



Reserve Bank
of New Zealand
Te Pūtea Matua

Depositor Compensation Scheme

Data Submission Guidelines

This guidance paper outlines the standards and procedures for submitting data to the Reserve Bank of New Zealand.

Contents

1	Data variables	3
1.1	Variable definitions	3
1.2	Primary keys	3
1.3	Data linking	3
1.4	Text string fields	3
1.5	Flags	4
1.6	Factor variables	4
1.7	Numeric variables	4
2	File format options	5
2.1	Required data formats	5
2.2	Data transfer requirements	6
2.3	Encoding, Compression, and Encryption	6
3	File Layout – CSV data files	8
3.1	File Types	8
3.2	File structure	8
3.3	Mandatory files and columns	9
3.4	Header row for SDV file	9
3.5	Data rows for SDV file	9
Appendix A:	File archive, file naming standard and encryption requirements	10
	Process overview	10
	Encryption overview	10
	Archive file naming standard	11
	Supported archive types	12
	Encryption secret	12
	Asymmetric encryption notes:	12
	Symmetric encryption notes:	13
Appendix B:	CSV names for SDV and depositor data file	14
	SDV file	14
	Depositor Data file	15
Appendix C:	Code definitions	16
	Entity/institution codes	16
Appendix D:	Example of a CSV construct	17

1 Data variables

The Single Depositor View (**SDV**) variables list, contained in part 4 of the Guidance, provides information on data requirements and supporting descriptions for the data variables contained in the SDV file. Part 2 of the Guidance outlines the specific data requirements to be collected for the Depositor Data file. In addition to the listed data variables, the Depositor data file must include the unique identifier to enable accurate matching with records from the SDV file. Refer to Appendix B of this document for more information.

Authorised individuals have the option to provide a contact email address and phone number voluntarily. Since providing this is voluntary for authorised individuals, the data requirement for email address and phone number is non-mandatory for deposit takers i.e., only required if the data is available.

1.1 Variable definitions

The definitions for each of the variables are contained in the SDV variables list. They are based on discussions with deposit takers to agree industry definitions. Deposit takers will be informed of any changes made to variables as they occur. As new policy needs arise or existing policy requirements are updated, new variables may be added.

1.2 Primary keys

The Reserve Bank of New Zealand (Reserve Bank) intends to collect a unique identifier and account number(s) for each depositor. The unique identifier is generated by the deposit taker to identify a depositor. The unique identifier and account number are required in the SDV file to enable the Reserve Bank to identify and manage depositor records for the purposes of calculating and paying DCS entitlements.

Clause 14 of the DCS Standard specifies that depositor information for the Depositor data file must be stored according to the deposit taker's unique identifier for the depositor in relation to the deposit. The Reserve Bank will use this unique identifier to match related depositor information for the same depositor for the purposes of calculating and paying DCS entitlements.

1.3 Data linking

As noted above, if multiple data files are submitted that contain relational data, the unique identifier must be included in each data construct, to enable the Reserve Bank to construct the full Depositor data and SDV file.

1.4 Text string fields

Three data variables have been designated as free-text fields, indicated by the '.TXT' suffix in Appendix B of this document. This allows deposit takers to provide as much detail as possible for those fields, beyond predefined formats. While text string fields remain for the three selected variables, the majority have been converted to categories based on the information recorded in the deposit takers' systems, for example, depositor type in the deposit taker's system is recorded as "Individual". These are listed as factor variables without a '.TXT' suffix.

If your text strings contain internal codes, please separately provide supporting labels or descriptions in the accompanying file. While all fields are free-text fields in CSV, the variables with a suffix TXT explicitly suggests that the data is a text string or comment.

1.5 Flags

The variables with a suffix of FLG suggests that the variable is a Boolean data item and should contain 'Y' if true or 'N' if false or not set.

1.6 Factor variables

Factor variables are categorical fields like depositor type, authority type, product type etc. If you store additional information for factor variables using sub-types, please report both the sub-type and its parent category. For example, if the customer type is listed as 'XYZ Group' and the sub-category is 'Incorporated Society', both should be included in the SDV depositor type field as 'XYZ Group-Incorporated Society'.

