



# **Non – Resident Withholding Tax And Resident Withholding Tax Specification Document**

**For the year ending  
31 March 2010**

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## 1 Summary of changes effective 1 April 2009

- The magnetic media form version number in the header and detail records for year ending 31 March 2010 changes from 022 to 023.
- The return period in the detail records for year ending 31 March 2010 changes from 20090331 to 20100331.
- Wording changes
  - Foreign Dividend Payments (FDP) replaces Dividend Withholding Payments (DWP) as per Income Tax Act 2007. Field name to remain as DWP\_ Credits (Div Pay) on IR67.
  - RWT Withholding certificate replaces Deduction certificate for RWT on interest (IR15)
  - New Zealand NRWT withholding certificate replaces Non-resident withholding tax deduction certificate (IR67)

The 2009 specification can be viewed at:

<http://www.ird.govt.nz/software-developers/software-dev-specs/>

### Note:

The magnetic media method of filing is only for resident withholding tax (RWT) and non-resident withholding tax (NRWT) deductions on interest, and not for "specified dividends", or "approved issuer levy". Specified dividend deduction details are to be filed on the paper-based *Resident withholding tax deduction certificate - specified dividends only (IR17)*.

## 2 Procedures for 2010

### Test data

You **can** now send us a test file before you send production data so that the format can be checked and certified.

This will also save you time by not having your production data files rejected.

When you attach a file to an email you must state the name of the taxpayer, tax type and year, and the number of certificates.

**You must zip your emailed test data with passwords.** Once we receive your test data we will contact you for your password.

**You can send test data** directly to the magnetic media (magmedia) team – see "How to contact us" below.

### How to contact us

Mail: Magmedia team  
Inland Revenue  
PO Box 2198  
Wellington

Phone: 0800 433 453 from 8 am to 4.30 pm weekdays

Fax: (04) 890 4714

Email: [magmedia@ird.govt.nz](mailto:magmedia@ird.govt.nz)

## Filing requirements

You should send the following, no later than **31 May 2010**:

- your magnetic media, containing the file(s) of the certificates issued for the year ending 31 March 2010
- IR 15S and/or IR 67S reconciliation returns
- a magnetic media cover sheet (a copy of this is on page 22)

to: Operations Delivery Christchurch  
Inland Revenue  
PO Box 3752  
Christchurch Mail Centre  
Christchurch 8140

**Note:** the filing address is different to the contact mailing address.

Each reconciliation return requires a separate cover sheet detailing the number of records and the data format.

For example, if you are filing your IR 15S (RWT) and IR 67S (NRWT) together, and the files for both tax types are contained on one disk, then two cover sheets are required. If you have more than one disk for the tax type then only one cover sheet is required.

On receipt of your data, the processing centre will separate IR 15S/IR 67S reconciliation returns for keying, and forward the magnetic media and the completed E-File magnetic media cover sheet to the mag media team for processing.

If any information is missing or incomplete, the processing centre or the mag media team will send your information back with a covering letter.

When the mag media team receives the data, they will test it again to ensure that it conforms to the specifications.

If the data fails, you will receive the information back with a list of errors. If production data is passed then the files are run to post the certificates on to our mainframe.

## Common reasons for rejecting a file

- The records contain invalid IR numbers. Please ensure that validation is done before sending data to us.
- The IR number in the header does not match the IR number on the reconciliation provided, ie IR 15S or IR 67S.
- "000000000" is contained in the header record for the RWT or NRWT payer's IR number.
- The resident withholding tax (RWT) or non-resident withholding tax (NRWT) payer is not registered with us for that tax type.
- The IR 15S or IR 67S is not included with the magnetic media.
- The records contain negative gross, or positive deduction fields. Please ensure gross fields are positive, and deduction fields are negative.
- The header and/or certificates do not contain the correct number of bytes. Please ensure that the byte size of the header and certificates is made up to **228** bytes for RWT and **370** bytes for NRWT, as per this specification.
- Filler fields and key points are omitted from both header and certificate records. This has often caused major delays in processing records.

**Please note: If any of the above are missing or incomplete, they will be returned with a covering letter.**

### 3 Magnetic media types and capacity

| Media type                        | Typical capacity |
|-----------------------------------|------------------|
| Floppy disk (3 ½ inch disks only) | 1.44 MB          |
| CD ROM                            | 650 – 700 MB     |
| DVD ROM                           | 4.7 GB +         |

See “Data format” below for the type of data format accepted.

#### How to label your disks

Floppy disks, CD ROMs, and DVD ROMs should be labelled with a file name, consisting of seven characters of your name followed by the extension “10” (for 2010), and “n” for NRWT, or “r” for RWT.

For example, Inland Revenue NRWT 2010 should have a label name of “inlandr.10n”.

### 4 Data format

In order to process magnetic media produced by third party software, minimum technical standards must be met:

- Data must be submitted in the standard ASCII text file format.
- The standard DOS storage format, which can be read by IBM compatible PCs running MS DOS 3.3 or higher is supported.
- The files should be placed in the disk’s root directory, and can be zipped.
- Files can be password-protected, however you will need to notify the mag media team of the password by telephone.

The following form types can be submitted through magnetic media:

- **IR 15 RWT withholding certificate.**
- **IR 67 New Zealand NRWT withholding certificate.**

A defined set of field attributes is common to all record layouts. These attributes specify the format of record fields and are used for validation at the time of uploading data into the E-File system. The range of attributes used for magnetic media is:

- ANUM any printable alpha numeric characters (except [ , ] , \ , ~ )
- NUM unsigned numbers; characters 0 to 9; padded with leading zeros
- DEC signed monetary value in cents; leading -ve sign (hyphen) if value is negative; if positive then the +ve (plus) sign may be substituted with a blank, and padded with leading zeros, (eg -0000000012345 = \$-123.45; 0000000012345 = +\$123.45; COBOL format statement PICS9(11)V99)
- PDEC positive signed monetary value in cents; a leading +ve (plus) character must precede padding zeros (eg +0000000073421 = \$734.21; COBOL format statement PIC S9(11)V99)
- NDEC negative signed monetary value in cents; a leading -ve (hyphen) character must precede padding zeros (eg -0000000000267 = \$-2.67; COBOL format statement PIC S9(11)V99)
- IRD valid IR numbers (see “IR number validation” on page 10) with a leading zero
- ALPHA any letter(s) of the alphabet; A – Z.

