State Controller's contracted broker to the Holder Remit Report. The holder must then open a holding account under the State Controller's name, but only after the security issues have been verified by the State Controller's contracted broker. No other security and/or mutual fund issue should be transferred into a State Controller's holding account. All transferable securities and/or mutual funds are to be remitted to the State Controller's Office. Monthly/quarterly account statements for non-transferable security issues held in a State Controller's holding account should be mailed to: State Controller's Office, Unclaimed Property Division, P.O. Box 942850, Sacramento, CA 94250-5873.

Once the holder has filed the Holder Remit Report and the mutual fund shares have been transferred to an account registered to the State Controller, the holder is not allowed to transfer any shares from the State Controller's account without prior written consent from the State Controller's Office.

For any questions, contact Tim Johnson at Wells Fargo Advisors  
[Tim.Johnson@wellsfargoadvisors.com](mailto:Tim.Johnson@wellsfargoadvisors.com) or [Calif.StateMail@wellsfargoadvisors.com](mailto:Calif.StateMail@wellsfargoadvisors.com).

## Delivery of Securities

If remitting by DTC, the Report ID number provided by the State Controller's Office on the Holder Remit Reminder Letter (14F) must be included in the DTC comment field.

**Stock Delivery**

When possible, stock should be delivered by Automated Customer Account Transfer Service (ACATS) or DTC to:

Wells Fargo Clearing Services  
ACATS Participant/DTC # 0141  
Reference: California State Controller's Office, Unclaimed Property Division  
Account # 8021-1102

If stock cannot be delivered via ACATS or DTC, alternate electronic methods include Depository Trust & Clearing Corporation (DTCC) or Deposit Withdrawal at Custodian (DWAC). If stock cannot be delivered electronically, stock may be registered in Book Entry Shares/ Direct Registration Systems (DRS).

**Bond Delivery**

All DTC Eligible Securities  
DTC Number: 0141  
State of California 7480-7925

Book-Entry GMNA Securities or Fed Book-Entry – Government Securities:  
BK of NYC/FCCORP  
ABA Number: 021000018  
Further Credit to 7480-7925

Euroclear Eligible Bonds  
(Must notify Security Clearance 2 days prior to settlement):  
Euroclear Number: 78850  
Further Credit to 7480-7925

**Stock Certificate Delivery**

Physical certificates should only be sent for stocks which cannot be sent by ACATS, DTCC, DWAC, or DRS and must be registered as below.

If remitting by certificate, mail to:  
California State Controller's Office  
Unclaimed Property Division  
P.O. Box 942850  
Sacramento, CA 94250-5873

For courier delivery services, mail to physical address:  
California State Controller's Office  
Unclaimed Property Division  
10600 White Rock Road, Suite 141  
Rancho Cordova, CA 95670

**Mutual Fund Delivery****Mutual Fund Transfer via Automated Customer Account Transfer Service (ACATS)**

When possible, mutual funds should be delivered by ACATS to:

Wells Fargo Clearing Services  
ACATS Participant/DTC # 0141  
Reference: California State Controller's Office, Unclaimed Property Division  
Account # 6382-7250

**Use CASH option for all Dividend and Capital Gains Registration**

**Mutual Fund Shares That Cannot Be Delivered via ACATS:**

Wells Fargo Advisors will provide account numbers for all mutual funds transferred to the State Controller's account. Please contact Tim Johnson at (916) 491-6361 or [Calif.StateMail@wellsfargoadvisors.com](mailto:Calif.StateMail@wellsfargoadvisors.com) to obtain account numbers 48 hours prior to attempting

delivery.

### **Mutual Funds that Cannot Be Held by Wells Fargo Advisors:**

If Wells Fargo Advisors cannot hold a specific mutual fund, please re-register accounts in the name of California State Controller's Office, Unclaimed Property Division and mail statements to California State Controller's Office, Unclaimed Property Division as follows:

State of California  
 State Controller's Office  
 P.O. Box 942850  
 Sacramento, CA 94250-5873  
 TAX ID #: 68-0322992

**Use CASH option for all Dividend and Capital Gains Registration**

### **Closed-End Mutual Fund**

Closed-end mutual funds must be transferred using the same instructions as "Stock Delivery". For questions, contact Tim Johnson at Wells Fargo Advisors [Tim.Johnson@wellsfargoadvisors.com](mailto:Tim.Johnson@wellsfargoadvisors.com).

**Use CASH option for all Dividend and Capital Gains Registration**

Statements for mutual fund accounts that cannot be held with the State Controller's contracted broker must be mailed to the above address and a copy of the statement must accompany the Holder Remit Report. Holders must submit verification from the State Controller's contracted broker that Wells Fargo Advisors cannot hold the fund.

### **Remitting Safe Deposit Box Contents**

Holders of unclaimed contents of a safe deposit box or safekeeping repository must report property that has been unclaimed by the owner for three years from the date on which the lease or rental period of the box or safekeeping repository expired, or from the date of termination of any agreement in which the box or any other repository was furnished to the owner without cost, whichever occurs last (CCP section 1514).

All contents within the safe deposit box or safekeeping repository must be reported. Holders should not file a safe deposit report if the safe deposit box or safekeeping repository is empty. A safe deposit box shall not escheat to the state if the owner has a savings or checking account with the holder that is active and not subject to escheat.

**Holders are to maintain the reported contents until contacted by the State Controller's Office with delivery instructions. Delivery instructions will be provided at a later date.**

### **Safe Deposit Box Reporting**

When reporting safe deposit box contents, be sure to enter all content details into the report. The content details are required in the Holder Remit Report. Ensure that you use the appropriate Tangible Type Codes (Safekeeping Property) when reporting the contents. (Refer to Appendix 6 for the Tangible Type Codes). The Safe Deposit Box Inventory Form and the Safe Deposit Detail Sheet are no longer required documents when reporting with an encrypted file because this information will be included in the holder's report.

Attach one copy of the Safe Deposit Box Inventory Form to correspond with the owner's name and the identifying number and/or safe deposit box number. List the contents such as money, jewelry, tableware, stock certificates, bonds, and wills from the safe deposit boxes and safekeeping repositories on the Safe Deposit Box Detail Sheet. Legible reproductions of inventories already prepared are acceptable. ***The Inventory Form and Detail Sheets are required with the Holder Remit Report and***

***are not required with the Holder Notice Report.*** (For details refer to the Report Forms and Instructions section in this handbook.)

Questions regarding the remitting process may be directed to the State Controller's Office Safe Deposit Unit at (916) 464-0997, or email at [UPDSafekeeping@sco.ca.gov](mailto:UPDSafekeeping@sco.ca.gov).

## Report Formats

All reports must be submitted in the Standard NAUPA II format.

### Standard NAUPA II Reporting

The Standard NAUPA II format is the national standard for reporting unclaimed property to the states. Encrypted reports generated by reporting software should be submitted by uploading to the online [Holder Reporting Portal](#).

### Free Reporting Software — Available for Download

For free unclaimed property reporting software, please visit the National Association of Unclaimed Property Administrators' (NAUPA) website at: <https://unclaimed.org/reporting-software-and-naupa-file-format/>.

### Report Requirements

It is the responsibility of each organization, prior to preparing unclaimed property reports, to review the law to ensure that all requirements are understood. Questions regarding the reporting process may be directed to the Holder Outreach and Compliance Unit at (916) 464-6088 or email [UPDHolderOutreach@sco.ca.gov](mailto:UPDHolderOutreach@sco.ca.gov).

A holder must submit a UFS-1 for each report. The total on the UFS-1 must match the amount reported on the CD or USB flash drive. When reporting securities, in addition to the UFS-1, the holder is also required to complete and submit a SS-1.

Holders are required to remit unclaimed property payments of \$2,000 or greater via EFT. Please note that remittances of \$2,000 or greater that are not submitted via EFT will be subject to penalties ([CCP section 1532](#)). Additionally, EFTs do not have a required minimum amount, so remittances of less than \$2,000 may also be submitted via EFT. For more information, please refer to the Electronic Funds Transfer section in this handbook.

Multiple reports submitted via email, on CD, or USB flash drive must be submitted with a list of each holder reported and the corresponding dollar amount. Reports must include all property that has remained unclaimed for the required dormancy period as of June 30 (or the end of the holder's fiscal year).

It is imperative that holders file complete and accurate reports in accordance with the holder reporting instructions and the Unclaimed Property Law. Failure to follow these instructions may result in a report being returned to the holder for correction and may result in an assessment of interest and fines (CCP sections [1576](#) and [1577](#)). Standard NAUPA II Reporting Instructions can be found at: [GoReport.sco.ca.gov](http://GoReport.sco.ca.gov).

## Important Considerations

Following are other important topics to consider when reporting.

### Blocked Accounts

A blocked account is defined as a bank account from which funds cannot be withdrawn for any of a number of reasons such as bankruptcy proceedings, liquidation of a company, or a government order freezing foreign assets. Blocked accounts require approval from the court of jurisdiction before the account may be paid or delivered to the State Controller's Office.

### Coogan Accounts

Coogan Trust Accounts are trust accounts created under Family Code section 6753. Coogan Accounts are subject to escheatment if after the account becomes payable or distributable, the owner has not, within a period of three years, increased or decreased the principal, accepted payment of principal or income, corresponded in writing concerning the property, or otherwise indicated an interest as evidenced by a memorandum or other record on file with the fiduciary. Holders can reference CCP sections [1510](#) and [1518](#) for the complete requirements for notifying owners of unclaimed property.

### Interest on Lawyers' Trust Accounts

Attorneys and law firms (holders) are required to report and transfer to the State Controller's Office property held in Interest on Lawyers' Trust Accounts (IOLTA) for individual clients when there has been no activity on the property or contact with the owner regarding the balance for a period of three years. When reporting funds held in an IOLTA, use property type code TR89.

### Demutualization Reports

The demutualization Holder Notice Report must be filed before May 1. The "As of" date should be December 31 of the prior year. The Holder Remit Report is due between December 1 and 15, which is seven to seven-and-one-half months after the Holder Notice Report ([CCP section 1515.5](#)).

The property is deemed abandoned when:

- On the date of demutualization or reorganization if the instruments or statements reflecting the distribution are not mailed to the owner because the address on the books and records for the holder is known to be incorrect.
- Two years after the date of demutualization or reorganization if the instruments or statements reflecting the distribution are mailed to the owner and returned by the post office as undeliverable and the owner has not communicated in writing, or by other means, with the holder or its agent regarding the property. Communication must be evidenced by a memorandum or other record on file with the holder or its agent.
- Three years after the date of the demutualization or reorganization if the instruments or statements reflecting the distribution are mailed to the owner and not returned by the post office as undeliverable and the owner has not communicated in writing, or by other means, with the holder or its agent regarding the property. Communication must be evidenced by a memorandum or other record on file with the holder or its agent.

### Form Requirements for Demutualization Reports

The UFS-1 must be completed and attached to the report. The following special instructions apply to reports that include unclaimed proceeds from the demutualization of an insurance company:

- Place the word DEMUTUALIZATION after the name of the company in Section B of the UFS-1.
- Complete Section H of the UFS-1 as follows:  
Check the appropriate box for reporting demutualized property,
  1. Provide the date of the demutualization, and
  2. Select the appropriate escheat criterion for properties payable.

### Holder Reimbursement Requests

If a holder reimburses an owner or reinstates an owner's account for property in the State's possession, the State Controller will reimburse the holder under [CCP section 1560\(b\)](#). A reimbursement can be made only after the State Controller loads and reconciles the report to the remittance received.

Holder reimbursement or account reinstatement requires all holders to provide the Holder's Claim for Reimbursement ([HCR-1](#)), proof of payment, and a letter of authorization. Instructions for completing the form are on pages two and three of the form. To enable timely processing of a reimbursement request, please comply with the requirements below.