1.7 Numeric variables

Numeric variables should only contain numbers (integers or decimals). They should not include characters, spaces, letters etc.

2 File format options

All files should be prepared using the following specification. We prefer CSV UTF-8 (Comma delimited). We advise against using Excel to generate CSV files, as it often automatically reformats data in ways that may lead to inconsistencies or errors

Tab	Description
CSV (Comma Separated Values)	Refer to section 3 for detailed requirements

2.1 Required data formats

Type of variable	Required format
Specified code	• INSTITUTION_CODE per Appendix C • All addresses will follow format as NZ Post Addressing standards
Date	YYYY-MM-DD
Amount	No \$ signs, no numeric comma separators, apply bankers rounding and leave up to 2 decimal places
Percentage (Withholding tax rate and Prescribed Investor rate)	Number only, leave up to 3 decimal places, no % signs for example, 0.175 for a withholding tax rate of 17.5%.
Boolean (Yes / No)	Use Y (capitalised) if true, N if false.
Text string	Unless specified, as held in your system - if these are your internal codes, please provide labels and descriptions in the accompanying file. Note: Ensure there are no leading or trailing spaces.
Not applicable or missing data	Please leave blank without any leading or trailing spaces.
Negative values	Convert to 0. All balances must be positive.
Currency	Only amounts that are in NZD are covered by the DCS. This may change in the future.

2.2 Data transfer requirements

Create data files

First data transfer

1. The deposit taker will need to create the depositor data file(s) that contain the depositor information specified in the DCS information-gathering notice. The files must be provided in CSV format, as specified in this document. The DCS information-gathering notice will specify requirements about the timing of the first data transfer.

Subsequent data transfers

2. The Reserve Bank expects that the deposit taker, unless they are using an alternate model, will need to make multiple data transfers to transfer all depositor data as it is collected over time. The DCS information-gathering notice will specify requirements about the frequency of subsequent data transfers (for example, every 24 hours).
3. After the first data transfer, it is preferred if subsequent transfers contain only depositor data that is new (i.e. does not contain any data from previous data transfers) (delta data).
4. If this is not possible, it is preferred, if:
 - 4.1. the deposit taker notes in their notification email that the transfer contains previously transferred data (historical data); and
 - 4.2. historical data remains unchanged from when it was first transferred to the Reserve Bank.

Notify the Reserve Bank of transfer

5. The DCS information-gathering notice will likely require the deposit taker to notify the Reserve Bank each time a data file is transferred to the Reserve Bank using Box. If the file is split into multiple parts, the deposit taker must inform the Reserve Bank of the file segmentation details, including all information required to reconstruct the full archive from its parts. The notice will also likely require the data file to be accompanied by certain information about the transferred data (such as file names and version numbers) and relevant contact persons.
6. The Reserve Bank will, in the DCS information-gathering notice, provide a template for the notification email and accompanying information.

The Reserve Bank will confirm receipt

7. The Reserve Bank will send an email notification to confirm receipt of the transferred data file. This will not confirm that the data is complete or accurate.
8. The Reserve Bank will send a second email notification to confirm all data files are complete and error free. If any errors are detected, the Reserve Bank will contact the deposit taker to help resolve them.

2.3 Encoding, Compression, and Encryption

For an efficient and reliable transmission of a submission, all files should adhere to the following standards:

1. All files should be encoded using **UTF-8**. This is to ensure that characters like macrons are accurately represented in the extract.

2. Files should be prepared and then placed into a single archive file. Refer to Process Overview in Appendix A for further details.
3. All data files included in the archive should be compressed before being sent to avoid exceeding the file size capacity of the file transfer application. The current maximum file size capacity is **500MB** per file.
4. If the archive file size exceeds 500MB, it must be divided into two or more parts. Please refer to Appendix A for detailed instructions on file naming and tar archive formatting. All parts must be submitted together to ensure successful processing upon arrival. We understand that only the Depositor data file will require subsequent transfers.
5. If multiple data files are submitted that contain relational data, the unique identifier must be included in each data construct, to enable Reserve Bank to construct the full Depositor data and SDV file.
6. The archive file must be encrypted.
7. The archive file names must be compliant with the naming conventions.