**Version numbers for previous years**

- 2009 022
- 2008 021
- 2007 020
- 2006 019
- 2005 018
- 2004 017
- 2003 016
- 2002 015
- 2001 014
- 2000 013
- 1999 012
- 1998 011
- 1997 010
- 1996 009
- 1995 008
- 1994 007

**5 RWT withholding certificate IR 15 - version 23 (1 Apr 2009-31 Mar 2010)**

**Record layout for file header IR15**

**One header record must precede the certificate detail records in every data file. The total record size is 228 bytes.**

| Field Name                  | Attribute | Length | Comment   |
|-----------------------------|-----------|--------|---|
| <u>Record Header Fields</u> |           |        |   |
| Form_Type                   | ANUM      | 5      | Record type; must be RWTT(space)  |
| Form_Version                | NUM       | 3      | Record version; must be <b>023</b> for the year ending <b>31/03/2010</b>                              |
| Certificate_Count           | NUM       | 8      | Number of records in the file following this header record ( <b>not</b> including this header record) |
| <u>Record Detail Fields</u> |           |        |   |
| User_IRD_Nbr                | IRD       | 9      | RWI payer's IR number; must not be 000000000 <sup>1</sup>   |
| Payer_Name                  | ANUM      | 74     | Trading name of the RWI payer   |
| Payer_Address_1             | ANUM      | 30     | RWI payer's address (street)  |
| Payer_Address_2             | ANUM      | 30     | RWI payer's address (suburb/city)   |
| Filler                      | ANUM      | 69     | Spaces (blanks) to make header same size as certificate record  |

1. This is the IR number of the RWT payer. This IR number cannot be "000000000" as this IR number links the RWT certificates to the RWT reconciliation. It is also vital that this number is valid (see "IR number validation" on page 11).

**Record layout for certificate IR15**

Any number of certificate records may be in a data file. The total record size is **228 bytes**.

| Field Name                  | Attribute | Length | Comment  |
|-----------------------------|-----------|--------|--|
| <b>Record Header Fields</b> |           |        |  |
| Form_Type                   | ANUM      | 5      | Record type; must be IR 15T  |
| Form_Version                | NUM       | 3      | Record version; must be <b>023</b> for the year ending <b>31/03/2010</b>                           |
| <b>Record Detail Fields</b> |           |        |  |
| Clnt_IRD_Nbr                | IRD       | 9      | RWI recipient's IR number <sup>1</sup>   |
| Payee_Name                  | ANUM      | 74     | RWI recipient's name. Surname followed by space(s), then first names or organisation name          |
| Payee_Address_1             | ANUM      | 30     | Payee's address line 1 (street); <b>last known address</b> ; must be completed <sup>2</sup>        |
| Payee_Address_2             | ANUM      | 30     | Payee's address line 2 (suburb / city); <b>last known address</b> ; must be completed <sup>2</sup> |
| Return_Period               | NUM       | 8      | Tax period to which payment relates - <b>20100331</b> - must be in this format <sup>3</sup>        |
| Gross_RWI_Paid              | PDEC (+)  | 14     | Gross RWI amount paid to recipient (+) <sup>8</sup>  |
| RWT_Withheld                | NDEC (-)  | 14     | RWT amount withheld <sup>8</sup>   |
| Joint_Acct_Ind              | ALPHA     | 1      | Y - if the bank account is a joint account; N - otherwise <sup>4</sup>                             |
| Bank_Acct_ID                | NUM       | 2      | Bank ID portion of account number <sup>5,6</sup>   |
| Bank_Acct_Branch            | NUM       | 4      | Bank branch number <sup>5,6</sup>  |
| Bank_Acct_Nbr               | NUM       | 8      | Bank account number <sup>5,6</sup>   |
| Bank_Acct_Sfx               | NUM       | 4      | Bank account suffix <sup>5,6</sup>   |
| Acct_Nbr                    | NUM       | 21     | Client account number for use by non banks <sup>7</sup>  |
| Filler                      | ANUM      | 1      | Spaces (blanks)  |

1. This is the IR number of the RWI recipient. If no number has been supplied or the supplied number is not valid (see "IR number validation" on page 9) then this field can be filled with nine zeroes ("000000000"). Please ensure IR number validation is done, as it is the largest cause of rejected data.
2. The **last known address** of the payee. This field **must** be completed.
3. The return period must be a valid calendar date in the format CCYMMDD (ie year, month and day). The date must correspond to the relevant tax year (eg 20100331 for year ended 31 March 2010).
4. The next four fields must form a valid bank account number (see "Bank account number validation" on page 15). In the case of a consolidated certificate, any one account number is sufficient.
5. Either bank account details or alternative account number details must be supplied, not both.
6. If not available, field is to be filled with zero characters.
7. If not available, field is to be filled with blank (space) characters.
8. Please ensure that the appropriate positive (+) or negative (-) sign is the first character in the field.

### RWT example

Below is an example of the correct file layout for RWT where header shows 36 records for IR number 100000131.

**Note: The "\*" represents a space for this example only.**

```
RWTT*02300000036100000131CLIENT*ONE*****
***12-22*HAWKESTONE*STREET*****WELLINGTON,*NEW*ZEALAND*****
*****
IR15T023100000245MAG*MEDIA*LTD*****THO
RNDON*****WELLINGTON*****20100331+0000012726317-0000004199684
N00000000000000000*****
```

## 6 New Zealand NRWT withholding certificate IR 67 - version 23 (1 Apr 2009-31 Mar 2010)

### Record layout for file header IR67

One header record must precede the certificate detail records in every data file. The total record size is **370 bytes**.

| Field Name                  | Attribute | Length | Comment   |
|-----------------------------|-----------|--------|---|
| <u>Record Header Fields</u> |           |        |   |
| Form_Type                   | ANUM      | 5      | Record type; must be NRWT   |
| Form_Version                | NUM       | 3      | Record version; must be <b>023</b> for the year ending <b>31/03/2010</b>                              |
| Certificate_Count           | NUM       | 8      | Number of records in the file following this header record ( <b>not</b> including this header record) |
| <u>Record Detail Fields</u> |           |        |   |
| User_IRD_Nbr                | IRD       | 9      | NRWT payer's IR number; must not be 000000000 <sup>1</sup>  |
| Payer_Name                  | ANUM      | 74     | Trading name of the NRWT payer  |
| Payer_Address_1             | ANUM      | 30     | NRWT payer's address (street)   |
| Payer_Address_2             | ANUM      | 30     | NRWT payer's address (suburb/city)  |
| Filler                      | ANUM      | 211    | Spaces (blanks) to make header same size as certificate record  |

1. This is the IR number of the NRWT payer. This IR number cannot be "000000000" as it links the NRWT certificates to the NRWT reconciliation. It is also vital that this number is valid (see "IR number validation" on page 11).

