



DEPARTMENT OF FINANCIAL SERVICES
Division of Unclaimed Property

Reporting Instructions Manual

www.FLTreasureHunt.gov

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Rule 69G-20.041, F.A.C.

The Reporting Instructions Manual is designed to provide information and requirements for reporting and remitting unclaimed property to the Florida Department of Financial Services (Department), as required under the Florida Disposition of Unclaimed Property Act, chapter 717, Florida Statutes (F.S.), and Rule Chapter 69G-20, Florida Administrative Code (F.A.C.).

Section 1 of this manual is a comprehensive guide to provide information and requirements for reporting and remitting unclaimed property to the State of Florida (sometimes referred to herein as “Florida”).

Section 2 of this manual is frequently asked questions concerning unclaimed property reporting requirements.

The Holder Reporting Online System (Online System) is the Department’s online reporting application that allows reporting entities to file the required unclaimed property report(s) and remittance in a safe and secure online environment. Section 1.3 of this manual contains instructions on how to use this system to report and remit unclaimed property.

The Department periodically conducts workshops to inform entities regarding reporting and remitting of unclaimed property. Visit our web page at www.FLTreasureHunt.gov and click on the **Events** link to see scheduled workshops.

Contact the Department by telephone at (850) 413-5522 or by email at EReporting@MyFloridaCFO.com for questions on the reporting of unclaimed property.

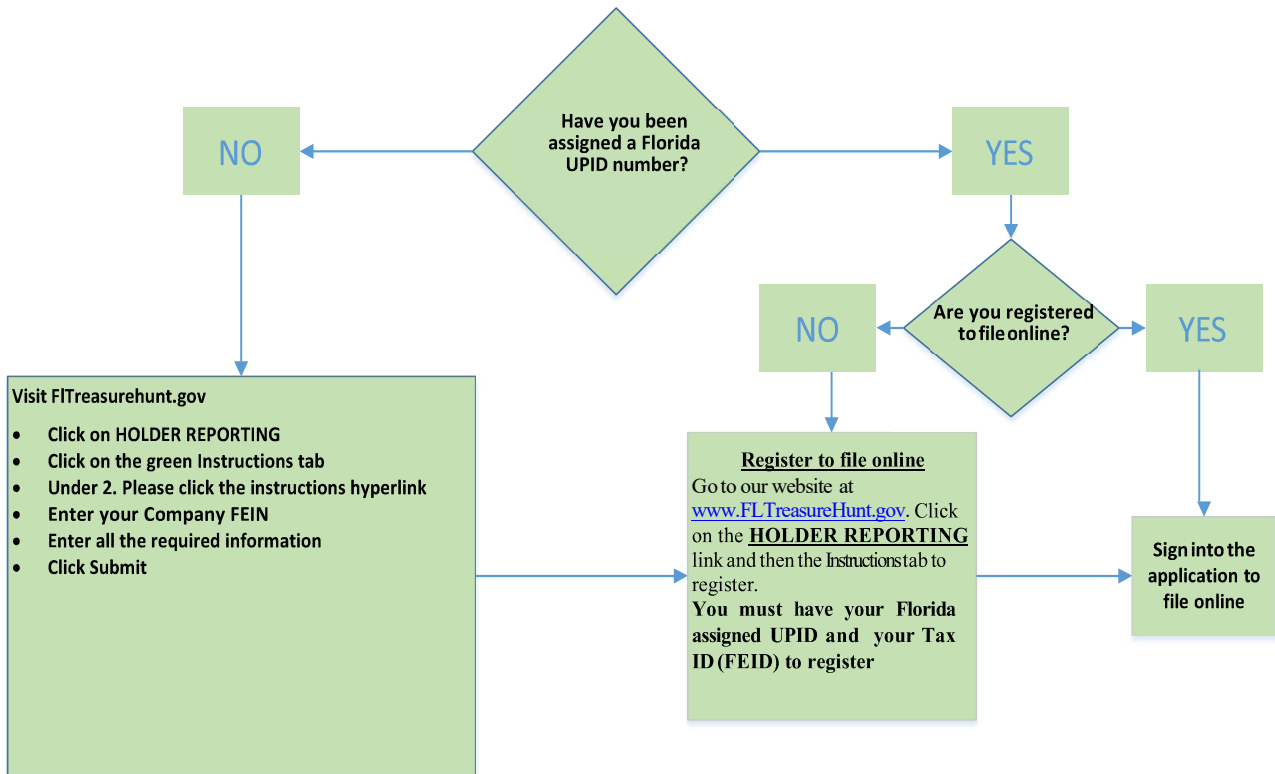
1. SECTION 1: STEPS IN REPORTING AND REMITTING UNCLAIMED PROPERTY TO FLORIDA	4
1.1 STEP 1 - IDENTIFY THE UNCLAIMED PROPERTY TO BE REPORTED AND REMITTED	5
1.2 STEP 2 – PERFORM DUE DILIGENCE	6
1.2.1 <i>Sample Due Diligence Letter</i>	7
1.3 STEP 3 – PREPARE AND SUBMIT THE REPORT OF UNCLAIMED PROPERTY AND REMITTANCE/PAYMENT	8
1.3.1 <i>ELECTRONIC REPORT FORMAT OPTION</i>	8
1.3.1.1 CREATING THE DEPARTMENT’S EXCEL TEMPLATE	8
1.3.1.2 SUBMITTING THE NAUPA FILE TO THE STATE OF FLORIDA	9
1.3.2 <i>MANUAL INPUT OPTION</i>	9
1.3.3 <i>REMITTANCE / PAYMENT</i>	9
1.3.3.1 CASH RELATED PROPERTY	10
1.3.3.2 SECURITIES RELATED PROPERTY	10
1.3.3.3 SAFE-DEPOSIT BOX TANGIBLE PROPERTY	13
1.3.4 <i>PROPERTY TYPE CODES, RELATIONSHIP CODES, AND TANGIBLE CATEGORY CODES</i>	14
1.3.4.1 FLORIDA PROPERTY TYPE CODES AND DORMANCY TABLE	14
1.3.4.2 RELATIONSHIP CODES	18
1.3.4.3 GUIDE ON REPORTING OWNER NAMES FOR UNIQUE PROPERTY TYPES	21
1.3.4.4 TANGIBLE CATEGORY CODES	22
2. SECTION 2: OTHER REPORTING-RELATED INFORMATION	22
2.1 REPORT FILING EXTENSION	22
2.2 LIMITS ON THE VALUE OF AN ACCOUNT THAT MUST BE REPORTED AND REMITTED	23
2.3 ANNUAL REPORTING	23
2.4 SPECIAL NOTE TO ENTITIES REPORTING UNCLAIMED PROPERTY HELD OR OWING UNDER ANY LIFE OR ENDOWMENT INSURANCE POLICY OR ANNUITY CONTRACT	23