Refer to **Appendix A** for details on preparation of the files for submission.

3 File Layout – CSV data files

CSV is the required format for SDV file. Provide your data in CSV format (using a pipe – vertical bar separator), providing a separate CSV file for each of the file types e.g. Accompanying file, Manifest etc. Use the data item names and data formats contained in the Variable lists in **Appendix B**.

3.1 File Types

File	Description
SDV File	Refer to part 4 of the DCS Standard.
Accompanying file	For each factor variable in the SDV variables list, except for tax variables, include a list and definitions for all categories and sub-categories (if any) used internally. If your dataset uses internal codes, please also provide the corresponding labels or descriptions in the accompanying file. This is necessary so we can align the provided categories with the standardized category list maintained in our systems.
Manifest file	The manifest reference file provides metadata to describe each file included in the submission. The DCS information-gathering notice will specify the information that the deposit taker must provide for a complete manifest file. To provide context: 1. There must only be one manifest file per submission. 2. There should be a separate record in the manifest file for every file included in the submission. 3. Each manifest record should have one row with a unique file name.
Depositor data file	The Reserve Bank expects that the deposit taker, unless they are using an alternate model, will need to make multiple data transfers to transfer all depositor data as it is collected over time. The DCS information-gathering notice will specify the information that the deposit taker must provide. This will include any of the following depositor information collected through the DCS depositor page, as specified in clause 12 of the DCS Standard. Any information collected using the alternate model, will be transferred using the SDV file.

3.2 File structure

- All variables / columns listed in the Variable list must be included in the SDV and Depositor data file and in the correct order. If a value is missing or unavailable, leave the field contents blank without any leading or trailing spaces.
- Variable / Column names must be kept in uppercase with underscore separators and the full name. Modern databases support more than 30 characters for a column. While we will endeavour to keep variable names concise, please ensure that the CSV header complies with the file specification.
- File format is a well-formed CSV file.
- The CSV file contains header information and pipe (vertical bar) | separated data.
- The file follows the template in **Appendix D**.
- Files are included in a single archive file.

- The file is encrypted.

Refer to Appendix D for the layout of the CSV file.

3.3 Mandatory files and columns

All files are mandatory. For mandatory and non-mandatory columns in the SDV file, please refer to Part 4 of the Guidance.

3.4 Header row for SDV file

The **header row** contains the names of each data item.

1. Contains the names of all data items using values “**Variable Name**” column of the SDV file.
2. Ensure the column header names are in uppercase and any specified underscores specified in the variable name are retained e.g. POST_CODE.
3. Use a pipe (vertical bar) separator between each column rather than a comma. That is the | character.
4. Key columns for the SDV file are UNIQUE_ID and ACCOUNT_NUM.

Note: The SDV variables list will ultimately indicate if a column is a mandatory field.

3.5 Data rows for SDV file

The data rows start from the second row of the CSV file. The first row is the header and contains the variable names. These records contain all the data for each item you are providing as per the specifications in **Appendix A, B and D**.

Each row should be unique across the whole file for the given primary keys. For example, the combination of a unique identifier and account number in each row should be unique. For joint accounts, we require each depositor to have their own record in the CSV file, identified by their unique identifier and the account number. Depositors with a joint account with the deposit taker should appear with each depositor’s list of distinct account records. For joint account balance, the full positive balance should be shown in each record belonging to each depositor; deposit takers must not split it.

Special Notes:

1. Values for variables / fields in each row should not have leading or trailing spaces
2. Use the “Format” and “Precision” specified for each data item in the Guidance (for example, All Boolean data items should contain ‘Y’ for true and ‘N’ for false)
3. For factor variables that have specified categories, send us the definitions for all categories listed in your system in the accompanying file.

Appendix A: File archive, naming and encryption requirements

Please use this appendix as a guide for preparing file submissions.

All files in a submission must be packaged prior to submission to meet security controls. The steps are:

- Adding all files for the submission into a single archive file. Supported archive formats are tar – Unix centric systems or zip – Windows centric systems
- Ensuring the archive file is compressed (for efficient transfer)
- Ensuring the archive is encrypted using an approved method prior to loading to BOX
- Ensuring the archive file is correctly named – see naming standards below.

