

New York State Office of
Unclaimed Funds
Guide to Manual Online Reporting (MOR)

Navigating osc.ny.gov/unclaimed-funds

The screenshot displays the website's interface. At the top, there are three main navigation buttons: 'UPLOAD CLAIM DOCUMENTATION', 'CHECK CLAIM STATUS', and 'REPORT PROPERTY'. Below these is a section titled 'What Is Unclaimed Property?' which includes a definition and a list of services. A blue arrow points from the 'REPORT PROPERTY' button to the 'SUBMIT A HOLDER REPORT' section. This section is divided into two columns: 'I have created my NAUPA report' with an 'UPLOAD A REPORT' button, and 'I need to create a report' with an 'ENTER A MANUAL REPORT' button. A second blue arrow points from the 'ENTER A MANUAL REPORT' button to the text below it.

UPLOAD CLAIM DOCUMENTATION [↗](#)
We can process your claim faster if you can submit documents that support your claim.

CHECK CLAIM STATUS [↗](#)
Search by Claim ID to check your claim status.

REPORT PROPERTY [↗](#)
If you are a Holder securely upload your NAUPA file.

What Is Unclaimed Property?

Unclaimed property is money that's been lost or forgotten over time, including old bank accounts, uncashed checks, stock cards. After a period of inactivity, lost money is legally considered abandoned property and turned over to the New York State Comptroller. There's no fee or time limit to claim it.

[About Unclaimed Funds](#) | [Search for Unclaimed Funds](#) [↗](#)

Claim What's Yours!

Comptroller DiNapoli's Office of Unclaimed Funds returns over \$2 million each day. We work to reunite New Yorkers with their money.

- Reuniting certain properties of \$250 or less to verified owners faster without having to file a claim
- Mailing notification letters to owners with instructions on [how to search and claim a property](#)
- Hosting [community outreach events](#) across the State

SUBMIT A HOLDER REPORT

I have created my NAUPA report

If you have already created your NAUPA report and simply need to submit it, click the button below.

UPLOAD A REPORT

I need to create a report

If you do not have access to reporting software and wish to create a manual report, click the button below. Once you click the button, you will be redirected to another tab to manually enter each owner and property.

ENTER A MANUAL REPORT

Open your web browser and navigate to our website: osc.ny.gov/unclaimed-funds

Select **REPORT PROPERTY**, which brings you the “SUBMIT A HOLDER REPORT” screen. From here select **ENTER A MANUAL REPORT** under **I need to create a report**.

MANUAL ONLINE REPORTING

 New York State Comptroller
THOMAS P. DINAPOLI
Office of Unclaimed Funds

BEGIN SUBMISSION

REGISTER	LOGIN
<p>If you are beginning a new submission, enter your email address below and click "Register":</p> <p>Email:</p> <input data-bbox="293 695 786 743" type="text"/> <p style="text-align: right;"><input data-bbox="496 758 586 800" type="button" value="Register"/></p>	<p>If you have a new secret key or are continuing a report already in-progress, enter your email address and secret key and click "Login":</p> <p>Email:</p> <input data-bbox="829 726 1321 768" type="text"/> <p>Secret Key:</p> <input data-bbox="829 831 1321 884" type="text"/> <p style="text-align: right;"><input data-bbox="1040 894 1114 936" type="button" value="Login"/></p>