1. SECTION 1: STEPS IN REPORTING AND REMITTING UNCLAIMED PROPERTY TO FLORIDA

The following flow chart summarizes the steps involved in reporting and remitting unclaimed property to the State of Florida:



Online System - If you are not already registered to use our Online System, adopted in Rule 69G-20.034, F.A.C., you must follow the steps identified in the chart below. The [Online System](http://www.FLTreasureHunt.gov) can be accessed at www.FLTreasureHunt.gov by clicking on the **HOLDER REPORTING** link. You will find valuable information under this tab including a handbook on how to use the system.



1.1 STEP 1 - IDENTIFY THE UNCLAIMED PROPERTY TO BE REPORTED AND REMITTED

Unclaimed property is primarily an intangible property liability that has been inactive on the books of a holder for a period of time as provided by state law (**dormancy period**) for which there has been no owner-generated activity. Once these liabilities are identified, the first step is to determine which state's unclaimed property law must be followed for each liability and that state's required dormancy period which determines when the liability becomes unclaimed property and subject to being reported and remitted.

Where to report and remit unclaimed property is primarily determined based on the following Supreme Court decisions:

- (I) Texas v. New Jersey, 379 U.S. 674, 85 S.Ct. 626, 13 L.Ed.2d 596 (1965).
- (II) Pennsylvania v. New York, 407 U.S. 206, 92 S.Ct. 2075, 32 L.Ed.2d 693 (1972).

These decisions establish the Primary and Secondary Rules which determine where a holder must report and remit unclaimed property.

- The **Primary Rule** requires that intangible unclaimed property be reported to the state of the owner's last known address.

- The **Secondary Rule** requires that when there is an unknown owner, no last known address, or the owner's address is located in a state without an applicable unclaimed property law, the intangible property must be reported to the holder's state of domicile.
- The **Transaction Rule** is codified in 12 U.S.C. 2503 as an exception to the Primary and Secondary Rules. The Transaction Rule provides the following where any sum is payable on a traveler's check, money order, or other similar written instrument on which a banking or financial organization or a business association is directly liable:
 - 1) If the books and records show the state of purchase, that state shall be entitled exclusively to take custody of the sum payable on the traveler's check, money order, or other similar instrument, to the extent that state's laws provide for taking custody.
 - 2) If the books and records do not show the state of purchase, that state in which the banking or financial organization or business association has its principal place of business shall be entitled to take custody of the sum payable on the traveler's check, money order, or other similar instrument, to the extent that state's laws provide for taking custody.
 - 3) If the books and records show the state of purchase and the laws of that state do not provide for taking custody of the sum payable on the traveler's check, money order, or other similar instrument, the state in which the banking or financial organization or business association has its principal place of business shall be entitled to take custody of the sum payable on the instrument, to the extent that state's laws provide for taking custody.

Based on these rules, once you have identified the liabilities that will be subject to Florida's unclaimed property law, you must follow the requirements set forth by Florida. The Florida Property Code and Dormancy Table, provided in this manual, is a helpful tool in identifying liabilities and the required dormancy period. Once the liability reaches the required dormancy period, it becomes unclaimed property and subject to being reported and remitted to Florida.

1.2 STEP 2 – PERFORM DUE DILIGENCE

Prior to reporting and remitting unclaimed property valued at \$50 or more which has reached its required dormancy period (as explained in STEP 1) during the calendar year, the holder must perform due diligence as outlined by statute.

Due diligence means the use of reasonable and prudent methods under particular circumstances to locate apparent owners of inactive accounts using the taxpayer identification number or social security number, if known, which may include, but are not limited to, using a nationwide database, cross-indexing with other records of the holder, mailing to the last known address (unless the last known address is known to be inaccurate) or engaging a licensed agency or company capable of conducting such search and providing updated addresses.

A written notice must be sent to the apparent owner's last known address, unless the last known address is known to be inaccurate, informing the apparent owner that the holder is in possession of the unclaimed property account subject to chapter 717, F.S., and requesting that the apparent owner respond to the notice. The written notice must clearly state the property value and include a proper description of the property sufficient for identifying that type of property. Per statute, this must be performed not more than 120 days and not less than 60 days prior to the report of unclaimed property due date, which is before May 1 of each year. The holder must provide the name and contact information of the holder representative the owner can contact if they have any questions. **The due diligence letter must not contain any contact information for the state of Florida.** Failure to perform due diligence as provided by statute could result in potential fines and interest penalties.

If the documents establishing a deposit in a banking or financial organization state the address of a beneficiary of the deposit and the account is valued at \$50 or more, the holder must also give notice to the beneficiary.

1.2.1 Sample Due Diligence Letter

The following due diligence letter is provided as an example only.

SAMPLE DUE DILIGENCE LETTER

January 1, 20XX

Mr./Ms. Good Customer
100 Any Street
City, State 23218

Dear Mr./Ms. Customer:

It is our policy to review and update our account records periodically. Our records indicate that there has been no transaction on your (type) account with a balance of (\$XXX) since (LAST DATE OF ACTIVITY). Florida law requires that we contact you when there has been no customer-generated activity on this account for the time period specified by law. If you do not respond to this notice, your account is subject to being reported and remitted to the State of Florida's unclaimed property office. Please check the appropriate box, sign in the space provided below, and return this form to us no later than 5 weeks from the date of this letter to (your address).

