

External Platform Interface - Datafeed (XML)

31st May 2017

Version 0.7

Disclaimer and Terms of Use

This document provides limited information on particular aspects of the External Platform Interface. It does not provide comprehensive instruction and if the user is unsure as to the information contained within this document, they should contact a representative of the External Platform Interface custodians:

This document is subject to change and the user is responsible to ensure that the appropriate version is being used.

The user agrees that, to the extent legally permitted, the External Platform Interfaces custodians:

- make no warranties or representations about this document including its correctness, accuracy and comprehensiveness; and
- exclude all liability it may have to the user or any other person arising in any way out of this document, any omissions from it or any use or reliance on it and whether such liability arises in contract, tort including negligence or otherwise.

If the law does not permit exclusion of liability, to the extent the law allows, the External Platform Interfaces custodians limit their liability (at their option) to the resupply of the relevant service, goods or equivalent goods or the cost of resupplying the service, goods or equivalent goods.

DRAFT

Table of Contents

Table of Contents	2
Version History	5
EPI Version History	5
Document Version History	5
Glossary	6
Introduction	7
External Platform Interface - Data Feed.....	8
Field Formatting Rules.....	9
Escape Characters	12
EPI 4.3.0 XSD File Information.....	13
Naming Convention	14
EPIDataResponse	15
ExtractMethod	17
Provider.....	18
HeadOffice.....	19
Support.....	19
SecurityMaster	20
InvestmentProduct	21
Advisers	31
Adviser.....	32
Clients	37
Client	38
Accounts	54
AccountDetails.....	55
InvestmentHoldings.....	83
MovementTransactions.....	86
IncomeEntitlements.....	94
MatchCGTParcels.....	98
AccountBalances.....	100
InsurancePolicies	107
LifePolicies.....	107
GeneralPolicies	149
MedicalPolicies	170
PersonalAssets	183
Asset	184
Liabilities	191
Liability.....	192
CommissionPayments	199
CommissionPayment.....	200
Documents	202
Document.....	203
Shared Elements	207
Organisation.....	207
Trust	208
Superfund.....	209

ContactDetails	210
Contacts	218
LifePolicy PolicyOwner Person	219
Industry	220
Notes.....	220
Advisers	221
IncomeComponents	222
TaxCredits.....	223
LinkedTransactions.....	224
PremiumDetails.....	225
Loading – Policy Level	228
Loading – Cover Level	228
Exclusions	230
Margin Loan Equity Account / Guarantor.....	231
Personal Asset / Liability Owners	232
Liability LoanTerm / FixedRateTerm / InterestOnlyTerm.....	234
PremiumPayers.....	234
PolicyOwners	236
SubAccount / HasMarginLoanAttached.....	237
PesonalAsset / GeneralPolicy Address.....	238
Appendices	240
Appendix A	240
1. Account - Status	240
2. Address Type	240
3. Annuity - Payment Frequency	240
4. Annuity - Status	240
5. Annuity - Type	240
6. Beneficiary Type	241
7. Client - CGT Method	241
8. Client - CGT Status	241
9. Client - Relationship Type	241
10. Commission Payment - Type	242
11. Contact Details - Email Address Type	242
12. Contact Details - Phone Number Type	242
13. Contact Details - Preferred Contact Type	242
14. Contact Details - Web Address Type	243
15. Country	243
16. Currency	249
17. Industry – Primary Industry	253
18. Industry – Sub Industry	257
19. Insurance Policy – Additional Rider Benefit Type	270
20. Insurance Policy – Benefit Frequency	270
21. Insurance Policy – Benefit Status	270
22. Insurance Policy – Benefit Term	271
23. Insurance Policy – Business Expense Accident / Sickness Benefit Period	271
24. Insurance Policy – Business Expense Waiting Period	272
25. Insurance Policy – General Type	272
26. Insurance Policy – Income Protection Benefit Period	273
27. Insurance Policy – Issue Status	273
28. Insurance Policy – Life Policy Type	273
29. Insurance Policy – Life Type	274
30. Insurance Policy – Medical Cover Type	274
31. Insurance Policy – Medical Optional Benefit	274
32. Insurance Policy – Medical Status	275
33. Insurance Policy – Medical Type	275

34.	Insurance Policy – Medical Waiting Period	275
35.	Insurance Policy – Medical Waiting Period Type.....	276
36.	Insurance Policy – Preferred Draw Date.....	276
37.	Insurance Policy – Property Construction Type	276
38.	Insurance Policy – Property Occupation Status	276
39.	Insurance Policy – Property Wiring	277
40.	Insurance Policy – Relationship To Life Assured	277
41.	Insurance Policy – Status	277
42.	Insurance Policy – TPD Definition	278
43.	Insurance Policy – Trauma Definition	278
44.	Insurance Policy – Vehicle Cover Type	278
45.	Insurance Policy – Vehicle Policy Type	278
46.	Insurance Policy – Waiting Period	278
47.	Investment Holding Income Entitlement –Income Type.....	280
48.	Investment Product – Bond Day Count Basis.....	280
49.	Investment Product – Coupon Frequency.....	280
50.	Investment Product – Status.....	282
51.	Investment Product - Type	282
52.	Liability - Payment Method	288
53.	Liability - Rate Type	288
54.	Liability - Repayment Type	288
55.	Liability - Status.....	288
56.	Liability - Type.....	288
57.	Movement Transaction –Transaction Type	289
58.	Payment Frequency	293
59.	Payment Frequency	293
60.	Payment Method	293
61.	Pension - Payment Type	293
62.	Pension - Type	294
63.	Pension / Super - Status	294
64.	Person - Education Level.....	294
65.	Person - Employment Status.....	294
66.	Person - Gender.....	295
67.	Person - Languages	295
68.	Person - Marital Status.....	308
69.	Person - Religion	308
70.	Person - Title.....	309
71.	Personal Asset - Contribution Frequency	310
72.	Personal Asset - Payment Method	310
73.	Personal Asset - Status.....	310
74.	Personal Asset - Status.....	311
75.	Personal Asset - Type.....	311
76.	Personal Asset - Valuation Type.....	312
77.	Real Estate - Title Type	312
78.	Real Estate - Zoning Type	312
79.	Super - Contribution Type.....	313
80.	Yes, No or Not Specified.....	313
	Appendix 2.....	314
	Schema.....	Error! Bookmark not defined.
	Further Information.....	316

Version History

EPI Version History

Version	Date	Changed By	Description
4.3.0	20/09/2017	Rob Borthwick Rob Carty	Initial version
4.2.0	01/11/2011	Rob Borthwick Stephen McMackin	
4.0.0	01/12/2006	Rob Borthwick	
3.2.0	20/04/2005	Rob Borthwick	
3.1.0	09/10/2003	Rob Borthwick	

Document Version History

Version	Date	Changed By	Description
4.3.0	20/09/2017	Rob Borthwick Rob Carty	Initial version

Please note that whilst the Document Version may change due to revisions, the EPI Version will remain as EPI 4.3.0

Glossary

Term	Description
EPI	External Platform Interface. A file format used for transmission of data between Providers and Financial Planning Software
EPI Custodians	EPI Custodians are the organisations that own and maintain the External Platform Interface
FPS	Financial Planning Software
Provider	This term (in full or in part) is used throughout this document to reference superannuation, wealth management and investment management organisations
PDS	Product Disclosure Statement
Product	Relates to a product as referenced in a PDS
Investment Product	This term is used throughout the document to reference an asset (e.g. share, managed fund) that is held within a product
Adviser	This term is used throughout the document to reference a financial planner, stock broker, or similar agent
Client	This term is used throughout the document to reference an investor or member. A client can be an individual person, organisation, superannuation fund or trust
Account	The term (in full or in part) defines the relationship between a client and a product
Investment Holding	The term (in full or in part) is used throughout this document to reference an instance of an investment product transacted on, within an account
Cardinality	The minimum and maximum number of times that an element can be present
Unique Identifier	The term (in full or in part) is used throughout this document to reference a numeric or alphanumeric string that is associated with a single record within a Provider's source systems
Gross	The term (in full or in part) is used throughout this document to indicate that the value refers to the monetary value before any fees, taxes, brokerage and commission are deducted. Refer to Appendix 2 for working example
Net	The term (in full or in part) is used throughout this document to indicate that the value refers to the monetary value after any fees, taxes, brokerage and commission are deducted. Refer to Appendix 2 for working examples

Introduction

EPI is a set of defined interfaces that allow the integration between FPS and providers. There are two aspects to EPI, they are:

- Straight Through Processing. The process of uploading data that has been entered by advisers, from FPS to a Provider
- Data feed. The process of downloading and importing data extracted by the Provider to FPS

This document contains information pertaining to the data feed interface

Protocols for the transmission of EPI data feed files between a Provider and a FPS is not covered in this document. Data transmission protocol is to be agreed between the Provider and the FPS

**Interpretation of EPI data imported by an FPS may vary between different FPS platforms.
Providers and FPS owners should ensure that data is interpreted and represented correctly.**

DRAFT

External Platform Interface - Data Feed

The EPI version 4.3 data feed has been designed as an XML (eXtensible Markup Language). This document describes the file format, naming convention and general business rules.

NOTE: Failure to meet formatting rules outlined within this document may result in failure to import the file (in full or in part) into the Financial Planning Software.

DRAFT

Field Formatting Rules

The table below defines the field formats used within the EPI XML extract files

DRAFT

Format (Length)	Format Characteristics
A	<p>String format (alphanumeric)</p> <p>Can be supplied as:</p> <ul style="list-style-type: none"> • A This indicates that the element is to be populated from an enumerated list of values • A(x) Where x is the number of characters • A(x..y) Where x is the minimum number of characters and y is the maximum <p>Data Types:</p> <ul style="list-style-type: none"> • xs:string
N	<p>Number format</p> <p>Can be supplied as:</p> <ul style="list-style-type: none"> • N • N(x) Where x is the number of characters • N(x.y) For decimal values - Where x is the total number of characters and y is the number of characters after the decimal point <p>Data Types:</p> <ul style="list-style-type: none"> • xs:decimal • xs:integer <p>Comments:</p> <ul style="list-style-type: none"> • Negative values are to be signed
MA	<p>Monetary Amount</p> <p>Must be supplied as:</p> <ul style="list-style-type: none"> • MA(x.y) where x is the total number of characters and y is the number of characters after the decimal point <p>Comments:</p> <ul style="list-style-type: none"> • Negative values will be signed • The MA format requires that 2 attributes are supplied: 1. Currency (mandatory) and 2. ForeignExchangeRate (optional) <p>Data Types:</p> <ul style="list-style-type: none"> • xs:decimal
B	<p>Boolean</p> <p>Can be supplied as:</p> <ul style="list-style-type: none"> • 1 or 0 • true or false <p>Data Types:</p> <ul style="list-style-type: none"> • xs:boolean
DT	<p>Date Time</p> <p>Must be supplied as:</p> <ul style="list-style-type: none"> • YYYY-MM-DDThh:mm:ss <p>Data Types:</p> <ul style="list-style-type: none"> • xs:dateTime

D	<p>Date</p> <p>Must be supplied as:</p> <ul style="list-style-type: none">• YYYY-MM-DD <p>Data Types:</p> <ul style="list-style-type: none">• xs:date
---	---

DRAFT

Escape Characters

XML has a predefined set of ‘Reserved’ characters. The table below shows how these characters should be represented if supplied inside an element

Character	Description	Escape Characters
<	Less Than	<
>	Greater Than	>
&	Ampersand	&
'	Apostrophe	'
"	Quotation Mark	"

EPI 4.3.0 XSD File Information

It is strongly recommended that the EPI 4.3.0 XSD schema files are viewed using XML editing software such as XMLSpy, OxygenXML or Liquid XMLe tc.

The EPI 4.3.0 XSD schema files should be regarded as the source of truth in relation to file structure, element formats etc. should any differences between this document and the XSD files be identified

The table below can be used in conjunction with the pictures taken from the XSD files included in this document. It provides a high-level overview of the symbols used within the pictures:

Graphic / Picture	Description	Additional Information
	Mandatory element	Indicates that an element is mandatory and must be supplied
	Optional element	Indicates that an element is not mandatory however, it should be supplied if available in the Provider's systems
	Sequence	Indicates that the child elements are present. Child elements must be supplied in the order in which they are declared in the XSD schema
	Choice	Indicates that a defined number of the child elements can be supplied. In the example provided a minimum of 1 and a maximum of 3 child elements can be supplied
1..∞	Unbounded	Indicates that an unlimited number of instances of an element can be supplied

Naming Convention

The EPI 4.3 file naming convention is as follows:

EPIProviderID_CCYYMMDD_ExtractID_ZZZ.XML

Where:

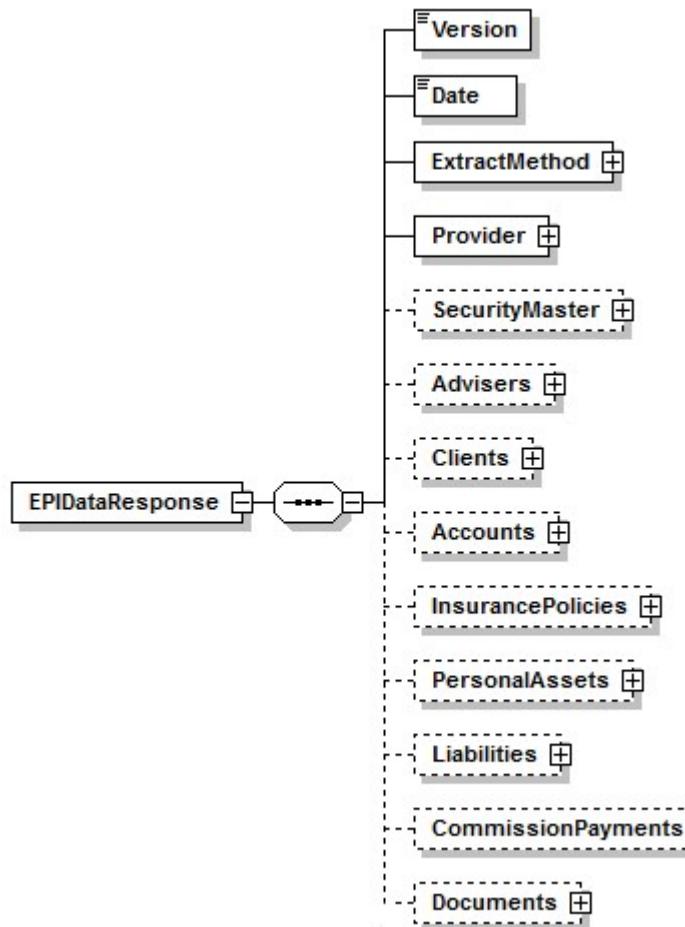
- **EPIID**
A unique identifier supplied by the EPI custodians, used to identify the provider
- **CCYYMMDD**
Year, month and day the file was generated
- **Extract ID**
The Provider's unique identifier for the group of advisers extracted in the file
Note: Underscore is used to separate fields within the file name and can therefore not be used within the Extract ID
- **ZZZ**
Number of files that have been generated for the Extract ID on the specified date
- **XML**
Defines the file as XML format

Example:

EPI_20170528_A1234_001.XML or EPI_20170528_A1234_002.XML

EPIDataResponse

The EPIDataResponse element is the root element for the datafeed

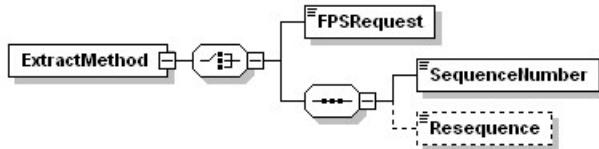


External Platform Interface Version 4.3 – Data Feed

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Version	EPIDataResponse.Version	A(1..10)	1	EPI Version. This element should be populated with '4.3'
Date	EPIDataResponse.Date	DT	1	Date and time at which the extract file was generated
<u>ExtractMethod</u>	EPIDataResponse.ExtractMethod		1	Defines how the extract was instigated
<u>Provider</u>	EPIDataResponse.Provider		1	Details about the data provider
<u>SecurityMaster</u>	EPIDataResponse.SecurityMaster		0 – 1	Details about investment products
<u>Advisers</u>	EPIDataResponse.Advisers		0 – 1	Details about advisers
<u>Clients</u>	EPIDataResponse.Clients		0 – 1	Details about clients
<u>Accounts</u>	EPIDataResponse.Accounts		0 – 1	Details about accounts. Transaction, income entitlement, CGT parcel and balance data is supplied within the accounts element
<u>InsurancePolicies</u>	EPIDataResponse.InsurancePolicies		0 – 1	Details about insurance policies
<u>PersonalAssets</u>	EPIDataResponse.PersonalAssets		0 – 1	Details about personal assets
<u>Liabilities</u>	EPIDataResponse.Liabilities		0 – 1	Details about liabilities
<u>CommissionPayments</u>	EPIDataResponse.CommissionPayments		0 – 1	Details about commission payments
<u>Documents</u>	EPIDataResponse.Documents		0 – 1	Details about documents to be uploaded to the FPS

ExtractMethod

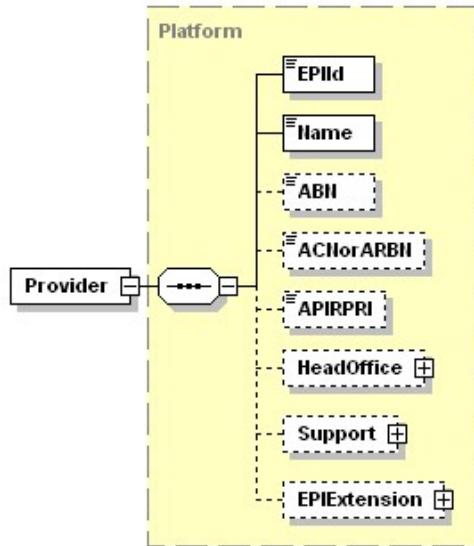
Either FPSRequest or SequenceNumber (and possibly Resequence) is to be supplied, not both



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
FPSRequest	ExtractMethod.FPSRequest	A	0 - 1	Indicates whether the extract was instigated by a request from a FPS system (e.g. web service call). Allowable values are: <ul style="list-style-type: none">• Yes
SequenceNumber	ExtractMethod.SequenceNumber	N	0 - 1	Indicates whether the extract was instigated by the provider This is the number of files that have been supplied to a FPS system by the provider for the specified Extract ID E.g. Day 1 file has SequenceNumber 1, Second file has SequenceNumber 2 etc. NOTE: Files must be supplied in sequential order
Resequence	ExtractMethod.Resequence	A	0 - 1	Indicates that the previous SequenceNumber(s) is to be ignored and that the SequenceNumber supplied is the next valid number

Provider

Details about the data provider



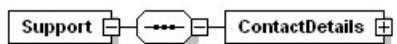
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EPIId	Provider.EPIId	A(1..4)	1	Unique identifier supplied to the Provider by the EPI Custodians
Name	Provider.Name	A(1..100)	1	Registered business name of the Provider
ABN	Provider.ABN	A(1..11)	0 - 1	Australian Business Number (ABN) of the Provider
ACNorARBN	Provider.ACNorARBN	A(1..11)	0 - 1	Australian Company Number (ACN) or Australian Registered Body Number (ARBN) of the Provider
APIRPRI	Provider.APIRPRI	A(9)	0 - 1	APIR Code for the Provider Format: AAA9999AA
<u>HeadOffice</u>	Provider.HeadOffice		0 - 1	Details about the Provider's head office.
<u>Support</u>	Provider.Support		0 - 1	Details about the Provider's support desk.
EPIExtension	Provider.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

HeadOffice



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ContactDetails	Provider.HeadOffice.ContactDetails		1	Contact details for the Provider's head office

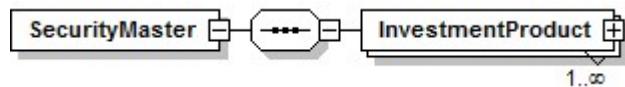
Support



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ContactDetails	Provider.Support.ContactDetails		1	Contact details for the Provider's support desk

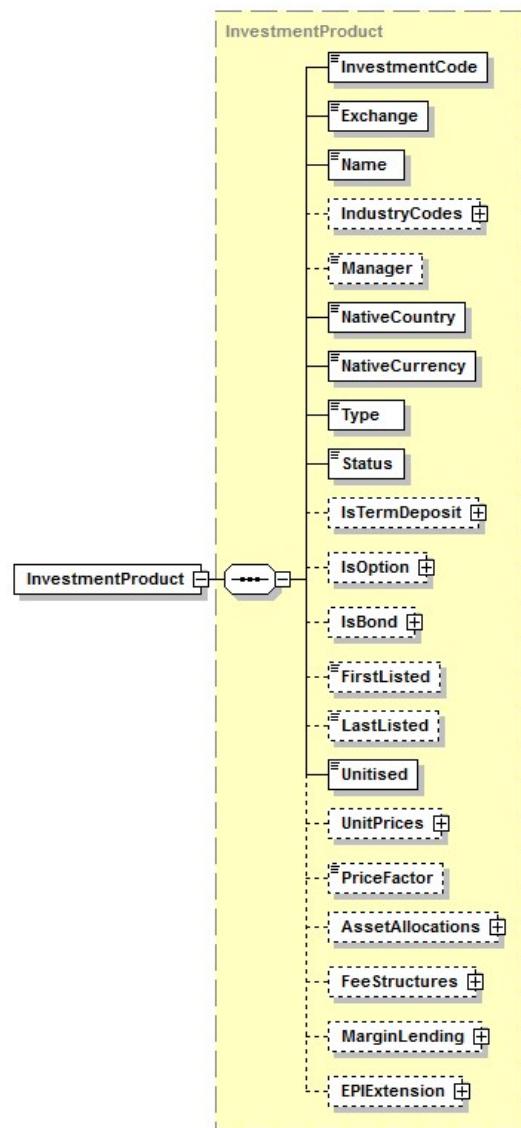
SecurityMaster

Details about investment products



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
InvestmentProduct	SecurityMaster.InvestmentProduct		1 - ∞	Details about an investment product

InvestmentProduct

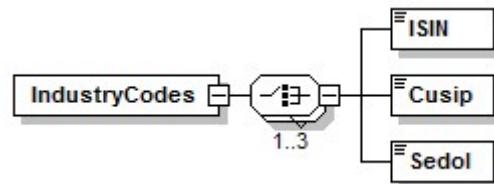


External Platform Interface Version 4.3 – Data Feed

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
InvestmentCode	InvestmentProduct.InvestmentCode	A(1..32)	1	Unique code used to identify the investment. Ticker / APIR Code or Provider's internal identifier (e.g. EPICASH) as referenced in Investment Product record
Exchange	InvestmentProduct.Exchange	A(1..15)	1	The exchange that the investment is listed on e.g. ASX, FND, CASH, NYS, LSE etc.
Name	InvestmentProduct.Name	A(1..128)	1	Name of investment product
<u>IndustryCodes</u>	InvestmentProduct.IndustryCodes		0 - 1	Industry standard identifier for the investment product
Manager	InvestmentProduct.Manager	A(1..128)	0 - 1	Investment product manager
NativeCountry	InvestmentProduct.NativeCountry	A	1	Native country of the Investment Product Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values
NativeCurrency	InvestmentProduct.NativeCurrency	A	1	Native currency of the investment product Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values
Type	InvestmentProduct.Type	A	1	Type of investment Refer to Appendix 1 – Investment Product - Type for the list of allowable values
Status	InvestmentProduct.Status	A	1	Status of the investment product Refer to Appendix 1 – Investment Product – Status for the list of allowable values
<u>IsTermDeposit</u>	InvestmentProduct.IsTermDeposit		0 - 1	Details about the investment product if it is a term deposit
<u>IsOption</u>	InvestmentProduct.IsOption		0 - 1	Details about the investment product if it is an option
<u>IsBond</u>	InvestmentProduct.IsBond		0 - 1	Details about the investment product if it is a bond
FirstListed	InvestmentProduct.FirstListed	D	0 - 1	Date the investment product was first listed on an exchange
LastListed	InvestmentProduct.LastListed	D	0 - 1	Date the investment product ceased being listed on an exchange
Unitised	InvestmentProduct.Unitised	B	1	Indicates whether the investment product is unitised (unit linked)
<u>UnitPrices</u>	InvestmentProduct.UnitPrices		0 – 1	Pricing information for unitised investment products (allows for historical pricing to be supplied)
PriceFactor	InvestmentProduct.PriceFactor	N(18.6)	0 – 1	Factor by which pricing is to be multiplied by in order to derive the unit price
<u>AssetAllocations</u>	InvestmentProduct.AssetAllocations		0 – 1	Asset allocation details for investment products (allows for historical asset allocation to be supplied)
<u>FeeStructures</u>	InvestmentProduct.FeesStructures		0 - 1	Fee structure of the investment product

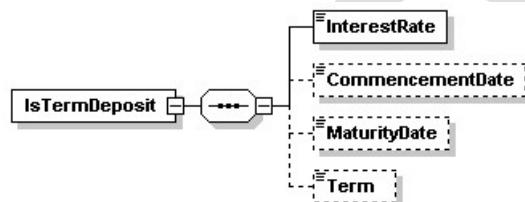
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
MarginLending	InvestmentProduct.MarginLending		0 - 1	Margin lending details for the investment product (for margin lending products)
EPIExtension	InvestmentProduct.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient.

IndustryCodes



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ISIN	IndustryCodes.ISIN	A(12)	0 - 1	ISIN of the investment product
Cusip	IndustryCodes.Cusip	A(9)	0 - 1	Cusip of the investment product
Sedol	IndustryCodes.Sedol	A(7)	0 - 1	Sedol of the investment product

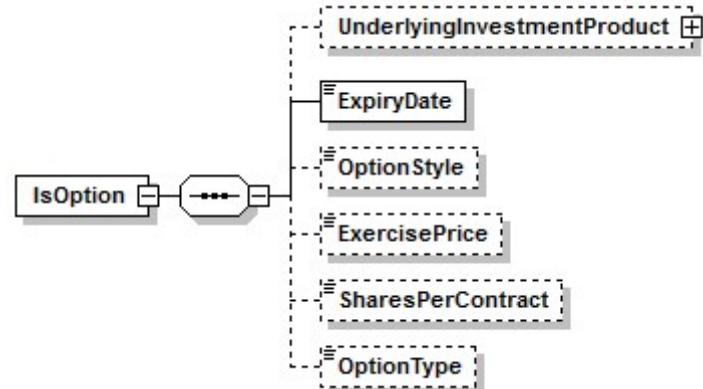
IsTermDeposit



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
InterestRate	IsTermDeposit.InterestRate	N(5.2)	1	Interest rate of the term deposit Must be supplied as a positive value
CommencementDate	IsTermDeposit.CommencementDate	D	0 - 1	Commencement date of the term deposit

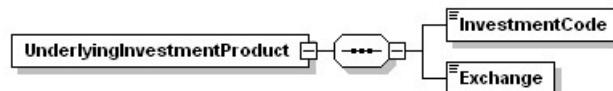
MaturityDate	IsTermDeposit.MaturityDate	D	0 - 1	Maturity date of the term deposit
Term	IsTermDeposit.Term	N	0 - 1	Length of the term deposit in days

IsOption



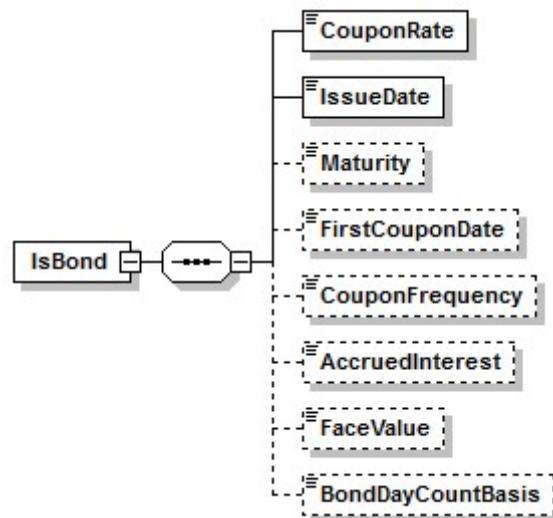
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>UnderlyingInvestmentProduct</u>	IsOption.UnderlyingInvestmentProduct		0 - 1	Details the underlying investment that the option is offered on
ExpiryDate	IsOption.ExpiryDate	D	1	Date on which the option expires
OptionStyle	IsOption.OptionStyle	A	0 - 1	Style of the option. Allowable values are: <ul style="list-style-type: none"> • American • European
ExercisePrice	IsOption.ExercisePrice	N(18.6)	0 - 1	Price of the option at exercise
SharesPerContract	IsOption.SharesPercontract	N(18.6)	0 - 1	Number of shares per contract
OptionType	IsOption.OptionType	A	0 - 1	Type of the option. Allowable values are: <ul style="list-style-type: none"> • Call • Put

UnderlyingInvestmentProduct



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
InvestmentCode	IsOption.UnderlyingInvestmentProduct.InvestmentCode	A(1..32)	1	Unique code used to identify the investment. Ticker / APIR Code or Provider's internal identifier (e.g. EPICASH) as referenced in Investment Product record
Exchange	IsOption.UnderlyingInvestmentProduct.Exchange	A(1..15)	1	The exchange that the investment is listed on e.g. ASX, FND, CASH, NYS, LSE etc.

