RegData Product Sales Data (PSD) Starter Guide

V1.0

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Contents

The steps below will help ensure your Product Sales Data (PSD) XML file is formatted correctly before submitting in RegData.

Check the XML file is correctly formatted

The file must be in XML format (i.e. with a .xml file extension).

XML files contained inside zip files or compressed files cannot be accepted. We are also unable to accept excel (XLS) files.

We do not specify or require XML files to have a specific naming convention. However, the name of your file can only contain alphanumeric characters (A-Z, a-z and 0-9), spaces, and the following special characters (& + # [ ] ( ) . - _)

Check the XML header information is correctly formatted

```
<?xml version="1.0" encoding="UTF-8"?>
<PSD008-CreditAgreementSales

    xmlns=              "urn:fsa-gov-uk:MER:PSD008:1"
    xmlns:xsi=          "http://www.w3.org/2001/XMLSchema-instance"
    xsi:schemaLocation= "urn:fsa-gov-uk:MER:PSD008:1 http://www.fsa.gov.uk/MER/DRG/PSD008/v1/PSD008-Schema.xsd">

    <PSDFeedHeader>
        <Submitter>
            <SubmittingFirm>123456</SubmittingFirm>
        </Submitter>
        <ReportDetails>
            <ReportCreationDate>2024-06-19</ReportCreationDate>
            <ReportIdentifier>Report1</ReportIdentifier>
        </ReportDetails>
    </PSDFeedHeader>
```

The XML header information differs slightly depending on the PSD report type you are reporting, for example:

PSD008a

<PSD008a-CreditAgreementBackBook
    xmlns="urn:fsa-gov-uk:MER:PSD008a:1"
    xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
    xsi:schemaLocation="urn:fsa-gov-uk:MER:PSD008a:1
    http://www.fsa.gov.uk/MER/DRG/PSD008a/v1/PSD008a-Schema.xsd">

PSD008

<PSD008-CreditAgreementSales
    xmlns="urn:fsa-gov-uk:MER:PSD008:1"
    xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
    xsi:schemaLocation="urn:fsa-gov-uk:MER:PSD008:1
    http://www.fsa.gov.uk/MER/DRG/PSD008/v1/PSD008-Schema.xsd">

PSD009

<PSD009-CreditAgreementPerformance

xmlns="urn:fsa-gov-uk:MER:PSD009:1"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:fsa-gov-uk:MER:PSD009:1
http://www.fsa.gov.uk/MER/DRG/PSD009/v1/PSD009-Schema.xsd">

Check the report information is correctly formatted

```xml
<?xml version="1.0" encoding="UTF-8"?>
<PSD008-CreditAgreementSales

    xmlns=              "urn:fsa-gov-uk:MER:PSD008:1"
    xmlns:xsi=          "http://www.w3.org/2001/XMLSchema-instance"
    xsi:schemaLocation= "urn:fsa-gov-uk:MER:PSD008:1 http://www.fsa.gov.uk/MER/DRG/PSD008/v1/PSD008-Schema.xsd">

    <PSDFeedHeader>
        <Submitter>
            <SubmittingFirm>123456</SubmittingFirm>
        </Submitter>
        <ReportDetails>
            <ReportCreationDate>2024-06-19</ReportCreationDate>
            <ReportIdentifier>Report1</ReportIdentifier>
        </ReportDetails>
    </PSDFeedHeader>
    <PSD008FeedMsg>
        <CoreDetails>
            <TransRef>TransRef1.1</TransRef>
            <Cancellation>false</Cancellation>
        </CoreDetails>
        <CreditSalesDetails>
            <OriginationDetails>
                <OriginationType>C</OriginationType>
                <EarlierAgreementTransRefStatus>A</EarlierAgreementTransRefStatus>
                <EarlierAgreementTransRef>TransRef1.0</EarlierAgreementTransRef>
```

The **<PSDFeedHeader>** (and the underlying elements) must be included and must only appear once before the first transaction (as per the example above) and not before each transaction.