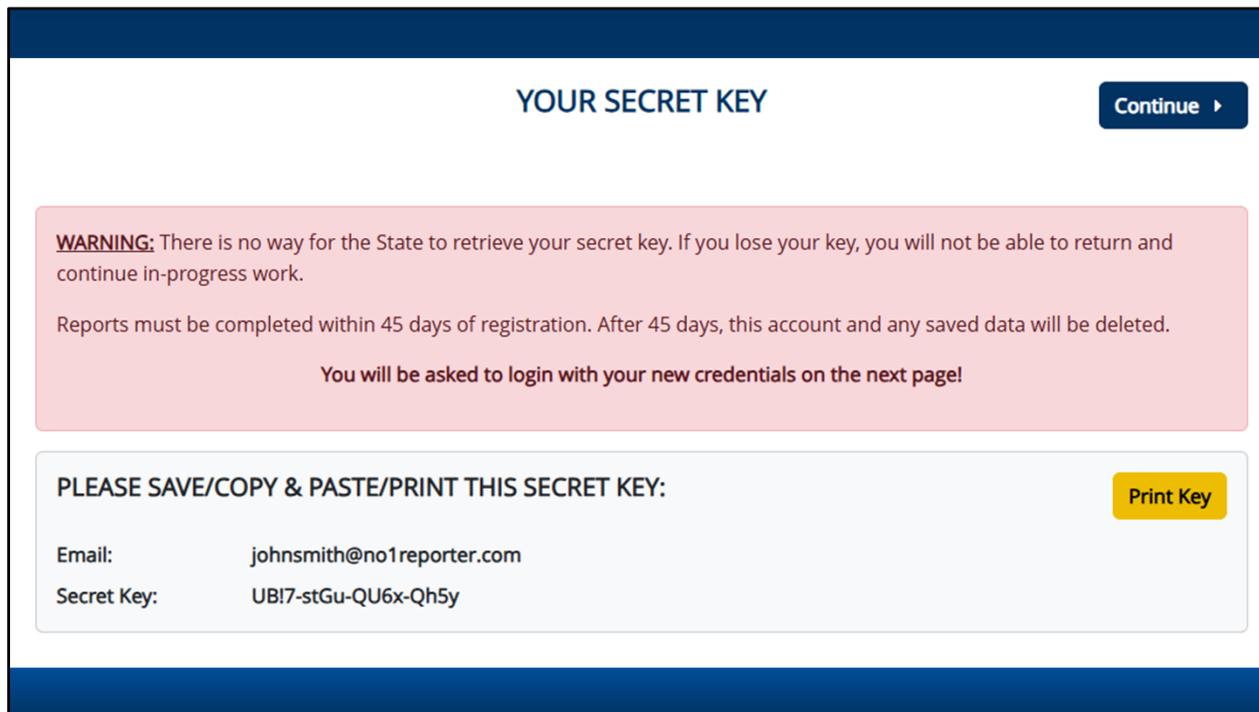
Part One: Register

If you haven't already, you will have to register. Otherwise, you can skip to Part Two: Login.

Register:

Enter a valid email address under the "Register" section of the page and select the "Register" button.

This will automatically navigate to a new webpage with a MOR "Secret Key."



Your secret key will give you access to your in-progress work for 45 days. After 45 days, the account and any saved but unsubmitted data will be deleted.

****Be sure to retain your secret key or select the “Print Key” button to either print or save a copy of the secret key to your desktop for future login use. If you lose your secret key, there is no way to reset or retrieve it and you will lose access to any in-progress work saved in that account.***

Then select **Continue** at the top right of the page to navigate back to the Login page.

Part Two: Login

REGISTER	LOGIN
<p>If you are beginning a new submission, enter your email address below and click "Register":</p> <p>Email:</p> <input data-bbox="228 583 784 632" type="text"/> <input data-bbox="456 653 561 695" type="button" value="Register"/>	<p>If you have a new secret key or are continuing a report already in-progress, enter your email address and secret key and click "Login":</p> <p>Email:</p> <input data-bbox="839 615 1396 663" type="text" value="johnsmith@no1reporter.com"/> <p>Secret Key:</p> <input data-bbox="839 741 1396 789" type="text" value="....."/> <input data-bbox="1076 810 1157 852" type="button" value="Login"/>

Enter your: **Email:** used to register your account and **Secret Key:** provided when registering and select **Login**.

ENTER HOLDER INFORMATION

Holder Information
Please enter all required information below

[Cancel](#) [Save](#)

* Holder Name:

* Holder Tax ID:

Incorporated State:

Incorporated Date:

NAICS Code Charter:
 [Find your NAICS Code](#)

* Report Contact Name:

If you have just registered and this is your first time logging in, KAPS will navigate you directly to the “ENTER HOLDER INFORMATION” page where you will begin your report by entering the reporting organization’s information.

