



HM Revenue
& Customs

Electronic Flat Text File Specification

for

Bank, Building Society Interest (BBSI)* Returns

(under sch 23 to Finance Act 2011)

***BBSI Return** is the name for those returns that were formerly called Type 17 returns and, earlier than that, were those made under section 17 of TMA 1970.

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

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1. Introduction

1.1 This version of the specification

You should use this Electronic Flat Text File specification for returns submitted from March 2017. There have been some amendments to what you must do since the last version of this specification (published in February 2015). Much of the revision of this specification relate to the need to report blank data in those places that were previously set aside for EUSD reporting under SI 03/3297. The places are still set aside so that the returns operate in exactly the same way but now there is nothing to report for SI 03/3297.

This specification lays down how to make Bank, Building Society Interest (hereafter “BBSI”) information returns required under paragraphs 1 and 12 of schedule 23 Finance Act 2011 (FA2011). Such information was previously reported to HMRC under Section 17 Taxes Management Act 1970.

1.2 Financial Institution returns under BBSI

HM Revenue & Customs (hereafter “we”) can issue a notice for a BBSI return covering a specified tax year to any person (hereafter “you”) who, in the ordinary course of their business, pays or credits interest in respect of deposits. Throughout these notes, when referring to BBSI returns, “interest” should be taken as including dividends paid by building societies. BBSI returns are limited to deposit-takers and building societies (hereafter referred to as “financial institutions” or “you”).

Strictly, Building Society Permanent Interest Bearing Shares (PIBS) should be reported on an OI return, but building societies can, if they wish, include PIBS interest on their BBSI return using this specification and the BBSI guidance note.

Local Authorities should also make OI returns but may, if they wish, make their return of interest they have paid or credited using this BBSI specification. It allows for slightly different information to be put into the return.

This specification only describes the format in which financial institutions should submit their BBSI return to us. For details of what information to include in your BBSI return see the guidance note for the year you are reporting. This is available on our website (see paragraph 1.7).

For your BBSI return report only once per customer account. If interest payments during the tax year are held separately on an account you should calculate the total interest paid or credited in respect of the account and include this in a single account record.

1.3 Where to send your Return

Send your return to CNI at the address, postal or electronic, detailed in the notice HMRC send you to make a return. **DO NOT SEND YOUR RETURN TO ANY OTHER PART OF HMRC.**

1.4 Help with completing your return

If you need help in completing your return, please contact **CNI** using the details in the notice HMRC send you to make a return.

1.5 Timetable of events for reporting year

February	BBSI Notices sent out These are sent to your Head Office Address around the end of February each year.
February	Submission Documents We no longer issue submission documents. Details of the latest information HMRC hold in respect of the make up of your return will be included in the notice sent to your Head Office liaison Officer. If you require a submission documents please print off and use the blank form on our website.

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05/04/XX	Tax year for your return ends.
30 June XX	<p>Return Submission</p> <p>You must send in your return by one of the methods detailed in your notice. If you are unable to use the SET service, CNI should receive it no later than the date in the BBSI Notice HMRC send you. Generally this will be 30 June.</p> <p>Please make sure any return on physical media is accompanied by a suitable Submission Documents. HMRC strongly recommend that your return is well packaged and you send it securely by means that record delivery or that can be tracked in the case of delivery failure. If you appoint a courier or chose personal delivery please ensure delivery is made during office hours.</p> <p>Please ensure that any media you send us is clearly labelled or marked to identify the data source i.e. you.</p>

1.6 Return of media

After uploading your return to our computers, HMRC will securely destroy any media (CDs, DVDs or memory sticks etc) you have sent us. This is because of the problems with ensuring that any media HMRC clean and return to you doesn't have any information still on it.

1.7 HMRC website

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

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

2. Glossary

2.1 Returns and reports

For simplicity, anything you send HMRC in response to the schedule 23 notice is referred to in this specification as a return, like the BBSI return. This allows the word 'report' to be used for the output of information from your computer system that you then turn into the 'return' you send HMRC.

2.2 Sub-returns

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

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

If part or all of your return is on paper then you must collate this in one sub-return.

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

2.3 Batches

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

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

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

2.4 File Header Formats

You must not provide file headers for returns on CDs, DVDs or memory sticks.

2.5 Allowable Character Sets

HMRC can accept returns in either upper or lower case characters or any mixture of the two. All data must be encoded in ISO Latin 1 or EBCDIC character sets. The allowable characters from these sets are described in Appendix C.

2.6 Use of Multibyte (Foreign) Characters

With the increasing globalisation of business financial institutions are likely to find the need to include characters other than upper and lower case a-z in their databases, which may then appear in their return. Full details of how to treat these characters are in Appendix 6.

2.7 Structured/Unstructured Names

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

Structured means the components (TITLE, INITIALS, FORENAME(S) and SURNAME) are held separately as several named fields.

EXAMPLE:

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

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(Reportable) Participant's Surname: "BLOGGS"

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

EXAMPLE:

(Reportable) Participant Name: "Mr FRANK A BLOGGS"

(Reportable) Participant Name: "BLOGGS, Vera, MRS"

2.8 R85 Gross Registered

Prior to tax year 2016-17 participants in accounts could register themselves to receive interest without tax being withheld by completing one of our R85 forms and sending it to you. This was a self-registration system that is no longer used since financial institutions no longer have to deduct tax at source. All interest is paid gross so the form is no longer required. Some Financial Institutions may still have the information in their computer systems. You may continue to report such information on your return as a concession from HMRC so long as you obey all the old rules concerning such information.

Even though R85 information is no longer used by FIs, the spaces for such information will remain on the return for 2017-18 to avoid the need for all FIs to make changes to their returns. If you are not, or no longer, reporting R85 data on your return you just need to follow the rules for "nothing to report" later in this specification.

2.8.1 Account Level

An account is R85 gross registered if all of the participants of the account have self-registered.

An account is partly R85 gross registered if at least one (but not all) of the participants of the account has self-registered.

2.8.2 Participant Level

A participant is R85 gross registered if they have completed an R85 form and given it to you for the account.

2.9 Authorised Investment Fund (AIF)

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

3. Return Format

3.1 Record Types

Four record types are required within your return. These are:

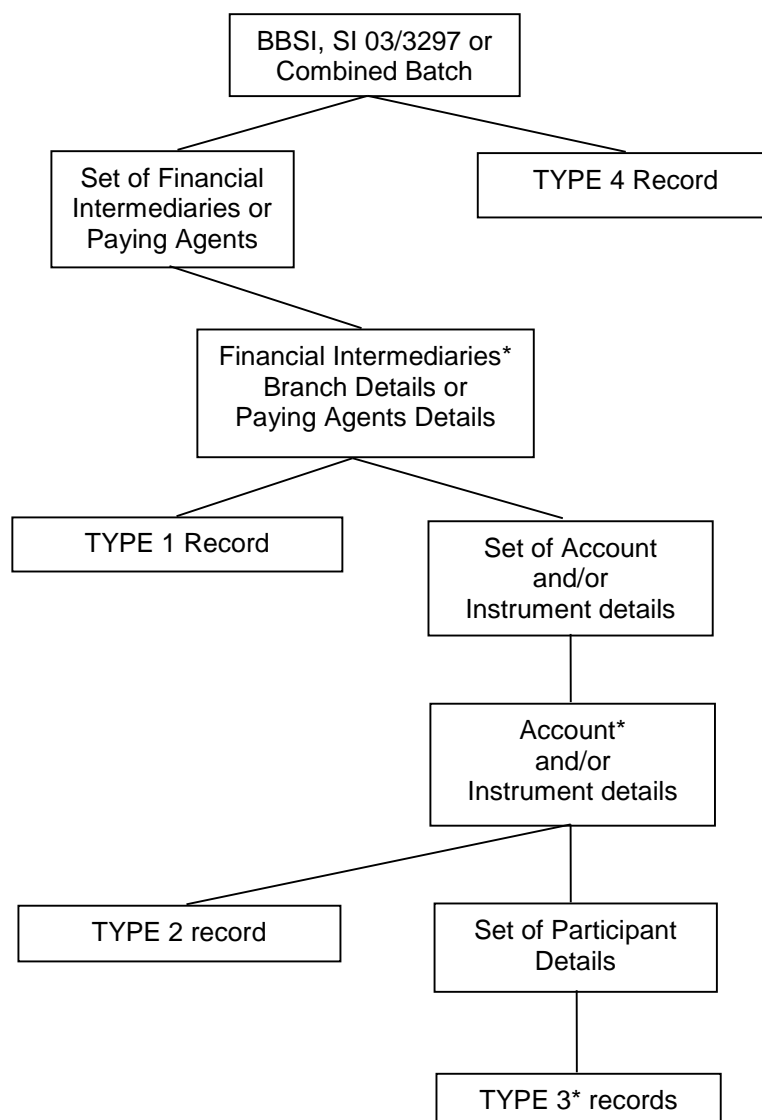
TYPE 1 These give us information about you. It also allows you to define the length of some of the fields you will use in the TYPE 2 and TYPE 3 records that come after it.

