Inland Revenue
Te Tari Taake

Inland Revenue

Investment Income Reporting File Upload Specification

For the reporting of Approved issuer levy, Dividend withholding tax, Resident withholding tax on interest, Non-resident withholding tax and Resident withholding tax

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1 Introduction

Financial institutions, Māori Authorities, companies and individuals required to provide investment income information under section 25E(1) of the Tax Administration Act (TAA) to IR if they:

- pay interest from which tax is withheld
- pay interest subject to an approved issuer levy (limited to domestically issued debt)
- pay taxable dividends (including unit trusts)
- make taxable Māori authority distributions to members
- pay royalties to someone who isn't a New Zealand resident
- attribute income to investors in a multi-rate PIE
- pay interest, which can be claimed as a tax deduction, but from which tax may not be required to be withheld
- stop being a New Zealand resident for tax purposes and continue to exist (applies only to companies).

The withholding tax product types covered by the investment income reporting requirements contained in this document are:

- Approved issuer levy (AIL)
- Resident withholding tax on Dividends (DWT)
- Resident Withholding Tax on Interest (IPS)
- Non-resident withholding tax (NRT)
- Resident withholding tax (RWT)

1.1 Intended audience

This document is intended to be used by technical teams and development staff. It outlines the detailed specifications for investment income reporting through the file upload process via myIR. This includes the file specifications and the data formats and validations associated with each data field.

1.2 Supporting information

Further information on Investment Income Reporting can be found at this link.

1.3 Change

A change log will be kept of all changes to this document.

1.4 Disclaimer

The example test files and myIR test screen examples shown were created specifically for this document and are to illustrate what is expected and what will display to customers.

2 Electronic Filing Requirements

2.1 Network connectivity

Banks, investment providers and others, can connect to the internet through an ISP as per the current process.

2.2 Operating systems

The myIR system is operating system independent. However, a supported browser is required.

2.3 Supported web browsers

At the date of publication of this document, the following web browsers are supported for use with myIR:

- Apple Safari
- Google Chrome
- Microsoft Edge
- Microsoft Internet Explorer 11 or Newer
- Mozilla Firefox

2.4 Messages and validations in myIR

Transferred files are validated by myIR and the customer informed of any errors. This validation is designed to provide instant turnaround, ensuring customers are provided with an immediate response of any errors.

File validation rules include

- file format
- mandatory (required) data fields
- data fields formats e.g. numeric, alpha numeric
- data fields maximum lengths

Note this is not the definitive list of all validations – these are noted in each file specification and in the Appendix.

Error messages and warning messages will be displayed onscreen. More details are provided in the following section 2.4.1.

2.4.1 Error and Warning messages

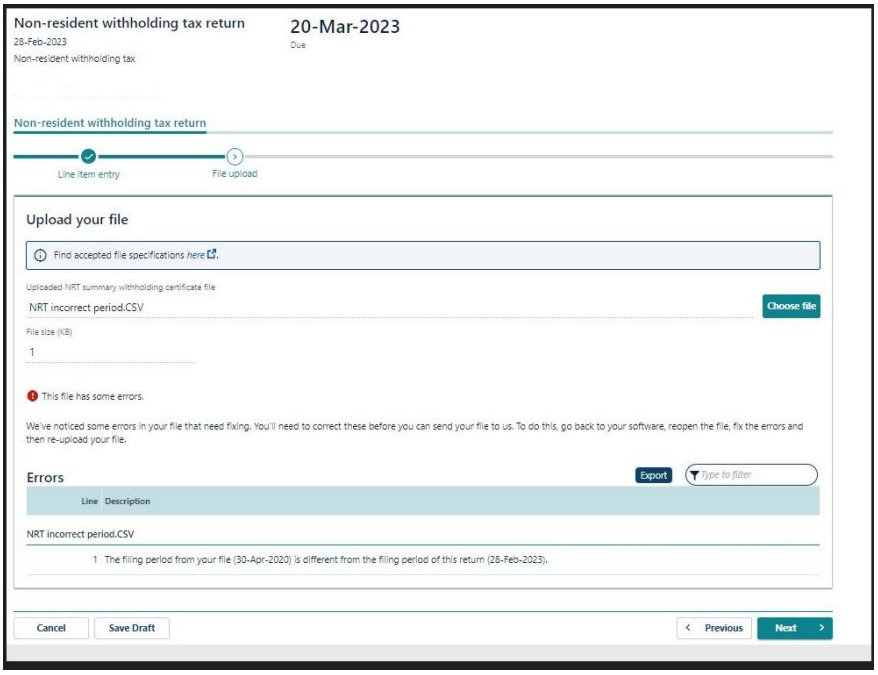
There are a number of error messages that can be received when transferring files to us. The messages will display clear details of the error or issue that has been found.

There are two levels of messages in myIR:

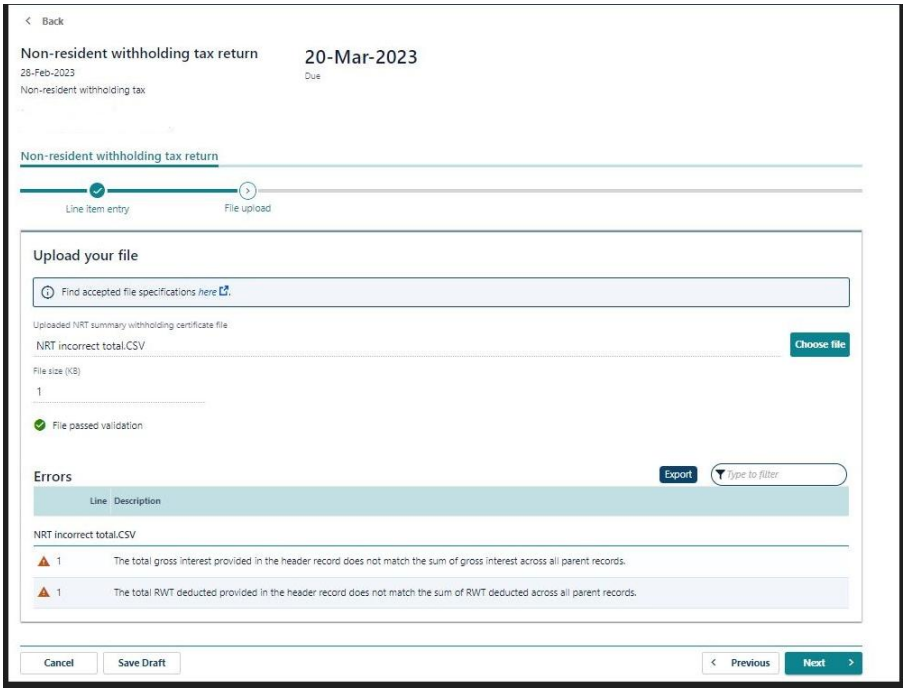
1. Error messages that will stop the file upload – e.g. missing payer IRD number
2. Warning messages that will not stop the file upload – e.g. totals do not match the individual return lines

Note: The system displays a maximum of 250 error messages. If your file contains more than 250 errors, they will not all be shown.

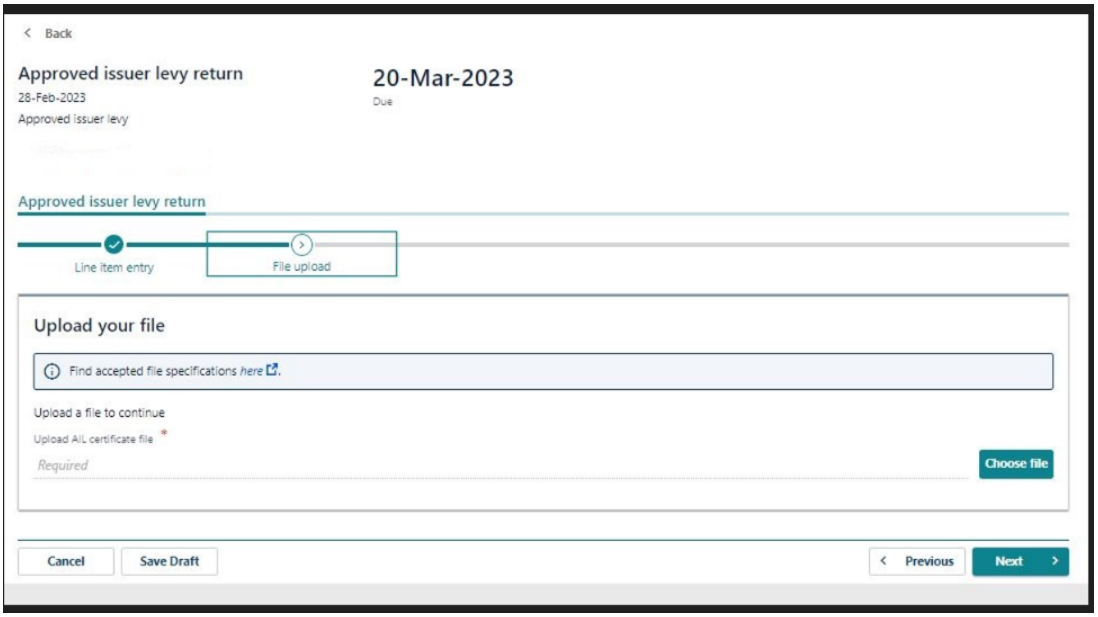
Below is an example of an error message. In this case the filing period in the header record is different to the filing period of the return.