Be sure to provide reliable “Report Contact” information – one that is available and able to answer any questions regarding report details. Be sure to provide a direct phone number and email address for that contact in the event we need to reach out for clarification.

- Select an Option - Banks Broker & Dealers Condemnation Awards Consumer Credit Balances Court and Trust Court - City Court - Civil Court - County Court - Family Court - Municipal Court - Supreme Court - Surrogate Corporations & All Other Business Entities Credit Union	Insurance Premium and Sales Finance Insurance - Life Insurance - Other than Life Labor Department Motor Vehicle Department NYS Agency Uncashed Checks NYS Lottery Pawn Brokers Reciprocity Social Services State Institutions Support Collection Units Travelers Checks & Money Orders (Non Bank) Utilities
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Select the Report Year and the Report Type.

For Report Year, select the year you are submitting the report.

The Report Type is the industry you are reporting. Submit all unclaimed funds due for a specific industry reporting period on a single report. Review the [Calendar of Events](#) and [Property Type Tables](#) to see when to report.

After you have completed all applicable fields, select **Save**.

Part Four: Report Summary
- Create a Record

REPORT SUMMARY PAGE

Final Review ▶

Do not click Final Review until you have entered **all** 'Records' for this report. To add more 'Records,' click Create A Record below.

Please Note: Each 'Record' should contain an owner(s) and one property.

Summary Record:

No. of Owners: 0	No. of Shares: 0	Amount Reported: \$0.00
No. of Properties: 0	No. of Shares Due: 0	Amount Due: \$0.00
No. of Tangibles: 0		

Holder Info:

Edit Holder

Holder Name: Number One Reporter	Holder Tax ID: 987654321	Contact Name: John Smith
Contact Address 1: 123 Main St	Contact City: Albany	Contact State: NY
Contact Zip: 12236	Contact Phone: (555) 555-1212	Contact Email: johnsmith@no1reporter.com

There are currently 0 records created. To create an owner record, please click "Create A Record".

Create A Record

Selecting **Save** will bring you to the "REPORT SUMMARY PAGE" where you can review/edit any holder information entered for accuracy as well as start entering your report details or records by selecting **Create A Record**.

Add Owners

[← Back To Report Summary](#)

OWNERS

[Add Property ▶](#)

Owners on this Record: ?

Owner	Owner Name	Owner Address	Relationship Code	Edit
No owners added to this record yet				

[Add New Owner to Record](#)

*Adds an Owner or Co-Owner to the Property. Note that most properties only have a single owner. Add a new 'Record' for each new property and its owner(s).

This will bring you to the “OWNERS” page where it will list all owners on this record.

Start your owner record by selecting **Add New Owner to Record**.

Owner Information

Please enter the following information to add an owner to this record

Cancel Save

* Last Name or Business Name: 2

Doe

This is a Business

First Name:

John

Middle Name:

Prefix:

Mr.

Suffix:

Jr.

Title:

This will bring you to the Owner Information page where you can enter your owner record details.

Enter the Owner Name for the individual or entity to whom the property belongs in the appropriate fields. If the entitled owner is a business, put the entire business name in the **Last Name or Business Name** field and check the “This is a Business” box.

Address 1:	<input type="text" value="555 Main St"/>
Address 2:	<input type="text"/>
Address 3:	<input type="text"/>
City:	<input type="text" value="Albany"/>
County:	<input type="text" value="Albany"/>
State:	<input type="text" value="New York"/>
Zip:	<input type="text" value="12236"/>
Country:	<input type="text" value="United States of America"/>

After you fill in the Owner name, fill in as much information as you have available about the entitled owner’s mailing address. If any of this information is unknown, leave the field blank. Do not put the word “Unknown” into any of these fields.