#### Form Requirements

- If the HCR-1 is not signed by an officer of the company, a letter signed by an officer authorizing a representative of the company to claim on behalf of the company is required, including the officer's title and contact information. The letter must be currently dated, on holder letterhead, and contain the name of the individual(s) or third party authorized to claim on behalf of the holder.
- Claim packages may be submitted with a single authorization letter but require a separate HCR-1 for each report year included in the package. To expedite processing, the entire claim package should not contain over 100 properties. However, if one report year contains over 100 properties, the package for that one report year need not be split.
- An HCR-1 for \$1,000.00 or greater or containing security property must be notarized.

#### Required Documentation

- Proof is required that payment was made to the owner or that the owner's account has been reinstated.
  - For negotiable instruments (including check, money order, cashier's check, or travelers check), include proof that the instrument was presented to the holder and paid to the owner.
  - A system-generated document showing reactivation of an account may be accepted under certain conditions.
  - For reinstated life insurance accounts, proof may be required that the owner consented to the reinstatement of the account.
  - Proof of payment is not required for reimbursements occurring as a result of an overpayment.
- Before a holder reimburses a property owner, the holder should search for the property on the [State Controller's website](#), make a note of the property ID number, and notify the Controller's Office at [CAHCR@sco.ca.gov](mailto:CAHCR@sco.ca.gov) to avoid a duplicate return of the property.

No interest shall be payable on any claim under [CCP section 1540\(c\)](#).

### Reciprocity

Holders can no longer report to another state property for owners with a last known address in California. Under California law, unclaimed property owners must be notified by the State of California

that their property has been reported and will escheat to the State unless the owners contact the holder to prevent the transfer of their property. This requirement of the law cannot be met if the holder reports the property to another state. The holder must follow California reporting instructions and report California property directly to California. Similarly, because California now has different remit due dates from the other states, holders should report property for owners with last known addresses in another state directly to that state.

### **Reporting Royalties**

When remitting royalties, holders must follow the two-report process following the normal three-year dormancy period for the initial royalty transaction. As each subsequent royalty transaction occurs, holders must remit the property and submit a letter that references the original Holder Remit Report in which the property was reported, AND provide the original owner's name so the royalty can be properly applied to the correct account.

### **Statute of Limitations**

The statute of limitations does not prevent the escheat of any property otherwise escheatable to the State ([CCP section 1570](#)).

## Compliance

All holders with California unclaimed property are required to report that property to the State Controller ([CCP section 1530](#)).

### Failure to Provide Formatted Reports

The State Controller's Office will return to the holder any incorrectly formatted reports. It is the holder's responsibility to submit a report in the format prescribed by the State Controller's Office. Failure to do so may result in an assessment of fines, as stated in [CCP section 1576\(a\)](#):

*Any person who willfully fails to render any report or perform other duties, including use of the report format described in [CCP section 1530](#), required under this chapter shall be punished by a fine of one hundred dollars (\$100) for each day such report is withheld or such duty is not performed, but not more than ten thousand dollars (\$10,000).*

In addition, if a holder pays or delivers unclaimed property in a timely manner, but files a report that is not in substantial compliance with the requirements of section 1530, the interest payable shall not exceed \$10,000.

### Late Filing

Holders who report after the deadline for the Holder Notice Report or Holder Remit Report and have not obtained an extension will be assessed appropriate interest charges. If a holder pays or delivers unclaimed property in a timely manner, but files a report that is not in substantial compliance with the requirements of [CCP section 1530](#), the interest payable shall not exceed \$10,000. Holders can reference [CCP section 1577](#) for more information.

### Holder Extension Requests

All extension requests must be submitted in writing on the proper Holder Request for Extension form no later than 30 days prior to the original due date. Holders must provide a detailed description as to why they are unable to complete their report on time and include measures taken to meet the original due date. An extension to a Holder Notice Report will automatically extend the due date for the Holder Remit Report.

### Audits

Under [CCP section 1571\(a\)](#), the State Controller's Office has the authority to perform holder audits if there is reason to believe the holder failed to report property that should have been reported pursuant to the Unclaimed Property Laws & Regulations. The State Controller currently has positions allocated for auditing California based entities. Third-party contractors are contracted for audits outside of California.

#### Communication

Communication during the course of the audit is key for a smooth audit. Holders are often given preliminary information, such as potential escheatable property, for further research and review which will take additional time and effort and may involve others working throughout the organization. Coordinating and communicating this effort by the auditee will enable the audit to proceed timely and effectively. It also is encouraged and allowed for the holder to re-issue checks or re-establish contact with owners prior to the completion of the audit.

### Interest and Penalties

California will assess interest for non-reported escheated property, and may issue fines for willful failure to report and/or remit. Interest is assessed at 12 percent per annum on the property from the date the property should have been reported, paid, or delivered. Fines may be assessed at \$100 per day for

each day a report is withheld, not to exceed \$10,000. Fines for willful refusal to pay or deliver escheated property range between \$5,000 and \$50,000. If a holder pays or delivers unclaimed property in a timely manner, but files a report that is not in substantial compliance with the requirements of [CCP section 1530](#), the interest payable shall not exceed \$10,000.

Under California law, the assessment of interest is mandatory for failure to report, pay, or deliver unclaimed property on time, unless there is a showing of reasonable cause for the delay. Reasonable cause is defined in regulations as the exercise of ordinary business care and prudence. California cannot waive interest for voluntary disclosure unless there is reasonable cause for the failure to report, pay, or deliver on time.

### **Appeal Process**

California employs an audit appeal process through which holders may request an informal appeal of audit findings and/or interest assessment. All appeals are independently conducted by the State Controller's Legal Office.

### **Holder Assistance Available**

The Outreach and Compliance Unit educates holders on the Unclaimed Property Law and the mandated reporting requirements. The Outreach and Compliance Unit provides one-on-one assistance to holders through the reporting process. Additionally, representatives of the Outreach and Compliance Unit are available to attend your business events and webinars to provide an overview of the Unclaimed Property Law and the mandated reporting process. You may contact us at (916) 464-6088 or email at [UPDHolderOutreach@sco.ca.gov](mailto:UPDHolderOutreach@sco.ca.gov) if you have any questions to request our attendance at an event or webinar.

If you would like to receive notifications of upcoming workshops, important notices, or updates to form or other publications, we invite you to subscribe to our e-mail list at [GoReport.sco.ca.gov](http://GoReport.sco.ca.gov).

## Report Forms and Instructions

This section provides sample copies of all reporting forms and detailed instructions to complete the forms. The first page is the sample form, followed by instructions on how to complete the document.

1. [Universal Holder Face Sheet, UFS-1](#) - Required with every report (Notice, Remit, Supplemental, Negative)
2. [Securities Summary, SS-1](#) - Required when remitting securities
3. [Authorization Agreement For Electronic Funds Transfer \(EFT\), SCO EFT-1](#)
4. [Registration for Remittance by Fedwire \(EFT\), SCO EFT-3](#)
5. [Holder's Claim for Reimbursement, HCR-1](#)
6. [Safe Deposit Box Inventory Form](#)
7. [Safe Deposit Box Detail Sheet](#) (instructions can be found at the bottom of each page)
8. [Holder Reporting Extension Request](#)
9. [Unclaimed Property Informal Audit Review Conference Request](#)

To get copies of Report Forms and Instructions, refer to the [Links](#) section of this handbook.

State of California—Controller's Office <b>UNIVERSAL HOLDER FACE SHEET</b> (must be completed and submitted with all reports) UFS-1 (Rev. 04/2024) Upload to the online Holder Reporting Portal with all other required reporting materials.				Report ID# (Remit Report Only) <b>Required</b>
<b>Notice Report</b> <input type="checkbox"/> Due Before November 1 <input type="checkbox"/> Life Insurance Due Before May 1 <input type="checkbox"/> Voluntary Compliance Program (See form SCO VCP 02 for due date) <input type="checkbox"/> Supplemental Notice Report (For reports with properties that should have been but were not included in the previously submitted Notice Report)		Or	<b>Remit Report</b> <input type="checkbox"/> Due Between June 1 and June 15 <input type="checkbox"/> Life Insurance Due Between December 1 and December 15 <input type="checkbox"/> Voluntary Compliance Program (See 14F Remit Reminder Letter for due date)	
<b>Section A—Holder Information</b>				
FEIN		Branch Number	Report As of Date	Check Number / EFT Debit Ref Number (Remit Report Only)
<b>Section B—Holder Contact Information</b>			<b>Holder Name</b>	
Street Address				
P.O. Box Number	City	State	Zip Code	Country
Contact Name (For report completion)		Title	Phone Number	Extension
E-mail Address				
<b>Section C—Property Owner Contact Information</b>			<b>Holder Name</b>	
Street Address				
P.O. Box Number	City	State	Zip Code	Country
Contact Name		Title	Phone Number	Extension
E-mail Address				
<b>Section D—Holder Agent Contact (If Applicable)</b>			<b>Agent Name</b>	
Street Address				
P.O. Box Number	City	State	Zip Code	Country
Contact Name (For report completion)		Title	Phone Number	Extension
E-mail Address				
<b>Section E—Holder CEO/CFO</b>		Name		Title
Address			E-mail Address	
P.O. Box Number	City	State	Zip Code	Country
<b>Section F—Holder Report Totals</b>		Total Reported/Remitted Dollars	Total Reported/Remitted Shares	Includes Safe Deposit Box <input type="checkbox"/> Yes <input type="checkbox"/> No
*Any Remittance of \$2,000 or more must be paid by Electronic Funds Transfer (EFT), pursuant to Code of Civil Procedures (CCP) Section 1532.				
<b>Section G—Holder Business Information</b>				
Organization Type:		Incorporation State:		Incorporation Date : / /
		NAISC Code:		Charter Federal <input type="checkbox"/> or State <input type="checkbox"/> Charter Date: / /
<b>Section H—Demutualization Proceeds</b> <input type="checkbox"/> This report includes proceeds from the demutualization of an insurance company.				
Date of Demutualization _____ <input type="checkbox"/> CCP Section 1515.5 (a) <input type="checkbox"/> CCP Section 1515.5 (b) <input type="checkbox"/> CCP Section 1515.5 (c)				
<b>Section I—Transfer Agent (If Applicable)</b>			<b>Agent Name</b>	
Street Address				
P.O. Box Number	City	State	Zip Code	Country
<b>Section J—Verification</b>				
Section J - Verification If made by an individual, shall be verified by the individual; if made by a partnership, by a partner; if made by an unincorporated association or private corporation, by an officer; if made by a public corporation, by its chief fiscal officer or other employee authorized by the holder (CCP Section 1530(e)).  The undersigned, _____ declares, under penalty of perjury, that, to the best of (his) (her) knowledge and belief, the following sheets contain a full, true, and complete report of unclaimed property which is presumed unclaimed under the provisions of Part 3, Title 10, Chapter 7, Code of Civil Procedure, commencing with Section 1500, and Title 2, California Administrative Code, Sections 1150 et seq. <b>The Undersigned also confirms that all properties not listed on the Remit Report, which were initially included on the Notice Report, were due to contact by the apparent owner, or the property being reactivated or returned to the rightful owner.</b>				
Signature		Title		Date

UFS-1 (Rev 4/24)

## Universal Holder Face Sheet Instructions

**The Universal Holder Face Sheet (UFS-1) form must be completed and submitted with all reports.**

**Notice Report:** Check this box when submitting a Notice Report. This report is due annually prior to November 1 or prior to May 1 for life insurance companies. Participants in the Voluntary Compliance Program (VCP) have alternate due dates specified in the VCP Requirements (SCO VCP 02) form. If the holder identifies accounts that were not included on the original Notice Report, they must be reported on a separate Supplemental Notice Report and must not be included on the Remit Report.

**Remit Report:** Check this box when submitting a Remit Report. This report is due between June 1-15 or between December 1-15 for life insurance companies. Participants in the VCP have alternate due dates specified in the SCO VCP 02 form. All holders, including those enrolled in the VCP, should refer to the 14F Remit Reminder Letter to confirm when the Remit Report is due.