Process overview

The following example provides an illustration of the steps to creating an encrypted tarball - tar archive format:

1. All files for the submission are prepared and extracted to a working directory. Files are expected to be named using the data file naming standards detailed below.
2. All files in the working directory are added to a tarball using tar for each submission
Working file: DCS_Institutioncode_1_20260930_20261001101801.tar
3. The tarball file is compressed using gzip (if it wasn't completed in the prior step)
Working file: DCS_Institutioncode_1_20260930_20261001101801.tar.gz
4. The compress Tarball file is encrypted using GNU Privacy Guard (gpg) utility. This will be encrypted using the Public Key provided by the Reserve Bank.
Working file: DCS_Institutioncode_1_20260930_20261001101801.tar.gz.gpg

The final encrypted tar archive file **DCS_Institutioncode_1_20260930_20261001101801.tar.gz.gpg** is submitted to the Reserve Bank via BOX.

Encryption overview

This section provides a comparative overview of the benefits and limitations of two encryption methods: symmetric and asymmetric encryption. We prefer asymmetric encryption for personally identifiable information that will be included in DCS data files. Therefore, we would like to know if there are any technical or non-technical constraints that would prevent your institution from implementing asymmetric encryption. We will update this section to reflect our response to these views in the final version of this document.

Encryption refers to the process of encoding information in such a way that only authorised parties can access it. It is a critical security mechanism employed to protect data during transmission (in transit) and while stored (at rest). Encryption safeguards sensitive content—including personal data, financial transactions, and confidential business communications—from unauthorised access and manipulation.

Asymmetric encryption

Asymmetric encryption utilises a **pair of cryptographic keys**: a public key for encryption and a corresponding private key for decryption.

- **Mechanism:** Any party may use the public key to encrypt a message. However, only the holder of the corresponding private key (RBNZ Regulatory DCS data system) can decrypt and access the original content.
- **Advantages:** Eliminates the need for shared key / password; improves confidentiality across distributed systems.
- **Limitations:** May exhibit reduced performance in some implementations compared to symmetric encryption. This, however, is mitigated using the GNU Privacy Guard implementation.
- **Implementation Policy:** Asymmetric encryption is the **recommended standard** for all data protection activities unless explicitly superseded by approved exceptions.

Symmetric encryption

Symmetric encryption relies on a **single shared secret key** that is used for both encryption and decryption.

- **Mechanism:** The same key / password must be securely shared between the sender and receiver prior to any communication.
- **Typical use case:** Controlled internal systems or batch processes where secure key distribution has been pre-established.
- **Advantages:** High efficiency and lower computational overhead, suitable for large data volumes.
- **Limitations:** If the secret key is compromised or intercepted, all data encrypted with it may be exposed.
- **Implementation policy:** Use of symmetric encryption is **permitted only by exception** and requires explicit approval.

Archive file naming standard

The encrypted archive files have a set naming convention so that the Reserve Bank can correctly decrypt and unpack the submission for a given period. The required elements for each file type are listed in the table below.

File Type	Encrypted Archive file
Example	DCS_InstitutionCode_1_20260930101801_20261001091801.tar.gz.gpg
Description	"In the form of <File Collection>_<Entity Code>_<Archive Partition Number>_<Quantification time>_<Create Timestamp>.<archive suffix>" 1. File collection – DCS. 2. Entity or institution code as per Appendix C. 3. Archive partition number – Indicates the file number sequence if an archive file is split into multiple parts due to size limitations. Default value is 1.

File Type	Encrypted Archive file
	4. Quantification time – The data as at period e.g. End of September 2026 = 20260930101801. Format – YYYYMMDDhhmmss. Quantification time will be specified in the notice issued by the Reserve Bank. 5. Create timestamp – The timestamp of when the individual file is created or extracted e.g. 20261001091801 format – YYYYMMDDhhmmss. Following ISO 8601-1:2019 standard. 6. Archive suffix – A valid suffix that meets the compression, archive, and encryption method. Valid suffixes are: i. .zip.gpg (Encrypted zip archive) ii. .tar.gz.gpg (Encrypted compressed tar archive)

Note: Do not include a folder structure within the DCS Submission Archive, just add the individual submission files without a parent directory

Supported archive types

All files in a submission must be added to one of the following archive formats listed in the table below.

