

# Single Customer View (SCV) manual Caribbean Netherlands version 2.0

DeNederlandscheBank

EUROSYSTEEM

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# 1 Introduction and purpose of the manual

The Deposit Guarantee Scheme (DGS) for the Caribbean Netherlands (Bonaire, Sint Eustatius and Saba) protects depositors (customers) against a credit institution's inability to meet their financial obligations or failure (in case of bankruptcy). This protection contributes to consumer confidence in the financial sector and contributes to financial stability in the monetary union.

De Nederlandsche Bank ("DNB") is responsible for the administration and execution of the Deposit Guarantee Scheme (DGS). For a reliable DGS, it is crucial to ensure that depositors will receive their DGS repayment within the legal repayment period of 20 working days. In line with the Wet financiële markten BES ("Wfm BES") (in particular Article 4:17) and the Besluit financiële markten BES ("Bfm BES") (in particular Article 10A:6) credit institutions in scope of the DGS in the Caribbean Netherlands are required to provide DNB with reliable and accurate information about their depositors and deposits within a set time period and in a manner to be determined by DNB. For the DGS it is necessary to have a single complete view per depositor, including the total deposits held in all accounts. This information is reported in what is called the Single Customer View (SCV) of the depositor. The complete file consisting of all SCVs for a credit institution is hereafter referred to as the SCV file.

This manual has been drawn up in collaboration with the Centrale Bank van Curaçao en Sint Maarten (CBCS) and provides practical and functional guidelines to support credit institutions in meeting the legal requirements regarding depositor data and the timely delivery set out in the DGS regulation. This manual includes detailed functional information about the data format and filling requirements to support the implementation and

integration of these requirements in the credit institutions' business processes, procedures and measures (also referred to as "SCV system").

## ■ Which credit institutions are covered to what amount by the DGS?

The DGS covers deposits held at credit institutions<sup>1</sup> that are established on Bonaire, Sint Eustatius and Saba with a license to hold deposits by DNB in accordance with the Wfm BES. See the registry of DNB with the complete list of credit institutions.

The DGS protects the deposits held with a maximum of USD 25,000 per depositor for credit institutions.

## ■ Legal framework of the DGS regulation and purpose of this manual

Articles 4:17 of the *Wfm BES* and 10A:6 of the *Bfm BES* form the legal basis for the DGS, together with further applicable (legal) requirements for DNB and credit institutions.

The DGS regulation applies to, and must be adopted by credit institutions covered by the DGS.

## ■ The Single Customer View (SCV)

Pursuant to Article 10A:6 of the *Bfm BES*, credit institutions are required to provide complete and reliable information about the deposits held per depositor in the SCV file. This forms the basis to determine the guaranteed amount per depositor. The required information per depositor in the SCV mainly consists of:

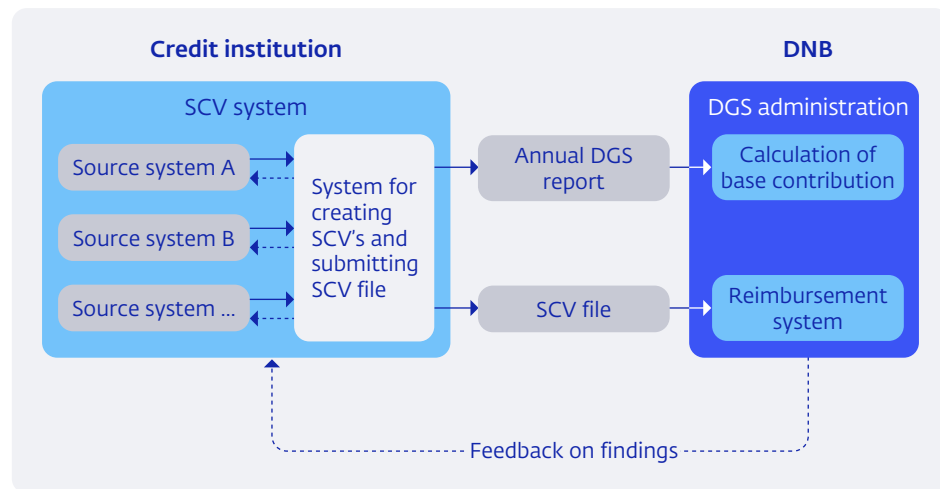
- outstanding deposit balance amount per account and product type
- depositor information for identification and eligibility (such as depositor type)

<sup>1</sup> Following article 10a:14 (1) of the *Bfm BES* a **Credit union** (kredietvereniging) is a type of credit institution **not** covered by the DGS. Here the DGS differs from the DGS for Curaçao and Sint Maarten administered by the CBCS.

- markings and eligibility of the deposit and depositor, including those whose eligibility is unclear
- additional information required for DGS repayment

To ensure that the composed and submitted SCV file is reliable and meets the quality requirements set out by DNB, credit institutions are required to implement an adequate SCV system. DNB will supervise compliance with the requirements of both the submitted SCV files as well as the SCV systems of credit institutions, and the capacity to submit a fully compliant SCV file within five working days. The aim is to ensure data quality of the submitted SCV files as if they were prepared for an actual activation of the DGS. Figure 1 shows how credit institutions submit data based on the SCV.

**Figure 1 Data delivery based on the SCV file**



Additionally, at the end of each calendar year credit institutions must provide an aggregate report (the DGS report) on their deposits and depositors. The submitted information reported in both the DGS report and the SCV file will serve as a basis for the calculation of the yearly base contributions that credit institutions must pay into the Deposit Guarantee Fund (DGF), as stipulated in article 10a:7 of the Bfm BES.