**Voluntary Compliance Program:** Check the VCP box only if the report is being submitted during the time frame assigned upon enrollment into the VCP and includes past-due property for which interest is requested to be waived. Participants in the VCP have alternate due dates specified in the SCO VCP 02 form.

**Supplemental Notice Report:** Check this box when submitting a Supplemental Notice Report, for holders who have identified accounts that were not included on the original Notice Report.

**Report ID# (Remit Report Only):** List the Remit Report ID number located on the upper right-hand corner of the Remit Reminder Letter (14F). If you did not receive a 14F letter, contact the Reporting Unit at 916-464-6284 for assistance. For Remit Reports, also include the EFT debit reference number or check number.

**Section A - Holder Information:** Provide the Federal Employer Identification Number (FEIN), branch number (if applicable), report "As of" date, and check number/EFT debit reference number. **The FEIN and report "As of" date are required. Failure to provide this information will result in the report being rejected.**

**FEIN:** Enter the FEIN number.

**Branch Number:** Enter the branch number, if applicable.

**Report "As of" date:** The "As of" date is the cut-off date of your reporting cycle (either June 30th or the holder's fiscal year end). If the fiscal year-end date falls between January 1 and June 30, the report is due before November 1 of the same year. If the fiscal year end date falls between July 1 and December 31, the report is due before November 1 of the following year. This date is not the signature date or report due date. The report "As of" date for life insurance companies and insurance corporation demutualization or reorganization proceeds is December 31 [CCP section 1530 (d)].

**Check Number/EFT Debit Ref Number:** Applies to Remit Report only.

**Section B – Holder Contact Information:** The holder name is required. The holder is the company reporting the property. Provide complete contact information for the person in the company responsible for completing the report. This contact information will be used by the State Controller's Office to contact the holder with questions regarding the report. Failure to provide this information will result in the report being rejected.

**Section C – Property Owner Contact Information:** Provide complete contact information for the person responsible for handling inquiries from owners attempting to claim their property. The contact information on the UFS-1 will be printed on notices to property owners. If this section is left blank, the contact information provided in Section B will be printed on notices to property owners. During the notice period, the contact person listed in Section C should expect phone calls and/or emails from owners claiming their property.

**Section D – Holder Agent Contact (If Applicable):** If the report is completed by a reporting agent (third-party vendor), enter the agent's name and contact information.

**Section E – Holder CEO/CFO:** Provide complete contact information for the company's Chief Financial Officer (CFO) or Chief Executive Officer (CEO), including a valid mailing address and email address.

**Section F – Holder Report Totals:** The total dollar amount (or share amount) is required. Fill in the total dollar amount reported (Notice cycle) or remitted (Remit cycle). Fill in the total shares reported for each cycle. Fill in zero (0) if no shares are remitted. Shares refer only to securities such as stock and mutual funds. Check yes or no to indicate whether or not the report includes safe deposit box contents or safe keeping items (property types SD01, SD02, SD03). Do not send safe deposit properties until they are requested.

**Section G – Holder Business Information:** Enter the holder's type of organization, state and date of incorporation, four digit North American Industry Classification System (NAICS) code, and charter type and date.

**Section H – Demutualization Proceeds:** Applies only if the report contains unclaimed proceeds from the demutualization of an insurance company.

**Section I – Transfer Agent (If Applicable):** If a holder is using a transfer agent for security-related properties, list the name and the address of the transfer agent.

**Section J – Verification:** The signature of an authorized person is required. For reports to be properly verified, the California State Controller's Office requires a signature on all UFS-1 forms. Electronic signatures are acceptable. Reports with UFS-1 forms that do not contain a signature may be subject to interest at a rate of 12% per annum from the date the property should have been reported or remitted as prescribed by [CCP section 1577](#). The UFS-1 form includes an affirmation stating that all accounts not included on the Remit Report, which were included on the Notice Report, are absent only due to reactivation or reunification of property with the owner.

Reporting agents submitting multiple reports at one time will be allowed to submit a transmittal letter with a signature that lists all reports being submitted. The transmittal letter must contain the signature of a person who meets the criteria under [CCP section 1530\(e\)](#). Multiple reports submitted by reporting agents that do not meet this criterion may be subject to interest at a rate of 12% per year from the date the property should have been reported or remitted as prescribed by [CCP section 1577](#).

**Submission:** Upload to the [online Holder Reporting Portal](#) along with all other required materials.



## SECURITIES SUMMARY OF REPORTED ISSUES

Required For Remit Reports Only. This form must be completed and attached to the Holder Remit Report when reporting securities. Upon transferring securities, holders must e-mail this form to the SCO at [UCPDTCSS1@sco.ca.gov](mailto:UCPDTCSS1@sco.ca.gov); and to its broker, Wells Fargo Advisors, at [Calif.Statemail@wellsfargoadvisors.com](mailto:Calif.Statemail@wellsfargoadvisors.com). NOTE: This is a change from our previous instructions which requested the SS-1 be emailed at least 48 hours prior to transfer.

**Report ID Number** — The report ID number is provided in the Holder Remit Reminder Letter (14F) and can be found on the upper right hand corner of the letter. Place the report ID number in the space provided.

**Holder Name** — Enter the name of the holding company.

**Holder FEIN** — Enter the holder's Federal Employer Identification Number.

**Remitter Name** — Enter the name of the person remitting.

**Contact Name, Phone & Email** — Enter the holder contact information of the person responsible for completing the report. This contact will be used by the State Controller's Office to contact the holder with questions regarding this report.

**Report Due** — Enter the report due date. Please note that the Holder Notice Report is due prior to November 1 (or May 1 for life insurance companies). The Holder Remit Report is due between June 1 and June 15 of the following year (or between December 1 and December 15 for life insurance companies).

**Reporting for Year** — Enter the year for the report you are submitting (i.e. 2009 for reports due prior to November 2009).

**Reported CUSIP No.** — Enter the CUSIP number listed on the security.

**Reported Security Name** — Enter the name of the security.

**DTC Shares** — Enter the total number of shares, units, bonds, etc. being reported or remitted.

**Non-Transferable Shares** — Enter the total number of reported shares, units, bonds, etc. that have been deemed non-transferable and will not be remitted.

**Certificate Shares** — Enter the total number of reported shares being remitted in certificate form.

**Mutual Fund Shares** — Enter the total number of shares, units, bonds, etc. being reported or remitted.

A copy of the Securities Summaries SS-1 can be found at: [https://sco.ca.gov/Files-UPD/ss1\\_form.xlsx](https://sco.ca.gov/Files-UPD/ss1_form.xlsx).



**Controller Malia M. Cohen**  
**California State Controller's Office**  
**Unclaimed Property Division**

**AUTHORIZATION AGREEMENT FOR ELECTRONIC FUNDS TRANSFER (SCO EFT-1)**

<b>Complete Section I Below:</b>	
Please Check Appropriate Boxes	<input type="checkbox"/> New ACH Registration <input type="checkbox"/> Change EFT Remittance Method <input type="checkbox"/> Change Holder Contact Information
<b>HOLDER INFORMATION</b>	
FEDERAL EMPLOYER ID# (FEIN):	_____ . _____ - _____
NAME	_____
ADDRESS	_____
CITY	STATE ZIP
UNCLAIMED PROPERTY HOLDER TYPE CODE	PHONE (____) _____ EXT _____
<b>CONTACT INFORMATION (for EFT Registration)</b>	
NAME	_____
EMAIL	_____
PHONE (____) _____ - _____	EXT _____ FAX (____) _____ - _____
<b>Complete Section II, III or IV Below:</b>	
<b>SECTION II</b>	<input type="checkbox"/> ACH DEBIT
<input type="checkbox"/> I have verified our company's Financial Institution can originate an ACH Debit transaction in the required record field.	
SIGNATURE: _____	TITLE _____ DATE _____
<b>SECTION III</b>	<input type="checkbox"/> ACH CREDIT
<input type="checkbox"/> I have verified our company's Financial Institution can originate an ACH Credit transaction in the required record field.	
SIGNATURE: _____	TITLE _____ DATE _____
<b>SECTION IV</b>	<input type="checkbox"/> INTERNATIONAL FUNDS TRANSFER
SIGNATURE _____	TITLE _____ DATE _____

SAMPLE

For EFT assistance Call (916) 464-6220 or Email [updscoeft@sco.ca.gov](mailto:updscoeft@sco.ca.gov)  
 Return this completed EFT-1 Form by: Fax to (916) 464-6224, Email to [updscoeft@sco.ca.gov](mailto:updscoeft@sco.ca.gov) or mail to  
 State Controller's Office, Unclaimed Property Division, Attention: EFT Desk  
 P.O. Box 942850, Sacramento, CA 94250-5873





**Controller Malia M. Cohen**  
**California State Controller's Office**  
**Unclaimed Property Division**

**REGISTRATION FOR REMITTANCE BY FEDWIRE (SCO EFT-3)**

<b>Complete Section I Below:</b>									
Please Check Appropriate Boxes				<input type="checkbox"/> New FEDWIRE Registration <input type="checkbox"/> Change Holder Contact Information					
<b>HOLDER INFORMATION</b>									
FEDERAL EMPLOYER ID# (FEIN):				_____ - _____					
NAME									
ADDRESS									
CITY		STATE			ZIP				
UNCLAIMED PROPERTY HOLDER TYPE CODE				PHONE (____) _____ - _____		EXT			
<b>CONTACT INFORMATION (for EFT Registration)</b>									
NAME									
EMAIL									
PHONE		(____) _____ - _____		EXT		FAX (____) _____ - _____			
<b>Complete Section II Below:</b>									
<p>Fedwire allows the holder of Unclaimed Property to originate the transaction by utilizing the national electronic payment system to transfer funds through the federal reserve banks.</p> <p>The Unclaimed Property Division will provide the holder with the required banking information when this EFT-3 registration form is received and approved. Fedwire allows the holder to debit their bank account and credit the California State Controller's Office bank account.</p> <p><b>TO FACILITATE MATCHING YOUR EFT REMITTANCE TO YOUR REMIT REPORT(S), PLEASE REFERENCE THE FEDWIRE TRANSACTION DATE AND DOLLAR AMOUNT ON YOUR UNCLAIMED PROPERTY REPORT UFS-1 FORM IN THE UPPER RIGHT- HAND CORNER AND ON ANY OTHER DOCUMENTS SUBMITTED.</b></p>									
SIGNATURE			TITLE				DATE		
FOR CALIFORNIA STATE CONTROLLER'S OFFICE USE ONLY									
<input type="checkbox"/> Request Approved <input type="checkbox"/> Request Denied									
Unclaimed Property Division By:									
SIGNATURE			TITLE				DATE		

SAMPLE

For EFT assistance Call (916) 464-6220 or Email [updscoeft@sco.ca.gov](mailto:updscoeft@sco.ca.gov)  
 Return this completed EFT-3 Form by: Fax to (916) 464-6224, Email to [updscoeft@sco.ca.gov](mailto:updscoeft@sco.ca.gov), or mail to  
 State Controller's Office, Unclaimed Property Division, Attention: EFT Desk  
 P.O. Box 942850, Sacramento, CA 94250-5873

**Section I Registration** for Remittance by Fedwire (Type or Print in Ink)**Holder Information****Federal Employer Identification Number (FEIN)**

This field contains the nine-digit Federal Employer Identification Number (FEIN). *Do not add hyphens or spaces between numbers.*

**Name and Contact Information**

Enter the holder name, address and phone number in the spaces provided.

**Unclaimed Property Holder Type Code:**

This is a two-digit number that is used to identify the type of holder that is remitting unclaimed property. The following codes are used by the State Controller's Office:

01 Banks	06 State Agencies
02 Savings and Loan Associations	07 Cities and Counties
03 Credit Unions	08 Life Insurance Companies
04 Brokerage Firms	09 All Other Insurance Companies
05 Business Associations	10 Transfer Agents

**Contact Information (for EFT Registration)**

**Contact Information** — Enter the name, email, telephone, and fax number of the person that should be the contact regarding EFT questions.