Archive Format	Expected File extension	Encryption Method	Notes
Tar	*.tar.gz.gpg	Asymmetric – gpg (post archive creation)	A "tar archive" (also known as a "tarball") is a file format that bundles multiple files into a single archive file used mostly by Unix/Linux systems. Note: The tar archive must also be compressed using gzip to reduce the file size.
Zip	*.zip.gpg	Asymmetric – gpg (post archive creation)	A "zip archive" is a common archive file format that bundles multiple files into a single archive file

Encryption secret

The Reserve Bank will provide a public key (asymmetric encryption) or a shared password phrase (symmetric encryption) as part of the on-boarding for a production submission.

To maintain system security, all encryption keys and passwords should be rotated regularly. It is recommended to rotate passwords at least every **90 days**, and encryption keys every **6 to 12 months**, depending on risk exposure and compliance requirements. Implement automated reminders and secure key management practices to support consistent rotation

Asymmetric encryption notes:

1. Asymmetric encrypted files should be created with Gnu Privacy Guard (gpg) version 2.2.27 or above.
2. Do not enable the "armor" setting when creating an asymmetrically encrypted file, as it unnecessarily increases the file size. Note: You only need to enable this option if you plan to email the file – **this is not a supported method**.
3. Create an archive e.g. *.zip or *.tar.gz then encrypt the archive.

4. Asymmetric encrypted files should have a final file extension of *.gpg. Examples:
 - i. DCS_INSTITUTIONCODE_1_20260930101801_20261001091801.zip.gpg
 - ii. DCS_INSTITUTIONCODE _1_20260930101801_20261001091801.tar.gz.gpg
5. While the Reserve Bank cannot provide direct advice, there is a Python Library (**python-gnupg**) which supports programmatic Pythonic creation and decryption of gpg encrypted files. This python library is a wrapper for the gpg utility.

Symmetric encryption notes:

1. Use the 7-zip file format. Note: The Reserve Bank does not support the 7-zip utility which supports the 7-zip file format.
2. While the Reserve Bank cannot provide direct advice, there is a Python Library (**py7zr**) which supports programmatic creation and decryption of 7-zip archives using AES-256bit encryption. Please consult your security advisor for approved methods for your entity.

Appendix B: CSV names for SDV and depositor data file

Where fields are mandatory, information must be provided. For non-mandatory fields, information is to be provided where the information is held by the deposit taker.

SDV file

#	Field identifier in SDV file	CSV variable names
1	Unique identifier	UNIQUE_ID
2	Type of depositor	DEPOSITOR_TYPE
3	Depositor ineligibility reason	DEPOSITOR_INELIGIBILITY_REASON_TXT
4	First name(s) of the depositor	FIRST_NAME
5	Middle name(s)	MIDDLE_NAME
6	Surname	SURNAME
7	Date of birth	BIRTH_DATE
8	Entity name	ENTITY_NAME
9	New Zealand Business Number (NZBN)	NEW_ZEALAND_BUSINESS_NUM
10	New Zealand Company Number	NEW_ZEALAND_COMPANY_NUM
11	IRD number	IRD_NUM
12	Withholding tax rate	WITHHOLDING_TAX_RATE
13	Withholding tax type	WITHHOLDING_TAX_TYPE
14	Prescribed investor rate (PIR)	PRESCRIBED_INVESTOR_RATE
15	Preferred contact method	PREFERRED_CONTACT_METHOD
16	Postal/physical address	POSTAL_OR_PHYSICAL_ADDRESS
17	Address line 2	ADDRESS_LINE_2
18	Address line 3	ADDRESS_LINE_3
19	Address line 4	ADDRESS_LINE_4
20	Address line 5	ADDRESS_LINE_5
21	Post code	POST_CODE
22	Country	COUNTRY
23	Email address	EMAIL_ADDRESS
24	Phone number 1	PHONE_NUM_1
25	Phone number 2	PHONE_NUM_2
26	Compensation amount	COMPENSATION_AMT
27	Temporary high balance	TEMPORARY_HIGH_BALANCE_FLG
28	Vulnerability	VULNERABILITY_TXT
29	Account number	ACCOUNT_NUM
30	Number of account holders	ACCOUNT_HOLDERS_NUM
31	Product type	PRODUCT_TYPE