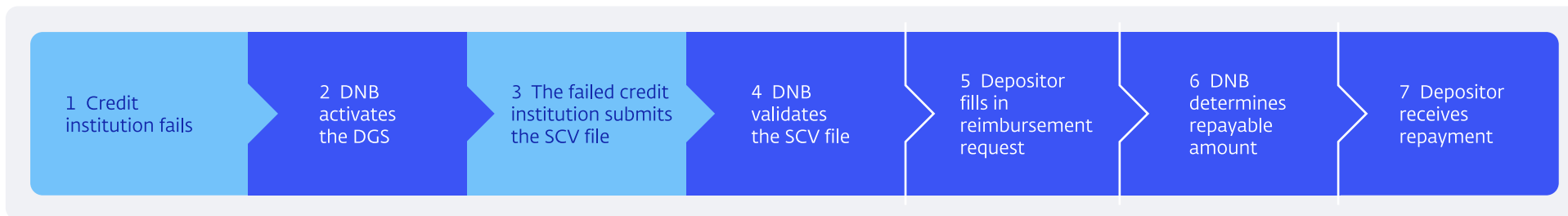
**■ Determination of the repayable amount per depositor for DGS reimbursement**

The main steps in a DGS payout are shown in Figure 2 below.

DNB will determine the guaranteed amount per depositor according to the following main steps:

1. Upon request, DNB receives the SCV file from the credit institution, during normal operation or when the DGS is activated.
2. Deposits denominated in a foreign currency are converted into US Dollars (USD) at the applicable exchange rates from the CBCS at the time of the DGS activation.
3. The depositor's aggregate amount of deposits, including the share of deposits in joint accounts, is identified.
4. Based on the eligibility criteria set out in DGS regulation, the total amount of eligible deposits for eligible depositors is calculated.
5. The payout is calculated, subject to a maximum of USD 25.000 per depositor.

**Figure 2 DGS reimbursement process**



By requiring credit institutions to conform to a uniform SCV standard and submission process, the DGS will be able to reimburse depositors in a faster and more efficient way. An example of how the guaranteed amounts are determined:

The DGS **does not set off** debts (including overdrafts on current accounts or a negative amount in interest not yet set off against the deposit) against positive balances. However, this does not mean that outstanding debt is waived, as the settlement remains the responsibility of the liquidator during the insolvency process.

**Example 1 Calculation of the guaranteed amount for a credit institution**

	Type of account	Total balance	Eligible amount
Depositor A	Current account	USD 17,000	USD 17,000
	Savings account	USD 21,000	USD 21,000
	Joint account (50% ownership)	USD 28,000	USD 14,000
	<b>Total amount</b>	<b>USD 66,000</b>	<b>USD 52,000</b>
	Amount guaranteed by the DGS		USD 25,000

In this example, depositor A is the beneficiary for the full balance in the current and savings accounts and 50% of the joint account.

The cover provided is a maximum of USD 25,000 per beneficiary per banking license, so the ultimate payout to this beneficiary will be USD 25,000. The remaining USD 27,000 will be left in administration.

**Example 2 A negative balance on a current account**

If a depositor has a savings account with a balance of USD 2,000 and at the same credit institution a current account with a negative balance of USD 500, the depositor will be entitled to the full amount of USD 2,000. The debt of USD 500 will be settled by the liquidator responsible for the insolvency settlement, outside the DGS.

■ **Submission process, data verification and timeline**

Article 10:a:6 (1) and (2) of the Bfm BES prescribes that all necessary data for carrying out the DGS are continuously registered and kept up to date and made available to DNB in a term and in a manner prescribed by DNB. By implementing a uniform submitting process, DNB assures that the SCV file can be delivered and processed in an effective way for reimbursement under the DGS.

The uniform data format for the SCV file must be submitted as an Excel-document, in accordance with the CoA manual and this SCV manual. After receipt by DNB of the SCV file, validation rules will apply to verify if the submitted data meet the set-out data requirements. These validation rules will be set up in different ways, to verify if the data is correctly filled (i.e. if the number of characters/numbers are compliant with the data type of the field) and is reported in line with the balance sheet of the Chart of Accounts ("CoA"). In addition, DNB will do an assessment of the completeness and quality of the submitted data in the SCV file and provide the credit institution with the necessary feedback to improve the data quality.

To meet the legal repayment period of 20 working days, credit institutions are required to submit the complete and adequate SCV file within 5 working days upon request by DNB. Partial filings or fictitious data are not permitted because that would hinder the SCV file from being checked for correctness, completeness and timeliness.

#### ■ **SCV file requirements during the transition phase 2025 - 2026**

Credit institutions are required to implement an adequate SCV system to meet the SCV file data quality requirements of the DGS regulation by 31 December 2026. During the transition phase, credit institutions can submit a first SCV file for own assessment purposes.

#### ■ **Questions and suggestions about this SCV manual**

Questions or suggestions about any matters covered by this manual are greatly appreciated. Please contact DNB if you have any questions and comments about this manual or the DGS by sending an e-mail to [dgs@dnb.nl](mailto:dgs@dnb.nl).

## 2 The Single Customer View file

This part outlines the guiding principles for the composition of the SCV file, the (mandatory) data to be included, and the markings/blockings to be maintained in the client administration of a credit institution. If the required depositor information is not available for certain data fields, it is essential that the missing data is obtained, verified, recorded and submitted in the SCV file. The SCV file must contain the data, **without exception** of all the depositors and accounts and underlying data, as specified in this manual. Credit institutions are responsible for ensuring SCV data quality improvement and maintaining a high degree of SCV data quality on an ongoing basis. Submitting fictitious data (the practice of submitting dummy data or “defaulting”) is not permitted as it entails presenting incorrect data as reliable.

To validate and ensure the reliability of submitted SCV files by credit institutions, validation rules are applied. In addition, DNB will perform in-depth analysis and spot checks on the SCVs submitted in the SCV file.

