Information Paper

Financial Claims Scheme for authorised deposit-taking institutions

November 2012

Contents

About this information paper

Prudential Standard APS 910 Financial Claims Scheme
(APS 910) sets out APRA's requirements for authorised
deposit-taking institutions (ADIs) in relation to the
implementation of the Financial Claims Scheme
(FCS). This information paper aims to assist ADIs in
complying with the Single Customer View (SCV),
payment and reporting requirements of APS 910. It
explains the information required for the SCV, the FCS
entitlement *pro rata* calculations and the aggregation
formulae. It also includes specifications of the reports
to APRA.

Subject to APS 910, ADIs have the flexibility to
establish and configure their SCV systems in the way
that best meets their business objectives.

This paper is relevant to all ADIs incorporated in
Australia unless otherwise specified.

Overview

1. APS 910 sets out the minimum requirements that an ADI must meet to ensure that it is adequately prepared should it become a declared ADI for FCS purposes.

2. This information paper provides additional information about three key aspects of APS 910:

   • implementing the SCV;

   • pre-positioning for payment of FCS balances by electronic funds transfer (EFT) and cheque; and

   • pre-positioning for reporting to account-holders, the Australian Taxation Office (ATO) and APRA.

3. Table A below summarises the structure of APS 910 in respect of the requirements relating to the SCV, payments and reporting obligations:

   (a) the SCV is located in Attachment A of APS 910;

   (b) the data required for account-holder payout and reporting are located in Attachment C of APS 910; and

   (c) the aggregate ADI data reporting requirements are largely located Attachment C of APS 910.

4. The tables and fields in Attachments A and C of APS 910 are numbered sequentially to create unique field codes and provide clarity. This information paper provides line-by-line explanation of all the data fields, as set out in these Attachments.

Table A: Structure of tables and location of fields in APS 910

Prudential Standard requirement	Location in APS 910	Level of data aggregation	Aggregation description	Transition period [1]
SCV	Attachment A Table 1 Sections 1–4	Account-holder	Protected accounts (before FCS limit)	Compliance by 1 January 2014
Payment and Reporting	Attachment C Table 2 Sections 5 and 6	Account-holder	FCS balances	Compliance by 1 July 2014
Reporting	Attachment C Table 3 Sections 7–10	ADI	FCS balances and other total balances	

[1] This column refers to the standard transition period. Under APS 910, APRA may grant an extended transition period to an ADI where APRA is satisfied that this is necessary. The maximum transition period is to 31 December 2015.

Figure 1: FCS payments and reporting by account category

Key responsibilities
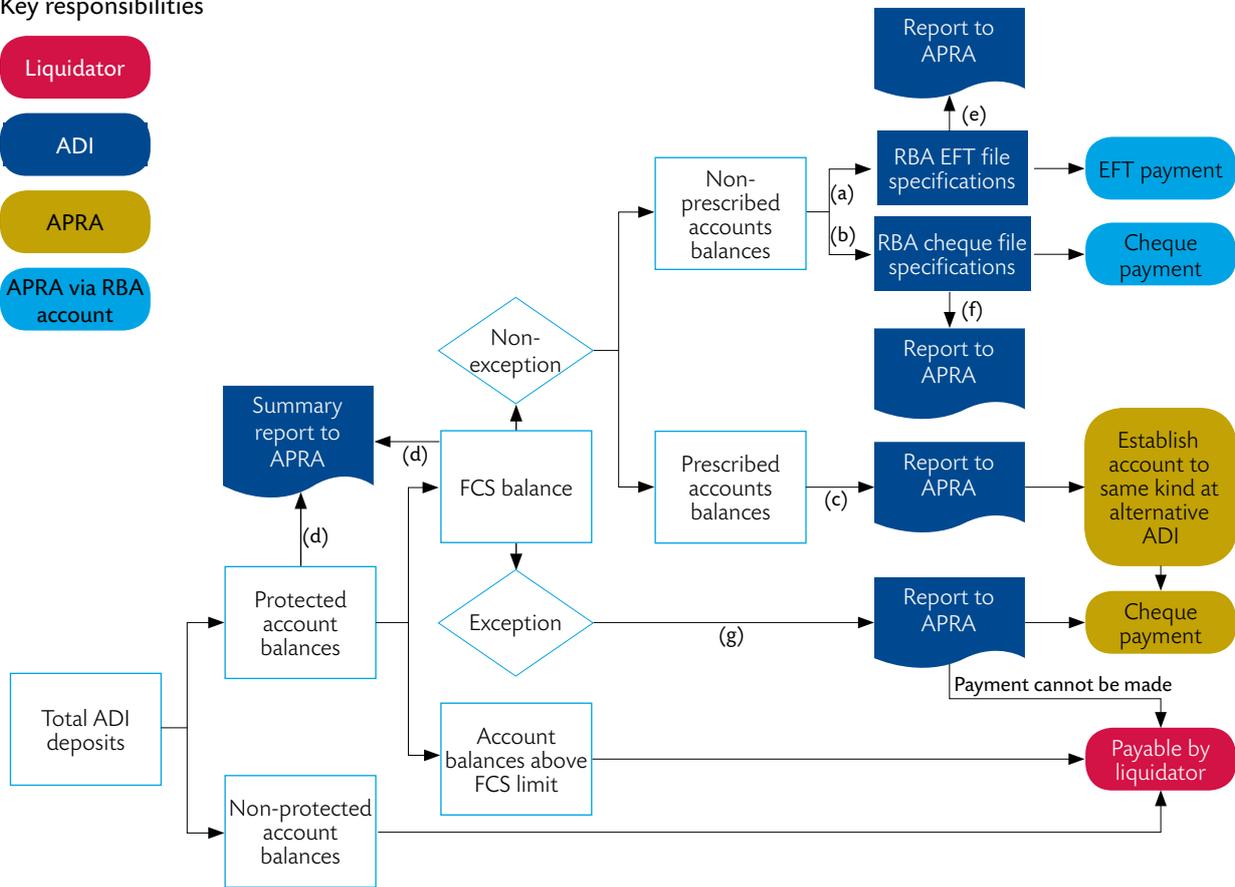
5. Figure 1 illustrates the FCS payment and reporting processes by broad category of account, identifying who is responsible at each stage.