#	Field identifier in SDV file	CSV variable names
32	Product name	PRODUCT_NAME
33	Protected deposit	PROTECTED_DEPOSIT_FLG
34	Relevant arrangement	RELEVANT_ARRANGEMENT_FLG
35	Trust account	TRUST_ACCOUNT_FLG
36	Temporary account	TEMPORARY_ACCOUNT_FLG
37	Account balance	ACCOUNT_BALANCE
38	Accrued interest amount	ACCRUED_INTEREST_AMT
39	Authority on account	AUTHORITY_ON_ACCOUNT_FLG
40	Type of authority	AUTHORITY_TYPE
41	First name(s) of the authority	AUTHORITY_FIRST_NAME
42	Middle name(s) of the authority	AUTHORITY_MIDDLE_NAME
43	Surname of the authority	AUTHORITY_SURNAME
44	Authority: Postal/physical address	AUTHORITY_POSTAL_OR_PHYSICAL_ADDRESS
45	Authority Address line 2	AUTHORITY_ADDRESS_LINE_2
46	Authority Address line 3	AUTHORITY_ADDRESS_LINE_3
47	Authority Address line 4	AUTHORITY_ADDRESS_LINE_4
48	Authority Address line 5	AUTHORITY_ADDRESS_LINE_5
49	Authority: Post code	AUTHORITY_POST_CODE
50	Authority: Country	AUTHORITY_COUNTRY
51	Authority: email address	AUTHORITY_EMAIL_ADDRESS
52	Authority: Phone number	AUTHORITY_PHONE_NUM
53	Payout hold status	PAYOUT_HOLD_STATUS_TXT
54	Alternate account number	ALTERNATE_ACCOUNT_NUM
55	Alternate account name	ALTERNATE_ACCOUNT_NAME
56	Alternate account update date	ALTERNATE_ACCOUNT_UPDATE_DATE

Depositor Data file

#	Field identifier	CSV variable names	Data Type	Mandatory
1	Unique identifier	UNIQUE_ID	String	Y
2	Pay to account name	PAY_TO_ACCOUNT_NAME	String	Y
3	Pay to account number	PAY_TO_ACCOUNT_NUM	String	Y
4	Email address	EMAIL_ADDRESS	String	N
5	Phone number	PHONE_NUM	String	N

Appendix C: Code definitions

Entity/institution codes

See below for Institution codes for all the New Zealand registered deposit takers. Branches are excluded as they are not covered by the DCS.

Please use the following Institution code where applicable.

Deposit takers	Institution codes (to be confirmed)
ANZ Bank New Zealand Limited	ANZN
ASB Bank Limited	ASB
Bank of Baroda (New Zealand) Limited	BOB
Bank of China (New Zealand) Limited	BOC
Bank of India (New Zealand) Limited	BOI
Bank of New Zealand (BNZ)	BNZ
China Construction Bank (New Zealand) Limited	CCB
Christian Savings Limited	CSL
Finance Direct Limited	FDL
First Credit Union Incorporated	FCU
General Finance Limited	GFL
Gold Band Finance Limited	GBFL
Heartland Bank	HBL
Heretaunga Building Society	HBS
Industrial and Commercial Bank of China (New Zealand) Limited	ICBC
Kiwibank Limited	KIWI
Liberty Financial Limited	LFL
Mutual Credit Finance Limited	MCFL
Nelson Building Society	NBS
Police and Families Credit Union	PFCU
Rabobank New Zealand Limited	RNZL
SBS Bank	SBS
The Co-operative Bank	COOP
TSB Bank Limited	TSB
Unity Credit Union	UCU
Wairarapa Building Society	WBS
Welcome Limited	WELC
Westpac New Zealand Limited	WNZL
XCEDA Finance Limited	XFL

Appendix D: Example of a CSV construct

The following construct exhibits how the SDV file is required to be submitted. The Depositor Data file will follow a similar format. The CSV file contains 56 columns, but due to space limitations in this document, the columns are displayed across multiple tables for presentation purposes only. When submitting, all 56 data variables must be included as columns in a single CSV file. Each row should align with the appropriate column headers, and the file should contain only one header row listing all variable names.