### ■ Reliability of the SCV file and deduplication of depositors

This section describes the importance of an accurate and reliable SCV file, including the importance of the deduplication of duplicate client data into a single SCV. To be able to perform a timely and efficient DGS reimbursement an accurate and reliable SCV file is crucial for DNB to:

- Validate the identity of the depositor and/or representative based on the client administration of the credit institution
- Calculate the guaranteed amount per depositor per credit institution
- Inform and/or contact depositors in case the DGS is activated for their credit institution

For a complete and accurate SCV file it is key for the entire operational chain to operate effectively (from the core processes of the client administration to the generation and submission of the SCV file to DNB). The controls of the operational processes must focus on avoiding errors ('zero tolerance of errors'). It starts with adequately establishing and verifying the depositors' identity, including the complete and accurate registration and submission of identifying data (i.e. customer onboarding and Know Your Customer (KYC)) among others in line with the Wet ter voorkoming van witwassen en financieren van terrorisme BES for credit institutions. The verification and correct administration of the identity of each depositor is a requirement to be able to provide depositors with their repayment in case the DGS is activated. The SCV system (measures, procedures and processes to compile the SCV file) implemented by the credit institution must ensure that:

1. the same depositor is **not** submitted in more than one SCV (which could result in the depositor receiving excessive compensation); or
2. two or more separate depositors are **not** submitted in the same SCV (so that the wrong person receives compensation).

In case a credit institution is not able to ensure unique identification of a depositor or has doubts regarding a specific depositor, that SCV in the SCV file must be marked accordingly. These SCVs will be fully included in the determination of the total deposit base for the contribution calculation for the DGF. This might result in an increased deposit base as the total amount for that depositor might add up to more than the maximum covered amount.

### Example 3 Deduplication of SCVs

Take the following depositor from various customer systems of a credit institution:

Sedula/National identification number (YYYYMMDDXX)	Date of Birth (YYYY/MM/DD)	Last name
1950020115	1950/02/02	Martina
1950020115	-	Martina
1950020115	1950/02/01	Martina
1950020115	1950/02/01	Maartina

The credit institution could merge these depositor records in the following SCV:

Sedula/National identification number (YYYYMMDDXX)	Date of Birth (YYYY/MM/DD)	Last name
1950020115	1950/02/01	Martina

The (merged) SCV in this example would be based on the most commonly occurring “date of birth” and “last name”. However, before the different depositor records can be merged into a single SCV, the credit institution must verify if the merged information accurately reflects the situation of a single depositor. Establishing this with certainty is important as one of the databases may contain a typing error in for example a Sedula/National identification number, date of birth, or last name.

Deduplication of depositor data may also be necessary for other (non-identifying) data. There may be differences in data in different sets of records (for example due to spelling errors in an address) or certain data may occur multiple times (multiple telephone numbers, multiple addresses).

Many of these details can only be submitted once in the SCV file. A credit institution is responsible for the data in the SCV file, which must be properly deduplicated, registered, complete, accurate and up to date.

For the residents that have been issued a Sedula/National identification number, credit institutions must retrieve, verify and record it in the credit institution’s records. Only if a resident has not been issued a Sedula number, it can be omitted.

#### ■ Reporting guidelines for the SCV in line with the Chart of Accounts (CoA)

All deposits reported in the CoA as ‘demand’, ‘savings’ and ‘time’ deposits must be included in the SCV file and must correspond with the respective Balance Sheet CoA codes:

Depositor type	Demand deposits	Savings deposits	Time deposits
Governments	2101-100	2102-100	2103-100
Other depository corporations	2101-300	2102-300	2103-300
Other financial corporations	2101-400	2102-400	2103-400
Public non-financial corporations	2101-500	2102-500	2103-500
Other non-financial corporations	2101-600	2102-600	2103-600
Households	2101-700	2102-700	2103-700
Others	2101-900	2102-900	2103-900

#### ■ Marking the eligibility of depositors and deposits in the SCV

The SCV file must specify whether the depositor and/or their deposit(s) are eligible under the DGS. The deposit guarantee scheme guarantees deposits, with the exception of deposits as referred to in Annex 2A of the Bfm BES, of persons:

- who hold deposits in their own name and for their own account at the failed credit institution.

- who hold deposits in their own name with another person at the failed credit institution.
- on whose behalf deposits are held by a third party, in the name of that third party, at the failed credit institution, provided that:
  1. The deposit and/or the depositor qualifies based on Article 10A:2 (2) and annex 2a of the Bfm BES.
  2. the identity of the persons concerned is known to the credit institution or can be established on the basis of professional records kept by the account holder.
  3. the amount of the deposits can be established on the basis of data already recorded before the deposit guarantee scheme came into effect.

The deposit guarantee scheme **does not** apply to:

1. Deposits of:
  - a. directors of the failed credit institution;
  - b. members of the body charged with supervising the policy and general course of business within the failed credit institution;
  - c. persons who participate for at least ten percent in the capital of the failed credit institution;
  - d. legal entities that are part of the same group as the failed credit institution;
  - e. directors of legal entities as referred to in section d, members of bodies charged with supervising the policy and general course of business within those legal entities, and persons who participate for at least ten percent in the capital of a legal entity that belongs to the group referred to in section d;
  - f. spouses, registered partners and minor children of the persons referred to in sections a to c and e.
2. Claims arising from deposits held by third parties on behalf of persons referred to under 1.
3. Deposits from other financial institutions.
4. Deposits from central and local governments or legal entities established under public law.
5. Deposits for which the creditor of the failed credit institution has received such interest rates or financial advantages that they have contributed to the insolvency of the credit institution.

