# Electronic Flat Text File Specification

## for

## Other Interest (OI)* Returns

### (Under sch 23 to Finance Act 2011)

*__OI returns__ is the name for the returns that were formerly called Type 18 returns and, earlier than that, were those made under section 18 of TMA 1970.

__Electronic Flat Text File Specification__ is the name for the Magnetic Media Specification because HMRC does not accept returns made on magnetic media (i.e. floppy disks) any more. The details of the specification have not changed, only the name.

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

**Contents**

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

## 1. Overview

### 1.1 This version of the specification

You should use this version of the Electronic Flat Text File (EFTF) specification for returns submitted from March 2018. There have been some amendments to what you must do since the last version of this specification (published in February 2018). Much of the revision of this specification relate to the need to report blank data in those places that were previously set aside for EUSD reporting under SI 03/3297. The places are still set aside so that the returns operate in exactly the same way but now there is nothing to report for SI 03/3297

This specification is to make Other Interest returns required under paragraphs 1 and 12 of schedule 23 Finance Act 2011 (schedule 23). These were previously called "Type 18 returns" and before that were reported under Section 18 Taxes Management Act 1970.

### 1.2 Financial Institutions furnishing information under schedule 23

HM Revenue & Customs (hereafter "HMRC") can issue a notice under schedule 23 for a specified tax year to any person (hereafter "you") who pays interest to, or receives interest on behalf of, other persons. Anyone who gets such a notice is required to provide information to HMRC in a specified format for each tax year, about the persons to whom, or on whose behalf, the interest was paid or received.

This specification only describes the format in which you should submit your OI return to HMRC. For details of what persons and interest to put into the return see the guidance note for the year you are reporting. This is available on our website (see paragraph 1.8)

You only need to provide information where interest has been paid or received in the reporting year. Do not include negative or zero interest.

It may reduce the size of your return if you aggregate the figure of transactions for a client in the same security into a single record although transactional reporting is allowed. For example, if a particular security paid interest 4 times a year, this could be reported as 4 transactions for a client or the 4 could be aggregated and a single report of the total made for the client.

### 1.3 Where to send your return

When your return is ready, you should send it to CNI at the address detailed in your notice to make a return.

**DO NOT SEND YOUR RETURN TO ANY OTHER PART OF HMRC.**

### 1.4 Help with completing returns

If you need help with completing your return, please contact CNI at the address detailed in your notice.

### 1.5 Timetable of events for reporting year

| | |
|---|---|
| **February** | **OI Notices to report** <br><br> We send these to your Head Office Address at the end of February each year. |
| **March** | **Submission Documents** We no longer issue submission documents details of the latest information HMRC hold in respect of the makeup of your Return will be included in the notice sent to your Head Office liaison Officer. If you require a submission documents please print off and use the blank form on our website |
| **05/04/XX** | Tax year for your return ends. |

| 30 June XX | **Return Submission** |
|---|---|
| | You must send in your return by one of the methods detailed in your notice. If you are unable to use the SET service, CNI should receive it no later than the date in the BBSI Notice HMRC send you. Generally, this will be 30 June. |
| | Please make sure a suitable Submission Documents accompanies any return on physical media. **HMRC strongly recommend that your return is well packaged and you send it securely by means that record delivery or that can be tracked in the case of delivery failure.** If you appoint a courier or chose personal delivery, please ensure delivery is made during office hours. |
| | Please ensure that any media you send us is clearly labelled or marked to identify the data source i.e. you. |
| | . |

## 1.6  Return of media

After uploading your return to their computers HMRC will securely destroy the media, you have sent them. This is because of the problems with ensuring that media cleaned and returned to you does not still have any information on it.

## 1.7  HMRC website

All the guidance notes, forms and codes you may need are on the gov.uk website, which can be reached through the following link.

https://www.gov.uk/hmrc/schedule-23-bbsi-oi-reporting

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

## 2. Glossary

### 2.1 Return

For simplicity, information you send to HMRC under OI are referred to in this specification as a return. This allows the word 'report' to be used for an output of information from your computer system that you then turn into the 'return' you send HMRC.

### 2.2 Sub-returns

Returns consist of one or more sub-returns. Sub-returns are required because some financial institutions cannot provide all their information on one return for a number of reasons. Each sub-return will have its own number given to you by HMRC. Sub-return numbers do not need to be consecutive and gaps are OK too where sub-returns have been cancelled. They:

- may be producing their return on different media or from different systems: or,
- may have a regional business structure and so cannot collate the information onto one return.

Sub-returns are an important part of many financial institutions returns and HMRC try to accommodate any requests to split returns into various sub-returns. If you want to ask for additional sub-returns, please contact CNI by the means detailed in the notice.

### 2.3 Batches

HMRC are limited to reading and processing a maximum of one Gbyte of data at a time. Therefore, where a sub-return is bigger than this, you must divide it into a number of reproducible batches.

Each sub-return can consist of one or more batches of up to one Gbyte each. A sub-return larger than one Gbyte **must** be split into batches. A sub-return that is one Gbyte or less may be submitted in one batch. HMRC would expect only one batch of less than ½ Gbyte per sub-return.

You must be able to reproduce the batches you submit if, for any reason, HMRC cannot use the original versions.

Where you provide information on the basis of every transaction (i.e. not aggregated, see paragraph 1.2), all the transactions for one individual on a specific security must be included in the same batch.

### 2.4 Participant

For OI, a participant is either:

- an individual to whom interest has been paid or on whose behalf it has been received, or
- In the case of a Not-Ordinarily Resident (NOR) individual who is beneficially entitled to a payment from an AIF (see para 2.8 below) and where you hold a valid R105 form, for that NOR individual.