TYPE 2 (one or more per TYPE 1 record) These give us information about the Accounts you are reporting on.

TYPE 3 (one or more per TYPE 2 record) These give us the detailed customer information on participants in the account.

TYPE 4 (one per batch) This gives error control information for the Batch and a count of the number of type 2 records.

The I/O structure of the process is shown below in Jackson form (the asterisks show where there may be more than one of an item):-



3.2 TYPE 1 Record – financial institution or paying agent information

A batch may contain one or more TYPE 1 records. If you are “branch-based” then you may have several TYPE 1 records within one batch. If you are not “branch-based” then there will only be one TYPE 1 record within each batch.

The TYPE 1 record contains dynamic field definitions (dynamically defined fields) that, instead of data, specify the length of character data fields used in the TYPE 2 and TYPE 3 records that follow it. These definitions cater for the differing field sizes and formats that HMRC may receive from different financial institutions. A single definition is permitted for each field which will apply to all instances of the Data Item within the TYPE 2 and 3 records following that TYPE 1 record.

EXAMPLE:

If you have defined five Address Lines of 20 characters each for the account information within the TYPE 1 record, wherever an address is defined within the TYPE 2 records coming after it, a field of 100 characters will be expected that HMRC will interpret as five lines of 20 characters. You will need to pad out with space characters to 20 characters any TYPE 2 record address lines that are shorter than this. The next TYPE 1 record might give a different size definition for the addresses in the TYPE 2 records that follow it.

Such dynamically defined fields have been categorised as Mandatory in the TYPE 1 record table because they **must** be supplied in that record even though their contents may be set to zero. When you define these as zero, it means the corresponding TYPE 2 or 3 record will have a field of zero length. These will then not actually appear in the following TYPE 2 or TYPE 3 records.

In the remainder of this document dynamically defined fields are specified as having a format of CHAR X where X is a number.

3.3 TYPE 2 Record – account or instrument information

This holds the information about the type of account or instrument. One or more TYPE 2 records follow each TYPE 1 record.

3.4 TYPE 3 Record – customer information

One or more TYPE 3 records follow each TYPE 2 record.

These contain details of the participants in the account detailed in the preceding TYPE 2 record. **For 2008/09 and subsequent years a TYPE 3 record will be required for each of the first two reportable participants (including companies) to each account.** Although under BBSI you are only required to report the first two participants, you can report all participants if you wish.

3.5 TYPE 4 Record

A single TYPE 4 record will be the last record in each batch. The TYPE 4 record contains a count of the number of TYPE 2 records in that batch.

3.6 Record structure details

Field Type

C = Conditional Fields. These fields must be completed with data where the conditions stated are met, otherwise complete with spaces or zeros according to the notes below.

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

O = Non-mandatory fields. These should be completed with data where possible; otherwise complete with spaces or zeros according to the notes below.

3.7 Format Definition

Wherever a ‘FORMAT’ instruction is followed by some alphanumeric characters HMRC intend to show the acceptable input to that particular field (the input mask).

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EXAMPLE:

'FORMAT A9999' should be interpreted as follows:

A = any alphabetic character, unless a particular range of letters are specifically stated.

9 = any digit from 0-9, unless a particular range of numbers are specifically stated.

'FORMAT DDMMCCYY' should be interpreted as follows:

DD = a two digit number for the day of the month (01 - 31 only).

MM = a two digit number for the month within a year (01-12 only, 01 = January).

CC = a two digit number for the century (19 or 20).

YY = a two digit number for the year within a century (00 - 99).

3.8 If your data is not the same size as the field

For each TYPE 2 or 3 record between one TYPE 1 record and the next, the same field must be the same length. If the data you want to put in the field is too long, then please abbreviate it so that it fits the field. If the data you want to put in the field is not long enough to fill the entire field put spaces in all the other positions (pad with spaces). You should pad fields that contain numbers with zeros instead of spaces.

EXAMPLE:

If your Forename field is 40 characters long and the client's forename is STEPHEN (7 characters), the remaining 33 positions to the right are filled with space characters. Putting in these extra spaces is called padding. When padding a field with spaces each character must be filled with the correct space character as described below.

For ISO LATIN 1 or Unicode coding, a space is the character with the decimal code 32.

For EBCDIC encoding, it is the character with the decimal code 64.

Some fields should be right justified and some left justified, the notes below say which. Where a field is left justified you start from the left with data and pad the remaining characters to the right with spaces. For right justified the characters to the left are padded with spaces.

Do not use Tab characters (ISO LATIN 1 code 9; EBCDIC code 5). The tab is a single character that represents the number of spaces to the next tab stop on a printer, typewriter or text editor. Consequently, it does not represent any particular number of spaces in other contexts, such as BBSI returns.

3.9 Record structures

3.9.1 TYPE 1 Record Structure

TYPE 1 Record Structure			
Data Item Name	Format	Type	Notes
RECORD TYPE	CHAR 1	M	Value '1' only
REFERENCE NUMBER	CHAR 8 FORMAT A9999/99	M	This is the reference HMRC have issued to you for submitting your return or sub-return. The / must be a /. <i>Please contact CNI if you are unsure of your reference number.</i> See Appendix E paragraph 8.1.
FINANCIAL INSTITUTION /PAYING AGENT NAME	CHAR 50 any allowable characters	M	Your institution name. <i>Left justify, pad with spaces.</i> Name only please. Do not supply an address.