Below is an example of warning messages and an error message. In this case, the first two messages are warnings to notify those totals in the header record do not match the detail records (shown as a warning alert triangle with an exclamation mark). These warning messages notify the user that something may have gone wrong with the file, but it could still be submitted if that was all that was wrong.



The last message is an error with the IRD number, that will stop the file from being submitted.



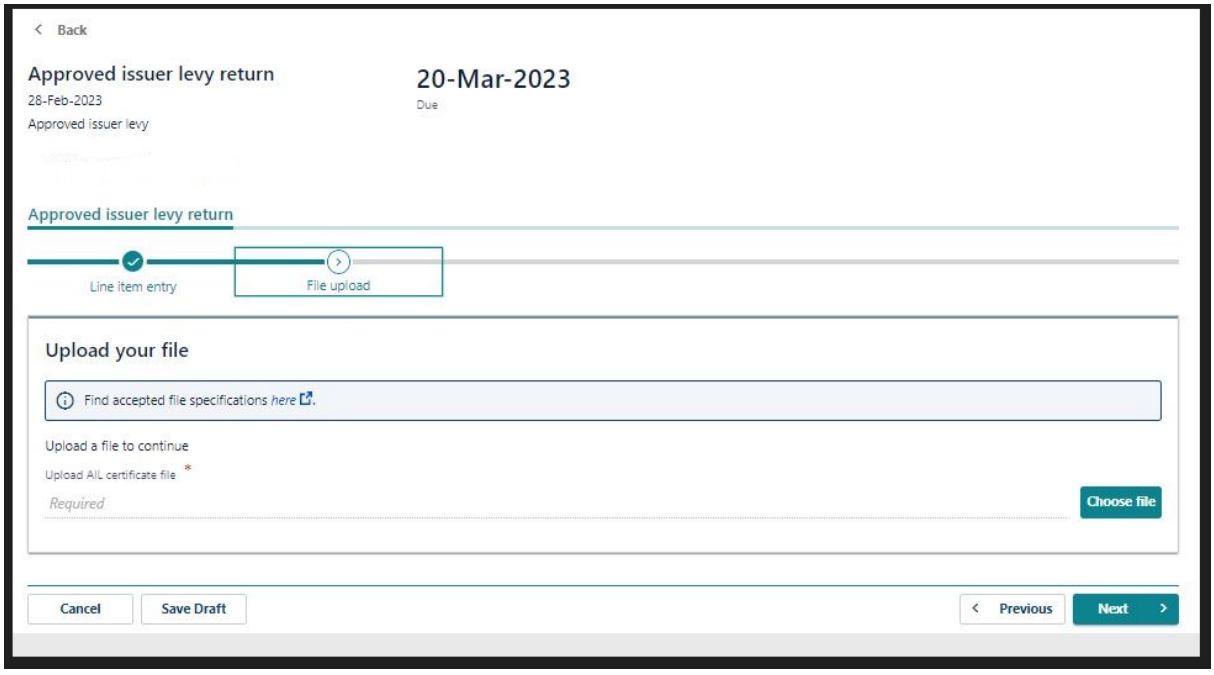
2.5 File Upload Process

This is one of the channels to submit investment income information to IR and is accessed via myIR. To access this service, the payer must:

- have a myIR account,
- be enrolled for electronic Investment Income Reporting (refer to this webpage for information on the enrolment process),
- be enrolled for the tax type they wish to upload a file for (i.e. AIL, DWT, IPS, RWT, NRT), and
- have access rights to file for the tax type.

If the above pre-conditions are met, the payer may navigate to the File Upload service by completing the following steps:

1. navigate to the Accounts tab,
2. select the tax type to file a return for,
3. select a return period to file for,
4. select the Upload file button, then
5. choose a file to upload as per the below screenshot:



The file selected must be a comma-separated value (csv) file format. (A csv file is a delimited text file that uses commas to separate values, where each line of the file is a data record). If there are no errors in the file it will be submitted. If there are errors present, these will be detailed in error messages, and the payer will need to correct the errors and resubmit the file.

The following section contains the detailed specifications for the csv files for each tax type.

3 CSV File Specifications

This section details the format of the csv files required to be provided to IR for the AIL, DWT, IPS, NRT and RWT tax types.

3.1 CSV File structure

The Investment income reporting csv file has two sections in its data structure:

- A single header record
- One or more customer detail records

The **header record** holds the summary details and precedes the customer detail records. It will contain data about the payer, the tax type and the total amount of tax deductions for the month being filed.

The **detail record** holds the individual customer details such as name, address and the amount of tax deducted. Every customer record will include a Parent (or primary) record and may or may not include one or more Child records. The Child records should contain the Joint account owner details (if held by the payer). Include one child record for every additional joint account holder owning the account. E.g. For an account owned jointly by 3 persons – A, B and C, three rows of data will need to be submitted – a parent record including the details for customer A and 2 child records for customers B and C.

The file must be uploaded in the csv format. Zipped files cannot be uploaded.

The following specifications contain the data elements associated with each withholding tax type. They specify the

- attribute type (data attributes are defined in the Appendix 5.2),
- the maximum field size,
- if the data element is a required field or optional
- any associated data validations
- any default values/notes that apply for each element.

Important Note: Specific fields have a legislative requirement for the information to be provided if it is held by the payer at the time of filing. Please refer to Schedule 6 of *Taxation (Annual Rates for 2017–18, Employment and Investment Income, and Remedial Matters) Bill* for further information.

Data fields which are required to be provided if held by the payer include:

- Payee IRD number
- Payee date of birth (if payee is a person)
- The IRD number, date of birth and address details of the Joint owners of the account

In other cases, the data element may be required only if certain conditions are met. For example, in the case of the payee contact details, at least one of either address, email or phone number is required. If one of these is supplied, the other two become optional. Conditions will be detailed in the Validation column.

Note: Where optional data is not held (i.e. DOB, address, email or phone number), those fields should be left blank. However, if IRD number is not held, the field must be filled with 9 zeros.

3.1.1 Submitting multiple files

There may be circumstances where a payer may need to submit multiple files for the same month for a tax type. You can elect to become a 'multi-filer', allowing you to submit multiple

files. To do this you will need to send an email to *investmentincomereporting@ird.govt.nz* - you cannot elect this option through myIR.

3.2 Common File Upload Validations

3.2.1 Header Record

The following validations checks are applicable in the header record line of csv files uploaded across all of the following withholding tax types – AIL, DWT, IPS, NRT and RWT:

1. The payer IRD number in the Header record must match the enrolled payer IRD number.
2. The return period in the Header record must equal the return period being filed for.
3. The total gross earnings must equal the sum of all individual payee line records gross earnings.
4. The total withholding tax deducted must equal the sum of all individual payee line records withholding tax deductions.

3.3 Approved Issuer Levy (AIL) File Specification

The AIL file specification is for payers who pay AIL on investors accounts (in lieu of deducting Non-resident withholding tax) on a reoccurring monthly or ad-hoc basis where the return is due to be filed by **the 20th of the month following the month in which the income was paid.**

3.3.1 AIL File Header Record

Item description	Attribute	Field size	Required/ Optional	Validation	Default values/notes
Header record indicator	ALPHA	4	Required	Header record indicator must have value 'AILI'.	This must have a value of AILI to indicate the Approved Issuer Levy header record.
Interest Payer IRD number	IRD	9	Required	IRD number must have 9 digits and must be valid.	A valid IRD number. Validation rules are outlined in Appendix 5.3
Return period	DATE	8	Required	Filing period on return must be the same as the filing period in file.	The last day of the month for which the schedule is being filed. Format CCYYMMDD
Name of contact person	ANAM	255	Required		The name of the contact person for IRD purposes. This is a compulsory field and the preference is 'first name surname' with a space between names included in the 255 character total. Must not include commas.
PAYER contact information	NUM	30	Required	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	The daytime work or contact phone number for the contact person. Must not include commas.
Total Approved issuer Levy deducted	CURR	14	Required	Total AIL deducted must be less than total gross earnings.	The sum of the AIL on Liable income deducted for all Investors for the month being filed.
Total gross earnings	CURR	14	Required	Total gross earnings must be greater than total AIL deducted.	The sum of the gross liable income for all investors for the month being filed as calculated from liable income paying records.

