File Specification and Guide to the Annual Transfer of Payment Data by Assurance Companies

Information Management,
Account General's and Strategic Planning Division,
Office of the Revenue Commissioners.
Email:3rdpartyreturns@revenue.ie

Updated: December 2024

Revenue
Cáin agus Custaim na hÉireann
Irish Tax and Customs

Contents

1. General

This document sets out the file specification for the transfer of information to Revenue relating to certain payments.

Section 891B of the Taxes Consolidation Act 1997 (as introduced by section 125 of the Finance Act 2006) provides for the making of regulations by the Revenue Commissioners, with the consent of the Minister of Finance, to require Assurance Companies to make automatic annual returns to Revenue of persons to whom they have made payments in respect of an investment.

Information relating to these payments must be in electronic format and submitted using the 'Revenue File Transfer service' on https://rfts.revenue.ie/. A separate file is required for each tax year. The date for the submission of the return is the 31st of March annually, following the tax year in question.

Summary of Data Required for each Year

Payment information in respect of the total of all investment payments to any person for the year.

Person includes individual, company and any unincorporated body of persons. The regulations SI 641 of 2011 provide for certain exclusions (excepted payments). A list of all excepted payments is included in the guidance note Tax and Duties Manuals 26-06-02 Life Assurance Companies - Return of payments. The manual is available on the Revenue Website at https://www.revenue.ie/en/tax-professionals/tdm/income-tax-capital-gains-tax-corporation-tax/part-26/26-06-02.pdf

2. Summary of particulars required in the Annual Return

The main information required can be summarised as follows:
- The name, address, tax reference number, contact name of the assurance company.
- The Payee's name, address and the date of birth (if payee is an individual).
- The Payee's tax reference number (applies for individuals where the investment was made on or after 1 January 2013).
- The policy number and the total payment made (before any Tax) to the Payee (this amount is to be reported in cent, e.g. 35,980.56 should be returned as 3598056).(Euro Currency)
- Various indicators including joint policy, beneficial owner (where known), apportionment indicator, protection policy indicator and tax number indicator. The number of parties to a joint policy (if known) should also be included.

The following guidance is provided in relation to the payments to be reported for each payee:
- Where there are a number of payments made on the policy during the year only the aggregate amount should be shown.
- Where an investment is made by two or more people (i.e. a joint policy) then the payment amount should reflect each person's entitlement to the payment. If the entitlement is not known then the assurance company should attribute the full payment to each policyholder.

- Each separate investment on which a payment is made must be reported separately.

- The Revenue Commissioners will treat as confidential the information provided by you in this return. However, Revenue may, when permitted or requested to do so by legislation, disclose this information to other Government Departments and State agencies.

3. Data Transfer Formats

Each file submitted will consist of a number of records. The first record in a file must be a Header record (see 3.1). The final record in a file must be a Trailer record (see 3.3). There can only be one header and one trailer record in a file. All records are terminated with a carriage-return character.

The records that lie between the Header and Trailer records must be of the Data type record (see 3.2). Each field within the record must be tab delimited with the last character of the final field in each record being followed immediately with a single carriage-return character that terminates the record. Carriage-return characters and other unprintable characters (with the exception of the tab delimiter) are not permitted in any record type. Characters should be contained in the ASCII character set.

All fields marked as Mandatory in the following file specification must be provided. Fields not marked as mandatory can be left blank. However, the tab delimiter that would follow the blank field must still be provided unless the field is of type integer where a default is required. The default values for integer fields are specified in the record descriptions. If the blank field is the last field in the record then the carriage return character that terminates the record must be provided rather than a following tab character.

- All fields must be left justified with no leading spaces.
- Monetary amounts must be stated in cent. (euro currency)
- Monetary amounts must not contain leading zeros
- In the case of fields where a format has been specified the field must follow that format.
- There can be no blank rows in the file.
- The annual return file should be named using the following format:

    INSRYYYYNNNNNNNCCDDMMYYVN.DAT *or* INSRYYYYNNNNNNNCCDDMMYYVN.txt where

    o   INSR – is the type of file. It must be in block capitals
    o   YYYY – refers to the year of the return
    o   NNNNNNN – are the seven digits of the tax reference number
    o   CC – is the check character associated with the tax reference number. If there is only one check character then 2nd character should be set to Z.
    o   DDMMYY – is the date of submission of the file
    o   VN – refers to the version, e.g. V1 for first file, V2 if a replacement file is submitted, etc.
    o   DAT or .txt – refers to the file extension. **Note:** The file may be prepared on a spreadsheet and then saved as a 'Text (Tab delimited)' file type for submission.

Example of file name is INSR20181234567TZ210612V1.DAT *or* INSR20181234567TZ210612V1.txt

Only one file per year is required from each assurance company.