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TYPE 1 Record Structure			
Data Item Name	Format	Type	Notes
BRANCH NAME	CHAR 50 any allowable characters	C	The name of the financial institution branch. This must be supplied if the financial institution is branch based. <i>Left justify, pad with spaces.</i> Name only. Please do not supply an address. Complete with spaces if your business is not branch based.
SORT CODE	CHAR 6 FORMAT 999999	C	The clearing bank sort code for your institution (or branch where appropriate). This must be supplied if you have SORT CODES. Digits only – do not use hyphens. Space fill if you do not use SORT CODES.
TAX YEAR	CHAR 4 FORMAT CCYY	M	The year in which the period of the return or report ends (e.g. year ending 5 April 2013 = 2013).
STERLING RETURN SIGNAL	CHAR 1 enter Y or N as appropriate	M	'Y' indicates that any accounts with a CURRENCY IDENTIFIER other than sterling have ALREADY been converted into sterling for the purposes of submitting this return. 'N' indicates that any account with a CURRENCY IDENTIFIER other than sterling is being reported in the currency identified and HMRC should interpret / convert it accordingly.
ACCOUNT TITLE LENGTH	CHAR 4 FORMAT 9999	M	The number of characters used to supply the account title in each TYPE 2 record following this TYPE 1 record. If you do not hold an account title then please complete with zeros. <i>Right justify, pad with zeros.</i> See Appendix E paragraph 8.3
ACCOUNT NAME LENGTH	CHAR 4 FORMAT 9999	M	The number of characters used in each line of names of account holders in each TYPE 2 record following this TYPE 1 record. If you do not hold names of account holders then please complete with zeros. <i>Right justify, pad with zeros.</i> See Appendix E paragraph 8.4

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TYPE 1 Record Structure			
Data Item Name	Format	Type	Notes
ACCOUNT NAME COUNT	CHAR 2 FORMAT 99	M	The number of lines of names of account holders in each TYPE 2 record following this TYPE 1 record. If you do not hold names of account holders then please complete with zeros. <i>Right justify, pad with zeros.</i> See Appendix E paragraph 8.4
ACCOUNT ADDRESS LINE LENGTH	CHAR 4 FORMAT 9999	M	The length of address line used for each account address in each TYPE 2 record following this TYPE 1 record. <i>Right justify, pad with zeros.</i>
ACCOUNT ADDRESS LINE COUNT	CHAR 2 FORMAT 99	M	The number of address lines used for an account address in each TYPE 2 record following this TYPE 1 record. <i>Right justify, pad with zeros.</i>
(REPORTABLE) PARTICIPANT NAME LENGTH Reportable was a word used to qualify EUSD participants. As EUSD is no longer reported we no longer need (Reportable) in each field name.	CHAR 4 FORMAT 9999	M	The number of characters used to supply a participant's NAME in each TYPE 3 record following this TYPE 1 record if you hold names in an UNSTRUCTURED format. See paragraph 2.7. Complete with zeros if you hold the participant names in a STRUCTURED format, or do not hold names at all. See paragraph 2.7 <i>Right justify, pad with zeros</i>
PARTICIPANT TITLE LENGTH	CHAR 4 FORMAT 9999	M	The number of characters used to supply TITLES (Eg Mr, Mrs, Dr etc) in each TYPE 3 record following this TYPE 1 record. Complete with zeros if you hold the Participant NAMES in an UNSTRUCTURED format or you do not hold TITLES on your System. <i>Right justify, pad with zeros.</i>
PARTICIPANT FORENAMES/INITIALS Where you know this field only contains initials we would prefer them spaced. Please ensure the field length defined here reflects this. (e.g. M_J_P_J)	CHAR 4 FORMAT 9999	M	The number of characters used to supply the PARTICIPANT FORENAMES/INITIALS in each TYPE 3 record following this TYPE 1 record. Complete with zeros if you hold the PARTICIPANT NAMES in an UNSTRUCTURED format, or do not hold participant names at all. See paragraph 2.7 <i>Right justify, pad with zeros.</i>

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TYPE 1 Record Structure			
Data Item Name	Format	Type	Notes
PARTICIPANT SURNAME LENGTH	CHAR 4 FORMAT 9999	M	The number of characters used to supply SURNAMES in each TYPE 3 record following this TYPE 1 record. Complete with zeros if you hold the participant NAMES in an UNSTRUCTURED format, or do not hold participant names at all. See paragraph 2.7 <i>Right justify, pad with zeros</i>
PARTICIPANT ADDRESS LINE LENGTH	CHAR 4 FORMAT 9999	M	The length of each address line used for a participant address in each TYPE 3 record following this TYPE 1 record. Complete with zeros if separate participant addresses are not held on your system. <i>Right justify, pad with zeros</i>
PARTICIPANT ADDRESS LINE COUNT	CHAR 2 FORMAT 99	M	The number of address lines used for each participant's address in each TYPE 3 record following this TYPE 1 record. Complete with zeros if separate participant addresses are not held on your system. <i>Right justify, pad with zeros</i>

3.9.2 TYPE 2 Record Structure – Account Information

TYPE 2 Record Structure			
Data Item Name	Format	Type	Notes
RECORD TYPE	CHAR 1	M	Value '2'
ACCOUNT REFERENCE OR INSTRUMENT DETAILS	CHAR 20 any allowable character s	M	The reference by which the account is known within your system excluding any sort code component. See APPENDIX E paragraph 8.2 <i>Left justify, pad with spaces.</i>
ACCOUNT TITLE If you gave this field zero length in the TYPE 1 record you do not need to put anything in it here.	CHAR X	C	The title of the account. <i>Left justify, pad with spaces</i> See APPENDIX E paragraph 8.3
ACCOUNT NAMES If you gave this field zero length in the TYPE 1 record you do not need to put anything in it here.	CHAR X	C	Names of account holders. <i>Left justify, pad with spaces</i> See APPENDIX E paragraph 8.4

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TYPE 2 Record Structure			
Data Item Name	Format	Type	Notes
ACCOUNT ADDRESS If you gave this field zero length in the TYPE 1 record you do not need to put anything in it here.	CHAR X	C	The statement, or only, address for the account; supplied in the format as defined in the preceding Type 1 record. <i>Left justify, pad with spaces.</i> See Appendix E paragraph 8.5
ACCOUNT POSTCODE	CHAR 9	C	The postcode for the above address. N.B. If you do not hold the post code in a separate field, or if no postcode is held, please pad with spaces. <i>Left justify, pad with spaces.</i>
R85 GROSS REGISTRATION INDICATOR Must be F or P or N (Full, Partial, None)	CHAR 1 FORMAT	M	The indicator should show the R85 status of the account as at 5 April of the year for which the return is due or of the date of earlier closure of the account. See Appendix E paragraph 8.6
NEW ACCOUNT SIGNAL	CHAR 1 FORMAT Y/N	M	This indicator shows if this is the first tax year that this account has had interest paid or credited to it. Y = first year of interest N = other years of interest See Appendix E paragraph 8.7
POST 05/04/01 R105 INDICATOR	CHAR 1 FORMAT Y/N	M	If an R105 form has been provided to you by the client after 05/04/2001, and not withdrawn, the entry should be "Y". Otherwise enter "N". You should enter "N" if you are no longer reporting R85/R105 forms. See Appendix E paragraph 8.16
GROSS INTEREST AMOUNT Where you are reporting interest in a currency other than GBP you should report the amounts in the whole units as defined in the SWIFT currency code table i.e. \$100 will be reported as 100 . Where you wish to report fractions of these units, you must insert a decimal point.	CHAR 11 FORMAT 99999999 999	M	The amount of interest received, paid or credited for the reported tax year. Where you are reporting interest in GBP you should report the amount in pence with no decimal point i.e. £100 is reported as 10000. <i>Right justify, pad with zeros</i>

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TYPE 2 Record Structure			
Data Item Name	Format	Type	Notes
TAX DEDUCTED AMOUNT	CHAR 11 FORMAT 999999999 999	C	The amount, if any, of tax deducted from the interest paid or credited in respect of this account for the reported tax year. Report in the same currency as the GROSS AMOUNT OF INTEREST in the field above. <i>Right justify pad with zeros.</i>
CURRENCY IDENTIFIER	CHAR 3 FORMAT AAA	M	Enter the 3 letter SWIFT code for the currency reported in the two fields above. See Appendix E paragraph 8.10
PARTICIPANT COUNT	CHAR 4 FORMAT 9999	M	The total number of participants (whether reportable or not) involved in an account or instrument. 0 (zero) indicates that the account is for a non-individual. 1, or more, means the number of participants to the account or instrument at the end of the reporting tax year, or when the account was closed. <i>Right justify, pad with zeros</i>
TYPE 3 RECORD COUNT	CHAR 4 FORMAT 9999	M	The number of Type 3 records associated with this account or instrument which follow. <i>Right justify, pad with zeros.</i>
ACCOUNT NAMING CONVENTION (Defines the format in which names are presented in the ACCOUNT TITLE and ACCOUNT NAMES fields.)	CHAR 2 99	M	See Appendix D paragraph 7.1 Enter the numeric code from Appendix D for the format you have used.
SI 03/3297 FIRST PERIOD ONLY AMOUNT	CHAR 11 FORMAT 999999999 999	C	<i>Complete with zeros</i>
INCOME CODE	CHAR 4 FORMAT AAAA	C	Enter 'NONE'

3.9.3 (Reportable) Participant Information – Record Structure

HMRC have left this section containing the word (Reportable) even though it is only used in the EUSD reporting protocol.