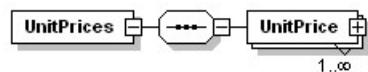
IsBond



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
CouponRate	IsBond.CouponRate	N(5,2)	1	Coupon rate of the bond
IssueDate	IsBond.IssueDate	D	1	Date on which the bond was issued
Maturity	IsBond.Maturity	D	0 - 1	Date on which the bond matures

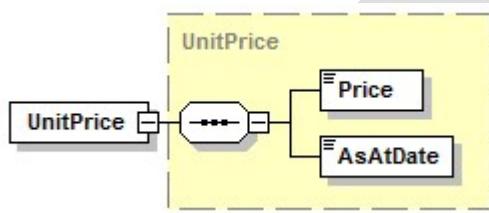
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
FirstCouponDate	IsBond.FirstCouponDate	D	0 - 1	Date of the bond's first coupon payment
CouponFrequency	IsBond.CouponFrequency	A	0 - 1	Frequency of coupon payments. Refer to Appendix 1 - Investment Product – Coupon Frequency for the list of allowable values
AccuredInterest	IsBond.AccuredInterest	B	0 - 1	Indicates whether accrued interest is applicable
FaceValue	IsBond.FaceValue	N(18.6)	0 - 1	Face value of the bond
BondDayCountBasis	IsBond.BondDayCountBasis	A	0 - 1	Day count basis for the bond Refer to Appendix 1 - Investment Product – Bond Day Count Basis for the list of allowable values

UnitPrices



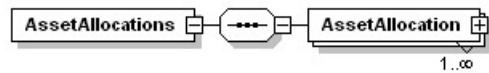
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
UnitPrice	UnitPrices.UnitPrice		1 - ∞	Pricing information for unitised investment products (allows for historical pricing to be supplied)

UnitPrice



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Price	UnitPrices.UnitPrice.Price	N(18.6)	1	End of day market price for a single unit
AsAtDate	UnitPrices.UnitPrice.AsAtDate	DT	1	Date and time at which the unit price applies

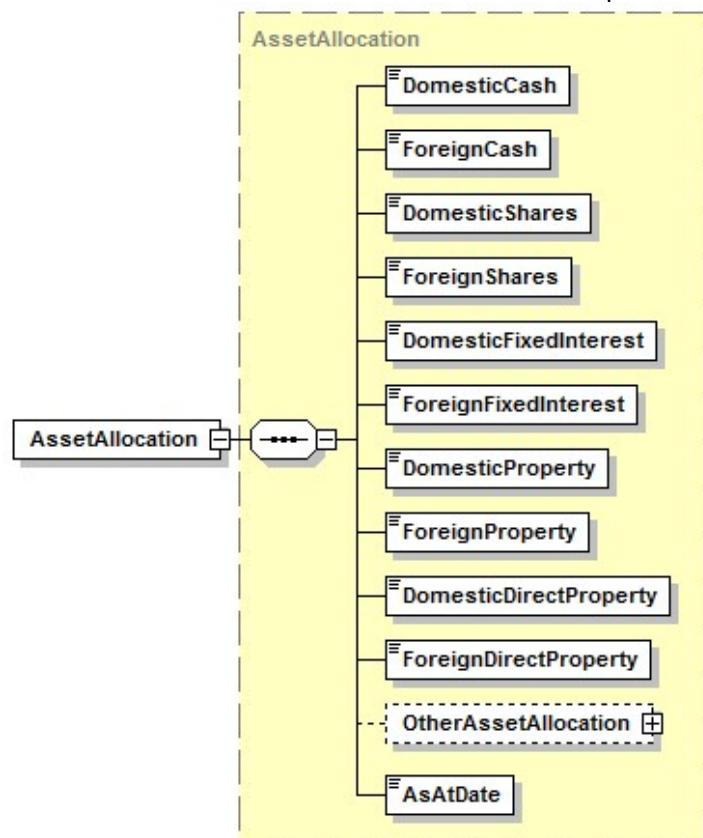
AssetAllocations



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AssetAllocation	AssetAllocations.AssetAllocation		1..∞	Asset allocation for the investment product as at a specific date

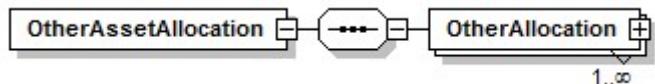
AssetAllocation

The sum of the asset allocation breakdown must equate to 100%



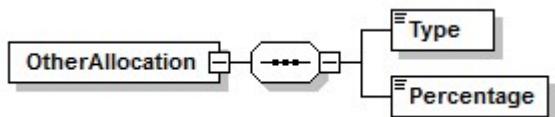
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
DomesticCash	AssetAllocation.DomesticCash	N(5.2)	1	Percentage of asset allocation in domestic cash
ForeignCash	AssetAllocation.ForeignCash	N(5.2)	1	Percentage of asset allocation in foreign cash
DomesticShares	AssetAllocation.DomesticShares	N(5.2)	1	Percentage of asset allocation in domestic shares
ForeignShares	AssetAllocation.ForeignShares	N(5.2)	1	Percentage of asset allocation in foreign shares
DomesticFixedInterest	AssetAllocation.DomesticFixedInterest	N(5.2)	1	Percentage of asset allocation in domestic fixed interest
ForeignFixedInterest	AssetAllocation.ForeignFixedInterest	N(5.2)	1	Percentage of asset allocation in foreign fixed interest
DomesticProperty	AssetAllocation.DomesticProperty	N(5.2)	1	Percentage of asset allocation in domestic property
ForeignProperty	AssetAllocation.ForeignProperty	N(5.2)	1	Percentage of asset allocation in foreign property
DomesticDirectProperty	AssetAllocation.DomesticDirectProperty	N(5.2)	1	Percentage of asset allocation in domestic direct property
ForeignDirectProperty	AssetAllocation.ForeignDirectProperty	N(5.2)	1	Percentage of asset allocation in foreign direct property
<u>OtherAssetAllocation</u>	AssetAllocation.OtherAssetAllocation		0 - 1	Details of asset allocation classified as other (allows for Provider defined types to be supplied)
AsAtDate	AssetAllocation.AsAtDate	D	1	Date at which the asset allocation applies

OtherAssetAllocation



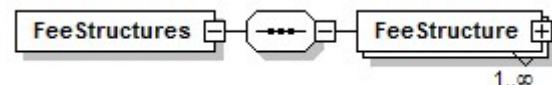
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>OtherAllocation</u>	AssetAllocation.OtherAssetAllocation.OtherAllocation		1 - ∞	Details of asset allocation classified as other (allows for Provider defined types to be supplied)

OtherAllocation



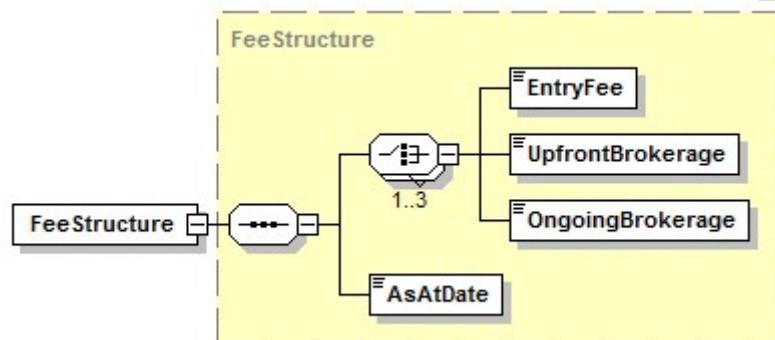
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	AssetAllocation.OtherAssetAllocation.OtherAllocation.Type	A(1..100)	1	Description of asset allocation type
Percentage	AssetAllocation.OtherAssetAllocation.OtherAllocation.Percen tage	N(5.2)	1	Percentage of asset allocation in specified type

FeeStructures



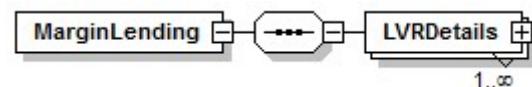
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
FeeStructure	FeeStructures.FeeStructure		1 - ∞	Fee structure of the investment product

FeeStructure



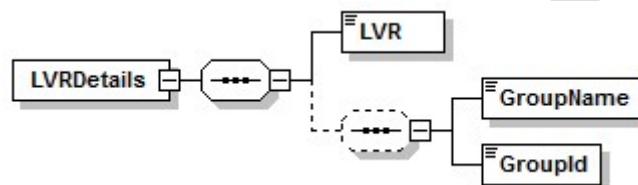
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EntryFee	FeeStructure.EntryFee	N(5.2)	0 - 1	Entry fee as a percentage Must be supplied as a positive value
UpfrontBrokerage	FeeStructure.UpfrontBrokerage	N(5.2)	0 - 1	Upfront brokerage as a percentage Must be supplied as a positive value
OngoingBrokerage	FeeStructure.OngoingBrokerage	N(5.2)	0 - 1	Ongoing brokerage as a percentage Must be supplied as a positive value
AsAtDate	FeeStructure.AsAtDate	D	1	Date at which the fee structure applies

MarginLending



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>LVRDetails</u>	MarginLending.LVRDetails		1..∞	Loan to Value Ratio details for the margin loan

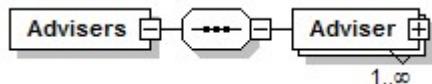
LVRDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LVR	LVRDetails.LVR	N(5.2)	1	Percentage of LVR in the margin loan Must be supplied as a positive value
GroupName	LVRDetails.GroupName	A(1..150)	0 - 1	Group name for the LVR
GroupId	LVRDetails.GroupId	A(1..60)	0 - 1	Group identifier for the LVR

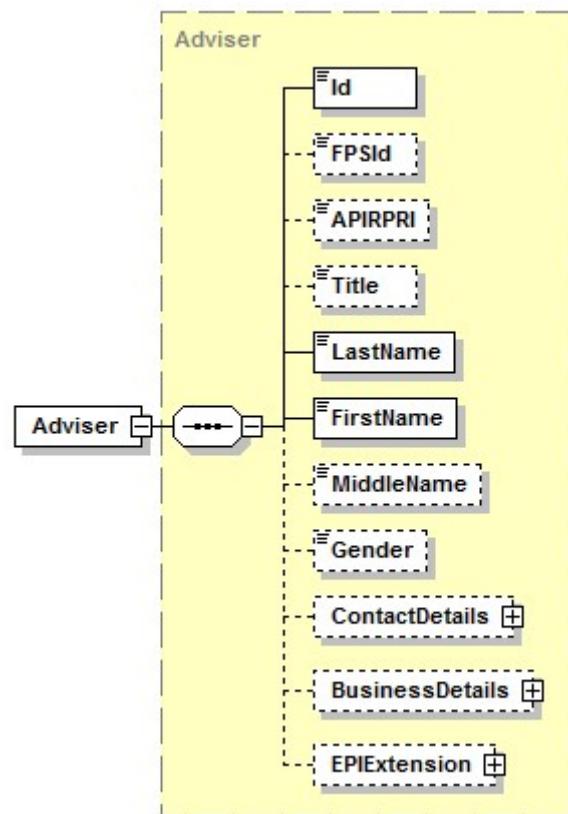
Advisers

Details about advisers



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Adviser	Advisers.Adviser		1 - ∞	Details about an adviser

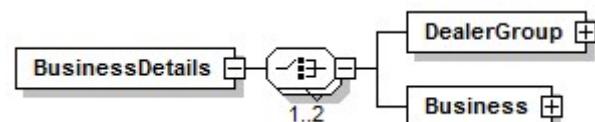
Adviser



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	Adviser.Id	A(1..60)	1	Provider's unique identifier for the adviser
FPSId	Adviser.FPSId	A(1..60)	0 - 1	FPS identifier for the adviser This value is only to be used if supplied to the Provider by the FPS via another process
APIRPRI	Adviser.APIRPRI	A(9)	0 - 1	APIR Code for the adviser
Title	Adviser.Title	A	0 – 1	Title of the adviser Refer to Appendix A - for the list of allowable values

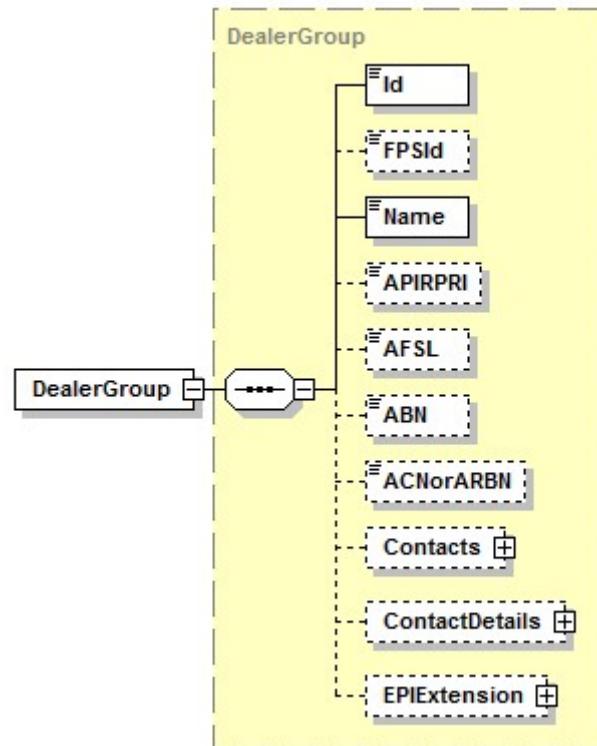
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LastName	Adviser.LastName	A(1..50)	1	Last name of the adviser
FirstName	Adviser.FirstName	A(1..50)	1	First name of the adviser
MiddleName	Adviser.MiddleName	A(1..40)	0 – 1	Middle name of the adviser
Gender	Adviser.Gender	A	0 – 1	Gender of the adviser Refer to Appendix A - for the list of allowable values
ContactDetails	Adviser.ContactDetails		0 – 1	Contact details for the adviser
BusinessDetails	Adviser.BusinessDetails		0 – 1	Details about an adviser's business
EPIExtension	Adviser.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

BusinessDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
DealerGroup	BusinessDetails.DealerGroup		0 – 1	Details of the adviser's dealer group
Business	BusinessDetails.Business		0 – 1	Details of the adviser's business

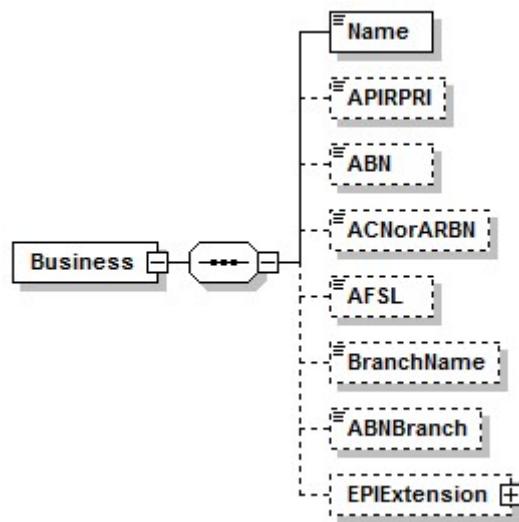
DealerGroup



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	DealerGroup.Id	A(1..60)	1	Provider's unique identifier for the dealer group
FPSId	DealerGroup.FPSId	A(1..60)	0 - 1	FPS identifier for the dealer group This value is only to be used if supplied to the provider by the FPS via another process.
Name	DealerGroup.Name	A(1..128)	1	Name of the dealer group
APIRPRI	DealerGroup.APIRPRI	A(11)	0 - 1	APIR Code for the dealer group Format: AAA9999AA
AFSL	DealerGroup.AFSL	A(1..)	0 - 1	Australian Financial Services License (AFSL) of the dealer group
ABN	DealerGroup.ABN	A(1..11)	0 - 1	Australian Business Number (ABN) of the dealer group

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ACNorARBN	DealerGroup.ACNorARBN	A(1..11)	0 - 1	Provider's Australian Company Number (ACN) or their Australian Registered Body Number (ARBN)
<u>Contacts</u>	DealerGroup.Contacts		0 - 1	Contacts for the dealer group
<u>ContactDetails</u>	DealerGroup.ContactDetails		0 - 1	Contact details for the dealer group
EPIExtension	DealerGroup.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

Business

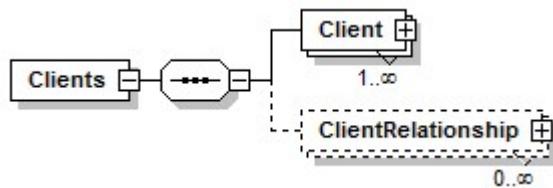


Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Name	Business.Name	A(1..150)	1	Name of the business
APIPRI	Business.APIPRI	A(9)	0 - 1	APIR code for the business
ABN	Business.ABN	A(1..11)	0 - 1	Australian Business Number (ABN) of the business
ACNorARBN	Business.ACNorARBN	A(1..11)	0 - 1	Provider's Australian Company Number (ACN) or their Australian Registered Body Number (ARBN)
AFSL	Business.AFSL	A(1..)	0 - 1	Australian Financial Services License (AFSL) of the business

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
BranchName	Business.BranchName	A(1..60)	0 – 1	Branch of the business the adviser belongs to
ABNBranch	Business.ABNBranch	A(1..11)	0 – 1	Australian Business Number (ABN) of the branch of the business the adviser belongs to
EPIExtension	Business.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

Clients

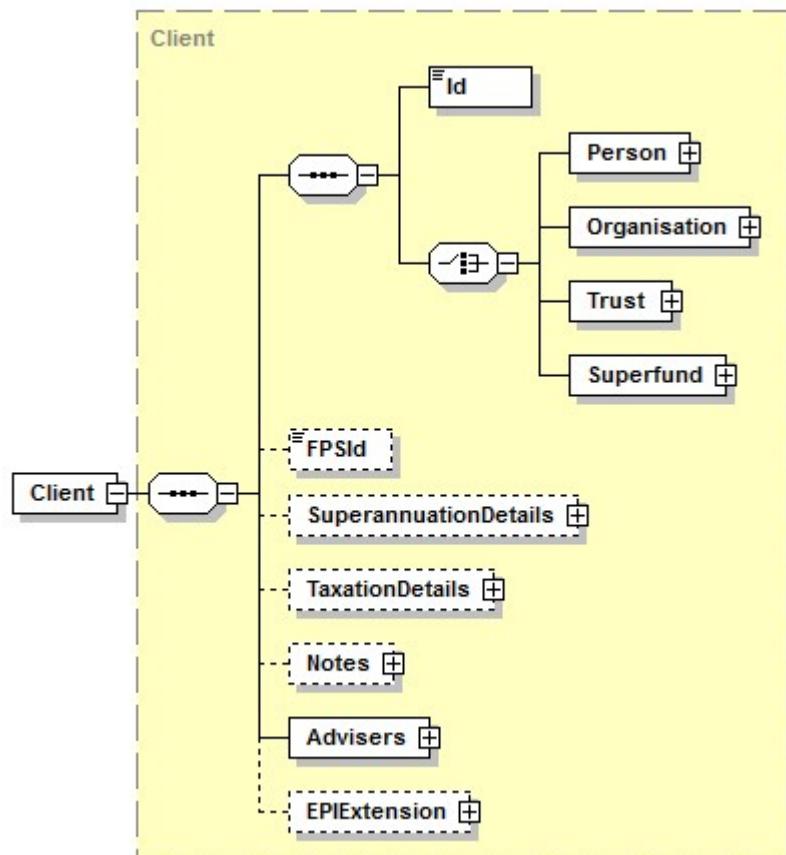
Details about clients



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Client	Clients.Client		1 - ∞	Details about a client

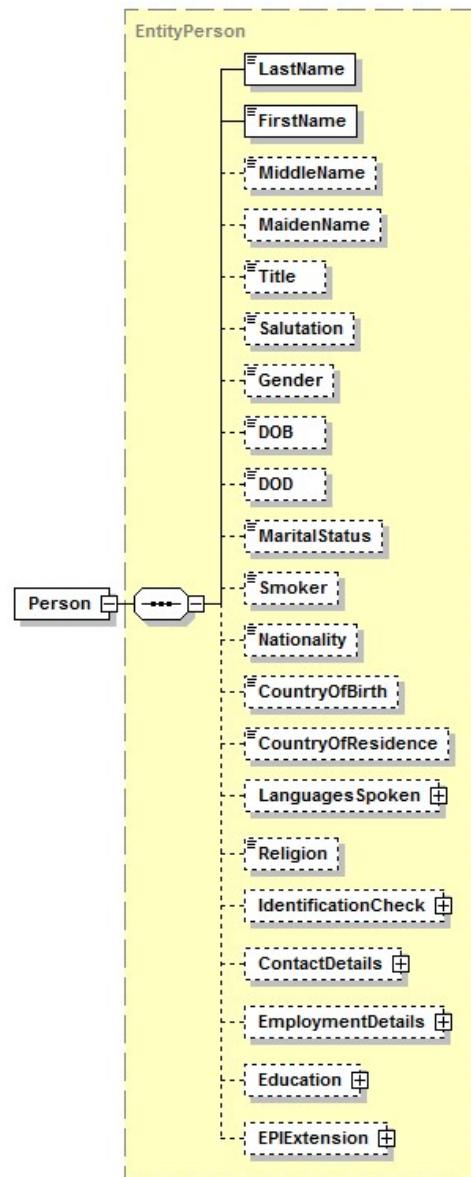
Client

A client can be either a Person, an Organisation, a Superannuation Fund (Superfund) or a Trust



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	Clients.Client.Id	A(1..60)	1	Provider's unique identifier for the client.
Person	Clients.Client.Person		0-1	Details about a client if they are a person
Organisation	Clients.Client.Organisation		0-1	Details about a client if they are an organisation
Trust	Clients.Client.Trust		0-1	Details about a client if they are a trust
Superfund	Clients.Client.Superfund		0-1	Details about a client if they are a superfund
FPSId	Clients.Client.FPSId	A(1..60)	0 - 1	FPS identifier for the client. This value is only to be used if supplied to the Provider by the FPS via another process
SuperannuationDetails	Clients.Client.SuperannuationDetails		0-1	Superannuation details of the client
TaxationDetails	Clients.Client.TaxationDetails		0-1	Taxation details of the client
Notes	Clients.Client.Notes		0-1	Allows for notes about the client to be supplied
Advisers	Clients.Client.Advisers		1	Details of the adviser(s) who manages the client
EPIExtension	Clients.Client.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

Person



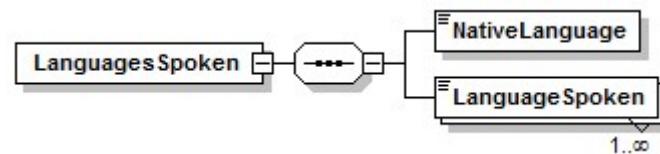
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LastName	Clients.Client.Person.LastName	A(1..50)	1	Last name of the person
FirstName	Clients.Client.Person.FirstName	A(1..50)	1	First name of the person
MiddleName	Clients.Client.Person.MiddleName	A(1..40)	0 - 1	Middle name of the person
MaidenName	Clients.Client.Person.MaidenName	A(1..50)	0 - 1	Maiden name of the person
Title	Clients.Client.Person.Title	A	0 - 1	Title of the person Refer to Appendix 1 - Person - Title for the list of allowable values
Salutation	Clients.Client.Person.Salutation	A(1..150)	0 - 1	Salutation for the person
Gender	Clients.Client.Person.Gender	A	0 - 1	Gender of the person Refer to Appendix 1 - Person - Gender for the list of allowable values
DOB	Clients.Client.Person.DOB	D	0 - 1	Date of Birth of the person
DOD	Clients.Client.Person.DOD	D	0 - 1	Deceased date of the person
MaritalStatus	Clients.Client.Person.MaritalStatus	A	0 - 1	Marital status of the person Refer to Appendix 1 - Person - Marital Status for the list of allowable values
Smoker	Clients.Client.Person.Smoker	B	0 - 1	Indicates whether the person is a smoker
Nationality	Clients.Client.Person.Nationality	A(1..100)	0 - 1	Nationality of the person
CountryOfBirth	Clients.Client.Person.CountryOfBirth	A	0 - 1	Country of birth of the person Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values
CountryOfResidence	Clients.Client.Person.CountryOfResidence	A	0 - 1	Country of residence of the person Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values
LanguagesSpoken	Clients.Client.Person.LanguagesSpoken		0 - 1	Languages spoken by the person
Religion	Clients.Client.Person.Religion	A	0 - 1	Religion of the person Refer to Appendix 1 - Person - Religion for the list of allowable values
IdentificationCheck	Clients.Client.Person.IdentificationCheck		0 - 1	Identification details of the person
ContactDetails	Clients.Client.Person.ContactDetails		0 - 1	Contact details for the person
EmploymentDetails	Clients.Client.Person.EmploymentDetails		0 - 1	Employment details of the person
Education	Clients.Client.Person.Education		0 - 1	Education details of the person

External Platform Interface Version 4.3 – Data Feed

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EPIExtension	Clients.Client.Person.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

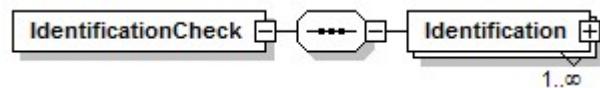
DRAFT

LanguagesSpoken



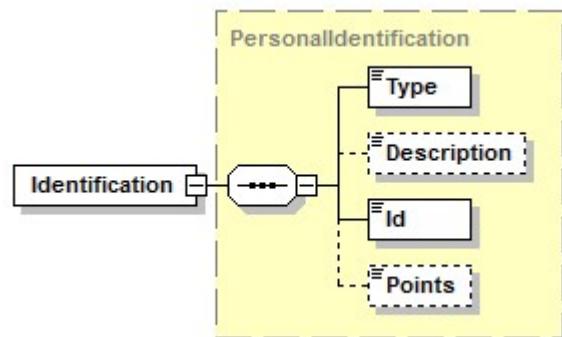
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
NativeLanguage	Clients.Client.Person.LanguagesSpoken.NativeLanguage	A	1	Native language of the person Refer to Appendix 1 - Person - Languages for the list of allowable values
Language	Clients.Client.Person.LanguagesSpoken.Language	A	1 - ∞	Other languages spoken by the person Refer to Appendix 1 - Person - Languages for the list of allowable values

IdentificationCheck



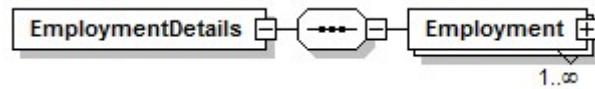
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Identification	Clients.Client.Person.IdentificationCheck.Identification		1 - ∞	Details about an individual piece of identification

Identification



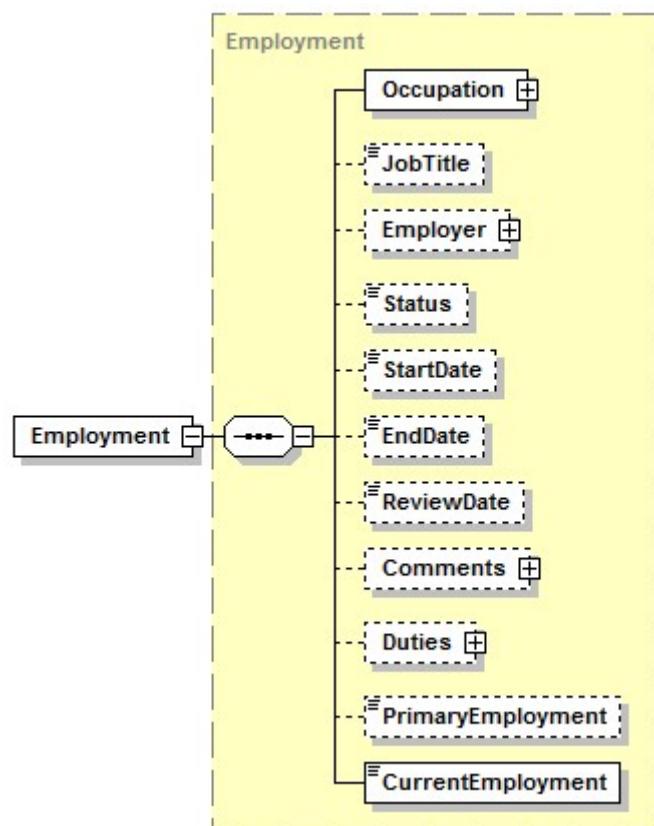
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	Clients.Client.Person.IdentificationCheck.Identification.Type	A(1..50)	1	Type of identification supplied
Description	Clients.Client.Person.IdentificationCheck.Identification.Description	A(1..200)	0 - 1	Description of the identification
Id	Clients.Client.Person.IdentificationCheck.Identification.Id	A(1..60)	1	Unique identifier of the identification
Points	Clients.Client.Person.IdentificationCheck.Identification.Points	N	0 - 1	Number of points applicable to the identification type Must be a value between 1 and 999,999

EmploymentDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Employment	Clients.Client.Person.EmploymentDetails.Employment		1 - ∞	Details about a specific occupation

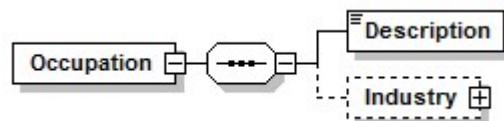
Employment



External Platform Interface Version 4.3 – Data Feed

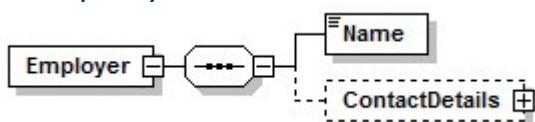
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Occupation</u>	Clients.Client.Person.EmploymentDetails.Employment.Occupation		1	Occupation details
JobTitle	Clients.Client.Person.EmploymentDetails.Employment.JobTitle	A(1..150)	1	Job title
<u>Employer</u>	Clients.Client.Person.EmploymentDetails.Employment.Employer		0 - 1	Details about the employer
Status	Clients.Client.Person.EmploymentDetails.Employment.Status	A	1	Status of the employment Refer to Appendix 1 - Person - Employment Status for the list of allowable values
StartDate	Clients.Client.Person.EmploymentDetails.Employment.StartDate	D	1	Date the employment started
EndDate	Clients.Client.Person.EmploymentDetails.Employment.EndDate	D	0 – 1	Date the employment ended
ReviewDate	Clients.Client.Person.EmploymentDetails.Employment.ReviewDate	D	0 – 1	Date on which the next employment review is scheduled
<u>Comments</u>	Clients.Client.Person.EmploymentDetails.Employment.Comments		0 – 1	Comments about the employment
<u>Duties</u>	Clients.Client.Person.EmploymentDetails.Employment.Duties		0 - 1	Occupational duties performed
PrimaryEmployment	Clients.Client.Person..EmploymentDetails.Employment.PrimaryEmployment	B	0 – 1	Indicates whether this is the primary employment
CurrentEmployment	Clients.Client.Person.EmploymentDetails.Employment.CurrentEmployment	B	1	Indicates whether this is the current employment

Occupation



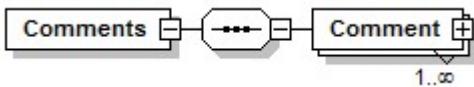
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Description	Clients.Client.Person.EmploymentDetails.Employment.Occupation.Description	A(1..150)	1	Description of the occupation
Industry	Clients.Client.Person.EmploymentDetails.Employment.Occupation.Industry		0 - 1	Industry of the occupation

Employer



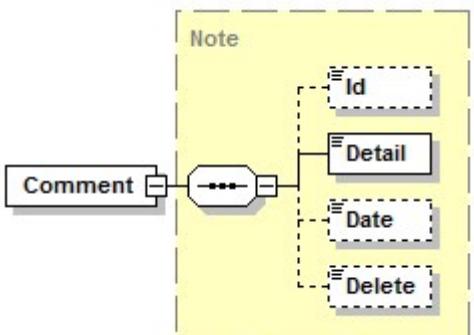
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Name	Clients.Client.Person.EmploymentDetails.Employment.Employer.Name	A(1..150)	1	Name of the employer
ContactDetails	Clients.Client.Person.EmploymentDetails.Employment.Employer.ContactDetails		0 - 1	Contact details for the employer

Comments



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Comment	Clients.Client.Person.EmploymentDetails.Employment.Comments.Comment		1 - ∞	Comment about the employment

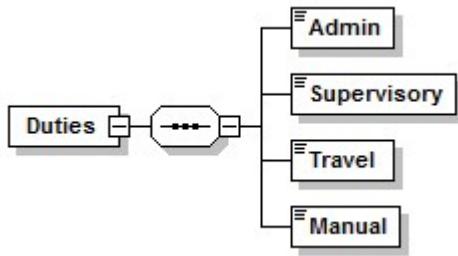
Comment



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	Clients.Client.Person.EmploymentDetails.Employment.Comments.Comment.Id	A(1..60)	0 - 1	Provider's unique identifier for the comment.
Detail	Clients.Client.Person.EmploymentDetails.Employment.Comments.Comment.Detail	A(1..200)	1	Comment detail
Date	Clients.Client.Person.EmploymentDetails.Employment.Comments.Comment.Date	DT	0 - 1	Date and time that the comment was last updated in the Provider's systems
Delete	Clients.Client.Person.EmploymentDetails.Employment.Comments.Comment.Delete	B	0 - 1	Indicates whether the comment is to be deleted from the FPS

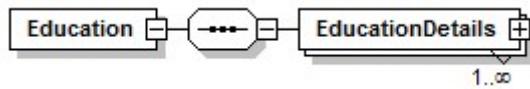
Duties

The sum total of Admin, Supervisory, Travel and Manual percentages must equate to 100. All values must be entered as positive amounts



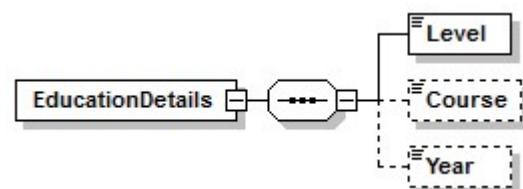
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Admin	Clients.Client.Person.EmploymentDetails.Employment.Duties.Admin	N(5.2)	1	Percentage of duties that are classified as Admin
Supervisory	Clients.Client.Person.EmploymentDetails.Employment.Duties.Supervisory	N(5.2)	1	Percentage of duties that are classified as Supervisory
Travel	Clients.Client.Person.EmploymentDetails.Employment.Duties.Travel	N(5.2)	1	Percentage of duties that are classified as Travel
Manual	Clients.Client.Person.EmploymentDetails.Employment.Duties.Manual	N(5.2)	1	Percentage of duties that are classified as Manual

Education



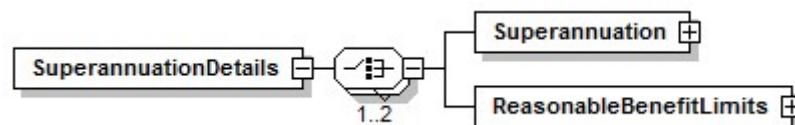
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>EducationDetails</u>	Clients.Client.Person.Education.EducationDetails		1 - ∞	Details about a specific educational course