6. The calculations of the FCS balances and payments can be found later in this paper. A spreadsheet is available from APRA upon request from fcs@apra.gov.au.

7. This information paper describes the fields required for the EFT and cheque payment instructions and the reports to APRA, account-holders and the ATO.

8. References in the diagram correspond to the columns in Attachment D of APS 910 and relate to:

Ref	Name
(a)	EFT payment file specification
(b)	Cheque payment file specification
(c)	Prescribed accounts payment report
(d)	Statistical summary report
(e)	EFT payments report
(f)	Cheque payments report
(g)	Exceptions report
(h)	FCS account-holder statement*
(i)	ATO report*

* Note: not included in diagram

General notes

Calculations and definition issues

9. Following are general points relating to calculations and definitions:

    • fields for reporting that can be derived from other fields (e.g. summations and counts of items) are defined as separate fields and descriptions of these calculations are provided; and

    • fields for reporting that are both required to be broken down into sub-balances or sub-components and aggregated at an ADI level are defined as separate fields.

Data format

10. Deposit data are identified without rounding (i.e. in dollars and cents).

Data file specifications

11. For payment instructions to be transmitted to the RBA, there are file specifications containing information on data types and field lengths. There is provision for ADI-specific data to be added to the payment files. Where a field is not directly used in a payment file, there are no APRA-specific instructions on data types or field lengths. File specifications can be obtained on request from fcs@apra.gov.au.

Account-holder SCV

12. Set out below is a description of account-holder information (i.e. the SCV data requirements), as outlined in Attachment A of APS 910.

13. Attachment A of APS 910 also contains requirements related to account-holder information, account details and account-holder aggregate details.

Account-holder identifier

14. Section 1 of Attachment A relates to the account-holder identifier. APS 910 requires an ADI to generate some form of unique account-holder identifier that can be used for the purpose of aggregating protected accounts for an account-holder. The account-holder identifier will form the basis for the payment of balances in eligible deposit products.

1.	Account-holder identifier
1.1	The identifier used to identify the account-holder using a maximum of 18 characters.
1.2	The account-holder status (e.g. deceased, obsolete address, bankrupt).
1.3	The electronic banking identifier to facilitate mapping to the alternative ADI account facility. Leave blank if the account-holder is not an electronic banking customer.

Account-holder details

15. Section 2 of Attachment A contains account-holder details for both persons and entities.

2.	Account-holder details
2.1	Header only – leave this field blank.
2.1.1	The type of account-holder consistent with the definition in subsection 5(1) of the Banking Act (e.g. individual, body corporate, body politic, trustee).

