



Non – Resident Withholding Tax And Resident Withholding Tax Specification Document

**For the year ending
31 March 2011**

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1 Summary of changes effective 1 April 2010

- The magnetic media form version number in the header and detail records for year ending 31 March 2011 will be version 024.
- The return period in the detail records for year ending 31 March 2011 changes from 20100331 to 20110331.
- 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)
 - ANUM any printable alpha numeric characters (including !@#\$%^&*(){}`~ - _ = + | ; : , < . > / ? ') (showing the characters you can use)

The 2011 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 "dividend having the nature of interest", or "approved issuer levy". Dividends having the nature of interest deduction details are to be filed on the paper-based *Resident withholding tax deduction certificate - dividend having the nature of interest only (IR17)*.

2 Procedures for 2011

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

Filing requirements

You should send the following, no later than **31 May 2011**:

- your magnetic media, containing the file(s) of the certificates issued for the year ending 31 March 2011
- 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 “11” (for 2011), and “n” for NRWT, or “r” for RWT.

For example, Inland Revenue NRWT 2011 should have a label name of “inlandr.11n”.

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 - including !@#\$%^&*(){}`~_-+=|;:,<.>/?. (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 -000000000267 = \$-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

- 2011 024
- 2010 023
- 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 24 (1 Apr 2010-31 Mar 2011)

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
Record Header Fields			
Form_Type	ANUM	5	Record type; must be RWTT(space)
Form_Version	NUM	3	Record version; must be 024 for the year ending 31/03/2011
Certificate_Count	NUM	8	Number of records in the file following this header record (not including this header record)
Record Detail Fields			
User_IRD_Nbr	IRD	9	RWI payer's IR number; must not be 000000000 ¹
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
Record Header Fields			
Form_Type	ANUM	5	Record type; must be IR15T
Form_Version	NUM	3	Record version; must be 024 for the year ending 31/03/2011
Record Detail Fields			
Clnt_IRD_Nbr	IRD	9	RWI recipient's IR number ¹
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); last known address ; must be completed ²
Payee_Address_2	ANUM	30	Payee's address line 2 (suburb / city); last known address ; must be completed ²
Return_Period	NUM	8	Tax period to which payment relates - 20110331 - must be in this format ³
Gross_RWI_Paid	PDEC (+)	14	Gross RWI amount paid to recipient (+) ⁸
RWT_Withheld	NDEC (-)	14	RWT amount withheld ⁸
Joint_Acct_Ind	ALPHA	1	Y - if the bank account is a joint account; N - otherwise ⁴
Bank_Acct_ID	NUM	2	Bank ID portion of account number ^{5,6}
Bank_Acct_Branch	NUM	4	Bank branch number ^{5,6}
Bank_Acct_Nbr	NUM	8	Bank account number ^{5,6}
Bank_Acct_Sfx	NUM	4	Bank account suffix ^{5,6}
Acct_Nbr	NUM	21	Client account number for use by non banks ⁷
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 20110331 for year ended 31 March 2011).
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.

```

RWT*02400000036100000131CLIENT*ONE*****
***12-22*HAWKESTONE*STREET*****WELLINGTON,*NEW*ZEALAND*****
*****
IR15T024100000245MAG*MEDIA*LTD*****THO
RNDON*****WELLINGTON*****20100331+0000012726317-0000004199684
N00000000000000000*****
  
```

6 New Zealand NRWT withholding certificate IR 67 - version 24 (1 Apr 2010-31 Mar 2011)

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 024 for the year ending 31/03/2011
Certificate_Count	NUM	8	Number of records in the file following this header record (not including this header record)
<u>Record Detail Fields</u>			
User_IRD_Nbr	IRD	9	NRWT payer's IR number; must not be 000000000 ¹
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 IR 67T
Form_Version	NUM	3	Record version; must be 024 for the year ending 31/03/2011
<u>Record Detail Fields</u>			
Clr_IRD_Nbr	IRD	9	NRWT recipient's IR number (where known) ¹
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); last known address ; must be completed ²