SSN / Tax ID:

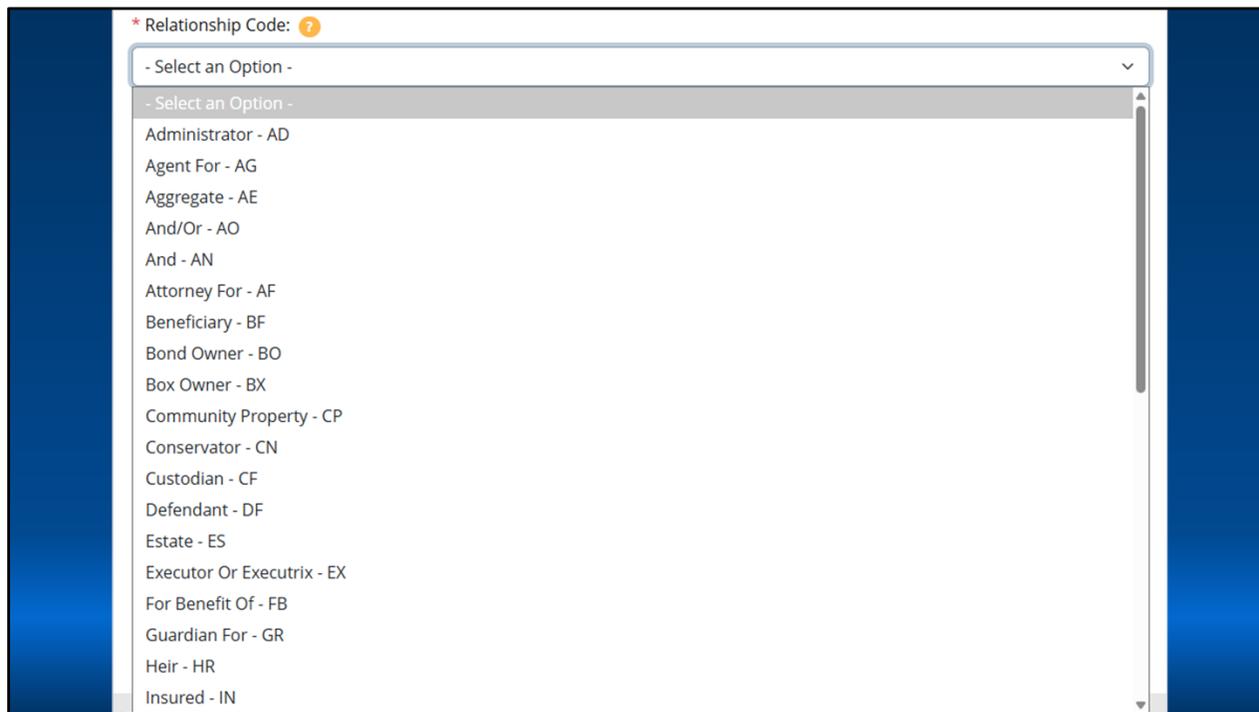
Date of Birth:

5	▼	5	▼	1955	▼
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Date of Death:

MM	▼	DD	▼	YY	▼
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Enter the Social Security Number or Tax ID Number and any additional identifying information that will help reunite the funds with the rightful owner.



Select the Relationship Code that best defines the relationship between groups of entitled owners, or, if there is only one entitled owner, use Relationship Code SO for Sole Owner. The full list of relationship codes can be found in our [Handbook for Reporters of Unclaimed Funds](#).

* Owner Type Code: ?

Unknown Owner

- Select an Option -

Aggregate Property

All Owners except Aggregate or Unknown

Unknown Owner

Select the Owner Type Code. There are only three owner types for this field: All Owners except Aggregate or Unknown, Aggregate Property, and Unknown Owner.

Owner Summary

◀ Back To Report Summary

OWNERS

Add Property ▶

Owners on this Record: ?

Owner	Owner Name	Owner Address	Relationship Code	Edit
Primary	John Doe	555 Main St	AN	Edit
Additional	Jane Doe	555 Main St	BF	Edit