6. Deposits arising from transactions in connection with which a criminal conviction has been pronounced for money laundering or financing terrorism.
7. Debts arising from acceptances or promissory notes of the failed credit institution.
8. Deposits held at a branch located outside the public bodies.

All credit institutions are primarily responsible for determining whether a depositor and their deposit(s) are covered under the DGS. The eligibility of a depositor should be indicated in the tab "Depositors" under 8 – "Depositor eligible Yes/No/Doubt" by submitting value "Yes", "No" or "Doubt". The eligibility of a deposit should be indicated in the tab "Accounts" under 3 – "Product eligible Yes/No/Doubt" by submitting value "Yes", "No" or "Doubt". DNB can be contacted in case of doubt.

#### Example 4 Indicating eligibility of depositors and deposits

Indicating the eligibility of a depositor in the "Depositors" tab of the SCV file, only reflecting columns 1 and 8:

1 Unique Customer number	8 Depositor eligible Yes/No/Doubt
000001	Yes
000005	Doubt
000009	No

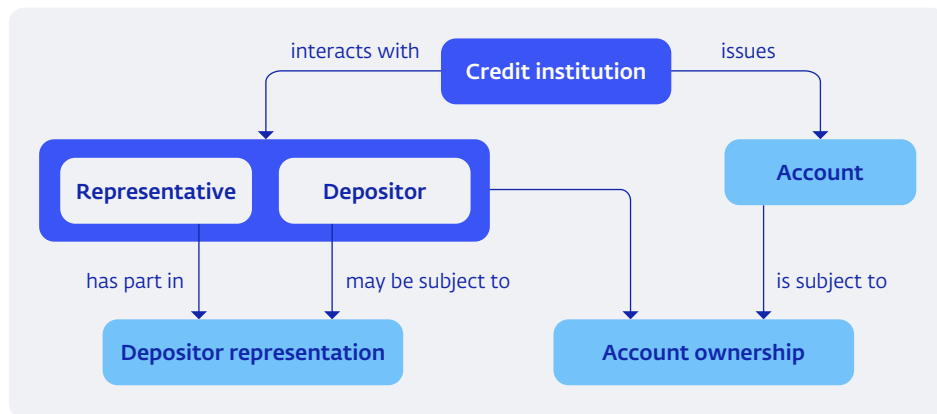
Indicating the eligibility of a deposit in the "Accounts" tab of the SCV file, only reflecting columns 1 and 3:

1 Account number	3 Product eligible Yes/No/Doubt
00000001	Yes
00000010	Doubt
00000020	No

### 3 Structure of the SCV file

The SCV file consists of the following tabs that all credit institutions must complete:

1. Depositors
2. Representatives
3. Depositor representation
4. Accounts
5. Account ownership



The SCV file contains the identifying data of the depositors and representatives:

- **Depositor:** the holder, or in the case of a joint account, each of the holders of a deposit, including a third party. In many cases, the depositor and the accountholder will be the same person.
- **Representative:** a person authorized to act/perform legal acts on behalf of the depositor but who has no right to the funds in the account:

- **Legal representative of a natural person (“NP”):** is an individual living human being, with certain rights and responsibilities under the law. A person representing a natural person is referred to as a “legal representative”. Examples of legal representatives are: a person who has been appointed by the courts to represent a legally incapacitated person or a parent of a minor child, where usually the parent will be the child’s legal representative.
- **Representative of a non-natural person (“NNP”):** refers to a corporation, trust, or other non-living entity that has been granted legal personhood. A NNP must be represented by one or more representatives authorized to act solely or jointly. This type of representation must be formalized in the organization’s charter or registration with the Chamber of Commerce. In most cases, this will be the organization’s directors. A representative may also be a person who has the power of attorney to act on behalf of a legal person for all bank accounts of that legal person. This may be a general power of attorney or a special power of attorney, such as a bank authorization. The extent of the special power of attorney is determined by the articles of association or the text of the power of attorney.

The requirements for registration, verification and submission of identifying data for natural persons who are representatives are the same as those for depositors.

### Example 5 A natural person being part of two SCV's: in both the role of 'depositor' and 'representative'

In some situations, a depositor can also have the role of representative for another depositor (for example representing a minor or as representative for a company). In this example Edsilia Martina has her own current account at the credit institution. In addition, she is the sole representative of her minor child Kenly Martina, who has his own savings account at the same credit institution.

The record in the “**Depositors**” tab:

1 Unique Customer number	3a Sedula/National identification number	3d First name(s)	3e Last name	3f Date of Birth
000003	1991050302	Edsilia	Martina	1990/02/02
000233	n.a.	Kenly	Martina	2020/05/06

The record in the “**Representatives**” tab:

1 Unique Representatives number	2a Sedula/National identification number	2c First name(s)	2d Last name	2e Date of Birth
000001	1991050302	Edsilia	Martina	1950/02/02

The record in the “**Depositor representation**” tab:

1 Unique Customer number	2 Unique Representatives number	3 Type of representation competence
000233	000001	Independently authorized

**Important notice:** Kenly Martina’s Unique Representatives number is submitted in relation to Edsilia Martina’s Unique Representatives number in the depositor representation tab under the Unique Customer number.

## Tab “Depositors”

The depositors’ identifying data and contact information are submitted in this tab. A distinction is made between a natural person and a non-natural person.

### 1 Unique Customer number

#### Column 1 Unique Customer number

Each depositor receives a unique customer number/code from their credit institution when they become a customer. This unique code forms the basis for identifying the depositors in the SCV file.