EducationDetails



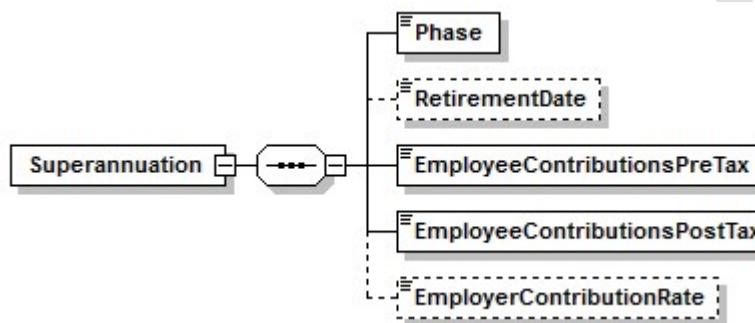
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Level	Clients.Client.Person.Education.EducationDetails.Level	A	1	Level of educational course Refer to Appendix 1 - Person - Education Level for the list of allowable values
Course	Clients.Client.Person.Education.EducationDetails.Course	A(1..150)	0 – 1	Name of course
Year	Clients.Client.Person.Education.EducationDetails.Year	N(4)	0 – 1	Year course was completed, e.g 2011

SuperannuationDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Superannuation	Clients.Client.SuperannuationDetails.Superannuation		0 – 1	Superannuation details
ReasonableBenefitLimits	Clients.Client.SuperannuationDetails.ReasonableBenefitLimits		0-1	Details of the reasonable benefit limits associated with the superannuation

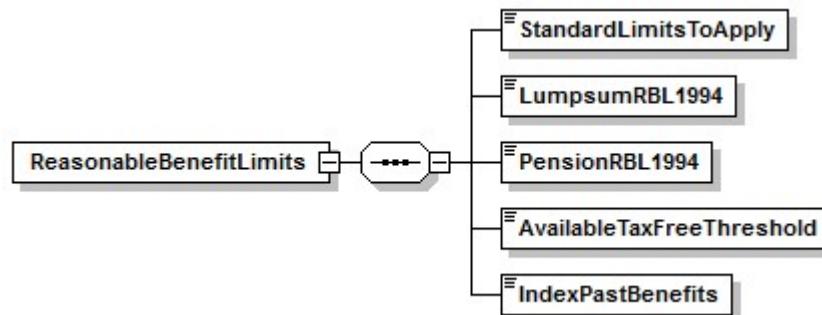
Superannuation



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Phase	Clients.Client.SuperannuationDetails.Superannuation.Phase	A	1	Superannuation phase. Allowable values are: <ul style="list-style-type: none"> • Accumulation • Drawdown
RetirementDate	Clients.Client.SuperannuationDetails.Superannuation.RetirementDate	D	0 - 1	Date of retirement of the client
EmployeeContributionsPreTax	Clients.Client.SuperannuationDetails.Superannuation.EmployeeContributionPreTax	MA(18.6)	1	Value of a client's pre-tax superannuation contributions
EmployeeContributionsPostTax	Clients.Client.SuperannuationDetails.Superannuation.EmployeeContributionPostTax	MA(18.6)	1	Value of a client's post-tax superannuation contributions

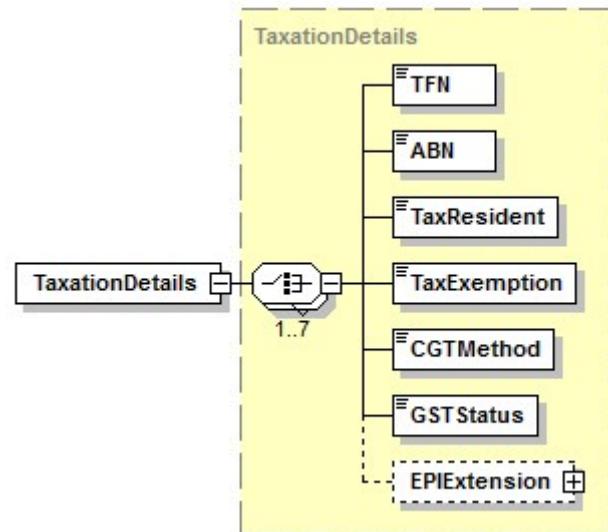
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EmployeeContributionRate	Clients.Client.SuperannuationDetails.Superannuation.EmployeeContributionRate	N(5.2)	0 - 1	Percentage rate at which employee contributions are made for the client Must be supplied as a positive value

ReasonableBenefitLimits



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
StandardLimitsToAppl y	Clients.Client.SuperannuationDetails.ResonableBenefitLim its.StandardLimitsToAppl y	A	1	Indicates whether standard limits apply Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
LumpsumRBL1994	Clients.Client.SuperannuationDetails.ResonableBenefitLim its.LumpsumRBL1994	MA(18.6)	1	Lump sum reasonable benefit limit value as at 1 st July 1994
PensionRBL1994	Clients.Client.SuperannuationDetails.ResonableBenefitLim its.PensionRBL1994	MA(18.6)	1	Pension reasonable benefit limit value as at 1 st July 1994
AvailableTaxFreeThre shold	Clients.Client.SuperannuationDetails.ResonableBenefitLim its.AvailableTaxFreeThre shold	MA(18.6)	1	Available tax free threshold for the client
IndexPastBenefits	Clients.Client.SuperannuationDetails.ResonableBenefitLim its.IndexPastBenefits	MA(18.6)	1	Index past benefits value

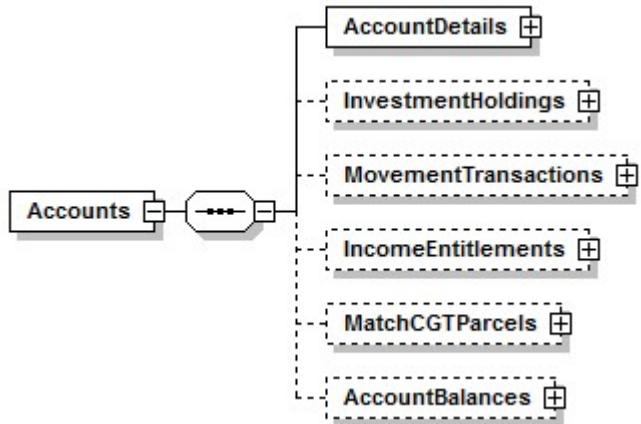
TaxationDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
TFN	Clients.Client.TaxationDetails.TFN	A(1..11)	0 - 1	Tax File Number of the client
ABN	Clients.Client.TaxationDetails.ABN	A(1..11)	0 - 1	Australian Business Number of the client
TaxResident	Clients.Client.TaxationDetails.TaxResident	B	0 - 1	Indicates whether the client is a resident for tax purposes
TaxExemption	Clients.Client.TaxationDetails.TaxExemption	A(1..200)	0 - 1	Details of any applicable tax exemptions if
CGTMethod	Clients.Client.TaxationDetails.CGTMethod	A	0 - 1	Capital Gains Tax method Refer to Appendix 1 - Client - CGT Method for the list of allowable values
GSTStatus	Clients.Client.TaxationDetails.GSTStatus	A	0 - 1	Indicates whether the client is registered for GST. Allowable values are: <ul style="list-style-type: none">• Registered• NotRegistered
EPIExtension	Clients.Client.TaxationDetails.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

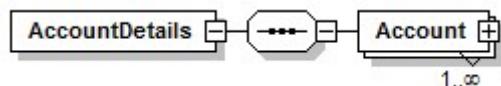
Accounts

Details about accounts



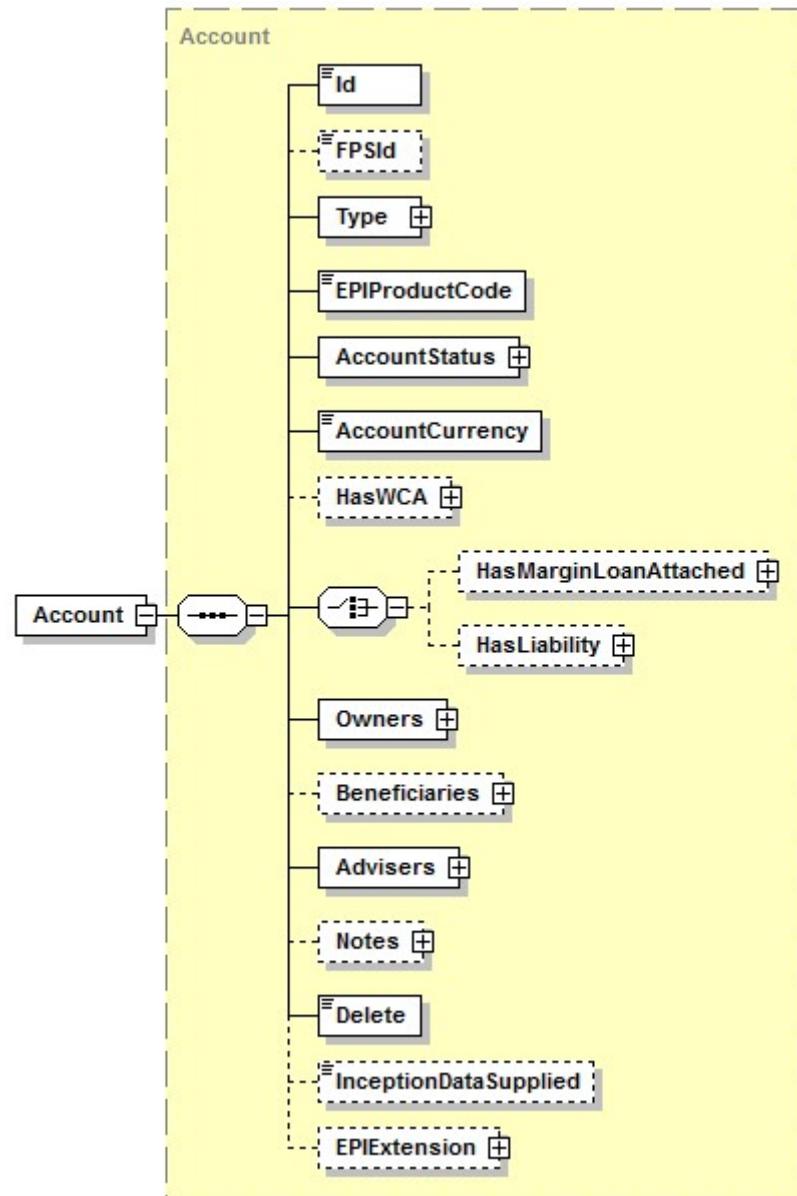
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>AccountDetails</u>	Accounts.AccountDetails		1 - ∞	Details about accounts
<u>InvestmentHoldings</u>	Accounts.InvestmentHoldings		0 - 1	Details about investment holdings
<u>MovementTransactions</u>	Accounts.MovementTransactions		0 - 1	Details about transactions that effect the balance of an account
<u>IncomeEntitlements</u>	Accounts.IncomeEntitlements		0 - 1	Details about transactions indicating that income has been earned from investment holdings. Income entitlements do not effect the balance of an account
<u>MatchCGTParcels</u>	Accounts.MatchCGTParcels		0 - 1	Details about parcel matching for CGT purposes
<u>AccountBalances</u>	Accounts.AccountBalances		0 - 1	Balances of an account as at a specified date

AccountDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Account</u>	Accounts.AccountDetails.Account		1 - ∞	Details about a specific account

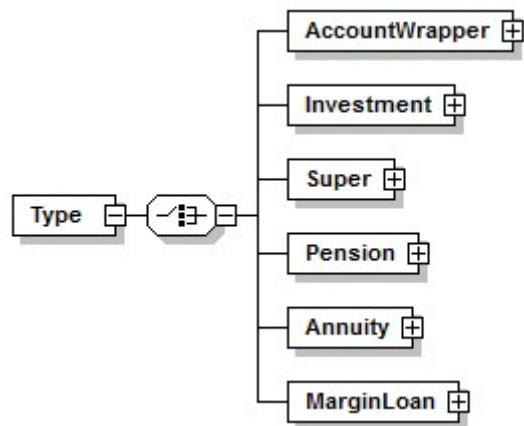
Account



External Platform Interface Version 4.3 – Data Feed

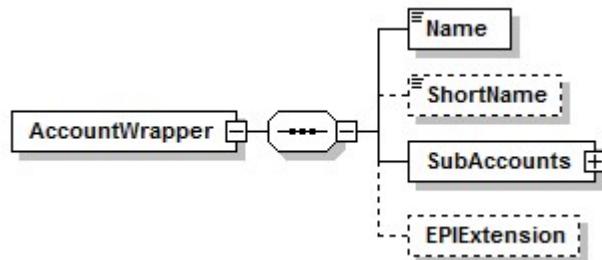
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	AccountDetails.Account.Id	Id(1..60)	1	Provider's unique identifier for the account
FPSId	AccountDetails.Account.FPSId	Id (1..60)	0 - 1	FPS identifier for the account. This value is only to be used if supplied to the provider by the FPS
Type	AccountDetails.Account.Type		1	Details about the type of account i.e. account wrapper, investment, super, pension, annuity or margin loan
EPIProductCode	AccountDetails.Account.EPIProductCode	A(1..16)	1	Unique identifier for the Provider's product to which this account belongs This value is supplied to the provider by the EPI Custodians
AccountStatus	AccountDetails.Account.AccountStatus		1	Status of the account
AccountCurrency	AccountDetails.Account.AccountCurrency	A	1	Base currency of the account Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values
HasWCA	AccountDetails.Account.HasWCA		0 – 1	Details about the working cash account if applicable
SubAccountHasMarginLoanAttached	AccountDetails.Account.HasMarginLoanAttached		0 – 1	Details about any margin loans attached to the account
HasLiability	AccountDetails.Account.HasLiability		0 – 1	Details about any liabilities linked to the account
Owners	AccountDetails.Account.Owners		1	Details about the owners of the account
Beneficiaries	AccountDetails.Account.Beneficiaries		0 – 1	Details about the beneficiaries associated with the account
Advisers	AccountDetails.Account.Advisers		1	Details about the adviser(s) that manages the account
Notes	AccountDetails.Account.Notes		0 – 1	Notes about the account
Delete	AccountDetails.Account.Delete	B	1	Indicates whether the account is to be deleted from the FPS
InceptionDataSupplied	AccountDetails.Account.InceptionDataSupplied	A	0 – 1	Indicates whether inception transactional data (full history of movement transactions, income entitlements, match CGT parcels etc.) for the account has been supplied. Allowable values are: True
EPIExtension	AccountDetails.Account.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Type



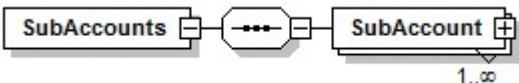
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AccountWrapper	AccountDetails.Account.Type.AccountWrapper		0 - 1	Details about the account if it is an account wrapper
Investment	AccountDetails.Account.Type.Investment		0 - 1	Details about the account if it is an investment account
Super	AccountDetails.Account.Type.Super		0 - 1	Details about the account if it is a superannuation account
Pension	AccountDetails.Account.Type.Pension		0 - 1	Details about the account if it is a pension account
Annuity	AccountDetails.Account.Type.Annuity		0 - 1	Details about the account if it is an annuity account
MarginLoan	AccountDetails.Account.Type.MarginLoan		0 - 1	Details about the account if it is a margin loan account

AccountWrapper



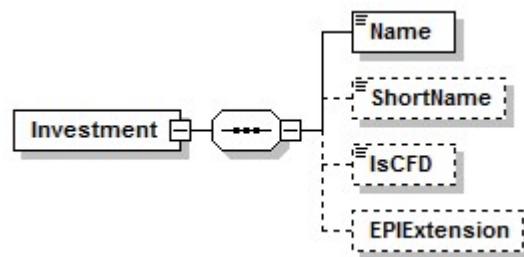
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Name	AccountDetails.Account.Type.AccountWrapper.Name	A(1..128)	1	Name of the account wrapper
ShortName	AccountDetails.Account.Type.AccountWrapper.ShortName	A(1..15)	0 - 1	Short name of the account wrapper
SubAccounts	AccountDetails.Account.Type.AccountWrapper.SubAccounts		0 - 1	Details about accounts held within the account wrapper
EPIExtension	AccountDetails.Account.Type.AccountWrapper.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

SubAccounts



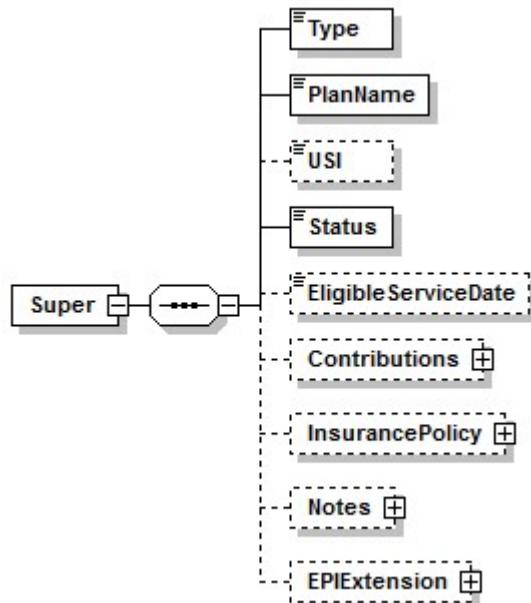
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
SubAccount	AccountDetails.Account.Type.AccountWrapper.SubAccounts. SubAccount		1 - ∞	Details about a specific account held within the account wrapper

Investment



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Name	AccountDetails.Account.Type.Investment.Name	A(1..128)	1	Name of the investment account
ShortName	AccountDetails.Account.Type.Investment.ShortName	A(1..15)	0 - 1	Short name of the investment account
IsCFD	AccountDetails.Account.Type.Investment.IsCFD	B	0 - 1	Indicates whether the account is a CFD account
EPIExtension	AccountDetails.Account.Type.Investment.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

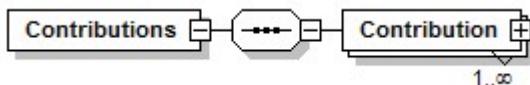
Super



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	AccountDetails.Account.Type.Super.Type	A	1	Type of superannuation account. Allowable values are: <ul style="list-style-type: none"> • Accumulation • DefinedBenefit
PlanName	AccountDetails.Account.Type.Super.PlanName	A(1..150)	1	Superannuation plan name
USI	AccountDetails.Account.Type.Super.IsCFD	A(1..60)	0 - 1	Unique Superannuation Identifier If USI is not available, populate with SPIN
Status	AccountDetails.Account.Type.Super.Status	A	1	Status of the superannuation account Refer to Appendix 1 - Pension / Super - Status for the list of allowable values
EligibleServiceDate	AccountDetails.Account.Type.Super.EligibleServiceDate	D	0 - 1	Date on which client owner first commenced continuous employment

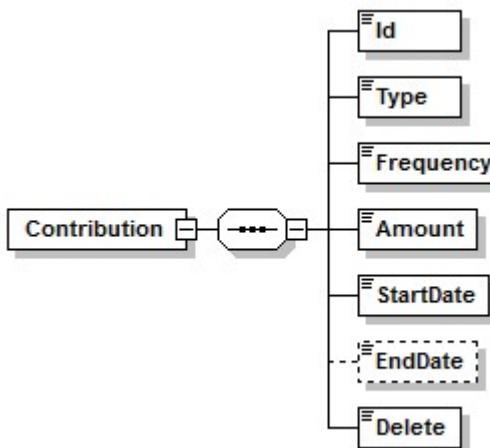
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Contributions</u>	AccountDetails.Account.Type.Super.Contributions		0 - 1	Details about contributions made to the superannuation account
<u>InsurancePolicy</u>	AccountDetails.Account.Type.Super.InsurancePolicy		0 - 1	Details about an insurance policy linked to the superannuation account
<u>Notes</u>	AccountDetails.Account.Type.Super.Notes		0 - 1	Allows for notes about the superannuation account to be supplied
<u>EPIExtension</u>	AccountDetails.Account.Type.Super.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the provider and the recipient

Contributions



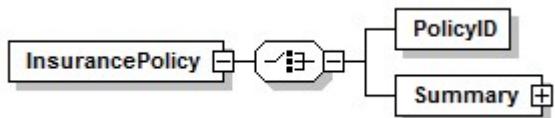
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Contribution</u>	AccountDetails.Account.Type.Super.Contributions.Contribution.		1 - ∞	Details about a specific contribution made to the superannuation account

Contribution



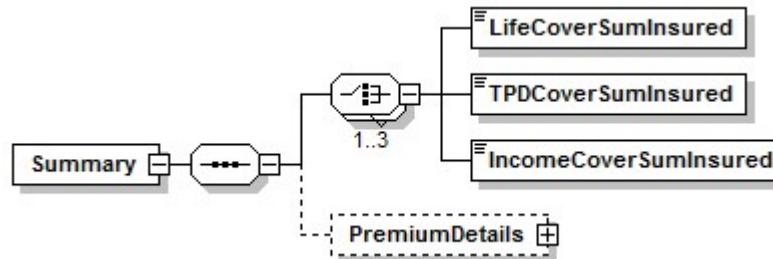
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	AccountDetails.Account.Type.Super.Contributions.Contribution.Id	A(1, 60)	1	Provider's unique identifier for the contribution.
Type	AccountDetails.Account.Type.Super.Contributions.Contribution.Type	A	1	Type of contribution Refer to Appendix 1 - Super - Contribution Type for the list of allowable values
Frequency	AccountDetails.Account.Type.Super.Contributions.Contribution.Frequency	A	1	Frequency of contribution payments Refer to Appendix 1 – Personal Asset - Contribution Frequency for the list of allowable values
Amount	AccountDetails.Account.Type.Super.Contributions.Contribution.Amount	N(18.6)	1	Amount of the contribution
StartDate	AccountDetails.Account.Type.Super.Contributions.Contribution.StartDate	D	1	Date on which the contribution started
EndDate	AccountDetails.Account.Type.Super.Contributions.Contribution.EndDate	D	0 - 1	Date on which the contribution ended
Delete	AccountDetails.Account.Type.Super.Contributions.Contribution.StartDate	B	1	Indicates whether the contribution is to be deleted from the FPS

InsurancePolicy



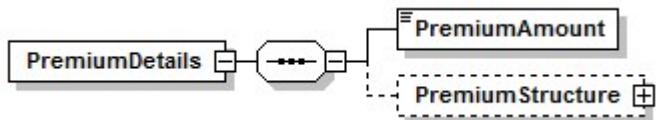
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PolicyId	AccountDetails.Account.Type.Super.InsurancePolicy.PolicyId	Id(1..60)	0 - 1	Provider's unique identifier for the insurance policy
Summary	AccountDetails.Account.Type.Super.InsurancePolicy.Summary		0 - 1	Summary details of the insurance policy i.e. sum insured values and premium details

Summary



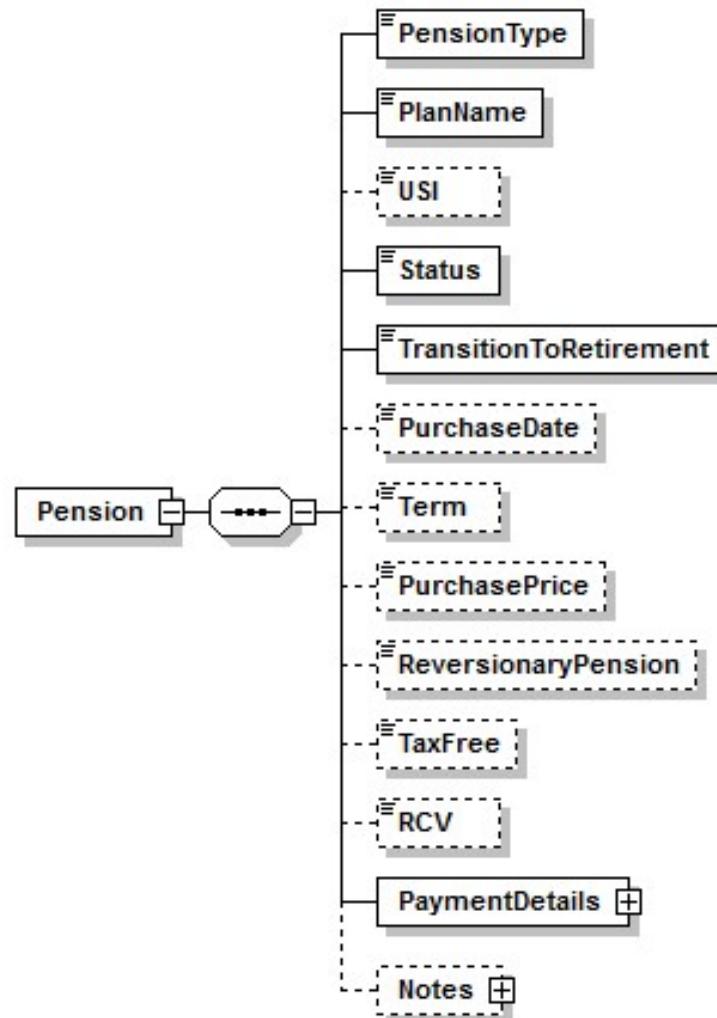
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LifeCoverSumInsured	AccountDetails.Account.Type.Super.InsurancePolicy.Summary.LifeCoverSumInsured	N(18.6)	0 - 1	Insurer's limit of liability for life cover
TPDCoverSumInsured	AccountDetails.Account.Type.Super.InsurancePolicy.Summary.TPDCoverSumInsured	N(18.6)	0 - 1	Insurer's limit of liability for TPD cover
IncomeCoverSumInsured	AccountDetails.Account.Type.Super.InsurancePolicy.Summary.IncomeCoverSumInsured	N(18.6)	0 - 1	Insurer's limit of liability for income cover
PremiumDetails	AccountDetails.Account.Type.Super.InsurancePolicy.Summary.PremiumDetails		0 - 1	Details about the insurance policy premium

PremiumDetails



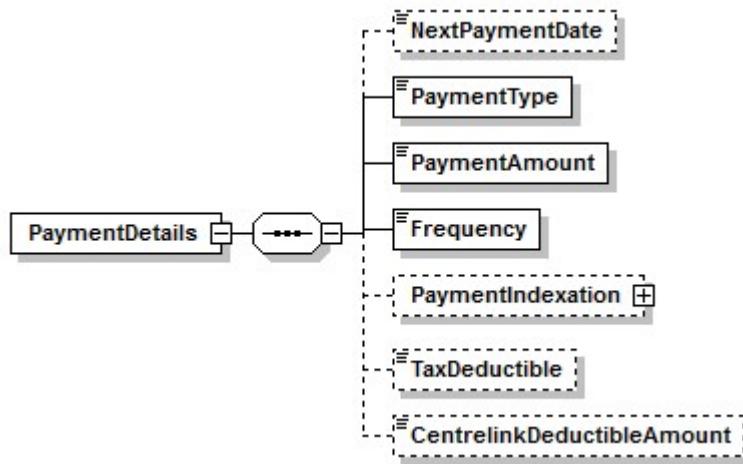
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PremiumAmount	...PremiumDetails.PremiumAmount	N(18.6)	1	Premium amount
PremiumStructure	...PremiumDetails.PremiumStructure		0 - 1	Indicates whether the premium structure is hybrid, level or stepped

Pension



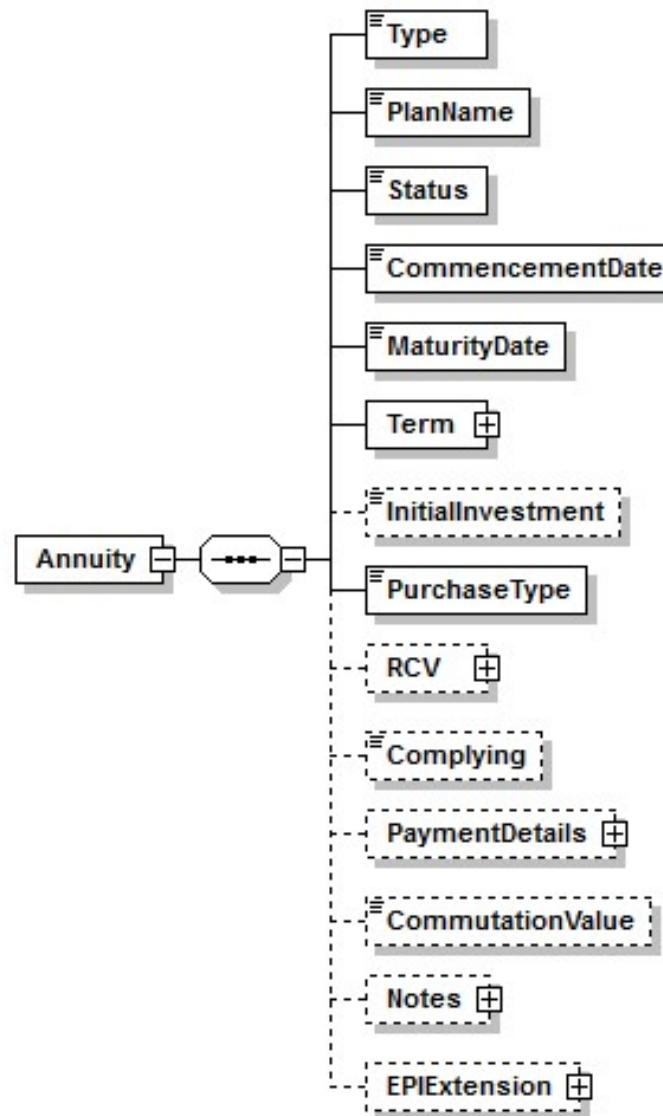
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PensionType	Pension.PensionType	A	1	Type of pension account Refer to Appendix 1 - Pension - Type for the list of allowable values
PlanName	AccountDetails.Account.Type.Pension.PlanName	A(1..200)	1	Pension plan name
USI	AccountDetails.Account.Type.Pension.USI	A(1..60)	0 - 1	Unique Superannuation Identifier If USI is not available, populate with SPIN
Status	AccountDetails.Account.Type.Pension.Status	A	1	Status of the pension account Refer to Appendix 1 - Pension / Super - Status for the list of allowable values
TransitionToRetirement	AccountDetails.Account.Type.Pension.TransitionToRetirement	B	1	Indicates whether this is a TTR pension
PurchaseDate	AccountDetails.Account.Type.Pension.PurchaseDate	D	0 - 1	Date on which the pension was purchased
Term	AccountDetails.Account.Type.Pension.Term	N	0 - 1	Term of the pension account
PurchasePrice	AccountDetails.Account.Type.Pension.PurchasePrice	N(18.6)	0 - 1	Purchase price of the pension account
ReversionaryPension	AccountDetails.Account.Type.Pension.ReversionaryPension	B	0 - 1	Indicates whether this is a reversionary pension
TaxFree	AccountDetails.Account.Type.Pension.TaxFree	N(5.2)	0 - 1	Tax free percentage Must be supplied as a positive value
RCV	AccountDetails.Account.Type.Pension.RCV	N(5.2)	0 - 1	Residual Capital Value percentage Must be supplied as a positive value
<u>PaymentDetails</u>	AccountDetails.Account.Type.Pension.PaymentDetails		1	Details about the pension payments
Notes	AccountDetails.Account.Type.Pension.Notes		0 - 1	Allows for notes about the pension account to be supplied

PaymentDetails



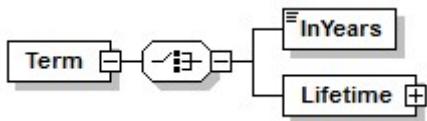
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
NextPaymentDate	PaymentDetails.NextPaymentDate	D	0 - 1	Date on which the next payment is due
PaymentType	AccountDetails.Account.Type.Pension.PaymentDetails.PaymentType	A	1	Type of pension payment Refer to Appendix 1 – Pension - Payment Type for the list of allowable values
PaymentAmount	AccountDetails.Account.Type.Pension.PaymentDetails.PaymentAmount	N(18.6)	1	Amount of the pension payments
Frequency	AccountDetails.Account.Type.Pension.PaymentDetails.Frequency	A	1	Frequency of pension payments Refer to Appendix 1 - Payment Frequency for the list of allowable values
PaymentIndexation	AccountDetails.Account.Type.Pension.PaymentDetails.PaymentIndexation		0 - 1	Indicates whether the payments are indexed
TaxDeductible	AccountDetails.Account.Type.Pension.PaymentDetails.TaxDeductible	N(5.2)	0 - 1	Percentage of the payment that is tax deductible Must be supplied as a positive value
CentrelinkDeductibleAmount	AccountDetails.Account.Type.Pension.PaymentDetails.CentrelinkDeductibleAmount	N(18.6)	0 - 1	Amount of the payment that is deductible with Centrelink