I am aware of the account and wish to keep it open.

Please update the account address as follows:

I wish to close this account. Please send a check for the close-out amount to the following address:

Signature

Date

Please contact our office at (xxx) xxx-xxxx if you require additional information.
(Note: This is your contact number and not the State of Florida's)

Sincerely,
Your Name

NOTE: This is intended only as an example of a due diligence letter. The holder must design the due diligence letter to meet its needs. Do not include the state of Florida's contact information in this letter.

1.3 STEP 3 – PREPARE AND SUBMIT THE REPORT OF UNCLAIMED PROPERTY AND REMITTANCE/PAYMENT

Once you have identified a liability subject to Florida’s unclaimed property law and it has reached the required dormancy period, it becomes unclaimed property and must be reported and remitted to the Department before May 1 of each year. If the due date for filing the report of unclaimed property falls on a Saturday or Sunday, the following Monday will be considered the due date. In the event the due date is an official state of Florida holiday, the next business day will become the due date.

The Department has established the Online System that can be securely used by all entities to submit the report of unclaimed property. The Online System can be accessed at www.FLTreasureHunt.gov. If you need assistance using the Online System, a handbook is available at www.FLTreasureHunt.gov, under the **Holder Reporting** link, **Prepare Report** tab. The report of unclaimed property shall apply to all unclaimed property reaching the required dormancy period during the preceding calendar year ending December 31.

The report of unclaimed property must have sufficient information so that owners can easily search the unclaimed property database to recover their property. Except for traveler’s checks and money orders, the report of unclaimed property must include the name, social security number, a taxpayer identification number, and date of birth, if known, and last known address, if any, of each person appearing from the records of the holder to be the owner of any property which is presumed unclaimed. This information will assist the Department in its attempt to locate the owner and ensure the Department pays the correct owner of the property. Each item of property must have a separate property record. If an owner has multiple properties, each property must be identified as a separate record.

IMPORTANT:

- a. The report of unclaimed property formatted as an Excel spreadsheet, Word document, Access database, or PDF file **will not be accepted**.
- b. Clerks of Court - All intangible property held for the owner that has not been claimed by the owner for more than 1 year after it became payable or distributable is presumed unclaimed and is subject to being reported and remitted to the Department. However, money held in the court registry for which no court order has been issued to determine an owner is not payable or distributable and is not to be reported and remitted to the Department.

NOTE: Regardless of the resource utilized to create the report of unclaimed property, the Department will incur no liability for any errors in the resulting report. It is the responsibility of the holder to accurately report as required by law.

1.3.1 ELECTRONIC REPORT FORMAT OPTION

Entities reporting 25 or more apparent owners must file the report of unclaimed property using the electronic format on the Department’s Online System. The Online System provides for two electronic report format options. Option 1 is the Department’s Excel template and Option 2 is a National Association of Unclaimed Property Administrators (NAUPA) standard format file.

NOTE: If the report of unclaimed property contains less than 25 apparent owners, either the electronic report format option or the manual input option provided below in section 1.3.2 may be used.

1.3.1.1 CREATING THE DEPARTMENT’S EXCEL TEMPLATE

The Department has created Excel templates that can be used for reporting Cash, Stock, and Tangible unclaimed property through the Online System. These templates are available at no charge and can be used in place of a NAUPA standard format file. You must be registered to use the Online System to access these

templates which are located on the dashboard under “Templates” and designed to work exclusively with the Department’s Online System.

The templates must be downloaded and saved to the registered user’s computer. After the download is complete, the user must first “ENABLE CONTENT” before adding data and then fill in the information require by each pre-defined column. If you copy and paste information, you must use the “Paste Special” function. Review the property type codes and the relationship codes on pages 15 through 21 of this manual and ensure you apply the correct code for each property on the template.

Once the template is complete, it must be saved as a “.CSV (Comma Delimited)” file and submitted to the Department through the Online System. Save a copy of the template for your records.

1.3.1.2 SUBMITTING THE NAUPA FILE TO THE STATE OF FLORIDA

NAUPA is an organization of all fifty states which facilitates collaboration among state unclaimed property administrators in their effort to reunite unclaimed property with the rightful owner. The NAUPA standard format is designed by NAUPA to help standardize the reporting process in all states. Refer to the [NAUPA Standard Format Manual](#) (link) to access the definitions and specifications under each filed in the NAUPA standard format file, as it provides detailed information on the requirements of the NAUPA standard format.

To assist you in preparing the NAUPA standard format file, free reporting software information can be found at www.FLTreasureHunt.gov, under the **Holder Reporting** link, **Prepare Report** tab. You can also choose to use your organization’s internal IT resources or any other third-party vendor to create the NAUPA standard format file or utilize any other third-party vendor. Review the property type codes and relationship codes on pages 15 through 20 of this manual to ensure you apply the correct code for each property on the NAUPA standard format file.

After preparing the NAUPA standard format file, you must submit it to the Department through the Online System. Follow the online application chart in Section 1 above if you have not registered to use this system.

1.3.2 MANUAL INPUT OPTION

A holder reporting less than 25 apparent owners may file the report of unclaimed property using either the manual input option **or** the electronic report format option on the Department’s Online System. The manual input option allows for properties to be manually entered online and eliminates the need to create the Department’s Excel template or the NAUPA standard file, as required under the electronic format option. Review the property type codes and relationship codes on pages 15 through 21 of this manual to ensure you apply the correct code for each property that is manually input.

Entities reporting more than 24 apparent owners must use the electronic report format option described in section 1.3.1

1.3.3 REMITTANCE / PAYMENT

All unclaimed property other than the contents of a safe-deposit box or other safekeeping repository must be remitted once the report is filed through the Online System. Your filing is not complete until both the report and remittance/payment are received by the Department.

1.3.3.1 CASH RELATED PROPERTY

The Online System provides the following options for remitting cash to the State of Florida.