Add New Owner to Record

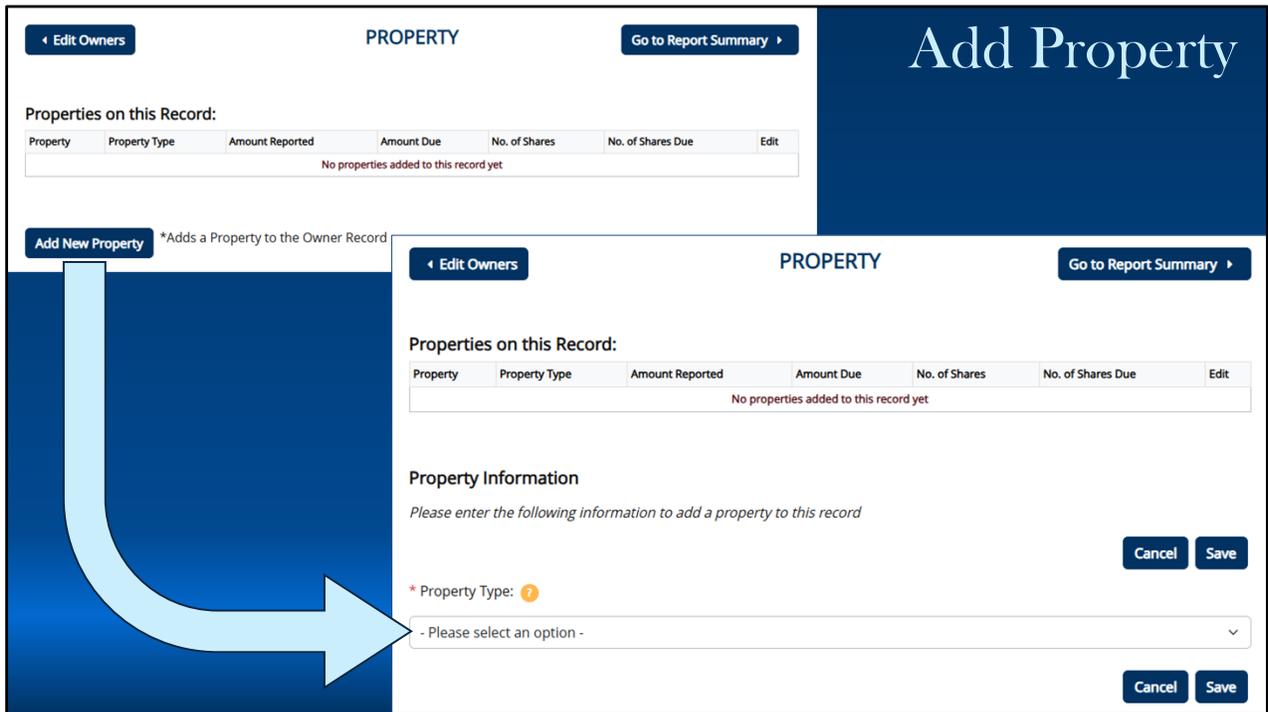
*Adds an Owner or Co-Owner to the Property. Note that most properties only have a single owner. Add a new 'Record' for each new property and its owner(s).

Saving or canceling the record will bring you back to the “OWNERS” page where you can review/edit any owner information/records you have saved. From here you can add additional owners or co-owners to any saved records by selecting **Add New Owner to Record** or add properties associated with the owner record(s) saved so far by selecting **Add Property ▶**.

You can also navigate back to the Report Summary Page at any time by selecting **◀ Back to Report Summary**.

Note: each record must contain at least one Owner and its applicable Property before creating a new Record.

- Each Record is only allowed one Property Record.



Selecting **Add New Property** ► (or **Add / Edit Property** if navigating from the Report Summary Page) will bring you to the “PROPERTY” page where you can see the Primary Owner(s) listed at the bottom in the Summary Record: Begin to add properties to the Owner Record by selecting **Add New Property**.

Select **Add New Property** to navigate to Property Information, with a drop-down menu of different property types to choose from.

* Property Type: ?

CK01 - Cashier's Checks

- Please select an option -

- AC01 - Checking Accounts
- AC02 - Savings Accounts
- AC03 - Mature CD or Save Cert
- AC05 - Money on Deposit to Secure Fund
- AC06 - Security Deposit
- AC07 - Unidentified Deposit
- AC08 - Suspense Accounts
- CK01 - Cashier's Checks**
- CK02 - Certified Checks
- CK03 - Registered Checks
- CK04 - Treasurer's Checks
- CK05 - Drafts
- CK06 - Warrants
- CK07 - Money Orders
- CK08 - Traveler's Checks
- CK09 - Foreign Exchange Checks
- CK10 - Expense Checks
- CK11 - Pension Checks
- CK12 - Credit Checks or Memos

Check the [Property Type Tables](#) and [Calendar of Events](#) for applicable property types and reporting deadlines.