Item description	Attribute	Field size	Required/ Optional	Validation	Default values/notes
Assessment/Reassessment	RANGE	1	Required	Assessment status must be 'O', 'A' or 'R'.	This is the status of the File submission. O = **Original** assessment. Must be used on the initial filing, errors if used on an amendment. A = **Append** previously submitted information i.e. add further information lines that were omitted in the Original return. R = **Reverse** the whole information held for the period and replace with this new file. Used when amending a return in its entirety for a given period.
IR form version number	NUM	4	Required	Form version number must be '0001'.	0001

3.3.2 AIL File Detail Record

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Detail record indicator Parent	ALPHA	4	Required	Parent detail record indicator must have value 'AILP'.	This must have a value of AILP to indicate main account holder (Parent) interest recipient details record.
Identifier	ANAM	255	Required		Identifier payer holds for the account. This is either the associated bank account number or other unique identifier the payer uses for the specific customer account. Note that this will be displayed to the customer, so it should be something which the customer understands.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Name	ANAM	255	Required		First name + surname for customer who is a person. Entity name for a customer who is not a person e.g. a company. For a joint account, this is the name of the first account holder. Must not include commas
Liable income recipient IRD number	IRD	9	Optional*	IRD number must have 9 digits and must be valid. Validation rules are outlined in Appendix 5.3	*Required if held by the payer. A valid IRD number provided from the liable income recipient. If invalid or not held, then revert to 000000000
Date of birth	DATE	8	Optional*		*Required if held by the payer. Date of birth of interest recipient. Format CCYYMMDD
Contact address	ANAM	255	Conditional		At least one of contact address, email address or phone number is required. Contact address of Liable Income Recipient if Held Address is to be concatenated into one line. Must not include commas
Email address	EMAIL	255	Conditional	Email must be valid.	At least one of contact address, email address or phone number is required. Email address of Liable Income Recipient if Held
Phone number	NUM	30	Conditional	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	At least one of contact address, email address or phone number is required. Phone Number of Liable Income Recipient if Held

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Joint account	RANGE	1	Required	Joint account must be 'T' or 'F'. If 'T', then child records must follow. If 'F', then child records must not follow.	T/F If True then child records for the information for each of the other customers must be provided in the following lines. Then a new parent line can be created
Number of account holders	NUM	4	Required	Total number of account holders must be equal to the parent record plus the number of following child records.	This should be the total of the parent line and all children lines until the next parent line
Gross liable income	CURR	12	Required		Total Gross liable income for the period. If this is a joint account, this is the shared total across all account holders of this income. If not, then the total interest for the period. May be a negative figure if payer is correcting an overpayment of income or reversing an incorrect payment of income.
AIL deducted	CURR	12	Required	If filing as a custodian and the AIL deducted is unknown this value should be 0.	Total AIL deducted for the period. If this is a joint account, this is the shared total across all account holders. If not, then the total AIL deducted for the period. May be a negative figure if payer is correcting an overpayment of tax (providing error occurred in current tax year). AIL deducted should be less than Gross liable income unless an underpayment of tax is being corrected.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
AIL rate	NUM	5	Required	AIL rate must be between 0 and 10000, unless the file is being uploaded past the return due date where the AIL rate must be 200 (2%). If filing as a custodian and the AIL rate is unknown this value should be 0.	Percentage that was used for the deduction during the period. if multiple rates used in the period advise the last rate provided in the period. This is expressed as natural number between 10000 and 0 using 2 point precision for file upload. Maximum rate for AIL is 2%. Example: 2.00% would be 200
Joint/Child line					
Detail record indicator Child	ALPHA	4	Required	Child detail record indicator must have value 'AILC'.	This must have a value of AILC to indicate joint/child interest recipient details record.
Name	ANAM	255	Required		First name + surname for customer who is a person. Entity name for a customer who in not a person e.g. a company Must not include commas
Liable income recipient IRD number	IRD	9	Optional*	IRD number must have 9 digits and must be valid.	*Required if held. A valid IRD number provided from the interest recipient. If invalid or unknown, then revert to 000000000
Date of birth	DATE	8	Optional*		*Required if held. Date of birth of interest recipient if held. Format CCYYMMDD
Contact address	ANAM	255	Optional*		*Required if held. Contact address of Liable income Recipient Must not include commas
Email address	EMAIL	255	Optional*	Email must be valid.	*Required if held. Email address of liable income Recipient

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Phone number	NUM	30	Optional*	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	*Required if held. Phone Number of liable income Recipient

3.3.3 Example AIL csv file for investment income reporting

The following is an example of the Approved Issuer Levy (AIL) investment income reporting file in the csv format.

NB: the example is intended to show the layout of the file – customer details are fictitious

AILI,132132132,20190531,John Smith,21345685692,650,32460,O,0001
AILP,1154642,Allen Smith,123402838,,,alsmith@gmail.com,,F,1,21180,424,200
AILP,1154644,Jo Smith,012301236,19700423,23 Copper Drive Testville CA6589,,201456983,T,2,11280,226,200
AILC,Jo Smith,012301237,19700423,,josmith@gmail.com,,

3.4 Dividend Withholding Tax (DWT) File Specification – used for RWT on dividends

The DWT file specification is for payers who deduct Resident withholding tax from dividends paid to investors on a reoccurring monthly or ad-hoc basis where the return is due to be filed by **the 20th of the month following the month in which the income was paid.**

3.4.1 DWT File Header Record

Item description	Attribute	Field size	Required/ Optional	Validation	Default values/notes
Header record indicator	ALPHA	4	Required	Header record indicator must have value 'DWTI'.	This must have a value of DWTI to indicate the Resident Withholding Tax on Dividend header record.
Dividend payer IRD number	IRD	9	Required	IRD number must have 9 digits and must be valid.	A valid IRD number. Validation rules are outlined in Appendix 5.3.
Return period	DATE	8	Required	Filing period on return must be the same as the filing period in file.	The last day of the month for which the schedule is being filed. Format CCYYMMDD
Name of contact person	ANAM	255	Required		The name of the contact person for IRD purposes. This is a compulsory field and the preference is 'first name surname' with a space between names included in the 255 character total. Must not include embedded commas.
Payer contact information	NUM	30	Required	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	The daytime work or contact phone number for the contact person. Must not include commas
Total resident withholding tax deducted	CURR	14	Required	Total RWT deducted must be less than total gross earnings.	The sum of the DWT on Dividend deducted for all Investors for the month being filed.

Item description	Attribute	Field size	Required/ Optional	Validation	Default values/notes
Total gross earnings	CURR	14	Required	Total gross earnings must be greater than total RWT deducted.	The sum of the gross Dividend for all investors for the month being filed as calculated from Dividend paying records.
Assessment/Reassessment	RANGE	1	Required	Assessment status must be 'O', 'A' or 'R'.	This is the status of the File submission. O = **Original** assessment. Must be used on the initial filing, errors if used on an amendment. A = **Append** previously submitted information i.e. add further information lines that were omitted in the Original return. R = **Reverse** the whole information held for the period and replace with this new file. Used when amending a return in its entirety for a given period.
IR form version number	NUM	4	Required	Form version number must be '0001	0001

3.4.2 DWT File Detail Record

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Detail record indicator Parent	ALPHA	4	Required	Parent detail record indicator must have value 'DWTP'.	This must have a value of DWTP to indicate Parent Dividend recipient details record.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Identifier	ANAM	255	Required		Identifier you hold for the account. This may be any unique identifier the payer uses for the specific customer account. Note that this will be displayed to the customer, so it should be something which the customer understands and should help identify the source of the payment. Must not include commas
Name	ANAM	255	Required		First name + surname for customer who a person. Entity name for a customer who in not a person e.g. a company. For a joint account, this is the name of the first account holder. Must not include commas
Dividend Recipient IRD number	IRD	9	Optional*	IRD number must have 9 digits and must be valid.	*Required if held by the payer. A valid IRD number provided from the dividend recipient. If invalid or unknown, then revert to 000000000. Validation rules are outlined in Appendix 5.3.
Date of birth	DATE	8	Optional*		*Required if held by the payer. Date of birth of Dividend recipient if held. Format CCYYMMDD
Contact address	ANAM	255	Conditional		At least one of contact address, email address or phone number is required. Contact address of Dividend Recipient if Held Address is to be concatenated into one line. Must not include commas

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Email address	EMAIL	255	Conditional	Email must be valid.	At least one of contact address, email address or phone number is required. Email address of Dividend Recipient if Held
Phone number	NUM	30	Conditional	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	At least one of contact address, email address or phone number is required. Phone Number of Dividend Recipient if Held
Joint investment	RANGE	1	Required	Joint account must be 'T' or 'F'. If 'T', then child records must follow. If 'F', then child records must not follow.	If True then child records for the information for each of the other customers must be provided in the following lines. Then a new parent line can be created.
Number of account holders	NUM	4	Required	Total number of account holders must be equal to the parent record plus the number of following child records.	This should be the total of the parent line and all children lines until the next parent line
Gross dividend	CURR	12	Required		Total Gross Dividend for the period. May be a negative figure if payer is correcting an overpayment of income or reversing an incorrect payment of income.
DWT deducted	CURR	12	Required	Must be less than gross dividend.	Total DWT deducted for the period. DWT deducted should be the Gross Dividend multiplied by the DWT rate less any imputation credits attached. May be a negative figure if payer is correcting an overpayment of tax (providing error occurred in current tax year).