- A. ACH Debit/Online Payment** – This is a safe and secure method of payment, free of charge and preferred by the Department. It allows for easy reconciliation of cash remittances to the filed report of unclaimed property. To use this option, you must provide the following information:

- The name on your Bank Account
- Bank Routing Number
- Bank Account Number

IMPORTANT: Before utilizing this option, you must contact your financial institution to ensure there are no existing ACH blocks on your account. Your bank will require our ACH Company ID number L272818119 for this payment. A fee for insufficient funds may be charged if your account has a block on it and the transaction is returned by your bank.

- B. Check** - A check made payable to the Florida Department of Financial Services. Include with the check, a copy of the coupon attached to the confirmation email you will receive after filing your report of unclaimed property through the Online System.
- C. Wire Transfer** - Instructions will be emailed to you upon filing the report of unclaimed property through the Online System. The instructions may also be obtained by sending an email to the Department at EReporting@MyFloridaCFO.com.

1.3.3.2 SECURITIES RELATED PROPERTY

The holder is responsible for preparing the report of unclaimed property and will be responsible for emailing the Notification of Transfer.

Notification of Transfer of all securities will be emailed directly to:

State of Florida, Department of Financial Services
Attn: Division of Unclaimed Property
At: EReporting@MyFloridaCFO.com

The subject line of the email must include the Florida-assigned Unclaimed Property Identification (UPID) number for your organization and the “Notification of Transfer.” The notification must include:

- Florida Assigned UPID Number
- Holder Name
- Holder FEIN (Federal Employer Identification Number)
- Holder Contact Person Name, Telephone Number, & Email Address
- Report Due
- Reporting Year
- Reported CUSIP (Committee on Uniform Securities Identification Procedures) Number
- Reported Security Name
- Number of Shares
- Type of Shares (DTC, Certificate, Mutual Fund, etc...)
- Dollar amount of shares
- Date & time transfer to Florida’s Securities Custodian occurred

The notification must be emailed at least 48 hours in advance of the transfer of the securities to the Department's Custodian. Microsoft Excel is the preferred format for processing. A template has been provided for your convenience at: [Transfer of Securities Notification template](#).

When share information (e.g., dividends, capital gains earned, or any other type of corporate action) changes after the report of unclaimed property and the Notification of Transfer has been submitted, both the report of unclaimed property and the Notification of Transfer information must be updated and resubmitted.

Common or Preferred Stock and Mutual Funds eligible for DTC/DWAC transfer must be sent directly to:

DTC participant 901
Agent Bank #26500
State of Florida, Account 822496

At least 48 hours prior to delivery you must email a list of the shares you intend to deliver to upch.custody@avenuinsights.com. The list shall include the information found in the Notification of Transfer section. **The Department's FEIN is 27-2818119.**

Dividend reinvestment plans must be terminated by converting the whole shares to common stock and liquidating the partial shares. The whole shares can then be sent via DTC to:

DTC participant 901
Agent Bank #26500
State of Florida, Account 822496

Partial shares must be sold and the proceeds mailed to:

Florida Department of Financial Services
Attn: Division of Unclaimed Property
200 East Gaines St
Tallahassee, FL 32399-0358

A listing containing the information found in the Notification of Transfer section must be emailed to the Department Custodian at upch.custody@avenuinsights.com at least 48 hours before the transfer of the securities.

Direct Registration/Book-Entry shares are not accepted by the Department.

Securities remitted by certificate must be transferred via DTC to:

**DTC participant 901
Agent Bank #26500
State of Florida, Account 822496**

To transfer securities not eligible for DTC, issue a physical certificate registered in the name of "Hare & Co., LLC, FBO Florida Department of Financial Services" and mail to:

The Depository Trust Company
570 Washington Blvd – 5th Floor
Jersey City, NJ 07310
Attn: BNY Mellon/Branch Deposit Department
FEIN: 13-6062916

DO NOT deliver original certificates to the State of Florida with your report. A photocopy must be sent with the original report. If any certificates are registered incorrectly, they will be returned to you for re-registration and your report will be considered incomplete. Only one certificate must be delivered for each security position reported. Copies of the certificates or a list of the certificates including the information found in the Notification of Transfer section must be faxed to 617-722-9660 at least 48 hours prior to delivery.

Delivery of Foreign Securities: When attempting to deliver foreign securities, contact the Department's securities custodian at upch.custody@avenuinsights.com to obtain delivery instructions.

Federal Reserve Book Eligible Securities Delivery Instructions

Federal Reserve Bank of New York
ABA#0210-0001-8
BK of NYC/CUST
FBO - State of Florida; Account # 822496

A listing containing, at a minimum, the information found in the Notification of Transfer section must be emailed to the Department Custodian at upch.custody@avenuinsights.com at least 48 hours before the transfer of the securities.

Open End Mutual Fund Accounts

Accounts held for the State of Florida must be registered to the name Mac & Co., LLC. The Department's securities custodian will provide account numbers for all mutual funds transferred to the State of Florida's account. Contact the Department's securities custodian at upch.custody@avenuinsights.com to obtain account numbers at least 3 business days prior to attempting delivery.

Closed End Mutual Funds Accounts

Accounts held for the State of Florida must be registered in the name of State of Florida c/o Avenu Insights & Analytics, LLC, 100 Hancock Street, 10 Floor, Quincy, MA 02171 FEIN 27-2818119.

If the fund is DTC eligible, please close the account and deliver full shares to DTC# 901, Agent Bank #26500, Account # 822496.

If the fund is not DTC eligible, please close the account and forward certificates for full shares to:

Avenue Insights & Analytics, LLC
100 Hancock Street
10th Floor
Quincy, MA 02171

Partial shares must be sold and the proceeds mailed to:

Florida Department of Financial Services
Attn: Division of Unclaimed Property
200 East Gaines St.
Tallahassee, FL 32399-0358

A listing containing, at a minimum, the information found in the Notification of Transfer section shall be emailed to the Department Custodian at upch.custody@avenuinsights.com at least 48 hours before the transfer of the securities.

All unclaimed property must be remitted once the report is filed through the Online System.