**Section II**

This method allows the holder to originate the transaction by utilizing the national electronic payment system to transfer funds through Federal Reserve banks. The Unclaimed Property Division will provide the holder with the required banking information with the holder's registration approval. The holder debits its own bank account and credits the State Controller's account.

**Signature** — Once Sections I & II on the SCO EFT-3 have been completed, sign the document in the signature box and return the complete form to the EFT Unit at:

State Controller's Office, Unclaimed Property Division  
Attention: EFT Desk  
P.O. Box 942850, Sacramento, CA 94250-5873

For EFT assistance email [UPDSCOEFTEFT@sco.ca.gov](mailto:UPDSCOEFTEFT@sco.ca.gov), call (916) 464-6220, or fax (916) 464-6224.

**Section III**

This section is for use of the State Controller only.

A copy of the State Controller's Office Registration for Remittance by Fedwire (EFT), EFT-3 can be found at: [https://www.sco.ca.gov/upd\\_rptg.html](https://www.sco.ca.gov/upd_rptg.html).

**HOLDER'S CLAIM FOR REIMBURSEMENT**  
*Instructions and Requirements begin on Page 2*

Holder's Name: \_\_\_\_\_

**SECTION 1—HOLDER INFORMATION (Required)**

Officer or Authorized Agent: \_\_\_\_\_ Title: \_\_\_\_\_  
Street Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone number: \_\_\_\_\_ (ext.) \_\_\_\_\_ Fax Number: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_  
Holder's Federal Identification Number (FEIN): \_\_\_\_\_  
Reason for Reimbursement and provide explanation. Check all that apply:  
Owner Reimbursed  Account Reinstated  Overpayment  Duplicate names listed on report  Duplicate payment made  Other   
Explanation: \_\_\_\_\_  
Report Year: \_\_\_\_\_ Report "As of Date": \_\_\_\_\_ Remit Report ID Number: \_\_\_\_\_

**SECTION 2—REPORT INFORMATION (Required)**  
Information should mirror what was originally provided on the UFS-1 and 14-F forms when the Unclaimed Property report was filed/submitted

Total Reported/Remitted Dollars: \$ \_\_\_\_\_ Total Reported/Remitted Shares (Securities): \_\_\_\_\_  
Owner's Name: \_\_\_\_\_ Owner's Tax Identification Number (SSN/FEIN): \_\_\_\_\_

**SECTION 3—OWNER INFORMATION (Required)**  
Information should mirror what was originally provided on the Unclaimed Property report when filed/submitted. If reimbursement is for more than one owner/account—use fillable spreadsheet on page 4, or Excel spreadsheet at [http://seo.ca.gov/Files-UPD/upd\\_rptg\\_hcr-1\\_spreadsheet.xls](http://seo.ca.gov/Files-UPD/upd_rptg_hcr-1_spreadsheet.xls).

Owner's Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Check Number (if negotiable instrument): \_\_\_\_\_ Holder Account/ Policy Number: \_\_\_\_\_ NAUPA Code: \_\_\_\_\_  
Reimbursement Claimed Dollars: \$ \_\_\_\_\_ Shares: \_\_\_\_\_ Check here if owner was reported as Unknown:   
Check if claiming a single property:  Property ID number as shown on State Controller's public website: \_\_\_\_\_

**SECTION 4 (A)—HOLDER AFFIRMATION (Required)**

**AFFIRMATION AND SIGNATURE**

I hereby affirm, under penalty of perjury, that I am an officer or authorized agent of the holder named in this Holder's Claim for Reimbursement and duly authorized to make said claim upon the State Controller's Office. The above-named holder hereby agrees to indemnify and hold harmless the State, its officers and employees from any loss as a result of payment of the amount claimed.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**SECTION 4 (B)—NOTARY**

**YOUR SIGNATURE(S) MUST BE NOTARIZED IF THE CLAIM AMOUNT IS \$1,000 OR GREATER**  
**ALL CLAIMS FOR SECURITIES OR SAFE DEPOSIT BOXES MUST BE NOTARIZED**

State of \_\_\_\_\_, County of \_\_\_\_\_  
Subscribed and sworn to (or affirmed) before me on this \_\_\_\_\_ day of \_\_\_\_\_, (20)\_\_\_\_, by \_\_\_\_\_, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

SIGNATURE: \_\_\_\_\_ (seal)

**PRIVACY NOTIFICATION**

The Information Practices Act of 1977 and the Federal Privacy Act require this Bureau to inform you that your Social Security number and other documents are requested for property identification and processing of your claim.

You have the right to view your records at this office by sending a request to:  
Chief, Unclaimed Property Division, P.O. Box 942850, Sacramento, CA 94250-5873

**MAIL YOUR CLAIM TO:**  
**CALIFORNIA STATE CONTROLLER'S OFFICE**  
**UNCLAIMED PROPERTY DIVISION**  
**ATTN: HOLDER REIMBURSEMENTS**  
**P.O. BOX 942850**  
**SACRAMENTO, CA 94250-5873**

## INSTRUCTIONS AND REQUIREMENTS FOR COMPLETING FORM HCR-1

### INSTRUCTIONS

#### Section 1. Holder Information:

- Enter the holder's name, street address, city, state, zip code, phone number including extension (if any), fax, email address, and FEIN.
- Enter company officer's name and title, or authorized representative/agent name and title (*An authorized representative or agent has the authority to file a claim for reimbursement on behalf of the Holder when evidenced by a Letter of authorization. A representative or agent cannot authorize themselves.*)
- Check appropriate Reason for Reimbursement and provide explanation.

#### Section 2. Report Information:

**(Information should mirror what was provided on the UFS-1 and 14F form completed when your Unclaimed Property report was filed/submitted)**

- Enter the report year, report "As of Date," remit report identification number, and the total reported/remitted dollars and/or total reported/remitted shares.

#### Section 3. Owner Information:

**(Information should mirror what was provided on the Unclaimed Property report when filed/submitted)**

- Enter the owner's name, SSN/FEIN, address, city, state, and zip code.
- For Negotiable Instruments, enter the check number for cashier's check, money order, or traveler's check.
- Enter the owner's account or policy number if applicable.
- Enter the NAUPA Code for the type of account held by the owner.
- Enter the amount claimed for reimbursement (dollars and shares if applicable). This amount must match the amount of property reported to the Controller.
- If the owner was reported as "Unknown" check the appropriate space.
- Check the appropriate space if claiming only one property.
- To ensure the property has been uploaded to our system and available to claim, and has not been previously claimed by the property owner, check the State Controller's Public website for the property and enter the Controller's property identification number. The Property ID number will also help us to quickly process your claim.

**Note:** *If reimbursement is for more than one owner/account, provide the spreadsheet shown on page 4, or use the Excel spreadsheet located on the Controller's website at [http://sco.ca.gov/Files-UPD/upd\\_rptg\\_hcr-1\\_spreadsheet.xls](http://sco.ca.gov/Files-UPD/upd_rptg_hcr-1_spreadsheet.xls). It can also be emailed to you by contacting us at [CAHCR@sco.ca.gov](mailto:CAHCR@sco.ca.gov).*

#### Section 4 (A) Holder Affirmation:

- Read the affirmation language and sign and date the completed HCR-1.

#### Section 4 (B) Notary:

- Your signature must be notarized if the claim amount is \$1,000 or greater. ALL claims for shares, securities, or safe deposit boxes must be notarized.

## REQUIREMENTS

The requirements below need to be followed when submitting a Holder's Claim for Reimbursement (HCR-1). Claims that do not have the required information may be returned. All reimbursements will be issued to the holder.

### **Form Requirements**

- If the HCR-1 is not signed by an officer of the company, a letter signed by an officer authorizing a representative of the company to claim on behalf of the company is required, including the officer's title and contact information. The letter must be currently dated, on holder letterhead, and contain the name of the individual(s) or third party authorized to claim on behalf of the holder.
- Claim packages may be submitted with a single authorization letter, but require a separate HCR-1 for each report year included in the package. To expedite processing, the entire claim package should not contain over 100 properties. However, if one report year contains over 100 properties, the package for that one report year need not be split.
- An HCR-1 for \$1,000 or greater or containing security property must be notarized.

### **Required Documentation**

- Proof is required that payment was made to the owner or that the owner's account has been reinstated.
  - ⇒ For negotiable instruments (including check, money order, cashier's check, or travelers check), include proof that the instrument was presented to the holder and paid to the owner.
  - ⇒ Holders may provide a system-generated document showing reactivation of an account under certain conditions.
  - ⇒ For reinstated life insurance accounts, proof may be required that the owner consented to the reinstatement of the account.
  - ⇒ Proof of payment is not required for a reimbursement occurring as a result of an overpayment.
- Before a holder reimburses a property owner, the holder should search for the property on the State Controller's public website to ensure the Controller has not already returned the property to the owner. If the property appears on the website, make a note of the property ID number and notify the Controller's Office at [CAHCR@sco.ca.gov](mailto:CAHCR@sco.ca.gov) to avoid a duplicate return of the property.
- A copy of the Universal Holder Face Sheet (UFS-1) from the original Holder Remit Report is required.
- Unless the property was reported in aggregate, a listing of the owner's name, account number, property description, and the State Controller's property ID number must be provided to facilitate processing.

Send all documents and questions regarding the claim process to [CAHCR@sco.ca.gov](mailto:CAHCR@sco.ca.gov) or the mailing address below. Contact us if you would like to submit proof of payment by means other than paper, such as a .PDF file.

California State Controller's Office  
Unclaimed Property Division  
Attn: Holder Reimbursements  
P.O. Box 942850  
Sacramento, CA 94250-5873

The HCR-1 may also be used for requests to return properties for reasons other than owner reimbursement or reinstated accounts; however, such requests require a written explanation of the remittance error. If you wish to confirm that your explanation will be acceptable, please contact the Reporting Unit at (916) 464-6284 or [UCPReporting@sco.ca.gov](mailto:UCPReporting@sco.ca.gov).