2.	Account-holder details
2.2	Only complete for organisations – the name of the entity.
2.2.1	Only complete for individuals – the title of the person (e.g. Mr, Mrs, Ms, Dr).
2.2.2	Only complete for individuals – the surname of the person.
2.2.3	Only complete for individuals – the middle name or initial of the person if applicable.
2.2.4	Only complete for individuals – the first name or initial of the person.
2.2.5	Only complete for individuals – the person's suffix (e.g. Snr).
2.3	Only complete for individuals – the person's date of birth if known.
2.4	Street address field header only – leave this field blank.
2.4.1	Unit number (if applicable) and/or street number for the account-holder for street address.
2.4.2	Street name for street address.
2.4.3	Town or city for street address.
2.4.4	State for street address.
2.4.5	Postcode for street address.
2.4.6	The country as per ABS 1269 Standard Australian Country Codes for street address. This field can be left blank if the account-holder's address is in Australia or identified as Australia.
2.5	Mailing address field header only – leave this field blank. For use if the account-holder's postal address is different to their street address.

2.	Account-holder details
2.5.1	PO Box (if applicable)/ RMB etc for mailing address.
2.5.2	Unit number (if applicable) and/or street number for the account-holder for mailing address.
2.5.3	Street name for mailing address.
2.5.4	Town or city for mailing address.
2.5.5	State for mailing address.
2.5.6	Postcode for mailing address.
2.5.7	The country as per ABS 1269 Standard Australian Country Codes for mailing address. This field can be left blank if Australia or identified as Australia.
2.6	The email address of the account-holder, if available.
2.7	Telephone field. Header only – leave this field blank.
2.7.1	The home telephone number for account-holders who are individuals. Include area code with no spaces.
2.7.2	The business telephone number for any type of account-holder, if applicable. Include area code with no spaces.
2.7.3	The mobile telephone number for any type of account-holder.

Account details

16. Section 3 of Attachment A contains account details for each account that attaches to an account-holder as represented by the account-holder identifier in item 1.1.

17. Account details are not aggregation fields. For example, if an account-holder holds five protected accounts then each of sub-items 3.1 to 3.5.6 would be identified separately for each of the five accounts.

3.	Account details
It is intended that: • the account balance (3.5) is the sum of cleared funds (3.5.1) and uncleared funds (3.5.2) i.e. $3.5 = 3.5.1 + 3.5.2$; and • the account balance (3.5) is the sum of principal (3.5.3) and accrued interest (3.5.4), minus accrued fees and charges (3.5.5) and withholding tax (3.5.6) i.e. $3.5 = 3.5.3 + 3.5.4 - 3.5.5 - 3.5.6.$	
3.1	The name of the account.
3.1.1	Account status (e.g. open, closed, frozen, dormant).
3.1.2	A classification or code that indicates the type of product or account (e.g. ADI brand name for the product, on-line saver, bonus saver, holiday saver, high interest cash management).
3.2	Bank/state/branch (BSB) identifier. This is typically a three digit bank, state number, a hyphen in position 4 and a three digit branch number.
3.3	Account number. Typically there are no spaces or special characters.
3.4	The type of protected account.
3.4.1	The ADI brand name for the product (i.e. text description of the classification code 3.1.2)

3.	Account details
3.5	The account balance for each account identified at item 3.1 at end-of-day following the FCS declaration.
3.5.1	The portion of 3.5 that represents funds that have cleared and are available to the account-holder.
3.5.2	The portion of 3.5 that represents funds that have not cleared and are therefore not yet available to the account-holder.
3.5.3	The portion of 3.5 that represents the principal or balance of the account.
3.5.4	The portion of 3.5 that represents the interest accrued up to the end-of-day.
3.5.5	The portion of 3.5 that represents the fees and charges accrued up to the end-of-day.
3.5.6	The amount of withholding tax deducted from 3.5.4 (if applicable).

Account-holder aggregate account

18. Account-holder aggregate account details listed in Section 4 of Attachment A represent the aggregate balance, at account-holder level, of all protected accounts.

4.	Account-holder aggregate account details
4.1	The aggregate of all items for each account-holder identified at 3.5.
4.1.1	The aggregate of all items for each account-holder identified at 3.5.1.
4.1.2	The aggregate of all items for each account-holder identified at 3.5.2.
4.1.3	The aggregate of all items for each account-holder identified at 3.5.3.
4.1.4	The aggregate of all items for each account-holder identified at 3.5.4.
4.1.5	The aggregate of all items for each account-holder identified at 3.5.5.
4.1.6	The aggregate of all items for each account-holder identified at 3.5.6

Account-holder payment and reporting

19. The purpose of this section is to assist with the interpretation of account-holder payment and reporting data fields. The following table provides a description of payment and reporting items as outlined in Table 2 of Attachment C of APS 910.