Do not report stocks or other intangible ownership interests unless you are also able to simultaneously deliver the property. Any unclaimed property delivered to the Department must have value. Should any property that is not transferred become transferable in the future and available for delivery simultaneously with the report of unclaimed property, report the property to the Department and include a brief explanation stating why the property was reported after the reporting due date. Contact the Department at EReporting@MyFloridaCFO.com or at 850-413-5522 if you have any questions.

1.3.3.3 SAFE-DEPOSIT BOX TANGIBLE PROPERTY

- A. The contents of a safe-deposit box or other safekeeping repository which have monetary value shall be presumed unclaimed. The contents must be remitted to the Department between 120 and 180 days after the report due date, except for the following contents which are NOT TO BE REMITTED to the Department:

Ammunition	Empty Envelopes
Articles of Incorporation	Firearms
Audio/Video Tapes	Flash Drives
Awards/Diplomas	Keys
Bills (e.g., a utility bill; not referring to currency)	Letters/Notes
Blank or Cancelled Checks	Newspaper Clippings
Blank CDs/Discs	Photographs (Personal Family Photos)
Credit Cards	Post Cards
Data Cartridges	

- B. The [Safe-Deposit Box Inventory \(DFS-UP-155\)](#) form, which is incorporated by reference in Rule 69G-20.035, F.A.C., must be used to inventory the contents of a safe-deposit box. The form must be sent along with the remittance of the safe-deposit contents. Safe-deposit contents must be received by the Department 120 to 180 days after the report due date. **DO NOT SEND THE CONTENTS ALONG WITH THE REPORT THAT IS DUE BEFORE MAY 1.**
- C. If reported item(s) listed on the Safe-Deposit Box Inventory (DFS-UP-155) form will not be sent to the Department, notify the Department in writing by listing the items that will not be sent and include the reason (e.g., no commercial value, items claimed by the owner prior to shipment, etc.).
- D. Stock certificates found in a safe-deposit box must be included along with the remittance.
- E. Non-numismatic paper currency and coins (paper currency or coins that do not have collectable value) found in a safe-deposit box must be remitted by cashier's check payable to the Department along with the other contents of the safe-deposit box. Numismatic paper currency and coins (paper currency and coins that have collectable value) must be remitted in their original form. Use the [Numismatic List for Financial Institutions](#) to determine if currency and coins have collectable value.
- F. A single cashier's check may be issued for non-numismatic paper currency and coins belonging to multiple safe-deposit box owners; however, a list must be provided which clearly identifies the owners and the amount belonging to each owner. Write the check number on each owner's inventory sheet and

indicate which coins and paper currency listed on the inventory sheet were converted to a cashier's check. Make cashier's checks payable to "Florida Department of Financial Services" and include the check(s) with the safe-deposit box contents.

G. Shipping Contents

1. Contents delivered through the U.S. Mail or other carrier must be insured at an amount equal to the estimated value of the property.
2. All contents must be packaged securely to prevent damage during shipment.
3. Breakables must be wrapped individually and packed in sturdy shipping containers.
4. Heavy items such as large quantities of coins must be placed in cloth coin bags and packed in sturdy shipping containers so they will not break open in shipment.
5. Include the Florida-assigned UPID number of the bank as part of the return address on each shipping container.
6. Ideally, safe-deposit box contents should be delivered to the Department in a single shipment. If contents are shipped at different times or from different locations, you must provide the Department with a detailed shipping schedule that includes package-tracking information for all packages being sent, the name of the safe-deposit box owners included in each shipment, the address of the branch that will be sending the contents, and the name of a person who may be contacted concerning the remittance of the contents.
7. If multiple shipping containers are being sent from the same location, each shipping container must be numbered (e.g., "1 of 6," "2 of 6," etc.). Prominently mark several sides of each container "DELIVER UNOPENED." Mail the containers to:

Department of Financial Services
Division of Unclaimed Property
Asset Management
200 East Gaines Street
Tallahassee, FL 32399-0360

- H. The penalty for the receipt of a safe-deposit box container between 180 days after the report due date and 210 days after the report due date will be \$100. Thereafter, the penalty will be \$500 for each additional successive 30-day period. The penalty assessed against a holder will not exceed \$4,000 annually. The holder must remit the penalty to the Department within 30 days after the date of the notification to the holder that the penalty is due.

1.3.4 PROPERTY TYPE CODES, RELATIONSHIP CODES, AND TANGIBLE CATEGORY CODES

For each report format option, you must input a Property Type Code to identify the type of property being reported and a Relationship Code to describe the owner's relationship to the property being reported. If you are a financial institution required to report tangible personal properties from safe-deposit boxes you must input a Tangible Category Code to identify the category type for each item being reported from a safe-deposit box.

1.3.4.1 FLORIDA PROPERTY TYPE CODES AND DORMANCY TABLE

The property type code identifies the type of property reported. The table below is a guide to assist you in identifying the different property types, and it provides a statutory reference and the designated dormancy period which must be met before the property is unclaimed and subject to being reported and remitted to the Department. Other than tangible property held by mail-in secondhand precious metal dealers, the only tangible personal properties that may be reported and remitted are items from safe-deposit boxes in financial institutions as provided in Florida law.

Select the property type code which best identifies the property being reported. The property type code will always be four characters.

NOTE: The codes in the table below are the only property type codes accepted by the Department.