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
RWT rate	NUM	5	Required	RWT rate must be between 0 and 10000	The dividends RWT rate which is a flat RWT rate of 33%. This is expressed as whole number between 10000 and 0 using 2 point precision for file upload. Example: 33% would be 3300
Imputation credits	PDEC	12	Required	Must be a positive number. Imputation credits must be less than gross dividends.	Amount of imputation credits attached to the dividend payment. Please note that the maximum for imputation credits is 28% of gross dividend, minimum is 0%.
Credit ratio	NUM	5	Required	Credit ratio must be between 0 and 10000	The imputation ratio for the year. This is expressed as whole number between 10000 and 0 using 2 point precision for file upload. Example: 38.89% would be 3889
$AU exchange rate	NUM	5	Required	Exchange rate must be between 0 and 10000. Enter 0 if not applicable.	Exchange rate used at the point of paying the dividend. This is expressed as whole number between 10000 and 0 using 2 point precision for file upload. Required if dividend paid is in Australian dollars. Rate to be expressed as the Australian Dollar equivalent of 1 NZD. Example: 1NZD = 0.9123 AUD. 0.9123 exchange rate would be reported as 9123.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Shares	NUM	15	Required	Must be greater than 0 if gross dividend amount is provided (not 0). If filing as a custodian and the number of shares is unknown, this value should be 0.	Number of shares held by the investor for the paid dividend.
Payment Date	DATE	8	Required	Must be within the filing period and must be on or after the dividend declared date.	The date the dividend payment was made.
Date Dividend Declared	DATE	8	Required	Must not be in the future. Must be after 31 Dec 2015.	Provide the Dividend Record date where available. If a Dividend Record date is not available, provide the Dividend Declaration date.
Bonus Issue	RANGE	1	Required	Must be 'T' for True or 'F' for False. If filing as a custodian and the bonus issue is unknown, this value should be blank.	'T' if the dividend is a bonus issue, otherwise 'F'.
Child/Joint Line					
Detail record indicator Child	ALPHA	4	Required	Child detail record indicator must have value 'DWTC'.	This must have a value of DWTC to indicate joint/child dividend recipient details record.
Name/Entity Name	ANAM	255	Required		First name + surname for customer who is a person. Entity name for a customer who in not a person e.g. a company Must not include commas
Dividend recipient IRD number	IRD	9	Optional*	IRD number must have 9 digits and must be valid.	*Required if held. A valid IRD number provided from the Dividend recipient. If invalid, then revert to 000000000. Validation rules are outlined in Appendix 5.3

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Date of birth	DATE	8	Optional*		*Required if held. Date of birth of Dividend recipient Format CCYYMMDD
Contact address	ANAM	255	Optional*		*Required if held. Contact address of Dividend Recipient Must not include commas
Email address	EMAIL	255	Optional*	Email must be valid.	*Required if held. Email address of Dividend Recipient
Phone number	NUM	30	Optional*	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	*Required if held. Phone Number of Dividend Recipient

3.4.3 Example DWT csv file for investment income reporting

The following are examples of the Dividend Withholding Tax (DWT) investment income reporting file in the csv format.

Note: examples are intended to show the layout of the file – customer details are fictitious

Dividend Withholding Tax (DWT) one shareholder account example:

DWTI,132132704,20190430,John Smith,99841086,3000,60000,O,0001
DWTP,154641,Allen Smith,123402838,19580820,,,0215554857,F,1,60000,3000,3300,16800,2800,9100,1000,20190415,20190403,F

Dividend Withholding Tax (DWT) two shareholders accounts (one joint) example:

DWTI,132132704,20190430,John Smith,99841086,3000,60000,O,0001
DWTP,154641,Allen Smith,123402838,19580820,,,215554857,F,1,45000,2250,3300,12600,2800,0,600,20190415,20190403,T
DWTP,154642,Bryn Smith,012501257,19550720,,bsmith@gmail.com,,T,2,15000,750,3300,4200,2800,0,400,20190415,20190403,T
DWTC,Jo Smith,012301231,19700423,5 Down St City NZ 9300,,

3.5 Resident Withholding Tax on Interest (IPS) File Specification

The IPS file specification is for payers who deduct resident withholding tax on interest on investors accounts on a reoccurring monthly or ad-hoc basis where the return is due to be filed by **the 20th of the month following the month in which the income was paid.**

3.5.1 IPS File Header Record

Item description	Attribute	Field size	Required/ Optional	Validation	Default values/notes
Header record indicator	ALPHA	4	Required	This must have a value of RWTI to indicate the Resident Withholding Tax on Interest header record.	This must have a value of RWTI to indicate the Resident Withholding Tax on Interest header record.
Interest payer IRD number	IRD	9	Required	IRD number must have 9 digits and must be valid.	A valid IRD number. Validation rules are outlined in Appendix 5.3.
Return period	DATE	8	Required	Filing period on return must be the same as the filing period in file.	The last day of the month for which the schedule is being filed. Format CCYYMMDD
Name of contact person	ANAM	255	Required		The name of the contact person for IRD purposes. This is a compulsory field and the preference is 'first name surname' with a space between names included in the 255 character total. Must not include commas.
Payer contact information	NUM	30	Required	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	The daytime work or contact phone number for the contact person. Must not include commas
Total resident withholding tax deducted	CURR	14	Required	Total RWT deducted must be less than total gross earnings.	The sum of the RWT on Interest deducted for all Investors for the month being filed.

Item description	Attribute	Field size	Required/ Optional	Validation	Default values/notes
Total gross earnings	CURR	14	Required		The sum of the gross Interest for all investors for the month being filed as calculated from Interest paying records.
Assessment/Reassessment	RANGE	1	Required	Assessment status must be 'O', 'A' or 'R'.	This is the status of the File submission. O = **Original** assessment. Must be used on the initial filing, errors if used on an amendment. A = **Append** previously submitted information i.e. add further information lines that were omitted in the Original return. R = **Reverse** the whole information held for the period and replace with this new file. Used when amending a return in its entirety for a given period.
IR form version number	NUM	4	Required	Form version number must be '0001'	0001

3.5.2 IPS File Detail Record

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Detail record indicator Parent	ALPHA	4	Required	This must have a value of RWTP to indicate the Resident Withholding Tax on Interest parent record.	This must have a value of RWTP to indicate Parent interest recipient details record.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Identifier	ANAM	255	Required		Identifier you hold for the account. This is either the associated bank account number or other unique identifier the payer uses for the specific customer account. Note that this will be displayed to the customer, so it should be something which the customer understands. Must not include commas
Entity name	ANAM	255	Required		First name + surname for customer who is a person. Entity name for a customer who is not a person e.g. a company. For a joint account, this is the name of the first account holder. Must not include commas
Interest recipient IRD number	IRD	9	Optional*	IRD number must have 9 digits and must be valid.	*Required if held by the payer. A valid IRD number provided from the interest recipient. If invalid or unknown, then revert to 000000000 and deduct at no notification rate
Date of birth	DATE	8	Optional*		*Required if held by the payer. Date of birth of interest recipient. Format CCYYMMDD
Contact address	ANAM	255	Conditional		At least one of contact address, email address or phone number is required. Contact address of Interest Recipient if Held Address is to be concatenated into one line. Must not include commas
Email address	EMAIL	255	Conditional	Email must be valid.	At least one of contact address, email address or phone number is required. Email address of Interest Recipient if Held