**HOLDER'S CLAIM FOR REIMBURSEMENT**

Report ID # - Must use a separate spreadsheet for each report.  
 Report Date: \_\_\_\_\_  
 Report Total for Cash: \_\_\_\_\_  
 Report Total for Shares: \_\_\_\_\_

**Itemized Listing of Properties to Be Reimbursed**

Check Number (if Negotiable Instrument)	Holder Account or Policy Number	Check [x] if Aggregate Account	Check [x] if Owner Reported as "unknown"	Controller's Property ID Number	Owner Name	Street Address	City	State	Zip	Naupa Code	Cash Amount	Number of Shares
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												
21												
22												
23												
24												
25												
<b>PAGE TOTAL</b>											\$0.00	0.00000

SAMPLE



**Controller Malia M. Cohen**  
**California State Controller's Office**  
**Unclaimed Property Division**

Print Form

**SAFE DEPOSIT BOX INVENTORY FORM**

<b>Section I</b>		Safe Deposit Box #:	Lien Amount:
Branch #	Date of Abandonment:	Last Notification Date:	
	Date of Inventory:	SSN:	
HOLDER NAME		OWNER NAME 1 (Last, First, and Middle Names)	
ADDRESS		OWNER NAME 2 (Last, First, and Middle Names)	
CITY, STATE, ZIP		MAILING ADDRESS	
		CITY, STATE, ZIP	
<b>Section II</b>			
Please check the box if these items are included in the Safe Deposit Box. A count or itemized description is not needed.			
<b>Vital Statistics</b> <input type="checkbox"/> Birth Certificates <input type="checkbox"/> Death Certificates <input type="checkbox"/> Marriage Certificates  <b>Legal Documents/Agreements</b> <input type="checkbox"/> Last Will and Testament <input type="checkbox"/> Divorce Decrees <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Abstracts/Agreements/Deeds/Property Titles <input type="checkbox"/> Car Titles <input type="checkbox"/> Passports	<b>Other Documents</b> <input type="checkbox"/> Life Insurance Policies <input type="checkbox"/> Income Tax Records/Records <input type="checkbox"/> Bank Statements/Canceled Checks/Etc. <input type="checkbox"/> Service Records/Military Orders <input type="checkbox"/> FBI Records <input type="checkbox"/> Notification Papers	<b>Miscellaneous Papers</b> <input type="checkbox"/> Letters/Postcards/School Info/Resumes <input type="checkbox"/> Receipts and Other Misc. Papers  <b>Media Photos/Negatives/Videos</b> <input type="checkbox"/> Cassettes/Diskettes/CDs/Etc. <input type="checkbox"/> <b>Additional</b> <input type="checkbox"/> Tangible Contents <input type="checkbox"/> Use form SDU-090103B	SAMPLE
<b>Section III</b> WE HEREBY CERTIFY THAT THIS IS A COMPLETE AND ACCURATE INVENTORY OF THE CONTENTS OF THE ABOVE SAFE DEPOSIT BOX OPENED IN OUR PRESENCE. (PLEASE INDICATE THE NUMBER OF ADDITIONAL INVENTORY PAGES INCLUDED WITH THIS REPORT _____.)			
Signature of bank officer		Signature of other bank employee present	
Date		Date	
Printed name and title of above officer		Printed name and title of above employee	
Date		Date	
<b>Section IV</b>			
<b>RELEASE OF CONTENTS</b>			
On ____/____/____, upon receipt of \$ , which represents:			
<input type="checkbox"/> Past Due Rent <input type="checkbox"/> Drill Costs <input type="checkbox"/> Storage Fees			
The contents described in this inventory were released to , who has signed below to acknowledge receipt of all of the contents as itemized and who hereby releases this institution from all responsibility.			
Signature of person receiving contents		Name and identification of recipient	
Date		Date	
Signature of bank officer present		Signature of other bank employee present	
Date		Date	

State Controller's Office, Unclaimed Property Division  
 P.O. Box 942850, Sacramento, CA 94250-5873

## Safe Deposit Box Inventory Form

The Safe Deposit Inventory Form (SDU-09013A) may be prepared and submitted for each box owner, regardless of the content value, by all holders reporting abandoned safe deposit box contents. This form is to be used with Paper Reports only.

Each owner's contents must be reported and inventoried individually, and not commingled with the contents of other box owners.

### Section 1

**Branch #** — Enter the branch number or name.

**Safe Deposit Box #** — Enter the safe deposit box number.

**Date of Abandonment** — Enter the date of abandonment.

**Date of Inventory** — Enter the date of inventory

**Lien Amount** — Enter any applicable lien fees such as unpaid rent or drilling fees.

**Last Notification Date** — Enter last date the owner was notified.

**Social Security Number** — Enter the owner's Social Security number if the named owner is an individual, or the taxpayer identification number (FEIN) if the named owner is a business.

**Holder Contact Information** — Enter the holder's name and address in the space provided.

**Owner Contact Information** — Enter the owner (s) first, middle and last name and address in the space provided.

### Section 2

Check all appropriate boxes as they relate to the contents being inventoried.

<p><b>Vital Statistics</b></p> <p><input type="checkbox"/> Birth Certificates</p> <p><input type="checkbox"/> Death Certificates</p> <p><input type="checkbox"/> Marriage Certificates</p> <p><b>Legal Documents/Agreements</b></p> <p><input type="checkbox"/> Last Will and Testament</p> <p><input type="checkbox"/> Divorce Decrees</p> <p><input type="checkbox"/> Adoption Papers</p> <p><input type="checkbox"/> Abstracts/Agreements /Deeds/ Property Types</p> <p><input type="checkbox"/> Property Titles</p> <p><input type="checkbox"/> Mortgages</p> <p><input type="checkbox"/> Car Titles</p> <p><input type="checkbox"/> Passports</p>	<p><b>Other Documents</b></p> <p><input type="checkbox"/> Life Insurance Policies</p> <p><input type="checkbox"/> Income Tax Records/Receipts</p> <p><input type="checkbox"/> Bank Statements/Cancelled Checks/Etc.</p> <p><input type="checkbox"/> Service Records/Military or Other</p> <p><input type="checkbox"/> SSN Records</p> <p><input type="checkbox"/> Naturalization Papers</p>	<p><b>Miscellaneous Papers</b></p> <p><input type="checkbox"/> Letters/Postcards/School Info/ Licenses</p> <p><input type="checkbox"/> Receipts and Other Misc. Papers</p> <p><b>Media</b></p> <p><input type="checkbox"/> Photos/Negatives/Videos</p> <p><input type="checkbox"/> Cassettes/Diskettes/CDs/Etc.</p> <p><b>Additional</b></p> <p><input type="checkbox"/> Tangible Contents (Use form SDU-090103B, pages 1-4.)</p>
--	---	---

### Section 3 — Signature Block

**Signature Block** — Inventories should be prepared, signed, and dated in dual custody.

### Section 4 — Release of Contents

#### Inventory Sheet Distribution

Three copies of the completed inventory form will be needed:

- for the holder records;
- to include with the Holder Remit Report filed with the State Controller's Office for each account reported; and,
- To enclose with the safe deposit box contents – either inside with the contents or attached to the outside of the contents, for identification purposes.

**Release of Contents** — Enter the requested information and select the type of costs associated with the Safe Deposit Box.

On \_\_\_/\_\_\_/\_\_\_, upon receipt of \$\_\_\_\_\_, which represents:

Past due rent       Drill costs       Storage Fees

**Assistance** — If you need additional assistance to complete the inventory form, call (916) 464-0997.

A copy of the Safe Deposit Box Inventory Form can be found at:

[https://www.sco.ca.gov/upd\\_rptg.html](https://www.sco.ca.gov/upd_rptg.html)



**Controller Malia M. Cohen**  
**California State Controller's Office**  
**Unclaimed Property Division**

SDU-090103B

<b>OWNER:</b>
<b>SDB #</b>

**SAFE DEPOSIT BOX DETAIL SHEET**

QTY	U.S. CURRENCY	QTY	U.S. COIN BOOK(S)	QTY	FOREIGN COIN/CURRENCY
	U.S. \$10,000 BILL(S)		U.S. 1-DOLLAR COIN BOOK(S)		FOREIGN CURRENCY
	U.S. \$1,000 BILL(S)		TOTAL NO. OF COINS IN BOOKS		
	U.S. \$500 BILL(S)				FOREIGN COIN(S)/TOKENS(S)
	U.S. \$100 BILL(S)		U.S. 50-CENT COIN BOOK(S)		
	U.S. \$50 BILL(S)		TOTAL NO. OF COINS IN BOOKS		FOREIGN COIN PROOF(S)/MINT SET(S)
	U.S. \$20 BILL(S)				
	U.S. \$10 BILL(S)		U.S. 25-CENT COIN BOOK(S)		FOREIGN COIN BOOK(S)
	U.S. \$5 BILL(S)		TOTAL NO. OF COINS IN BOOKS		TOTAL NO. OF COINS IN BOOKS
	U.S. \$2 BILL(S)				
	U.S. \$1 BILL(S)		U.S. 10-CENT COIN BOOK(S)		
			TOTAL NO. OF COINS IN BOOKS		
	<b>CONFEDERATE BILL(S)</b>				<b>FOREIGN GOLD COIN(S)</b>
	CONFEDERATE \$1,000 BILL(S)		U.S. 5-CENT COIN BOOK(S)		KRUGERRAND(S)
	CONFEDERATE \$500 BILL(S)		TOTAL NO. OF COINS IN BOOKS		CANADIAN MAPLE LEAF(S)
	CONFEDERATE \$100 BILL(S)				OTHER, FOREIGN GOLD COIN(S)
	CONFEDERATE \$50 BILL(S)		U.S. 1-CENT PENNY BOOK(S)		<b>FOREIGN PLATINUM COIN(S)/SET(S)</b>
	CONFEDERATE \$20 BILL(S)		TOTAL NO. OF COINS IN BOOKS		
	CONFEDERATE \$10 BILL(S)				<b>GOLD BULLION ETC.</b>
	CONFEDERATE \$5 BILL(S)		U.S. COMBINATION COIN BOOK(S)		BAR(S)
	CONFEDERATE \$2 BILL(S)				ROUND(S)
	CONFEDERATE \$1 BILL(S)				INGOT(S)
					NUGGET(S)
	<b>U.S. FRACTIONAL CURRENCY</b>		MINT/SPECIAL MINT SET(S)		DENTAL GOLD
	Any Type / Count the pieces)		TYPE SET(S)		GOLD-CAPPED TEETH/BRIDGEWORK
			PARTIAL SET(S)		FLAKES
	<b>U.S. COIN(S)</b>		PROOF IKE(S)		SCRAP
	(Silver Dollar, Ike, Susan B. Anthony)		UNCIRC. IKE(S)		
	U.S. 1-DOLLAR COIN(S), LOOSE		UNCIRC. CARSON CITY DOLLAR		<b>SILVER BULLION ETC.</b>
	U.S. 1-DOLLAR ROLL(S)				BAR(S)
	U.S. 1-DOLLAR PARTIAL ROLL(S)		<b>EARLY U.S. COIN(S)</b>		ROUND(S)
			1 CENT LARGE		INGOT(S)
	U.S. 50-CENT COIN(S), LOOSE		2 CENT LARGE		NUGGET(S)
	U.S. 50-CENT COIN ROLL(S)		3 CENT PIECE		SCRAP
	U.S. 50-CENT PARTIAL ROLL(S)		UNIDENTIFIED U.S. COINS		COMMEMORATIVE MEDAL(S)
					COMMEMORATIVE MEDAL SET(S)
	U.S. 25-CENT COIN(S), LOOSE		<b>U.S. GOLD COIN(S)</b>		
	U.S. QUARTER ROLL(S)		U.S. \$50 GOLD COIN(S)		
	U.S. QUARTER PARTIAL ROLL(S)		U.S. \$20 GOLD COIN(S)		
			U.S. \$10 GOLD COIN(S)		
	U.S. 10-CENT COIN(S), LOOSE		U.S. \$5 GOLD COIN(S)		
	U.S. 10-CENT COIN ROLL(S)		U.S. \$3 GOLD COIN(S)		
	U.S. 10-CENT PARTIAL ROLL(S)		U.S. \$2-1/2 GOLD COIN(S)		
			U.S. \$1 GOLD COIN(S)		
	U.S. 5-CENT COIN(S), LOOSE				
	U.S. 5-CENT COIN ROLL(S)		<b>U.S. GOLD PROOF(S)/TYPE SET(S)</b>		
	U.S. 5-CENT COIN PARTIAL ROLL(S)				
			<b>U.S. PLATINUM COIN(S)/TYPE SET(S)</b>		
	U.S. 1-CENT PENNY(IES), LOOSE			Signature	Date
	U.S. 1-CENT PENNY ROLL(S)				
	U.S. 1-CENT PENNY PARTIAL ROLL(S)			Signature	Date