FLORIDA PROPERTY TYPE CODE AND DORMANCY TABLE			
PROPERTY TYPE	DORMANCY PERIOD (YEARS)	PROPERTY CODE	STATUTORY REFERENCE
GENERAL			
Checking Accounts	5	AC01	717.106
Savings Accounts	5	AC02	717.106
Matured CD's or Savings Certificates	5	AC03	717.106
Christmas Club Accounts	5	AC04	717.106
Deposit to Secure Funds	5	AC05	717.106
Security Deposits	5	AC06	717.102
Unidentified Deposits	5	AC07	717.106
Suspense Accounts	5	AC08	717.106
Cashier's Checks	5	CK01	717.105
Certified Checks	5	CK02	717.105
Registered Checks	5	CK03	717.105
Treasurer's Checks	5	CK04	717.105
Bank Drafts	5	CK05	717.105
Warrants	5	CK06	717.102
Money Orders	7	CK07	717.104(2)
Traveler's Checks	15	CK08	717.104(1)
Foreign Exchange Checks	5	CK09	717.105
Expense Checks	5	CK10	717.102
Pension Checks	5	CK11	717.112
Credit Memo or Credit Checks	5	CK12	717.1045(4)
Vendor Checks	5	CK13	717.102
Checks Written Off	5	CK14	717.102
Other O/S Official Checks	5	CK15	717.102
CD Interest Payments/Checks	5	CK16	717.106
Educational Savings Account – Cash	5	CS01	717.112(1)
Educational Savings Account – Mutual Funds	5	CS02	717.112(1)
Educational Savings Account – Securities	5	CS03	717.112(1)
Health Savings Account	5	HS01	717.112(1)
Health Savings Account Investment	5	HS02	717.112(1)
Net Revenue Interests	5	MI01	717.102
Royalties	5	MI02	717.102
Overriding Royalties	5	MI03	717.102
Production Payments	5	MI04	717.102
Working Interests	5	MI05	717.102
Bonuses-Royalties	5	MI06	717.102
Delay Rentals	5	MI07	717.102
Shut-In Royalties	5	MI08	717.102
Minimum Royalties	5	MI09	717.102
Wages, Payroll, Salary	1	MS01	717.115
Commissions	1	MS02	717.115
Worker Comp Benefits	5	MS03	717.102

Payment Goods & Services	5	MS04	717.102
Customer Overpayments	5	MS05	717.102
Unidentified Remittances	5	MS06	717.102
Un-refunded Overcharges	5	MS07	717.102
Accounts Payable	5	MS08	717.102
Credit Balances on Accts Receivable	5	MS09	717.102
Discounts Due	5	MS10	717.102
Refunds	5	MS11	717.102
Gift Certificates/Cards	5	MS12	717.1045(4)
Unclaimed Loan Collateral-Cash	5	MS13	717.106
Pension, Profit Sharing Plans	5	MS14	717.112
Voluntary or Involuntary Dissolution or Liquidation	6 months	MS15	717.111
Miscellaneous Checks	5	MS16	717.102
Miscellaneous Intangible Property	5	MS17	717.102
Suspense Liabilities	5	MS18	717.102
FINANCIAL INSTITUTIONS (TANGIBLE PROPERTY)			
Contents of Safe-Deposit Boxes	3	SD01	717.116
Contents of Safekeeping Repository	3	SD02	717.116
Other Tangible Property	3	SD03	717.116
Unclaimed Loan Collateral – NonCash	3	SD04	717.116
INSURANCE COMPANIES			
Demutualization Cash	2	DM01	717.1071
Demutualization Stock	2	DM02	717.1071
Individual Policy Benefits or Claim Payments	5	IN01	717.107
Group Policy Benefits or Claim Payments	5	IN02	717.107
Death Benefits Due Beneficiaries	5	IN03	717.107
Proceeds from Matured Policy, Endowments, or Annuities	5	IN04	717.107
Premium Refunds on Individual	5	IN05	717.107
Unidentified Remittances	5	IN06	717.107
Other Amounts Due under Policy Terms	5	IN07	717.107
Agent Credit Balances	5	IN08	717.107
Matured Life-Limiting Age	2	IN09	717.107
SECURITIES RELATED			
Unclaimed Dividends	3	SC01	717.1101
Registered Bond Interest – State and Local Government	1	SC02	717.112(5)
Equity Payments	3	SC04	717.1101
Profits	3	SC05	717.1101(4)
Funds Paid Toward Shares or Interest	3	SC06	717.1101
Bearer Bond Principal – State and Local Government	1	SC07	717.112(5)
Shares of Stock & Underlying Shares	3	SC08	717.1101
Cash in Lieu of Fractional Shares	3	SC09	717.1101
Un-exchanged Stock of Successor Corp.	3	SC10	717.1101
Other Certificates of Stock	3	SC11	717.1101
Stock Redemption Funds	3	SC13	717.1101
Bonds (physical bonds and debentures)	3	SC14	717.1101
US Government Securities	1	SC15	717.112(5)
Mutual Fund Shares	3	SC16	717.1101
Stock Warrants	3	SC17	717.1101
Registered Bond Principal –State and Local Government	1	SC18	717.112(5)
Dividend Reinvestment Plans	3	SC19	717.1101

Credit Balances	3	SC20	717.1101(4)
Bearer Bond Principal – Corporate	3	SC21	717.1101
Bearer Bond Interest – State and Local Government	1	SC22	717.112(5)
Bearer Bond Interest – Corporate	3	SC23	717.1101
Registered Bond Principal – Corporate	3	SC24	717.1101
Registered Bond Interest – Corporate	3	SC25	717.1101
FIDUCIARIES			
IRA – Cash (Traditional IRA, SEP IRA, SARSEP IRA, and SIMPLE IRA)	5	IR01	717.112
IRA –Mutual Funds (Traditional IRA, SEP IRA, SARSEP IRA, and SIMPLE IRA)	5	IR02	717.112
IRA – Securities (Traditional IRA, SEP IRA, SARSEP IRA, and SIMPLE IRA)	5	IR03	717.112
IRA – Cash (Roth IRA)	5	IR05	717.112
IRA –Mutual Funds (Roth IRA)	5	IR06	717.112
IRA – Securities (Roth IRA)	5	IR07	717.112
Paying Agent Accounts	5	TR01	717.112
Undelivered or Un-cashed Dividends	5	TR02	717.112
Fiduciary Funds	5	TR03	717.112
Escrow Funds	5	TR04	717.112
Trust Vouchers	5	TR06	717.112
Properties Held Under Trust Instruments	2	TR10	717.1125
UTILITY COMPANIES			
Utility Deposits	1	UT01	717.108
Membership Fees	5	UT02	717.102
Refunds or Rebates	5	UT03	717.102