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Phone number	NUM	30	Conditional	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	At least one of contact address, email address or phone number is required. Phone Number of Interest Recipient if Held
Joint account	RANGE	1	Required	Joint account must be 'T' or 'F'. If 'T', then child records must follow. If 'F', then child records must not follow.	For a joint bank account provide "T" For a non-join bank account provide "F" If True then child records for the information for each of the other customers must be provided in the following lines. Then a new parent line can be created.
Number of account holders	NUM	4	Required	Total number of account holders must be equal to the parent record plus the number of following child records.	This should be the total of the parent line and all children lines until the next parent line
Gross interest	CURR	12	Required	Can be a positive or negative number.	Total Gross Interest for the period. If this is a joint account, this is the shared total across all account holders of this income. If not, then the total interest for the period.
IPS deducted	CURR	12	Required		Total IPS deducted for the period. If this is a joint account, this is the shared total across all account holders. If not, then the total IPS deducted for the period. May be a negative figure if payer is correcting an overpayment of tax (providing error occurred in current tax year). IPS deducted should be less than Gross interest unless an underpayment of tax is being corrected.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
IPS rate	NUM	5	Required	IPS rate must be between 0 and 10000	Percentage that was used for the deduction during the period. if multiple rate used in the period advise of the last rate provided in the period. This is expressed as a natural number between 10000 and 0 using 2 point precision for file upload. Example: 17.50% would be 1750
Joint/Child line					
Detail record indicator Child	ALPHA	4	Required	This must have a value of RWTC to indicate the Resident Withholding Tax on Interest child record.	This must have a value of RWTC to indicate Child interest recipient details record.
Entity name	ANAM	255	Required		First name + surname for customer who is a person. Entity name for a customer who is not a person e.g. a company Must not include commas
Interest recipient IRD number	IRD	9	Optional*	IRD number must have 9 digits and must be valid.	*Required if held. A valid IRD number provided from the interest recipient. If invalid, then revert to 000000000 and deduct at no notification rate
Date of birth	DATE	8	Optional*		*Required if held. Date of birth of interest recipient Format CCYYMMDD
Contact address	ANAM	255	Optional*		*Required if held. Contact address of Interest Recipient Must not include commas
Email address	EMAIL	255	Optional*	Email must be valid.	*Required if held. Email address of Interest Recipient

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Phone number	NUM	30	Optional*	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	*Required if held. Phone Number of Interest Recipient

3.5.3 Example IPS csv file for investment income reporting

The following is an example of the Resident Withholding Tax on Interest (IPS) investment income reporting file in the csv format.

Note: the example is intended to show the layout of the file – customer details are fictitious

Resident Withholding Tax on Interest (IPS) example – csv format:

RWTI,132167370,20190531,Bill Evans,21345685692,528000,1600000,O,0001
RWTP,12,James Smith,123402843,19580820,139 Froggat Road RD 1 Invercargill 9871,freddofrog@gmail.com,,T,2,1600000,528000,3300
RWTC,Jo Smith,123402770,19590512,1 Highlight Lane Heathcote Valley Christchurch,,92764575

3.6 Non-Resident Withholding Tax (NRT) File Specification

The NRT file specification is for payers who deduct NRT on investors accounts on a reoccurring monthly or ad-hoc basis where the return is due to be filed by **the 20th of the month following the month in which the income was paid (except for royalties, in which case the return must be filed by the 31 of May each year).** This specification is to be used for ALL non-resident withholding tax deductions that are reported to Inland Revenue, i.e. for income types of interest, dividends or royalties.

3.6.1 NRT File Header Record

Item description	Attribute	Field size	Required/ Optional	Validation	Default values/notes
Header record indicator	ALPHA	4	Required	Header record indicator must have value 'NRWT'.	This is indicated by NRWT This must have a value of NRWT to indicate the Non-Resident Withholding Tax header record.
Non-resident income payer IRD number	IRD	9	Required	IRD number must have 9 digits and must be valid.	A valid IRD number. Validation rules are outlined in Appendix 5.3.
Return period	DATE	8	Required	Filing period on return must be the same as the filing period in file.	The last day of the month for which the schedule is being filed. Format CCYYMMDD
Name of contact person	ANAM	255	Required		The name of the contact person for IRD purposes. This is a compulsory field and the preference is 'first name surname' with a space between names included in the 255 character total. Must not include commas.
Payer contact information	NUM	30	Required	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	The daytime work or contact phone number for the contact person. For international numbers this can start with +.
Total non-resident withholding tax deducted	CURR	14	Required	Total NRWT deducted must be less than total gross earnings.	The sum of the NRT deducted for all Investors for the month being filed.

Item description	Attribute	Field size	Required/ Optional	Validation	Default values/notes
Total gross earnings	CURR	14	Required	Total gross earnings must be greater than total NRWT deducted.	The sum of the gross liable income for all investors for the month being filed as calculated from Interest/Dividends/Copyright royalties/Other royalties paying records. This is used for validation against all the supporting details.
Assessment/Reassessment	RANGE	1	Required	Assessment status must be 'O', 'A' or 'R'.	This is the status of the File submission. O = **Original** assessment. Must be used on the initial filing, errors if used on an amendment. A = **Append** previously submitted information i.e. add further information lines that were omitted in the Original return. R = **Reverse** the whole information held for the period and replace with this new file. Used when amending a return in its entirety for a given period.
IR form version number	NUM	4	Required	Form version number must be '0001'.	0001

3.6.2 NRT File Detail Record

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Detail record indicator Parent	ALPHA	4	Required	Parent detail record indicator must have value 'NRTP'.	Indicated by the value of NRTP This must have a value of NRTP to indicate Parent Non-Resident Withholding income recipient details record.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Identifier	ANAM	255	Required		Identifier you hold for the account. This is either the associated bank account number or other unique identifier the payer uses for the specific customer account. Note that this will be displayed to the customer, so it should be something which the customer understands. Must not include commas
Name	ANAM	255	Required		First name + surname for customer who is a person. Entity name for a customer who in not a person e.g. a company. For a joint account, this is the name of the first account holder. Must not include commas
Non-resident income recipient IRD number	IRD	9	Optional*	IRD number must have 9 digits and must be valid.	*Required if held by the payer. A valid IRD number provided from the interest recipient. If invalid or unknown, then revert to 000000000. Validation rules are outlined in Appendix 5.3
Date of birth	DATE	8	Optional*		*Required if held by the payer. Date of birth of interest recipient Format CCYYMMDD
Contact address	ANAM	255	Conditional		At least one of contact address, email address or phone number is required. Contact address of Interest Recipient if Held Address is to be concatenated into one line. Must not include commas
Email address	EMAIL	255	Conditional	Email must be valid.	At least one of contact address, email address or phone number is required. Email address of Interest Recipient if Held

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Phone number	NUM	30	Conditional	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	At least one of contact address, email address or phone number is required. Phone Number of Interest Recipient if Held
Country code	RANGE	2	Required	Country code must be valid.	Country of residence code following the ISO 3166-2 requirements – Refer to IRD website for valid country codes: https://www.ird.govt.nz/nrwt/nrwt-payers/country-codes.html If country is unknown, enter XX
Joint account	RANGE	1	Required	Joint account must be 'T' or 'F'. If 'T', then child records must follow. If 'F', then child records must not follow.	For a joint bank account provide "T" For a non-join bank account provide "F" If True then child records for the information for each of the other customers must be provided in the following lines. Then a new parent line can be created
Total number of account holders	NUM	4	Required	Total number of account holders must be equal to the parent record plus the number of following child records.	This should be the total of the parent line and all children lines until the next parent line.
Gross interest	CURR	12	Required	Gross interest can be a positive or negative number. Enter 0 if not applicable.	Total Gross Interest for the period. If this is a joint account this is the shared total across all account holders of this income. If not, then the total interest for the period.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
NRT deducted from interest	CURR	12	Required	Enter 0 if not applicable.	Total NRT deducted for the period. If this is a joint account this is the shared total across all account holders. If not, then the total NRT deducted for the period. May be a negative figure if payer is correcting an overpayment of tax (providing error occurred in current tax year). NRT deducted from interest should be less than Gross interest unless an underpayment of tax is being corrected.
NRT rate (interest)	NUM	5	Required	Must be a positive number. Enter 0 if not applicable.	The Interest NRT rate applicable for the country code. This is expressed as natural number between 10000 and 0 using 2 point precision for file upload. Example: 10% would be 1000
Gross dividend	CURR	12	Required	Enter 0 if not applicable.	Total Gross Dividend for the period. If this is a joint account this is the shared total across all account holders of this income. If not, then the total Dividend for the period. May be a negative figure if payer is correcting an overpayment of income or reversing an incorrect payment of income.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
NRT deducted from dividends	CURR	12	Required	Enter 0 if not applicable.	Total NRT deduct for the period. If this is a joint account this is the shared total across all account holders. If not, then the total NRT deducted for the period. May be a negative figure if payer is correcting an overpayment of tax (providing error occurred in current tax year). NRT deducted from dividends should be less than Gross dividend unless an underpayment of tax is being corrected.
NRT rate (dividends)	NUM	5	Required	Must be a positive number. Enter 0 if not applicable.	The dividend NRT rate applicable for the country code. This is expressed as natural number between 10000 and 0 using 2 point precision for file upload. Example: 15.00% would be 1500
Imputation credits & Foreign tax credits	CURR	12	Required	Must be provided if income type is dividends Enter 0 if not applicable.	Amount of imputation credits attached to the dividend payment. You may include foreign tax credits already withheld on dividend. Please note that the maximum for imputation credits is 28% of gross dividend, minimum is 0%.
Credit ratio	NUM	5	Required	Credit ratio must be between 0 and 10000 Enter 0 if not applicable	The imputation ratio for the year. This is expressed as natural number between 10000 and 0 using 2 point precision for file upload. Example: 38.89% would be 3889