SAMPLE



**Controller Malia M. Cohen**  
 California State Controller's Office  
 Unclaimed Property Division

SDU001 038

OWNER:			
SDB #			
QTY	JEWELRY DESCRIPTION	QTY	JEWELRY DESCRIPTION
	BRACELET		PIN(S)
YM	BRACELET(S)	YM	PIN(S)YBROOCH(ES)
YM	BRACELET(S)W/STONE(S)	YM	PIN(S)YBROOCH(ES)W/STONE(S)
YM	BRACELET(S)W/CHARM(S)	YM	PIN(S)YBROOCH(ES)W/BEAD(S)
W/M	BRACELET(S)	W/M	PIN(S)BROOCH(ES)
W/M	BRACELET(S)W/STONE(S)	W/M	PIN(S)BROOCH(ES)W/STONE(S)
W/M	BRACELET(S)W/CHARM(S)	W/M	PIN(S)BROOCH(ES)W/BEAD(S)
	BRACELET(S)W/PEARL-LIKE BEAD(S)		PIN(S)BROOCH(ES), OTHER
	COSTUME BRACELET(S) Wood, Plastic, Ceramic, Etc.		STICKPIN(S)
	JADE-LIKE BRACELET(S)		RING(S)
		YM	RING(S)
	CAMEO(S)	YM	RING(S)W/STONE(S)
YM	CAMEO STYLE PENDANT(S)/PIN(S)	YM	RING(S)W/BEAD(S)
W/M	CAMEO STYLE PENDANT(S)/PIN(S)	W/M	RING(S)
	CAMEO(S), Unmounted	W/M	RING(S)W/STONE(S)
	CHARM(S)	W/M	RING(S)W/BEAD(S)
YM	CHARM(S)PENDANT(S)		RING(S), OTHER
W/M	CHARM(S)PENDANT(S)		
	CHARM(S), OTHER		TIE-BAR(S), CLIP(S), TACK(S)
			TUXEDO BUTTON(S)STUD(S)
	CUFFLINK(S)		JEWELRY SET(S)
YM	PAIR(S)CUFFLINK(S)		
YM	SINGLE CUFFLINK(S)		
W/M	PAIR(S)CUFFLINK(S)		
W/M	SINGLE CUFFLINK(S)		
	CUFFLINK(S), OTHER		
	EARRING(S)		
YM	PAIR(S)OF EARRINGS	YM	POCKET WATCH(ES)
YM	PAIR(S)OF EARRINGSW/STONE(S)	YM	POCKET WATCH(ES)W/CHAIN
YM	SINGLE EARRING(S)	W/M	POCKET WATCH(ES)W/CHAIN & POCKET KNIFE
W/M	PAIR(S)OF EARRINGS	W/M	POCKET WATCH(ES)W/FOB
W/M	PAIR(S)OF EARRINGSW/STONE(S)	W/M	POCKET WATCH(ES)
W/M	SINGLE EARRING(S)	W/M	POCKET WATCH(ES)W/CHAIN
	EARRING(S), OTHER	W/M	POCKET WATCH(ES)W/CHAIN & POCKET KNIFE
	EARRING BACK(S), CLASP(S), ETC.	W/M	POCKET WATCH(ES)W/FOB
		YM	WATCH(ES)W/BAND
	NECKLACE(S)	YM	WATCH(ES), NO BAND
YM	NECKLACE(S)	W/M	WATCH(ES)W/BAND
YM	NECKLACE(S)W/PENDANT(S)	W/M	WATCH(ES)W/STONE
YM	NECKLACE(S)W/STONE(S)	W/M	WATCH(ES), NO BAND
W/M	NECKLACE(S)		WATCH(ES), OTHER
W/M	NECKLACE(S)W/PENDANT(S)		MISC. WATCH PARTS, BEZELS
W/M	NECKLACE(S)W/STONE(S)		BANDS, LINKS, ETC.
	NECKLACE(S)W/PEARL-LIKE BEAD(S)		
	NECKLACE(S), OTHER		
Legend			
YM = Yellow Metal			
W/M = White Metal			
		Signature	Date
		Signature	Date

SAMPLE

Count and list the number of items/pieces for each category.







**Controller Malia M. Cohen**  
**California State Controller's Office**  
**Unclaimed Property Division**

**Holder Request for Extension of Due Date**

**Notice Report**

- Due Before November 1 or
- Life Insurance Due Before May 1

**Remit Report**

- Due Between June 1 and June 15 or
- Life Insurance Due Between December 1 and December 15

**Section 1 — Holder Information**

Holder			FEIN
Street Address			Reporting Month and Year
City	State	Zip Code	Contact Phone Number
Contact Person	Title		Contact Fax Number
Estimated/Actual Dollars to be Reported/Remitted		Estimated/Actual Shares to be Reported/Remitted	

**Section 2 — Request Information**

Extension Period Requested

- 30 days  60 Days  90 Days

This extension period will be added to the original filing due date.

Reason for Extension (See Instructions Below)

SAMPLE

Signature	Title or Agent Relationship
Print Name	Date (See Instructions Below)

**Instructions**

**Required Information:**

- Please provide a detailed explanation of why the extension is being requested under Reason for Extension. This information will be helpful to the State Controller's Office in reviewing the request. Include information such as a detailed explanation of why the filing deadlines can not be met, any measures or attempts taken to meet the established filing date, or any other information that would explain or justify why the extension should be granted.
- Submit this form to the State Controller's Office, Unclaimed Property Division, at least 30 days prior to the original filing due date. For example, if your report was originally due October 31, this form must be completed and postmarked no later than October 1.

Mail to: State Controller's Office  
 Unclaimed Property Division  
 P.O. Box 942850  
 Sacramento, CA 94250

If you have any questions regarding this form, please contact the Reporting Unit at (916) 464-6284 or [ucpreporting@sco.ca.gov](mailto:ucpreporting@sco.ca.gov)

(Rev. 12/22)



**Controller Malia M. Cohen**  
**California State Controller's Office**  
**Unclaimed Property Division**

Print Form

**Unclaimed Property Informal Audit Review  
 Conference Request**

Section I			
Mail To: California State Controller's Office Attention: Legal Office P.O. Box 942850 Sacramento, CA 94250-5873			
HOLDER NAME			
ADDRESS LINE 1			
ADDRESS LINE 2			
CITY, STATE, ZIP			
Section II			
HEARING PARTICIPANT 1		TITLE	
HEARING PARTICIPANT 2		TITLE	
HEARING PARTICIPANT 3		TITLE	
HEARING PARTICIPANT 4		TITLE	
APPEAL AMOUNT	\$		
YEARS COVERED			
APPEAL ISSUE			
<i>(continue on separate page if necessary)</i>			
Section III			
Request Tentative Dates for Informal Conference:			
DATE 1		DATE 2	
DATE 3			
LOCATION			
APPLICANT			
EMAIL			
PHONE		EXT	
		FAX	
<b>PLEASE NOTE: SUPPORTING DOCUMENTATION MUST BE SUBMITTED WITH THIS REQUEST</b>			
CC TO:	Division of Audits Unclaimed Property Division		

SAMPLE

State Controller's Office, Unclaimed Property Division  
 P.O. Box 942850, Sacramento, CA 94250-5873

IAR-1 (01/2011)

## Appendix

1. [Dormancy Table](#)
2. [Due Diligence Sample Letter](#)
3. [Property Report Cycle](#)
4. [Holder Remit Report Reminder Sample Letter](#)
5. [Standard NAUPA II Codes](#)
6. [Tangible Type Codes \(Safekeeping Codes\)](#)
7. [State Codes, Links to Country and NAICS Codes](#)
8. [Tax Payment Addendum & ACH CCD+Format](#)
9. [Description of the TXP Record Fields](#)

## Dormancy Periods for Most Frequently Reported Unclaimed Property Types

Property Type	No. of Years	Code Section
Cashier's Checks	3	CCP 1513 (a) (4)
Demand Deposits (Checking)	3	CCP 1513 (a) (1) (A)
Demutualization or Related Reorganization of an Insurance Company	Incorrect address	Immediately
	Returned mail	2
	No response	3
Dividends	3	CCP 1516
Electronic Money Transfers without a Written Instrument	3	CCP 1520 (a)
Employee Benefit Plan	3	CCP 1521
Escrow Accounts	3	CCP 1518
Gift Certificates With Expiration and that are given in exchange for money or any other thing of value	3	CCP 1520
Interest	3	CCP 1513 (a) (1) (A) & 1516
IRA's & Retirement Plans	3	CCP 1513 (a) (6) (A) & 1518
Life Insurance Funds	3	CCP 1515
Distribution from a Dissolved or Liquidated Business	6 Months	CCP 1517
Matured Time Deposits (CD's)	3	CCP 1513 (a) (1) (A)
Money Orders / Electronic Transfers with a Written Instrument	7	CCP 1513 (a) (5)
Ordered Refunds	1	CCP 1519.5
Safe-Deposit Boxes	3	CCP 1514
Savings	3	CCP 1513 (a) (1) (A)
Stocks and Bonds	3	CCP 1516
Travelers Checks	15	CCP 1513 (a) (3)
Wages or Salaries	1	CCP 1513 (a) (7)
Written Instruments (checks)	3	CCP 1513 (a) (4)
Other Tangible and Intangible Property	3	CCP 1520

[Optional Holder Letterhead]

**THE STATE OF CALIFORNIA REQUIRES US TO NOTIFY YOU THAT YOUR UNCLAIMED PROPERTY MAY BE TRANSFERRED TO THE STATE IF YOU DO NOT CONTACT US.**

[Date]

[Property Owner Name]  
 [Street Address]  
 [City, State Zip]

Re: [Property Description]  
**Account Number:** [# # # #]  
 Date of Escheatment: [Date of Escheatment]

Dear [Property Owner Name]:

California Unclaimed Property Law requires business entities to transfer funds of a deposit, account, shares, or other interest to the State Controller's Office (SCO) if it has been inactive for [number] year[s]. According to our records, there has been no activity on your account for more than [number] year[s]. Therefore, your property is in danger of escheating to the State unless you contact us or respond by completing, signing, and returning this notice prior to the Date of Escheatment listed above.

[Holder Business Name]  
 [Street Address]  
 [City, State Zip]

[Person Responsible for Owner Inquiries]  
 [Email Address]  
 [Telephone/Fax Number]

If your property is transferred to the State, you will be required to file a claim with the SCO to recover it, in accordance with the provisions of the *Code of Civil Procedure* section 1500 et seq.

Thank you for your assistance in this matter

Sincerely,

[Holder]

**PLEASE SIGN BELOW AND RETURN THE ENTIRE NOTICE**

<b>PROPERTY OWNER SIGNATURE</b>	<b>DATE</b>
---------------------------------	-------------

Print Name \_\_\_\_\_  
 Current Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**ACTION TO BE TAKEN:**

- I wish to maintain this account, by signing and returning this notice, I am satisfying the requirements of the *Code of Civil Procedure* by indicating an interest in the account and my desire that [Holder Business Name] maintain this account on my behalf.
- Other \_\_\_\_\_

2023 General Holders – Property Report Cycles

The table below outlines unclaimed property due dates for property held by general holders. This table does not apply to Banking and Financial Organizations or Life Insurance Companies.<sup>1</sup>

Fiscal Year End Date (As of Date) <sup>2</sup>	Date of Last Activity for Properties with a 3 Year Dormancy (Most Properties) <sup>3</sup>	Date of Last Activity for Properties with a 1 Year Dormancy (Wages & Salaries)	Due Diligence Performed	Notice Report Due	Remit Report & Remittance Due
7/31/2022	8/1/2018 – 7/31/2019	8/1/2020 – 7/31/2021	10/31/2022 – 4/30/2023	before 11/1/2023	6/1/2024 – 6/15/2024
8/31/2022	9/1/2018 – 8/31/2019	9/1/2020 – 8/31/2021			
9/30/2022	10/1/2018 – 9/30/2019	10/1/2020 – 9/30/2021			
10/31/2022	11/1/2018 – 10/31/2019	11/1/2020 – 10/31/2021			
11/30/2022	12/1/2018 – 11/30/2019	12/1/2020 – 11/30/2021			
12/31/2022*	1/1/2019 – 12/31/2019	1/1/2021 – 12/31/2021			
1/31/2023	2/1/2019 – 1/31/2020	2/1/2021 – 1/31/2022			
2/28/2023	3/1/2019 – 2/29/2020	3/1/2021 – 2/28/2022			
3/31/2023	4/1/2019 – 3/31/2020	4/1/2021 – 3/31/2022			
4/30/2023	5/1/2019 – 4/30/2020	5/1/2021 – 4/30/2022			
5/31/2023	6/1/2019 – 5/31/2020	6/1/2021 – 5/31/2022			
6/30/2023*	7/1/2019 – 6/30/2020	7/1/2021 – 6/30/2022			

\*Most common Fiscal Year End ("As of dates") used when reporting unclaimed property.