The Firm Reference Number (FRN) entered in the **<SubmittingFirm>** element must be the same as the FRN of the firm that the report is being uploaded to.

The **<ReportIdentifier>** must be unique for every submission (i.e. should not have already been used in a previously submitted report) and can be up to 25 characters long.

Check the transaction information is correctly formatted

Use the Sample XMLs in our 'Data Reference Guides' as a guide for structuring and formatting your XML file/report.

Elements and the underlying data must be formed correctly as follows:

- Include the appropriate open and end tags and ensure both tags appear in the same row in the XML. We have seen instances where the closing

tag is abruptly ended midway through the tag and continues on the next
row which causes a "Technical error" when reading the XML.

- Appear in the same sequence as per the Data Definition, Schema and
Sample XMLs
- Date formats are reported in YYYY-MM-DD format
- YesNo options are reported as "yes" or "no" (in lower case)
- Where data is required from a list of options, we only require the code to
be reported (as specified in the Schema). We do not accept the
corresponding description (as listed in the Data Definition)
- Where a string of data is required, we use UTF-8 as the character
encoding standard to validate this data. This link provides a list of all
allowed characters under UTF-8.
- Ensure that all data is formatted correctly, for example, where data is to
be reported to two decimal places, this is reported as "172.00" and not
"172.   00".

Check the size of the XML file

If submitting by manually uploading an XML file via the RegData platform:
- The file size must not be greater than 700MB (or 1GB depending on the
user's system configuration and internet speed)
- If it is greater than 700MB or 1GB, then consider splitting the file into
smaller files (but be careful not to split them too small resulting in too
many smaller XML files). For example, if you have 1 x 2GB file, consider
splitting this into 4 x 500MB files rather than 20 x 100MB files, or even
200 x 10MB files
- Files do not need to be smaller than 15MB. The 15MB limit only applies
to our Industry Test Environment (ITE) and therefore you can submit
much larger files in RegData.

If you are submitting via SFTP:
- The file size must not be greater than 64GB
- If it is greater than 64GB, then consider splitting the file into multiple
smaller files (but be careful not to split them too small as this could
result in connection issues trying to process too many smaller files). For
example, if you have 1 x 70GB file, consider splitting this into 2 x 35GB
files or 10 x 7GB files rather than 100 x 700MB files
- XML files must not be contained within a compressed zipped file

You can submit separate reports to cover the same submission. These can be
separated in whichever way is suitable. This can be for separate products or
brands, or by time periods such as weekly, monthly etc.

However, please ensure that the Report Identifier used in each report/file is unique.

You can also stagger uploading the XML files throughout the submission window rather than waiting until the end of the submission window to submit them all at once.

Check any repeated sections are correctly formatted

The Sample XMLs in our 'Data Reference Guides' demonstrate how repeated rows/sections should be reported.

Exclude elements that are not required

Where data is not required because of the validation rules, then the corresponding element in the XML file should be removed/excluded completely including the start and end tags.

Check a test file in our test environment

You can use our Industry Test Environment (ITE) to test your XML files are formatted correctly and accepted.

However, ITE is not intended to test a full file submission as the file size is restricted to 15MB (for manual XML upload only) for operational reasons, and only test data must be submitted in ITE.

There is no file size limit applied to SFTP submissions made via ITE.

If firms wish to use ITE, then you can request access by emailing us at RegDataTest@fca.org.uk.

Check you have permission to submit the report

Only users that have been granted the 'Submitter' permission for either PSD008, PSD008a and/or PSD009 can upload data via XML in RegData.

If you do not have 'Submitter' permission, then ask the Principal User of the firm to assign 'Submitter' permission to you via the User Management menu in RegData.

Need further help?

The Data Definition, Schema, and Sample XMLs for each PSD report type can be found in our Data Reference Guides in our Resources section.

We also provide further help on PSD in our RegData Help section.

However, you may need to consult your own IT support to understand what is required to get your data into the expected XML format ready for submission.

We are unable to provide technical support to help firms get their data into the required format.