### 2.5 STRUCTURED/UNSTRUCTURED Names

This refers to the formatting of your client's names in a return.

**STRUCTURED** means the components (TITLE, INITIALS, FORENAME(S) and SURNAME) are held separately in several named fields.

**EXAMPLE:**

(Reportable) Participant's Title:             "Mr"
(Reportable) Participant's Forenames/Initials:             "FRANK A"
(Reportable) Participant's Surname:             "BLOGGS"

**UNSTRUCTURED** means the name details are presented together in a single free text field. Each name can only be reproduced in one way but there is no need for all the names to be recorded in the same way.

**EXAMPLE:**

(Reportable) Participant Name:                     "Mr FRANK A BLOGGS"
(Reportable) Participant Name:                     "BLOGGS, Vera, MRS"

### 2.6 Complete or pad with spaces

Please note that when completing or padding a field with spaces each position must be filled with a space character. For example, if the FORENAME field is 40 characters long and your client's forename is Stephen (7 characters), the remaining 33 positions to the right must be filled with space characters.

For a system, that uses UTF – 8 as per ISO 20022 (ASCII), a space is the character with the decimal code 32

**Do not use Tab characters** (UTF-8 code 9).  The TAB is a single character that represents the number of spaces to the next tab stop on a printer, typewriter or text editor (such as a word processor).  Consequently, the number of spaces a tab represents is not defined and it stops your data getting into HMRC's computer meaning you would have to resubmit your return.

### 2.7 Authorised Investment Fund (AIF)

This is a more modern group term for the type of investment vehicle that includes Authorised Unit Trusts (AUT) and Open Ended Investment Companies (OEIC) amongst others. HMRC have replaced AUT, and OEIC, with AIF throughout the BBSI/OI Guidance.

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

## 3. Return Format

### 3.1 Record Types

Four record types are required within the OI return:

**TYPE 1** record - gives information about you for OI. It also allows you to tell HMRC the length of some fields in the following TYPE 2 and TYPE 3 records see para 3.2.

**TYPE 2** record (one or more after each TYPE 1 record) - gives HMRC information about the accounts you put on the return.

**TYPE 3** record (one or more after each TYPE 2 record) - gives detailed customer information about each participant.

**TYPE 4** record (one per Batch) - gives error control information for the Batch and a count of the TYPE 2 records.

The I/O structure is shown below in Jackson form.  The asterisks show where there may be more than one of an item.

```
                        ┌─────────────┐
                        │  OI Batch   │
                        └─────────────┘
                         ╱           ╲
            ┌──────────────────┐   ┌──────────────────┐
            │ Set of Financial │   │  TYPE 4 Record   │
            │  Intermediaries  │   └──────────────────┘
            └──────────────────┘
                     ╲
              ┌────────────────────────┐
              │ Financial Intermediaries* │
              │ Details                 │
              └────────────────────────┘
                ╱                  ╲
    ┌──────────────────┐   ┌──────────────────┐
    │  TYPE 1 Record   │   │ Set of Instrument│
    └──────────────────┘   │     and/or       │
                           │ Account details  │
                           └──────────────────┘
                                    │
                           ┌──────────────────┐
                           │    Account*      │
                           │     and/or       │
                           │ Instrument details│
                           └──────────────────┘
                            ╱              ╲
               ┌──────────────────┐   ┌──────────────────┐
               │  TYPE 2 record   │   │ Set of Participant│
               └──────────────────┘   │     Details      │
                                      └──────────────────┘
                                               │
                                      ┌──────────────────┐
                                      │ TYPE 3* records  │
                                      └──────────────────┘
```
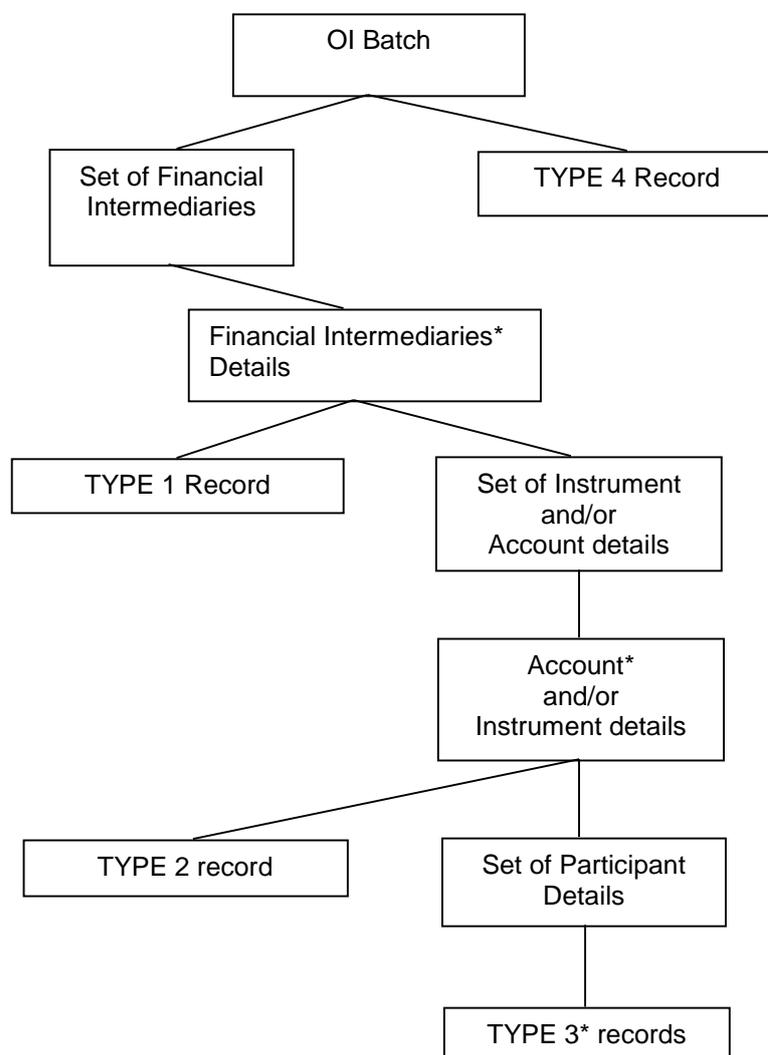
### 3.2  TYPE 1 Record (financial institution or paying agent information)