Payee_Address_2	ANUM	30	Payee's address line 2 (suburb); last known address ; must be completed ²
Payee_Address_3	ANUM	30	Payee's address line 3 (city); last known address ; must be completed ²
Payee_Address_4	ANUM	30	Payee's address line (country); last known address ; must be completed ³
Payee Country Code	ALPHA	2	Payee's country code (capitals) ⁴ MUST BE COMPLETED
Return_Period	NUM	8	Tax period to which payment relates - 20110331 - must be in this format ⁵
Gross_NRWI_ (Div)	PDEC(+)	14	Gross dividends liable for NRWT (+) ⁶
Gross NRWI_ (Int)	PDEC(+)	14	Gross interest liable for NRWT ⁶
Gross NRWI_ (Cult Roy)	PDEC(+)	14	Gross cultural royalties liable for NRWT ⁶
Gross NRWI_ (Oth Roy)	PDEC(+)	14	Gross other royalties liable for NRWT ⁶
NRWT_Paid (on Div)	NDEC(-)	14	NRWT paid on dividends ⁶
NRWT_Paid (on Int)	NDEC(-)	14	NRWT paid on interest ⁶
NRWT_Paid (on Cult Roy)	NDEC(-)	14	NRWT paid on cultural royalties ⁶
NRWT_Paid (on Oth Roy)	NDEC(-)	14	NRWT paid on other royalties ⁶
NRWT_Paid (Total)	NDEC(-)	14	Total NRWT paid ⁶
DWP_ Credits (Div Pay)	PDEC(+)	14	Foreign dividend payment credits ⁶
NRWT_Net (Paid)	DEC	14	Net NRWT paid. If " DWP_Credits (Div PAY) " is > NRWT_Paid (Total) then amount must be PDEC , otherwise amount must be NDEC ^{6,7}
DOB	NUM	8	Date of birth eg 19681118 - must be in this format ⁸
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 20110331 for year ended 31 March 2011).
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.

```
NRWTT02400000024100000121CLIENT*ONE*****  
***P*O*BOX*748*****NEWMARKET**AUCKLAND*****  
*****  
*****  
IR67T024100000253SURNAME*****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

A modulus 11 digit check of currently-held employee IRD numbers should be done to ensure that all numbers are valid.

If an invalid number is found, it should be changed to 000000000 with a tax code of ND (no notification).

The employee should then be asked to provide the correct IRD number. Employees can verify their IRD number from their IR card or any correspondence that the employee has received from us.

The IRD number format used by Inland Revenue is a nine digit number, where the IRD number has only eight digits a leading 0 (zero) will be used.

Check digit validation

The following steps are to be performed:

- Valid range $>10,000,000$ & $<150,000,000$ (This will ensure invalid numbers that will not be issued for another 10 years cannot be used in error)
- To each of the base number's nine 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 eight 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.
- Remember there is a leading zero for a eight digit base number. 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.

Example 1

IR number 49091850. The base number is 49091850 and the supplied check digit is 0. The number is greater than 10,000,000. Using the weightings above:

$$(0*3) + 4*2) + (9*7) + (0*6) + (9*5) + (1*4) + (8*3) + (5*2) = 154.$$

$$154 / 11 = 14 \text{ remainder } 0 \text{ (i.e. } \text{mod}(154,11) = 0)$$

The remainder (0) = check digit (0), so no further calculation is necessary

Example 2

IR number 35901981. The base number is 3590198 and the supplied check digit is 1. The number is greater than 10,000,000. Using the weightings above:

$$(0*3) + 3*2) + (5*7) + (9*6) + (0*5) + (1*4) + (9*3) + (8*2) = 142.$$

$$142 / 11 = 12 \text{ remainder } 10 \text{ (i.e. } \text{mod}(142,11) = 10)$$

$$11 - 10 = 1 \text{ which matches the check digit.}$$

The number is valid.

Example 3

IR number 49098576. The base number is 4909857 and the supplied check digit is 6. The number is greater than 10,000,000. Using the weightings above:

$$(0*3) + (4*2) + (9*7) + (0*6) + (9*5) + (8*4) + (5*3) + (7*2) = 177 .$$

$$177 / 11 = 16 \text{ remainder } 1 \text{ (i.e. } \text{mod}(177,11) = 1)$$

$11 - 1 = 10$ so perform the secondary calculation.
 $(0*7) + (4*4) + (9*3) + (0*2) + (9*5) + (8*2) + (5*7) + (7*6) = 181$
 $181 / 11 = 16$ remainder 5 (i.e. $\text{mod}(181,11) = 5$)
 $11 - 5 = 6$ which matches the check digit.
