

Financial Institutions Returns Problem Solver

It isn't easy to get everything right all the time. We hope this problem solver will help you eliminate some of the things that can cause extra work.

We've brought together some of the things we see most often that can cause a return or submission to be rejected or queried.

We've described some of the common problems and have suggested things you can do to avoid them or solve them.

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1. Inaccessible returns: corrupt files or missing / faulty password

If we cannot access the return or the data you send us we must reject it. We will require you to resubmit the return having made alterations to enable us to access the data. In some cases we may be able to fix or repair small problems but you should not assume this will be the case. One of the most common reasons is that the password supplied doesn't work. This may be because the password notified to us doesn't agree with the password used to protect the file because of a transcription error or an old password was used. Data supplied on floppy disks have caused several access problems.

1.1 Corrupt files

We will stop accepting floppy disks in 2012. Corruption to floppy disks have been one of the more common problems that caused us to ask for resubmission or caused additional work. If you can avoid sending data on floppy disks it will be a valuable help. We prefer you to submit via the Secure Electronic Transfer (SET) facility but if that's not possible please use alternative media such as CD.

1.2 Passwords

For security reasons you should use a different password for every file submitted on media, and always follow all guidance for submission. Do not send passwords with the returns, but send them separately. We cannot link passwords from other returns so if you tell us to use the same password as another return we will still have to ask you to send us the password. We **never** recommend using repeated passwords; you should always use a unique password on every piece of media.

2. Returns received with insufficient information (includes returns via SET) or outside normal office hours

We receive returns with no covering documentation, insufficient or incorrect documentation, damaged packaging and packages that are delivered outside office hours. **Normal office hours are 08.00 – 16.30 Monday to Friday.**

3. Sending physical media

For security reasons we strongly recommend submitting returns electronically via the Secure Electronic Transfer (SET) facility. We recognise, however, that it is not always possible to do so. If you are not able to submit using SET (which reduces the risk of loss of your data in transit) we would very strongly recommend that you send **all returns** so that they can be delivered during our normal office hours (see above). We also strongly recommend you send them in tamperproof / tamper evident packaging with documentation that details:

- HMRC ref
- sub number
- company name,
- year of return
- contact details of sender

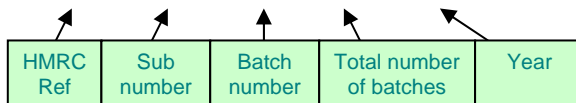
4. SET

The Secure Electronic Transfer (SET) service is a secure way for you to exchange large amounts of information with HM Revenue & Customs online. It is safer and more efficient than transfers of paper or storage media like hard drives. There is more information about SET, its key features and how it works here: <http://www.hmrc.gov.uk/set/index.htm>.

Each file needs its own name so that we can identify it. Please do not zip files together or in groups. Without the correct information we will not be able to process the data. To avoid the return being rejected or queried you must always use the SET file naming convention:

HMRC Ref_Sub number_Batch number_Total number of batches_Year

Example: **A9876_03_001_001_2011**



Using the naming convention would create a file name that would look like this: **A9876_03_001_001_2011**

For example, if a Financial Institution with the HMRC ref A9876/03 is sending in two batches for 2011 the files (batches) would be called:

A9876_03_001_002_2011 and **A9876_03_002_002_2011**

Batch 1

Batch 2

If the return was a single file (batch) it would be called:

A9876_03_001_001_2011

5. Names & Contact details

Please keep us informed about changes to contact details. We are required to send all correspondence to your registered office address but we also need the contact details of the person who submitted the return. Please keep this information up to date.

6. Failure to follow the published guidance

The S17 page on the HMRC website (URL <http://www.hmrc.gov.uk/esd-guidance/s17-s18-si-reporting.htm>) contains detailed guidance about how returns should be submitted. We receive requests for assistance from people who have not read the guidance or are not aware it is available. Please ensure that everybody involved in creating or submitting returns knows where they can find the guidance. If you are reading this as an electronic document select the hyperlink above or copy this web address into your browser address bar:

<http://www.hmrc.gov.uk/esd-guidance/s17-s18-si-reporting.htm>

In the magnetic media specifications (which include optical and electronic media) you are required to create a flat text file consisting of a series of fields.

- A) The fields must be in the correct order and the correct length.
- B) If you set the length of a field in the type 1 record the length of the field should be long enough to accept your longest record. All other occurrences of the field in the return should be the length you have set. Put your information at the start of the field (left justify) and add spaces on the right until the field is the length specified. Some fields that you set are linked together, for example ACCOUNT ADDRESS LINE LENGTH and ACCOUNT ADDRESS LINE COUNT. If you set these as 30 and 4 it means that every time an account address is reported we will expect it to consist of 4 fields of 30 characters – total 120 characters (30 X 4).
- C) If you manually insert or delete information be careful not to inadvertently change the length of the field as this may cause other fields to misalign and the return may be rejected as a result.

Guidance and the latest bulletins are on the HMRC web site at the internet address <http://www.hmrc.gov.uk/esd-guidance/s17-s18-si-reporting.htm>. You can also find information about where to send your returns or obtain further advice. Please ensure all relevant people concerned with your returns are aware of where to find the guidance.

