Approved forms for payments and reports

Financial Claims Scheme for authorised deposit-taking institutions

August 2013

About FCS approved forms

These approved forms are made under *Prudential Standard APS 910 Financial Claims Scheme* (APS 910). APS 910 sets out APRA's requirements for locally incorporated authorised deposit-taking institutions (ADIs) to ensure they are operationally ready to meet payment, reporting and communication requirements should they be declared under the Financial Claims Scheme (FCS).

These forms are to be read in conjunction with *Information paper: Financial Claims Scheme for authorised deposit-taking institutions*.

The information paper also contains descriptors and/or notes for all fields contained in these approved forms.

These approved forms for FCS payments and reports and the information paper are available on APRA's website at www.apra.gov.au/policy.

Contents

Approved forms for FCS payments and reports

1. These forms are approved by APRA under paragraphs 14 and 20 and paragraph 2 of Attachment C to APS 910.

2. The format and instructions for the forms are set out below and a list of data fields to be contained in each form follows.

3. The approved forms for FCS payments must be made available to the RBA as set out in the payment information file specifications, upon APRA's request or in an FCS event.

4. The approved forms for FCS reports must be made available upon APRA's request or in an FCS event.

5. APRA does not ordinarily expect that the ADI's test reports will be sent to APRA as a matter of course. However, summary data reports may be required by APRA from time to time.

Approved forms for FCS payments

Payment form	Format	Timing
(a) EFT payment instruction information	Email fcs@apra.gov.au for RBA FCS specifications for direct credit payment file format	Generated for payment.
(b) Cheque payment instruction information	Email fcs@apra.gov.au for RBA FCS specifications for cheque payment file format	Generated for payment.

Approved forms for FCS reports

Payment form	Format	Timing
(c) SCV summary report	CSV file*	Generated at the same time as the SCV.
(d) EFT payments and summary report	CSV file*	Generated at the same time as the EFT payment instruction information.
(e) Cheque payments and summary report	CSV file*	Generated at the same time as the cheque payment instruction information.
(f) Exception and summary report	CSV file*	Generated at the same time as the payment instruction information.
(g) Prescribed accounts and summary report	CSV file*	Generated within 48 hours following the provision of the EFT and cheque payments reports.
(h) Australian Taxation Office (ATO) report	The approved form is as published (and updated periodically) by the ATO. This report must meet the annual investment income report (AIIR) specification and timing.	
(i) FCS account-holder statement	CSV file*	As instructed by APRA.
(j) Other payment summary data report	CSV file*	Once FCS payments have been made or as instructed by APRA.
(k) Cross reference list report	CSV file*	Generated at the same time as the SCV.

* Comma Separated Values (CSV) file

Approved forms for FCS payments

6. Field references are as defined in Table 1 of Attachment A to APS 910 and Tables 2 and 3 in the information paper.

7. The RBA file specifications, available from APRA on request, set out the required layout and content of the payment files. The lists below are indicative of information fields needed for those payment files.

EFT payment instruction information

	Data item	Field Ref.
For each account-holder receiving an EFT payment	Account-holder identifier	1.1
	Entity name	2.2
	Title	2.2.1
	Surname	2.2.2
	Middle name or initial	2.2.3
	First name or initial	2.2.4
	FCS balance – non-prescribed, non-exception accounts – EFT payment amount	6.1.1
	Alternative ADI account BSB	6.1.1.1
	Alternative ADI account number	6.1.1.2
	EFT reference number	6.1.1.3
	EFT payment date	6.1.1.4

Notes:

• Either entity name or individual name (not both) will be used

• Email fcs@apra.gov.au for RBA FCS specification for direct credit payment file format

• Refer to information paper for definitions of data fields

Cheque payment instruction information

	Data item	Field Ref.
For each account-holder receiving a cheque payment	Account-holder identifier	1.1
	Entity name	2.2
	Title	2.2.1
	Surname	2.2.2
	Middle name or initial	2.2.3
	First name or initial	2.2.4
	Unit/Street Number	2.4.1
	Street Name	2.4.2
	City/Town/Suburb	2.4.3
	State	2.4.4
	Postcode	2.4.5
	Country	2.4.6
	PO Box (if applicable)/RMB etc	2.5.1
	Unit/Street number	2.5.2
	Street Name	2.5.3
	City/Town/Suburb	2.5.4
	State	2.5.5
	Postcode	2.5.6
	Country	2.5.7
	FCS balance – non-prescribed, non-exception accounts – cheque payment amount	6.1.2
	FCS cheque serial number	6.1.2.1
	Cheque payment date	6.1.2.2