### Record layout for certificate IR67

Any number of certificate records may be in a data file. The total record size is **370 bytes**.

| Field Name                  | Attribute | Length | Comment   |
|-----------------------------|-----------|--------|---|
| <u>Record Header Fields</u> |           |        |   |
| Form_Type                   | ANUM      | 5      | Record type; must be <b>IR 67T</b>  |
| Form_Version                | NUM       | 3      | Record version; must be <b>023</b> for the year ending <b>31/03/2010</b>                    |
| <u>Record Detail Fields</u> |           |        |   |
| Clr_IRD_Nbr                 | IRD       | 9      | NRWT recipient's IR number (where known) <sup>1</sup>                                       |
| Payee_Name                  | ANUM      | 30     | NRWT recipient's surname (family name)  |
| Payee_Name                  | ANUM      | 30     | NRWT recipient's first name(s) (personal names)   |
| Payee_Address_1             | ANUM      | 30     | Payee's address line 1 (street); <b>last known address</b> ; must be completed <sup>2</sup> |

|                         |         |    |  |
|-------------------------|---------|----|--|
| Payee_Address_2         | ANUM    | 30 | Payee's address line 2 (suburb); <b>last known address</b> ; must be completed <sup>2</sup>  |
| Payee_Address_3         | ANUM    | 30 | Payee's address line 3 (city); <b>last known address</b> ; must be completed <sup>2</sup>  |
| Payee_Address_4         | ANUM    | 30 | Payee's address line (country); <b>last known address</b> ; must be completed <sup>3</sup>   |
| Payee Country Code      | ALPHA   | 2  | Payee's country code (capitals) <sup>4</sup> <b>MUST BE COMPLETED</b>  |
| Return_Period           | NUM     | 8  | Tax period to which payment relates - <b>20100331</b> - must be in this format <sup>5</sup>  |
| Gross_NRWI_ (Div)       | PDEC(+) | 14 | Gross dividends liable for NRWT (+) <sup>6</sup>   |
| Gross NRWI_(Int)        | PDEC(+) | 14 | Gross interest liable for NRWT <sup>6</sup>  |
| Gross NRWI_(Cult Roy)   | PDEC(+) | 14 | Gross cultural royalties liable for NRWT <sup>6</sup>  |
| Gross NRWI_(Oth Roy)    | PDEC(+) | 14 | Gross other royalties liable for NRWT <sup>6</sup>   |
| NRWT_Paid (on Div)      | NDEC(-) | 14 | NRWT paid on dividends <sup>6</sup>  |
| NRWT_Paid (on Int)      | NDEC(-) | 14 | NRWT paid on interest <sup>6</sup>   |
| NRWT_Paid (on Cult Roy) | NDEC(-) | 14 | NRWT paid on cultural royalties <sup>6</sup>   |
| NRWT_Paid (on Oth Roy)  | NDEC(-) | 14 | NRWT paid on other royalties <sup>6</sup>  |
| NRWT_Paid (Total)       | NDEC(-) | 14 | Total NRWT paid <sup>6</sup>   |
| DWP_ Credits (Div Pay)  | PDEC(+) | 14 | Foreign dividend payment credits <sup>6</sup>  |
| NRWT_Net (Paid)         | DEC     | 14 | Net NRWT paid. If " <b>DWP_Credits (Div PAY)</b> " is > <b>NRWT_Paid (Total)</b> then amount must be <b>PDEC</b> , otherwise amount must be <b>NDEC</b> <sup>6,7</sup> |
| DOB                     | NUM     | 8  | Date of birth eg <b>19681118</b> - must be in this format <sup>8</sup>   |
| Filler                  | ANUM    | 1  | Spaces (blanks)  |

1. This is the IR number of the NRWT recipient. If no number has been supplied or the supplied number is not valid (see "IR number validation" on page 10) then this field should be filled with zeroes. **Please ensure IR number validation is done**, as it is the largest cause of rejected data.
2. As many treaty partners are using data matching software to match the non-resident withholding income data we provide them, against their taxpayer database, it is essential name and address fields are delimited correctly. There have been a large number of records where incorrect delimitation has caused names and addresses to populate the wrong Payee Name and Address fields. Please ensure the first names rather than initials are provided and also ensure the Surname (or family name) is before the First Names (or personal names).
3. The **last known address** of the payee. This field **must** be completed.
4. The payee's country code. This field **must** be completed with a country code, and must **not** include spaces, blanks, or country code "**NZ**". If a country code is not known please enter XX. See <http://www.ird.govt.nz/calculators/tool-name/tools-n/ir290-worksheet-nrwt-rates-country-codes.html> for the correct country codes. (IR290)
5. The return period must be a valid calendar date in the format CCYYMMDD (ie year, month and day). The date must correspond to the relevant tax year (eg 20100331 for year ended 31 March 2010).
6. Please ensure that the appropriate positive (+) or negative (-) sign is the first character in the field.
7. If DWP\_Credits (Div PAY) is > NRWT\_Paid (Total) then amount must be PDEC, otherwise amount must be NDEC. **Note:** NRWT\_Net (Paid) "DEC" = NRWT\_Paid (Total) "NDEC" plus DWP\_Credits (Div Pay) "PDEC".
8. The date of birth must be in the format CCYYMMDD (ie year, month and day). If not available, then field is to be filled with 8 zero characters ie "00000000".

**NRWT example**

Below is an example of the correct file layout for NRWT - header shows 24 records and **370** bytes, IR number 100000121.

**Note: The "\*" represents a space for this example only.**

```
NRWTT02300000024100000121CLIENT*ONE*****
***P*O*BOX*748*****NEWMARKET**AUCKLAND*****
*****
*****
IR67T023100000253SURNAME*****FIRSTNAME***** ADDRESS1*****
*****ADDRESS2*****ADDRESS3*****ADDRESS4*****
*****GB20100331+0000000011225+0000000166356+0000000005566+0000000002266-0000000001683
-0000000016635-0000000000556-0000000000226-0000000020100+0000000000000-000000002010020681118*
```

## **7 IR number validation - modulus 11 digit check**

The IRD number format used by Inland Revenue is a nine digit number. The IRD number currently consists of the following parts:

- An eight-digit base number
- A trailing check digit.

In the future the leading digit of the eight digit base number will exceed zero.

### **Check digit validation**

The following steps are to be performed:

- Valid range >10,000,000 and <150,000,000 (This ensures valid IR numbers above 150,000,000 that will not be issued for a number of years are not used by mistake)
- To each of the base number's eight digits a weight factor is assigned. From left to right these are: 3, 2, 7, 6, 5, 4, 3, 2.  
Where the base number is seven digits remember there is a leading zero.
- Sum together the products of the weight factors and their associated digits.
- Divide the sum by 11. If the remainder is 0 then the check digit is 0.  
If the remainder is not 0 then subtract this number from 11, giving the check digit (0 - 9 are valid).
- If the resulting check digit is 10, use a secondary set of weight factors and apply steps 2 and 3 to the same input base number. From left to right the factors for an eight digit base number are: 7, 4, 3, 2, 5, 2, 7, 6.  
For a seven digit base number remember there is a leading zero. If the new check digit is again 10 then the IRD Number is invalid (0 - 9 is valid).
- Compare the calculated check digit with the check digit on the IRD Number. If they match then the IRD Number is valid.