Account-holder balance data

20. Account-holder balance data in Section 5 of Table 2 of Attachment C refers to the aggregate balance in protected accounts, at the account-holder level, being not more than the FCS limit, which is currently $250,000. Calculations are in Table B.

5.	Account-holder balance data
It is intended that:	
• the FCS balance (5.1) is the sum of cleared funds (5.1.1) and uncleared funds (5.1.2) i.e. 5.1 = 5.1.1 + 5.1.2; and	
• the FCS balance (5.1) is also the sum of principal (5.1.3) and accrued interest (5.1.4), minus accrued fees and charges (5.1.5) and withholding tax (5.1.6) i.e. 5.1 = 5.1.3 + 5.1.4 − 5.1.5 − 5.1.6.	
5.1	• Where the account-holder's aggregate principal and accrued interest i.e. sum(4.1.3 + 4.1.4) is not more than the FCS limit, this is 4.1; OR • Where account-holder's aggregate principal and accrued interest i.e. sum(4.1.3 + 4.1.4) is greater than the FCS limit, this is 4.1 / sum(4.1.3 + 4.1.4) x FCS limit.
5.1.1	The portion of 5.1 that represents FCS funds that have cleared.
5.1.2	The portion of 5.1 that represents FCS funds that have not cleared.
5.1.3	The portion of 5.1 that represents the principal or balance.

5.	Account-holder balance data
5.1.4	The portion of 5.1 that represents accrued interest.
5.1.5	The portion of 5.1 that represents accrued fees and charges identified at 5.1.
5.1.6	The portion of 5.1 that represents withholding tax.
5.2	The difference between the account-holder's aggregate protected balance and the FCS balance or the amount above the FCS limit i.e. 4.1 – 5.1.

The FCS limit

21. The FCS limit is applied to the sum of the account-holder's aggregate principal and accrued interest i.e. sum (4.1.3, 4.1.4), rather than the aggregate protected account balance (4.1), to ensure that fees and charges and withholding tax can be paid out of funds included in the FCS limit.

   - If the account-holder's aggregate principal or balance plus accrued interest is less than the FCS limit, the aggregate protected account balances will be paid out in full.

   - If the account-holder's aggregate principal or balance plus accrued interest is more than the FCS limit the amount equal to the FCS limit will be paid out, minus accrued fees and charges and withholding tax.

Table B: FCS balance calculations

Ref	Formulae
5.1	=IF(SUM(4.1.3,4.1.4)>$250,000,4.1 / SUM(4.1.3,4.1.4)*$250,000,4.1)
5.1.1	=IF(SUM(4.1.3,4.1.4)>$250,000,4.1.1 / SUM(4.1.3,4.1.4)*$250,000,4.1.1)
5.1.2	=IF(SUM(4.1.3,4.1.4)>$250,000,4.1.2 / SUM(4.1.3,4.1.4)*$250,000,4.1.2)
5.1.3	=IF(SUM(4.1.3,4.1.4)>$250,000,4.1.3 / SUM(4.1.3,4.1.4)*$250,000,4.1.3)
5.1.4	=IF(SUM(4.1.3,4.1.4)>$250,000,4.1.4 / SUM(4.1.3,4.1.4)*$250,000,4.1.4)

Ref	Formulae
5.1.5	=IF(SUM(4.1.3,4.1.4)>$250,000,4.1.5 / SUM(4.1.3,4.1.4)*$250,000,4.1.5)
5.1.6	=IF(SUM(4.1.3,4.1.4)>$250,000,4.1.6 / SUM(4.1.3,4.1.4)*$250,000,4.1.6)
5.2	= 4.1-5.1

Account-holder FCS balance payment data

22. Section 6 of Table 2 of Attachment C is the FCS balance, at account-holder level, classified as prescribed and non-prescribed accounts, account exceptions at 3.1.1 and account-holder exceptions at 1.2.

6.	Account-holder FCS payment data
It is intended that:	

It is intended that:

- the FCS balance is the sum of the FCS balance in non-prescribed (6.1), prescribed (6.2) and exception (6.3) accounts i.e. 5.1 = 6.1 + 6.2 + 6.3;

- the FCS balance in non-prescribed accounts (6.1) will either be paid by EFT (6.1.1) or by cheque (6.1.2), but not both methods; and

- the FCS balance in prescribed accounts (6.2) is the sum of the FCS balances in farm management accounts (6.2.1), first home savers accounts (6.2.2) and retirement savings accounts (6.2.3) i.e.