TYPE 3 Record Structure			
Data Item Name	Format	Type	Notes
RECORD TYPE	CHAR 1	M	Enter '3'

Electronic Flat Text File (EFTF) Specification for BBSI return

TYPE 3 Record Structure			
Data Item Name	Format	Type	Notes
(REPORTABLE) PARTICIPANT NAME If you defined this record with zero length (ie X=0) in the preceding TYPE 1 record you need not put anything in here.	CHAR X	C	Please supply where you hold names in an UNSTRUCTURED format or the name is of a non-individual. <i>Left justify, pad with spaces</i> See Appendix E paragraph 8.11
(REPORTABLE) PARTICIPANT TITLE If you defined this record with zero length in the preceding TYPE 1 record you need not put anything in here.	CHAR X	C	Where you hold names in a STRUCTURED format please supply what you hold for the "title" field. <i>Left justify, pad with spaces.</i>
(REPORTABLE) PARTICIPANT FORENAMES/INITIALS If you defined this records with zero length in the preceding TYPE 1 record you need not put anything in here. Where you know this field only contains initials HMRC would prefer them spaced. Please ensure the field length defined here reflects this. (e.g. M J P J)	CHAR X	C	Where you hold names in a STRUCTURED format please supply what you hold for the "forenames/initials" field. <i>Left justify, pad with spaces.</i>
(REPORTABLE) PARTICIPANT SURNAME If you defined this record with zero length in the preceding TYPE 1 record you need not put anything in here.	CHAR X	C	Where you hold names in a STRUCTURED format please supply what you hold for the "surname" field. <i>Left justify, pad with spaces.</i>
(REPORTABLE) PARTICIPANT ADDRESS If you defined this records with zero length in the preceding TYPE 1 record you need not put anything in here. Please supply in the format you defined in the preceding TYPE 1 record.	CHAR X	C	Include the postcode only where it is not held in a separate field on your system. Where you do include the postcode in this field it must be the last line of the address. R85 cases The residential address of this participant, if known, either from the R85 form or from other sources. Post 05/04/01 R105 cases See BBSI Guidance Notes for details of the address to be returned.
(REPORTABLE) PARTICIPANT POSTCODE	CHAR 9	C	The Postcode for the above address. If you don't hold the postcode in a separate field on your system or if no postcode is supplied, please complete with spaces. <i>Left justify, pad with spaces</i>

Electronic Flat Text File (EFTF) Specification for BBSI return

TYPE 3 Record Structure			
Data Item Name	Format	Type	Notes
NINO Final character may be replaced with a space if you wish.	CHAR 9 FORMAT AA99999 9X	C	Participant's National Insurance Number. If you do not know it, please complete with spaces. See Appendix E paragraph 8.12
BIRTH DATE	CHAR 8 FORMAT DDMMCC YY	C	Participant's date of birth. If you do not know it, please complete with spaces. See Appendix E paragraph 8.13
R85 GROSS REGISTRATION INDICATOR	CHAR 1 FORMAT Y/N/Space	C	Indicator to identify whether the participant is R85 gross registered or not at the end of the reporting tax year. See Appendix E paragraph 8.14 If you are no longer using the R85 data you have previously been given please complete with N.
R85 ADDRESS SIGNAL	CHAR 1 FORMAT Y/N/Space	O	Indicator to show whether the participant's address is the same as that on the R85 registration form. See Appendix E paragraph 8.15 If you are no longer using the R85 data you have previously been given please complete with a space.
TAX IDENTIFICATION NUMBER No longer required	CHAR 20 FORMAT Numbers	C	Complete with spaces.
COUNTRY CODE OF BIRTH No longer required.	CHAR 2 FORMAT AA	C	Complete with spaces.
PLACE OF BIRTH No longer required	CHAR 35 FORMAT Letters	C	Complete with spaces.
SI 03/3297 INDICATOR This field showed whether the report was made under BBSI or SI 03/3297. As SI 03/3297 is no longer required, just enter "N"	CHAR 1 FORMAT Y/N Enter "N"	M	Enter "N".
PARTICIPANT NAMING CONVENTION	CHAR 2 FORMAT 99	M	Set to '00' (zero zero) where the name is STRUCTURED and the components of the participant name are presented in the (REPORTABLE) PARTICIPANT TITLE, FORENAME/INITIALS and SURNAME Fields. Where the name is UNSTRUCTURED and used in the (REPORTABLE) Participant Name field, use one of the allowable values as detailed in Appendix D paragraph 7.5
COUNTRY CODE	CHAR 2 FORMAT AA	C	Complete as 'ZZ'

Electronic Flat Text File (EFTF) Specification for BBSI return

3.9.4 TYPE 4 Record Structure

TYPE 4 Record Structure			
Data Item Name	Format	Type	Notes
RECORD TYPE	CHAR 1	M	Value '4'
ACCOUNT COUNT	CHAR 11 FORMAT Numbers	M	The total number of accounts submitted in this batch (a count of TYPE 2 records). HMRC use this to ensure they have read all the accounts in a batch. <i>Right justify, pad with zeros</i>

4. APPENDIX A – Acceptable Media

4.1 Acceptable Media

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

CD, DVD, or,

USB Sticks / Datasticks

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

4.2 Compact disks

CDROM or DVD optical disks.

4.2.1 Format

Files must be ISO Latin 1 or EBCDIC text files, **not** database or spreadsheet files but see paragraph 9.2.8.

4.2.2 Naming

Files should be named with the main name denoting the sub-return reference number excluding the "/" slash, and the extension denoting the sequence number of the disk in the sub-return.

EXAMPLE 1:

For a return from a financial institution with reference number A9999/99:

A999999.001, A999999.002 relate to files on disks 1 and 2.

EXAMPLE 2:

A financial institution whose sub-return 01 is to be provided on several disk(s),

HM Revenue & Customs

Reference No: B1050/01

Media: CD

No. of Disk(s): 3

Filenames to be used:-

Filename	Contents of file
B105001.001:	This should contain one TYPE 1 Record followed by some TYPE 2 records. Each TYPE 2 record should be followed by one or more TYPE 3 records.
B105001.002:	This should contain a number of TYPE 2 records. Each TYPE 2 record should be followed by one or more TYPE 3 records.
B105001.003:	This should contain a number of TYPE 2 records. Each TYPE 2 record should be followed by one or more TYPE 3 records. As the last record on this file there should be one TYPE 4 record.

5. APPENDIX B - Data Security & Encryption

5.1 Your responsibilities under the Data Protection Act 1998 (DPA)

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

5.2 What encryption do HMRC use?

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

5.3 What is the latest published security advice for my return?

HMRC update their guidance from time to time and the security advice for this return is also applicable to a number of other schemes. The most recent advice available is in their returns problem solver on the gov.uk website (see link in paragraph 1.7).

6. APPENDIX C – Allowable Character Sets

6.1 Data Content

All Data must be encoded in ISO LATIN 1 or EBCDIC character sets.

