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| AGENT REFERENCE GUIDE: BMA LITE DIVIDEND/INTEREST & PRINCIPAL FILE | |
| Date: | 6/12/2024 |
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**Overview**

The BMA Lite file was implemented to provide Agents a low-tech means of providing distribution event details to DTC in an automated manner. The BMA Lite file is a standardized Excel spreadsheet designed for Agents to clearly provide DTC with notice of upcoming distribution events and modifications to existing distribution events – separate templates for equity and debt securities. The file enables the DTC to announce and update distribution events timely and accurately. This applies to securities not sent via the BMA5 file transmission (debt securities).

This document describes how paying agents can use the templates to notify DTC’s P&I Announcement Team with new information for both Dividend and Interest/Principal announcements. If the distribution is not classified as Interest or Principal, please contact DTC’s Dividend Announcements Mailbox.

Important note: Distributions pertaining to Default/Bankruptcy events, Money Market Instrument, Auction Rate Notes, Auction Rate Preferred Stock, American Depositary Receipt and Global Depositary Note securities must continue to be sent to the current distribution groups at DTC as they are not subject to the requirement for automated detail.

## DTC Agent File Detail Input

The BMA Lite templates have several fields that must be updated. The details for the fields are listed below, with an example of a record for your reference.

Please note that the files that are sent to DTC must not include a mix of both Debt and Equity securities. These must be sent separately using the appropriate tempate.

These files must be saved in **Excel Workbook Format (.xlsx)** format only.

Notification must be provided to the correct mailbox and within the time frames, outlined within the terms of [DTC’s Operational Arrangements](https://www.dtcc.com/~/media/Files/Downloads/legal/issue-eligibility/eligibility/operational-arrangements.pdf).

* **BMA Lite Debt Instruments Template**

Security types that must be submitted using this template are any products that are considered as Debt instruments i.e. Asset Backed Securities, Collaterized Mortgage Obligations, Collaterized Loan Obligations, Corporate Bonds, Certificates of Deposit, Corporate Debt Derivatives etc and must be in rate per $1000 format. Equity instruments and Money Market Instruments are not permitted in this file.



**Below is a guide which explains what information is required within each field and whether it is a requirement.**

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| Field Name | Description | Key Note |
| CUSIP | Security identifier associated with the event | Mandatory Required Field |
| Pay Date | Payment Date of payment  *Format: MM/DD/YYYY* | Mandatory Required Field |
| Paydown Factor | The factor (expressed as a decimal) is the remaining principal balance of a security as of the end of the current accrual period. No payment of principal paydown would reflect a Paydown Factor of 1.00000000000 | Mandatory Required Field for Principal Paydown event. No payment of principal paydown during the life cycle of the security must reflect a Paydown Factor of 1.00000000000 or the most recent Paydown Factor from the last principal paydown distribution. Final payments must be coded with a Paydown Factor of 0.00000000000. If realized losses have been incurred, the Paydown Factor must be reflected as 0.00000000001 |
| Principal Cash Rate | The total amount of principal paid per share for the current distribution date.  Default to ‘0.000000’ for no value | Mandatory Required Field for Principal Paydown events and must be in rate per $1000 format |
| Interest Cash Rate | The total amount of interest paid per share for the current distribution date.  Default to ‘0.000000’ for no value | Required for Interest Events and must be in rate per $1000 format |
| Deferred Interest | Period of time a security will not pay interest | Optional requirement and is only needed if applicable to the distribution. |
| Interest Coupon Rate | Stated rate of interest for a fixed security used to calculate the interest cash rate. | Optional requirement and is only needed if applicable to the distribution. |
| Interest Shortfall | Accrued interest that remains after the interest distribution is paid. | Optional requirement and is only needed if applicable to the distribution. |
| PrevPaydownFactor | The factor (expressed as a decimal) is the remaining principal balance of a security as of the end of the previous accrual period. No payment of principal paydown would reflect a Paydown Factor of 1.00000000000 | Mandatory Required Field for Principal Paydown event. No payment of principal paydown during the life cycle of the security must reflect a Paydown Factor of 1.00000000000 or the most recent Paydown Factor from the last principal paydown distribution. |
| Rec Date | Record Date of the payment  *Format:* ***MM/DD/YYYY*** | Mandatory Required Field |

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* **BMA Lite Equity Template**

Security types that must be submitted using this file are any products that are considered as Equity instruments i.e. Equity Derivatives, Non- Exchange Listed Stocks, Preferred Stocks, Warrants, Equity Unit etc and the rate must be provided in rate per share format. Debt instruments, Money Market Instruments and Exchange Traded securities are not permitted in this file.

These files must be saved in **Excel Workbook Format (.xlsx)** format only. The title of this document must be named **UPLOADTEMPLATE**.

Notification must be provided to the correct mailbox and within the time frames, outlined within the terms of the Operational Arrangement which is available on DTCC’s website.

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**Below is a guide which explains what information is required within each field and whether it is a requirement.**

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| --- | --- | --- |
| Field Name | Description | Key Note |
| CUSIP | Security identifier associated with the event | Mandatory Required field |
| Record Date | *Format: MM/DD/YYYY* | Mandatory Required field |
| Payable Date | Distribution Payment Date*Format: MM/DD/YYYY* | Mandatory Required field |
| Rate | The total amount of income paid per share for the current distribution date. Default to ‘0.000000*’* for no value | Mandatory Required field |

Any questions regarding this guide or the Announcement processes should be directed via email: [dividendannouncements@dtcc.com](mailto:dividendannouncements@dtcc.com).