### **Process for IR numbers that fail validation**

When an invalid IR number is found then there are two possible actions:

- 1) Contact the customer to obtain the correct IR number and correct it both on the file and on your system.
- 2) Change the IR number to "000000000" and create a reject file to pass information back to your system. Use the reject file to change the IR number on your system to "000000000", so that deductions are taken out at the no-declaration rate. Please ensure that you keep a list of any invalid IR numbers changed to zero, for audit purposes.

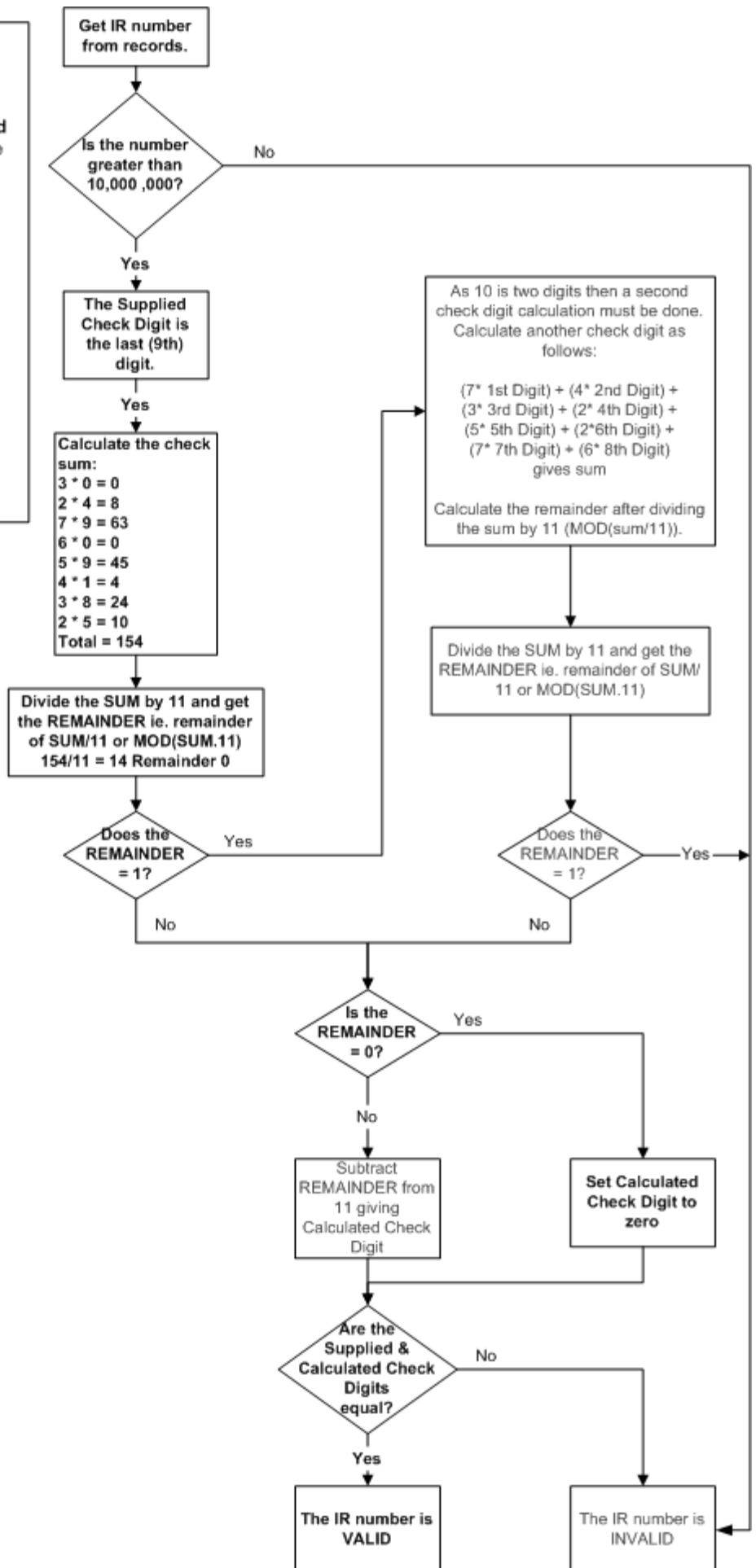
**Example 1**

**Example 1.**

For the Inland Revenue number **49091850** the base number is **4909185** (with the leading zero) and the **supplied** check digit is 0. The following steps are performed as prescribed above:

1. Base number: **0 4 9 0 9 1 8 5**  
weight factor set 1: 3 2 7 6 5 4 3 2
2.  $(0 \times 3) + (4 \times 2) + (9 \times 7) + (0 \times 6) + (9 \times 5) + (1 \times 4) + (8 \times 3) + (5 \times 2) = 154$
3.  $154/11 = 14$ , remainder = 0  
(ie.  $\text{MOD}(154/11) = 0$ )
4. **Calculated** check digit = 0
5. No further calculation is necessary
6. Both **supplied** and **calculated** check digits are 0.

The Inland Revenue number is valid.  
(Follow the **bold** trail in the diagram)