6.2 Allowable Character set

Data must use the same character set. Only the following characters are allowable:

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

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

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

It is VITAL that you do not use the following characters in your data return:

Asterisk	*
Semi-colon	;
Vertical bar	

6.3 Use of Multibytes (Foreign Characters)

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

Our systems will accept data encoded in any of the formats below:

EBCDIC (Code page 37 or 1047)

ASCII

ANSI (Windows 8-bit) this is similar to ISO8859-15

ISO8859-1, ISO8859-15 (also known as ISO Latin 1, ECMA94)

UTF8 (Multibyte)

UTF16 (Unicode)

Data suppliers may encounter less problems with accented (e.g. Spanish “ñ”) and composite (e.g. Dutch “ij”) letters if they send UTF16 instead of multibyte UTF8.

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

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

7. APPENDIX D – Naming conventions for account and client names

7.1 Introduction

This appendix applies where you send us fields that contain names as free format text, that is you use the UNSTRUCTURED format.

7.1.1 I use the STRUCTURED format. What do I do?

Where you hold names in a STRUCTURED format i.e. the title, initials or forename(s) and surname are held in separate fields and are provided as such in the record, please use 00 (zero zero).

The rest of this appendix assumes you are using the UNSTRUCTURED format.

7.1.2 Why is there a Naming Convention Code?

For free format entries, HMRC need to be able to tell the order of the elements that make up the name, so that during processing they can interpret the data and use it effectively.

7.1.3 How do I say what code I have used?

You should put the 2 digit numerical code, from the lists below, that matches the format in which you hold your data, in the TYPE 2 and/or TYPE 3 records as appropriate.

7.2 Type 2 Record – Account Naming Convention for BBSI

You must always supply an entry in the Type 2 Account Title or Account Name field. These fields will always be in free format text and so you must always supply the code for the naming convention that you have used for the entries.

7.3 Type 3 Record – Reportable Participant Naming Convention For BBSI

Where you hold the (Reportable) Participant name details in a STRUCTURED format, enter the code 00 (zero zero) in the Reportable Participant Naming Convention field.

Where you report the name details in the (Reportable) Participant Name field (which is a free format field) you must always supply a naming convention code.

7.4 TYPE 2 Records – (Account)

These can consist of multiple names. The first digit indicates if the surname is shared or not. For single names i.e. Mr J A Smith, please follow example 1.

EXAMPLE 1:

Single name or string of single names.

Mr J A Smith, **OR** Mr J A Smith and Mrs H Smith

For these formats please use the number 2 as the first digit to indicate that multiple names, each with a separate surname, may be provided, and use the second digit as in the list below to show which naming convention you have used.

Code Format

21	Mr John A Smith and Mrs Heather Smith
22	Smith John A Mr and Smith Heather Mrs
23	Smith Mr John A and Smith Mrs Heather
24	John A Smith and Heather Smith
25	Smith John A and Smith Heather
26	Smith Mr J A and Smith Mrs H
27	where the name is that of a non-individual

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EXAMPLE 2:

Multiple names with shared surname.

Mr J A and Mrs H Smith, **OR** Mr and Mrs J A Smith

For these formats please use the number 4 as the first digit to indicate that multiple names are provided, with shared surnames, and the second digit as in the example below, to indicate the appropriate naming convention.

Code Format

41	Mr John A and Mrs Heather Smith
42	Smith John A Mr and Heather Mrs
43	Smith Mr John A and Mrs Heather
44	John A and Heather Smith
45	Smith John A and Heather
46	Smith Mr J A and Mrs H
47	where the name is that of a non-individual

7.5 TYPE 3 Records – Participant

Each of these records relate to a single person. Please use 0 (zero) as the first digit, to indicate that this is a single person, and the second digit as in the examples below to indicate the different naming conventions:-

Code Format

01	Mr John A Smith
02	Smith John A Mr
03	Smith Mr John A
04	John A Smith
05	Smith John A
06	Smith Mr J A
07	where the name is that of a non-individual

8. APPENDIX E – Guidance on Completion

8.1 HMRC Reference Number

The reference number HMRC have given you. These will be in the format A9999/99.

The first character shows the type of institution or report.

“A” for Banks and other deposit-takers

“B” for Building Societies

“L” for Local Authorities

The four numbers are the financial institution reference number.

The two numbers after the / are the sub-return number. Sub-return numbers can be continuous, non-consecutive or form a non-continuous list depending on your sub-return history.

8.2 Account reference or instrument details

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

For accounts

Enter the number of the account.

For instruments

First enter a letter to show which identification system is being used, i.e. I for ISIN, S for SEDOL or C for CUSIP, followed by the unique identification number.

EXAMPLE

A security with an ISIN reference would be recorded as IAA999999999

For Instruments with no reference number

Where there is no unique reference number, the ‘universal dummy’ – QQ999999999 – must be reported. But this number must **ONLY** be used where there is no other number available.

8.3 Account Title

This field should show the holders of the account not details of the account type. Please do not give extra information e.g. account identification etc. HMRC will use this field to determine the names of the participants in the account if you are unable to give us all the details of the participants in the account.

EXAMPLE:

Data on your return ...	HMRC interpretation of who the taxpayer is ...
Mr & Mrs Fred A Bloggs	Mr Fred A Bloggs
	Mrs Bloggs
Mr A Bloggs Trustee for B Bloggs Esq.	B Bloggs Esq.
Party Limited	No PARTICIPANT derived, as the account is for a non-individual.

8.4 Account Names

HMRC would like you to provide account holder names where:

- you are not supplying the account title; or
- you can supply the account title but it does not refer to all the holders of the account; or,

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- the account title is not the best source of names for the holders of the account.

If the holder names appear in the Account Address and are either a better, or only, source of names then you should include these lines of address in Account Names.

EXAMPLE 1

ACCOUNT TITLE Frank Bloggs & Mrs Deposit Account
ACCOUNT NAME 1 Mr F Bloggs
ACCOUNT NAME 2 Mrs A Bloggs

In this case the Account Title contains superfluous information regarding account type and in addition the Account Names contain additional information ie Participant's Title "Mr" which has been omitted from the Account Title, and Mrs Bloggs' initials "A". In this scenario the Account Title can be omitted.

EXAMPLE 2

ACCOUNT TITLE Frank Bloggs and Mrs A Bloggs and
ACCOUNT NAME 1 Mr A Smith
ACCOUNT NAME 2

In this case the Account Title does not contain all the account holders and the Account Names holds additional holder names. In this scenario you should supply both the Account Title and the Account Names .

Each Account Name should contain whole words and should not cross Account Name field boundaries.

EXAMPLE 3

ACCOUNT NAME 1 Mr Arnold Smith & Bernard S
ACCOUNT NAME 2 mith Esq.

In this scenario the Account Names do not hold whole words. The word Smith is continued in the next Account Name field. If you cannot guarantee that whole words appear within one field, you should set the Account Name Length in the TYPE 1 record to Account Name Length = X (where X is the number of characters required to provide the biggest account name in your records) and Account Name Count = 1 and provide only one line of Account Names.

8.5 Account Address

This is usually the account "statement address" or the address of the MAIN holder of the account. You should remove any non-address components you hold in the address fields, such as Name or Title, before putting the address in your return data.

The address field should only contain address data.

8.6 R85 Gross Registration Indicator – (TYPE 2 Record – Account)

If you no longer wish to report the R85 or R105 forms you have been given you do not need to. If you wish to continue reporting you may but as the R85 and R105 forms are part of the TDSI system you do not have to continue to report them.

8.6.1 TYPE 2 R85 Gross Registration Indicator – "F" meaning Full

Each participant to the account has provided an R85 and all TYPE 3 records provided for this account have the R85 Indicator set to "Y".