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
$AU exchange rate	NUM	5	Required	Enter 0 if not applicable.	Exchange rate used at the point of paying the dividend. This is expressed as whole number between 10000 and 0 using 2 point precision for file upload. Rate to be expressed as the Australian Dollar equivalent of 1 NZD. Example: 1NZD = 0.9123 AUD. 0.9123 exchange rate would be reported as 9123.
Gross royalties - Copyright (cultural) royalties	CURR	12	Required	Enter 0 if not applicable.	Total Gross Royalties - Copyright (cultural) royalties paid in the period May be a negative figure if payer is correcting an overpayment of income or reversing an incorrect payment of income.
NRT deducted from copyright (cultural) royalties	CURR	12	Required	Enter 0 if not applicable.	Total NRT deducted from Copyright (cultural) royalties for the period May be a negative figure if payer is correcting an overpayment of tax (providing error occurred in current tax year). NRT deducted from copyright (cultural) royalties should be less than Gross royalties – Copyright (cultural) royalties, unless an underpayment of tax is being corrected.
NRT rate (copyright royalties)	NUM	5	Required	NRT rate must be between 0 and 10000 Enter 0 if not applicable.	The Copyright (cultural) royalties NRT rate applicable for the country code. This is expressed as natural number between 10000 and 0 using 2 point precision for file upload. Example: 5% would be 500

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Gross royalties - Other royalties & know-how payments	CURR	12	Required	Enter 0 if not applicable.	Total Gross royalties - Other royalties & know-how payments paid in the period May be a negative figure if payer is correcting an overpayment of income or reversing an incorrect payment of income.
NRT deducted from Other royalties & know-how payments	CURR	12	Required	Enter 0 if not applicable.	Total NRT deducted from Other royalties & know-how payments for the period May be a negative figure if payer is correcting an overpayment of tax (providing error occurred in current tax year). NRT deducted from other royalties & know-how payments should be less than Gross royalties – other royalties & know-how payments, unless an underpayment of tax is being corrected.
NRT rate (other royalties)	NUM	5	Required	NRT rate must be between 0 and 10000 Enter 0 if not applicable.	The Royalty NRT rate applicable for the country code. This is expressed as natural number between 10000 and 0 using 2 point precision for file upload. Example 10% would be 1000
Shares	NUM	15	Conditional	Must be greater than 0 if gross dividend is provided. If not, this field should be blank. If filing as a custodian and the number of shares is unknown, this value should be 0.	Number of shares held by the investor the paid dividend.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Payment Date	DATE	8	Conditional	Only required if dividends are provided. If not, this field should be blank. If not blank, date must be within the filing period and must be on or after the dividend declared date.	The date the dividend payment was made.
Date Dividend Declared	DATE	8	Conditional	Only required if dividends are provided. If not, this field should be blank. If not blank, date must not be in the future and must be after 31 Dec 2015.	Provide the Dividend Record date where available. If a Dividend Record date is not available, provide the Dividend Declaration date.
Bonus Issue	RANGE	1	Conditional	Only required if gross dividend amount is provided. If not, this field should be blank. If filing as a custodian and the bonus issue is unknown, this value should be blank.	'T' for True if the dividend is a bonus issue, otherwise 'F' for False.
Child/Joint line					
Detail record indicator Child	ALPHA	4	Required	Child detail record indicator must have value 'NRTC'.	This must have a value of NRTC to indicate Child Non-Resident Withholding income recipient details record.
Name	ANAM	255	Required		First name + surname for customer who is a person. Entity name for a customer who is not a person e.g. a company Must not include commas
Non-resident income recipient IRD number	IRD	9	Optional*	IRD number must have 9 digits and must be valid.	*Required if held. A valid IRD number provided from the interest recipient. If invalid or unknown, then revert to 000000000 and deduct at no notification rate
Date of birth	DATE	8	Optional*		*Required if held. Date of birth of interest recipient Format CCYYMMDD

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Contact address	ANAM	255	Optional*		*Required if held. Contact address of Interest Recipient Must not include commas
Email address	EMAIL	255	Optional*	Email must be valid.	*Required if held. Email address of Interest Recipient
Phone number	NUM	30	Optional*	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	*Required if held. Phone Number of Interest Recipient

3.6.3 Example NRT csv file for investment income reporting

Note: the examples below are intended to show the layout of the file – customer details are fictitious

Non Resident Withholding Tax (NRT) on interest example - csv format.

Example for Australian payees NRT on interest rate of 10% final as published on IRD website

NRWT,012341220,20190531,John Smith,21345685692,1497,14961,O,0001
NRTP,1154641,Allen Smith,123402893,19580820,,alsmith@gmail.com,,AU,F,1,8155,816,1000,0,0,0,0,11,0,0,0,0,0,0,0,,,,
NRTP,1154642,Bryn Smith,012501205,19550720,139 Jambayya Road Mooney Valley NSW 87100,,,AU,F,1,2248,225,1000,0,0,0,0,4,0,0,0,0,0,0,0,,,,
NRTP,1154643,Jo Smith,012301253,19700423,,jsmith@gmail.com,,AU,F,1,4353,435,1000,0,0,0,0,11,0,0,0,0,0,0,0,,,,
NRTP,1154644,Bob Jones,012601236,19830410,,bobsmith@gmail.com,,AU,F,1,205,21,1000,0,0,0,0,4,0,0,0,0,0,0,0,,,,

Non Resident Withholding Tax (NRT) on dividends example - csv format.

Example for Australian payees NRT on dividends rate of 5% and 15% final (with supplementary dividend) as published on IRD website

NRWT,012341220,20190531,John Smith,21345685692,111880,1296421,O,0001
NRTP,1154641,Al Smith,123402893,19580820,,alsmith@gmail.com,,AU,F,1,0,0,0,
825833,41292,500,321157,2800,9142,0,0,0,0,0,0,1000,20190415,20190403,F
NRTP,1154642,Bryn Smith,012501205,19550720,139 Long Road NSW 587,,,AU,F,1,0,0,0,
470588,70588,1500,155556,2800,9142,0,0,0,0,0,0,1000,20190415,20190403,F

Non Resident Withholding Tax (NRT) on other royalties example - csv format.

Example for United States payee NRT on royalties rate of 5% maximum as published on IRD website

NRWT,012341220,20190531,John Smith,021212121,624,12480,O,0001
NRTP,123456,Al Smith,123402893,19580820,143 Hollywood Boulevard CA8100,alsmith@gmail.com,,US,F,1,0,0,0,0,0,0,0,0,0,0,0,0,0,12480,624,500,,,,

Non Resident Withholding Tax (NRT) on copyright (cultural) royalties example - csv format.

Example for Canadian payee NRT on copyright rate of 5% final as published on IRD website

NRWT,012341220,20190531,John Smith,021212121,424,8470,O,0001
NRTP,154641,Allen Smith,123402893,19580820,30 Moose Lane Vancouver BC100,,1235232323,CA,F,1,0,0,0,0,0,0,0,0,0,0,8470,424,500,0,0,0,,,,

3.7 Resident Withholding Tax (RWT) File specification

The RWT file specification is for payers who deduct RWT on investors accounts on a reoccurring monthly or ad-hoc basis where the return is due to be filed by **the 20th of the month following the month in which the income was paid. Note:** This is **not** to be used for RWT on interest.