**Example 2**

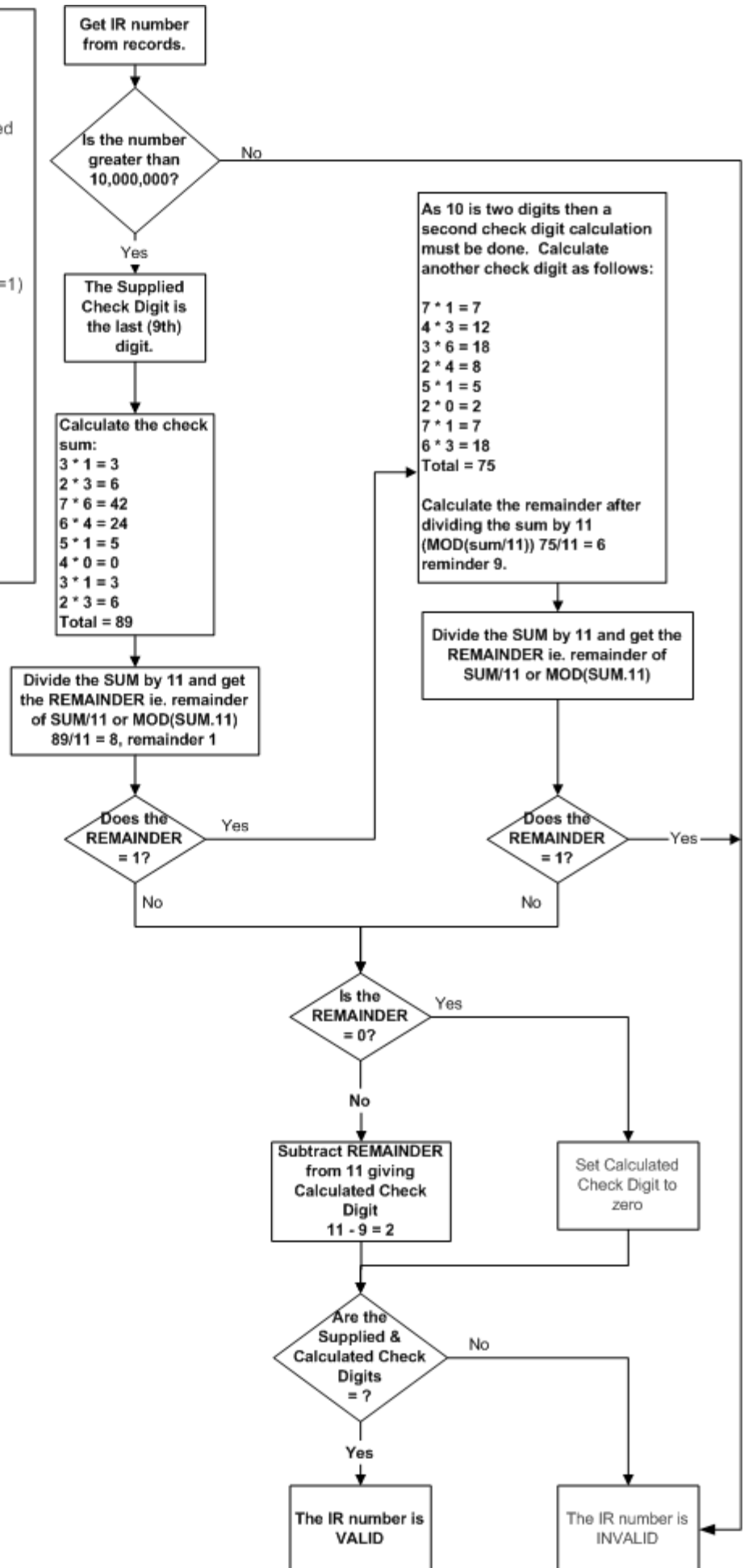
**Example 2**

For the nine-digit Inland Revenue number **136410132** the base number is 13641013 and the **supplied** check digit is 2. The following steps are performed as prescribed above:

1. Base number: **1 3 6 4 1 0 1 3**  
weight factor set 1: 3 2 7 6 5 4 3 2
2.  $(1 \times 3) + (3 \times 2) + (6 \times 7) + (4 \times 6) + (1 \times 5) + (0 \times 4) + (1 \times 3) + (3 \times 2) = 89$
3.  $89/11 = 8$ , remainder = 1 (MOD (92/11)=1)
4. **Calculated** check digit =  $11 - 1 = 10$
5. Base number: **1 3 6 4 1 0 1 3**  
weight factor set 2: 7 4 3 2 5 2 7 6
6.  $(1 \times 7) + (3 \times 4) + (6 \times 3) + (4 \times 2) + (1 \times 5) + (0 \times 2) + (1 \times 7) + (3 \times 6) = 75$
7.  $75/11 = 6$ , remainder = 9
8. **Calculated** check digit =  $11 - 9 = 2$
9. Both **supplied** and **calculated** check digits are 2

The Inland Revenue number is valid.

(Follow the **bold** trail in the diagram)



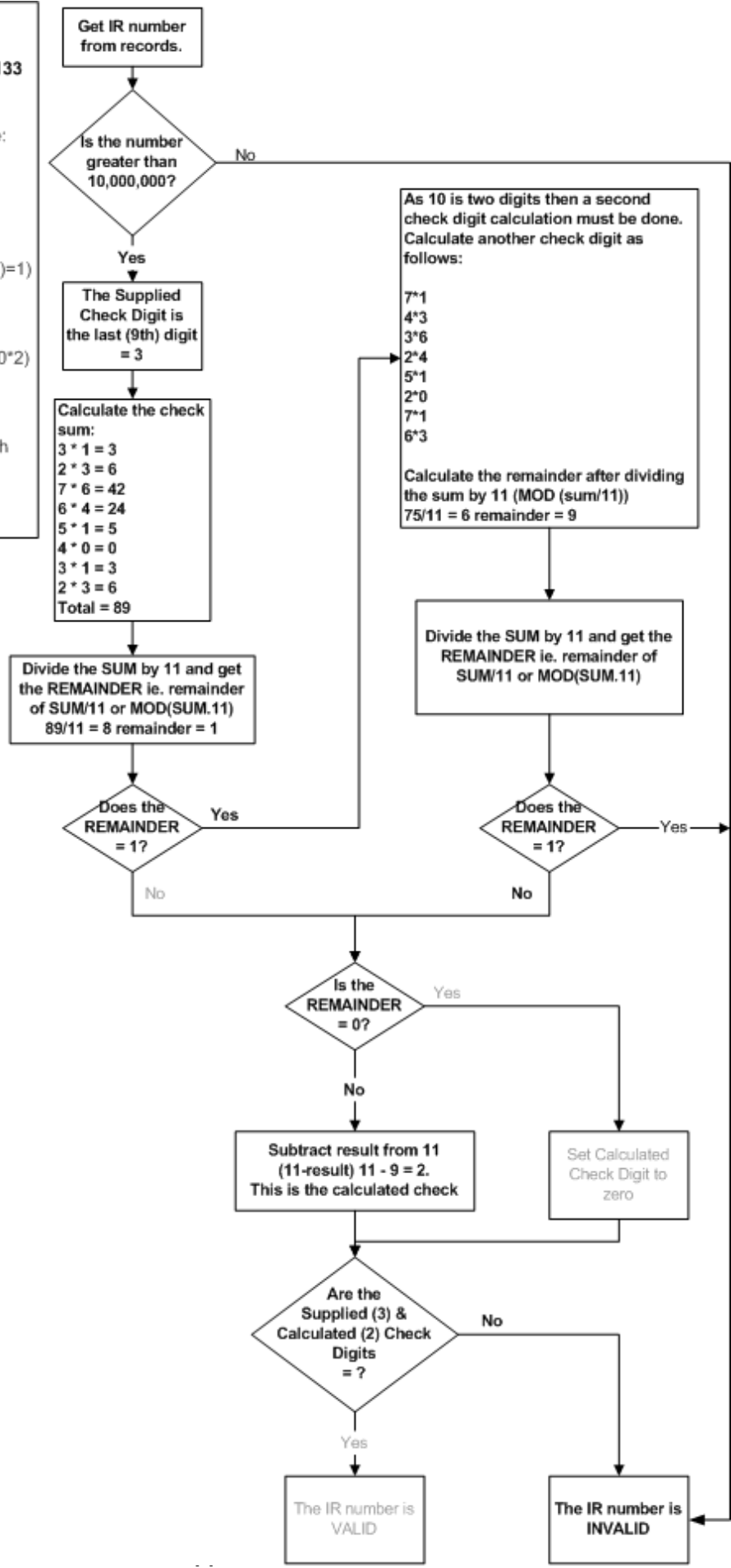
Example 3

**Example 3**

For the Inland Revenue number **136410133** the base number is 13641013 and the **supplied** check digit is 3. The following steps are performed as prescribed above:

1. Base number: **1 3 6 4 1 0 1 3**  
weight factor set 1: 3 2 7 6 5 4 3 2
2.  $(1 \times 3) + (3 \times 2) + (6 \times 7) + (4 \times 6) + (1 \times 5) + (0 \times 4) + (1 \times 3) + (3 \times 2) = 89$
3.  $89/11 = 8$ , remainder = 1 (MOD (92/11)=1)
4. **Calculated** check digit =  $11 - 1 = 10$
5. Base number **1 3 6 4 1 0 1 3**  
weight factor set 2: 7 4 3 2 5 2 7 6
6.  $(1 \times 7) + (3 \times 4) + (6 \times 3) + (4 \times 2) + (1 \times 5) + (0 \times 2) + (1 \times 7) + (3 \times 6) = 75$
7.  $75/11 = 6$ , remainder = 9
8. Calculated check digit -  $11 - 9 = 2$
9. Supplied check digit (3) does not match calculated check digit.

The IRD number is invalid.

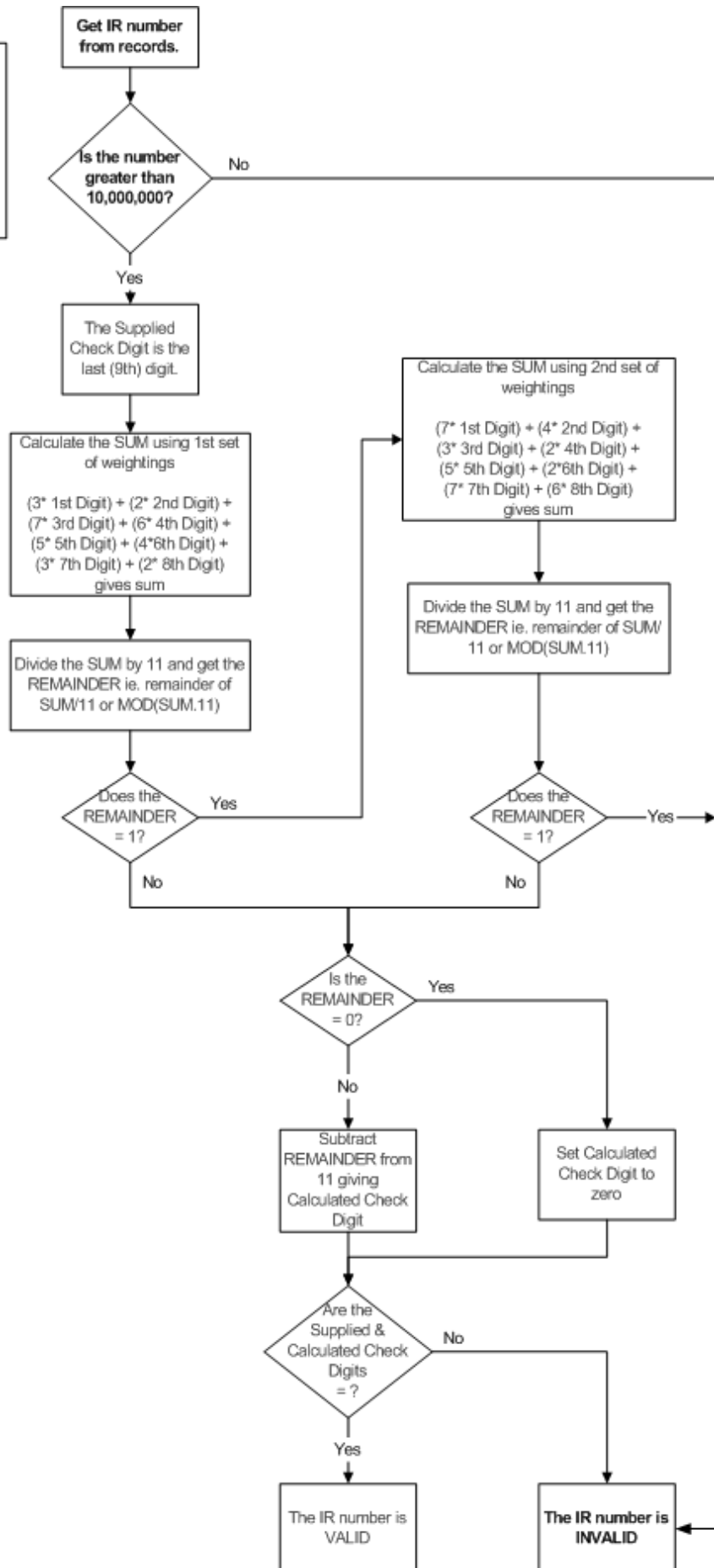


**Example 4**

**Example 4**

For the Inland Revenue number 09-125-568 the first check in the validation process fails as the number is below 10,000,000.

(Follow the bold trail in the diagram)



## 8 Bank account number validation

The bank account number format used by all banks is numeric and includes the following parts:

- Bank ID (maximum 2 digits)
- Bank branch (maximum 4 digits)
- Account base number (maximum 8 digits)
- Account suffix (maximum 4 digits).

For processing at Inland Revenue the fields for the individual account number parts are all of maximum size. If less than the maximum number of digits is supplied, then values are right justified and the fields padded with zeroes (where applicable).