 The number is valid.

Example 4 (9 digit IRD number)

IR number 136410132. The base number is 13641013 and the supplied check digit is 2. The number is greater than 10,000,000. Using the weightings above:

$$(1*3) + (3*2) + (6*7) + (4*6) + (1*5) + (0*4) + (1*3) + (3*2) = 89 .$$

$$89 / 11 = 8$$
 remainder 1 (i.e. $\text{mod}(89,11) = 1$)

$11 - 1 = 10$ so perform the secondary calculation.

$$(1*7) + (3*4) + (6*3) + (4*2) + (1*5) + (0*2) + (1*7) + (3*6) = 75$$

$$75 / 11 = 6$$
 remainder 9 (i.e. $\text{mod}(75,11) = 9$)

$11 - 9 = 2$ which matches the check digit.

The number is valid.

Example 5 (9 digit IRD number)

IR number 136410133. The base number is 13641013 and the supplied check digit is 3. The number is greater than 10,000,000. Using the weightings above:

$$(1*3) + (3*2) + (6*7) + (4*6) + (1*5) + (0*4) + (1*3) + (3*2) = 89 .$$

$$89 / 11 = 8$$
 remainder 1 (i.e. $\text{mod}(89,11) = 1$)

$11 - 1 = 10$ so perform the secondary calculation.

$$(1*7) + (3*4) + (6*3) + (4*2) + (1*5) + (0*2) + (1*7) + (3*6) = 75$$

$$75 / 11 = 6$$
 remainder 9 (i.e. $\text{mod}(75,11) = 9$)

$11 - 9 = 2$ which does not match the check digit (3).

The number is invalid.

Example 6

IR number 9125568. The number is less than 10,000,000 so fails the first validation.

The number is invalid.

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

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

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.

9 IR 15 RWT withholding certificate example

Notes for interest recipients

Use the details from this form to complete your tax return or personal tax summary (PTS) if required. If you've had multiple RWT rates deducted, you may receive more than one certificate from your interest payer.

To work out if you need to file a PTS go to www.ird.govt.nz (keyword: PTS).

You must file a tax return or request a PTS if you:

- ◆ pay child support;
- ◆ 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;
- ◆ earned more than \$200 interest from all sources and had RWT deducted at a rate lower than the rate shown below that applies to your personal income level.

You can request a PTS at www.ird.govt.nz (keywords: request a PTS) or by calling us on 0800 257 776.

Income ranges and RWT rate

If your total income is ...	applicable RWT rate is ...
\$14,001 to \$48,000	17.5%
\$48,001 to \$70,000	30%
\$70,001 and over	33%

Example: Jo has total income of \$50,000 including interest of \$1,000 with RWT deducted \$250. Jo's RWT rate is shown as 25% being an average rate. For Jo's income range the RWT rate of 25% is less than the applicable 30% RWT rate and as the interest is more than \$200 Jo is required to file a personal tax summary.

If you're required to file a personal tax summary, you should also check your current RWT rate is correct. This may mean you do not need to file one next year.

To change your RWT rate you should check your interest payer's website to see what methods they offer. If required the Choose your RWT rate (IR 456) form can be downloaded from www.ird.govt.nz or order it from INFOexpress 0800 257 776.

Visit www.ird.govt.nz or call 0800 227 774 (personal tax enquiries) or 0800 377 774 (business tax enquiries) for more information.

You must keep this certificate for 3 years, unless we ask for it.



Inland Revenue
Te Tari Taake

RWT withholding certificate

IR 15
October 2010

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

(If digit numbers start in the second box: # # # # # # # #)

Interest liable for RWT	RWT deducted	RWT rate
\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>
Interest liable for RWT	RWT deducted	RWT rate
\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>
Interest liable for RWT	RWT deducted	RWT rate
\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>
Total interest liable for RWT	Total RWT deducted	RWT rate
2 \$ <input style="width: 80%;" type="text"/>	3 \$ <input style="width: 80%;" type="text"/>	<input style="width: 80%;" type="text"/>

4 Payer's account/reference number

5 Joint account? Yes No

