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Review the [Consumer Credit Balances Handbook](#) to see what property is covered under [Section 1314 of the Abandoned Property Law \(APL\)](#). **Only refunds due on credit card accounts are due under the Consumer Credit Balances reporting cycle and should be escheated during this cycle.** Refer to our [Property Type Tables](#) for more information on other sections of the APL that may apply to your organization.

Consumer Credit Balances [reporting timeline](#):

November 15 Send a notice by first-class mail to all owners with a valid address.

December 15 Send a notice by certified mail to owners over \$1,000 who did not respond to the first notice.

December 31 Determine which accounts are dormant for the Consumer Credit Balances industry abandoned property reporting cut-off date.

February 15 Ensure your final report, including account and owner details, remittance and [Verification and Checklist \(VCL\) \(AC2709\)](#) is received by our office.

Watch our [eLearning](#) videos for help with completing and filing your report.



Important Details

- Use property type code 1H or CK12 to report unclaimed credit card accounts balances.
- Do not use property code ZZZZ or MS16 for miscellaneous property if reporting in NAUPA format. MS16 is only a valid code when reporting property subject to APL Article III, Lost Property - Cash Only. Property type

code ZZZZ should only be used for reporting interest due if your report was or will be filed late.

- Using a [New York](#) format for reporting unclaimed funds? Move to [NAUPA](#) format before filing your next report! NAUPA will be the required format in 2025, so prepare early.

When preparing and submitting reports, keep in mind the following:

- A request for an extension of time must be received by our office 30 days prior to the due date of the report. See our [Extension Request](#) Form for details.
- The Federal Employer Identification Number (FEIN) of the reporting entity must be provided, without hyphens, in the appropriate field(s) on the VCL/EVCL or report fields when submitting your report.
- Submit all unclaimed funds due for a specific industry reporting period on a single report. Only report property that has reached dormancy by the industry cut-off date. Do not submit prior to the cut-off date.
- Provide the Dormancy Begin Date (Starting Transaction Date in NAUPA) for all property that appears on the report.

Click on the Links below for Additional resources:

- [Due Diligence](#)
- [Handbook for Reporters](#)
- [Reporting](#)
 - [Electronic Reporting Format](#)
 - [Electronic Payment](#)
- [Extension Request](#)

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