7. Multiple files / unwanted data

It will help to avoid processing problems if you send files individually. Do not zip files together. Do not put more than one file on one piece of media.

7.1 Physical media

If you send more than one media item (CD, DVD, memory stick) in the same package please make sure each item is clearly labelled so that it is identifiable and we can match it to the paperwork.

Only put 1 file on each media item.

If you send us anything that holds personal data you must consider the security of that data.

You are responsible for the media and the data it holds until it is delivered to HMRC.

7.2 Invalid or incompatible characters

If you send returns containing unwanted, invalid or incompatible characters or other information that may affect the processing of the return we may reject them. To reduce the risk of the return being rejected or further enquiries being made please make sure you follow the specifications and avoid using any characters that may cause problems.

- We can accept electronic returns using upper and lower case characters or any mixture of the two.
- All Headers and data must be encoded in ISO Latin 1 or EBCDIC character sets.
- Headers and 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	Hyphen –
Left Hand Parenthesis (Right Hand Parenthesis)	Oblique or “slash” /
Ampersand &	Apostrophe ‘	Comma,
Space	Full Stop.	Numbers 0 to 9

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 the following characters ARE NOT used in data:

Asterisk *	Semi-colon;	Vertical bar
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8. Tabs

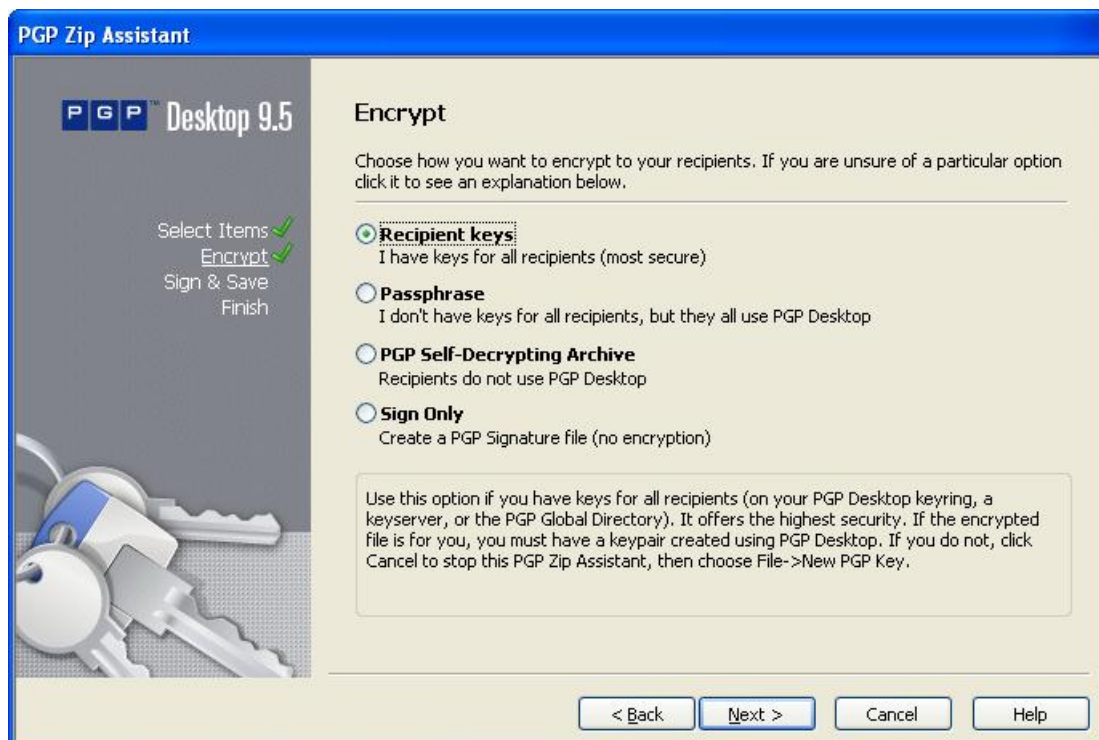
You must not use tabs. Using tabs will cause your return to fail.

Always use the space character or fill with zeroes in accordance with the instructions for that field. Make sure you have correctly justified the data.

You are permitted to use carriage return but only at the end of each record. For example, at the end of the Type 1, every Type 2, every Type 3 and the Type 4. In this way each record will begin on a new line and you can usually tell if any fields have gone out of line as they should appear as straight lines down the page. Our systems will process your return whether you use carriage return or not.

9. Incorrect use of the HMRC public PGP key.

We have received some returns apparently encrypted with the HMRC public PGP key which we have been unable to open. We believe that this is due to the user selecting the wrong encryption option. If you are using the HMRC public PGP key to encrypt your return please select the first option "**Recipient keys**".



10 Contacts

To request OCR forms please telephone HMRC's orderline on

0845 900 0404

(8am to 10pm Monday to Friday)

Earlier this year we changed our contact details for giving assistance. For advice on how to submit returns (including making test returns) or for advice about how to complete the forms contact:

HM Revenue & Customs
FI Returns Management Team.
CNI, Ground Floor
Government Buildings
Ty Glas Road
Llanishen
CARDIFF
CF14 5ZG

Telephone: 0292 032 6379 / 7285

E-mail: cni.firm@hmrc.gsi.gov.uk