  6.2 = 6.2.1 + 6.2.2 + 6.2.3.

6.1	If the account-holder does not have an exception status at 1.2, this is the sum across all accounts that are both non-exception and non-prescribed, derived from 1.2, 3.1.1, 3.1.2, 3.5, 5.1 (see Table C).
6.1.1	Amounts in non-prescribed accounts to be paid out by EFT. This is equal to 6.1 where 6.1.1.1 and 6.1.1.2 are not null.
6.1.1.1	Alternative ADI BSB – obtained from the alternative ADI account facility.
6.1.1.2	Alternative ADI account number – obtained from the alternative ADI account facility.

6.	Account-holder FCS payment data
6.1.1.3	EFT reference number generated by ADI.
6.1.1.4	EFT payment date - refer RBA EFT file specification.
6.1.2	Amount in non-prescribed accounts to be paid out by cheque. This is equal to 6.1 where 6.1.1.1 and 6.1.1.2 are null.
6.1.2.1	FCS cheque serial number - refer RBA cheque file specification.
6.1.2.2	FCS cheque payment date - refer RBA cheque file specification.
6.2	If the account-holder does not have an exception status at 1.2, this is the sum across all accounts that are both non-exception and prescribed, derived from 1.2, 3.1.1, 3.1.2, 3.5, 5.1, 6.1 (see Table C).
6.2.1	This is a sub-balance of 6.2, representing farm management deposit accounts, derived from 1.2, 3.1.1, 3.1.2, 3.4, 3.5, 5.1 (see Table C).
6.2.2	This is a sub-balance of 6.2, representing first home saver accounts, derived from 1.2, 3.1.1, 3.1.2, 3.4, 3.5, 5.1 (see Table C).
6.2.3	This is a sub-balance of 6.2, representing retirement savings accounts, derived from 1.2, 3.1.1, 3.1.2, 3.4, 3.5, 5.1 (see Table C).
6.3	FCS balance exception where payment cannot be made, derived from 1.2, 3.1.1, 5.1, 6.1, 6.2 (see Table C).
6.3.1	FCS balance exception at account level per account-holder where payment cannot be made, derived from 1.2, 5.1.
6.3.2	FCS balance exception at account level where payment cannot be made, derived from 3.1.1, 3.5, 5.1, 6.3.

FCS payment calculations

23. Principles underlying the calculations involving the determination of FCS balances, apportionment and operation of the FCS limit are described below. Calculations can be found in Table C.

Priority of payment

24. The discussion paper, *Financial Claims Scheme for authorised deposit-taking institutions: Proposed requirements for payment, reporting and communications* outlines a variety of different ways account balances can be prioritised. The prioritisation method, including the distinction between non-exception and exception balances, used in this information paper reflects APRA's proposed approach to the prioritisation of FCS payments.

25. Account balances are classified in categories to be paid up to the FCS limit in the following order of priority:

   (i) aggregate balance of protected accounts, except for prescribed account (referred to as non-prescribed (np) balances) with no exception (ne) status at 1.2 or 3.1.1 (4.1.np.ne); then

   (ii) aggregate balance of prescribed (p) accounts with no exception (ne) status at 1.2 or 3.1.1 by establishing an account of the same kind at an alternative ADI; (4.1.p.ne); then

   (iii) all exception (e) balances (prescribed or non-prescribed) (4.1.e = sum(4.1.np.e, 4.1 p.e)).

Apportionment

26. It is assumed that joint accounts have been apportioned for account-holders such that their entitlement is calculated in accordance with their joint ownership. For example, the balance of a protected account owned jointly by two account-holders would be shared equally between the two i.e. it would be half of the total for each one.

27. Apportionment of balances within each of the categories of non-prescribed non-exception, prescribed non-exception and exception balances is on a *pari passu* basis.

28. Apportionment of the components of the FCS balances' principal and interest is *pro rata* in accordance with the relative size of the balance components.