Annuity



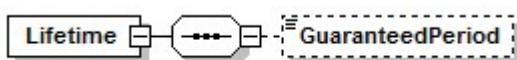
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	Annuity.Type	A	1	Type of annuity Refer to Appendix 1 - Annuity - Type for the list of allowable values
PlanName	AccountDetails.Account.Type.Annuity.PlanName	A(1..150)	1	Name of the annuity plan / product
Status	AccountDetails.Account.Type.Annuity.Status	A	1	Refer to Appendix 1 - Annuity - Status for the list of allowable values
CommencementDate	AccountDetails.Account.Type.Annuity.CommencementDate	D	1	Date on which the annuity commenced
MaturityDate	AccountDetails.Account.Type.Annuity.MaturityDate	D	1	Date on which the annuity matures
Term	AccountDetails.Account.Type.Annuity.Term		1	Term of the annuity
InitialInvestment	AccountDetails.Account.Type.Annuity.InitialInvestment	N(18.6)	0 - 1	Initial investment amount
PurchaseType	AccountDetails.Account.Type.Annuity.PurchaseType	A	1	Purchase type of the annuity. Allowable values are: Compulsory Voluntary
RCV	AccountDetails.Account.Type.Annuity.RCV		0 - 1	Residual Capital Value
Complying	AccountDetails.Account.Type.Annuity.Complying	B	0 - 1	Indicates whether the annuity is exempt for the assets test
PaymentDetails	AccountDetails.Account.Type.Annuity.PaymentDetails		0 - 1	Details about the annuity payments
CommutationValue	AccountDetails.Account.Type.Annuity.CommutationValue	N(18.6)	0 - 1	Commutated value of the annuity
Notes	AccountDetails.Account.Type.Annuity.Notes		0 - 1	Allows for notes about the annuity account to be supplied
EPIExtension	AccountDetails.Account.Type.Annuity.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

Term



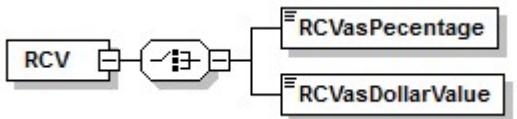
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
InYears	AccountDetails.Account.Type.Annuity.Term.InYears	N	0 – 1	Term of the annuity in years Must be a value between 1 and 100
Lifetime	AccountDetails.Account.Type.Annuity.Term.Lifetime		0 – 1	Indicates whether the annuity has a lifetime term

Lifetime



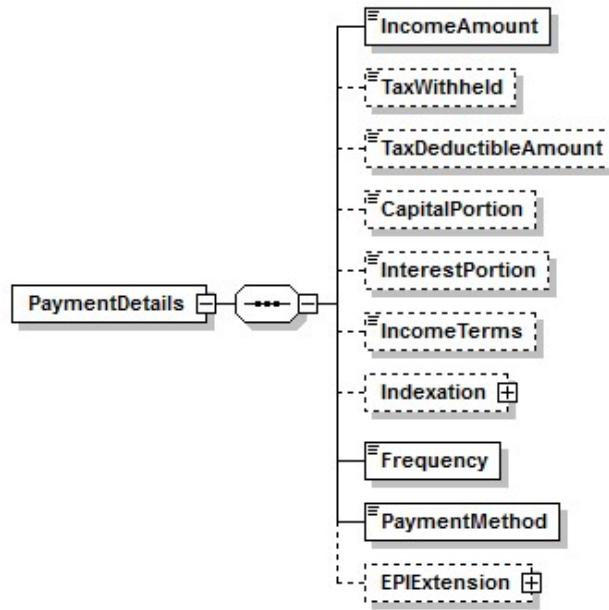
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
GuaranteedPeriod	AccountDetails.Account.Type.Annuity.Term.Lifetime.GuaranteedPeriod	N	0 – 1	Length of the guaranteed period Must be a value between 1 and 100

RCV



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
RCVasPercentage	AccountDetails.Account.Type.Annuity.RCV.RCVasPercentage	N(5.2)	0 – 1	Amount of RCV as a percentage
RCVasDollarValue	AccountDetails.Account.Type.Annuity.RCV.RCVasDollarValue	N(18.6)	0 – 1	Amount of RCV as a dollar value

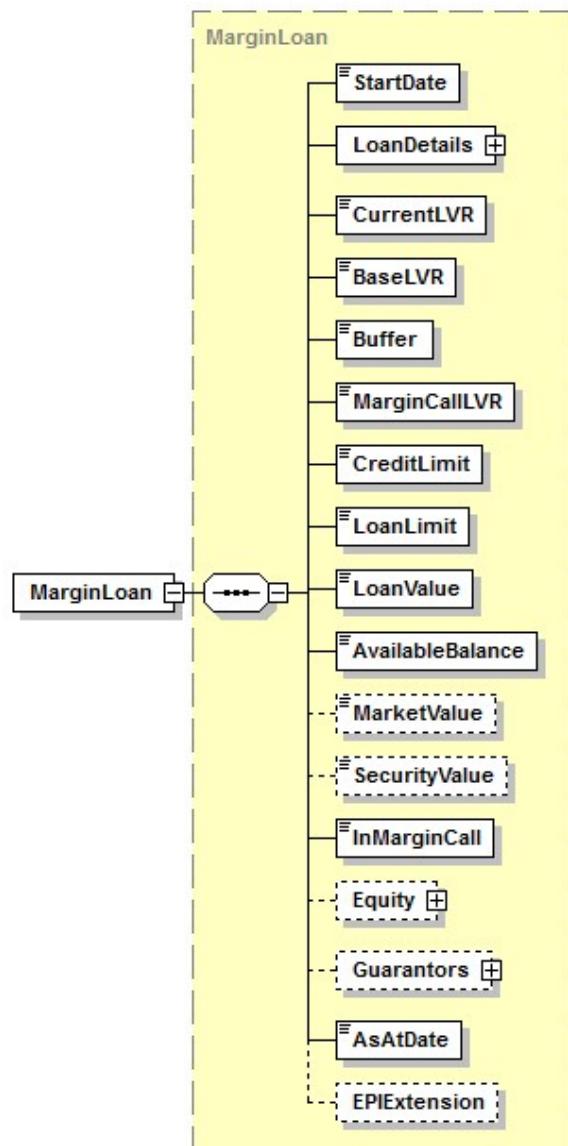
PaymentDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
IncomeAmount	AccountDetails.Account.Type.Annuity.PaymentDetails.IncomeAmount	N(18.6)	1	Annuity payment amount
TaxWithheld	AccountDetails.Account.Type.Annuity.PaymentDetails.TaxWithheld	B	0 - 1	Indicates whether tax has been withheld on the payment
TaxDeductibleAmount	AccountDetails.Account.Type.Annuity.PaymentDetails.TaxDeductibleAmount	N(18.6)	0 - 1	Amount of the annuity payment that is tax deductible
CapitalPortion	AccountDetails.Account.Type.Annuity.PaymentDetails.CapitalPortion	N(18.6)	0 - 1	Portion of the payment that is capital in nature
InterestPortion	AccountDetails.Account.Type.Annuity.PaymentDetails.InterestPortion	N(18.6)	0 - 1	Portion of the payment that is interest
IncomeTerms	AccountDetails.Account.Type.Annuity.PaymentDetails.IncomeTerms	A	0 - 1	Income terms. Allowable values are: <ul style="list-style-type: none"> • Advance • Arrears
Indexation	AccountDetails.Account.Type.Annuity.PaymentDetails.Indexation		0 - 1	Indicates whether the annuity payment is indexed

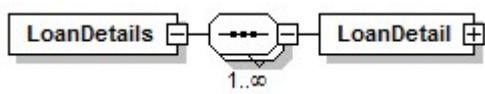
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Frequency	AccountDetails.Account.Type.Annuity.PaymentDetails.Frequency	A	1	Frequency of the annuity payments Refer to Appendix 1 - Annuity - Payment Frequency for the list of allowable values
PaymentMethod	AccountDetails.Account.Type.Annuity.PaymentDetails.PaymentMethod	A	1	Method of annuity payment Refer to Appendix 1 - Payment Method for the list of allowable values
EPIExtension	AccountDetails.Account.Type.Annuity.PaymentDetails.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

MarginLoan



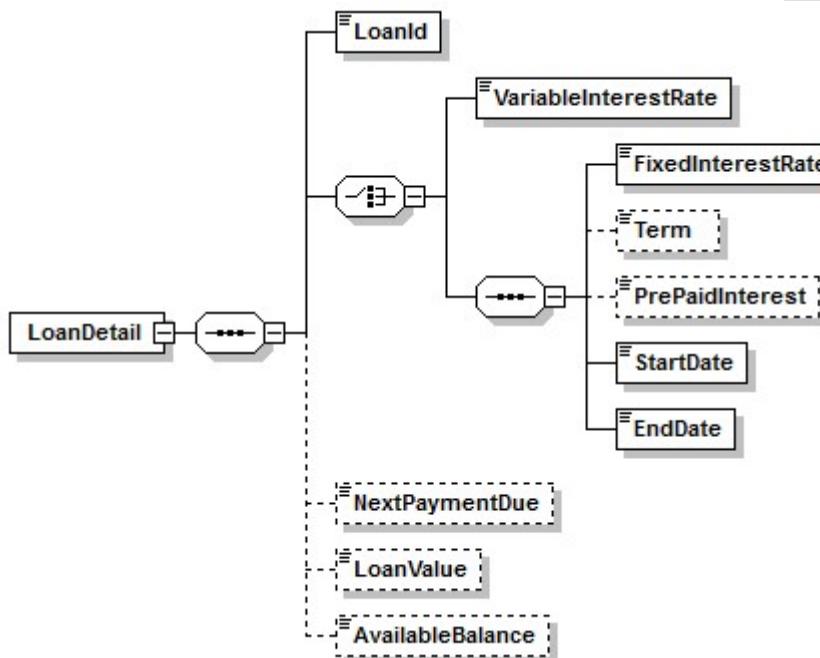
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
StartDate	Accounts.AccountDetails.Account.Type.MarginLoan.StartDate	D	1	Date on which the margin loan started
<u>LoanDetails</u>	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails		1	Details about the margin loan
CurrentLVR	Accounts.AccountDetails.Account.Type.MarginLoan.CurrentLVR	N(5.2)	1	Current Loan to Value Ratio
BaseLVR	Accounts.AccountDetails.Account.Type.MarginLoan.BaseLVR	N(5.2)	1	Base Loan to Value Ratio
Buffer	Accounts.AccountDetails.Account.Type.MarginLoan.Buffer	N(5.2)	1	Buffer available on the margin loan
MarginCallLVR	Accounts.AccountDetails.Account.Type.MarginLoan.MarginCallLVR	N(5.2)	1	Loan to Value Ration at which the margin will be called
CreditLimit	Accounts.AccountDetails.Account.Type.MarginLoan.CreditLimit	N(18.6)	1	Credit limit of the margin loan
LoanLimit	Accounts.AccountDetails.Account.Type.MarginLoan.LoanLimit	N(18.6)	1	Loan limit of the margin loan
LoanValue	Accounts.AccountDetails.Account.Type.MarginLoan.LoanValue	N(18.6)	1	Value of the associated loan
AvailableBalance	Accounts.AccountDetails.Account.Type.MarginLoan.AvailableBalance	N(18.6)	1	Available balance of the margin loan
MarketValue	Accounts.AccountDetails.Account.Type.MarginLoan.MarketValue	N(18.6)	1	Market value of the margin loan
SecurityValue	Accounts.AccountDetails.Account.Type.MarginLoan.SecurityValue	N(18.6)	1	Value of the securities purchased via the margin loan
InMarginCall	Accounts.AccountDetails.Account.Type.MarginLoan.InMarginCall	B	1	Indicates whether the margin loan is in a margin call state
<u>Equity</u>	Accounts.AccountDetails.Account.Type.MarginLoan.Equity		0 – 1	Details about equities which have been used as collateral for the margin loan
<u>Guarantors</u>	Accounts.AccountDetails.Account.Type.MarginLoan.Guarantors		1 - ∞	Details about guarantors for the margin loan
AsAtDate	Accounts.AccountDetails.Account.Type.MarginLoan.AsAtDate	D	1	Date and time at which the margin loan details supplied relate to
EPIExtension	Accounts.AccountDetails.Account.Type.MarginLoan.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the provider and the recipient

LoanDetails



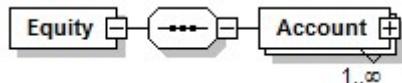
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LoanDetail	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail		1	Specific detail about the margin loan

LoanDetail



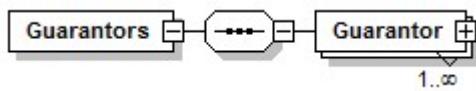
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LoanId	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail.LoanId	A(1..60)	1	Provider's unique identifier for the associated loan
VariableInterestRate	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail.VariableInterestRate	N(5.2)	0 – 1	Variable interest rate for the margin loan
FixedInterestRate	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail.FixedInterestRate	N(5.2)	0 – 1	Fixed interest rate for the margin loan
Term	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail.Term	N	0 – 1	For fixed rate loans – The term of the fixed rate period Must be a value between 1 and 100
PrePaidInterest	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail.PrePaidInterest	N(18.6)	0 – 1	For fixed rate loans – The prepaid interest amount
StartDate	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail.StartDate	D	0 – 1	For fixed rate loans – The date on which the fixed rate period started
EndDate	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail.EndDate	D	0 – 1	For fixed rate loans – The date on which the fixed rate period ended
NextPaymentDue	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail.NextPaymentDue	D	0 – 1	The date on which the next payment is due
LoanValue	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail.LoanValue	N(18.6)	0 – 1	Value of the loan
AvailableBalance	Accounts.AccountDetails.Account.Type.MarginLoan.LoanDetails.LoanDetail.AvailableBalance	N(18.6)	0 – 1	Available balance of the loan

Equity



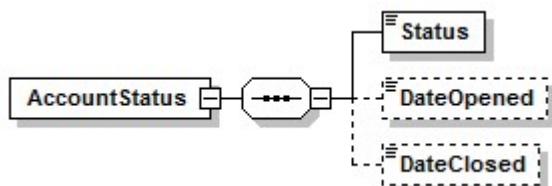
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Account	Accounts.AccountDetails.Account.Type.MarginLoan.Equity.Account		1 - ∞	Details about a specific account which has been used as collateral for the margin loan

Guarantors



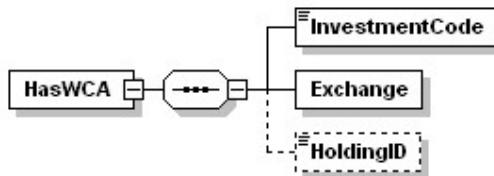
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Guarantor	Accounts.AccountDetails.Account.Type.MarginLoan.Guarantors.Guarantor		1 - ∞	Details about a specific guarantor for the margin loan

AccountStatus



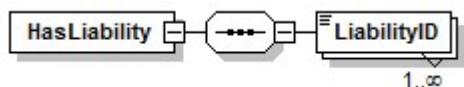
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Status	AccountDetails.Account.AccountStatus.Status	A	1	Status of the account Refer to Appendix 1 - Account - Status for the list of allowable values
DateOpened	AccountDetails.Account.AccountStatus.DateOpened	D	0 – 1	Date on which the account was opened
DateClosed	AccountDetails.Account.AccountStatus.DateClosed	D	0 – 1	Date on which the account was closed

HasWCA



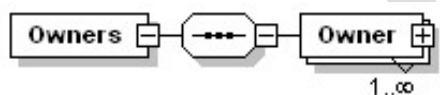
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
InvestmentCode	AccountDetails.Account.HasWCA.InvestmentCode	A(1..32)	1	Investment Code of the WCA
Exchange	AccountDetails.Account.HasWCA.Exchange	A(1..15)	1	Exchange that the investment is listed on e.g. ASX, FND, CASH, NYS, LSE etc.
HoldingId	AccountDetails.Account.HasWCA.HoldingId	A(1..60)	0 - 1	Provider's unique identifier for the investment holding e.g. HIN or SRN.

HasLiability



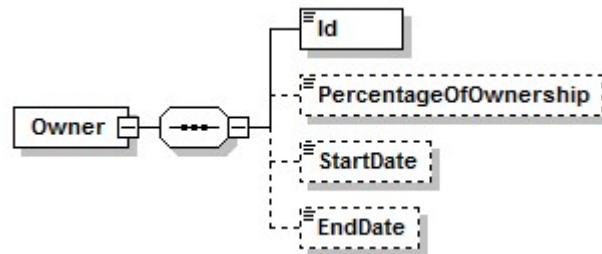
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LiabilityID	AccountDetails.Account.HasLiability.LiabilityID	A(1..60)	1 - ∞	Provider's unique identifiers for any liabilities attached to the account

Owners



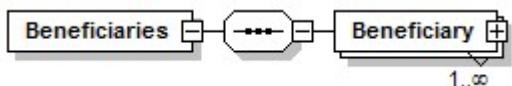
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Owner	AccountDetails.Account.Owners.Owner		1 - ∞	Details about a specific account owner

Owner



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	AccountDetails.Account.Owner.Id	A(1..60)	1	Provider's unique identifier for the client who owns the account.
PercentageOfOwnership	AccountDetails.Account.Owner.PercentageOfOwnership	N(5.2)	0 - 1	Percentage of the account owned by the client. If no percentage is specified, ownership will be assumed to be equal between all owners.
StartDate	AccountDetails.Account.Owner.StartDate	D	0 - 1	Date on which ownership started
EndDate	AccountDetails.Account.Owner.EndDate	D	0 - 1	Date one which ownership ended

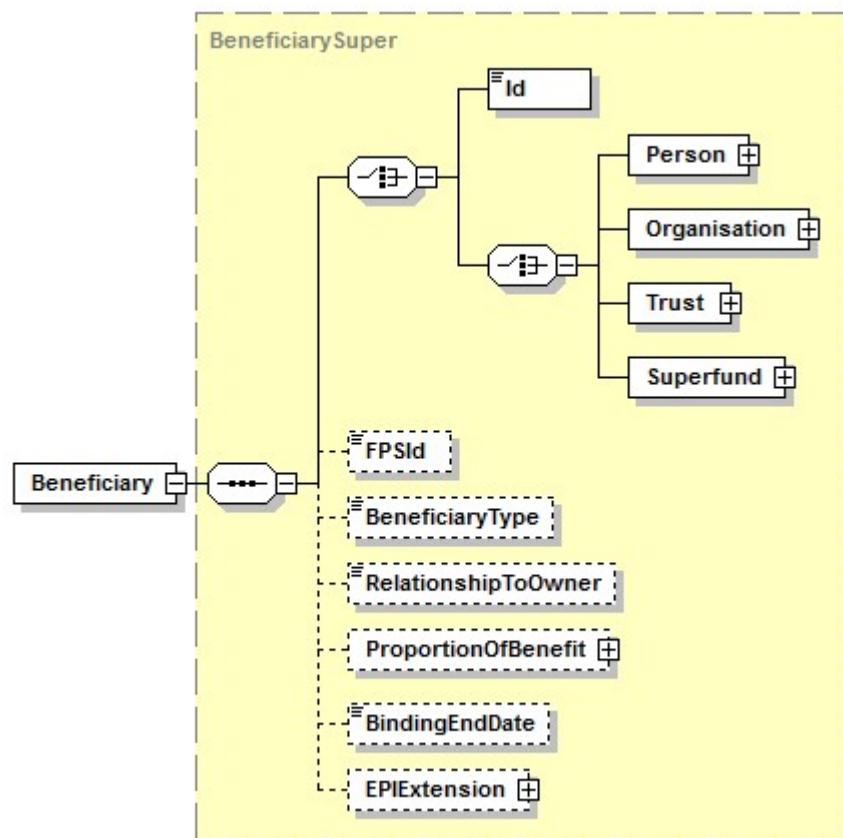
Beneficiaries



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Beneficiary	AccountDetails.Account.Beneficiaries.Beneficiary		1 - ∞	Details about beneficiaries associated with the account

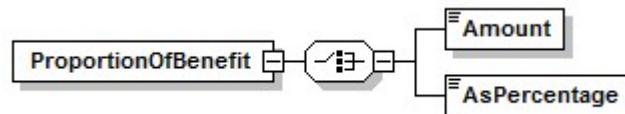
Beneficiary

Either the Client Id or the details of the beneficiary should be supplied, not both



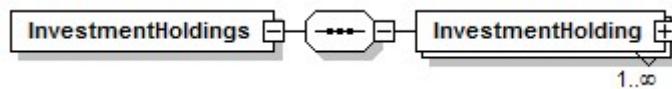
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	AccountDetails.Account.Beneficiaries.Beneficiary.Id	A(1..60)	0 – 1	Providers unique identifier for the beneficiary A client record must also be supplied
Person	AccountDetails.Account.Beneficiaries.Beneficiary.Person		0 – 1	Details about the beneficiary if they are a person and not defined as a client
Organisation	AccountDetails.Account.Beneficiaries.Beneficiary.Organisation		0 – 1	Details about the beneficiary if they are an organization and not defined as a client
Trust	AccountDetails.Account.Beneficiaries.Beneficiary.Trust		0 – 1	Details about the beneficiary if they are a trust and not defined as a client
Superfund	AccountDetails.Account.Beneficiaries.Beneficiary.Superfund		0 – 1	Details about the beneficiary if they are a superfund and not defined as a client
FPSId	AccountDetails.Account.Beneficiaries.Beneficiary.FPSId	A(1..60)	0 – 1	Financial Planning Software's Id for the beneficiary. This value is only for to be used if supplied to the Provider by the FPS via another process
BeneficiaryType	AccountDetails.Account.Beneficiaries.Beneficiary.Beneficiary Type	A	0 – 1	Type of beneficiary Refer to Appendix 1 - Beneficiary Type for the list of allowable values
RelationshipToOwner	AccountDetails.Account.Beneficiaries.Beneficiary.RelationshipToOwner	A(1..30)	0 – 1	Beneficiary's relationship to the account owner(s)
ProportionOfBenefit	AccountDetails.Account.Beneficiaries.Beneficiary.Proportion OfBenefit		0 – 1	Proportion of the benefit the beneficiary is entitled to
BindingEndDate	AccountDetails.Account.Beneficiaries.Beneficiary.BindingEnd Date	D	0 – 1	Date on which binding type ends
EPIExtension	AccountDetails.Account.Beneficiaries.Beneficiary.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

ProportionOfBenefit



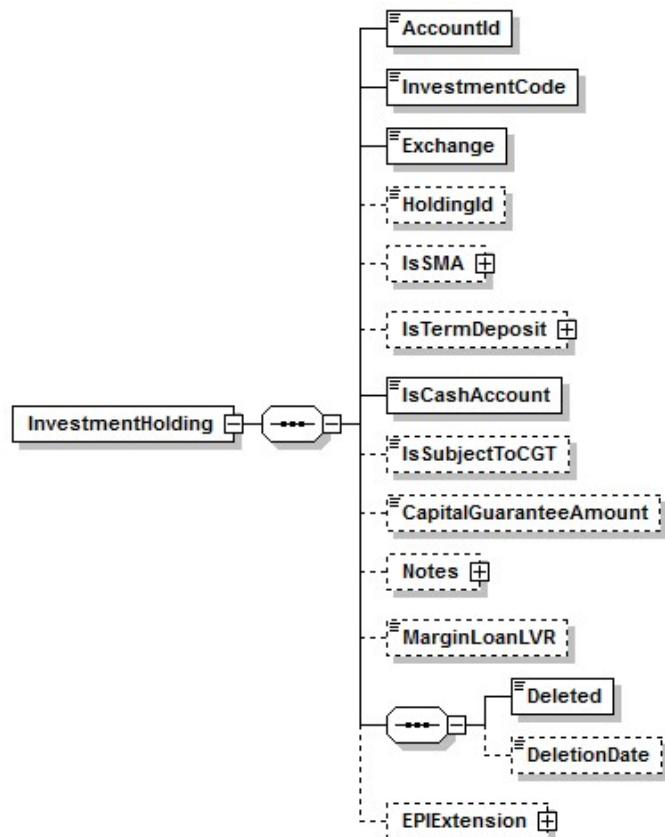
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	AccountDetails.Account.Beneficiaries.Beneficiary.ProportionOfBenefit.Amount	N(18.6)	0 – 1	Proportion of benefit as an amount
AsPercentage	AccountDetails.Account.Beneficiaries.Beneficiary.ProportionOfBenefit.AsPercentage	N(5.2)	0 – 1	Proportion of benefit as a percentage Must be supplied as a positive value The sum total of all ProportionOfBenefit.AsPercentage amounts must not exceed 100

InvestmentHoldings



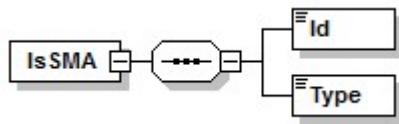
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
InvestmentHolding	Accounts.InvestmentHoldings.InvestmentHolding		1 - ∞	Details about a specific investment holding

InvestmentHolding



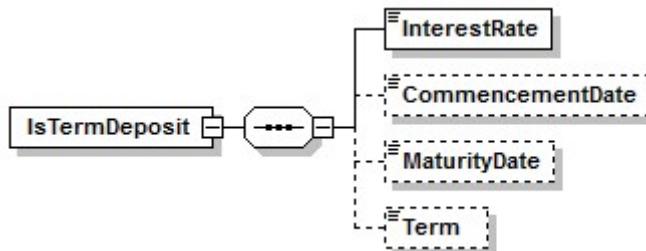
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AccountId	Accounts.InvestmentHoldings.InvestmentHolding.AccountId	A(1..60)	1	Provider's unique identifier for the account
InvestmentCode	Accounts.InvestmentHoldings.InvestmentHolding.InvestmentCode	A(1..32)	1	Unique code used to identify the investment. Ticker / APIR Code or Provider's internal identifier (e.g. EPICASH) as referenced in Investment Product record
Exchange	Accounts.InvestmentHoldings.InvestmentHolding.Exchname	A(1..15)	1	The exchange that the investment is listed on e.g. ASX, FND, CASH, NYS, LSE etc.
HoldingId	Accounts.InvestmentHoldings.InvestmentHolding.HoldingId	A(1..60)	0 - 1	Provider's unique identifier for the investment holding e.g. HIN or SRN.
<u>IsSMA</u>	Accounts.InvestmentHoldings.InvestmentHolding.IsSMA		0 - 1	Indicates whether the investment holding forms part of a self-managed account (SMA). Can also be used for IMAs, MMAs, UMAs etc.
<u>IsTermDeposit</u>	Accounts.InvestmentHoldings.InvestmentHolding.IsTermDeposit		0 - 1	Details about the investment holding if it is a term deposit
IsCashAccount	Accounts.InvestmentHoldings.InvestmentHolding.IsCashAccount	B	1	Indicates whether the investment holding is the “working” cash account
IsSubjectToCGT	Accounts.InvestmentHoldings.InvestmentHolding.IsSubjectToCGT	B	0 - 1	Indicates whether the investment holding is subject to CGT
CapitalGuaranteeAmount	Accounts.InvestmentHoldings.InvestmentHolding.CapitalGuaranteeAmount	N(18.6)	0 - 1	Minimum value to be repaid to the client upon sale of the holding
<u>Notes</u>	Accounts.InvestmentHoldings.InvestmentHolding.Notes		0 - 1	Allows for notes about the investment holding to be supplied
MarginLoanLVR	Accounts.InvestmentHoldings.InvestmentHolding.MarginLoanLVR	N(5.2)	0 - 1	If the investment holding forms part of a margin loan, the Loan to Value Ratio is to be supplied here
Deleted	Accounts.InvestmentHoldings.InvestmentHolding.Deleted	B	1	Indicates whether the investment holding is to be deleted from the FPS
DeletionDate	Accounts.InvestmentHoldings.InvestmentHolding.DeletionDate	DT	0 - 1	Date and time the investment holding was deleted on the Provider's systems
EPIExtension	Accounts.InvestmentHoldings.InvestmentHolding.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

IsSMA



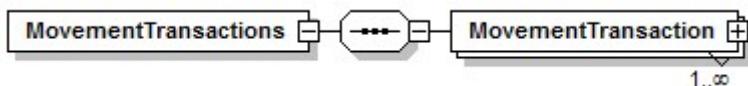
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	Accounts.InvestmentHoldings.InvestmentHolding.IsSMA.Id	A(1..60)	1	Provider's unique identifier for the SMA (IMA, MMA, UMA etc.)
Type	Accounts.InvestmentHoldings.InvestmentHolding.IsSMA.Type	A	1	Indicates whether the investment holding is the parent or child for the SMA. Allowable values are: <ul style="list-style-type: none">• Parent• Child

IsTermDeposit



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
InterestRate	Accounts.InvestmentHoldings.InvestmentHolding.IsTermDeposit.InterestRate	N(5.2)	1	Interest rate of the term deposit Must be supplied as a positive value
CommencementDate	Accounts.InvestmentHoldings.InvestmentHolding.IsTermDeposit.CommencementDate	D	0 – 1	Date on which the term deposit commenced
MaturityDate	Accounts.InvestmentHoldings.InvestmentHolding.IsTermDeposit.MaturityDate	D	0 – 1	Date on which the term deposit matures
Term	Accounts.InvestmentHoldings.InvestmentHolding.IsTermDeposit.Term	N	0 – 1	Length of the term deposit in days

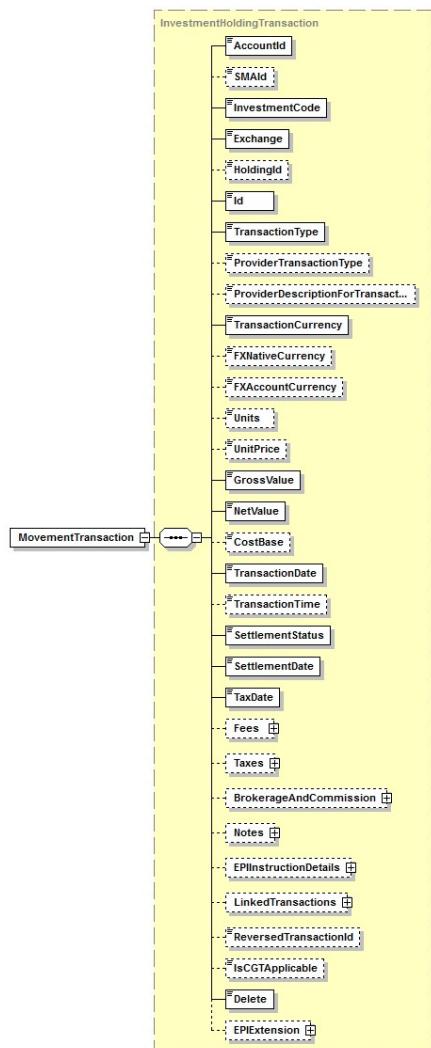
MovementTransactions



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>MovementTransaction</u>	Accounts.MovementTransactions.MovementTransaction		1 - ∞	Details about a specific transaction that effects the balance of the investment holding

MovementTransaction

Signage must be supplied for Unit, GrossValue, NetValue and CostBase. The signage on Unit and GrossValue amounts must correspond to the transaction type. If the transaction type is defined as a negative, then these values must be negative; if transaction type defined as positive, these values must be positive