Notes:
- Either entity name or individual name (not both) will be used
- Either street address fields or mailing address fields (not both) will be used
- Email fcs@apra.gov.au for RBA FCS specification for cheque payment file format
- Refer to information paper for definitions of data fields

Approved forms for FCS reports

8.   Field references are as defined in Table 1 of Attachment A to APS 910 and tables in the information paper.

SCV summary report

		Data item	Field Ref.
Header		ADI name; ADI short name; Date of SCV; Date created	
Record	ADI level	ADI total of account entitlement	8.1
		ADI total of account balance – cleared funds	8.1.1
		ADI total of account balance – uncleared funds	8.1.2
		ADI total of account entitlement for account-holders with electronic banking access	8.2
		ADI estimate of aggregate maximum FCS entitlement	8.3
		ADI total of account balance of all deposits of the ADI (for all protected and non-protected accounts)	8.4
		ADI total number of account-holders with protected accounts	9.1
		ADI total number of account-holders with cleared funds	9.1.1
		ADI total number of account-holders with uncleared funds	9.1.2
		ADI total number of account-holders with electronic banking access	9.2

Notes:
- CSV format
- Refer to information paper for definitions of data fields

EFT payments and summary report

	Data item		Field Ref.
Header	ADI name; ADI short name; Date of SCV; Date created		
Record	For each account-holder receiving an EFT payment	Account-holder identifier	1.1
		Entity name	2.2
		Title	2.2.1
		Surname	2.2.2
		Middle name or initial	2.2.3
		First name or initial	2.2.4
		FCS balance – non-prescribed, non-exception accounts – EFT payment amount	6.1.1
		Alternative ADI account BSB	6.1.1.1
		Alternative ADI account number	6.1.1.2
		EFT reference number	6.1.1.3
		EFT payment date	6.1.1.4
Trailer	ADI level	ADI total EFT payment amount	10.1.1
		ADI total number of EFT payments	11.1.1

Notes:
- Either entity name or individual name (not both) will be used
- CSV format
- Refer to information paper for definitions of data fields

Cheque payments and summary report

		Data item	Field Ref.
Header	ADI name; ADI short name; Date of SCV; Date created		
Record	For each account-holder receiving a cheque payment	Account-holder identifier	1.1
		Entity name	2.2
		Title	2.2.1
		Surname	2.2.2
		Middle name or initial	2.2.3
		First name or initial	2.2.4
		Unit/Street Number	2.4.1
		Street Name	2.4.2
		City/Town/Suburb	2.4.3
		State	2.4.4
		Postcode	2.4.5
		Country	2.4.6
		PO Box (if applicable)/RMB etc	2.5.1
		Unit/Street number	2.5.2
		Street Name	2.5.3
		City/Town/Suburb	2.5.4
		State	2.5.5
		Postcode	2.5.6
		Country	2.5.7
		FCS balance – non-prescribed, non-exception accounts – cheque payment amount	6.1.2
		FCS cheque serial number	6.1.2.1
		Cheque payment date	6.1.2.2
Trailer	ADI level	ADI total cheque payment amount	10.1.2
		ADI total number of cheque payments	11.1.2

Notes:
- Either street address fields or mailing address fields (not both) will be used
- CSV format
- Refer to information paper for definitions of data fields

Exception and summary report

		Data item	Field Ref.
Header	ADI name; ADI short name; Date of SCV; Date created		
Record	For each non-prescribed exception account held by the account-holder and included in the FCS balance use a separate record line and repeat all other data items	Account-holder identifier	1.1
		Account-holder status	1.2
		Entity type	2.1.1
		Entity name	2.2
		Title	2.2.1
		Surname	2.2.2
		Middle name or initial	2.2.3
		First name or initial	2.2.4
		Suffix	2.2.5
		Date of birth	2.3
		Unit/Street Number	2.4.1
		Street Name	2.4.2
		City/Town/Suburb	2.4.3
		State	2.4.4
		Postcode	2.4.5
		Country	2.4.6
		PO Box (if applicable)/RMB etc	2.5.1
		Unit/Street number	2.5.2
		Street Name	2.5.3
		City/Town/Suburb	2.5.4
		State	2.5.5
		Postcode	2.5.6
		Country	2.5.7
		Email address details	2.6
		Home telephone	2.7.1
		Work telephone	2.7.2
		Mobile telephone	2.7.3