### 2 Type of depositor

#### Column 2a Classification Depositor

The type of depositor should be reported and in line with the definition in the CoA manual (see CoA manual: 2.6.1 Application of IMF principles) which is based on the IMF’s Monetary and Financial Statistics Compilation Guide (MGSCG, 2008):

- Government
- Other depository corporations
- Other financial corporations
- Public non-financial corporation
- Other non-financial corporation
- Households
- Other

#### Column 2b Type of person (NP or NNP)

Identify the depositors as a natural person or a non-natural person.

### 3 Natural Person (NP)

#### Column 3a Sedula/National identification number (YYYYMMDDXX)

The Sedula/National identification number is a combination of the person’s date of birth and a serial number. It should consist of ten digits. For all persons issued with a Sedula/National identification number, the number should be retrieved, registered, verified and submitted in this field.

**Column 3b BSN number<sup>2</sup>**

The burgerservicenummer (BSN) of the depositor should consist of nine digits, including the zero if this is the first digit. For all persons issued with a BSN, this BSN should be retrieved, registered, verified and submitted in this field.

**Column 3c CRIB number / TIN**

The unique personal number for (natural) taxpayers, either classified as the Centraal Registratie Informatie Belastingplichtige ("CRIB") number or Tax identification number ("TIN") identification number.

**Column 3d First name(s)**

The official first name(s) of the depositor, in full, as registered in the applicable official, valid ID.

**Column 3e Last name**

The official last name of the representative, as registered in an official valid ID, should be listed here.

**Column 3f Date of Birth**

The date of birth of the depositor noted in the format: YYYY/MM/DD. Example: 24th of February 2025 is noted 2025/02/24.

**Column 3g Birthplace (submit when available)**

The place of birth of the depositor. Example: Willemstad.

**Column 3h Country of birth (submit when available)**

The two-digit country code (ISO 3166-1) of the depositor's country of birth. Example: CW for Curaçao and BQ for Dutch Caribbean.

**Column 3i Type of Identification document (ID)**

For natural persons, the ID can be one of the following types:

- Sedula/National identification number
- Passport
- Driver's license

**Column 3j Issuing country ID**

The two-digit country code (ISO 3166-1) of the country that issued the ID of the depositor. Example: CW for Curaçao and BQ for Dutch Caribbean.

**Column 3k ID number**

The ID number of the depositor's applicable ID (passport, identity card, or driver's license).

**Column 3l Expiration date ID (YYYY/MM/DD)**

The expiration date of the depositor's applicable ID (passport, Sedula or driver's license). This should be in the format: YYYY/MM/DD. Example: 24th of February 2025 is noted 2025/02/24.

**4 Non-Natural Person (NNP)****Column 4a KvK registration number**

The Chamber of Commerce (KvK) registration number for non-natural persons.

**Column 4b CRIB number / TIN**

The unique personal number for (natural) taxpayers, either classified as the CRIB or TIN.

**Column 4c Registered name entity**

The legally registered name of the non-natural person.

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<sup>2</sup> Legislation has been passed for introducing the BSN in 2025 or 2026 for residents of Bonaire, Sint Eustatius and Saba, so provisions have been made in the current version of the data sheet to submit the BSN as soon as it's introduced.

## Example 6 Submitting information for a non-natural person

For non-natural persons, the combination of columns 1, 2a, 2b, 4a, 4b, 4c, and 4d should be filled in. Columns 3a to 3l should be empty, as these only apply for natural persons.

The record in the “**Depositors**” tab:

1 Unique Customer number	2a Classification depositor	2b Type of person	4a KvK registration number	4b CRIB number / TIN	4c Registered name entity	4d Registered Country
00000002	Governments	Non-natural person	123456	123456789	Gobiernno N.V.	CW
00000200	Other	Non-natural person	234567	234567890	Other N.V.	CW

### Column 4d Registered Country

The two-digit country code (ISO 3166-1) of the country where the non-natural person is registered. Example: CW for Curaçao and BQ for Dutch Caribbean.

## 5 Contact details depositors

### Column 5a Street name and house number

The depositor’s current street name and house number for the address of residency.

### Column 5b Zip code (non-resident)

The depositor’s current zip code for the address of residency (only applicable for non-residents).

### Column 5c Residence

The depositor’s current city or village of residence. Example: Philipsburg.

### Column 5d Country

The two-digit country code (ISO 3166-1) of the depositor’s current country of residence. Example: SX for Sint Maarten.

**It is mandatory to submit at least a value for one of the three columns regarding the depositor’s contact information (5e – 5g):**

### Column 5e E-mail address

The depositor’s e-mail address.

### Column 5f Phone number 1

The depositor’s phone number.

### Column 5g Phone number 2

The depositor’s second phone number.

### Column 6 Capacity of depositor

The SCV file must state whether the depositor is able and permitted to conduct legal acts individually. If not, the representation of the depositor must be included. The “unqualified depositor” value in the “Capacity of Depositor” field states that the depositor is not able or permitted to perform legal acts individually.

The following must be marked as “unqualified depositors”:

- Minors
- Natural persons under guardianship or otherwise declared legally incapacitated
- Non-natural persons

**Column 7 Depositor uniquely identified (Yes/No)**

Each depositor must be uniquely identified. If the credit institution is not able to ensure unique depositor identification, this must be marked as “No” in the corresponding column 7. Verifying whether a depositor is uniquely identified is primarily the responsibility of the credit institution. In principle the marking “No” should not actually be applied, since banks are required to uniquely identify a depositor. For any remaining cases of the “No” marking, DNB will thoroughly analyze the depositor before any reimbursement by the DGS is made.