* Property Type: ?

CK02 - Certified Checks

* Starting Transaction Date: ?

6 8 2021

Ending Transaction Date:

MM DD YY

* Amount Reported:

\$ 400.00

Deduction Type:

- Select an Option -

Once you select a property type from the list, the blank property information fields will appear below the selected property type on the Property Information page. Enter the information specific to that property record i.e., Starting Transaction Date, Amount Reported, etc.

You must complete all required (*) fields.

Deduction Amount:

Interest Rate: 

Account Number:

Check Number:

Description:

The more information you provide for each property record the better the chance we'll have at locating the funds' owner(s). After you enter all the information you have on the property record, select **Save** to save the property information or **Cancel** to clear the property information and start over.

Property Summary

◀ Edit Owners

PROPERTY

Go to Report Summary ▶

Properties on this Record:

Property	Property Type	Amount Reported	Amount Due	No. of Shares	No. of Shares Due	Edit
1	CK02	\$400.00	\$400.00	N/A	N/A	Edit

After saving or canceling the property information it will navigate back to the “PROPERTY” page where it will now list the **Properties on this Record**: Review the property information you have entered and either Edit Owners or Go to Report Summary Page to continue adding Owners and Property Records to your report.

From the Report Summary Page select on **Create A Record** as many times as needed until you’ve entered all record details for your report.

Special Owner Records – Unknown Owner

* Last Name or Business Name: ?

Unknown

This is a Business

First Name:

* Relationship Code: ?

Unknown - UN

* Owner Type Code: ?

Unknown Owner

For an Unknown Owner Record, enter “Unknown” in the Last Name or Business Name field, “Unknown – UN” as the Relationship Code, and “Unknown Owner” as the Owner Type Code. Do not enter any additional information on the Owner Record screen for unknown owners.

* Last Name or Business Name: ?

This is a Business

First Name:

* Relationship Code: ?

* Owner Type Code: ?

Aggregate Owner

* Property Type: ?

* Starting Transaction Date: ?

Ending Transaction Date:

* Amount Reported:

Description:

For an Aggregate Owner Record, enter “Aggregate” in the Last Name or Business Name field, “Aggregate – AE” as the Relationship Code, and “Aggregate Property” as the Owner Type Code. Do not enter any additional Information on the Owner Record screen for aggregate owners.

You can only aggregate items of the same Property Type. On the Property Information screen, select the Property Type, Starting Transaction Date, and Amount Reported. If there are multiple possible start dates, use the industry cut-off date for this record. Use the Description field to report how many items are being reported in the aggregate account.

Rolled-Up Accounts

* Property Type: ?

CK02 - Certified Checks ▼

* Starting Transaction Date: ?

7 ▼ 7 ▼ 2021 ▼

Ending Transaction Date:

11 ▼ 11 ▼ 2021 ▼

* Amount Reported:

\$ 300.00

Check Number:

10005

Description:

5 - CK02

If you have multiple items of the same Property Type for the same Owner, you can roll them into one account. Complete the Owner Information as you would for any owner except aggregate or unknown. On the Property Information screen, use the date of the oldest check for the Starting Transaction Date and the date of the most recent check being reported for the Ending Transaction Date. Enter the check number of the most recent item in the Check Number field. Use the Description field to report how many items are being rolled up.

REPORT SUMMARY PAGE

[Final Review ▶](#)

Do not click Final Review until you have entered **all** 'Records' for this report. To add more 'Records,' click Create A Record below.

Please Note: Each 'Record' should contain an owner(s) and one property.