The construct contains examples surrounding two different scenarios:

- Depositor with unique identifier 22001 is a depositor with a hearing impairment who maintains two accounts with the deposit taker: a personal transaction account and a joint account with their partner. The partner has the unique identifier 22000. We assume none of the accounts have accrued interest to be paid.
- Depositor with unique identifier 22002 is a depositor who maintains two accounts with the deposit taker: a term deposit that is not associated with their sole trader business, and a business savings account held under their sole-trader trading name.

UNIQUE_ID	DEPOSITOR_TYPE	DEPOSITOR_INELIGIBILITY_REASON_TXT	FIRST_NAME	MIDDLE_NAME	SURNAME
22001	Individual		East	North	South
22001	Individual		East	North	South
22000	Individual		North		South
22002	Individual		West		Northwest
22002	Individual		West		Northwest

BIRTH_DATE	ENTITY_NAME	NEW_ZEALAND_BUSINESS_NUM	NEW_ZEALAND_COMPANY_NUM	IRD_NUM
1832-01-02				123-456-789
1832-01-02				123-456-789
1832-01-04				123-455-555
1832-01-03				123-459-111
1832-01-03	West North and Co.	124958372892		123-459-111

WITHHOLDING_TAX_RATE	WITHHOLDING_TAX_TYPE	PRESCRIBED_INVESTOR_RATE	PREFERRED_CONTACT_METHOD
0.33	RWT		Email
0.33	RWT		Email
0.33	RWT		Email
0.39	RWT		
0.39	RWT		

POSTAL_OR_PHYSICAL_ADDRESS	ADDRESS_LINE_2	ADDRESS_LINE_3	ADDRESS_LINE_4
3/17 Terrace	Wellington Central	Wellington	
3/17 Terrace	Wellington Central	Wellington	
3/17 Terrace	Wellington Central	Wellington	
2/25 Terrace	Wellington Central	Wellington	
2/25 Terrace	Wellington Central	Wellington	

ADDRESS_LINE_5	POST_CODE	COUNTRY	EMAIL_ADDRESS
	1234	NZ	East.auto1@hmail.com
	1234	NZ	East.auto1@hmail.com
	1234	NZ	East.abc@hmail.com
	1234	NZ	xyz.auto@hmail.com
	1234	NZ	xyz.auto@hmail.com

PHONE_NUM_1	PHONE_NUM_2	COMPENSATION_AMT	TEMPORARY_HIGH_BALANCE_FLG
+760385720922	+760385720911	98000	N
+760385720944	+760385720933	98000	N
+760385724444	+760385720888	8000	N
+760385720948	+760385720982	100000	N
+760385720940	+7603857209666	100000	N

VULNERABILITY_TXT	ACCOUNT_NUM	ACCOUNT_HOLDERS_NUM	PRODUCT_TYPE
Hearing impairment	11-1111-1111111-11	1	Transaction account
Hearing impairment	11-1111-1111111-12	2	Savings account
	11-1111-1111111-12	2	Savings account
	11-1111-1111112-22	1	Term deposit
	11-1111-1111112-33	1	Business savings account

PRODUCT_NAME	PROTECTED_DEPOSIT_FLG	RELEVANT_ARRANGEMENT_FLG	TRUST_ACCOUNT_FLG
Everyday account	Y	N	N
Joint Savings	Y	N	N
Joint Savings	Y	N	N
Super term	Y	N	N
Business banking saver	Y	N	N

TEMPORARY_ACCOUNT_FLG	ACCOUNT_BALANCE	ACCRUED_INTEREST_AMT	AUTHORITY_ON_ACCOUNT_FLG
N	90000	0	N
N	16000	0	N
N	16000	0	N
N	50000	5000	N
N	55000	5500	N

AUTHORITY_TYPE	AUTHORITY_FIRST_NAME	AUTHORITY_MIDDLE_NAME	AUTHORITY_SURNAME	AUTHORITY_POSTAL_