**Example 7 Marking if a depositor is uniquely identified**

When a depositor has several deposits but there are some inconsistencies in the depositor’s name, number and/or ID. An example of how inconsistent records can be reflected in the “Depositors” tab:

1 Unique Customer number	3a Sedula number	3e Last name	3f Date of Birth	7 Depositor uniquely identified
0567890123	1984042605	Martina	26/04/1984	No
0567890123	1984042601	Martinaa	26/04/1984	No
0567890123	1984042605	Maartina	26/04/1984	No
0567890124	1984042605	Martina	26/04/1984	No

**Column 8 Depositor eligible (Yes/No/Doubt)**

Indicate whether the depositor is eligible to receive reimbursement from the DGS. In some cases, there may be doubt whether the depositor is eligible, in which case the credit institution must mark the depositor as “DOUBT”. Credit institutions are primarily responsible for determining a depositor’s eligibility under the DGS. This should be evident from the data submitted in the SCV file based on the information the credit institution requested and received from their depositors. Generally, the marking “DOUBT” is not expected to be applied, as credit institutions are required to supplement any missing or validate any inconsistent depositor information. See section “**Marking the eligibility of depositors and deposits in the SCV**” in this manual for more guidance on determining eligibility.

If a credit institution has doubts about the eligibility of a depositor reported in the SCV file, it must mark this depositor as “DOUBT” and DNB will investigate the eligibility before paying out to the depositor. DNB can be contacted in case of any doubts with regards to the applicability under Column 8.

**Column 9 Depositor deceased (Yes/No)**

Deposit balances from a deceased depositor are not automatically reimbursed. A DGS repayment to heirs will occur only after DNB has been provided with evidence of inheritance and a copy of a verified death certificate, provided that the deceased depositor was eligible for the DGS while alive.

## Tab “Representatives”

The identifying data and contact information of the legal representatives of a depositor are submitted in this tab. A (legal) representative is in principle a natural person.

### Column 1 Unique Representative number

Each representative receives a unique representative number/code from their credit institution when they become a representative of a depositor. This unique number forms the basis for identifying the representative in the SCV file. If your institution does not have a unique representative number for its representative, the customer's unique customer number can be used as the unique representative number.

## 2 Identifying data representatives

### Column 2a Sedula/National identification number (YYYYMMDDXX)

The Sedula/National identification number of the representative is a combination of the person's date of birth and a serial number. It should consist of ten digits. For all representatives identified using a driver's license, Sedula or National identification card, the Sedula/National identification number should be registered, verified and submitted in this field.

### Column 2b BSN number

The burgerservicenummer (BSN) – also the citizen service number - of the representative should consist of nine digits, including the zero if this is the first digit. For all persons issued with a BSN, this BSN should be retrieved, registered, verified and submitted in this field.

### Column 2c First name(s)

The official first name(s) of the representative, in full, as registered in the applicable official, valid ID.

### Column 2d Last name

The official last name of the representative, as registered in an official valid ID, should be listed here.

### Column 2e Date of Birth (YYYY/MM/DD)

The date of birth of the representative noted in the format: YYYY/MM/DD. Example: 24th of February 2025 is noted 2025/02/24.

### Column 2f Birthplace

The place of birth of the representative. Example: Willemstad.

### Column 2g Country of birth

The two-digit country code (ISO 3166-1) for the representative's country of birth. Example: CW for Curaçao and BQ for Dutch Caribbean.

### Column 2h Type of Identification document (ID)

For natural persons, the valid ID can be one of the following types:

- Identity card (i.e. Sedula / National Identification number)
- Passport
- Driver's license

### Column 2i Issuing country ID

The two-digit country code (ISO 3166-1) of the country that issued the ID of the natural person. Example: CW for Curaçao and BQ for Dutch Caribbean.

### Column 2j Document number ID

The ID number of the representative's applicable ID (passport, Sedula or driver's license).

### Column 2k Expiration date ID (YYYY/MM/DD)

The expiration date of the representative's applicable ID (passport, identity card or driver's license) noted in the format: YYYY/MM/DD. Example: 24th of February 2025 is noted 2025/02/24.

## 3 Contact details representatives

### Column 3a Street name and house number

The representative's current street name and house number for the address of residency.

**Column 3b Zip code (non-resident)**

The representative's zip code for the current address of residency (only applicable for non-residents).

**Column 3c Residence**

The representative's current city or village of residence.  
Example: Philipsburg.

**Column 3d Country**

The two-digit country code (ISO 3166-1) of the representative's current country of residence. Example: SX for Sint Maarten.

**It is mandatory to submit a value for at least one of the three columns regarding the representative's contact information (3e – 3g):**

**Column 3e E-mail address**

The representative's e-mail address.

**Column 3f Phone number 1**

The representative's phone number.

**Column 3g Phone number 2**

The representative's second phone number.

## Tab “Depositor Representation”

This tab contains the link between the depositor and the correct (legal) representative in the credit institution's client administration.

**Column 1 Unique Customer number**

The unique customer number/code generated by the credit institution when they become a customer.

**Column 2 Unique Representative number**

The unique representative number/code from their credit institution when they first become a representative of a customer.

**Column 3 Type of representation competence**

Indicate whether the representative is either independently authorized or can only act jointly.

## Tab “Accounts”

This tab contains all deposit information.

### Column 1 Account number

Provide the account number(s) of the deposit(s) that are listed for the depositor. List each account on a separate line, also when there are multiple accounts per depositor.

### Column 2a Product label

Submit the name of the product as known by the depositor.

### Column 2b Product Type

- Demand Deposits
- Savings Deposits
- Time Deposits
- Other

### Column 3 Product eligible (Yes/No/Doubt)

Indicate whether the product is eligible. If the credit institution is unsure whether the product is eligible, it should be marked as “DOUBT”. See section “**Marking the eligibility of depositors and deposits in the SCV**” in this manual for more guidance on determining eligibility. Credit institutions are primarily responsible for determining whether a product is eligible under the DGS. This should also be evident from the product conditions and the information that the credit institution supplies to the depositor. In principle the marking “DOUBT” should not actually be applied, since credit institutions have a legal requirement to inform all depositors annually whether they are eligible for the DGS regarding each product. DNB can be contacted in case of doubt. If the product does not qualify for reimbursement under the DGS, the deposit should be marked “NO”.