		Data item	Field Ref.
Record	For each non-prescribed exception account held by the account-holder and included in the FCS balance use a separate record line and repeat all other data items	Account title	3.1
		Account status	3.1.1
		Account classification	3.1.2
		BSB	3.2
		Account number	3.3
		Product type	3.4
		Product name	3.4.1
		Account entitlement	3.5
		FCS balance – non-prescribed, non-exception accounts – EFT payment amount	6.1.1
		FCS balance – non-prescribed, non-exception accounts – cheque payment amount	6.1.2
		FCS balance – non-prescribed, exception accounts	6.2
		FCS balance – prescribed, non-exception accounts	6.3
		FCS balance – prescribed, exception accounts	6.4
Trailer	ADI level	ADI total FCS balances – non-prescribed, exception accounts	10.2
		ADI total number of account-holders with FCS balances – non-prescribed, exception accounts	11.2

Notes:
- Either entity name or individual name (not both) will be used
- CSV format
- Refer to information paper for definitions of data fields

Prescribed accounts and summary report

	Data item	Field Ref.
Header	ADI name; ADI short name; Date of SCV; Date created	
Record	For each prescribed account held by the account-holder and included in the FCS balance use a separate record line and repeat all other data items	

		Data item	Field Ref.
		Account-holder identifier	1.1
		Account-holder status	1.2
		Entity type	2.1.1
		Entity name	2.2
		Title	2.2.1
		Surname	2.2.2
		Middle name or initial	2.2.3
		First name or initial	2.2.4
		Suffix	2.2.5
		Date of birth	2.3
		Unit/Street Number	2.4.1
		Street Name	2.4.2
		City/Town/Suburb	2.4.3
		State	2.4.4
		Postcode	2.4.5
		Country	2.4.6
		PO Box (if applicable)/RMB etc	2.5.1
		Unit/Street number	2.5.2
		Street Name	2.5.3
		City/Town/Suburb	2.5.4
		State	2.5.5
		Postcode	2.5.6
		Country	2.5.7
		Email address details	2.6
		Home telephone	2.7.1
		Work telephone	2.7.2

		Data item	Field Ref.
Record	For each prescribed account held by the account-holder and included in the FCS balance use a separate record line and repeat all other data items	Mobile telephone	2.7.3
		Account title	3.1
		Account status	3.1.1
		Account classification	3.1.2
		BSB	3.2
		Account number	3.3
		Product type	3.4
		Product name	3.4.1
		Account entitlement	3.5
		Account balance – principal	3.5.3
		Accrued interest	3.5.4
		Fees, charges and duties payable	3.5.5
		Withholding tax	3.5.6
		FCS balance – prescribed, non-exception accounts	6.3
		FCS balance – prescribed, non-exception accounts – farm management	6.3.1
		FCS balance – prescribed, non-exception accounts – first home saver	6.3.2
		FCS balance – prescribed, non-exception accounts – retirement savings	6.3.3
		FCS balance – prescribed, exception accounts	6.4
		FCS balance – prescribed, exception accounts – farm management	6.4.1
		FCS balance – prescribed, exception accounts – first home saver	6.4.2
		FCS balance – prescribed, exception accounts – retirement savings	6.4.3
Trailer	ADI level	ADI total FCS balances – prescribed, non-exception accounts	10.3
		ADI total FCS balances – prescribed, non-exception accounts – farm management	10.3.1

		Data item	Field Ref.
Trailer	ADI level	ADI total FCS balances – prescribed, non-exception accounts – first home saver	10.3.2
		ADI total FCS balances – prescribed, non-exception accounts – retirement savings	10.3.3
		ADI total FCS balances – prescribed, exception accounts	10.4
		ADI total FCS balances – prescribed, exception accounts – farm management	10.4.1
		ADI total FCS balances – prescribed, exception accounts – first home saver	10.4.2
		ADI total FCS balances – prescribed, exception accounts – retirement savings	10.4.3
		ADI total number of account-holders with FCS balances – prescribed, non-exception accounts	11.3
		ADI total number of account-holders with FCS balances – prescribed, non-exception accounts – farm management	11.3.1
		ADI total number of account-holders with FCS balances – prescribed, non-exception accounts – first home savers	11.3.2
		ADI total number of account-holders with FCS balances – prescribed, non-exception accounts – retirement savings	11.3.3
		ADI total number of account-holders with FCS balances – prescribed, exception accounts	11.4
		ADI total number of account-holders with FCS balances – prescribed, exception accounts – farm management	11.4.1
		ADI total number of account-holders with FCS balances – prescribed, exception accounts – first home savers	11.4.2
		ADI total number of account-holders with FCS balances – prescribed, exception accounts – retirement savings	11.4.3