The TYPE 1 record contains dynamic field definitions used to define the length of some character data items within the TYPE 2 and TYPE 3 records, which follow it.  This is to cater

for the differing field sizes and formats that HMRC may receive from different financial institutions. You can make one definition for each field, which will apply, to all instances of the data item in the TYPE 2 and 3 records following the TYPE 1 record containing that definition.

**EXAMPLE:**

If you define 5 (Reportable) Participant Address Lines, each of 20 characters in the TYPE 1 record, when the address is provided within the TYPE 3 records a field of 100 characters will be expected and will be interpreted as consisting of five lines of 20 characters. Any addresses or lines, which are shorter than the defined size, must be padded out to the defined size with space characters.

Where you define a TYPE 2 or TYPE 3 record field as having length of 0 (zero) in the TYPE 1 record, the field does not actually appear in the TYPE 2 or TYPE 3 record.

In the remainder of this document, fields, which are defined dynamically, according to your own requirements and needs, are specified as having a format of CHAR X.

**3.3 How do I report currency amounts?**

We prefer you to report the amount in the <u>whole currency units</u> defined in the SWIFT currency code table i.e. interest of £100.99 should be reported as 100. Where you wish to report fractions of these units, you <u>must</u> insert a decimal point i.e. interest of £100.99 should be reported as 100.99. You can access the SWIFT currency code Table, and the other code tables, via a link on the gov.uk website (see paragraph 1.8)

**3.4 Record Structure Details**

**Field Types**

**C = Conditional Fields**. These fields must be completed with data where the conditions stated are met; otherwise complete with spaces.

**M = Mandatory fields**. These fields must be completed using one of the values described.

**O = Non-mandatory fields**. These should be completed with data where possible; otherwise complete with spaces.

Some of the fields specified in the TYPE 1 Record are used to define the sizes of fields in the following TYPE 2 and TYPE 3 records. You may define these as having a length of zero characters. We categorise such fields as Mandatory on the TYPE 1 record because they **must** be supplied even though their contents may be zero.

**3.5 Format Definition**

Wherever a 'FORMAT' instruction appears, followed by some letters or numbers, it is intended to give guidance on what you should put in that particular field.

**EXAMPLES**

    'FORMAT A9999' should be interpreted as follows:

        A = any alphabetic character, unless particular letters or a range is specifically stated.
        9 = any digit, from 0-9, unless a particular range of numbers is specifically stated.

    'FORMAT DDMMCCYY' should be interpreted as follows:

        DD = a two digit number for the day of the month (01 - 31 only).
        MM = a two digit number for the month within a year (01-12 only, 01 = January).
        CC = a two digit number for the century (19 or 20).
        YY = a two digit number for the year within a century (00 - 99).

**Electronic Flat Text File (EFTF) Specification for Other Interest (OI)**

## 4. Record Structures

### 4.1 TYPE 1 Record Structure

| TYPE 1 Record Structure | | | |
|---|---|---|---|
| Data Item Name | Format | Type | Notes |
| RECORD TYPE | CHAR 1 FORMAT 9 | M | Value 1 |
| RETURN TYPE | CHAR 4 FORMAT A999 | M | Value S18 *Left justify, pad with spaces.* *(This will remain S18 for the foreseeable future.)* |
| TRANSACTIONAL SIGNAL | CHAR 1 FORMAT Y/N | M | 'Y' if each record is transactional. 'N' if you have aggregated the return for each PARTICIPANT. **See APPENDIX E paragraph 9.2** |
| REFERENCE NUMBER | CHAR 8 FORMAT A9999/99 | M | This is the reference we have issued to you for submitting your return or sub-return.  The / must be a /. *Please contact CNI (para 1.4) if you are unsure of your reference number.* **See APPENDIX E paragraph 9.1** |
| FINANCIAL INSTITUTION / PAYING AGENT NAME | CHAR 50 | M | Your institution name. *Left justify, pad with spaces.* **Name only**. Please do not supply an address. |
| TAX YEAR | CHAR 4 FORMAT CCYY | M | The year in which the period of the report ends (e.g. year ending 5 April 2012 = 2012) |
| CLIENT NAME LENGTH | CHAR 4 FORMAT 9999 | M | The number of characters you use in your client name field in the TYPE 2 record. *Right justify, pad with zeros.* |
| PARTICIPANT TITLE LENGTH | CHAR 4 FORMAT 9999 | M | The number of characters used to supply the TITLE of each Participant. *Right justify, pad with zeros.* |
| PARTICIPANT FORENAME/INITIALS LENGTH | CHAR 4 FORMAT 9999 | M | The number of characters used to supply the FORENAMES/INITIALS of Participants. *Right justify, pad with zeros.* |
| PARTICIPANT NAME/SURNAME LENGTH | CHAR 4 FORMAT 9999 | M | The number of characters used to supply the name (if you are reporting names in an UNSTRUCTURED format)/Surname (if you are reporting names in a STRUCTURED format) for each Participant. *Right justify, pad with zeros.* |
| PARTICIPANT ADDRESS LINE LENGTH | CHAR 4 FORMAT 9999 | M | The length of the address line used for the Participant's address. *Right justify, pad with zeros.* |
| PARTICIPANT ADDRESS LINE COUNT | CHAR 2 FORMAT 99 | M | The number of address lines used for the Participant's address. *Right justify, pad with zeros.* |

