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To: [Comments, Regulation](#)
Subject: Attention: BSA-SAR Database
Date: Thursday, October 21, 2010 11:55:36 AM

To Whom it May Concern:

I like the idea of allowing excel files; however, I have a suggestion and a few questions.

1. Suggestion: If possible, increase the maximum file excel file size. My institution uses excel files extensively, and occasionally have files larger than 1 MB.
2. Question: Will you provide guidance about what data fields you would like to have? Would you consider a standardized excel table format? For instance, for every investigation we conduct, we have an excel file with the following format:

Date	Day	Type	Cust	Acct	To/From	Additional Transaction Info	Category	Credits	Debits
Date in MM/DD/YY Format	Weekday in DDD format	Instrument used (e.g. CASH, CHECK, WIRE, etc.)	Primary Accountholder's name	Account Number	The source of funds (e.g. maker of check, wire sender, etc.) or destination of funds (e.g. check payee, wire recipient, etc.)	Ancillary transaction information (e.g. check #, check memo, wire OBI/BI info, wire sending/receiving bank, etc.)	Transaction category as interpreted by the analyst (e.g. personal expenses, wires to Russia, cash deposits, etc.)	The incoming amount of the transaction	The outgoing amount of the transaction

If you're looking to improve your transaction data, you may want to mandating a uniform table format.

3. Question: Will you require or encourage banks to send all account activity in the excel file?

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