3.7.1 RWT File Header Record

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Header record indicator	ALPHA	4	Required	Header record indicator must have value 'RWTD'.	This must have a value of RWTD to indicate the Resident Withholding Tax on Dividends treated as interest/Maori authority distributions header record.
Payer IRD number	IRD	9	Required	IRD number must have 9 digits and must be valid.	A valid IRD number. Validation rules are outlined in Appendix 5.3
Return period	DATE	8	Required	Filing period on return must be the same as the filing period in file.	The last day of the month for which the schedule is being filed. Format CCYYMMDD
Name of contact person	ANAM	255	Required		The name of the contact person for IRD purposes. This is a compulsory field and the preference is 'first name surname' with a space between names included in the 255 character total. Must not include commas.
Payer contact information	NUM	30	Required	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	The daytime work or contact phone number for the payer contact person. Must not include commas
Total resident withholding tax deducted	CURR	14	Required	Total RWT deducted must be less than total gross earnings.	The sum of the RWT on Interest deducted for all Investors for the month being filed.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Total gross earnings	CURR	14	Required	Total gross earnings must be greater than total RWT deducted.	The sum of the gross liable income for all investors for the month being filed as calculated from Dividends treated as interest/Maori authority distributions paying records.
Assessment/Reassessment	RANGE	1	Required	Assessment status must be 'O', 'A' or 'R'.	This is the status of the File submission. O = **Original** assessment. Must be used on the initial filing, errors if used on an amendment. A = **Append** previously submitted information i.e. add further information lines that were omitted in the Original return. R = **Reverse** the whole information held for the period and replace with this new file. Used when amending a return in its entirety for a given period.
IR form version number	NUM	4	Required	Form version number must be '0001.	0001

3.7.2 RWT File Detail Record

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Detail record indicator Parent	ALPHA	4	Required	Parent detail record indicator must have value 'RWTP'.	This must have a value of RWTP to indicate Parent interest recipient details record.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Identifier	ANAM	255	Required		Identifier you hold for the account. This is either the associated bank account number or other unique identifier the payer uses for the specific customer account. Note that this will be displayed to the customer, so it should be something which the customer understands. Must not include commas
Name	ANAM	255	Required		First name + surname for customer who is a person. Entity name for a customer who is not a person e.g. a company. For a joint account, this is the name of the first account holder. Must not include commas
Interest recipient IRD number	IRD	9	Optional*	IRD number must have 9 digits and must be valid.	*Required if held by the payer. A valid IRD number provided from the interest recipient. If invalid or unknown, then revert to 000000000 and deduct at no notification rate
Date of birth	DATE	8	Optional*		*Required if held by the payer. Date of birth of interest recipient Format CCYYMMDD
Contact address	ANAM	255	Conditional		At least one of contact address, email address or phone number is required. Contact address of Interest Recipient if Held Address is to be concatenated into one line. Must not include commas
Email address	EMAIL	255	Conditional	Email must be valid.	At least one of contact address, email address or phone number is required. Email address of Interest Recipient if Held

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Phone number	NUM	30	Conditional	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	At least one of contact address, email address or phone number is required. Phone Number of Interest Recipient if Held
Joint dividends treated as interest/Maori authority distributions	RANGE	1	Required	Joint account must be 'T' or 'F'. If 'T', then child records must follow. If 'F', then child records must not follow.	T/F. If True then child records for the information for each of the other customers must be provided in the following lines. Then a new parent line can be created
Number of account holders	NUM	4	Required	Total number of account holders must be equal to the parent record plus the number of following child records.	This should be the total of the parent line and all children lines until the next parent line
Gross dividends treated as interest	CURR	12	Required	Enter 0 if not applicable.	Total Gross Dividends treated as interest for the period. If this is a joint account this is the shared total across all account holders of this income. If not, then the total interest for the period. May be a negative figure if payer is correcting an overpayment of income or reversing an incorrect payment of income.
RWT deducted	CURR	12	Required	Enter 0 if not applicable.	Total RWT deducted for the period. If this is a joint account this is the shared total across all account holders. If not, then the total RWT deducted for the period. May be a negative figure if payer is correcting an overpayment of tax (providing error occurred in current tax year). RWT deducted should be less than Gross dividends treated as interest unless an underpayment of tax is being corrected.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
RWT rate (dividends)	NUM	5	Required	RWT rate must be between 0 and 10000	Percentage that was used for the deduction during the period. if multiple rate used in the period advise of the last rate provided in the period. This is expressed as natural number between 10000 and 0 using 2 point precision for file upload. Example 33% would be 3300
Imputation credits & Foreign tax credits	CURR	12	Required	Enter 0 if not applicable.	Imputation credits allocated attached to the payment. You may include foreign tax credits already withheld on dividend.
Maori authority distributions	CURR	12	Required	Enter 0 if not applicable.	Total Maori authority distributions in the month to the customer. May be a negative figure if payer is correcting an overpayment of income or reversing an incorrect payment of income.
RWT deducted from Maori authority distributions	CURR	12	Required	Enter 0 if not applicable.	Total RWT in the month deducted from the customer May be a negative figure if payer is correcting an overpayment of tax (providing error occurred in current tax year). RWT deducted from Maori authority distributions should be less than Maori authority distributions unless an underpayment of tax is being corrected.

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
RWT rate (Maori authority distributions)	NUM	5	Required	RWT rate must be between 0 and 10000 Enter 0 if not applicable.	Percentage that was used for the deduction during the period. if multiple rate used in the period advise of the last rate provided in the period. This is expressed as natural number between 10000 and 0 using 2 point precision for file upload. Example: 17.5% would be 1750
Maori authority credits	PDEC	12	Required	Must be a positive number. Enter 0 if not applicable.	Total of Maori Authority Credits attached for the customer in the month
Credit ratio	NUM	5	Required	Credit ratio must be between 0 and 10000 Enter 0 if not applicable.	The ratio of RWT to Maori authority tax credits. This is expressed as natural number between 10000 and 0 using 2 point precision for file upload. The ratio of Māori authority tax credits to distributions. This is expressed as natural number between 10000 and 0 using 2 point precision for file upload. The maximum ratio of Māori authority credits that can be attached is at the Māori Authority tax rate of 17.5% Example: 17.5% would be 1750
Child/Joint line					

Item description	Attribute	Field size	Required/ Optional/ Conditional	Validation	Default values/notes
Detail record indicator Child	ALPHA	4	Required	Child detail record indicator must have value 'RWTC'.	This must have a value of RWTC to indicate Child interest recipient details record.
Name	ANAM	255	Required		First name + surname for customer who is a person. Entity name for a customer who is not a person e.g. a company Must not include commas
Interest recipient IRD number	IRD	9	Optional*	IRD number must have 9 digits and must be valid.	*Required if held by the payer. A valid IRD number provided from the interest recipient. If invalid or unknown, then revert to 000000000 and deduct at no notification rate. Validation rules are outlined in Appendix 5.3
Date of birth	DATE	8	Optional*		*Required if held. Date of birth of Dividend recipient Format CCYYMMDD
Contact address	ANAM	255	Optional*		*Required if held. Contact address of Dividend Recipient Must not include commas
Email address	EMAIL	255	Optional*	Email must be valid.	*Required if held. Email address of Dividend Recipient
Phone number	NUM	30	Optional*	Phone must be numeric (can include + at the start of the number). Eg. +64041234567 Or 0211234567	*Required if held. Phone Number of Dividend Recipient

3.7.3 Example RWT csv file for investment income reporting

Note: the examples below are intended to show the layout of the file – customer details are fictitious

Resident Withholding Tax (RWT) on dividends treated as interest example - csv format.

RWTD,012341220,20190531,AB Finances,0215487985,19800,200000,O,0001
RWTP,878454,Allen Smith,123402893,19580820,139 Froggat Road RD 1 Invercargill 9871,,,F,1,165000,8250,3300,46200,0,0,0,0,0
RWTP,878456,Bryn Smith,012501205,19550720,,bsmith@gmail.com,,F,1,35000,11550,3300,0,0,0,0,0,0

Maori Authority Distributions example - csv format.

RWTD,012341220,20190531,AB Finances,0215487985,25000,200000,O,0001
RWTP,478514,Allen Smith,123402893,19580820,139 Froggat Road RD 1 Invercargill 9871,,,F,1,0,0,0,0,165000,20625,1750,8250,500
RWTP,478515,Bryn Smith,012501205,19550720,,bsmith@gmail.com,,F,1,0,0,0,0,35000,4375,1750,1750,500

4 Appendix

4.1 myIR format and layout

This section specifies the file format and layout that will be sent through the myIR system.