29. For the purposes of apportionment, the formulae below implicitly assume that all funds are cleared.

30. Worked examples are available from fcs@apra.gov.au.

Table C: FCS payment calculations

Ref	Formulae
6.1	$= MIN(4.1.np.ne, 5.1)$
6.2	$= MIN(4.1.p.ne, (5.1-6.1))$
6.2.1	$= 4.1.p.ne.fm/4.1.p.ne *5.1.p.ne$
6.2.2	$= 4.1.p.ne.fhs/4.1.p.ne *5.1.p.ne$
6.2.3	$= 4.1.p.ne.rs/4.1.p.ne *5.1.p.ne$
6.3	$= MIN(4.1.e, (5.1-6.1-6.2))$
Where:	$4.1 = 4.1.np.ne + 4.1.p.ne + 4.1.e$
	np.ne = non-prescribed non-exception balances
	p.ne = prescribed non-exception balances
	p.ne.fm = farm management account
	p.ne.fhs = first home saver account
	p.ne.rs = retirement savings account
	e = exception (both non-prescribed and prescribed) balances
	i.e. $4.1.e = sum(4.1.np.e, 4.1.p.e)$

Aggregate ADI reporting data

31. This part of the information paper is designed to assist with the interpretation of payment and reporting data fields at an ADI aggregate level.

32. The following provides a description of payment and reporting items as outlined in Table 3 of Attachment C of APS 910.

Account-holder aggregate payment data

33. Section 7 of Table 3 of Attachment C contains information on the aggregate of all FCS balances at the ADI level.

7.	ADI aggregate FCS balance data
It is intended that:	
• the aggregate FCS Balance (7.1) is the sum of cleared funds (7.1.1) and uncleared funds (7.1.2) i.e. 7.1 = 7.1.1 + 7.1.2; and • the aggregate FCS Balance (7.1) is also the sum of the principal (7.1.3) and accrued interest (7.1.4), minus accrued fees and charges (7.1.5) and withholding tax (7.1.6) i.e. 7.1 = 7.1.3 + 7.1.4 – 7.1.5 – 7.1.6	
7.1	The ADI's total of FCS balances identified at 5.1.
7.1.1	The ADI's total of FCS cleared funds identified at 5.1.1.
7.1.2	The ADI's total of FCS uncleared funds identified at 5.1.2.
7.1.3	The ADI's total of FCS principal or balance identified at 5.1.3.
7.1.4	The ADI's total of FCS accrued interest identified at 5.1.4.
7.1.5	The ADI's total of FCS accrued fees and charges identified at 5.1.5.

7.1.6	The ADI's total of FCS withholding taxes identified at 5.1.6.
7.2	The difference between the FCS balance and the account-holder's aggregate protected balance or the ADI's total of the amounts above the FCS limit identified at 5.2.
7.3	The sum of all FCS balances and amounts above the FCS limit (= 7.1+7.2). This is also the sum total of all items identified at item 4.1.
7.4	The ADI's total of protected account balances, being a count of all items identified at 4.1
7.5	The ADI's total number of account-holder FCS balances, being a count of all items identified at 5.1.
7.5.1	The number of account-holders with cleared funds, being a count of all items of identified at 5.1.1.
7.5.2	The number of account-holders with uncleared funds, being a count of all items identified at 5.1.2.
7.6	The number of account-holders with balances above the FCS limit, being a count of all items identified at 7.2.
7.7	The number of account-holders with protected accounts, being a count of all items identified at 7.3.

Aggregate FCS balance payment data values

34. Section 8 of Table 3 of Attachment C is the total of FCS balances, at the ADI level, with a breakdown into prescribed accounts, non-prescribed accounts and exceptions by value.

8.	ADI aggregate FCS balance payment data values
8.1	The ADI's total of FCS balances for all accounts (except prescribed accounts), and for which there are no account exceptions, identified at 6.1.
8.1.1	The ADI's total of FCS balance EFT payment identified at 6.1.1.
8.1.2	The ADI's total of FCS balance cheque payment identified at 6.1.2.
8.2	The ADI's total of FCS balance prescribed accounts with no exceptions identified at 6.2.
8.2.1	The ADI's total of FCS balance prescribed farm management deposit accounts identified at 6.2.1.
8.2.2	The ADI's total of The ADI's total of FCS balance prescribed first home saver accounts at 6.2.2.
8.2.3	The ADI's total of FCS balance prescribed retirement savings accounts identified at 6.2.3.
8.3	The ADI's total of FCS balance exceptions where payment cannot be made identified at 6.3.
8.3.1	The ADI's total of FCS balance account-holder exceptions where payment cannot be made identified at 6.3.1.
8.3.2	The ADI's total of FCS balance account exceptions where payment cannot be made identified at 6.3.2.