The following data types are used in the file specification to denote the valid values that each field in the records can contain:

Datatype	Description
Integer	Integer value with no fractional part. Must be left justified with no leading or trailing spaces. Default, unless otherwise specified, is zero. Note: Commas and other punctuation must not be stated within an Integer field. In instances where the Integer represents a monetary amount no currency symbol is to be supplied.
Char	Character field, the maximum length of which is stated in brackets after the field definition e.g. Char (10) denotes a character field containing a maximum of 10 characters. Character fields can contain only printable ASCII characters (including spaces, but excluding commas). Non-printable characters such as tabs, carriage-returns etc. are not valid. Character fields must be left justified with no leading spaces. Due to the tab-delimited nature of the records they do not need to be padded with trailing spaces.
Date	Date fields must be provided in the format YYYYMMDD. A four-digit year must be provided, with the day and month components consisting of two Integer characters each, leading zeros being used where required.

3.1 Header Record from Assurance Company to Revenue

Each file has a **single** header record containing details about the overall file. The Header record must be the first record in the file.

Field Description	Field Type	Mandatory	Format	Notes
RecordType	Char (4)	YES	HINS	Value to be inserted is 'HINS'
ReportYear	Char (4)	YES	YYYY	This is the year for which the report is being made e.g..
Assurance CompanyTax ReferenceNo.	Char (12)	YES		The Tax Reference Number of the Company sending the data. Format for the TRN is either 7 numeric followed by a check character i.e.,1234567T or in the case of a new format TRN, 7numeric and 2 check characters i.e., 1234567TH The Assurance Company must ensure that the Tax Reference Number is the unique number assigned to it.

Assurance Company Name	Char (50)	YES		Name of the Assurance Company
Assurance Company Address	Char (80)	YES		Registered address of the Assurance Company
Contact Name	Char (20)	YES		Contact name within the Assurance Company. If a problem occurs, Revenue will contact this person.
Contact Phone No.	Char (12)	YES		Contact telephone number. This field will contain the telephone number for the contact name.
Contact Email Address	Char (50)	YES		Contact email address. This field will contain the email address for the contact name.
Creation Date	Date	YES	YYYYMMDD	This refers to the date on which this file was created.

3.2 Data Record from Assurance Company to Revenue

This record type contains the information on the relevant payments to each payee that are required to be reported in the year of the return.

Field Description	Field Type	Mandatory	Format	Default	Notes
Record Type	Char (4)	YES	DINS	DINS	Value to be inserted is 'DINS'
Name	Char (50)	YES			Surname of Payee. If not an individual (e.g. a company) enter name here
Forename	Char (20)			TAB	Forename of Payee. If not an individual then this can be left blank.
Tax Reference Number	Char (12)			TAB	Payee Tax Reference Number Format for the TRN is either 7 numeric followed by a check character i.e.,1234567T or in the case of a new format TRN, 7numeric and 2 check characters i.e., 1234567TA If the number commences with IE then this should be removed. In the cases of charities, the charity (CHY) number should be used. Format CHY12345.
Tax Number Indicator	Integer	YES			If the tax number was not provided or it is possible to identify an unverified number then this indicator should be set to 1. In all other circumstances set to 0.
Date of Birth	Date		YYYYMMDD	TAB	Date of Birth of Payee (where available)
Address Line 1	Char (40)	YES			Address of Payee. At least 2 address lines must be provided.
Address Line 2	Char (40)	YES			Address of Payee.
Address Line 3	Char (40)			TAB	Address of Payee.
Address Line 4	Char (40)			TAB	Address of Payee.
Address Line 5	Char (40)			TAB	Address of Payee.
Address Line 6	Char (40)			TAB	Address of Payee.
Policy Number	Char (40)	YES			Policy number. If no number is available then information capable of identifying the investment/policy should be provided.
Amount of Payment	Integer	YES			The amount of the payment. Field to be completed in **Cent. (euro currency)** This is gross of any tax deducted
Joint Policyholder Indicator	Integer	YES			If the policy is jointly held then this indicator must be set to 1 else set to 0.

Apportionment Indicator	Integer	YES				If the payment reported has been apportioned between the joint policyholders then set to 1 else set to 0.
Number of parties to the policy	Integer	YES			1	The number of parties to the policy, if known. If not known then this field should be set to 1.
Protection Policy Indicator	Integer	YES				If the payment, or part of the payment, relates to a protection policy then set to 1 else set to 0.
Beneficial owner Indicator	Integer	YES		8		If the payee is the beneficial owner then set this indicator to 1, else set to 0. If the status is not known then set to 0.

3.3 Trailer Record from Assurance Company to Revenue

Each file has a **single** trailer record containing details about the overall file. The trailer record must be the last record in the file. The Creation Date specified in a file's header and trailer must be identical.

Field Description	Field Type	Mandatory	Format	Notes
Record Type	Char (4)	YES	TINS	Value to be inserted is 'TINS'
Report Year	Char (4)	YES	YYYY	This is the year for which the report is being made e.g. 2011, 2012 etc. It must match what is in the Header record.
Assurance Company Tax Reference No.	Char (12)	YES		The Tax Reference Number of the Assurance Company sending the data **file Format for the TRN is either 7 numeric followed by a check character i.e.,1234567T or in the case of a new format TRN, 7numeric and 2**
Creation Date	Date	YES	YYYYMMDD	This refers to the date on which this file was created.
Number of Records	Integer	YES		Total no of records in the file **inclusive** of the header and trailer records.
Total of Payments	Integer	YES		Sum of all entries in the 'Amount of Payment' field of the data record.