### Column 4a Blocked Account (Yes/No)

Situations can arise when an eligible deposit has been blocked or partially blocked, and the depositor has no access to the deposit. Blocked accounts should be included in the SCV file and should be marked as “BLOCKED”.

Examples where deposits should be marked as blocked:

- Deposits that arise from transactions with a criminal conviction for money laundering.
- Deposits that are the subject of a legal dispute.
- Deposits over which a pledge has been created and only the pledgee is authorized to collect payments.
- Deposits that are legally seized or frozen (attached).
- Deposits that are subject to restrictive measures taken by national governments and international bodies (terrorism or sanctions lists).

Deposits are blocked at the account level, which means that if the account has multiple depositors, all depositors are denied access to that account.

### Column 4b Dormant Account (Yes/No)

Dormant accounts are deposits that qualify as dormant according to the credit institutions’ administration. These accounts are also eligible for the DGS and must be included in the SCV file, earmarked as ‘Dormant’.

### Column 5a Joint Account (Yes/No)

Each deposit with more than one account holder (e.g. joint account) should be marked as “Yes”. The balance in an account held by multiple depositors will be allocated to them on a pro-rata basis unless a different contractual allocation is documented in the credit institution’s client administration.

### Column 5b Number of Joint Account depositors

Submit the number of joint account depositors.

### **Column 6 Third party Account (Yes/No)**

A third party is entitled to compensation under the DGS if it meets the following conditions:

- The account holder holds a deposit for the third party's benefit pursuant to statutory or contractual provisions that already existed before the date of insolvency, and which apply to the relationship between the account holder and that third party;
- The credit institution knows the third party's identity, unless the account holder has a professional record-keeping system in place, in which case it will be sufficient for the credit institution to know that one or more third parties are involved; and
- DNB can establish the third party's identity and the level of the third party's claim based on the information that was available before the date of insolvency.

### **Column 7 Currency**

Submit the official ISO 4217 abbreviation for the currency type of the deposit. Example: USD.

### **Column 8a Deposit outstanding balance (in the original currency)**

A credit institution must be able to reliably determine the balance of a deposit at any time based on their up-to-date client administration. Credit institutions should be able to calculate account balances uniformly at the cut-off time for all depositors (in an actual activation of the DGS this will be the point in time when the DGS is activated, or the bankruptcy is declared by the Court). Calculation of the outstanding balance of the deposit during a DGS repayment should take the following into account:

- All outgoing payments that have been made at the time of creating the SCV file must be excluded from the account balance, even if these payments are held in a suspense account.
- Incoming payments must be included in the outstanding balance if possible.
- All credit institutions should maintain the same cut-off period, that is after the night batch has been processed (end-of-month).

### **Column 8b Accrued interest (in the original currency)**

A credit institution is required to be able to calculate the "interest accrued but not yet credited" at any time up to the day of bankruptcy. The amount of interest must be submitted in this field in the SCV file.

### **Column 8c Total balance (in the original currency)**

The aggregate amount of the deposits, including accrued interest and any positive outstanding credit card balances per depositor, should be reported in the column "Total amount".

### **Column 8d Total balance in USD**

The sum of the deposit outstanding balance and accrued interest (amount in column 8c) is converted to USD. The conversion is based on the reference USD exchange rates prevailing when the DGS is activated published on the website of the Centrale Bank van Curaçao en Sint Maarten.

## **Tab "Account ownership"**

This tab contains the link between the account and the depositor.

### **Column 1 Unique Customer number**

Each depositor receives a unique customer number/code from their credit institution when they become a customer. This unique code forms the basis for identifying the depositors in the SCV file.

### **Column 2 Account number**

Provide the account number(s) of the deposit(s) that are listed for the depositor. Where there are multiple accounts per depositor, list each account on a separate line.

### **Column 3 Participation percentage**

Indicate the participation percentage of the depositor. Example: in case it entails a joint account with two depositors, both have ownership for 50% of the account.

## 4 Preparing and submitting the SCV file

### 4.1 Introduction

DNB has opted for the use of Sharefile for submitting SCV files by banks in the Caribbean Netherlands. To successfully transmit files, DNB stipulates a number of requirements which are validated upon receipt of any file. After DNB receives an SCV file, a number of technical validations will be performed on the file as a whole, assuring the file complies with the regulations. After the delivery has passed technical validation the business data will be loaded into DNB databases and business validations will be executed. The results will be made available via email.

If the first validation results in a technical error, the data will not be evaluated, the file is rejected and your institution has to submit a corrected SCV file.

### 4.2 Encryption

Because of the confidentiality, encryption of the data to be submitted is required in order to guarantee secure end-to-end transmission. Your institution is free to employ any encryption software in combination with a certificate manager as long as it is compatible with the OpenPGP / GpG4Win / Kleopatra standards that DNB employs.

DNB publishes a public encryption certificate with which to encrypt the SCV file, and your institution has to create a private encryption certificate with which to sign the encrypted SCV file. The public part of your institution's key pair has to be made available to DNB in order for DNB to check if the signature of the encrypted SCV file is valid.

In case your institution decides to use the OpenPGP / GpG4Win / Kleopatra software for encryption of the SCV file, DNB has a separate manual available in which the encryption process is explained step-by-step.

In short:

- The SCV file has to be encrypted with DNB's public key
  - The encrypted file must **not** be password protected
  - The encrypted file has to be signed with your institutions' private key
- Please contact [DGS@DNB.NL](mailto:DGS@DNB.NL) to obtain DNB's public key and the detailed manual.