<sup>1</sup> Property report cycles are available for [Banking and Financial Organizations](#) or [Life Insurance Companies](#).

<sup>2</sup> The "As of Date" on the [UFS-1](#) is the business's Fiscal Year End date, or the business may choose to use June 30 as their "As of Date." The property must meet the required dormancy period "as of" this date to be reportable.

<sup>3</sup> See the [Dormancy Periods Table](#) for a list of the dormancy periods for the most frequently reported property types.

2023 Property Report Cycles - Banking and Financial Organizations

The table below provides examples of unclaimed property due dates for property held by Banking and Financial Organizations.

This table does not apply to life insurance companies or general holders.<sup>1</sup>

The examples assume a fiscal year end ("As of Date")<sup>2</sup> of December 31, 2022 and a three-year dormancy.<sup>3</sup>

Fiscal Year End (As of Date)	Date of Last Activity	Due Diligence Completed EITHER 2 - 2.5 Years After the Date of Last Activity	OR	Due Diligence Completed 6 months - 1 Year Before the Property is Reportable	Notice Report Due	Remit Report & Remittance Due
12/31/2022	Jan 2019	1/2021 – 6/2021	OR	10/31/2022 – 4/30/2023	before 11/1/2023	6/1/2024 – 6/15/2024
	Feb 2019	2/2021 – 7/2021				
	Mar 2019	3/2021 – 8/2021				
	Apr 2019	4/2021 – 9/2021				
	May 2019	5/2021 – 10/2021				
	Jun 2019	6/2021 – 11/2021				
	Jul 2019	7/2021 – 12/2021				
	Aug 2019	8/2021 – 1/2022				
	Sep 2019	9/2021 – 2/2022				
	Oct 2019	10/2021 – 3/2022				
	Nov 2019	11/2021 – 4/2022				
	Dec 2019	12/2021 – 5/2022				

<sup>1</sup> Property report cycle tables are also available for [general holders](#) or [Life Insurance Companies](#).

<sup>2</sup> The "As of Date" on the [UFS-1](#) is the business's Fiscal Year End date, or the business may choose to use June 30 as their "As of Date." The property must meet the required dormancy "as of" this date to be reportable.

<sup>3</sup> See the [Dormancy Periods Table](#) for a list of the dormancy periods for the most frequently reported property types.

## 2022 – 2025 Property Report Cycles – Life Insurance Companies

*The table below outlines unclaimed property due dates for property held by Life Insurance Companies. This table does not apply to Banking and Financial Organizations or general holders.<sup>1</sup>*

As of Date <sup>2</sup>	Date of Last Activity for Properties with a 3 Year Dormancy (Most Properties) <sup>3</sup>	Date of Last Activity for Properties with a 1 Year Dormancy (Wages & Salaries)	Due Diligence Performed	Notice Report Due	Remit Report & Remittance Due
12/31/2021	1/1/2018 – 12/31/2018	1/1/2020 – 12/31/2020	4/30/2021 – 10/31/2021	before 5/1/2022	12/1/2022 – 12/15/2022
12/31/2022	1/1/2019 – 12/31/2019	1/1/2021 – 12/31/2021	4/30/2022 – 10/31/2022	before 5/1/2023	12/1/2023 – 12/15/2023
12/31/2023	1/1/2020 – 12/31/2020	1/1/2022 – 12/31/2022	4/30/2023 – 10/31/2023	before 5/1/2024	12/1/2024 – 12/15/2024
12/31/2024	1/1/2021 – 12/31/2021	1/1/2023 – 12/31/2023	4/30/2024 – 10/31/2024	before 5/1/2025	12/1/2025 – 12/15/2025

<sup>1</sup> Property report cycle tables are available for [general holders](#) and [Banking and Financial Organizations](#).

<sup>2</sup> Life Insurance Companies must use December 31 as their "As of Date" on the UFS-1 when reporting unclaimed property per [Code of Civil Procedure Section 1530\(d\)](#). The property must meet its required dormancy period "as of" this date to be reportable.

<sup>3</sup> See the [Dormancy Periods Table](#) for a list of the dormancy periods for the most frequently reported property types.



MALIA M. COHEN
California State Controller
UNCLAIMED PROPERTY DIVISION

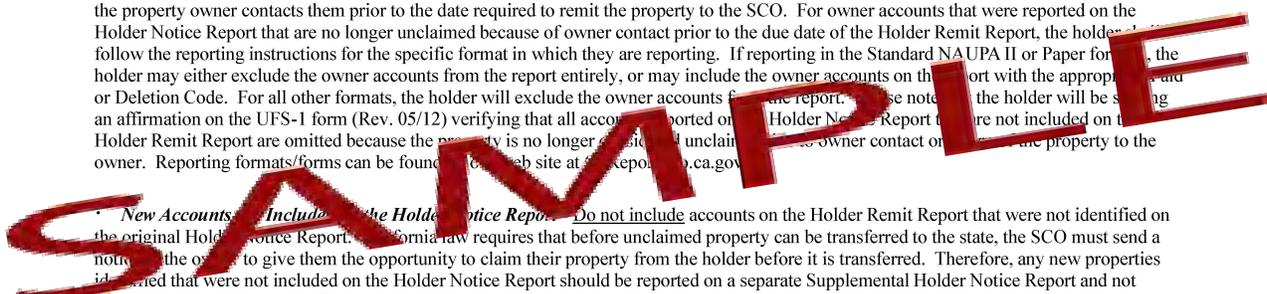
HOLDER NAME
CONTACT NAME
HOLDER ADDRESS
HOLDER ADDRESS

Report ID 123456
Report Received Date 10/27/2019
Reported Amount \$ .00
Amount # of Shares .0000
# of Safekeeping Repositories 0
Remit Report Due Date 6/1/2020-6/15/2020

The State Controller's Office (SCO), Unclaimed Property Division, has received your Holder Notice Report. This reminder letter is to inform you that your Holder Remit Report, along with the delivery or remittance of all remaining unclaimed property, is due to the SCO on the date specified above. If the Remit Report and remittance are not received by the SCO during the specified timeframe, holders will be subject to interest assessment at a rate of 12% per annum (CCP 1577). Holders of Safe Deposit Boxes or Safekeeping Repositories are to maintain the reported contents until contacted by the SCO. If the property has been returned to the owner, submission of a UFS-1 form (Rev. 05/12) is still required by the SCO.

Holder Remit Report Requirements/Guidelines:

Accounts Included on the Holder Notice Report that Are No Longer Unclaimed - Holders must refund or reactivate owner properties when the property owner contacts them prior to the date required to remit the property to the SCO. For owner accounts that were reported on the Holder Notice Report that are no longer unclaimed because of owner contact prior to the due date of the Holder Remit Report, the holder must follow the reporting instructions for the specific format in which they are reporting. If reporting in the Standard NAUPA II or Paper format, the holder may either exclude the owner accounts from the report entirely, or may include the owner accounts on the report with the appropriate Forward or Deletion Code. For all other formats, the holder will exclude the owner accounts from the report. Please note that the holder will be submitting an affirmation on the UFS-1 form (Rev. 05/12) verifying that all accounts reported on the Holder Notice Report were not included on the Holder Remit Report are omitted because the property is no longer unclaimed and the owner contact on the Holder Notice Report resulted in the property being returned to the owner. Reporting formats/forms can be found on our website at https://reporting.sco.ca.gov.



New Accounts - Do not include accounts on the Holder Remit Report that were not identified on the original Holder Notice Report. California law requires that before unclaimed property can be transferred to the state, the SCO must send a notice to the owner to give them the opportunity to claim their property from the holder before it is transferred. Therefore, any new properties identified that were not included on the Holder Notice Report should be reported on a separate Supplemental Holder Notice Report and not included on the Holder Remit Report.

EFT Instructions - Holders of unclaimed property must remit cash property by Electronic Funds Transfer (EFT) if the amount is \$20,000 or greater. Holders are encouraged to register for ACH-Debit remittance with the SCO as this EFT method is free to holders. However, other methods of transfer are available. For more information on EFT, please refer to our reporting instructions available at GoReport.sco.ca.gov. To register for EFT prior to the next remit period, please contact our EFT staff at updscoeft@sco.ca.gov or (916) 464-6220.

Transfer of Securities - The holder shall re-register the securities in the name of the State Controller, State of California. The securities shall be delivered to the SCO either via electronic transfer to an account with the SCO's contracted broker, through the Depository Trust Company (DTC) or by submitting a duplicate certificate. The SCO prefers the electronic transfer method over the submission of duplicate certificates. A hard copy of the SS-1 form (Rev. 03/11) is required with the Holder Remit Report when remitting securities. If securities are being delivered electronically, remitters are also required to email the SS-1 form (Rev. 03/11) to the SCO at ucpdctcss1@sco.ca.gov and to the SCO's contracted broker at calif.statemail@wellsfargoadvisors.com at least 48 hours prior to transfer. The SCO's contracted broker will reject the security transfer without proper notification. For more information regarding transferring securities, please contact our Reconciliation staff at UPDSecRecon@sco.ca.gov.

Required Forms - A hard copy of the UFS-1 form (Rev. 05/12) is required with every report. The SS-1 form (Rev. 03/11) is required for all reports that include securities that are being reported and remitted. In addition to the form(s) above, a copy of this notice is also required when submitting your Holder Remit Report. When remitting safekeeping items, holders must submit the following forms with their remit report: Owner Detail Sheet, UDS-1, Safe Deposit Box Detail, SDU-09013B or the holder's equivalent form, and Safe Deposit Inventory Form, SDU-09013A or the holder's equivalent form. Instructions for the Holder Remit Reports are available on our website at GoReport.sco.ca.gov. If you have questions regarding this reminder letter, please call the Unclaimed Property Reporting Unit at (916) 464-6284 or email ucpreporting@sco.ca.gov.

This reminder letter and your remittance of the Reported Amount and Reported # of Shares, as delineated above, must be received within the date range in the Remit Report Due Date field above. Please follow all EFT and Transfer of Securities instructions located in the Holder Handbook at GoReport.sco.ca.gov when remitting the property.

Sign and date this form and return it with your Holder Remit Report to expedite processing:

Printed Name
Signature
Title
Date

The Reporting Unit is committed to providing quality customer service. Please take a short survey and let us know how we are doing by visiting https://surveymonkey.com/r/HolderReporting.

**Standard NAUPA II Codes**

The following tables represent the NAUPA Standard information used by California.