### Validation process

The first step in the validation process is to verify the bank branch number. For every bank ID, a range of branch numbers is allocated. If the bank ID is not one of those listed below or the branch number is not included in the range(s) specified, the bank account number is invalid. If the branch number is valid, then derive the appropriate code from the "Algorithm" column below and perform the second validation step as outlined in the first paragraph over the page.

| Bank ID | Valid Branch Numbers  | Algorithm | Bank ID | Valid Branch Numbers | Algorithm |
|---------|---|-----------|---------|----------------------|-----------|
| 01      | 0001 - 0999, 1100 - 1199, 1800 - 1899                           | See note  | 20      | 4100 - 4199          | See note  |
| 02      | 0001 - 0999, 1200 - 1299  | See note  | 21      | 4800 - 4899          | See note  |
| 03      | 0001 - 0999, 1300 - 1399, 1500 - 1599, 1700 - 1799, 1900 - 1999 | See note  | 22      | 4000 - 4049          | See note  |
| 06      | 0001 - 0999, 1400 - 1499  | See note  | 23      | 3700 - 3799          | See note  |
| 08      | 6500 - 6599   | D         | 24      | 4300 - 4349          | See note  |
| 09      | 0000  | E         | 25      | 2500 - 2599          | F         |
| 11      | 5000 - 6499, 6600 - 8999  | See note  | 26      | 2600 - 2699          | G         |
| 12      | 3000 - 3299, 3400 - 3499, 3600 - 3699                           | See note  | 27      | 3800 - 3849          | See note  |
| 13      | 4900 - 4999   | See note  | 28      | 2100 - 2149          | G         |
| 14      | 4700 - 4799   | See note  | 29      | 2150 - 2299          | G         |
| 15      | 3900 - 3999   | See note  | 30      | 2900 - 2949          | See note  |
| 16      | 4400 - 4499   | See note  | 31      | 2800 - 2849          | X         |
| 17      | 3300 - 3399   | See note  | 33      | 6700 - 6799          | F         |
| 18      | 3500 - 3599   | See note  | 35      | 2400 - 2499          | See note  |
| 19      | 4600 - 4649   | See note  | 38      | 9000 - 9499          | See note  |

**Note:** If the account base number is below 00990000 then apply algorithm A, otherwise apply algorithm B.

### Validation process (continued)

The second validation step is a modulus  $n$  algorithm applied to the whole account number. The algorithm type is derived from the table on the previous page. Follow this process:

1. Identify the corresponding weight factor for every digit in the account number as shown in the table below. **Note:** all fields (ie bank ID, bank branch, account base and account suffix) are right justified and padded with zeroes.
2. Add together the products of the weight factors and their associated account number digit.  
If the algorithm E or G is used then add the two digits of the product (tens and ones), and again the two digits of the result before summing (see example 3 on page 16).
3. Divide the sum by the value in the "Modulo" column below. If the remainder is zero then the bank account number is valid.

| Algorithm | Bank | Branch  | Account Base     | Suffix  | Modulo |
|-----------|------|---------|------------------|---------|--------|
| A         | 0 0  | 6 3 7 9 | 0 0 10 5 8 4 2 1 | 0 0 0 0 | 11     |
| B         | 0 0  | 0 0 0 0 | 0 0 10 5 8 4 2 1 | 0 0 0 0 | 11     |
| C         | 3 7  | 0 0 0 0 | 9 1 10 5 3 4 2 1 | 0 0 0 0 | 11     |
| D         | 0 0  | 0 0 0 0 | 0 7 6 5 4 3 2 1  | 0 0 0 0 | 11     |
| E         | 0 0  | 0 0 0 0 | 0 0 0 0 5 4 3 2  | 0 0 0 1 | 11     |
| F         | 0 0  | 0 0 0 0 | 0 1 7 3 1 7 3 1  | 0 0 0 0 | 10     |
| G         | 0 0  | 0 0 0 0 | 0 1 3 7 1 3 7 1  | 0 3 7 1 | 10     |
| X         | 0 0  | 0 0 0 0 | 0 0 0 0 0 0 0 0  | 0 0 0 0 | 1      |

**Note 1:** Algorithm C is not currently used by the banks.

**Note 2:** Algorithm X (for Bank ID 31) always verifies the bank account number to be valid. It is included in this table so the same validation logic can be applied to all account numbers.

### Example 1

For the bank account number 01-902-0068389-00 algorithm A is to be used for validation.

1. Formatted account number: 

|   |   |
|---|---|
| 0 | 1 |
| 0 | 0 |

|   |   |   |   |   |   |    |   |   |   |   |   |
|---|---|---|---|---|---|----|---|---|---|---|---|
| 0 | 9 | 0 | 2 | 0 | 0 | 0  | 6 | 8 | 3 | 8 | 9 |
| 6 | 3 | 7 | 9 | 0 | 0 | 10 | 5 | 8 | 4 | 2 | 1 |

|   |   |   |   |
|---|---|---|---|
| 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 |

2.  $(0*0) + (1*0) + (0*6) + (9*3) + (0*7) + (2*9) + (0*0) + (0*0) + (0*10) + (6*5) + (8*8) + (3*4) + (8*2) + (9*1) + (0*0) + (0*0) + (0*0) + (0*0)$   
= 176

3.  $176 / 11 = 16$ , remainder = 0

The bank account number is valid.

### Example 2

For the bank account number 08-6523-1954512-001 algorithm D is to be used for validation.

1. Formatted account number: 

|   |   |
|---|---|
| 0 | 8 |
| 0 | 0 |

|   |   |   |   |
|---|---|---|---|
| 6 | 5 | 2 | 3 |
| 0 | 0 | 0 | 0 |

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| 0 | 1 | 9 | 5 | 4 | 5 | 1 | 2 |
| 0 | 7 | 6 | 5 | 4 | 3 | 2 | 1 |

|   |   |   |   |
|---|---|---|---|
| 0 | 0 | 0 | 1 |
| 0 | 0 | 0 | 0 |
- Weight digits from table:

2.  $(0 \times 0) + (8 \times 0) + (6 \times 0) + (5 \times 0) + (2 \times 0) + (3 \times 0) + (0 \times 0) + (1 \times 7) + (9 \times 6) + (5 \times 5) + (4 \times 4) + (5 \times 3) + (1 \times 2) + (2 \times 1) + (0 \times 0) + (0 \times 0) + (0 \times 0) + (1 \times 0) = 121$

3.  $121 / 11 = 11$ , remainder = 0

The bank account number is valid.