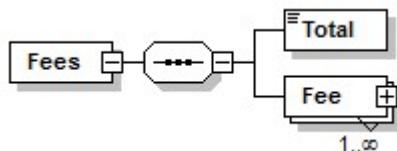


Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AccountId	Accounts.MovementTransactions.MovementTransaction.AccountId	A(1..60)	1	Provider's unique identifier for the account
SMAId	Accounts.MovementTransactions.MovementTransaction.SMAId	A(1..60)	0 - 1	Provider's unique identifier for the SMA (IMA, MMA, UMA etc.)
InvestmentCode	Accounts.MovementTransactions.MovementTransaction.InvestmentCode	A(1..32)	1	Unique code used to identify the investment. Ticker / APIR Code or Provider's internal identifier (e.g. EPICASH) as referenced in Investment Product record
Exchange	Accounts.MovementTransactions.MovementTransaction.Exchange	A(1..15)	1	The exchange that the investment is listed on e.g. ASX, FND, CASH, NYS, LSE etc.
HoldingId	Accounts.MovementTransactions.MovementTransaction.HoldingId	A(1..60)	0 - 1	Provider's unique identifier for the investment holding e.g. HIN or SRN.
Id	Accounts.MovementTransactions.MovementTransaction.Id	A(1..60)	1	Provider's unique identifier for the transaction
TransactionType	Accounts.MovementTransactions.MovementTransaction.TransactionType	A	1	Identifies the type of transaction Refer to Appendix 1 - Movement Transaction –Transaction Type for the list of allowable values
ProviderTransactionType	Accounts.MovementTransactions.MovementTransaction.ProviderTransactionType	A(1..200)	0 - 1	Provider's transaction type
ProviderDescriptionForTransaction	Accounts.MovementTransactions.MovementTransaction.ProviderDescriptionForTransactionType	A(1..200)	0 - 1	Provider's description for the transaction type.
TransactionCurrency	Accounts.MovementTransactions.MovementTransaction.TransactionCurrency	A		Currency that the transaction details have been reported in. All monetary values on the transaction record are to be supplied in this currency Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values
FXNativeCurrency	Accounts.MovementTransactions.MovementTransaction.FXNativeCurrency	N(18.6)		Exchange (FX) rate to convert the monetary values from the currency of the transaction to the native currency of the investment product
FXAccountCurrency	Accounts.MovementTransactions.MovementTransaction.FXNativeCurrency	N(18.6)		Exchange (FX) rate to convert the monetary values from the native currency of the investment product to the currency of the account
Units	Accounts.MovementTransactions.MovementTransaction.Units	N(18.4)	0 – 1	Number of units transacted (if applicable)
UnitPrice	Accounts.MovementTransactions.MovementTransaction.UnitPrice	N(18.6)	0 – 1	Unit price associated with the transaction Must be supplied as a positive value
GrossValue	Accounts.MovementTransactions.MovementTransaction.GrossValue	N(18.6)	1	Gross dollar value of the transaction before any fees, taxes, brokerage and commission are deducted

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
NetValue	Accounts.MovementTransactions.MovementTransaction.NetValue	N(18.6)	1	Net dollar value of the transaction after any fees, taxes, brokerage and commission are deducted
CostBase	Accounts.MovementTransactions.MovementTransaction.CostBase	N(18.6)	0 - 1	Cost base of the transaction
TransactionDate	Accounts.MovementTransactions.MovementTransaction.TransactionDate	D	1	Date on which the transaction occurred Transactions cannot be future dated
TransactionTime	Accounts.MovementTransactions.MovementTransaction.TransactionTime	DT		Date and time at which the transaction occurred Must be supplied in UTC
SettlementStatus	Accounts.MovementTransactions.MovementTransaction.SettlementStatus	A	1	Settlement status of the transaction. Allowable values are: <ul style="list-style-type: none">• Settled• UnSettled
SettlementDate	Accounts.MovementTransactions.MovementTransaction.SettlementDate	D	1	Expected or actual date the transaction settled
TaxDate	Accounts.MovementTransactions.MovementTransaction.TaxDate	D	1	Tax effective date for the transaction
Fees	Accounts.MovementTransactions.MovementTransaction.Fees		0 - 1	Fees associated with the transaction
Taxes	Accounts.MovementTransactions.MovementTransaction.Taxes		0 - 1	Taxes associated with the transaction
BrokerageAndCommission	Accounts.MovementTransactions.MovementTransaction.BrokerageAndCommission		0 - 1	Brokerage and commission associated with the transaction
Notes	Accounts.MovementTransactions.MovementTransaction.Notes		0 - 1	Allows for notes about the transaction to be supplied e.g. narrative
EPIInstructionDetails	Accounts.MovementTransactions.MovementTransaction.EPIInstructionDetails		0 - 1	EPIInstructionDetails are reserved for use as part of Straight Through Processing
LinkedTransactions	Accounts.MovementTransactions.MovementTransaction.LinkedTransactionId		0 - 1	Provider's unique identifiers for any linked transactions e.g. income entitlement(s), or linked cash transactions etc.
ReversedTransactionId	Accounts.MovementTransactions.MovementTransaction.ReversedTransactionID	A(1..60)	0 - 1	If the transaction is a reversal, the Provider's unique identifier for the transaction being reversed is to be supplied here The transaction type is to be supplied as T00100 or T00118 etc.
IsCGTApplicable	Accounts.MovementTransactions.MovementTransaction.IsCGTApplicable	B	0 - 1	Indicates whether the transaction represents a CGT event
Delete	Accounts.MovementTransactions.MovementTransaction.Delete	B	1	Indicates whether the transaction is to be deleted from the FPS.

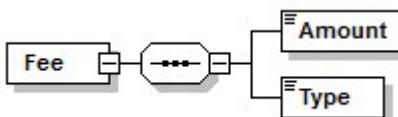
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EPIExtension	Accounts.MovementTransactions.MovementTransaction.EPIExtension			The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

Fees



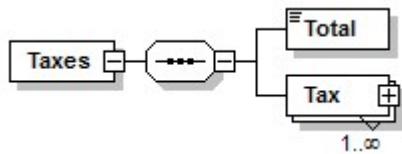
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Total	Accounts.MovementTransactions.MovementTransaction.Fees.Total	N(18.6)	1	Total value of all fees associated with the transaction
Fee	Accounts.MovementTransactions.MovementTransaction.Fees.Fee		1 - ∞	Individual fee associated with the transaction

Fee



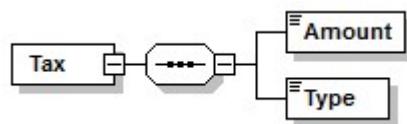
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	Accounts.MovementTransactions.MovementTransaction.Fees.Fee.Amount	N(18.6)	1	Value of the individual fee associated with the transaction Rebates are to be supplied as negative values
Type	Accounts.MovementTransactions.MovementTransaction.Fees.Fee.Type	A(1..150)	1	Provider's fee type e.g. Adviser, Rebate etc.

Taxes



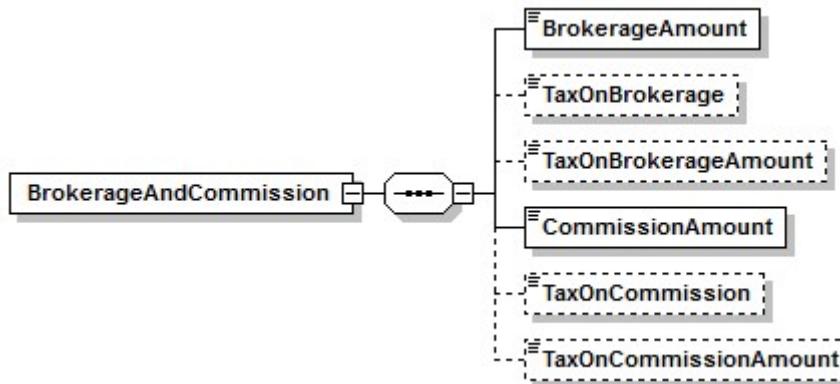
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Total	Accounts.MovementTransactions.MovementTransaction.Taxes.Total	N(18.6)	1	Total value of all taxes associated with the transaction
Tax	Accounts.MovementTransactions.MovementTransaction.Taxes.Tax		1 - ∞	Individual tax associated with the transaction

Tax



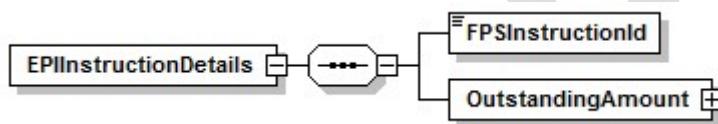
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	Accounts.MovementTransactions.MovementTransaction.Taxes.Tax.Amount	N(18.6)	1	Value of the individual tax associated with the transaction Rebates are to be supplied as negative values
Type	Accounts.MovementTransactions.MovementTransaction.Taxes.Tax.Type	A(1..150)	1	Provider's tax type e.g. Lump Sum, Surcharge etc.

BrokerageAndCommission



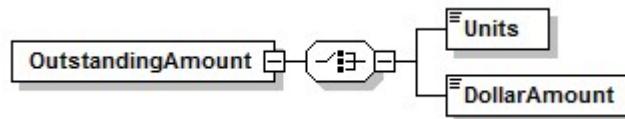
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
BrokerageAmount	Accounts.MovementTransactions.MovementTransaction.BrokerageAndCommission.BrokerageAmount	N(18.6)	1	Brokerage amount excluding tax.
TaxOnBrokerage	Accounts.MovementTransactions.MovementTransaction.BrokerageAndCommission.TaxOnBrokerage	N(5.2)	0 - 1	Percentage of tax on brokerage amount e.g. 10% Must be supplied as a positive value
TaxOnBrokerageAmount	Accounts.MovementTransactions.MovementTransaction.BrokerageAndCommission.TaxOnBrokerageAmount	N(18.6)	0 - 1	Tax amount on brokerage Must be supplied as a positive value
CommissionAmount	Accounts.MovementTransactions.MovementTransaction.BrokerageAndCommission.CommissionAmount	N(18.6)	1	Commission Amount excluding tax.
TaxOnCommission	Accounts.MovementTransactions.MovementTransaction.BrokerageAndCommission.TaxOnCommission	N(5.2)	0 - 1	Percentage of tax on commission amount e.g. 10% Must be supplied as a positive value
TaxOnCommissionAmou nt	Accounts.MovementTransactions.MovementTransaction.BrokerageAndCommission.TaxOnCommissionAmount	N(18.6)	0 - 1	Tax amount on commission Must be supplied as a positive value

EPIInstructionDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
FPSInstructionID	Accounts.MovementTransactions.MovementTransaction.E PIInstructionDetails.FPSInstructionID	A(1..60)	1	FPS Instruction identifier passed in STP instruction.
OutstandingAmount	Accounts.MovementTransactions.MovementTransaction.E PIInstructionDetails.OutstandingAmount		1	Amount outstanding from an STP Instruction in either units or dollars

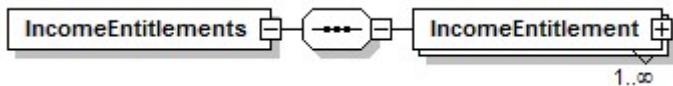
OutstandingAmount



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Units	Accounts.MovementTransactions.MovementTransaction.E PIInstructionDetails.OutstandingAmount.Units	D(18.4)	0 - 1	Unit Amount outstanding from an STP Instruction
DollarAmount	Accounts.MovementTransactions.MovementTransaction.E PIInstructionDetails.OutstandingAmount.DollarAmount	N(18.6)	0 - 1	Dollar amount outstanding from an STP Instruction

IncomeEntitlements

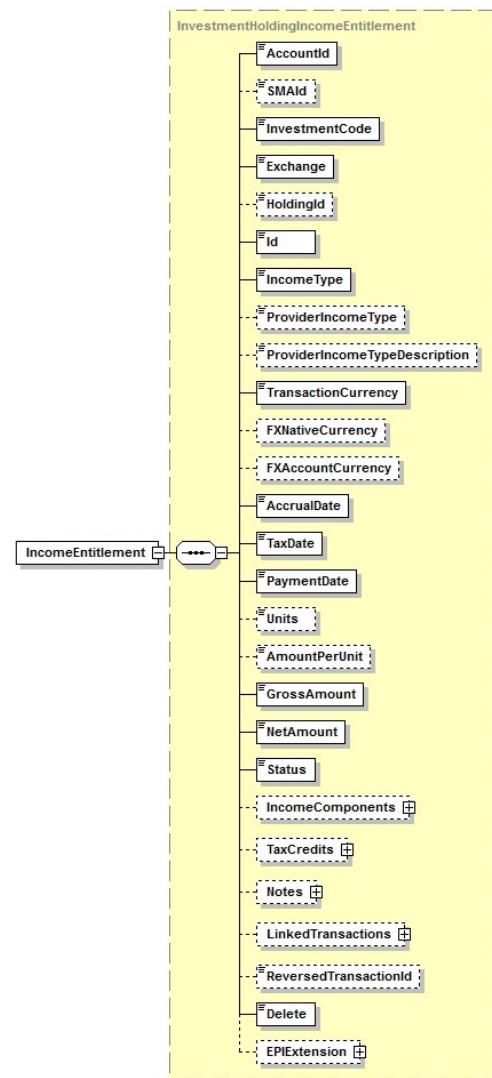
Details about transactions indicating that income has been earned from investment holdings. Income entitlements do not effect the balance of investment holdings



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>IncomeEntitlement</u>	Accounts.IncomeEntitlements.IncomeEntitlement		1 - ∞	Individual transaction indicating that income has been earned from an investment holding

IncomeEntitlement

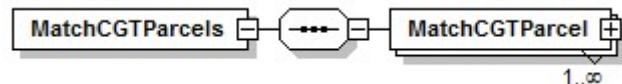
Signage must be supplied for Unit, GrossAmount and NetAmount. The signage on Unit and GrossValue amounts must correspond to the income type. If the income type is defined as a negative, then these values must be negative; if the income type defined as positive, these values must be positive



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AccountId	Accounts.IncomeEntitlements.IncomeEntitlement.AccountId	A(1..60)	1	Provider's unique identifier for the account
SMAId	Accounts.IncomeEntitlements.IncomeEntitlement.SMAId	A(1..60)	0 - 1	Provider's unique identifier for the SMA (IMA, MMA, UMA etc.)
InvestmentCode	Accounts.IncomeEntitlements.IncomeEntitlement.InvestmentCode	A(1..32)	1	Unique code used to identify the investment. Ticker / APIR Code or Provider's internal identifier (e.g. EPICASH) as referenced in Investment Product record
Exchange	Accounts.IncomeEntitlements.IncomeEntitlement.Exchange	A(1..15)	1	The exchange that the investment is listed on e.g. ASX, FND, CASH, NYS, LSE etc.
HoldingId	Accounts.IncomeEntitlements.IncomeEntitlement.HoldingId	A(1..60)	0 - 1	Provider's unique identifier for the investment holding e.g. HIN or SRN.
Id	Accounts.IncomeEntitlements.IncomeEntitlement.Id	A(1..60)	1	Provider's unique identifier for the income entitlement
IncomeType	Accounts.IncomeEntitlements.IncomeEntitlement.IncomeType	A	1	Identifies the type of transaction Refer to Appendix 1 - Investment Holding Income Entitlement – Income Type for the list of allowable values
ProviderIncomeType	Accounts.IncomeEntitlements.IncomeEntitlement.ProviderIncomeType	A(1..200)	0 - 1	Provider's income type
ProviderIncomeTypeDescription	Accounts.IncomeEntitlements.IncomeEntitlement.ProviderIncomeTypeDescription	A(1..200)	0 - 1	Provider's description for the income type. This is the description for the income type (e.g. dividend, interest etc.) not the narrative / note
TransactionCurrency	Accounts.IncomeEntitlements.IncomeEntitlement.TransactionCurrency	A	1	Currency that the income details have been reported in. All monetary values on the income record are to be supplied in this currency Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values
FXNativeCurrency	Accounts.IncomeEntitlements.IncomeEntitlement.FXNativeCurrency	N(18.6)	0 - 1	Exchange (FX) rate to convert the monetary values from the currency of the income entitlement to the native currency of the investment product
FXAccountCurrency	Accounts.IncomeEntitlements.IncomeEntitlement.FXAccountCurrency	N(18.6)	0 - 1	Exchange (FX) rate to convert the monetary values from the native currency of the investment product to the currency of the account
AccrualDate	Accounts.IncomeEntitlements.IncomeEntitlement.AccrualDate	D	1	Accrual date associated with the income entitlement
TaxDate	Accounts.IncomeEntitlements.IncomeEntitlement.TaxDate	D	1	Tax date associated with the income entitlement
PaymentDate	Accounts.IncomeEntitlements.IncomeEntitlement.PaymentDate	D	1	Payment date associated with the income entitlement
Units	Accounts.IncomeEntitlements.IncomeEntitlement.Units	N(18.4)	0 – 1	Unit value of the income entitlement

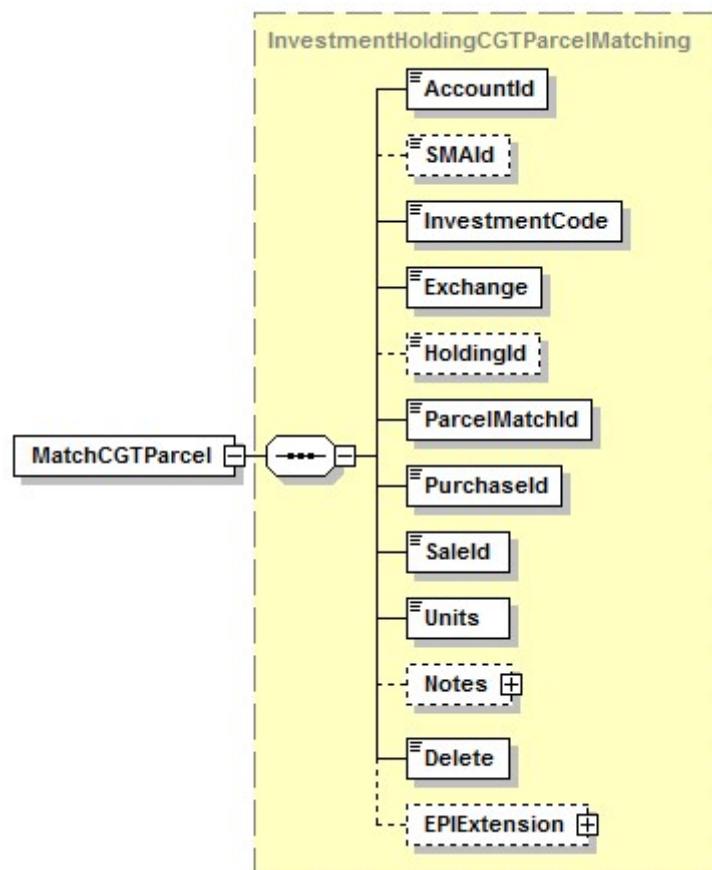
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AmountPerUnit	Accounts.IncomeEntitlements.IncomeEntitlement.AmountPerUnit	N(18.6)	0 – 1	Amount earned per unit Must be supplied as a positive value
GrossAmount	Accounts.IncomeEntitlements.IncomeEntitlement.GrossAmount	N(18.6)	1	Dollar value of the income entitlement inclusive of all income components
NetAmount	Accounts.IncomeEntitlements.IncomeEntitlement.NetAmount	N(18.6)	1	Dollar value of the income entitlement excluding any withholding taxes
Status	Accounts.IncomeEntitlements.IncomeEntitlement.Status	A	1	Status of the Income Entitlement. Allowable values are: <ul style="list-style-type: none">• Interim• Final
<u>IncomeComponents</u>	Accounts.IncomeEntitlements.IncomeEntitlement.IncomeComponents		0 – 1	Tax components associated with the income entitlement
<u>TaxCredits</u>	Accounts.IncomeEntitlements.IncomeEntitlement.TaxCredits		0 – 1	Tax credits associated with the income entitlement
<u>Notes</u>	Accounts.IncomeEntitlements.IncomeEntitlement.Notes		0 – 1	Allows for notes about the income entitlement to be supplied e.g. narrative
<u>LinkedTransactions</u>	Accounts.IncomeEntitlements.IncomeEntitlement.LinkedTransactions		0 – 1	Provider's unique identifiers for any linked transactions e.g. reinvestment of income entitlement(s) or deposit into a cash account
ReversedTransactionId	Accounts.IncomeEntitlements.IncomeEntitlement.ReversedTransactionId	A(1..60)	0 – 1	If the income entitlement is a reversal, the Provider's unique identifier for the income entitlement being reversed is to be supplied here The income type is to be supplied as a I00006
Delete	Accounts.IncomeEntitlements.IncomeEntitlement.Delete	B	1	Indicates whether the income entitlement is to be deleted from the FPS.
EPIExtension	EPIDataResponse.InvestmentHoldingIncomeEntitlements.EPIExtension			The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

MatchCGTParcels



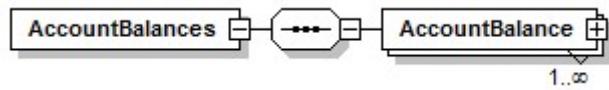
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
MatchCGTParcel	Accounts.MatchCGTParcels.MatchCGTParcel		1 - ∞	Details about a specific match CGT parcel

MatchCGTParcel



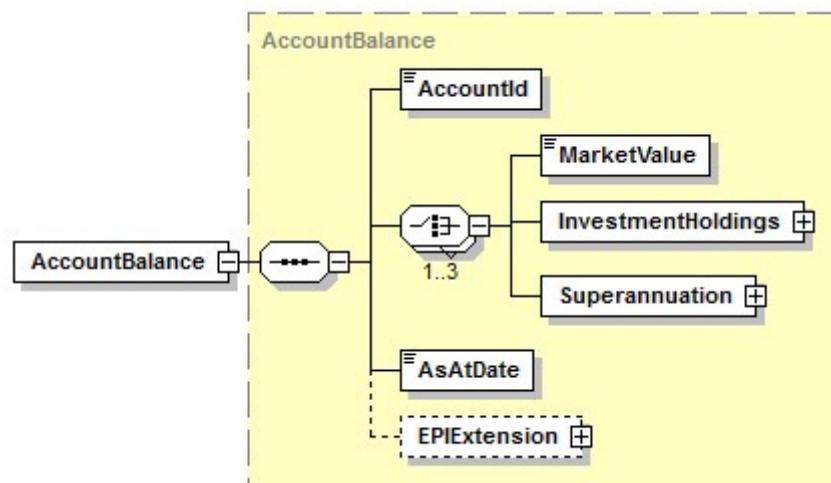
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AccountId	Accounts.MatchCGTParcel.MatchCGTParcel.AccountId	A(1..60)	1	Provider's unique identifier for the account
SMAId	Accounts.MatchCGTParcel.MatchCGTParcel.SMAId	A(1..60)	0 - 1	Provider's unique identifier for the SMA (IMA, MMA, UMA etc.)
InvestmentCode	Accounts.MatchCGTParcel.MatchCGTParcel.InvestmentCode	A(1..15)	1	Unique code used to identify the investment. Ticker / APIR Code or Provider's internal identifier (e.g. EPICASH) as referenced in Investment Product record
Exchange	Accounts.MatchCGTParcel.MatchCGTParcel.Exchange	A(1..)	1	The exchange that the investment is listed on e.g. ASX, FND, CASH, NYS, LSE etc.
HoldingId	Accounts.MatchCGTParcel.MatchCGTParcel.HoldingId	A(1..60)	0 - 1	Provider's unique identifier for the investment holding e.g. HIN or SRN.
ParcelMatchId	Accounts.MatchCGTParcel.MatchCGTParcel.ParcelMatchId	A(1..60)	1	Provider's unique identifier for the match CGT parcel
PurchaseId	Accounts.MatchCGTParcel.MatchCGTParcel.PurchaseId	A(1..60)	1	Provider's unique identifier for the purchase transaction
SaleId	Accounts.MatchCGTParcel.MatchCGTParcel.SaleId	A(1..60)	1	Provider's unique identifier for the sale transaction
Units	Accounts.MatchCGTParcel.MatchCGTParcel.Units	N(18.4)	1	Volume of units matched
Notes	Accounts.MatchCGTParcel.MatchCGTParcel.Notes		0 – 1	Allows for notes about the match CGT parcel to be supplied e.g. narrative
Delete	Accounts.MatchCGTParcel.MatchCGTParcel.Delete	B	1	Indicates whether the match CGT parcel is to be deleted from the FPS.
EPIExtension	Accounts.MatchCGTParcel.MatchCGTParcel.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

AccountBalances



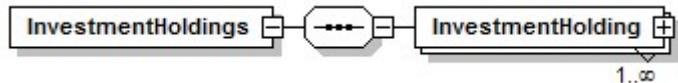
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AccountBalance	Accounts.AccountBalances.AccountBalance		1 - ∞	Balances of an account as at a specified date

AccountBalance



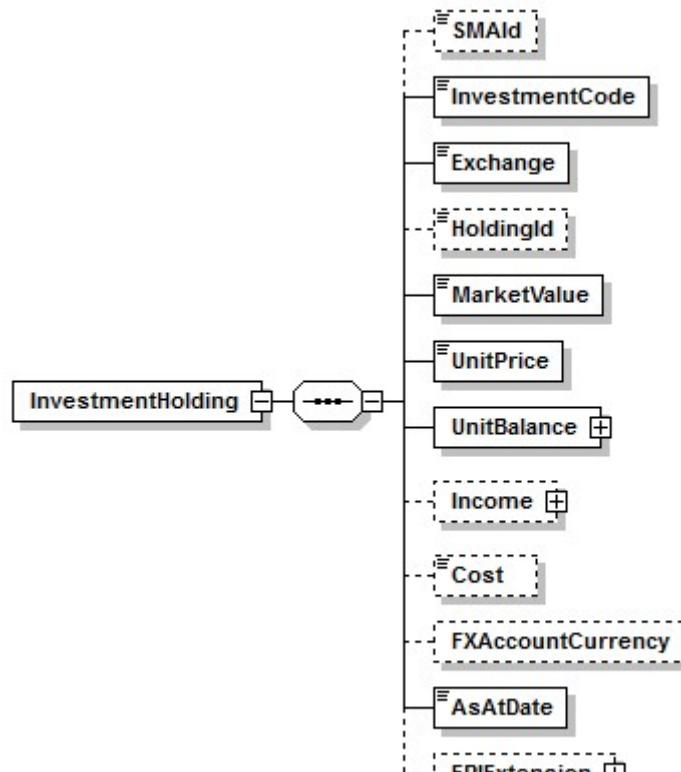
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AccountId	Accounts.AccountBalances.AccountBalance.AccountId	A(1..60)	1 - ∞	Provider's unique identifier for the account
MarketValue	Accounts.AccountBalances.AccountBalance.MarketValue	N(18.6)	0 - 1	Balance of a pension, annuity or margin loan. Market value of an account wrapper or investment account Values to be supplied in the currency of the account
<u>InvestmentHoldings</u>	Accounts.AccountBalances.AccountBalance.InvestmentHoldings		0 - 1	Balances of investment holdings within an account Mandatory if the account is defined as an investment account
<u>Superannuation</u>	Accounts.AccountBalances.AccountBalance.Superannuation		0 - 1	Superannuation balances Mandatory if the account is defined as a superannuation account
AsAtDate	Accounts.AccountBalances.AccountBalance.AsAtDate	D	1	Date at which the market value and / or superannuation balances have been calculated
EPIExtension	Accounts.AccountBalances.AccountBalance.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

InvestmentHoldings



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>InvestmentHolding</u>	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding		1 - ∞	Balance of an investment holding within an account as at a specified date

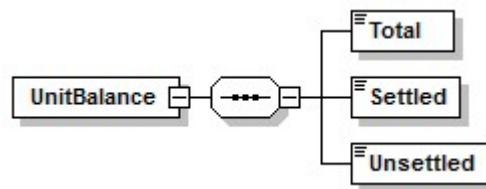
InvestmentHolding



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
SMAId	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding	A(1..60)	0 - 1	Provider's unique identifier for the SMA (IMA, MMA, UMA etc.)
InvestmentCode	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding	A(1..32)	1	Unique code used to identify the investment. Ticker / APIR Code or Provider's internal identifier (e.g. EPICASH) as referenced in Investment Product record
Exchange	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding	A(1..15)	1	The exchange that the investment is listed on e.g. ASX, FND, CASH, NYS, LSE etc.
HoldingId	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding	A(1..60)	0 - 1	Provider's unique identifier for the investment holding e.g. HIN or SRN.