COURTS AND GOVERNMENTAL AGENCIES - Including any court, government or governmental subdivision or agency, public corporation, or public authority			
Statutory references are to the provisions which give rise to the deposit of funds into the registry of the court (what should be entered in the “property description” field). The Department is authorized by section 717.113, F.S., to take custody of all intangible property held for the owner by any court, government (or governmental subdivision or agency), public corporation, or public authority once the property is presumed unclaimed.	1 Year Dormancy Period unless otherwise expressly provided by statute		717.112(5) and 717.113
OUT OF STATE COURTS			
Escrow Funds	1	CT01	717.112(4) and 717.113
Condemnation Awards	1	CT02	717.113
Missing Heir Funds	1	CT03	717.113
Suspense Accounts	1	CT04	717.113
Deposit Made with Court	1	CT05	717.113
MISCELLANEOUS FLORIDA STATUTORY PROVISIONS			
Guardianship Funds following Death of Ward	1	CT06	744.534
Missing, Unknown, or Unlocatable Beneficiary Determined by Court Order to be Entitled to Estate Proceeds Held by Personal Representative	1	CT07	733.816

Proceeds from Estate of Person Determined by Court Order to have No Surviving Beneficiaries	1	CT08	732.107
Alimony and Child Support Default Bonds	1	CT09	61.18
Chattel Mortgage Payments into the Court Registry	1	CT10	698.03
Cash Deposits or Bonds filed with the Court to Contest an Assessment or a Denial of a refund	1	CT11	72.011
Contested Tax, Tax Certificate, or Assessment Lien Payments into the Court Registry	1	CT12	173.07
Eminent Domain Payments into the Court Registry	1	CT13	73.111, 74.051
Final Judgments and Decree Payments into the Court Registry	1	CT14	55.141
Garnishment Payments into the Court Registry	1	CT15	77.22, 77.082
Real Estate Reserve Proceeds Payments into the Court Registry	1	CT16	475.711
Mobile Home Bonds or Payments into the Court Registry	1	CT17	713.785
Motor Vehicle Bonds or Payments into the Court Registry	1	CT18	713.585
Sale of Partitioned Property Payments into the Court Registry	1	CT19	64.071
Vehicle or Vessel Bonds or Payments into the Court Registry	1	CT20	713.78
Rent Payments into the Court Registry	1	CT21	83.232, 83.60
Mobile Home Park Payments into the Court Registry	1	CT22	723.063
Statutory Liens, Sale Without Proceedings Payments into the Court Registry	1	CT23	85.031
Surplus Proceeds from Judicial Foreclosure	1	CT24	45.032
Tax Certificates, Tax Deeds	1	CT25	197.473, 197.582
Construction Lien Bonds or Payments into the Court Registry	1	CT26	713.24
Unauthorized Insurer Bonds or Payments into the Court Registry	1	CT27	626.908
Restitutions	1	CT28	775.089
Lost Property Sold by Law Enforcement Agency	1	MO97	705.103
Health and Human Services Care and Maintenance Unclaimed Trust Funds	1	MO98	402.17

NOTE for all Florida County Clerks of Court – If there are questions regarding which statute to identify as the source and nature of the funds (for example, section 713.585, F.S., for a motor vehicle lien; section 197.473, F.S. for tax deed redemption funds, etc.), contact the Department at EReporting@MyFloridaCFO.com for assistance with reporting this specific property.

1.3.4.2 RELATIONSHIP CODES

The relationship code indicates the reported owners' association to the unclaimed property account. This information helps the Department return the unclaimed property to the owner. The relationship code will always be two letters.

Examples:

1. One owner – a check made payable to John Doe would be the SO (Sole Owner) relationship code as there is only one owner of the property.
2. Multiple owners – a check made payable to John Doe & Jane Doe would be the AN (And) relationship code as both are the owners of the property. The PA (Payee) code **is not** a valid code when there are multiple owners.

A chart of the NAUPA Relationship Codes is at <https://www.unclaimed.org/reporting/naupa-standard-electronic-file-format/> under the NAUPA Standard Electronic File Format link.

The following are relationship codes specific to and accepted by the State of Florida.

RELATIONSHIP CODES		
Code	Short Description	Definition
AD	Administrator	The person appointed by the court to administer the assets and liabilities of a decedent.
AG	Agent For	A person who is authorized to act for another (the agent's principal).
AF	Attorney For	A person who has been qualified by a state or federal court to provide legal services, including appearing in court, and is authorized to act for the client.
AN	(And) Unspecified Joint Relationship	A designation for tenancy in common.
BF	Beneficiary	Any person or entity (like a charity) designated to receive assets from, by way of example, an estate, a trust, or an insurance policy, or any instrument in which there is distribution.
CN	Conservator	A guardian and protector appointed by a court to protect and manage the assets or financial affairs of a person or a business.
CF	Custodian	A person who is in possession of property or documents.
ES	Estate	The property of a decedent, prior to distribution, or assets managed by a conservator or guardian.
EX	Executor or Executrix	The person appointed to administer the estate of a person who has died leaving a will which nominates that person.
FB	For Benefit Of	Property may be held by a person or entity for the benefit of another person who is entitled to the property.
GR	Guardian	A person who has been appointed to manage the assets of another person.
HE	Heir	As anyone entitled to receive property of a decedent.
IN	Insured	The person or entity covered by an insurer under the terms of an insurance policy.
JT	Joint Tenancy	Ownership by two or more persons in which each owns an undivided interest in the whole, and a right of survivorship is presumed.