### Example 3

For the bank account number 26-2600-0320871-032 algorithm G is to be used for validation:

1. Formatted account number: 

|   |   |
|---|---|
| 2 | 6 |
| 0 | 0 |

|   |   |   |   |
|---|---|---|---|
| 2 | 6 | 0 | 0 |
| 0 | 0 | 0 | 0 |

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| 0 | 0 | 3 | 2 | 0 | 8 | 7 | 1 |
| 0 | 1 | 3 | 7 | 1 | 3 | 7 | 1 |

|   |   |   |   |
|---|---|---|---|
| 0 | 0 | 3 | 2 |
| 0 | 3 | 7 | 1 |
- Weight digits from table:

2.  $(2 \times 0) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(6 \times 0) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(2 \times 0) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(6 \times 0) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(0 \times 0) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(0 \times 0) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(0 \times 0) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(0 \times 1) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(3 \times 3) = 09 \rightarrow 0 + 9 = 09 \rightarrow 0 + 9 = 09$   
 $(2 \times 7) = 14 \rightarrow 1 + 4 = 05 \rightarrow 0 + 5 = 05$   
 $(0 \times 1) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(8 \times 3) = 24 \rightarrow 2 + 4 = 06 \rightarrow 0 + 6 = 06$   
 $(7 \times 7) = 49 \rightarrow 4 + 9 = 13 \rightarrow 1 + 3 = 04$   
 $(1 \times 1) = 01 \rightarrow 0 + 1 = 01 \rightarrow 0 + 1 = 01$   
 $(0 \times 0) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(0 \times 3) = 00 \rightarrow 0 + 0 = 00 \rightarrow 0 + 0 = 00$   
 $(3 \times 7) = 21 \rightarrow 2 + 1 = 03 \rightarrow 0 + 3 = 03$   
 $(2 \times 1) = 02 \rightarrow 0 + 2 = 02 \rightarrow 0 + 2 = 02$

-----  
30

3.  $30 / 10 = 3$ , remainder = 0

The bank account number is valid.



**Recipient's details** (If you earned over \$200 interest, read the notes on the back)

Year ending 31 March

Recipient's name and address


Recipient's IRD number

**1**

(8 digit numbers start in the second box 1 2 3 4 5 6 7 8)

Total interest taxed at 19.5%

A

Total interest taxed at 33%

B

Total interest taxed at 38%

C

Total interest taxed at 39%

D

Average RWT rate (see notes on the back)

E

Total interest liable for RWT

**2** \$

RWT deducted

**3** \$

Payee's account/reference number

**4**

**5**

Joint account? Yes  No

## Payer's details

Payer's name and address


Payer's IRD number

(8 digit numbers start in the second box 1 2 3 4 5 6 7 8)

Signed by authorised person

Signature

Date

\* formerly known as Deduction certificate for RWT on interest

## Notes for recipients – please read carefully

If your only income is from employment, interest and dividends, you must request a personal tax summary if your interest is over \$200, and one or more of the following situations apply:

- you pay child support
- you have a student loan and your total income is greater than the student loan threshold. You can get the current threshold from [www.ird.govt.nz](http://www.ird.govt.nz)
- your total income is between \$48,000 and \$70,000 and your interest has been taxed at a rate other than 33%\*
- your total income is over \$70,000 and your interest has been taxed at a rate lower than 38%.\*

Please call us on 0800 257 776, with your interest and RWT details, to request your personal tax summary.

### Interest taxed at specified rates or at the average rate

The payer will deduct RWT at the rate you have elected. If you haven't elected a rate, RWT will be deducted at 19.5% if you have supplied your IRD number, or at the no-notification rate of 39% if you haven't. Companies must notify their interest payers they are a company and may elect either the 33% or 39% deduction rates—they cannot elect the 19.5% rate. To elect an RWT rate, complete a *RWT election (IR 456)* form. You can get this from [www.ird.govt.nz](http://www.ird.govt.nz) or order a copy by phoning INFOexpress on 0800 257 773.

Specified RWT rates are either 19.5%, 33%, 38% or 39% if offered by your RWT payer from 1 April 2009. If you have elected any of these rates, the payer will show the amount(s) in Boxes A, B, C or D. If you have several accounts with different tax rates, the payer may show the RWT on interest at the average rate instead of the elected rate.

The average rate is calculated by dividing the amount in Box 3 (RWT deducted) by the amount in Box 2 (total interest liable for RWT) and multiplying by 100. This rate is shown as a percentage in Box E.

**If you have any questions, please call us on 0800 227 774 (personal tax enquiries) or 0800 377 774 (business tax enquiries).**

\* These income bands and tax rates are correct from 01/04/2009. If you are completing this form for an earlier year please refer to our website [www.ird.govt.nz](http://www.ird.govt.nz)



## Recipient's details – Full name and overseas address of person receiving income

Surname

First name(s)

Full overseas address

Street

Suburb

City

Country

Year ending 31 March

Recipient's New Zealand  
IRD number (if known)

(8 digit numbers start in the  
second box. XXXXXXXXXX)

Recipient's date of birth

Day    Month    Year

Country code

## Income liable for NRWT

|  | Gross amount paid or<br>credited in NZ\$ |    | NRWT on gross amount in NZ\$ |    |  |
|--|--|----|------------------------------|----|--|
| Dividends                                | 10                                       |    | 7                            | 11 | Add Boxes 11 to 14                                       |
| Interest                                 | 11                                       | 8  |                              | 12 | Less: FDP credits<br>included in gross<br>amount in NZ\$ |
| Copyright (cultural)<br>royalties        | 12b                                      | 9  |                              | 13 |  |
| Other royalties and<br>know-how payments | 12a/b                                    | 10 |                              | 14 | Net NRWT paid in NZ\$                                    |

## Payer's details – Full name and address of the person or company paying the tax

Payer's full name  
and address

Payer's IRD number

Payer's signature

Date

Certificate number

**XA**

**11 Magnetic media cover sheet**

(For office use only): IR 15S / IR 67S (cross out form not applicable) Date keyed: \_\_\_\_\_

|   |
|---|
| <p><b>MAGNETIC MEDIA</b><br/>Operations Delivery Christchurch<br/>Inland Revenue<br/>PO Box 3752<br/>Christchurch Mail Centre<br/>Christchurch 8140</p> |
|---|



Please attach this completed form to your IR 15S/IR 67S and your magnetic media and forward it to the above address.

|                                       |                                      |                                       |
|---------------------------------------|--------------------------------------|---------------------------------------|
| Organisation:                         | IRD number:                          |                                       |
| Mailing address:                      | Street address:                      |                                       |
|                                       |                                      |                                       |
| Email:                                |                                      |                                       |
| Phone no:                             | Fax no:                              |                                       |
| 1st contact person:                   | 2nd contact person:                  |                                       |
| Position:                             | Position:                            |                                       |
| Phone no./ext.:                       | Phone no./ext.:                      |                                       |
| Certificate details                   | Year ending:<br>31/03/               | No. of records:                       |
|                                       |                                      | (Including header record)             |
| Tax type:                             | <input type="checkbox"/> RWT (IR 15) | <input type="checkbox"/> NRWT (IR 67) |
|                                       | <input type="checkbox"/> Test        | <input type="checkbox"/> Production   |
| No. of disks (floppy disk or CD/DVD): |                                      |                                       |
| Office use:                           | Date received at processing centre:  |                                       |
|                                       | Date sent to mag media team:         |                                       |
|                                       | Date received by magmedia team:      |                                       |