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

### 4.2 TYPE 2 Record Structure – Security / Account Information

4.2.1 <u>TYPE 2 Record Structure</u>

| TYPE 2 Record Structure | | | |
|---|---|---|---|
| **Data Item Name** | **Format** | **Type** | **Notes** |
| RECORD TYPE | CHAR 1 | M | Value 2 |
| ACCOUNT OR INSTRUMENT IDENTIFIER | CHAR 24 | M | The identifying number by which the security or account/instrument is known within the financial institution's or the paying agent's system. *Left justify, pad with spaces.* **See Appendix E paragraph 9.3** |
| INCOME CODE | CHAR 4 FORMAT AAAA | M | **C**omplete with spaces |
| CLIENT NAME | CHAR X | M | **T**he client name used to identify the group of participants who received the interest shown below from the identified SECURITY. **See Appendix E paragraph 9.4** |
| GROSS AMOUNT PAID/RECEIVED; (Please give your currency figures in the units defined in the SWIFT currency code table e.g. $ or £ (not cents or pence). Where you want to report fractions of a unit (e.g. cents or pence) then you must include the decimal point.) | CHAR 15 FORMAT Numbers | M | The amount of interest received, paid or credited or the amount of the savings income payment made in respect of the security for the tax year. *Right justify, pad with zeros.* |
| TAX DEDUCTED AMOUNT (Please supply your currency figures in the units defined in the SWIFT currency code table e.g. $ or £ (not cents or pence). Where you want to report fractions of a unit (e.g. cents or pence) then you must include the decimal point.) | CHAR 15 | M | The amount of UK tax deducted from the interest paid credited for the security in the Tax year. *Right justify, pad with zeros.* |
| REPORTING CURRENCY CODE | CHAR 3 FORMAT AAA | M | The SWIFT code of the currency reported in fields 5 and 6 above. **See paragraph 3.3** |
| ORIGINATING CURRENCY CODE | CHAR 3 FORMAT AAA | M | The SWIFT code of the originating currency in which monies are paid/received **See paragraph 3.3** |
| R105 (AUT/OEIC) | CHAR 1 FORMAT Y or SPACE | M | **S**et to 'Y' if the interest has been paid gross by an AIF under the cover of an R105 form. Otherwise, complete with a space. |

**Electronic Flat Text File (EFTF) Specification for Other Interest (OI)**

| TYPE 2 Record Structure | | | |
|---|---|---|---|
| **Data Item Name** | **Format** | **Type** | **Notes** |
| PARTICIPANT COUNT | CHAR 4 FORMAT 9999 | M | The total number of participants (whether reportable or not) involved in the account or instrument at the end of the reporting tax year. *Right justify, pad with zeros.* |
| TYPE 3 RECORD COUNT | CHAR 4 FORMAT 9999 | M | The number of TYPE 3 records associated with this security, account or instrument, which follow. *Right justify, pad with zeros.* |
| SI 03/3297 FIRST PERIOD ONLY AMOUNT | CHAR 15 | C | Complete with zeros. |

### 4.3  TYPE 3 Record Structure – Participant Information

There must be at least one TYPE 3 record after each TYPE 2 record.

**A** maximum of 2 TYPE 3 records will be required for each account/instrument. If you have any information about a participant to the account or security please include it in a TYPE 3 record no matter how incomplete this leaves the TYPE 3 record.

| TYPE 3 Record Structure | | | |
|---|---|---|---|
| **Data Item Name** | **Format** | **Type** | **Notes** |
| RECORD TYPE | CHAR 1 | M | Value '3' |
| PARTICIPANT NAMING CONVENTION | CHAR 2 FORMAT 99 | M | Where you hold names in an UNSTRUCTURED format please give the code number from the list in paragraph 9.6.4 that describes the way you supply that name in the PARTICIPANT NAME/SURNAME field. |
| PARTICIPANT TITLE | CHAR X | C | Please supply if you hold the names in a STRUCTURED format. If you do not hold titles or the name is held in an UNSTRUCTURED format please complete with spaces. *Left justify, pad with spaces.* |
| PARTICIPANT FORENAMES/ INITIALS | CHAR X | C | Please supply if you hold the name in a STRUCTURED format. Please separate initials with spaces. If the name is held in UNSTRUCTURED format, please complete with spaces. *Left justify, pad with spaces.* |
| PARTICIPANT NAME/SURNAME | CHAR X | M | If you hold names in a STRUCTURED format, please supply the surname component of the name. If you hold names in an UNSTRUCTURED format, please supply the name of the reportable participant in the format you have identified in the participant naming convention field above. *Left justify, pad with spaces.* |

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

| TYPE 3 Record Structure | | | |
|---|---|---|---|
| **Data Item Name** | **Format** | **Type** | **Notes** |
| PARTICIPANT ADDRESS If you defined this record with zero length in the preceding TYPE 1 record, you need not put anything in here. | CHAR X | M | The address of the (reportable) participant. Include the postcode only where it is not held separately on your system. *Left justify, pad with spaces.* |
| PARTICIPANT POSTCODE | CHAR 9 | M | The postcode for the above address. If you do not hold the postcode in a separate field on your system or if no postcode is supplied, please complete with spaces. *Left justify, pad with spaces.* |
| BIRTH DATE | CHAR 8 FORMAT DDMMC CYY | C | Complete with spaces. |
| COUNTRY CODE Only ZZ for UK still needed. | CHAR 2 FORMAT AA | C | Complete as 'ZZ'. |
| TAX IDENTIFICATION NUMBER | CHAR 20 | C | Complete with spaces. |
| COUNTRY CODE OF BIRTH | CHAR 2 FORMAT AA | C | Complete with spaces. |
| PLACE OF BIRTH | CHAR 35 | C | Complete with spaces. |
| SI 03/3297 INDICATOR | CHAR 1 FORMAT Y/N | M | Enter "N" |