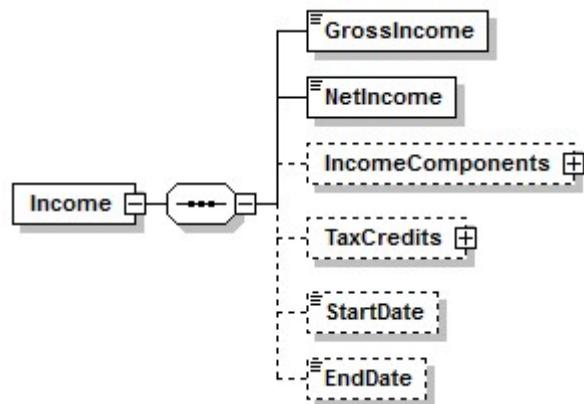
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
MarketValue	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding	N(18.6)	1	Market value of the total unit balance in the native currency of the investment product
UnitPrice	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding	N(18.6)	1	Unit price used to calculate the market value in the native currency of the investment product
UnitBalance	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding		0 – 1	Unit balance of the investment holding
Income	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding		0 – 1	Income balance of the investment holding
Cost	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding	N(18.6)	0 – 1	Cost base of the investment holding in the native currency of the investment product
FXAccountCurrency	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding	N(18.6)	0 – 1	Exchange (FX) rate to convert the market value, unit price, cost and income values of the investment holding from the native currency of the investment product to the currency of the account
AsAtDate	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding	DT	1	Date and time at which the investment holding balance has been calculated
EPIExtension	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding		0 – 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

UnitBalance



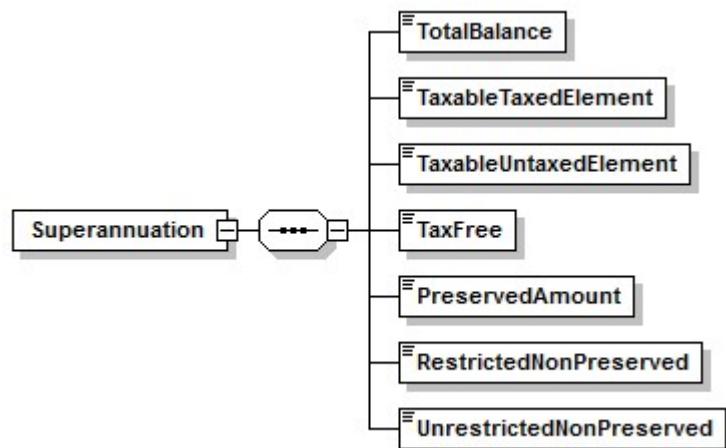
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Total	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding.UnitBalance.Total	D(18,4)	1	Total unit balance of the investment holding
Settled	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding.UnitBalance.Settled	D(18,4)	1	Settled unit balance of the investment holding
Unsettled	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding.UnitBalance.Unsettled	D(18,4)	1	Unsettled unit balance of the investment holding

Income



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
GrossIncome	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding.Income	N(18.6)	1	Dollar value of the income balance inclusive of all income components
NetIncome	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding.Income	N(18.6)	1	Dollar value of the income balance excluding any withholding taxes
IncomeComponents	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding.Income		0 – 1	Tax components associated with the income balance
TaxCredits	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding.Income		0 – 1	Tax credits associated with the income balance
StartDate	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding.Income	D	0 – 1	Start date for the period the income balance covers e.g. XXXX-07-01
EndDate	Accounts.AccountBalances.AccountBalance.InvestmentHoldings.InvestmentHolding.Income	D	0 – 1	End date for the period the income balance covers e.g. XXXX-06-30

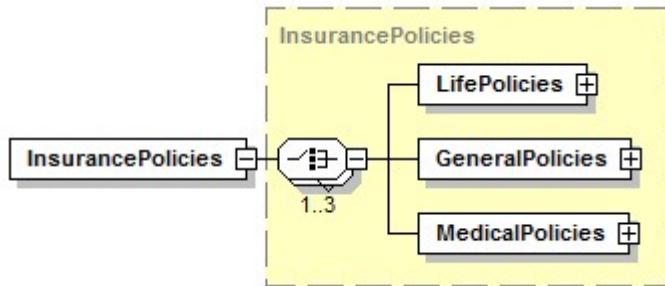
Superannuation



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
TotalBalance	AccountBalances.AccountBalance.Superannuation.TotalBalance	N(18.6)	1	Total balance of the superannuation account. Taxable Taxed Element amount + Taxable Untaxed Element amount + Tax Free amount
TaxableTaxedElement	AccountBalances.AccountBalance.Superannuation.TaxableTaxedElement	N(18.6)	1	Taxable taxed element amount of the superannuation account
TaxableUntaxedElement	AccountBalances.AccountBalance.Superannuation.TaxableUntaxedElement	N(18.6)	1	Taxable untaxed element amount of the superannuation account
TaxFree	AccountBalances.AccountBalance.Superannuation.TaxFree	N(18.6)	1	Taxable fee amount of the superannuation account
PreservedAmount	AccountBalances.AccountBalance.Superannuation.PreservedAmount	N(18.6)	1	Preserved amount of the superannuation account
RestrictedNonPreserved	AccountBalances.AccountBalance.Superannuation.RestrictedNonPreserved	N(18.6)	1	Restricted non preserved amount of the superannuation account
UnrestrictedNonPreserve d	AccountBalances.AccountBalance.Superannuation.UnrestrictedNonPreserved	N(18.6)	1	Unrestricted non preserved amount of the superannuation account

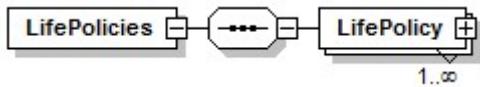
InsurancePolicies

Details about insurance policies



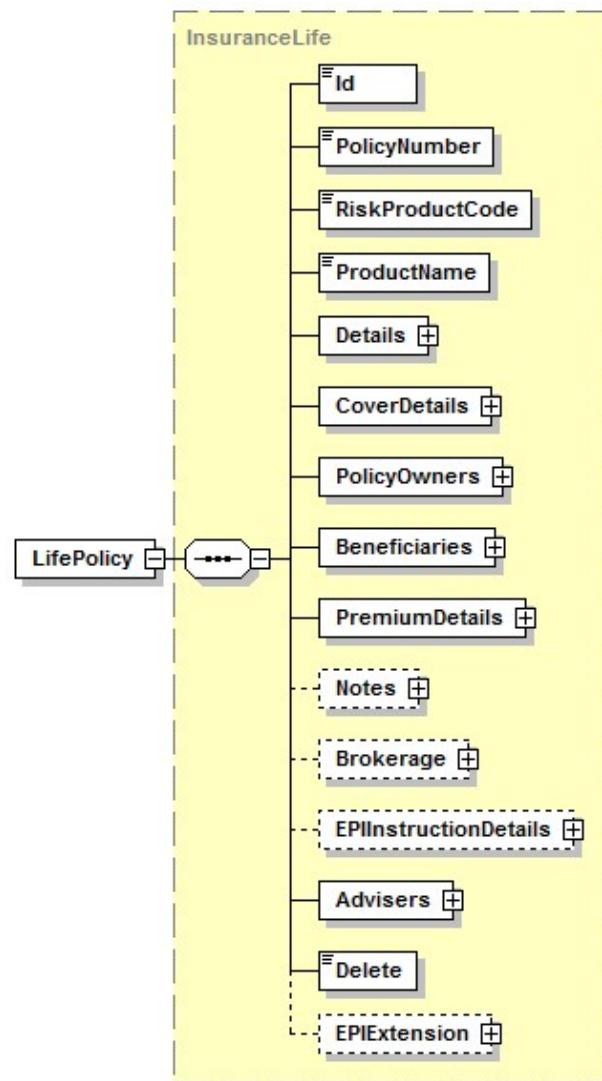
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LifePolicies	InsurancePolicies.LifePolicies		0 – 1	Details about life insurance policies
GeneralPolicies	InsurancePolicies.GeneralPolicies		0 – 1	Details about general insurance policies
MedicalPolicies	InsurancePolicies.MedicalPolicies		0 – 1	Details about medical insurance policies

LifePolicies



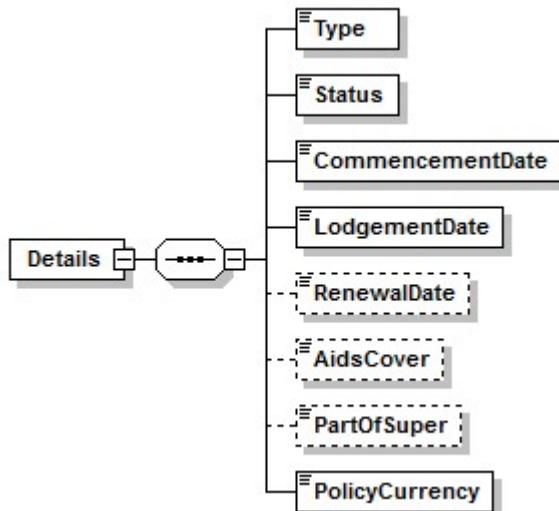
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LifePolicy	InsurancePolicies.LifePolicies.LifePolicy		1 - ∞	Details about a life insurance policy

LifePolicy



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	InsurancePolicies.LifePolicies.LifePolicy.Id	A(1..60)	1	Provider's unique identifier for the insurance policy.
PolicyNumber	InsurancePolicies.LifePolicies.LifePolicy.PolicyNumber	A(1..60)	1	Provider's insurance policy number
RiskProductCode	InsurancePolicies.LifePolicies.LifePolicy.RiskProductCode	A(1..32)	1	Unique code used to identify the insurance product.
ProductName	InsurancePolicies.LifePolicies.LifePolicy.ProductName	A(1..128)	1	Insurance product name
<u>Details</u>	InsurancePolicies.LifePolicies.LifePolicy.Details		1	Details about the base insurance policy e.g. status, commencement date etc.
<u>CoverDetails</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails		1	Details about covers held within the insurance policy
<u>PolicyOwners</u>	InsurancePolicies.LifePolicies.LifePolicy.PolicyOwners		1	Details about the insurance policy owners
<u>Beneficiaries</u>	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries		1	Details about beneficiaries associated with the insurance policy
<u>PremiumDetails</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails		1	Details about the insurance policy premium
<u>Notes</u>	InsurancePolicies.LifePolicies.LifePolicy.Notes		0 – 1	Allows for notes about the insurance policy to be supplied
<u>Brokerage</u>	InsurancePolicies.LifePolicies.LifePolicy.Brokerage		0 – 1	Brokerage associated with the insurance policy
EPIInstructionDetails	InsurancePolicies.LifePolicies.LifePolicy.EPIInstructionDetails		0 – 1	If the insurance policy was generated via STP, this element allows for the automatic linking of the policy to the STP created insurance policy in the FPS
<u>Advisers</u>	InsurancePolicies.LifePolicies.LifePolicy.Advisers		1	Details of the adviser(s) who manage the client(s) or account(s) associated with the insurance policy
Delete	InsurancePolicies.LifePolicies.LifePolicy.Delete	B	1	Indicates whether the insurance policy is to be deleted from the FPS
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.EPIExtention		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

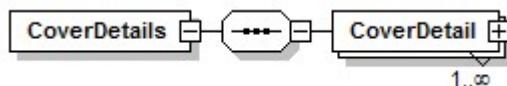
Details



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	InsurancePolicies.LifePolicies.LifePolicy.Details.Type	A	1	Type of insurance policy Refer to Appendix 1 - Insurance Policy – Life Policy Type for the list of allowable values
Status	InsurancePolicies.LifePolicies.LifePolicy.Details.Status	A	1	Status of the insurance policy Refer to Appendix 1 - Insurance Policy – Status for the list of allowable values
CommencementDate	InsurancePolicies.LifePolicies.LifePolicy.Details.CommencementDate	D	1	Date on which the insurance policy commenced
LodgementDate	InsurancePolicies.LifePolicies.LifePolicy.Details.LodgementDate	D	1	Date on which the insurance policy was lodged
RenewalDate	InsurancePolicies.LifePolicies.LifePolicy.Details.RenewalDate	D	0 – 1	Renewal date of the insurance policy The renewal date cannot be prior to the commencement date
AidsCover	InsurancePolicies.LifePolicies.LifePolicy.Details.AidsCover	B	0 – 1	Indicates whether the insurance policy incorporates aids cover
PartOfSuper	InsurancePolicies.LifePolicies.LifePolicy.Details.PartOfSuper	A	0 – 1	Indicates whether the insurance policy is part of a superannuation plan. Allowable values are: <ul style="list-style-type: none">• True

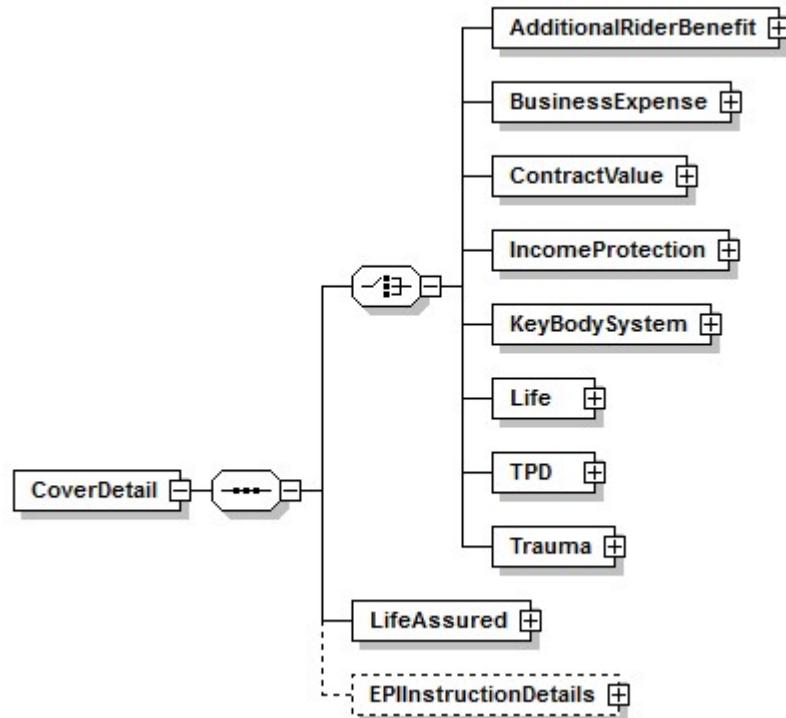
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PolicyCurrency	InsurancePolicies.LifePolicies.LifePolicy.Details.PolicyCurrency	A	1	Currency that the premium details have been reported in. All monetary values on the insurance policy record are to be supplied in this currency Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values

CoverDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>CoverDetail</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail		1 - ∞	Details about a specific cover held within an insurance policy

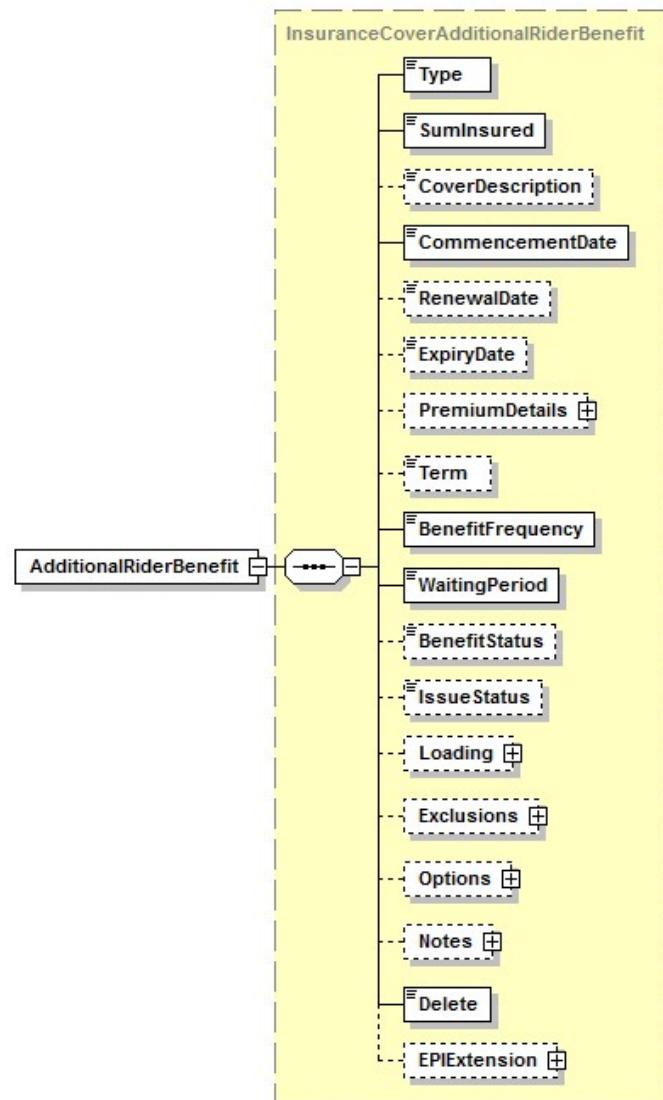
CoverDetail



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>AdditionalRiderBenefit</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit		0 – 1	Details about an additional rider benefit cover
<u>BusinessExpense</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense		0 – 1	Details about a business expense cover
<u>ContractValue</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue		0 – 1	Details about a contract value cover
<u>IncomeProtection</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection		0 – 1	Details about an income protection cover
<u>KeyBodySystem</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.KeyBodySystem		0 – 1	Details about a key body system cover
<u>Life</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life		0 – 1	Details about a life cover

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>TPD</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD		0 – 1	Details about a TPD expense cover
<u>Trauma</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma		0 – 1	Details about a trauma cover
<u>LifeAssured</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.LifeAssured			Details about the life insured by the cover
<u>EPIInstructionDetails</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.EPIInstructionDetails		0 – 1	FPS identifier for the cover This value is only to be used if supplied to the Provider by the FPS via another process

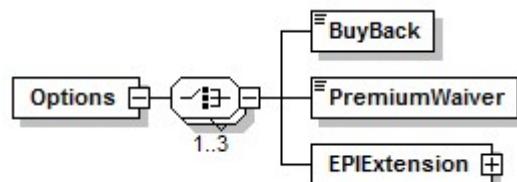
AdditionalRiderBenefit



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.Type	A	1	Type of cover Refer to Appendix 1 - Insurance Policy – Additional Rider Benefit Type for the list of allowable values
SumInsured	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.SumInsured	A(18.6)	1	Insurer's limit of liability for the cover
CoverDescription	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.CoverDescription	A(1..200)	0 – 1	Provider's description for the cover
CommencementDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.CommencementDate	D	1	Date on which the cover commenced
RenewalDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.RenewalDate	D	0 – 1	Renewal date of the cover
ExpiryDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.ExpiryDate	D	0 – 1	Date on which the cover expires / expired
PremiumDetails	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.PremiumDetails		0 – 1	Details about the cover level premium
Term	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.Term	A	0 – 1	Term of the cover Refer to Appendix 1 - Insurance Policy – Benefit Term for the list of allowable values
BenefitFrequency	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.BenefitFrequency	A	1	Frequency that the benefit payments Refer to Appendix 1 - Insurance Policy – Benefit Frequency for the list of allowable values
WaitingPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.WaitingPeriod	A	1	Waiting period before the benefit of the cover can be claimed Refer to Appendix 1 - Insurance Policy – Waiting Period for the list of allowable values
BenefitStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.BenefitStatus	A	0 – 1	Benefits status of the cover Refer to Appendix 1 - Insurance Policy – Benefit Status for the list of allowable values
IssueStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.IssueStatus	A	0 – 1	Issue status of the cover Refer to Appendix 1 - Insurance Policy – Issue Status for the list of allowable values
Loading	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit>Loading		0 – 1	Details about the loadings applied to the cover
Exclusions	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.Exclusions		0 – 1	Details about the exclusions applied to the cover
Options	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.Options		0 – 1	Options associated with the cover

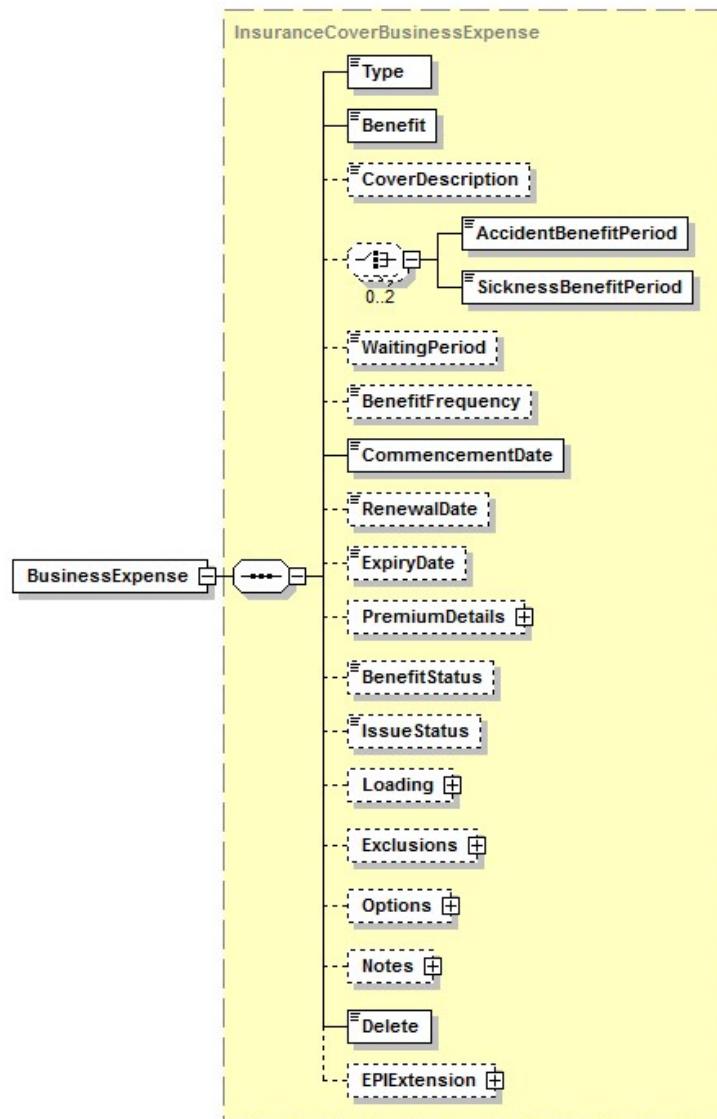
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Notes	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.Notes		0 – 1	Allows for notes about the cover to be supplied
Delete	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.Delete	B	1	Indicates whether the cover is to be deleted from the FPS
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Options



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
BuyBack	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.Options.BuyBack	B	0 – 1	Indicates whether the cover has a buy back option
PremiumWaiver	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.Options.PremiumWaiver	B	0 – 1	Indicates whether the cover has a premium waiver option
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.AdditionalRiderBenefit.Options.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

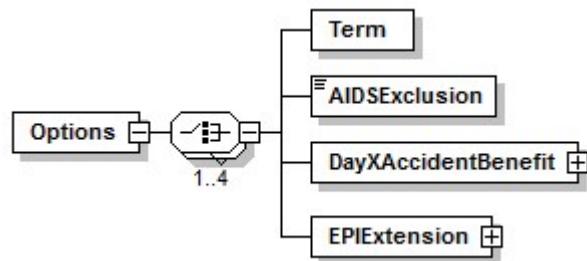
BusinessExpense



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Type	A		Type of cover. Allowable values are: <ul style="list-style-type: none"> • Basic • Comprehensive
Benefit	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Benefit	N(18.6)	1	Amount of benefit provided by the cover
CoverDescription	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.CoverDescription	A(1..200)	0 – 1	Provider's description for the cover
AccidentBenefitPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.AccidentBenefitPeriod	A	0 – 1	Period that accident benefit is paid for Refer to Appendix 1 - Insurance Policy – Business Expense Accident / Sickness Benefit Period for the list of allowable values
SicknessBenefitPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.SicknessBenefitPeriod	A	0 – 1	Period that sickness benefit is paid for Refer to Appendix 1 - Insurance Policy – Business Expense Accident / Sickness Benefit Period for the list of allowable values
WaitingPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.WaitingPeriod	A	0 – 1	Waiting period before the benefit of the cover can be claimed Refer to Appendix 1 - Insurance Policy – Business Expense Waiting Period for the list of allowable values
BenefitFrequency	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.BenefitFrequency	A	0 – 1	Frequency that the benefit of the cover is paid Refer to Appendix 1 - Insurance Policy – Benefit Frequency for the list of allowable values
CommencementDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.CommencementDate	D	1	Date on which the cover commenced
RenewalDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.RenewalDate	D	0 – 1	Renewal date of the cover
ExpiryDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.ExpiryDate	D	0 – 1	Date on which the cover expires / expired
PremiumDetails	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.PremiumDetails		0 – 1	Details about the cover level premium
BenefitStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.BenefitStatus	A	0 – 1	Benefits status of the cover Refer to Appendix 1 - Insurance Policy – Benefit Status for the list of allowable values
IssueStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.IssueStatus	A	0 – 1	Issue status of the cover Refer to Appendix 1 - Insurance Policy – Issue Status for the list of allowable values

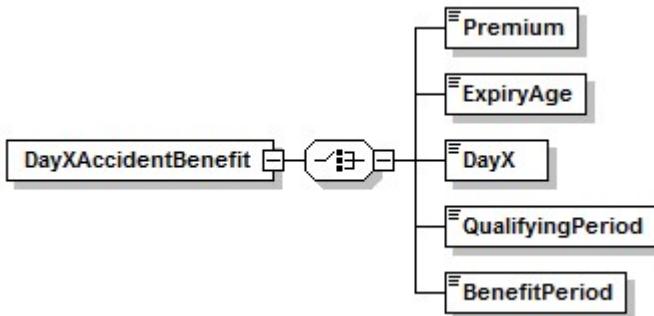
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Loadings</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Loadings		0 – 1	Details about the loadings applied to the cover
<u>Exclusions</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Exclusions		0 – 1	Details about the exclusions applied to the cover
<u>Options</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Options		0 – 1	Options associated with the cover
<u>Notes</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Notes		0 – 1	Allows for notes about the cover to be supplied
Delete	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Delete	B	1	Indicates whether the note is to be deleted from the FPS
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Options



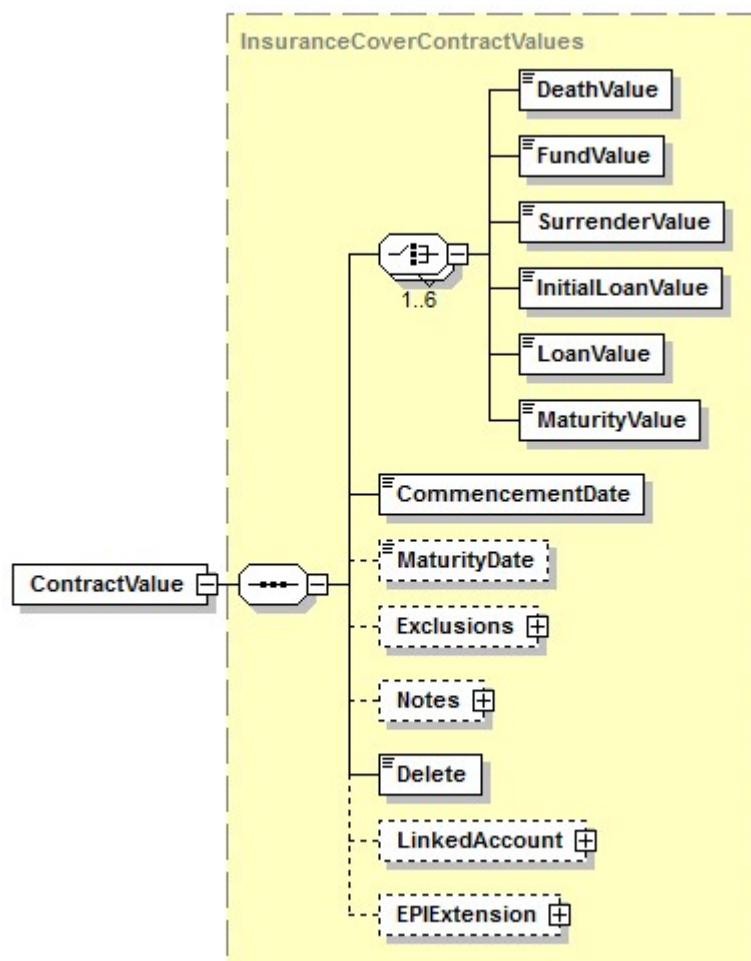
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Term	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Options.Term	A	0 – 1	Term of the cover Refer to Appendix 1 - Insurance Policy – Benefit Term for the list of allowable values
<u>AIDSExclusion</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Options.AIDSExclusion	B	0 – 1	Indicates whether the cover has an AIDS exclusion option
<u>DayXAccidentBenefit</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Options.DayXAccidentBenefit		0 – 1	Indicates whether the cover has a Day X Accident Benefit option
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Options.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

DayXAccidentBenefit



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Premium	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Options.DayXAccidentBenefit.Premium	N(18.6)	0 – 1	Premium amount of the option
ExpiryAge	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Options.DayXAccidentBenefit.ExpiryAge	N	0 – 1	Age at which the option expires Maximum allowed value is 115
DayX	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Options.DayXAccidentBenefit.DayX	N	0 – 1	Day of the month the option benefit relates to Maximum allowed value is 31
QualifyingPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Options.DayXAccidentBenefit.QualifyingPeriod	N	0 - 1	Qualifying period of the option in days Maximum allowed value is 365
BenefitPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.BusinessExpense.Options.DayXAccidentBenefit.BenefitPeriod	N	0 - 1	Period that the optional benefit is paid for in days Maximum allowed value is 365

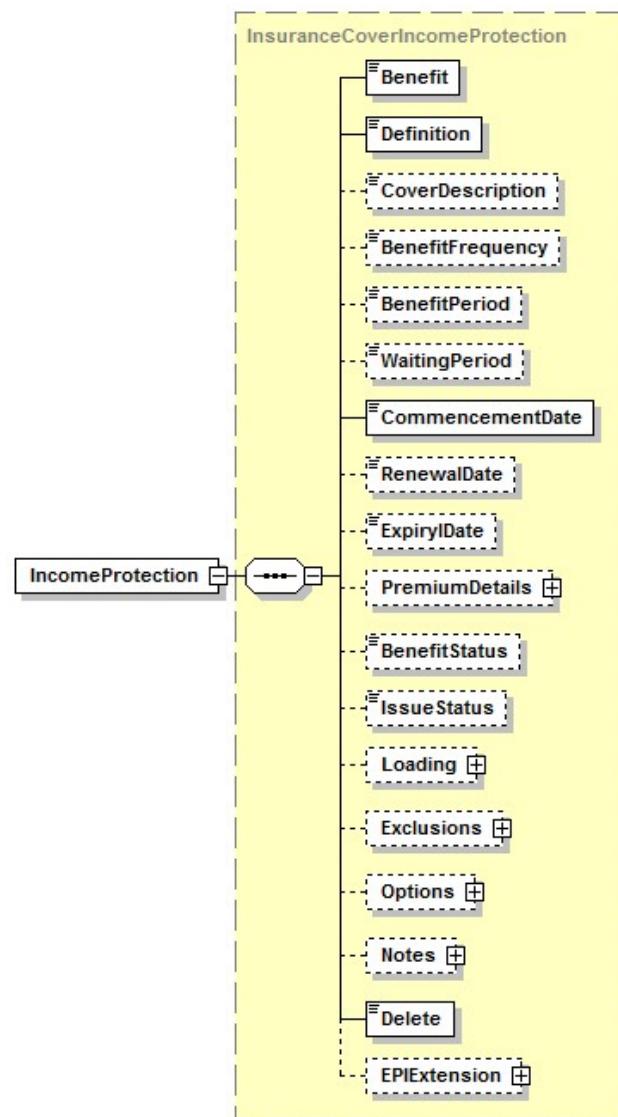
ContractValue



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
DeathValue	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.DeathValue	N(18.6)	0 – 1	
FundValue	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.FundValue	N(18.6)	0 – 1	

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
SurenderValue	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.SurenderValue	N(18.6)	0 – 1	
InitialLoanValue	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.InitialLoanValue	N(18.6)	0 – 1	
LoanValue	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.LoanValue	N(18.6)	0 – 1	
MaturityValue	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.MaturityValue	N(18.6)	0 – 1	
CommencementDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.CommencementDate	D	1	Date on which the cover commenced
MaturityDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.MaturityDate	D	0 – 1	Date on which the cover matures
<u>Exclusions</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.Exclusions		0 – 1	Details about the exclusions applied to the cover
<u>Notes</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.Notes		0 - 1	Allows for notes about the cover to be supplied
Delete	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.Delete	B	1	Indicates whether the note is to be deleted from the FPS
<u>LinkedAccount</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.LinkedAccount		0 – 1	
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.ContractValue.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

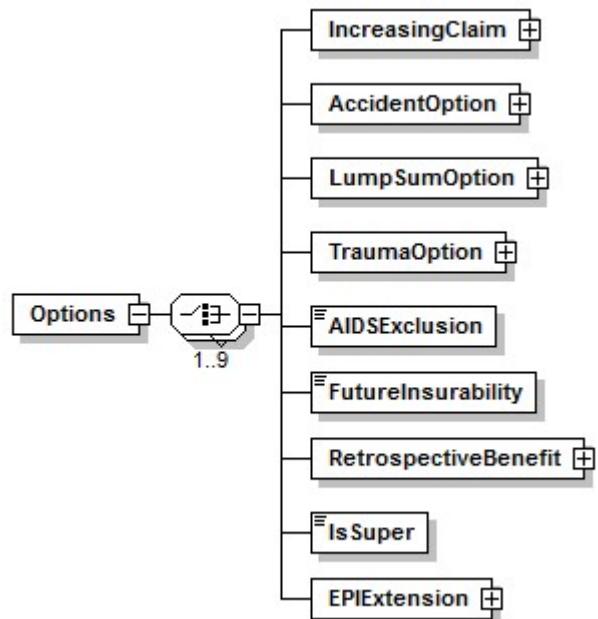
IncomeProtection



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Benefit	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Benefit	N(18.6)	1	Benefit paid per frequency
Definition	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Definition	A	1	Definition of the cover. Allowable values are: <ul style="list-style-type: none"> • Agreed • Indenity • Super-Linked
CoverDescription	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.CoverDescription	A(1..200)	0 – 1	Provider's description for the cover
BenefitFrequency	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.BenefitFrequency	A	0 – 1	Frequency that the benefit of the cover is paid Refer to Appendix 1 - Insurance Policy – Benefit Frequency for the list of allowable values
BenefitPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.BenefitPeriod	A	0 – 1	Period that benefit is paid for Refer to Appendix 1 - Insurance Policy – Income Protection Benefit Period for the list of allowable values
WaitingPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.WaitingPeriod	A	0 – 1	Waiting period before the benefit can be claimed Refer to Appendix 1 - Insurance Policy – Waiting Period for the list of allowable values
CommencementDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.CommencementDate	D	1	Date on which the cover commenced
RenewalDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.RenewalDate	D	0 – 1	Renewal date of the cover
ExpiryDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.ExpiryDate	D	0 – 1	Date on which the cover expires / expired
PremiumDetails	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.PremiumDetails		0 – 1	Details about the cover level premium
BenefitStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.BenefitStatus	A	0 – 1	Benefits status of the cover Refer to Appendix 1 - Insurance Policy – Benefit Status for the list of allowable values
IssueStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.IssueStatus	A	0 – 1	Issue status of the cover Refer to Appendix 1 - Insurance Policy – Issue Status for the list of allowable values
Loading	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Loading		0 - 1	Details about the loadings applied to the cover
Exclusions	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Exclusions		0 – 1	Details of the exclusions applied to the cover

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Options</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options		0 – 1	Options associated with the cover
<u>Notes</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Notes		0 – 1	Allows for notes about the cover to be supplied
<u>Delete</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Delete	B	1	Indicates whether the cover is to be deleted from the FPS
<u>EPIExtension</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