Payer's details

Payer's name and address

Payer's IRD number

(If digit numbers start in the second box: # # # # # # # #)

Signed by authorised person Signature

Date

Notes to help you complete the IR 15

- An IR 15 or an alternative form approved by Inland Revenue must be completed after 31 March each year.
- An IR 15 only needs to be completed for recipients who've been paid more than \$50 interest during the tax year.
- To report the RWT rate you can either enter the:
 1. average rate for the year
 2. rate that would be applied if the interest was paid at the end of the year
 3. details for each RWT rate deducted during the year (you may need to complete more than one certificate).

Completing the IR 15

- Enter the recipient's full name and IRD number (and address, if known).
- If using the third option enter dollars and cents in the "Interest liable for RWT" and "RWT deducted" boxes and the "RWT rates" to two decimal places, you do not need to show a rate in the totals row.
- Enter dollars and cents in the "Total interest liable for RWT" box.
- Enter dollars and cents in the "Total RWT deducted" box.
- Enter the rate to two decimal places in the "RWT rate" box.
- If using the first or second option you can enter the details directly into the Totals row.

To work out the average RWT rate

1. divide "Total RWT deducted" box 3 by "Total interest liable for RWT" box 2.
2. multiply the answer by 100.
3. Show this figure in the RWT rate box.


- Show the reference/account number used to identify the payee. If you do not allocate a number leave this box blank.
- Tick either "Yes" or "No" for "Joint account?".
- Enter the payer's full name, address and IRD number.

When you've completed the IR 15 give the top copy to the recipient by 20 May, attach the bottom copy to the RWT on interest reconciliation statement (IR 155), and send it to Inland Revenue by 31 May.

For more help completing this form go to www.ird.govt.nz (keywords: RWT paying tax) or call us on 0800 377 774.

If your address is a PO Box, please show your box lobby, if you have one. If you're unsure of your box lobby please contact New Zealand Post.

10 IR 67 New Zealand NRWT withholding certificate example



Inland Revenue
Te Tari Taake
Income Tax Act 2007

New Zealand NRWT withholding certificate

IR 67
December 2010

Please read the notes in our NRWT payer's guide (IR 291) to help you fill in this form.

Inland Revenue copy

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

Year ending 31 March

Surname

First name(s)

Full overseas address

Street

Suburb

City

Country

Recipient's New Zealand IRD number (if known)

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

Recipient's date of birth

Day Month Year

Country code

Income liable for NRWT

	Gross amount paid or credited in NZ\$	NRWT on gross amount in NZ\$
Dividends	10 <input style="width: 80%;" type="text"/>	11 <input style="width: 80%;" type="text"/>
Interest	11 <input style="width: 80%;" type="text"/>	12 <input style="width: 80%;" type="text"/>
Copyright (cultural) royalties	12b <input style="width: 80%;" type="text"/>	13 <input style="width: 80%;" type="text"/>
Other royalties and know-how payments	12a/c <input style="width: 80%;" type="text"/>	14 <input style="width: 80%;" type="text"/>
Add Boxes 11 to 14		15 <input style="width: 80%;" type="text"/>
Less: FDP credits including gross amount in NZ\$		16 <input style="width: 80%;" type="text"/>
Net NRWT paid in NZ\$		17 <input style="width: 80%;" type="text"/>

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

Name

Address

Payer's signature

Payer's IRD number

Certificate number

Date

Day Month Year

11 Magnetic media cover sheet

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

<p>MAGNETIC MEDIA</p> <p>Operations Delivery Christchurch Inland Revenue PO Box 3752 Christchurch Mail Centre Christchurch 8140</p>
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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: 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:	