## 4.4  TYPE 4 Record Structure

| **Data Item Name** | **Format** | **Type** | **Notes** |
|---|---|---|---|
| RECORD TYPE | CHAR 1 | M | Value '4' |
| SECURITY COUNT | CHAR 11 | M | The total number of TYPE 2 records submitted in this batch. HMRC use this to ensure that they have read all the records in your batch. *Right justify pad with zeros* |

## Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

### 5. APPENDIX A – Acceptable Media

#### 5.1 Acceptable Media

HMRC will accept data, structured in line with this specification, on:

CD, DVD, or,

USB Sticks / Data sticks.

When submitting on CD or DVD please record your BBSI reference number on to the CD/DVD using an appropriate CD pen. You should attach a sticky label to other media and write your BBSI reference on that.

#### 5.2 Compact disks

CDROM or DVD optical disks.

##### 5.2.1 Format

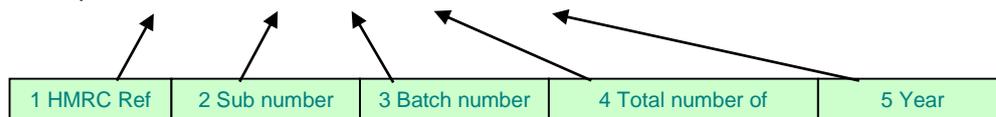All Data must be encoded in UTF – 8 as per ISO 20022 (ASCII) not database or spreadsheet files but see paragraph **Error! Reference source not found.**.

##### 5.2.2 Naming

All files sent electronically irrespective of whether by SET (SDES), email or on permitted media should be labelled as follows

**HMRC Ref_Sub number_Batch number_Total number of batches_Year**
Example: **A9876 _ 03 _ 001 _ 001 _2018**

| 1 HMRC Ref | 2 Sub number | 3 Batch number | 4 Total number of | 5 Year |
|------------|--------------|----------------|-------------------|--------|

1.  HMRC reference
2.  Sub number
3.  Batch number of the file for that reference/sub number/year
4.  Total number of batches being submitted on this occasion for that reference/sub number/year
5.  Year

**All** five items are required to enable us to process the file correctly
Each file needs its own name so that we can identify it. Please do not zip files together or in groups. Without the correct information, we will not be able to process the data. To avoid the return being rejected or queried you must always use the above file naming convention:
For example,
If on this occasion a Financial Institution with the HMRC ref A9876/03 were sending in two batches for 2018 the files (batches) would be called:

    A9876_03_001_002_2018    **and**    A9876_03_002_002_2018

| Batch 1 | Batch 2 |
|---------|---------|

If the return were a single file (batch), it would be called:
A9876_03_001_001_2018

## 6. APPENDIX B - Data Security & Encryption

### 6.1 Your responsibilities under the Data Protection Act 1998 (DPA)

Under the DPA, you are responsible for the security of personal data until HMRC have received it. They do not set any particular security standards for data coming to them from businesses but are happy to work with anyone who needs to send in data to help secure it. HMRC currently secure outgoing data to businesses in ways described below and they encourage everyone to be this careful when transferring information to them.

### 6.2 What encryption do HMRC use?

HMRC encrypt data to 256-bit standard with a 20 character complex password onto computer media (normally CD/DVD). A secure courier transports the media in secure and tamper-evident packaging. A named individual signs for it when received. They send the password separately.

### 6.3 What is the latest published security advice for my return?

HMRC update their guidance from time to time and the security advice for this return is applicable to a number of other schemes. The most recent advice available can be is in our returns problem solver on the gov.uk website (see link in paragraph 1.77).

**Electronic Flat Text File (EFTF) Specification for Other Interest (OI)**

## 7. APPENDIX C Allowable Character Sets

### 7.1 Data Content

All Data must be encoded in UTF – 8 as per ISO 20022 (ASCII)

### 7.2 Allowable Character set

Data must use the same character set.

Only the following characters are allowable:

| | |
|---|---|
| Upper Case Alphabet | A to Z |
| Lower Case Alphabet | a to z |
| Numbers | 0 to 9 |
| Oblique | / |
| Hyphen | - |
| Ampersand | & |
| Full Stop | . |
| Apostrophe | ' |
| Comma | , |
| Left Hand Parenthesis | ( |
| Right Hand Parenthesis | ) |
| Space | |

Numeric data must be expressed as digits and as printable characters. For example, number 12 should be expressed as character 1 and character 2.

Where fractions of numbers are being reported, these should be expressed in decimal and as printable characters, for example 1.25 should be expressed as character 1, character ., character 2 and character 5.

It is VITAL that the following characters ARE NOT used anywhere in your return:

| | |
|---|---|
| Asterisk | * |
| Semi-colon | ; |
| Vertical bar | \| |

### 7.3 Use of Multibytes (Foreign Characters)

In UTF8, accented characters such as é and umlauted characters such as ü are stored as multiple bytes of data, but they are multibyte characters, which should be counted as a single character for the purpose of creating your return.

The rule about counting characters and not bytes applies to all types of encoding.