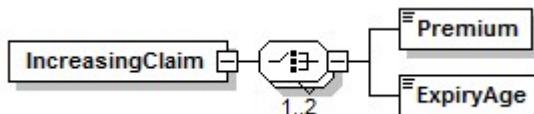
Options



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>IncreasingClaim</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.IncreasingClaim		0 – 1	Indicates whether the cover has an increasing claim option

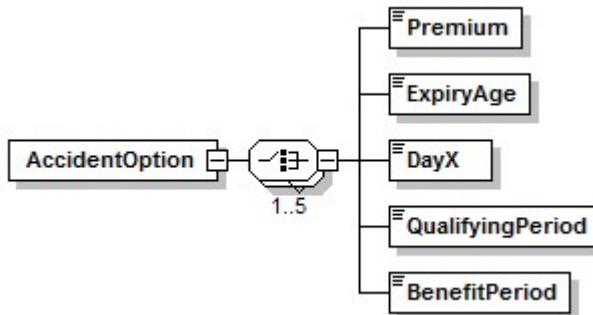
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>AccidentOption</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.AccidentOption		0 – 1	Indicates whether the cover has an accident option
<u>LumpSumOption</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.LumpSumOption		0 – 1	Indicates whether the cover has a lump sum option
<u>TraumaOption</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.TraumaOption		0 – 1	Indicates whether the cover has a trauma option
<u>AIDSExclusion</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.AIDSExclusion	B	0 – 1	Indicates whether the cover has an AIDS exclusion option
<u>FutureInsurability</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.FutureInsurability	N(18.6)	0 – 1	Indicates the value of a future insurability option if one is in place
<u>RetroseptiveBenefit</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.RetrospectiveBenefit		0 – 1	Indicates whether the cover has a retrospective benefit option
<u>IsSuper</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.IsSuper	B	0 – 1	Indicates whether the cover is held within a superannuation account
<u>EPIExtension</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

IncreasingClaim



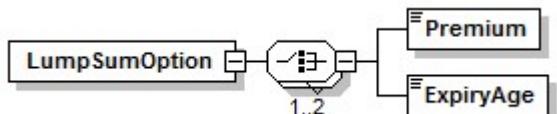
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Premium</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.IncreasingClaim.Premium	N(18.6)	0 – 1	Premium amount of the option
<u>ExpiryAge</u>	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.IncreasingClaim.ExpiryAge	N	0 – 1	Age at which the option expires Maximum allowed value is 115

AccidentOption



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Premium	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.AccidentOption.Premium	N(18.6)	0 – 1	Premium amount of the option
ExpiryAge	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.AccidentOption.ExpiryAge	N	0 – 1	Age at which the option expires Maximum allowed value is 115
DayX	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.AccidentOption.DayX	N	0 – 1	Day of the month the option benefit relates to Maximum allowed value is 31
QualifyingPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.AccidentOption.QualifyingPeriod	N	0 – 1	Qualifying period of the option in days Maximum allowed value is 365
BenefitPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.AccidentOption.BenefitPeriod	N	0 – 1	Period that the optional benefit is paid for in days Maximum allowed value is 365

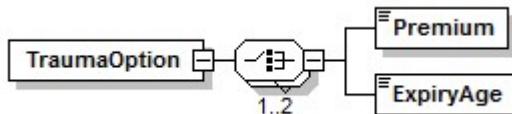
LumpSumOption



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Premium	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.LumpSum.Premium	N(18.6)	0 – 1	Premium amount of the option

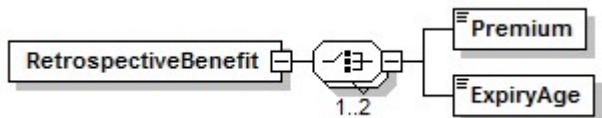
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ExpiryAge	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.ExpiryAge	N	0 – 1	Age at which the option expires Maximum allowed value is 115

TraumaOption



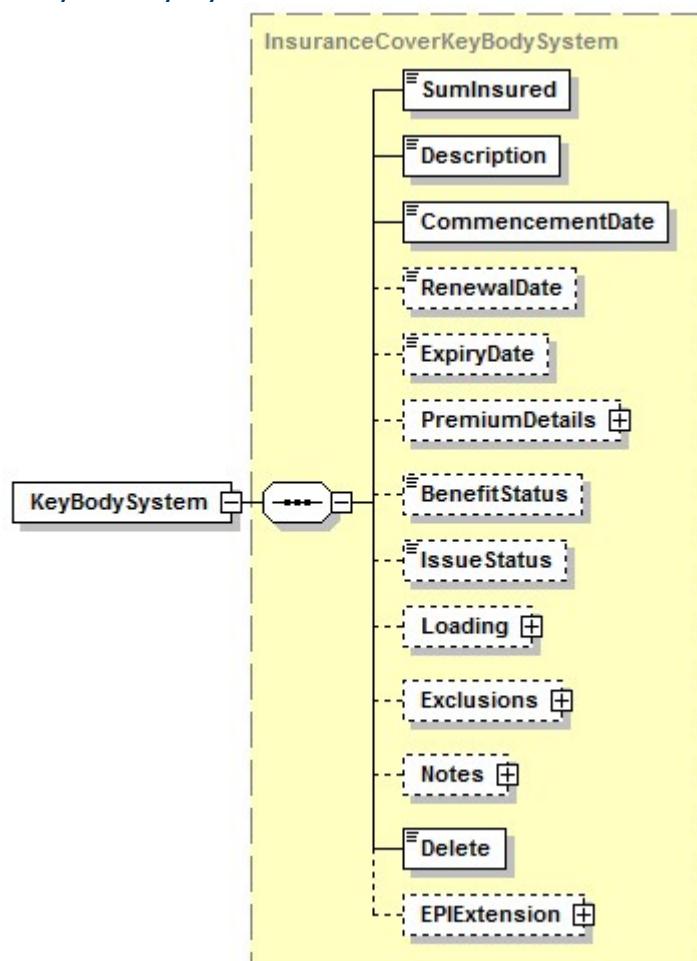
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Premium	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.TraumaOption.Premium	N(18.6)	0 – 1	Premium amount of the option
ExpiryAge	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.TraumaOption.ExpiryAge	N	0 – 1	Age at which the option expires Maximum allowed value is 115

RetrospectiveBenefit



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Premium	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.RetrospectiveBenefit.Premium	N(18.6)	0 – 1	Premium amount of the option
ExpiryAge	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.IncomeProtection.Options.RetrospectiveBenefit.ExpiryAge	N	0 – 1	Age at which the option expires Maximum allowed value is 115

KeyBodySystem

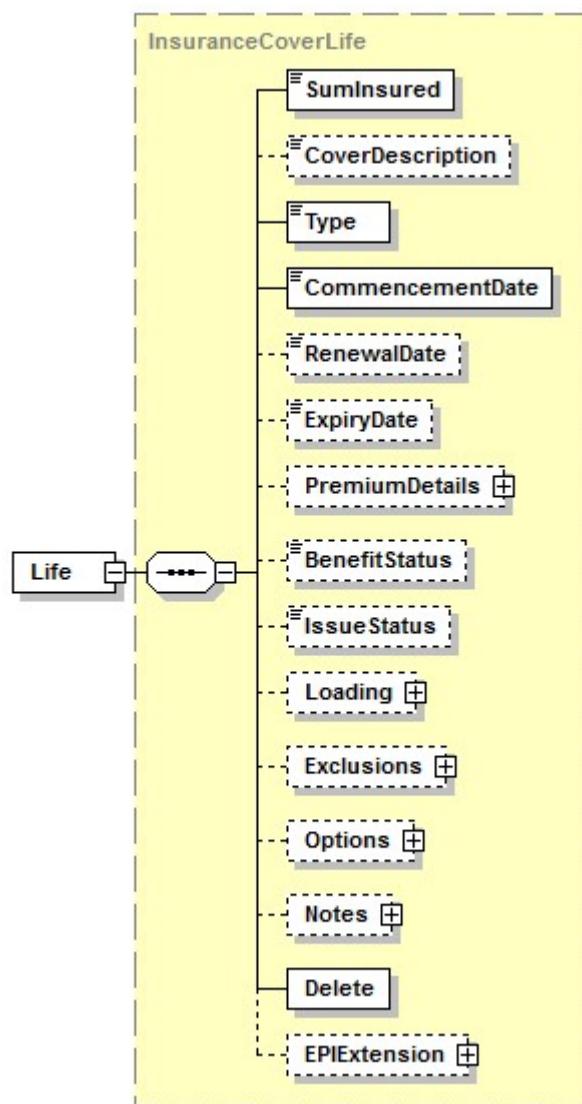


Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
SumInsured	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.SumInsured	N(18.6)	1	
CoverDescription	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.CoverDescription	A(1..50)	0 – 1	

External Platform Interface Version 4.3 – Data Feed

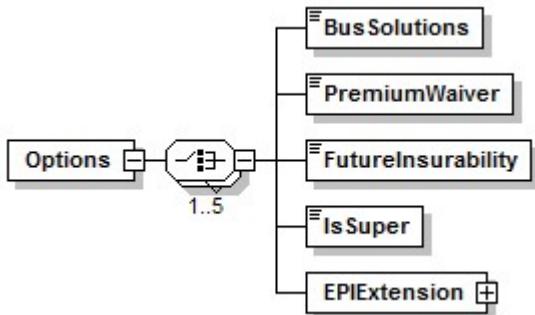
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
CommencementDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.CommencementDate	D	1	
RenewalDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.RenewalDate	D	0 – 1	
ExpiryDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.ExpiryDate	D	0 – 1	
PremiumDetails	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.PremiumDetails		0 – 1	
BenefitStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.BenefitStatus	A	0 – 1	
IssueStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.IssueStatus	A	0 – 1	
Loading	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem>Loading		0 – 1	
Exclusions	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.Exclusions		0 – 1	
Notes	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.Notes		0 - 1	
Delete	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.Delete	B	1	
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.Cover Detail.KeyBodySystem.EPIExtension		0 – 1	

Life



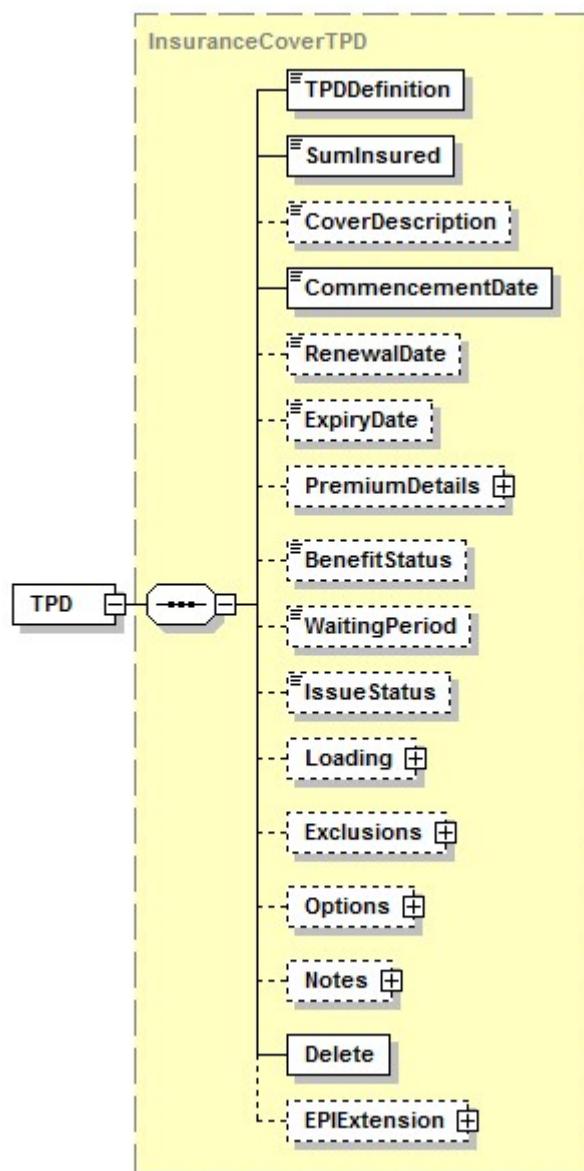
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
SumInsured	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.SumInsured	N(18.6)	1	Insurer's limit of liability for the cover
CoverDescription	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.CoverDescription	A(1..50)	0 – 1	Provider's description for the cover
Type	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.Type	A	1	Type of cover Refer to Appendix 1 - Insurance Policy – Life Type for the list of allowable values
CommencementDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.CommencementDate	D	1	Date on which the cover commenced
RenewalDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.RenewalDate	D	0 – 1	Renewal date of the cover
ExpiryDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.ExpiryDate	D	0 – 1	Date on which the cover expires / expired
PremiumDetails	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.PremiumDetails		0 – 1	Details about the cover level premium
BenefitStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.BenefitStatus	A	0 – 1	Benefits status of the cover Refer to Appendix 1 - Insurance Policy – Benefit Status for the list of allowable values
IssueStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.IssueStatus	A	0 – 1	Issue status of the cover Refer to Appendix 1 - Insurance Policy – Issue Status for the list of allowable values
Loading	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life>Loading		0 – 1	Details about the loadings applied to the cover
Exclusions	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.Exclusions		0 – 1	Details about the exclusions applied to the cover
Options	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.Options		0 – 1	Options associated with the cover
Notes	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.Notes		0 – 1	Allows for notes about the cover to be supplied
Delete	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.Delete	B	1	Indicates whether the cover is to be deleted from the FPS
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Options



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
BusSolutions	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.Options.BusSolutions	N(18,6)	0 – 1	Business solutions option premium amount
PremiumWaiver	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.Options.PremiumWaiver	B	0 – 1	Indicates whether the cover has a premium waiver option
FutureInsurability	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.Options.FutureInsurability	N(18,6)	0 – 1	Future insurability option premium amount
IsSuper	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.Options.IsSuper	B	0 – 1	Indicates whether the cover is held within a superannuation account
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Life.Options.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

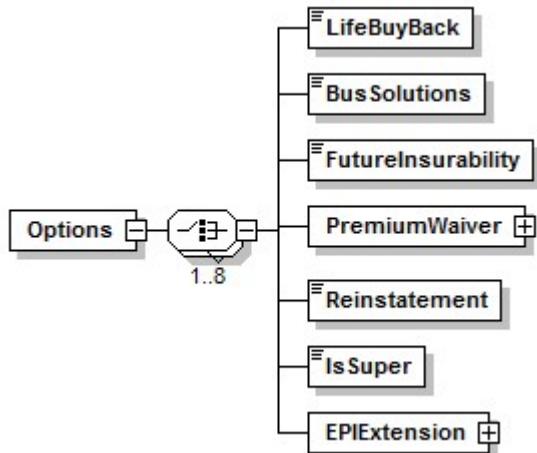
TPD



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
TPDDefinition	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.TPDDefinition	A	1	Type of cover Refer to Appendix 1 - Insurance Policy – TPD Definition for the list of allowable values
SumInsured	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.SumInsured	N(18.6)	1	Insurer's limit of liability for the cover
CoverDescription	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.CoverDescription	A(1..50)	0 – 1	Provider's description for the cover
CommencementDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.CommencementDate	D	1	Date on which the cover commenced
RenewalDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.RenewalDate	D	0 – 1	Renewal date of the cover
ExpiryDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.ExpiryDate	D	0 – 1	Date on which the cover expires / expired
PremiumDetails	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.PremiumDetails		0 – 1	Details about the cover level premium
BenefitStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.BenefitStatus	A	0 – 1	Benefits status of the cover Refer to Appendix 1 - Insurance Policy – Benefit Status for the list of allowable values
WaitingPeriod	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.WaitingPeriod	A	0 – 1	Waiting period before the benefit of the cover can be claimed Refer to Appendix 1 - Insurance Policy – Business Expense Waiting Period for the list of allowable values
IssueStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.IssueStatus	A	0 – 1	Issue status of the cover Refer to Appendix 1 - Insurance Policy – Issue Status for the list of allowable values
Loading	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD>Loading		0 – 1	Details about the loadings applied to the cover
Exclusions	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Exclusions		0 – 1	Details about the exclusions applied to the cover
Options	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Options		0 – 1	Options associated with the cover
Notes	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.TPD.Notes		0 – 1	Allows for notes about the cover to be supplied
Delete	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Delete	B	1	Indicates whether the cover should be deleted from the FPS

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

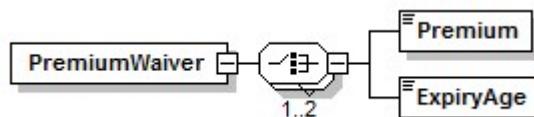
Options



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LifeBuyBack	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Options.LifeBuyBack	A	0 – 1	Indicates whether the TPD cover has a life buy back option. The allowable values are: <ul style="list-style-type: none"> • Deferred • Immediate
BusSolutions	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Options.BusSolutions	N(18.6)	0 – 1	Business solutions option premium amount
FutureInsurability	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Options.FutureInsurability	N(18.6)	0 – 1	Future insurability option premium amount
PremiumWaiver	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Options.PremiumWaiver		0 – 1	Indicates whether the cover has a premium waiver option
Reinstatement	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Options.Reinstatement	B	0 – 1	Indicates whether the cover has a reinstatement option
IsSuper	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Options.IsSuper	B	0 – 1	Indicates whether the cover is held within a superannuation account

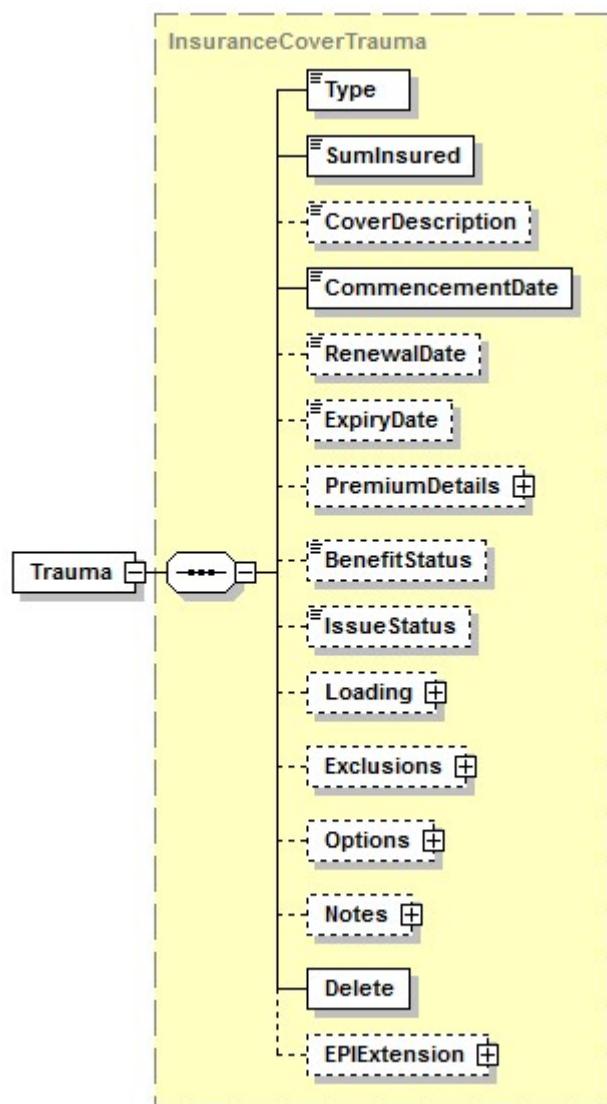
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Options.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

PremiumWaiver



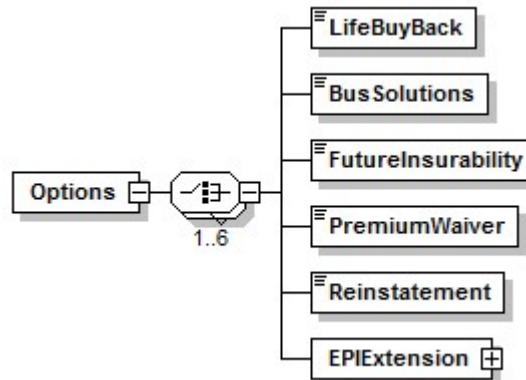
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Premium	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Options.Premium	N(18.6)	0 – 1	Premium amount of the option
ExpiryAge	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.TPD.Options.ExpiryAge	N	0 – 1	Age at which the option expires Maximum allowed value is 115

Trauma



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Type	A	1	Type of cover Refer to Appendix 1 - Insurance Policy – Trauma Definition for the list of allowable values
SumInsured	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.SumInsured	N(18.6)	1	Insurer's limit of liability for the cover
CoverDescription	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.CoverDescription	A(1..50)	0 – 1	Provider's description for the cover
CommencementDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.CommencementDate	D	1	Date on which the cover commenced
RenewalDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.RenewalDate	D	0 – 1	Renewal date of the cover
ExpiryDate	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.ExpiryDate	D	0 – 1	Date on which the cover expires / expired
PremiumDetails	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.PremiumDetails		0 – 1	Details about the cover level premium
BenefitStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.BenefitStatus	A	0 – 1	Benefits status of the cover Refer to Appendix 1 - Insurance Policy – Benefit Status for the list of allowable values
IssueStatus	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.IssueStatus	A	0 – 1	Issue status of the cover Refer to Appendix 1 - Insurance Policy – Issue Status for the list of allowable values
Loading	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Loading		0 – 1	Details about the loadings applied to the cover
Exclusions	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Exclusions		0 – 1	Details about the exclusions applied to the cover
Options	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Options		0 – 1	Options associated with the cover
Notes	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Notes		0 – 1	Allows for notes about the cover to be supplied
Delete	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Delete	B	1	Indicates whether the cover is to be deleted from the FPS
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

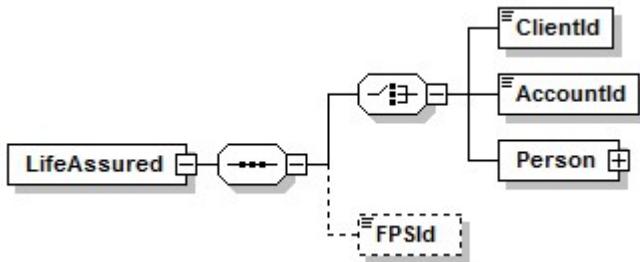
Options



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LifeBuyBack	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Options.LifeBuyBack	A	0 – 1	Indicates whether the cover has a life buy back option. The allowable values are: <ul style="list-style-type: none"> • Deferred • Immediate
BusSolutions	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Options.BusSolutions	N(18.6)	0 – 1	Business solutions option amount
FutureInsurability	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Options.FutureInsurability	N(18.6)	0 – 1	Future insurability option amount
PremiumWaiver	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Options.PremiumWaiver	B	0 – 1	Indicates whether the cover has a premium waiver option
Reinstatement	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Options.Reinstatement	B	0 – 1	Indicates whether the cover has a reinstatement option
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.Trauma.Options.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

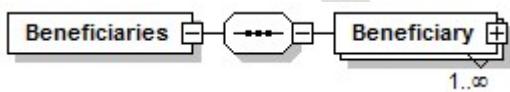
LifeAssured

Only one of Client Id, Account Id or Person should be supplied



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ClientId	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.LifeAssured.ClientId	A(1..60)	0 – 1	Provider's unique client Id for the life assured
AccountId	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.LifeAssured.AccountId	A(1..60)	0 – 1	Provider's unique account Id for the life assured
Person	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.LifeAssured.Person		0 – 1	Details of a life assured if they are a person and not defined as a client
FPSId	InsurancePolicies.LifePolicies.LifePolicy.CoverDetails.CoverDetail.LifeAssured.FPSId	A(1..60)	0 – 1	FPS identifier for the life assured. This value is only to be used if supplied to the Provider by the FPS via another process

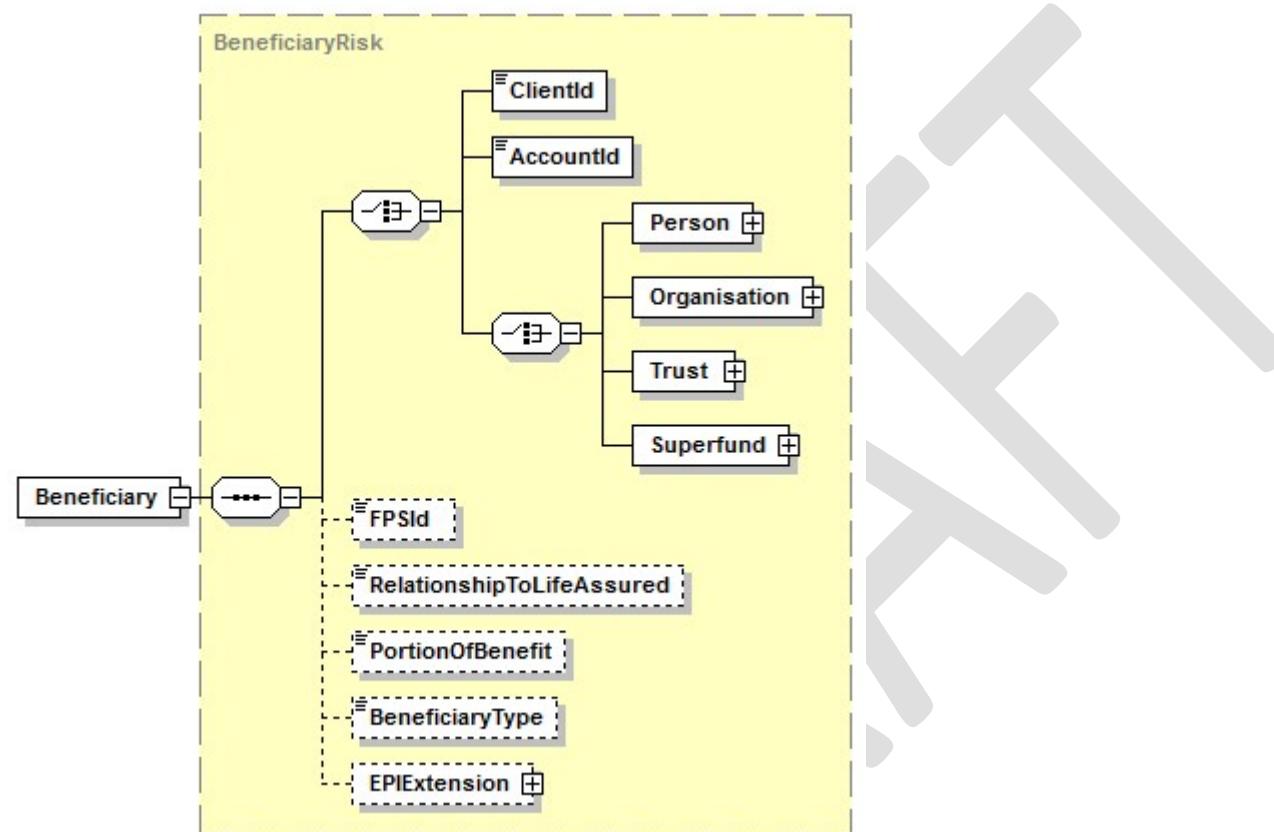
Beneficiaries



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Beneficiary	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Beneficiary		1 - ∞	Details about a specific beneficiary associated with the insurance policy

Beneficiary

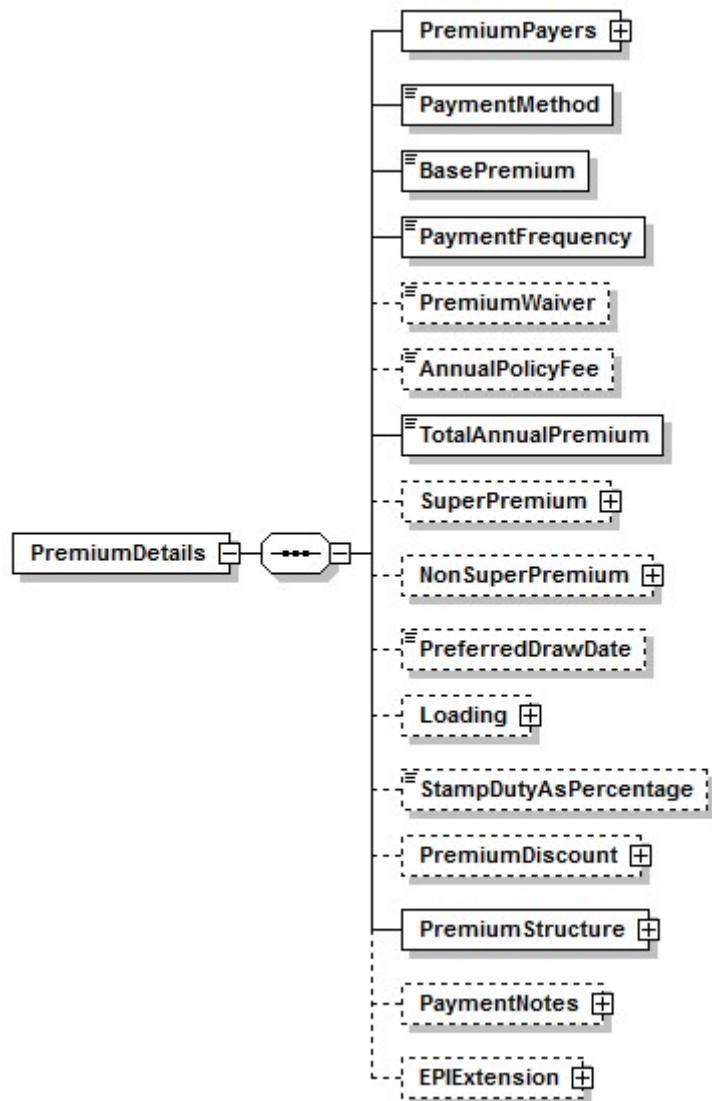
Only one of ClientId, the AccountId or the details of the beneficiary should be supplied



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ClientId	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Ben eficiary.ClientId	A(1..60)	0 – 1	Provider's unique identifier for an owner if they are a client
AccountId	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Ben eficiary.AccountId	A(1..60)	0 – 1	Provider's unique identifier for an owner if it is an account
Person	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Ben eficiary.Person		0 - 1	Details about the beneficiary if they are a person and not defined as a client

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Organisation</u>	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Beneficiary.Organisation		0 – 1	Details about the beneficiary if they are an organization and not defined as a client
<u>Trust</u>	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Beneficiary.Trust		0 – 1	Details about the beneficiary if they are a trust and not defined as a client
<u>Superfund</u>	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Beneficiary.Superfund		0 – 1	Details about the beneficiary if they are a superfund and not defined as a client
FPSId	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Beneficiary.FPSId	A(1..60)	0 – 1	Financial Planning Software's Id for the beneficiary. This value is only for to be used if supplied to the Provider by the FPS via another process.
RelationshipToLiveAssured	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Beneficiary.RelationshipToLiveAssured	A	0 – 1	Beneficiary's relationship to the life assured Refer to Appendix 1 - Insurance Policy – Relationship To Life Assured for the list of allowable values
PortionOfBenefit	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Beneficiary.PortionOfBenefit	N(5.2)	0 – 1	Percentage of benefit the beneficiary is entitled to Must be supplied as a positive value
BeneficiaryType	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Beneficiary.BeneficiaryType	A	0 – 1	Type of beneficiary Refer to Appendix 1 - Beneficiary Type for the list of allowable values
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.Beneficiaries.Beneficiary.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