RELATIONSHIP CODES

Code	Short Description	Definition
TC	Tenancy in Common	Type of property owned by at least two people with no rights of survivorship afforded to any of the owners (i.e., account holders). Generally, the ownership in the account is determined on a pro rata basis, meaning that if there are two tenants in the account, each will have a 50% claim on the account's value.
JE	Tenancy by the Entireties	Joint ownership of property by spouses where, upon the death of one, the property goes to the survivor.
OR	(Or) Unspecified Joint Relationship	A designation where any person on the account may obtain all of the property.
PD	Payable On Death	An account that is payable to the person specified upon the death of the owner of the account.
PA	Payee	The one named on a check or promissory note entitled to receive payment. NOTE: Only use this code when there is only one payee on a check or promissory note. If there is more than one payee you must use a relationship code that describes the relationship of the payees on the check. For example: If the payees on a check are John Doe & Jane Doe, then the AN relationship code must be used for both owners.
PO	Power of Attorney	A written document signed by a person called the principal giving another person the power to act for the principal. There are both general powers of attorney which give the authorized party broad authority and special powers of attorney that are more limited in scope. To be recognized, a power of attorney must conform to requirements of law.
RE	Remitter	Used primarily on official checks. The Remitter is the person who purchased the official check. This relationship is different from the reporting entity who remits the unclaimed property to the Department.
SO	Sole Owner	The single owner of a property who has all rights to the ownership of the property.
TE	Trustee	A person or entity who holds the assets (corpus) of a trust for the benefit of the beneficiaries and manages the trust and its assets under the terms of the trust.
UG	Uniform Gifts to Minors Act	An act that permits the designated custodian to act on behalf of the minor. The custodian on the account must be coded as CF, and even after the minor reaches the age of majority the UG relation coding of the account should continue.
UT	Uniform Transfer to Minors Act	An act that permits the designated custodian to act on behalf of the minor. The custodian on the account must be coded as CF, and even after the minor reaches the age of majority the UT relation coding of the account should continue.
UN	Unknown	The owner's relationship to the property is not known.

RELATIONSHIP CODES

Code	Short Description	Definition
UF	Usufruct	A right to use a property owned by another, normally for a limited time or until death. Simply stated, it is the right to use the property, to enjoy the fruits and income of the property, to rent the property out and to collect the rents, all to the exclusion of the underlying property owner. The usufructuary has the full right to use the property but cannot dispose of nor destroy the property.

1.3.4.3 GUIDE ON REPORTING OWNER NAMES FOR UNIQUE PROPERTY TYPES

Type of Property	How to Report Owner Name	Property Type Code	Relationship Code
Estate	Do not include "Estate of" in the name field on your report. Only include the first and last name of the deceased owner. (The Estate should be reflected in the relationship code field.)	Varies depending on type of property being reported (checking, savings, IRA, etc.)	Owner: ES
IRA	Do not include "IRA" anywhere in the first name, last name, or address fields. Report the last name and first name of the owner, and any beneficiary information, if applicable.	Any of the "IR" property type codes	Owner: SO Beneficiary: BF
Trust	Report "John Smith Living Trust" as a business with the tax ID of the trust. If there is a trustee for the trust, the trustee must be reported as an alternate owner.	Varies depending on the type of property being reported (checking, savings, IRA, etc.)	Owner(s): SO or AN Beneficiary: BF Trustee: TE
Guardianship/Custodian	Do not include the word "Guardian" or "Custodian" anywhere in the name or address fields on the report. The guardian or custodian must be reported as an alternate owner on the account, with the correct relationship code. The guardian or custodian must not be reported as the primary owner. The actual owner of the funds must be listed as the primary owner.	Varies depending on the type of property being reported (checking, savings, IRA, etc.)	Owner(s): SO or AN Guardian: GR Custodian: CF

1.3.4.4 TANGIBLE CATEGORY CODES

The Tangible Category Code is required when using the Electronic Report Format option and is used to identify the category type for each item being reported from a safe-deposit box.

TANGIBLE CATEGORY CODES TABLE (ELECTRONIC FORMAT)	
SB01	Jewelry
SB02	Watches
SB03	Coins
SB04	Stock Certificates
SB05	Other Bonds
SB06	Personal I.D. Documents
SB07	Miscellaneous Other Items
SB08	Numismatic Bills
SB09	Foreign Bills
SB10	Foreign Coins
SB11	Checks, CDs, Traveler's Checks
SB12	U.S. Savings Bonds
SB13	U.S. Gold
SB14	Foreign Gold
SB15	Cashier's Check, Face Value Monies

2. SECTION 2: OTHER REPORTING-RELATED INFORMATION

2.1 REPORT FILING EXTENSION

A written request for an extension of time to file the report of unclaimed property for property that reached the required dormancy period during the prior calendar year must be postmarked or filed with the Department by April 30th of the subsequent calendar year. A written request that is not timely postmarked or filed will be denied. The Department will review the facts and circumstances of each timely postmarked or filed written request and if the Department finds that the requestor has shown that good cause exists to grant an extension, the Department will postpone the reporting date or extend the property delivery date for a period of up to sixty (60) days. Extensions will be granted for one reporting period only within a three-year time frame from the date of the first extension.

Extension requests may be sent by email to EReporting@MyFloridaCFO.com or by mail at the below address.

Florida Department of Financial Services
Division of Unclaimed Property – Reporting Section
200 E. Gaines Street, Larson Bldg.
Tallahassee, FL 32399-0355

2.2 LIMITS ON THE VALUE OF AN ACCOUNT THAT MUST BE REPORTED AND REMITTED

All identified unclaimed property must be reported and remitted except:

- A zero report may be filed if the total unclaimed property for the reporting period has a total value of \$10 or less.
- **Credit balances, customer overpayments, security deposits, and refunds** having a value of less than \$10 shall not be presumed unclaimed.

2.3 ANNUAL REPORTING

A holder that has previously filed a report of unclaimed property with the State of Florida must file a report of unclaimed property each year thereafter. This includes filing a “zero” report if the holder did not identify any unclaimed property for the current report year.

All entities, regardless of previous reporting history, are subject to the requirements of Florida’s Unclaimed Property Law. The Department has the authority to audit any holder to verify compliance with requirements of Florida’s Unclaimed Property Law.

2.4 SPECIAL NOTE TO ENTITIES REPORTING UNCLAIMED PROPERTY HELD OR OWING UNDER ANY LIFE OR ENDOWMENT INSURANCE POLICY OR ANNUITY CONTRACT

Unclaimed funds which have a value of \$50 or more held or owing under any life or endowment insurance policy or annuity contract must be reported with the full name, taxpayer identification number or social security number, date of birth, if known, and last known address of the insured or annuitant and of the beneficiary according to records of the insurance company holding or owing the funds.

This information is in addition to the owner information provided by the holder on the electronic file.