**IF YOU USE UTF8 WHEN COMPILING YOUR RETURN, YOU MUST COUNT MULTIBYTE CHARACTERS AS A SINGLE CHARACTER to avoid your return failing processing and a resubmission request.**

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

## 8. Appendix D: Problems Encountered

### 8.1 General/Clerical Problems

#### 8.1.1 Use of non-unique batch numbers within a sub-return

HMRC expect each sub-return to be made up of 1 or more batches. Batch numbers must start at 1 and be sequential for each sub-return. This problem generally occurs because of a number of misinterpretations between sub-returns and batches.

**CORRECT EXAMPLE**

Sub-return: S1101/01

Batch 1 of 1

Sub-return: S1101/02

Batch 1 of 1

Sub-return: S1101/03

Batch 1 of 1:

**INCORRECT EXAMPLE**

Sub-return: S1101/01

Batch 1 of 3

Sub-return: S1101/02

Batch 2 of 3 sub-return:

S1101/03

Batch 3 of 3

Note in the incorrect example that the batch numbers do not start at 1 for each sub-return.

#### 8.1.2 Sub-return produced at 2 or more different locations

This can occur when the labelling and shipping exercise has not been co-ordinated (e.g. more than one location sending in part of a sub-return with their own numbering system). CNI at Cardiff will assume once the first group of media is received that the whole sub-return has been received unless they have been specifically advised otherwise.

This problem can be overcome in the following 2 ways:-

- Split the sub-return into 2 or more separate sub-returns, one from each site, and request unique sub-return numbers from HMRC for each location. Ensure that this is requested as early as possible to allow HMRC to update their records and provide you with the correct submission documents.
- Collate all the media for a given sub-return at one central point and then label and despatch with one single submission document.

#### 8.1.3 Incomplete sub-returns

If you realise that some accounts have been omitted from a sub-return after submitting it please email cni.enquiries@hmrc.gsi.gov.uk quoting your reference, sub number and year detailing what has been omitted. **You should not resubmit the complete return containing the omitted items as this could result in some data being captured twice**.

If HMRC require you to supply an additional batch, please ensure that the batch number given relates to what you are submitting on this occasion as detailed at 5.2.2 (Appendix A) and email tpi.c@hmrc.gsi.gov.uk quoting you reference, sub number and year and advise that you are submitting a return containing additional data that was omitted from the previous submission.

### 8.2 Use of OI Labels and Submission Documents

8.2.1 Failure to use labels and submission documents

Problems occur if you submit your sub-returns on media without using suitable labels and submission documents. Please label any media as detailed in paragraph 5.2.2 and use a suitable submission documents. Processing delays can occur if you do not provide all the information required to process the sub-return correctly.

HMRC no longer issue labels or submission documents. If you require a submission document, please download the generic form on gov.uk

Any changes from the printed information detailed in the notice should be emailed to tpi.c@hmrc.gsi.gov.uk detailing the name of your institution and the HMRC reference so they can be incorporated into the HMRC database.

8.2.2 Incorrect labelling

Please take care in filling in the batch information. For example, a sub-return comprising of 1 batch would have its labels completed as:

Batch 1 of 1,

Whereas a sub-return, which is split into 2 reproducible batches, would be labelled as follows:

Batch 1 of 2,

Batch 2 of 2,

### 8.3 Physical Problems

8.3.1 Problems purging bad characters from data

If HMRC request that you remove some invalid characters from your data, please replace just the character with a space. Do not wipe all of the data out of that particular field.

8.3.2 Use of too many TYPE 4 records

Each sub-return has only one TYPE 4 record, except where a sub-return has been split into reproducible batches. In this case, each batch will be completed by 1 TYPE 4 record.

8.3.3 Re-submissions

When re-submitting, either after failed batches or due to HMRC telling you of errors, please use the original sub-return reference number and batch numbers. Please ensure when completing the submission document that the correct reason for re-submission is shown on the document.

8.3.4 Data after TYPE 4 record

No data should appear after the TYPE 4 record. Data after the TYPE 4 record could cause the return to be failed.

8.3.5 Spurious data on media

Please ensure that any media is 'wiped' before being written to, so that there is no data on the media either before or after the OI data. In addition, buffers should be cleared before writing to media.

8.3.6 Incorrect batches submitted

Some reporters submitted batches containing non-OI data. Please ensure that only the correct batches of data are submitted.

8.3.7 Incorrect number of batches in a return

Some reporters submitted returns consisting of a number of batches. On further examination, some of these batches were found to be blank. Please ensure that all batches in a return contain data. Please ensure the first record in a batch is a TYPE 1 record at the start of the data segment and a TYPE 4 record completes the record in a batch.

8.3.8   Incorrect data file format

With one exception, HMRC cannot accept spreadsheets (e.g. straight Lotus 1-2-3 or Dbase files), word processing documents or any other file in a proprietary software format. The data, when supplied electronically, should be contained in an ASCII or UTF-8 text file, which must then conform to the field layouts described in this specification.

**THE ONLY EXCEPTION TO THIS IS THE OFFICIAL HMRC SPREADSHEET FORMAT, WHICH IS NOT CONTAINED IN THIS SPECIFICATION.**

If you wish to use the HMRC spreadsheet format, please use the link in paragraph 1.7 to the gov.uk website, download the latest version and follow the instructions.

If you use the HMRC spreadsheet format, your media and submission document must be clearly labelled "spreadsheet".

**8.4   Data Content Problems**

8.4.1   Missing Record Identifier

Some reporters do not supply record identifiers at the start of each record. This causes your submission to fail and HMRC cannot do anything but ask you to re-submit. These record identifiers should form the first byte of each record.

8.4.2   Reference Number

Some reporters supply either an incorrect reference number or use a 'dummy' reference number for the live submissions.