### 4.3 Transmission of the encrypted SCV file

The SCV file is uploaded to DNB's Sharefile environment.

- It is best practice to assign a single person or a limited number of persons within your organisation to submit SCV files to DNB. These persons will have to be authorized by DNB to make use of the Sharefile environment. You can request authorization by sending an email to [DGS@DNB.NL](mailto:DGS@DNB.NL) stating the contacting details (specifically the email address) of the persons to be authorized.
- These persons will then receive an email from DNB with instructions on how to create a Sharefile account. This email also contains a link to a comprehensive instruction manual on the use of Sharefile.
- After the account has been created, and first logon is completed the encrypted SCV file can be dragged into the Sharefile window. DNB will automatically receive notification that the file has been uploaded.

DNB will create a single Sharefile environment per institution to which other institutions will not have access. Once submitted and accepted, the SCV file will be loaded into DNB databases and removed from the Sharefile environment.

# 5 Validation of the SCV file and assessment of the results

(future chapter)

# Appendix I Abbreviations

In this document the following abbreviations are used.

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<b>BES</b>	Bonaire, Sint Eustatius and Saba islands (Dutch Caribbean)
<b>BSN</b>	Burgerservicenummer (citizen service number)
<b>USD</b>	United States Dollar
<b>CoA</b>	Chart of Accounts
<b>CRIB</b>	Centraal Registratie Informatie Belastingplichtige (central registration information taxpayer)
<b>DGF</b>	Deposit Guarantee Fund
<b>DGS</b>	Deposit Guarantee Scheme
<b>ID</b>	Identification document
<b>MRD</b>	Ministerial regulation Deposit Guarantee Scheme
<b>NDD</b>	National Decree Deposit Guarantee Scheme
<b>NP</b>	Natural person
<b>NNP</b>	Non-natural person
<b>NOSBCI</b>	National Ordinance of the Supervision of Banking and Credit Institutions
<b>SCV</b>	Single Customer View
<b>TIN</b>	Tax identification number

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# Appendix II Definitions

In this document the following definitions are used.

<b>CBCS</b>	is the Central Bank of Curaçao and Sint Maarten and the administrative body of the DGS.	<b>DNB</b>	is the central bank of the Netherlands, Bonaire, Sint Eustatius and Saba and the administrative body of the DGS.
<b>CoA</b>	The Chart of Accounts is prepared pursuant to articles 14 and 21 of the National Ordinance on the Supervision of Banking and Credit Institutions of 1994 (N.G. 1994, no. 4) for reporting institutions. It comprises a presentation of the accounting codes and corresponding descriptions for all classes, accounts, categories, items, and sub-items of assets and liabilities (the balance sheet), income and expense items (the profit and loss account), and the contingent liabilities.	<b>Eligible deposit</b>	is a deposit that falls under the protection of the DGS, as defined in Article 10a:2 of the Bfm BES.
<b>Covered deposit</b>	is the portion of eligible deposits that is effectively covered by the DGS (subject to a maximum of USD 25,000 per depositor).	<b>Eligible depositor</b>	is a depositor that has not been excluded under Appendix 2A, related to article 10a:2 of the Bfm BES .
<b>Credit institution</b>	is a financial institution that has obtained a license from DNB to operate as a credit institution and falls under the scope of the DGS.	<b>Foundation DGF</b>	is the foundation, with the name "Stichting Depositogarantiefonds Caribisch Nederland" and founded by DNB, that administers, manages and makes available the financial resources for the DGS.
<b>Credit union (kredietvereniging)</b>	is a credit institution not covered by the DGS following article 10a:14 (1) of the Bfm BES, operating in the legal form of a cooperative union and has the objective to render assistance to their participants in saving and to extend loans to them.	<b>KYC</b>	"Know Your Customer". This is the objective to know the customer with whom the credit institution is dealing. Sound KYC policies and procedures are critical in protecting the safety and soundness of the institutions and the financial system. See also chapter 2 of the <i>Wet ter voorkoming van witwassen en financieren van terrorisme BES</i> .
<b>CRIB</b>	is a unique, personal number for everyone registered with Belastingdienst Caribisch Nederland or at the Curaçao and Sint Maarten tax office. The number is primarily intended for the communication between persons and government bodies (i.e. for tax payments).	<b>Representative</b>	is a natural person legally authorized to perform acts on the depositor's behalf.
<b>Deposit Guarantee Fund</b>	is the fund to be built up by the credit institutions in scope of the DGS to be able to repay depositors in case the DGS is activated for a credit institution. See also articles 10a:2 to 10a:13 of the Bfm BES.	<b>SCV</b>	is a summary of all deposits held by a depositor at a credit institution in accordance with the data template i.e. an overall view of each depositor's aggregate funds, supplemented with specific details and markings that DNB requires to be able to pay out compensation.
<b>Deposit Guarantee Scheme</b>	is a protection scheme regulated by DGS regulation to protect depositors against a credit institution's inability to meet their financial obligations, or bankruptcy following Article 4:17 of the Wfm BES.	<b>SCV file</b>	is a dataset that meets the format requirements and comprises all single customer views of a credit institution i.e. the data set that a credit institution needs to supply to enable DNB to pay the DGS repayment.
<b>Depositor</b>	is the holder or, in the case of a joint account, each of the holders of a deposit as referred to in the legislation.	<b>SCV system</b>	is the set of processes, procedures and measures (or controls) a credit institution uses to create an SCV file, ensure its quality, calculate eligible and covered amounts, in a manner and within a time period specified by DNB.
		<b>TIN</b>	is a taxpayer identification number used by the Internal Revenue Service (IRS) in the administration of tax laws of a country to identify taxpayers.

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