Aggregate FCS balance payment data volumes

35. Section 9 of Table 3 of Attachment C is the total of FCS balances, at the ADI level, with breakdown into prescribed accounts, non-prescribed accounts, and exceptions by volume.

9.	ADI aggregate FCS balance payment data volumes
9.1	The ADI's total number of account-holder non-prescribed accounts and for which there are no exceptions, being a count of all 6.1 items.
9.1.1	The ADI's total number of account-holder EFT payments, being a count of all 6.1.1 items.
9.1.2	The ADI's total number of account-holder cheque payments, being a count of all 6.1.2 items.
9.2	The ADI's total number of account-holder FCS balances prescribed without exceptions, being a count of all 6.2 items.
9.2.1	The ADI's total number of account-holder farm management accounts, being a count of all 6.2.1 items.
9.2.2	The ADI's total number of account-holder first home saver accounts, being a count of all 6.2.2 items.
9.2.3	The ADI's total number of account-holder retirement savings accounts, being a count of all 6.2.3 items.
9.3	The ADI's total number of account-holder exceptions (for non-prescribed and prescribed accounts) where payment cannot be made, being a count of all 6.3 items.

9.	ADI aggregate FCS balance payment data volumes
9.3.1	The ADI's total number of account-holder exceptions (for non-prescribed and prescribed accounts) where payment cannot be made, being a count of all 6.3.1 items.
9.3.2	The ADI's total number of account-holder account level exceptions (for non-prescribed and prescribed accounts) where payment cannot be made, being a count of items being a count of all 6.3.2 items.

ADI electronic banking data

36. Section 10 of Table 3 of Attachment C represents additional data items in relation to the ADI electronic banking to be used by APRA for reporting purposes.

10.	ADI aggregate electronic banking data
10.1	The aggregate of all protected account balances held in accounts where the account-holder has electronic banking access i.e. the sum of 4.1 where 1.3 is not null.
10.2	The aggregate of all FCS balances held in accounts where the account-holder has electronic banking access i.e. the sum of 5.1 where 1.3 is not null.
10.3	The number of account-holders at the ADI that have electronic banking access.

Payment files

37. The numbers in the columns in the following payment files refer to the data field numbers in Attachment D of APS 910 and this information paper.

38. The following fields are to be included in payment instructions that are to be sent to the RBA.

39. File specifications can be obtained upon request from fcs@apra.gov.au.

EFT payment file

APS 910 Ref	Field
1.1	Account-holder identifier
2.2	Entity name
OR	
2.2.1	Title
2.2.2	Surname
2.2.3	Middle name or initial
2.2.4	First name or initial
6.1.1	FCS EFT payment amount
6.1.1.1	Alternate ADI BSB number
6.1.1.2	Alternate ADI account number
6.1.1.3	EFT reference number
6.1.1.4	File creation date

Cheque payment file

APS 910 Ref	Field
1.1	Account-holder identifier
2.2	Entity name
OR	
2.2.1	Title
2.2.2	Surname
2.2.3	Middle name or initial
2.2.4	First name initial
2.5.1	PO Box (if applicable) / RMB etc, or
2.5.2 or 2.4.1	Unit / Street number
2.5.3 or 2.4.2	Street name
2.5.4 or 2.4.3	City/Town/Suburb
2.5.7 or 2.4.6	International country
2.5.5 or 2.4.4	State
2.5.6 or 2.4.5	Postcode
2.5.7 or 2.4.7	International address
6.1.2	FCS cheque payment amount
6.1.2.1	FCS cheque serial number
6.1.2.2	File creation date

Reports to APRA

40. The numbers in the columns in the following reports refer to the data field numbers in Attachment D of APS 910 and this information paper.

41. All reports to APRA require a header and footer containing header, ADI name, ADI short name, date of SCV, date printed, footer, page number.