4.1.1 File format

The file format for all myIR file transfer services is ASCII comma delimited format.

4.1.2 Location

The output file must be placed in a directory that is easily accessible from the desktop. Depending on the file size, it can either be placed in a local or a LAN drive.

4.1.3 File naming suggestions

There is no standard file naming required. However, for easier identification we suggest the following:

- A unique, period-based name.
- Inclusion of the type of return to differentiate it from other returns, which may be required to be filed electronically in the future.
- A CSV extension to indicate the file type.

4.1.4 End of record indicator

Each header and detail record must end with a carriage return and line feed, which is ASCII character 13, followed by ASCII character 10.

4.1.5 Trailer record

There is no trailer record required.

4.2 Data attributes

The following is a list of valid attributes accepted by the myIR system:

Data type	Description
ALPHA	Alphabetic characters only. ***Alphabetic***: Any letter or space ("a" to "z", "A" to "Z" and space). Leading and trailing spaces must be trimmed; field values must not be enclosed in quotes; blank values must have a format of comma comma i.e.,,
NUM	A positive integer of a given length. No '+' sign (unless being used for a phone number).
ANAM	Alphabetic and numeric characters from a standard 101/102 keyboard except commas, square brackets, backslashes and quotation marks ("). Leading and trailing spaces must be trimmed; embedded spaces left as is; all spaces are invalid.
PDEC	Money in cents. The number should be a non-negative decimal integer. For example, if the amount is $547.98, the output format should be '54798'. No padding is required. Nil values should be represented by zero, i.e. 0.
CURR	Money in cents; the decimal point is implied; the number can be positive or negative. E.g. $102.67 is entered as 10267
DATE	Any valid date in the format CCYYMMDD.
IRD	A valid 9 digit IRD number. It must be modulus 11 checked (see IRD number validation). Note that IRD numbers can contain eight or nine digits. From June 2008, IR introduced an extended number range for IRD numbers to include a new 9 digit range. When entering eight digit IRD numbers, you will need to add a leading zero (0), or they will be rejected by the data validation check.
RANGE	This field may only contain the values within the given range. Blank values must have a format of comma comma, i.e. ,,
EMAIL	This field will contain the email address. Email addresses must follow the RFC 5322 email standard. The full technical specification for this standard can be found here: https://tools.ietf.org/html/rfc5322

4.3 Inland Revenue (IRD) Number validation

The IRD number format used by Inland Revenue is an eight or nine digit number consisting of the following parts -

- A seven or eight digit base number
- A trailing check digit

Check digit validation

The following steps are to be performed -

1. **Check the valid range**
   - If the IRD number is < 10-000-000 or > 200-000-000 then the number is invalid. This step ensures that the IRD number is in the already issued range.

2. **Form the eight digit base number**:
   - Remove the trailing check digit.
   - If the resulting number is seven digits long, pad to eight digits by adding a leading zero.

3. **Calculate the check digit**:
   - 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.
   - Sum together the products of the weight factors and their associated digits.
   - Divide the sum by 11. If the remainder is 0, the calculated check digit is 0.
   - If the remainder is not 0, subtract the remainder from 11, giving the calculated check digit.
   - If the calculated check digit is in the range 0 to 9, go to step 5.
   - If the calculated check digit is 10, continue with step 4.

4. Re-calculate the check digit :

- To each of the base number's eight digits a secondary weight factor is assigned. From left to right these are: 7, 4, 3, 2, 5, 2, 7, 6.
- Sum together the products of the weight factors and their associated digits.
- Divide the sum by 11. If the remainder is 0, the calculated check digit is 0.
- If the remainder is not 0 then subtract the remainder from 11, giving the calculated check digit.
- If the calculated check digit is 10, the IRD number is invalid.

5. Compare the check digit :

- Compare the calculated check digit to the last digit of the original IRD number. If they match, the IRD number is valid.

Example 1

IR number 49091850.

The base number is 4909185 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 remainder 0 (i.e. 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 remainder 10 (i.e. mod (142,11) = 10)

11 – 10 = 1 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 remainder 1 (i.e. 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. mod(181,11) = 5)

11 – 5 = 6, this 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. 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. 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. 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. mod (75,11) = 9)

11 – 9 = 2, this 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.

4.4 Change Log

Version Number	Sections changed	Change description	Date
1.0	4.5	Added note to the NRT csv file specification: NRT on royalties are to be reported annually at the end of the tax year (by 31 May), not the 20th of the month following the month in which the payment was made.	29/04/2019
	4.3 & 4.5	Added the following fields to the DWT and NRT file detail record: • Shares • Payment Date • Date Dividend Declared • Bonus Issue Updated the DWT and NRT csv file examples accordingly.	30/05/2019
	4.5.2	Amended Imputation credits field to include Foreign tax credits.	04/06/2019
	4.6.2	Amended Imputation credits field to include Foreign tax credits.	04/06/2019
	5.2	Added note to the NUM data attribute that the '+' sign can be used if the attribute is being used for a phone number.	20/06/2019
	5.2	Removed ANUM attribute as it's not being used in file definitions	25/06/2019
	4.3.2	Updated percentage note.	25/06/2019
	3.1.1	Clarification that new reporting process is Mandatory from 1st April 2020.	25/06/2019
1.1	4.5 & 4.6	Amended the descriptions for the Total gross earnings fields to better reflect the income types included in the NRT and RWT files.	13/08/2019
	5.1.4	Removed section stating that files can be compressed using .ZIP file. This is not currently available.	18/10/2019
1.2	4.3 4.4 4.5 4.6 4.7	Changed all instances of the 'gross earnings' fields, the 'tax deducted' fields and the 'Imputation credits & Foreign tax credits' fields in the header and detail records from the PDEC data attribute to the CURR data attribute. This is to allow the entry of negative values in these fields which may be required from time to time to correct situations where the incorrect amount of income or tax has been paid.	25/02/2020

Version Number	Sections changed	Change description	Date
	4.3 4.5 4.6 4.7	Removed the validation from all the Detail records that tax deducted must be less than gross interest (except for DWT as this is always a flat rate of 33%). This is to allow for situations where a previous underpayment of tax is being corrected.	25/02/2020
	5.2	Updated the email data attribute to refer to the RFC 5322 email standard that IR follows for email addresses.	25/02/2020
	4.3 4.4 4.5 4.6 4.7	Field length of all currency fields in the Detail records increased from 8 to 12 characters.	02/03/2020
	3.2	Added definition of a csv file.	03/03/2020
	4.1	Updated reference to zipped files – zipped files cannot be uploaded.	03/03/2020
	4.1.1	Added information on submitting multiple files.	03/03/2020
	4.1	Added note that a date of birth is not required for a payee that is not a person.	03/03/2020
	4.1	Added note regarding what to enter in optional data fields.	03/03/2020
	5.2	Added further information to the IRD data attribute regarding the addition of a leading zero for 8 digit IRD numbers.	03/03/2020
1.3	4.3.2 4.4.2 4.6.2 4.5	Updated certain field validations to allow for custodians filing where they may not hold all information for AIL (AIL deducted, AIL rate), for DWT and NRT (shares, bonus issue). Renamed the service name Interest Pay as your Earn (IPS) to Resident Withholding Tax on Interest (IPS)	05/05/2020
1.4	3	Removed information on voluntary reporting changes from 1 April 2019 and information on transitioning to the new reporting requirements. The changes are now in place and mandatory, therefore this information is now obsolete.	24/12/2020
	1 3 4 5.2	Added information and/or reworded existing information to various sections for the purpose of refining definitions and improving reader understanding.	03/02/2021
	4.6.2	Removed 'and deduct at no notification rate' from Non-resident income recipient IRD number field in the NRT file specification.	11/02/2021
	4.4.2 4.6.2	Clarified that for the $AU exchange rate field, the rate is to be expressed as the Australian Dollar equivalent of 1 NZD.	04/08/2021

Version Number	Sections changed	Change description	Date
	2.4.1	Corrected an error in the Error and Warning messages section and added a screenshot example of some warning messages.	06/08/2021
1.5	4.3.2 4.4.2	Corrected the field size for shares to 15	13/02/2023
	4.7.2	Clarified the credit ratio of Māori authority tax credits to distributions.	13/02/2023
	2.4.1	Updated the screen shots	23/02/2023
	1	Updated the introduction	23/02/2023
	1.2	Removed "and the changes that are being introduced from 2019 and 2020"	23/02/2023
	3	Removed-Information on Investment Income Reporting that related to Legislation passed in March 2018	23/02/2023
1.6	4.3	Updated IRD number upper limit threshold	25/09/2025