Notes:
- Either entity name or individual name (not both) will be used
- CSV format
- Refer to information paper for definitions of data fields

Australian Taxation Office (ATO) report

The ATO report should contain information required to meet the annual investment income report (AIIR) specification as published and updated from time to time by the Australian Taxation Office, or as notified by APRA in writing.

FCS account-holder statement

		Data item	Field Ref.
Header	ADI name; ADI short name; Date of SCV; Date created		
Record	For each protected account held by the account-holder use a separate record line and repeat all other data items	Account-holder identifier	1.1
		Entity name	2.2
		Title	2.2.1
		Surname	2.2.2
		Middle name or initial	2.2.3
		First name or initial	2.2.4
		Suffix	2.2.5
		Unit/Street Number	2.4.1
		Street Name	2.4.2
		City/Town/Suburb	2.4.3
		State	2.4.4
		Postcode	2.4.5
		Country	2.4.6
		PO Box (if applicable)/RMB etc	2.5.1
		Unit/Street number	2.5.2
		Street Name	2.5.3
		City/Town/Suburb	2.5.4
		State	2.5.5
		Postcode	2.5.6
		Country	2.5.7

		Data item	Field Ref.
Record	For each protected account held by the account-holder use a separate record line and repeat all other data items	Account title	3.1
		Account BSB	3.2
		Account number	3.3
		Product name	3.4.1
		Account entitlement	3.5
		Aggregate account-holder entitlement	4.1
		FCS balance – non-prescribed, non-exception accounts – EFT payment amount	6.1.1
		EFT reference number	6.1.1.3
		EFT payment date	6.1.1.4
		FCS balance – non-prescribed, non-exception accounts – cheque payment amount	6.1.2
		FCS cheque serial number	6.1.2.1
		Cheque payment date	6.1.2.2
		FCS balance – non-prescribed, exception accounts	6.2
		FCS balance – prescribed, non-exception accounts	6.3
		FCS balance – prescribed, exception accounts	6.4
		FCS balance	7.1
		FCS balance – principal component – non-prescribed, non-exception accounts	7.1.1.1
		FCS balance – accrued interest component – non-prescribed, non-exception accounts	7.1.2.1
		FCS balance – fees, charges and duties payable component – non-prescribed, non-exception accounts	7.1.3.1
		FCS balance – withholding tax component – non-prescribed, non-exception accounts	7.1.4.1
		Account-holder aggregate account balance above FCS limit	7.2

Notes:
- Either entity name or individual name (not both) will be used
- Either street address fields or mailing address fields (not both) will be used
- Either EFT payment and details or cheque payment and details (not both) will be used
- CSV format
- Refer to information paper for definitions of data fields

Other payment summary data report

		Data item	Field Ref.
Header	ADI name; ADI short name; Date of SCV; Date created		
Record	ADI level	ADI total FCS balances	12.1
		ADI total FCS balances – principal component	12.1.1
		ADI total FCS balances – accrued interest component	12.1.2
		ADI total FCS balances – fees, charges and duties payable component	12.1.3
		ADI total FCS balances – withholding tax component	12.1.4
		ADI total account balance above FCS limit	12.2
		ADI total number of account-holders with an FCS balance	13.1
		ADI total number of account-holders with account balances above FCS limit	13.2

Notes:
- CSV format
- Refer to information paper for definitions of data fields

Cross reference list report

		Data item	Field Ref.
Header	ADI name; ADI short name; Date of SCV; Date created		
Record	For each protected account held by the account-holder use a separate record line and repeat account-holder identifier	Account-holder identifier	1.1
		BSB	3.2
		Account number	3.3
Trailer	ADI level	ADI total number of account-holders with protected accounts	9.1

Notes:
- CSV format
- Refer to information paper for definitions of data fields