Prescribed account report

Description		Field
Account-holder identifier		1.1
Account-holder status		1.2
Entity type		2.1.1
Account-holder name – if organisation		2.2
Account-holder name – if individual		2.2.1–2.2.5
Account-holder date of birth		2.3
Account-holder street address		2.4.1–2.4.6
Account-holder mailing address		2.5.1–2.5.7
Account-holder email address		2.6
Account-holder telephone number details		2.7.1–2.7.3
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 balance		3.5
Principal		3.5.3
FCS balance		6.2.1 or 6.2.2 or 6.2.3
Summary	FCS balance	Number of account-holders
Number of prescribed accounts – farm management	8.2.1	9.2.1
Number of prescribed accounts – first home savers	8.2.2	9.2.2
Number of prescribed accounts – retirement savings	8.2.3	9.2.3
Total count of prescribed accounts	8.2	9.2

Statistical summary report

	Number of account-holders	Total amount
Aggregate FCS balances	7.5	7.1
Aggregate FCS balances – cleared funds	7.5.1	7.1.1
Aggregate FCS balances – uncleared funds	7.5.2	7.1.2
Aggregate FCS balances – principal component	n/a	7.1.3
Aggregate FCS balances – accrued interest component	n/a	7.1.4
Aggregate FCS balances – accrued fees and charges component	n/a	7.1.5
Aggregate FCS balances – withholding taxes	n/a	7.1.6
Aggregate account balances above FCS limit	7.6	7.2
Aggregate account-balances with protected accounts	7.7	7.3
Total balances of all deposits of ADI	n/a	7.4
Aggregate account-holders with FCS balances in non prescribed accounts – non-exceptions	9.1	8.1
Aggregate account-holders with FCS balances in prescribed accounts	9.2	8.2
Account-holder exceptions	9.3	8.3
Account-holders with electronic banking access	10.3	10.1-10.2

EFT payments report

Description	Field
Account-holder Identifier	1.1
Account-holder name – if organisation	2.2
Account-holder name – if individual	2.2.1–2.2.4
FCS Payment amount	6.1.1
New BSB	6.1.1.1
New account number	6.1.1.2
EFT reference number	6.1.1.3
EFT payment date	6.1.1.4
Summary	
Total value of EFT transactions	8.1.1
Total number of EFT transactions	9.1.1

Cheque payments report

Description	Field
Account-holder identifier	1.1
Account-holder name – if organisation	2.2
Account-holder name – if individual	2.2.1–2.2.4
Address	2.4.1–2.4.6 or 2.5.1–2.5.7
FCS payment amount	6.1.2
FCS cheque serial number	6.1.2.1
Cheque payment date	6.1.2.2
Summary	
Total value of cheque transactions	8.1.2
Total number of cheque transactions	9.1.2

Exceptions report

Description		Field
Account-holder identifier		1.1
Account-holder status		1.2
Account type		2.1.1
Account-holder name – if organisation		2.2
Account-holder name – if individual		2.2.1-2.2.5
Account-holder date of birth		2.3
Address		2.4.1–2.4.6 or 2.5.1–2.5.7
Account-holder email address		2.6
Account-holder telephone number details		2.7.1–2.7.3
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 balance		3.5
FCS balance – exceptions		6.3
FCS balance – exceptions – account-holder status		6.3.1
FCS balance – exceptions – account status		6.3.2
Summary	**FCS balance**	**Number of account-holders**
Total exceptions per account holder	9.3.1	8.3.1
Total exceptions per account	9.3.2	8.3.2
Total exceptions	9.3	8.3

Account-holder statement

Description	Field
Account-holder identifier	1.1
Name of account-holder – if organisation	2.2
Name of account-holder – if individual	2.2.1–2.2.5
Account-holder street address	2.4.1–2.4.6
Account-holder mailing address	or 2.5.1–2.5.7
Account number(s) and designator(s)	3.2, 3.3, 3.4.1
Account title	3.1
Account balance	3.5
Aggregate account balance	4.1
FCS balance	5.1
FCS balance payment – EFT/cheque or prescribed	6.1, 6.1.1, 6.1.2, 6.2
Aggregate account balance above FCS limit	5.2
Details of principal or balance, accrued interest and fees and charges (if any)	5.1.3, 5.1.4, 5.1.5
Total of the amounts of tax withheld (if applicable)	5.1.6
Reference details of payment made generated by the ADI	6.1.1.3 or 6.1.2.1
Details of prescribed account (e.g. details of new ADI)	Separate advice
Date of payments	6.1.1.4 or 6.1.2.2 or ADI generated
The financial year to which the payment relates	ADI generated
Tax file number if held	Yes/No

ATO report

Description	Field
Account-holder name – if organisation	2.2
Account-holder name – if individual	2.2.1–2.2.4
Date of birth	2.3
Address of account-holder	2.4.1–2.4.6 or 2.5.1–2.5.7
Accrued interest	5.1.4
Tax withheld	5.1.6
Description of payment	ADI generated
Tax file number	If held
Date of payment	6.1.1.4 or 6.1.2.2 or ADI generated
Financial year	ADI generated