8.6.2 TYPE 2 R85 Gross Registration Indicator – "P" meaning Partial

Use this setting if:

- 1) You know all the participants on the account and at least 1 participant has provided an R85 and at least 1 participant has not provided an R85. For the TYPE 3 records provided, the R85 Gross Registration Indicator may be "Y" or "N". or,

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- 2) The full relationship between the R85 Gross Registration Indicator on the Type 2 and Type 3 records cannot be determined.

8.6.3 TYPE 2 R85 Gross Registration Indicator – “N” meaning None

NO participants in this account are R85 gross registered and all TYPE 3 records you have provided have the R85 Gross Registration Indicator set to “N”.

8.7 New Account Signal

This identifies when interest has been paid to an account for the first time

‘Y’ indicates that this is the first tax year in which interest has been paid or credited in respect of this account. The signal should be set to ‘Y’ where an interest payment is being included in your BBSI return for the first time after the account has been opened.

‘N’ indicates that interest has been paid or credited in respect of this account in a previous tax year. The signal should be set to ‘N’ where interest on an account has previously been reported to us.

8.8 Gross Interest Amount

This is the total amount of interest paid or credited in respect of this account or instrument in the tax year. This includes any amount of tax deducted or withheld. HMRC will interpret the amounts supplied both in the GROSS INTEREST AMOUNT and TAX DEDUCTED AMOUNT according to the CURRENCY IDENTIFIER supplied on each account and the overall STERLING RETURN SIGNAL.

Where the amounts exceed the 11 digit field available, then the numbers can be supplied to 7 digit precision using scientific notation.

E.g. 123456780000 = 1.234568E11

8.8.1 Currency Identifier set to GBP or space filled

HMRC will interpret these amounts as pence irrespective of the value of the Sterling Return Signal.

8.8.2 Currency Identifier set to other than GBP & Sterling Return Signal set to Y

HMRC will interpret these amounts as pence, although the accounts are held in another currency.

8.8.3 Currency Identifier set to other than GBP & Sterling Return Signal set to N

HMRC will interpret these amounts in the currency indicated and will convert the amounts to sterling. You should report these amounts in the units defined in the SWIFT currency code table. Where you are reporting fractions of these units, you must include these after a decimal point.

EXAMPLES:

Currency Identifier: USD

Gross Interest Amount: 100.21

HMRC will interpret this as 100 Dollars and 21 cents.

Currency Identifier: USD

Gross Interest Amount: 100

HMRC will interpret this as 100 Dollars and zero cents.

Please do not pack the numbers in your return and make sure they are character presented. “Pack” means filling in the other parts of the field with zeros or spaces. You might pack spaces on a cheque to prevent numbers being added but your return does not need that security. HMRC do not expect plus or minus signs because you should only put credit interest on your return. You must report all the credit interest **earned** by an account not just a net figure.

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8.9 Tax Deducted Amount

This is the total tax deducted in respect of interest paid or credited against this account in the reporting tax year. HMRC will interpret this field in the same way as outlined for the GROSS INTEREST AMOUNT field para 8.8. You may use the scientific notation shown above in para 8.8 if the amounts exceed the 11 digit field available.

Since the ending of the Tax Deduction at Source for Interest system far fewer interest payments will have tax deducted from them. HMRC would therefore be unsurprised if most of your entries for this field are zero.

8.10 Currency Identifier

Enter the appropriate SWIFT Currency Code entry for the currency in which you have reported the interest paid to the account.

There is a link to the SWIFT Currency Codes on the gov.uk website (see paragraph 1.7).

8.11 (Reportable) Participants names in general

For BBSI a participant is a person with a beneficial interest in the account.

You should give the participant's name in the TYPE 3 record for all accounts involving individuals.

From 2008/09 you will need to supply a TYPE 3 record for all accounts including those for non-individuals. For company accounts please enter the name of the company or entity in the '(Reportable) participant name' field and complete with spaces the Title, Forename, Surname Fields, Birth Date, TIN, Country code of birth and Place of birth.

Other special entries required for a Non Individual TYPE 3 Record

(REPORTABLE) PARTICIPANT ADDRESS	Address of non individual
(REPORTABLE) PARTICIPANT POSTCODE	Non Individual Postcode
R85 GROSS REGISTRATION INDICATOR	Enter 'N'
R85 ADDRESS SIGNAL	Enter 'N'

Although under BBSI you are only required to report the first two participants you can report all participants if you wish (see paragraph 5.1 of the BBSI Guidance Notes). You should not supply TYPE 3 records for signatories to business accounts, secretaries of societies etc. See paragraph 5.2 of the BBSI Guidance Note for the name to use for professional partnerships.

If **any** information is available about a participant on the account please include it in a TYPE 3 record no matter how incomplete the TYPE 3 record is left. HMRC will complete the name and address and certain other fields by deduction from the TYPE 2 record contents where necessary.

8.11.1 Participant Names not supplied on TYPE 3 Record

Please put your TYPE 3 records on your return in the same order as the participant's names appear in the ACCOUNT TITLE field or the ACCOUNT NAMES field so HMRC can attach the information such as NINo and date of birth to the correct participants.

You should supply empty TYPE 3 records if necessary so HMRC can attach NINos correctly to participants. An 'empty' TYPE 3 consists of a TYPE 3 identifier of "3" and the remainder of the record completed with spaces.

8.11.2 Participant Names supplied on TYPE 3 record

HMRC would prefer the TYPE 3 records to be in the same order as the participant's names in the ACCOUNT TITLE or the ACCOUNT NAMES fields.

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8.12 NINo (National Insurance Number)

You must supply the participant's National Insurance Number for R85 gross registered participants where it has been included on the R85 form to you. The final character is optional, you may complete it with a space if you wish.

With TDSI going you may choose to continue reporting R85 and R105 data if you wish but do not have to. If you choose to continue reporting, perhaps because it is easier to continue to run your system that way. If you choose to continue reporting you must comply with all the R85 rules.

8.13 Birth Date

You must only supply the date as a string of numbers in the European date format but do not include separators such as /. If you do not hold the date (DD) or the month (MM) you may replace them with '00' (zero zero). You must supply the date of birth for all R85 gross registered participants.

8.14 R85 Gross Registration Indicator – TYPE 3 (Participant Level)

The entry must be either 'Y' or 'N'. This shows whether you hold, for this participant account, an R85 form to register for gross payment of interest. Your entry must show the position at the end of the tax year being reported (April 5) for open accounts, or at the date the account was closed for closed accounts.

'Y' means that the participant was registered (you hold a completed R85 form at the end of the tax year for open accounts or when the account was closed).

'N' means that the participant was NOT registered (you do not have a completed R85 form or they have de-registered before the end of the tax year for open accounts or when the account was closed).

8.15 R85 Address Signal

For those individuals who have completed an R85 form for this account)

Y means that the account address in the TYPE 2 record or the participant address in the TYPE 3 record is/are the same as that on the R85 form.

N means that the account address in the TYPE 2 record and the participant address in the TYPE 3 record is/are different to that on the R85 form.

(space) A blank in the R85 address field is allowed where you are unable to enter either Y or N, e.g. you are unable to check the account and participant addresses against the R85 form address and, therefore, are unable to answer positively or negatively to the check.

Complete with spaces for a participant who has not completed an R85 form for this account.

8.16 TYPE 2 POST 5/4/01 R105 Indicator

"Y" means that you have paid interest gross to the account because a "not ordinarily resident" (NOR) declaration (form R105) was given after 5 April 2001.

"N" means that either no form R105 has been given to you for the account or that the form was given to you on or before 5 April 2001.