**Example:**
If the reference number is S0902/01, S902/01 is not acceptable.

8.4.3   Tax Year

Some reporters supplied the wrong tax year on their live submissions.

8.4.4   Field lengths in TYPES 2 & 3 not consistent with TYPE 1

HMRC sometimes find that the field lengths of the dynamic fields, which had been set up in the TYPE 1 record, do not agree with what is actually used in the TYPE 2 & 3 records. Please ensure consistency between the two sets.

8.4.5   Name and address fields populated when no data is available

Problems are caused when name / address fields, for which no data is available, contain such repeated patterns as "*** NAME UNKNOWN ***", "*** ADDRESS UNKNOWN **, "STRICTLY CONFIDENTIAL".  If you do not have this information for some records, please complete the fields with spaces up to the sizes you have defined in the TYPE 1 record.

8.4.6   Net Interest supplied in the Gross Interest Amount field

The Gross Interest Amount field should contain the interest credited or paid before tax is deducted, and not necessarily, what is actually credited or paid.

8.4.7   Missing Postcode field in TYPE 3 – or postcode field not 9 characters

The PARTICIPANT ADDRESS field in the TYPE 3 record may be a zero length field, and where it was, some reporters also left out the POSTCODE field from the TYPE 3 record. The POSTCODE field is, however, a mandatory field, even when the address is not being supplied and should be completed with spaces if you have no postcode to put in it. It is 9 characters long.

8.4.8   Incorrect TYPE 2 record count

The TYPE 4 record should only be a count of the TYPE 2 records you put on the return not the grand total of all the records supplied (i.e. 1s, 2s, 3s and 4).

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

## 9. APPENDIX E - Guidance on Completion

### 9.1 Reference Number

The reference number we have given you. These will be in the format A9999/99, and are made up as follows:-

The first character shows the type of institution or return.

"L" for Local Authorities

"S" for Fund Managers, solicitors, accountants etc.

The four numbers are the reference number we have given you.

The last two numbers are the sub-return number.

### 9.2 Transactional Signal

Setting the signal to 'N' identifies that you have aggregated the interest paid/received in each transaction within a security on a participant basis. This means that there will only be one record for each security and participant pair. Participants can have more than one record provided they are for different securities.

If you are providing details at transaction level, then please set the signal to 'Y'.

### 9.3 Security Identifier

The account number or identification of the instrument for which you paid or received interest.

#### 9.3.1 For accounts

Enter the number of the account.

#### 9.3.2 For instruments

Start with an identifying letter to indicate which identification system is being used,

Please use I for ISIN, S for SEDOL or C for CUSIP and follow it with the unique identification number for the instrument.

**EXAMPLE:**
A security with an ISIN reference would be recorded as IAA999999999

#### 9.3.3 Securities with no reference number

Where you do not have a unique reference number, you must use the 'universal dummy' – QQ999999999. This number must be used **only** where there is no other number available.

### 9.4 Client Name

This field is a unique identifier for a single person or group of participants who are participating in transactions on the identified security or instrument. If you put your OI information on the return once for each transaction, we use this field with the SECURITY IDENTIFIER to calculate the aggregate of funds for each participant. A security identifier may appear more than once on the return if it is held by one or more individual or groups of individuals.

### 9.5 Financial Information

We will interpret the amounts in both the GROSS AMOUNT RECEIVED and TAX DEDUCTED AMOUNT according to the REPORTING CURRENCY CODE you supply for each deposit or instrument.

Please do not pack the numbers in your return and make sure they are character presented. We do not expect signs, as you should only put on the return those deposits or instruments for which you have paid or credited interest in the tax year. Negative or zero interest is not reportable.

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

In the event that amount of interest exceeds the 15-digit field available, the numbers can be supplied to 11-digit precision using scientific notation.

E.g. $12345678901234.56 = 1.2345678901E13$

## 9.6 Participant Naming

### 9.6.1 PARTICIPANT NAMING CONVENTION

Fill this field with two-digit code that identifies the format you have used for the name in the PARTICIPANT NAME/SURNAME field.

Where you hold the reportable participants name in a STRUCTURED format (see para 2.6) i.e. Title, Forename/Initials and Surname are held in separate fields, then the Reportable Participant Name/Surname field will contain only the Surname of the reportable participant and you must enter code number 00 (zero zero) as the naming convention.

Where you hold names in an UNSTRUCTURED format the PARTICIPANT NAME/ SURNAME field will contain all the elements of the participants name i.e. title, forename/initials, and surname. The code numbers 01 - 06 (zero one to zero six) below tell HMRC the order the name elements appear in so they can process the name correctly.

**Code    Format**

00    You hold the participant name in a STRUCTURED format and have put them in the Title, Initials or Forename and Surname fields.

01    [Title][Forename and/or Initials][Surname] e.g. Mr John Adam Smith, Mr J A Smith, Mr John A Smith.

02    [Surname] [Forename and/or Initials] [Title] e.g. Smith John Adam Mr, Smith J A Mr, Smith John A Mr

03    [Surname] [Title] [Forename and/or Initials] e.g. Smith Mr John Adam, Smith Mr J A, Smith Mr John A

04    [Forename and/or Initials] [Surname] e.g. John Adam Smith, J A Smith, John A Smith

05    [Surname] [Forename and/or Initials] e.g. Smith John Adam, Smith J A, Smith John A

06    [Surname] [Title] [Initials] e.g. Smith Mr J A.

It helps HMRC if you use code 06 rather than code 03 where you know that you will only be submitting initials.

07    No longer used

### 9.6.2 PARTICIPANT TITLE

This field is only used if the Participant Naming Convention is set to '00. In these cases, it contains the title component of the participant on this security or instrument e.g. Mr, Mrs or Doctor. In other cases, it may be a zero length field or completed with spaces.