Summary Record:

No. of Owners: 5	No. of Shares: 0	Amount Reported: \$1,490.73
No. of Properties: 4	No. of Shares Due: 0	Amount Due: \$1,490.73
No. of Tangibles: 0		

Holder Info:

[Edit Holder](#)

Holder Name: Number One Reporter	Holder Tax ID: 987654321	Contact Name: John Smith
Contact Address 1: 123 Main St	Contact City: Albany	Contact State: NY
Contact Zip: 12236	Contact Phone: (555) 555-1212	Contact Email: johnsmith@no1reporter.com

The Report Summary screen shows you the totals of all Owner and Property Records on your report. Use this screen as a review. Once you have added all Owners and Properties to your Report you can close your report by selecting the **Final Review ▶** button in the top right-hand corner of the Report Summary Page.

Part Five – Final Review

[← Back to Report Summary](#)

SUMMARY

You will not be able to return to edit your report once the file is submitted.

PLEASE REVIEW YOUR SUBMISSION:

STEP 1: Check ALL boxes to confirm that the summary record reflects the records in your submission.

Summary Record:

No. of Owners: 5

No. of Properties: 4

No. of Tangibles: 0

No. of Shares: 0

No. of Shares Due: 0

Amount Reported: \$1,490.73

Amount Due: \$1,490.73

Selecting the Final Review button will navigate you to the **SUMMARY** page where you will begin reviewing your submission as outlined on the Summary page by following the 4 **STEPS** outlined on the summary page.

STEP 1: Check all the boxes to confirm the summary record reflects the records in your report. Even when the number or amount is zero, the box must be checked in confirmation of that total, or the report cannot be submitted.

STEP 2: Please review your holder information.

Holder Info:

Holder Name: Number One Reporter

Contact Address 1: 123 Main St

Contact Zip: 12236

Holder Tax ID: 987654321

Contact City: Albany

Contact Phone: (555) 555-1212

Contact Name: John Smith

Contact State: NY

Contact Email:

johnsmith@no1reporter.com

STEP 2: Review your **Holder Info:** for accuracy. Remember the contact person must be an individual who we can contact if there are any questions or problems on the report.

Part Six – Download Copy and Submit

STEP 3: This step is optional. You may download a copy of your NAUPA file. You will not need to submit this copy to the state. This copy is for your records.

Download NAUPA File

STEP 4: Click 'SUBMIT' to file your report. You will not be able to edit your report once the file is submitted. If you are unable to select the 'SUBMIT' option, review Step 1 and verify ALL boxes are checked.

Submit

STEP 3: Although the step says Optional, it is highly recommended. Select '**Download NAUPA File**' to print or save a copy of your report for your own records. This copy will help your company stay in compliance with the record retention requirements under New York's Abandoned Property Law. There will only be one other opportunity to obtain a copy for your records, there is no email sent.

STEP 4: Select '**SUBMIT**' to file your report. Once submitted you will not be able to edit your report. If you are having difficulties submitting your report, go back to step 1 and make sure all the boxes have been checked in the Summary Record. The Submit button will generate a pop-up box prompting you to download a copy of your report for your records if you have not already done so in Step 3. You may choose to go back to download a copy of your report or select 'Continue with Submission' if you are ready to submit your report.

Complete

Note: This is your last opportunity to print a summary for your records.



FINAL REVIEW

Done

Report Successfully Submitted For Processing

If you wish to pay by check, print the report summary and mail it to our office with your payment.

Print Summary

If there are any issues with your uploaded report, our holder reporting team will reach out to you. Please click "Print Summary" to retain a copy of this page for your records.

Summary Record:

No. of Owners: 2

No. of Shares: 0

Amount Reported: \$743.82

No. of Properties: 1

No. of Shares Due: 0

Amount Due: \$743.82

Once selected, 'Continue with Submission' will automatically submit your report to the State and navigate to the **FINAL REVIEW** page where you will once again be prompted to Print a Summary for your own records or, if you are paying by mailed check, you will need to select Print Summary and send a copy of the summary along with your check. No confirmation emails are sent, saving a print of this screen is highly recommended.

Once selected, **Done** will log you out and return to the Manual Online Reporting homepage.

Be advised: Once the report is submitted, your Secret Key will no longer be valid. If you have another report to submit, you will need to register again.



Thank you.

For further reading, see our [Handbooks for Reporters of Unclaimed Funds](#). If you have any questions, contact us at NYSRPU@osc.ny.gov