9. Appendix F – Problems

9.1 General/Clerical Problems

9.1.1 Use of non-unique batch numbers within a sub-return

HMRC expect each sub-return to be made up of 1 or more batches. Batch numbers must start at 1 and be sequential for each sub-return. Examples of problems they encounter when processing returns are outlined below:

9.1.2 Sub-return produced at 2 or more different locations

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

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

Split the sub-return into 2 or more separate sub-returns, one from each site, and request unique sub-return numbers from us for each location. Ensure that this is requested as early as possible to allow HMRC to update their records and provide you with the correct submission documents.

Collate all the media for a given sub-return at one central point and then label and despatch with one single submission document.

9.1.3 Incomplete sub-returns

If you realise that some accounts have been omitted from a sub-return after submitting it and HMRC require you to supply an additional batch, please ensure that the batch number given relates to the next batch sequence number (not restarting at 1).

EXAMPLE

Original submission

sub-return	:	B1101/01
Batch 1 of 2		Volume 1 of 3
Batch 1 of 2		Volume 2 of 3
Batch 1 of 2		Volume 3 of 3
Batch 2 of 2		Volume 1 of 1

Additional submission

sub-return	:	B1101/01
Batch 3 of 3		Volume 1 of 2
Batch 3 of 3		Volume 2 of 2

Please do not generate a new sub-return, as these accounts relate to the original sub-return and have erroneously been omitted from the original submission.

9.1.4 Batch numbers on each sub-return not starting with 1

To reiterate the statement above, batch numbers must start at 1 and be sequential for each sub-return. Problems often occur as a result of a number of misinterpretations between sub-returns and batches.

CORRECT EXAMPLE

sub-return	:	B1101/01
Batch 1 of 1		Volume 1 of 1
sub-return	:	B1101/02
Batch 1 of 1		Volume 1 of 1
sub-return	:	B1101/03

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Batch 1 of 1 Volume 1 of 1

INCORRECT EXAMPLE

sub-return : B1101/01

Batch 1 of 3 Volume 1 of 1

sub-return : B1101/02

Batch 2 of 3 Volume 1 of 1

sub-return : B1101/03

Batch 3 of 3 Volume 1 of 1

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

9.1.5 Failure to use labels and submission documents

Problems occur if you do not submit your sub-returns using suitable labels and submission documents. Please label any media as detailed in paragraph [4.1](#) and use the submission documents provided. Processing delays can occur if you do not provide all the information required to process the sub-return correctly.

HMRC no longer routinely issue labels. If you still require HMRC produced labels please send your request to CNI quoting your reference and relevant sub numbers to the e-mail address below

Cni.firm@hmrc.gsi.gov.uk

Any changes from the printed information on the submission documents should be marked clearly on the document and also e-mailed to CNI so they can be incorporated into the HMRC database.

9.1.6 Incorrect labelling

Please take care in filling in the batch and volume information. For example, a sub-return comprising of 1 batch made up of 4 CDs (volumes) would have its labels completed as:

Batch 1 of 1, Volume 1 of 4

Batch 1 of 1, Volume 2 of 4

Batch 1 of 1, Volume 3 of 4

Batch 1 of 1, Volume 4 of 4

A sub-return, which is split into 2 reproducible batches, each comprising of 3 CDs (volumes), would be labelled as follows:

Batch 1 of 2, Volume 1 of 3

Batch 1 of 2, Volume 2 of 3

Batch 1 of 2, Volume 3 of 3

Batch 2 of 2, Volume 1 of 3

Batch 2 of 2, Volume 2 of 3

Batch 2 of 2, Volume 3 of 3

9.1.7 Misuse of labels and documents

Please ensure that any labels and submission documents submitted contain the correct information to ensure your return is processed under the correct category of information.

9.2 Physical Problems

9.2.1 Problems purging bad characters from data

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

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9.2.2 Use of too many TYPE 4 records

Where batches contain more than one volume of media some institutions have incorrectly included a TYPE 4 record at the end of each volume of media. See example 2 in para 4.3.2 for the correct batch layout.

Each sub-return should only have one TYPE 4 record, except where that sub-return is split into reproducible batches. In this case each batch will be completed by one TYPE 4 record.

9.2.3 Re-submissions

When re-submitting, either after failed batches or notification of errors by HMRC, please use the original sub-return reference number and batch numbers. Please ensure when completing the submission document that you show the correct reason for re-submission. Please refer to Appendix G (Submission Instructions).

9.2.4 Data after TYPE 4

No data should appear after the TYPE 4 record. If any data is found after the TYPE 4 record, it could cause the return to be failed.

9.2.5 Spurious data on media

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

9.2.6 Incorrect volumes submitted

Some reporters submitted volumes of media containing non BBSI data. Please ensure that the correct volumes of media are submitted.

9.2.7 Incorrect number of volumes in a batch

Some reporters submitted batches consisting of a number of volumes. On further examination some of these volumes were found to be blank. Please ensure that all volumes within a batch contain data. The first volume in a batch must contain a TYPE 1 Record at the start of the data segment and the last volume in a batch must be completed by a TYPE 4 record.

9.2.8 Incorrect data file format

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

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

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

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

9.3 Data Content Problems

9.3.1 Missing Record Identifier

Some reporters did not supply record identifiers at the start of each record. This causes the submission to fail and HMRC cannot correct it themselves. This is a mandatory field without which HMRC are unable to interpret the data supplied. The record identifiers should form the first byte of each record.

9.3.2 Reference Number

Some financial institutions supplied either the incorrect reference number or used a dummy reference number for the live submissions.

Example: If the reference number is A0902/01, A902/01 is not acceptable.

9.3.3 Tax Year

Some reporters supplied the wrong tax year in their submissions.

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9.3.4 Use of sort codes

Some reporters were supplying invalid sort codes e.g. 999999 or were supplying sort codes, which they used internally and did not apply to the accounts supplied.

Please supply a sort code where applicable, and space fill where a sort code is not relevant for the accounts supplied.

More than one sort code may be used within one batch or sub-return. There should be a Type 1 record for each sort code included and all accounts relevant to that sort code should immediately follow that Type 1 record.

Please note the sort code/account number combination could be quoted to you if any additional information is required or any queries arise.

When you supply a sort code, please remember that the field width is 6 and that you must remove any embedded hyphens.

9.3.5 Field lengths in TYPE 2 & 3 records not consistent with TYPE 1 definitions

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

9.3.6 Name and address fields populated when no data is available

Problems are caused when many name / address fields for which no data is available contain repeated patterns such as "**** NAME UNKNOWN ***", "**** ADDRESS UNKNOWN **", "STRICTLY CONFIDENTIAL". If up-to-date information is not available for some records, please report the last known residential address or leave the fields space filled up to the sizes defined in the TYPE 1 record.

9.3.7 Net Interest supplied in the Gross Interest Amount field

The Gross Interest Amount field should contain the interest paid or credited in respect of the account before tax was deducted and not any net amount actually credited or paid in respect of the account.

9.3.8 Use of R85 Gross Registration Indicator

Some reporters interpreted the Gross Registration Indicator on the TYPE 2 or TYPE 3 records as applying to all types of accounts being paid gross, irrespective of the reason.

The Gross Registration Indicator field in TYPE 2 and TYPE 3 records only relates to those cases where a participant or participants have registered for payment without deduction of tax by submitting an R85 to you.

Any accounts which are being paid gross for reasons other than the completion of an R85 form, for example, qualifying time deposits, accounts operated by or on behalf of individuals not ordinarily resident in the United Kingdom or charities should have the Gross Registration Indicators set to "N".

HMRC will then deduce that this is an 'other gross' account by the fact that the Tax Deducted Amount = 0.

You should report the status of the account as at 5 April of the reporting year (or earlier date of closure of the account). If a customer voluntarily de-registers an account or you receive a formal de-registration notice from us before the end of the year you should report the account as "non-registered", even though you have paid interest during the year without deduction of tax.