### 9.6.3 PARTICIPANT FORENAMES/INITIALS

This field is only used if the PARTICIPANT NAMING CONVENTION is set to '00'. In these cases, it contains the forenames/initials component of the participant on this security or instrument. In other cases, it may be a zero length field or must be completed with spaces.

Where you know that this component field only contains initials, we would prefer spaces between the initials. Please ensure that when you define the size of this field in the TYPE 1 record you allow for the spaces.

### 9.6.4 PARTICIPANT NAME/SURNAME

If the PARTICIPANT NAMING CONVENTION is set to '00' (zero zero), then only put in this field the surname of the participant in this security.

If the PARTICIPANT NAMING CONVENTION is set to any value from '01' to '06', then this field should contain the full name of the participant including Title, Forename/Initials and Surname in the naming convention order you have chosen.

**9.7 Birth Date**

You must only supply dates as numbers in the European date format (DDMMCCYY). Do not include separators such as /. If you do not hold the day (DD) or the month (MM) you may replace them with '00' (zero zero).

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

## 10. Appendix F Submission Instructions

### 10.1 Introduction

If you are not responsible for the production and issue of the OI sub-return please pass this entire package to the correct person so that all sub-returns we receive bear the correct labelling, and are accompanied by a suitable submission document.

As stated in the notice (usually issued at the end of February) the media, which you are required to submit, should be sent to CNI at the address specified in paragraph 1.4.

### 10.2 Media Labels

As very few of the labels HMRC issue were used, they no longer issue labels.

### 10.3 Structure of Information

You will make one or more sub-returns. These are divided into one or more reproducible batches.

Many of you will submit only one sub-return consisting of one batch for your OI return. Some sub-returns, however, may need to be divided into several batches, see para 2.2.

Each separate item of media should be labelled as detailed at 5.2.2

An example is shown below of a financial institution whose return comprises 3 sub-returns, one of which is expanded to show its component parts.
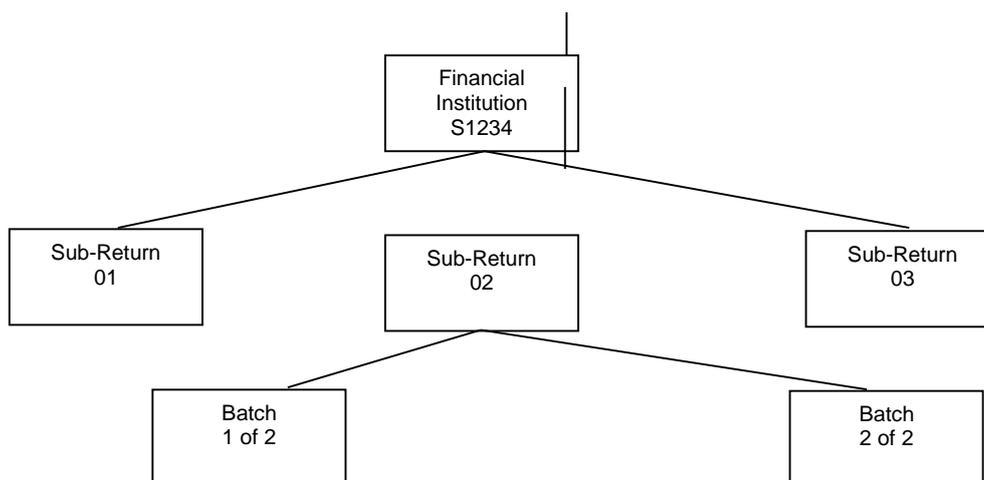


In the example above the sub-return S1234/02 is of 2 batches

Each item of media should be uniquely labelled and one *submission document* should accompany each package. A package may contain one of the following:-

i.      Complete sub-return.

ii.     Re-submission of failed batch(es)

iii.    Additional batch(es) for omitted Securities

iv.     Re-submission of an erroneous sub-return or erroneous batch(es)

Please make sure the contents of each package are consistent with the *Submission Document* that you send with it.

### 10.4 Paper Submissions

We no longer accept submission of these returns on paper

# Electronic Flat Text File (EFTF) Specification for Other Interest (OI)

## 10.5 Submission Dates

The time limit for sending HMRC your return will be stated in the notice to provide information that they send you. It is normally 30 June following the end of the tax year to which the notice relates. For example, for the tax year 2011-12 notices would normally be issued in February 2012 and returns must be submitted by 30 June 2012.

You may submit your return before this date but due to the large volumes of data to be processed, HMRC cannot guarantee to load your data before date in the notice. They will, however, try to deal with your return as soon as possible after receipt.

## 10.6 Label Completion Instructions

Please label any media with the details of the files it contains in line with the guidance at 5.2.2 Appendix A

## 10.7 Submission Document Completion Instructions

A suitable submission document should accompany each package of media and will provide details of all volumes included in the package. If you require submission documents, please download blank forms from our website.

### 10.7.1 Media Report Information

If using the blank form please complete your Name, address reference number and sub number yourself.

### 10.7.2 Media Submission Details

Number of Media Items enclosed in package - Please enter the total number of items that are in each package.

Submission Status - Please show the submission status of the package i.e. whether this is a live submission or a test.

Contact Name For Audit Purposes – Please enter a name of a liaison officer who HMRC can contact should they wish to audit your return.

### 10.7.3 Batch No

Use this section and the subsequent sheets to give us details of the batch numbers that you have submitted in the package. Enter the Individual batch numbers as appropriate. Please see para **Error! Reference source not found.**.

"Your Ref No" is for your use where you need to identify a specific batch by your own numbering system.