Deduction and Withholding Codes	
SW	Service Charge
IW	Interest Withheld or Discontinued
TW	Income Tax Withheld
DW	Dividends Withheld or Discontinued
MC	Mailing Cost
ZZ	Deduction Code Not Identified Above (Not allowed by California)
Addition Codes	
DV	Dividends Earned
ER	Reported in Error on Advertising Report
IN	Interest Earned
ME	Additional Royalty or other Mineral Interest Payments
SP	Stock Split
ZZ	Addition Code Not Identified Above (Not allowed by California)
Paid or Deletion Codes	
RO	Returned to Owner
ER	Erroneously Reported
RS	Reverse Stock Split
ZZ	Deletion Code not Identified Above (Not allowed by California)
Relationship Codes	
SO	Sole Owner
AD	Administrator
AF	Attorney For
AG	Agent For
AN	And
BF	Beneficiary
DP	Disputed Funds
OR	Or

Relationship Codes (cont.)	
AO	And / Or
CC	Co-Conservator
CF	Custodian For
CN	Conservator
FB	For Benefit of
IN	Insured
TE	As Trustee For
EX	Executor or Executrix
JT	Joint Tenants with Rights of Survivorship
PA	Payee
PO	Power of Attorney
RE	Remitter
UG	Uniform Gift to Minors Act (UGMA)
GR	Guardian For
Property Type Codes	
AC01	Checking Accounts
AC02	Savings Accounts
AC03	Mature CD or Save Cert
AC04	Christmas Club Funds
AC05	Money on deposit to secure fund
AC06	Security Deposit
AC07	Unidentified Deposit
AC08	Suspense Accounts
AC99	Aggregate Account Balances
CK01	Cashier's Checks
CK02	Certified Checks
CK03	Registered Checks
CK04	Treasurer's Checks
CK05	Drafts

Property Type Codes (cont.)	
CK06	Warrants
CK07	Money Orders / Electronic Transfers with a Written Instrument
CK08	Travelers Checks
CK09	Foreign Exchange Checks
CK10	Expense Checks
CK11	Pension Checks
CK12	Credit Checks or Memos
CK13	Vendor Checks
CK14	Checks Written off to Income
CK15	Other Outstanding Official Checks
CK16	CD Interest Checks
CK99	Aggregate Un-cashed Checks
CS01	Educational Savings Accounts Cash
CS02	Educational Savings Accounts Mutual Funds
CS03	Educational Savings Accounts Securities
CT01	Escrow Funds
CT02	Condemnation Awards
CT03	Missing Heirs' Funds
CT04	Suspense Accounts
CT05	Other Court Deposits
CT99	Aggregate Court Deposit
HS01	Health Savings Account
HS02	Health Savings Account Investment
IN01	Individual Policy Benefits or Claim Payments
IN02	Group Policy Benefits or Claim Payments
IN03	Proceeds Due Beneficiaries
IN04	Proceeds from Matured Policies, Endowments or Annuities
IN05	Premium Refunds
IN06	Unidentified Remittances

Property Type Codes (cont.)	
IN07	Other Amounts Due Under Policy Terms
IN08	Agent Credit Balances
IN99	Aggregate Insurance Property
IR01	IRA (Traditional, SEP SARSEP and SIMPLE) Cash
IR02	IRA (Traditional, SEP SARSEP and SIMPLE) Mutual Funds
IR03	IRA (Traditional, SEP SARSEP and SIMPLE) Securities
IR05	Roth IRA Cash
IR06	Roth IRA Mutual Funds
IR07	Roth IRA Securities
MI01	Net Revenue Interest
MI02	Royalties
MI03	Overriding Royalties
MI04	Production Payments
MI05	Working Interest
MI06	Bonuses
MI07	Delay Rentals
MI08	Shut-in Royalties
MI09	Minimum Royalties
MI99	Aggregate Mineral Proceeds
MS01	Wages, Payroll, Salary
MS02	Commissions
MS03	Workers Compensation Benefits
MS04	Payments For Goods & Services
MS05	Customer Overpayments
MS06	Unidentified Remittances
MS07	Un-refunded Overcharges
MS08	Accounts Payable
MS09	Credit Balance -- Accounts Receivable
MS10	Discounts Due
MS11	Refunds Due

Property Type Codes (contd.)	
MS12	Unredeemed Gift Certificates
MS13	Unclaimed Loan Collateral
MS14	Pension & Profit Sharing
MS15	Dissolution or Liquidation
MS16	Misc. Outstanding Checks
MS17	Misc. Intangible Property
MS18	Suspense Liabilities
MS99	Aggregate Misc. Property
SC01	Dividends
SC02	Interest (Bond Coupons)
SC03	Principal Payments
SC04	Equity Payments
SC05	Profits
SC06	Funds Paid to Purchase Shares
SC07	Funds for Stocks and Bonds
SC08	Shares of Stock (Returned by Post Office)
SC09	Cash for Fraction Shares
SC10	Un-exchanged Stock of Successor Corp.
SC11	Other Cert of Ownership
SC12	Underlying Shares or other Outstanding Certificates
SC13	Funds for Liquidation / Redemption of Un-surrendered Stock or Bonds
SC14	Debentures
SC15	U S Govt. Securities/Bonds
SC16	Mutual Funds Shares
SC17	Warrant (Rights)
SC18	Mature Bond Principal
SC19	Dividend Reinvestment Plans
SC20	Credit Balances
SC50	Municipal Bonds
SC52	Municipal Bond Earnings

Property Type Codes (contd.)	
SC54	Shares Exchanged for Shares
SC56	Units
SC99	Aggregate Security Related Cash <b>(Not allowed by California)</b>
SD01	Safe Deposit Box Contents
SD02	Other Safekeeping
SD03	Other Tangible Property
TR01	Paying Agent Account
TR02	Undelivered or Un-cashed Dividends
TR03	Funds held in Fiduciary Capacity
TR04	Escrow Accounts
TR05	Trust Vouchers
TR06	Preneed Funeral Trusts
TR89	Interest on Lawyers' Trust Account (IOLTA)
TR99	Aggregate Trust Property
UT01	Utility Deposits
UT02	Membership Fees
UT03	Refunds Or Rebates
UT04	Capital Credit Distributions
UT99	Aggregate Utilities
ZZZZ	Properties Not Identified Above
Owner Type Codes	
OT	All Owners except Aggregate or Unknown
UN	Unknown Owner (no name available)
AG	Aggregate Owner
DP	Disputed Owner
Security Type Codes	
DTC	Direct Transfer
PHYSICAL	Physical Certificate Delivery
ACCOUNT	Registration of Account Only
UNT	Securities Not Transferable

**Tangible Type Codes (Safekeeping Codes)**

CODE	DESCRIPTION
BOND	Savings Bonds
BRAC	Bracelet
CHRM	Charms
CNBK	US Coin Books
COIN	US Coins
COMM	Commemorative Items
CSET	US Coin Sets
CTFT	Counterfeit Items
CUFF	Cufflink
EARR	Earrings
FLAT	Flatware/Serving Pieces
FMIL	Foreign Military Items
FOBK	Foreign Coin Books/Sets
FOCO	Foreign Coins
FOCU	Foreign Currency
FOGC	Foreign Gold Coins
FOPC	Foreign Platinum Coin Sets
GBAR	Gold Bar
GEMS	Gem Stones—Loose
GOCO	Gold, Silver, Platinum Coins
HM	Hazardous Materials
JEWL	Jewelry—Other
LDOC	No-Value Legal Documents
MED	No-Value Media (Photos, CD's, Video's)
MIL	U.S. Military Items
MISC	Miscellaneous Items of Value

**Tangible Type Codes (Safekeeping Codes) cont.**

MPAP	No-Value Miscellaneous Papers
NECK	Necklace
NVOT	No-Value Other Tangibles (Misc.)
ODOC	No-Value Other Documents
PCOL	Paper Collectibles/Books/Etc.
PIN	Pin
RING	Ring
SBAR	Silver or Platinum Bars
SPRT	Sports Memorabilia
STCK	Stock Certificates
STMP	Stamps
TCC	Travelers/Cashier's Checks
TIME	Time Piece
USCU	US Currency—All
USGC	US Gold Coins
USGS	US Gold Sets
USPC	US Platinum Coin Sets
VS	No-Value Vital Statistics
WCOL	Collectible Weapons

**State Codes**

State	Initial	State	Initial
Alabama	AL	Missouri	MO
Alaska	AK	Montana	MT
Arizona	AZ	Nebraska	NE
Arkansas	AR	Nevada	NV
California	CA	New Jersey	NJ
Colorado	CO	New Mexico	NM
Connecticut	CT	New York	NY
Delaware	DE	North Carolina	NC
District of Columbia	DC	North Dakota	ND
Florida	FL	Ohio	OH
Georgia	GA	Oklahoma	OK
Hawaii	HI	Oregon	OR
Idaho	ID	Pennsylvania	PA
Illinois	IL	Rhode Island	RI
Indiana	IN	South Carolina	SC
Iowa	IA	South Dakota	SD
Kansas	KS	Tennessee	TN
Kentucky	KY	Texas	TX
Louisiana	LA	Utah	UT
Maine	ME	Vermont	VT
Maryland	MD	Virginia	VA
Massachusetts	MA	Washington	WA
Michigan	MI	West Virginia	WV
Minnesota	MN	Wisconsin	WI
Mississippi	MS	Wyoming	WY

Country Codes - Available at <https://unstats.un.org/unsd/methodology/m49/>

NAICS Codes - Available at <https://www.census.gov/eos/www/naics/>

Tax Payment (TXP) Addendum		ACH CCD, PPD and CTX + Format			
Field	Field Name	Field	Data	Min/Max	
Number	Data Elements & Separators	Requirements	Element Type	Use	Contents
	Record Type Code	M	N	1	"7"
	Addenda Type Code	M	N	2	"05"
	Segment Identifier	M		3	TXP
	Separator			1	*
TXPO1	Amount Type			1	U
	Separator			1	*
TXPO2	FEIN	M	N	S	NUMERIC
	Separator			1	*
TXPO3	BRANCH	M	N	6	M
	Separator			1	*
TXPO4	Remitter Type Code	M	N	2	XX
	Separator			1	*
TXP05	Remittance Type Code	M	N	2	XX
	Separator			1	*
TXP06	Remittance Amount	M	N	1-10	\$\$\$\$\$\$\$cc
	Separator			1	*
TXP07	Remittance Type Code	M	N	2	XX
	Separator			1	*
TXP08	Remittance Amount	M	N	1-10	\$\$\$\$\$\$\$cc
	Separator			1	*
TXP09	Remittance Type Code	M	N	2	XX
	Separator			1	*
TXP10	Remittance Amount	M	N	1-10	\$\$\$\$\$\$\$cc
	Separator			1	*
TXP11	Reference Number	M	N	5	XXXXX
	Terminator	M		1	\
	Filler			44-47	
	Special Addenda Seq-Number			4	1
	Entry-Detail-Seq-Number			7	(identical to preceding 6-Rac)

## Description of the TXP Record Fields

**Amount Type** - This field will always contain the value "U."

**FEIN** - This field contains the nine-digit Federal Employer Identification Number (FEIN). Do not add hyphens or spaces between numbers.

**Branch** - This field contains the six-digit Branch Identification Number, which is six zeroes (000000).

**Property Holder Type Code** - This field contains the code for the type of holder that is remitting unclaimed property. Use one of the following codes:

01	Banks
02	Savings and Loan Associations
03	Credit Unions
04	Brokerage Firms
05	Business Associations
06	State Agencies
07	Cities and Counties
08	Life Insurance
09	All Other Insurance
10	Transfer Agents

**Remittance Type Code** - This field contains the two-digit Remittance Code which describes the type of remittance being made.

01	Report Remittance
02	Corporate Actions
03	Dividends
06	Sale of Securities Proceeds
08	CCP section 1577 Interest Assessment
10	CCP section 1532(g) Penalty
12	CCP section 1576 Penalty
13	CCP section 1577 interest from Audit
17	SCO Audit Report Remittance
18	Audit Agent Report Remittance
27	Live Auction Proceeds
30	Online Auction Proceeds
41	IOLTA – Interest on Lawyers' Trust Accounts

**Remittance Amount** – This field contains the amount of the remittance for the Remittance Code. Do not add dollar signs or decimals.

**Reference Number** – This field contains the five-digit Reference Number that you create yourself for your own record.

## Links

1. [Standard NAUPA II Reporting Instructions](#)
2. [Universal Holder Face Sheet for Reporting \(UFS-1\)](#)
3. [Securities Summary \(SS-1\)](#)
4. [Authorization Agreement for Electronic Funds Transfer \(EFT\) \(SCO EFT-1\)](#)
5. [Registration for Remittance by Fedwire \(SCO EFT-3\)](#)
6. [Holder's Claim for Reimbursement Form \(HCR-1\) and Instructions](#)
7. [Safe Deposit Box Inventory Form](#)
8. [Safe Deposit Box Detail Sheet](#)
9. [Holder Reporting Extension Request](#)
10. [Forms for Informal Audit Review](#)