9.3.9 'Joint' TYPE 3 Records:

Each TYPE 3 record should only contain information on a single participant. For instance, do not report 'Mr & Mrs Smith' as a TYPE 3 Name since the details attached, e.g. NINo, DoB etc are only relevant for a single person.

9.3.10 TYPE 3 Records containing derived names:

HMRC would prefer TYPE 3 records to contain a name. However, for BBSI, if you do not hold individual names separately from the account title on your system they would ask that you do

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not attempt to derive names out of the account title, since this is one of the processes that they undergo during HMRC's own conversion process.

Please supply any additional information, which you may have, e.g. NINo, DoB, different address and complete the name field in the TYPE 3 with spaces. Please ensure in this case that the order of the TYPE 3 records relates to the order in which the names appear in the account title, to ensure the allocation of the correct NINo, DoB etc, to the correct person.

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

The (Reportable) Participant Address field in the TYPE 3 record may be defined as a zero length field in the relevant TYPE 1 record. Where this address field was not being supplied, some reporters also omitted the Postcode field from the TYPE 3 record. The Postcode field is a mandatory field, which must be present even when the address is not being supplied. You can complete the postcode field with spaces if you need to.

9.3.12 Incorrect TYPE 2 count:

The TYPE 4 'Account Count' should be a count of **only** the TYPE 2 records supplied on the return - **not** the grand total of all the records supplied (i.e. 1s, 2s, 3s and 4).

10. Appendix G Submission instructions

10.1 Introduction

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

The media which you are required to submit should be returned to CNI at the address specified in paragraph 1.4.

HMRC no longer issue submission documents with notices to provide a return but a blank form can be downloaded from gov.uk that you should complete in accordance with the instructions below.

10.2 Media Labels – Quantity Supplied

As very few of the labels issued were being used HMRC no longer issue labels.

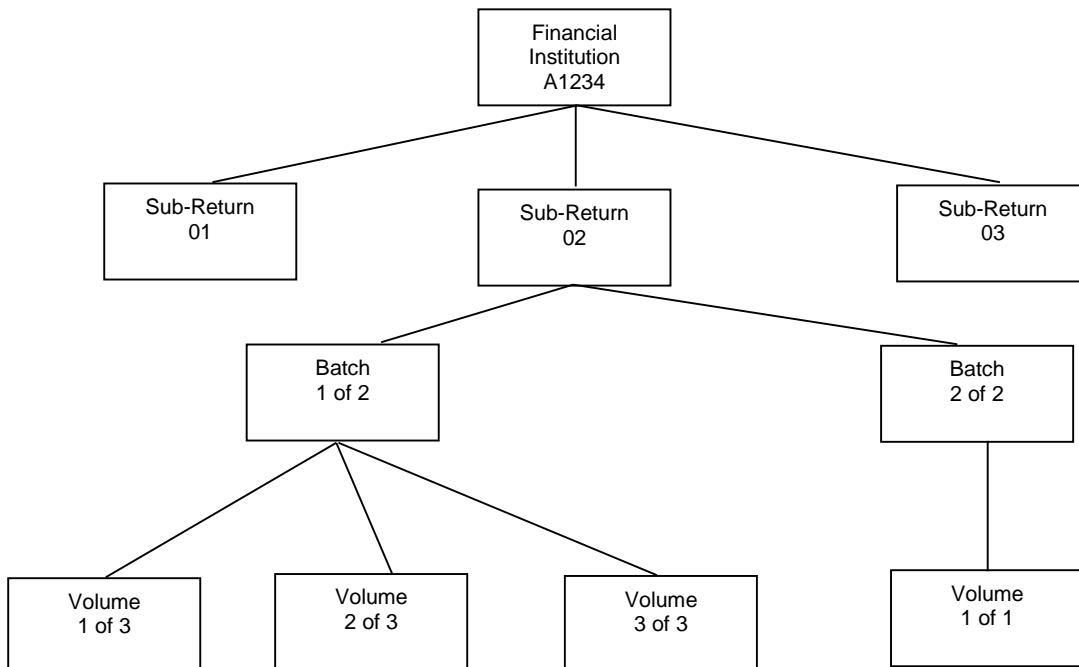
10.3 Structure of Information

You will make one or more sub-return(s). These are divided into one or more reproducible batches, with each batch being submitted on one or more volume(s) of media.

Many of you will only be submitting one sub-return consisting of one batch in any BBSI Return. However, some sub-returns may need to be divided into several batches. Please refer to paragraphs 2.2 and 2.3 above for the definitions of sub-returns and batches.

Each separate item of media – disk, box of paper, etc should be labelled as a volume, with each volume being numbered sequentially within a batch and each batch being numbered sequentially within a sub-return.

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



In the example above the sub-return A1234/02 is of 2 batches, the first batch has 3 volumes of media and the second batch has 1 volume of media.

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

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- i. Complete sub-return
- ii. Re-submission of failed batch(es)
- iii. Additional batch(es) for omitted accounts
- iv. Re-submission of an erroneous sub-return or erroneous batch(es)

The contents of each package should be consistent with the accompanying *Submission Document*.

10.4 Paper Submissions

HMRC expect paper sub-returns to be made as a single batch, with the individual boxes or packages of paper being labelled as volumes within the sub-return. For example a paper sub-return comprising 3 boxes would bear the labels.

box 1: Batch 1 of 1 Volume 1 of 3

box 2: Batch 1 of 1 Volume 2 of 3

box 3: Batch 1 of 1 Volume 3 of 3

10.5 Submission Dates

HMRC normally issue your notice to make a return in the February before the end of the reporting year to which it relates. The time limit for making a return will be given in the notice, and is normally 30 June following the end of the tax year to which the notice relates. For example, for the tax year 2011-12 notices were issued in February 2012 and returns had to be submitted by 30 June 2012.

You may submit your return before this date but due to the large volumes of data that HMRC expect to process, they cannot guarantee to load your data before the date in the notice. They will, however, deal with your submission as soon after they get it as possible.

The earliest date for your submission will be 6 April for the tax year in question i.e. for tax year 2011-12 the earliest receipt date is 6 April 2012.

10.6 Label completion instructions

Please label any media with the details specified below

LABEL INFORMATION REQUIRED

<u>Label</u>	Specific to a sub-return.
BBSI Return 2011- 12	See note
XYZ Bank	1
Sub-Return : A1111/01	2
Description : Visa	3
Batch No : of	4
Volume No : of	5

Explanation of Notes

- 1 The name of the institution submitting the return as held by HMRC.
- 2-3 The Reference issued by HMRC (detailed in the notice) for your return. Where specific sub-return details have been agreed with HMRC enter the sub-return Reference Number and Description. You should ensure that each label is attached to the correct volume.
- 4 Batch number details should be inserted on each volume, followed by the total number of batches making up the sub-return referred to in 3, e.g. Batch 2 of 5. These two numbers in combination indicate the sequence of a batch within the sub-return.

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- 5 Volume number details should be inserted on each item of media followed by the total number of volumes which make up each individual batch e.g. Volume 1 of 3. These two numbers in combination indicate the sequence of a volume within the batch.

Numbers entered at items 4 & 5 enable the operator to check the sequence of each volume of media within the batch and also to confirm that they have receive complete details of a sub-return.

10.7 Submission document completion instructions

A suitable submission document should accompany each package of media and will provide details of all volumes included in the package. If you require submission documents please download blank forms from our website using the link at paragraph 1.77.

10.7.1 Media Report Information

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

10.7.2 Media Submission Details

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

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

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

10.7.3 Batch No

Use this section and the subsequent sheets to give us details of the volumes that you have submitted in the package. Enter the Individual volume and batch numbers as appropriate. Please see para 2.3.

“Your Ref No” is for your use where you need to identify a specific volume by your own numbering system.