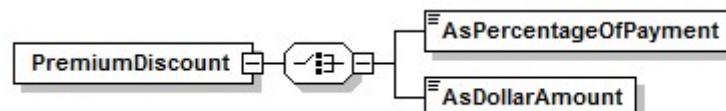
PremiumDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>PremiumPayers</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumPayers		1	Details of the entities that pay the premium
<u>PaymentMethod</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PaymentMethod	A	1	Method by which the premium is paid Refer to Appendix 1 - Payment Method for the list of allowable values
<u>BasePremium</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.BasePremium	N(18.6)	1	Base premium value for the insurance policy, before loading is applied
<u>PaymentFrequency</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PaymentFrequency	A	1	Frequency of premium payment Refer to Appendix 1 - Payment Frequency for the list of allowable values
<u>PremiumWaiver</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumWaiver	N(18.6)	0 – 1	Premium waiver amount
<u>AnnualPolicyFee</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.AnnualPolicyFee	N(18.6)	0 - 1	Annual policy fee for the insurance policy.
<u>TotalAnnualPremium</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.TotalAnnualPremium	N(18.6)	1	Total annual premium (e.g. BasePremium + AnnualPolicyFee + (StampDutyAsPercentage * BasePremium) + Loadings – PremiumDiscount - PremiumWaiver).
<u>SuperPremium</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.SuperPremium		0 – 1	Amount of premium paid from a superannuation account
<u>NonSuperPremium</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.NonSuperPremium		0 – 1	Amount of premium paid from a non-superannuation account
<u>PreferredDrawDate</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PreferredDrawDate	A	0 – 1	Preferred date of the month on which the premium is to be paid. Refer to Appendix 1 - Insurance Policy – Preferred Draw Date for the list of allowable values
<u>LoadingPolicyLevel</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails>Loading		0 - 1	Details about the loadings applied to the policy
<u>StampDutyAsPercentage</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.StampDutyAsPercentage	N(5.2)	0 - 1	Stamp duty as a percentage of the premium Must be supplied as a positive value
<u>PremiumDiscount</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumDiscount		0 - 1	Premium discount either as a percentage of premium or as a dollar amount
<u>PremiumStructure</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumStructure		1	Indicates whether the premium structure is hybrid, level or stepped.
<u>PaymentNotes</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PaymentNotes		0 – 1	Allows for notes about the premium payment to be supplied

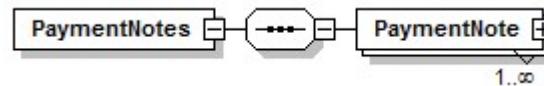
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EPIExtension	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

PremiumDiscount



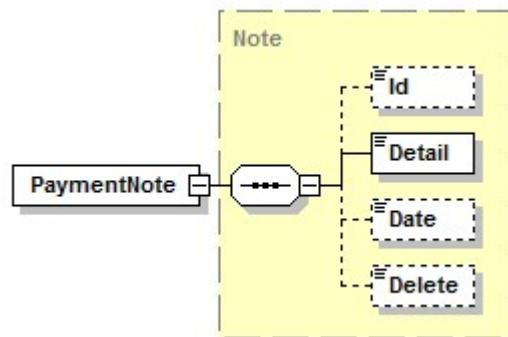
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AsPercentageOfPayment	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumDiscount.AsPercentageOfPayment	N(5.2)	0 – 1	Premium discount as a percentage of the premium Must be supplied as a positive value
AsDollarAmount	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumDiscount.AsDollarAmount	N(18.6)	0 – 1	Premium discount as a dollar amount

PaymentNotes



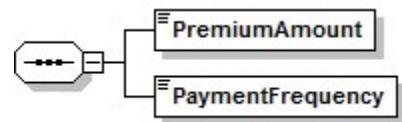
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PaymentNote	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PaymentNotes.PaymentNote		1 - ∞	Allows for a note about the premium payment to be supplied

PaymentNote



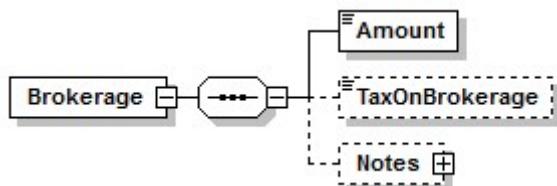
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PaymentNotes.PaymentNote.Id	A(1..60)	0 – 1	Provider's unique identifier for the note
Detail	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PaymentNotes.PaymentNote.Detail	A(1..200)	1	Details of the note
Date	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PaymentNotes.PaymentNote.Date	DT	0 – 1	Date and time at which the note was updated in the Provider's system.
Delete	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PaymentNotes.PaymentNote.Delete			Indicates whether the note is to be deleted from the FPS

SuperPremium / NonSuperPremium



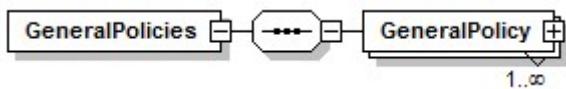
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PremiumAmount	...Premium.PremiumAmount	N(18.6)	1	Amount of premium paid from a superannuation / non-superannuation account
PaymentFrequency	...Premium.PaymentFrequency	A	1	Frequency of premium paid from a superannuation / non-superannuation account Refer to Appendix 1 - Payment Frequency for the list of allowable values

Brokerage



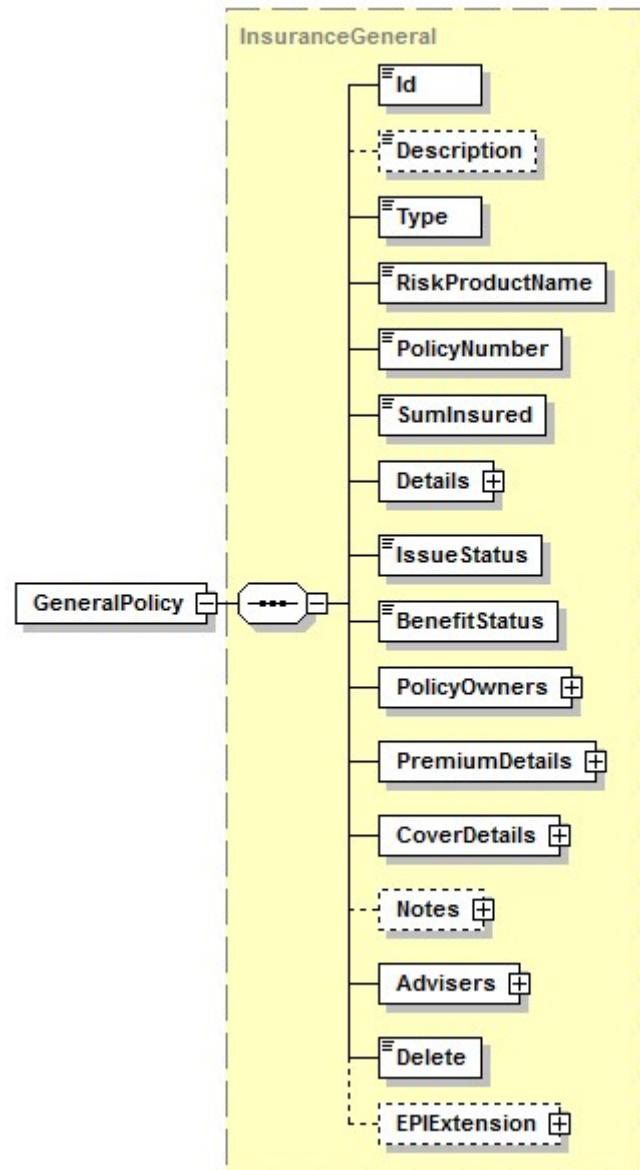
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	InsurancePolicies.LifePolicies.LifePolicy.Brokerage.Amount	N(18.6)	1	Amount of brokerage incurred excluding tax
TaxOnBrokerage	InsurancePolicies.LifePolicies.LifePolicy.Brokerage.TaxOnBrokerage	N(5.2)	0 – 1	Tax on brokerage Must be supplied as a positive value
Notes	InsurancePolicies.LifePolicies.LifePolicy.Brokerage.Notes	DT	0 – 1	Allows for notes about the brokerage to be supplied

GeneralPolicies



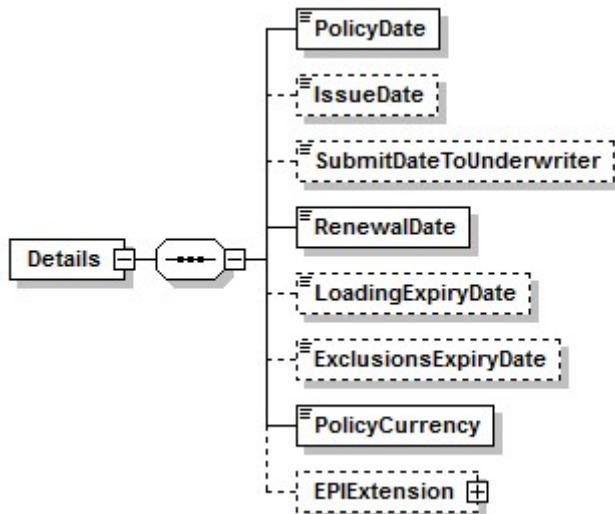
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>GeneralPolicy</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy		1 - ∞	Details about a specific general insurance policy

GeneralPolicy



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	InsurancePolicies.GeneralPolicies.GeneralPolicy.Id	A(1..60)	1	Provider's unique identifier for the insurance policy.
Description	InsurancePolicies.GeneralPolicies.GeneralPolicy.Description	A(1..150)	0 – 1	Provider's description for the insurance policy
Type	InsurancePolicies.GeneralPolicies.GeneralPolicy.Type	A	1	Type of insurance policy Refer to Appendix 1 - Insurance Policy – General Type for the list of allowable values
RiskProductName	InsurancePolicies.GeneralPolicies.GeneralPolicy.RiskProductName	A(1..128)	1	Provider's insurance product name
PolicyNumber	InsurancePolicies.GeneralPolicies.GeneralPolicy.PolicyNumber	A(1..60)	1	Provider's insurance policy number
SumInsured	InsurancePolicies.GeneralPolicies.GeneralPolicy.SumInsured	N(18.6)	1	Insurer's limit of liability
Details	InsurancePolicies.GeneralPolicies.GeneralPolicy.Details		1	Details about the base insurance policy e.g. issue date, renewal date etc.
IssueStatus	InsurancePolicies.GeneralPolicies.GeneralPolicy.IssueStatus	A	1	Issue status of the insurance policy Refer to Appendix 1 - Insurance Policies – Issue Status for the list of allowable values
BenefitStatus	InsurancePolicies.GeneralPolicies.GeneralPolicy.BenefitStatus	A	1	Benefit status of the insurance policy Refer to Appendix 1 - Insurance Policies – Benefit Status for the list of allowable values
PolicyOwners	InsurancePolicies.GeneralPolicies.GeneralPolicy.PolicyOwners		1	Details about the insurance policy owners
PremiumDetails	InsurancePolicies.GeneralPolicies.GeneralPolicy.PremiumDetails		1	Details about the insurance policy premium
CoverDetails	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails		1	Details about covers held within the insurance policy
Notes	InsurancePolicies.GeneralPolicies.GeneralPolicy.Notes		0 – 1	Allows for notes about the insurance policy to be supplied
Advisers	InsurancePolicies.GeneralPolicies.GeneralPolicy.Advisers		1	Details about the adviser(s) the who manage the client(s) or account(s) associated with the insurance policy
Delete	InsurancePolicies.GeneralPolicies.GeneralPolicy.Delete	B	1	Indicates whether the insurance policy is to be deleted from the FPS
EPIExtension	InsurancePolicies.GeneralPolicies.GeneralPolicy.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

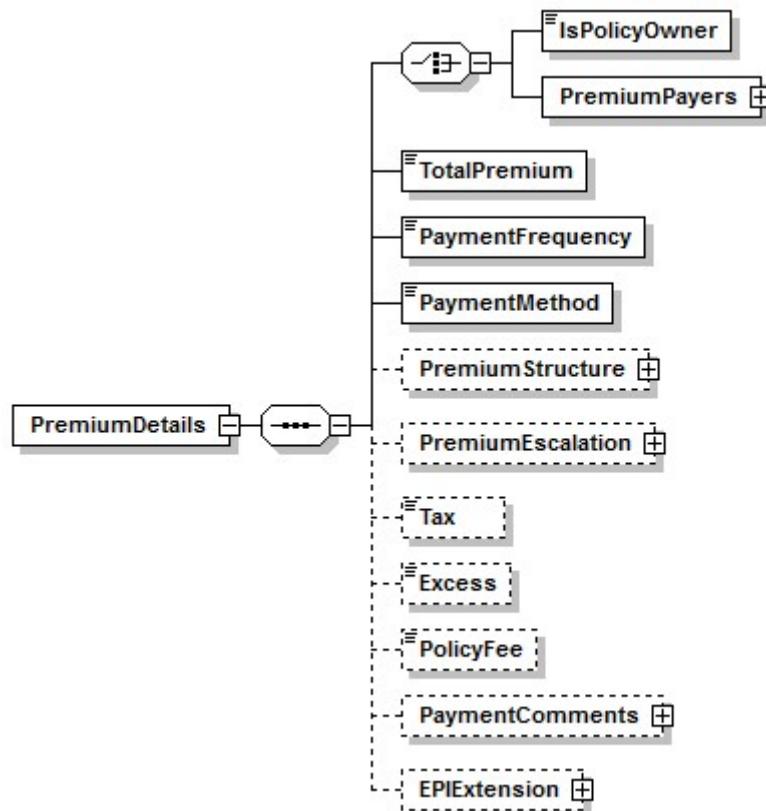
Details



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PolicyDate	InsurancePolicies.GeneralPolicies.GeneralPolicy.Details.PolicyDate	D	1	Date on which the insurance policy starts
IssueDate	InsurancePolicies.GeneralPolicies.GeneralPolicy.Details.IssueDate	D	0 – 1	Date on which the insurance policy was issued
SubmitDateToUnderwriter	InsurancePolicies.GeneralPolicies.GeneralPolicy.Details.SubmitDateToUnderwriter	D	0 – 1	Date on which the insurance policy was submitted to the underwriter
RenewalDate	InsurancePolicies.GeneralPolicies.GeneralPolicy.Details.RenewalDate	D	1	Renewal date of the insurance policy The renewal date cannot be prior to the issue date
LoadingExpiryDate	InsurancePolicies.GeneralPolicies.GeneralPolicy.Details>LoadingExpiryDate	D	0 – 1	Date on which insurance policy loadings expire
ExclusionsExpiryDate	InsurancePolicies.GeneralPolicies.GeneralPolicy.Details.ExclusionsExpiryDate	D	0 – 1	Date on which insurance policy exclusions expire
PolicyCurrency	InsurancePolicies.GeneralPolicies.GeneralPolicy.Details.PolicyCurrency	A	1	Currency that the premium details have been reported in. All monetary values on the insurance policy record are to be supplied in this currency Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EPIExtension	InsurancePolicies.GeneralPolicies.GeneralPolicy.Details.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

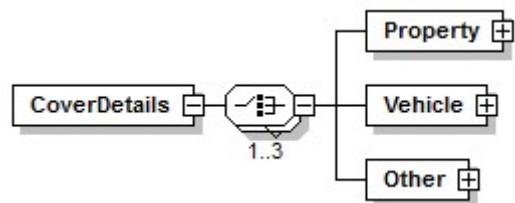
PremiumDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
IsPolicyOwner	InsurancePolicies.GeneralPolicies.GeneralPolicy.PremiumDetails.IsPolicyOwner	A	0 – 1	Indicates that the premium payer is also the policy owner Allowable values: <ul style="list-style-type: none">• True

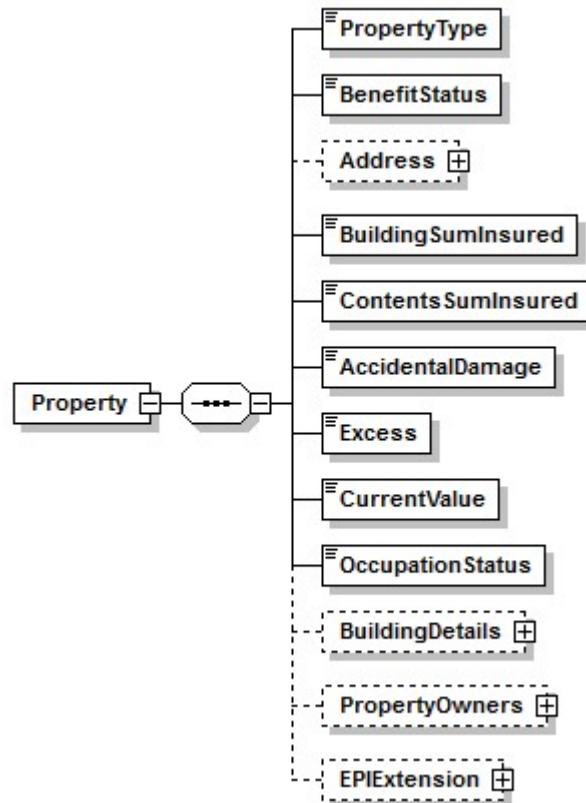
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>PremiumPayers</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.PremiumPayers		0 – 1	Details about the entities that pay the premium
<u>TotalPremium</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.TotalPremium	N(18.6)	1	Total premium paid
<u>PaymentFrequency</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.PaymentFrequency	A	1	Frequency of premium payment Refer to Appendix 1 - Payment Frequency for the list of allowable values
<u>PaymentMethod</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.PaymentMethod	A	1	Method by which the premium is paid Refer to Appendix 1 - Payment Method for the list of allowable values
<u>PremiumStructure</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.PremiumStructure		0 – 1	Indicates whether the premium structure is hybrid, level or stepped
<u>PremiumEscalation</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.PremiumEscalation		0 – 1	Indicates whether premiums are indexed
<u>Tax</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.Tax	N(18.6)	0 – 1	Tax amount paid on the premium
<u>Excess</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.Excess	N(18.6)	0 – 1	Excess amount applicable to the insurance policy
<u>PolicyFee</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.PolicyFee	N(18.6)	0 – 1	Annual policy fee for insurance policy.
<u>PaymentComments</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.PaymentComments		0 – 1	Allows for additional comments about the insurance policy premiums to be supplied
<u>EPIExtension</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.Premium Details.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

CoverDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Property</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property		0 – 1	Details about the insurance policy if it relates to property
<u>Vehicle</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle		0 – 1	Details about the insurance policy if it relates to a vehicle
<u>Other</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other		0 – 1	Details about the insurance policy if it relates to anything other than property or a vehicle

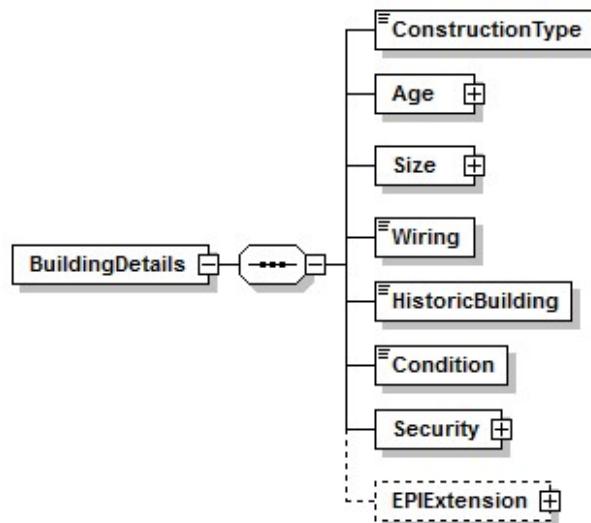
Property



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PropertyType	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.PropertyType	A(1..150)	1	Type of property insured
BenefitStatus	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BenefitStatus	A	1	Status of the insurance policy Refer to Appendix 1 - Insurance Policy – Benefit Status for the list of allowable values
<u>Address</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.Address		0 – 1	Address of the property insured
BuildingSumInsured	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingSumInsured	N(18.6)	1	Insurer's limit of liability for building cover

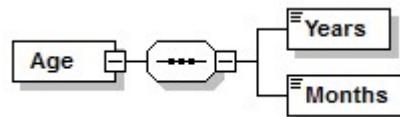
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ContentsSumInsured	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.contentsSumInsured	N(18.6)	1	Insurer's limit of liability for contents cover
AccidentalDamage	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.AccidentalDamage	N(18.6)	11	Insurer's limit of liability for accidental damage cover
Excess	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.Excess	N(18.6)	1	Excess amount applicable to the property cover
CurrentValue	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.CurrentValue	N(18.6)	1	Current value of the property insured
OccupationStatus	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.OccupationStatus	A	1	Occupancy status of the property insured Refer to Appendix 1 - Insurance Policy – Property Occupation Status for the list of allowable values
<u>BuildingDetails</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails		0 – 1	Details about the property insured e.g. age, size etc.
<u>PropertyOwners</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.PropertyOwners		0 – 1	Details about the owners of the property insured
EPIExtension	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

BuildingDetails



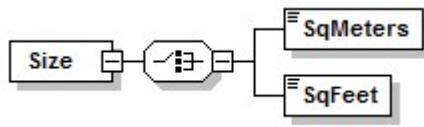
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ConstructionType	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.ConstructionType	A	1	Construction type of the property Refer to Appendix 1 - Insurance Policy – Property Construction Type for the list of allowable values
Age	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Age		1	Age of the property
Size	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Size		1	Size of the property
Wiring	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Wiring	A	1	Wiring status of the property Refer to Appendix 1 - Insurance Policy – Property Wiring for the list of allowable values
HistoricBuilding	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.HistoricBuilding	A	1	Indicates whether the property is listed / historic Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
Condition	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Condition	A(1..200)	1	Condition of the property
Security	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security		1	Details about security systems installed in the property
EPIExtension	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Age



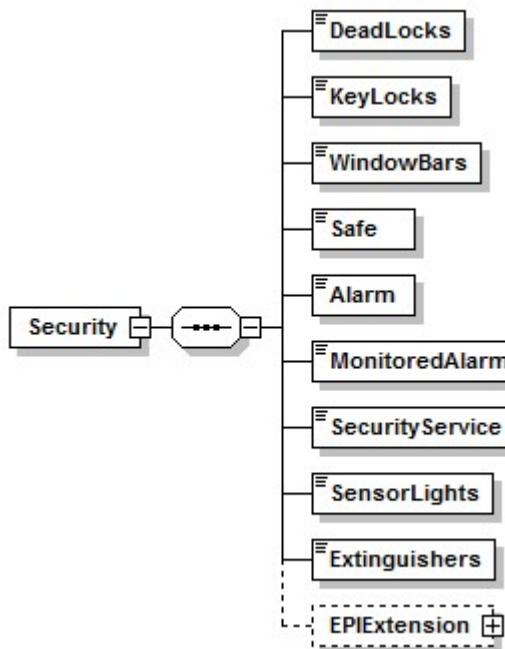
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Years	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Age.Years	N	1	Age of the property in years Must be supplied as a positive value
Months	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Age.Months	N	1	Age of the property in months Must be supplied as a positive value

Size



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
SqMeters	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetail.s.Property.BuildingDetails.Size.	N(18.4)	0 – 1	Size of the property in square meters
MSqFeet	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetail.s.Property.BuildingDetails.Size.	N(18.4)	0 – 1	Size of the property in square feet

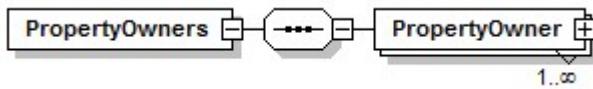
Security



External Platform Interface Version 4.3 – Data Feed

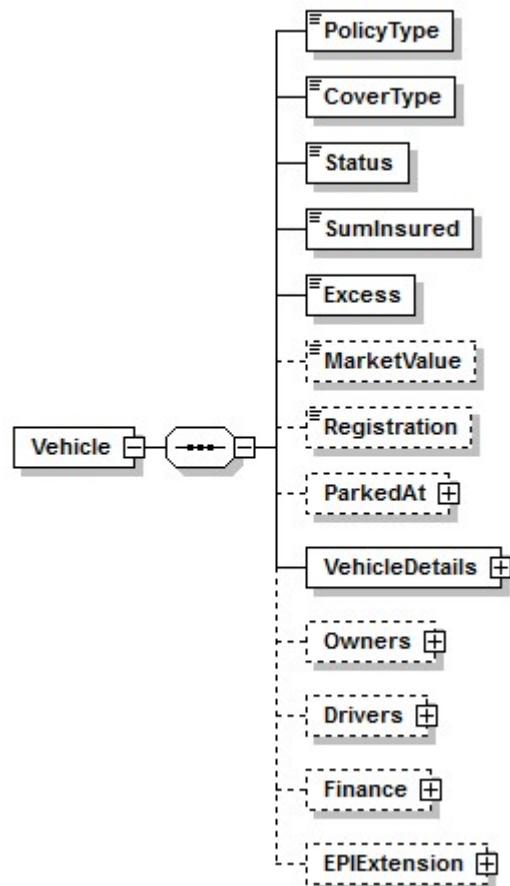
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
DeadLocks	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security.DeadLocks	A	1	Indicates whether dead locks have been installed Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
KeyLocks	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security.KeyLocks	A	1	Indicates whether key locks have been installed Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
WindowBars	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security.WindowBars	A	1	Indicates whether window bars have been installed Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
Safe	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security.Safe	A	1	Indicates whether a safe has been installed Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
Alarm	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security.Alarm	A	1	Indicates whether an alarm has been installed Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
MonitoredAlarm	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security.MonitoredAlarm	A	1	Indicates whether a monitored alarm has been installed Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
SecurityService	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security.SecurityService	A	1	Indicates whether a security service is being used Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
SensorLights	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security.SensorLights	A	1	Indicates whether sensor lights have been installed Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
Extinguishers	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security.Extinguishers	A	1	Indicates whether fire extinguishers are in the property Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
EPIExtension	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.BuildingDetails.Security.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the Schema. The extension is specific to the Provider and the recipient

PropertyOwners



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>PropertyOwner</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Property.PropertyOwners.PropertyOwner		1 - ∞	Details about a specific owner of the property insured

Vehicle

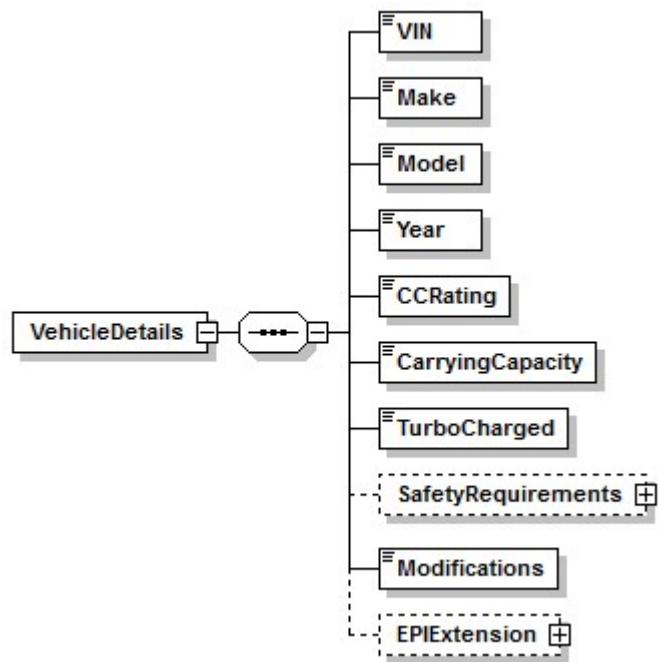


Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PolicyType	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.PolicyType	A	1	Type of vehicle policy Refer to Appendix 1 - Insurance Policy – Vehicle Policy Type for the list of allowable values
CoverType	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.CoverType	A	1	Type of vehicle cover Refer to Appendix 1 - Insurance Policy – Vehicle Cover Type for the list of allowable values

External Platform Interface Version 4.3 – Data Feed

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Status	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.Status	A	1	Status of the insurance policy Refer to Appendix 1 - Insurance Policy – Benefit Status for the list of allowable values
SumInsured	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.SumInsured	N(18.6)	1	Insurer's limit of liability for vehicle cover
Excess	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.Excess	N(18.6)	1	Excess amount applicable to the vehicle cover
MarketValue	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.MarketValue	N(18.6)	0 – 1	Market value of the vehicle insured
Registration	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.Registration	A(1..50)	0 – 1	Registration of the vehicle insured
ParkedAt	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.ParkedAt		0 – 1	Details about where the vehicle is parked
VehicleDetails	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails		1	Details about the vehicle insured
Owners	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.Owners		0 – 1	Details about the owners of the vehicle insured
Drivers	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.Drivers		0 – 1	Details about drivers of the vehicle insured
Finance	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.Finance		0 – 1	Details about finance related to the vehicle insured
EPIExtension	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

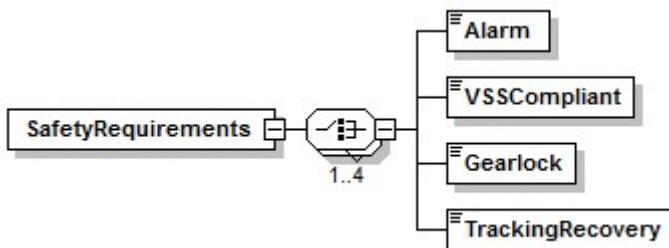
VehicleDetails



External Platform Interface Version 4.3 – Data Feed

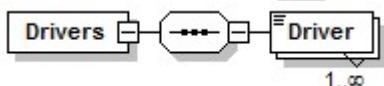
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
VIN	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.VIN	A(1..60)	1	Vehicle Identification Number
Make	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.Make	A(1..50)	1	Vehicle manufacturer
Model	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.Model	A(1..50)	1	Vehicle model
Year	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.Year	A(4)	1	Year in which the vehicle was manufactured
CCRating	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.CCRating	N	1	CC rating of the engine
CarryingCapacity	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.CarryingCapacity	N	1	Number of people the vehicle can legally carry Must be supplied as a positive value
TurboCharged	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.TurboCharged	A	1	Indicates whether the vehicle has a turbo charger fitted Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
<u>SafetyRequirements</u>	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.SafetyRequirements		0 – 1	Details about security systems installed on the vehicle
Modifications	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.Modifications	A(1..200)	1	Indicates whether the vehicle has had any modifications made
EPIExtension	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

SafetyRequirements



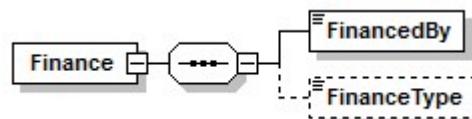
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Alarm	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.SafetyRequirements.Alarm	A	0 – 1	Indicates whether an alarm has been installed Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
VSSCompliant	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.SafetyRequirements.VSSCompliant	A	0 – 1	Indicates whether the vehicle is VSS compliant Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
Gearlock	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.SafetyRequirements.Gearlock	A	0 – 1	Indicates whether a gear lock has been installed Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
TrackingRecovery	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.VehicleDetails.SafetyRequirements.TrackingRecovery	A	0 – 1	Indicates whether a tracking recovery system has been installed Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values

Drivers



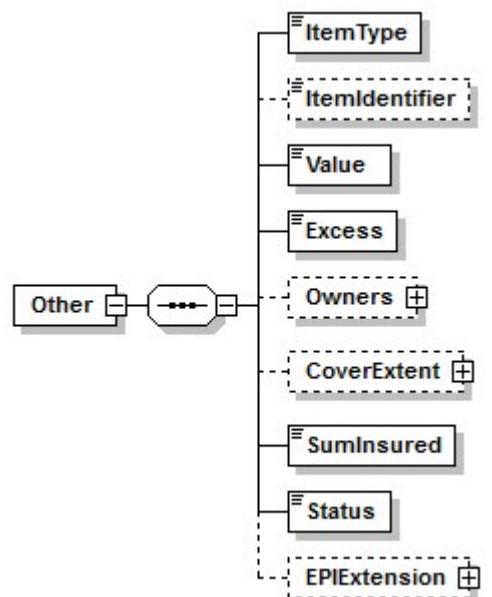
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Driver	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.Drivers.Driver	A(1..150)	1 - ∞	Details of a specific driver of the vehicle insured

Finance



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
FinancedBy	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.Finance.FinancedBy	A(1..150)	1	Name of the financial institution that finance has been obtained from
FinanceType	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Vehicle.Finance.Type	A(1..150)	0 – 1	Details about the type of finance that has been obtained

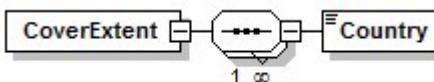
Other



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ItemType	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other.ItemType	A(1..200)	1	Type of item insured

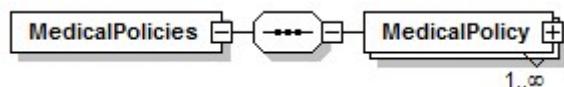
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ItemIdentifier	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other.ItemIdentifier	A(1..60)	0 – 1	Provider's unique identifier for the item
Value	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other.Value	N(18,6)	1	Value of the item insured
Excess	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other.Excess	N(18,6)	1	Excess amount applicable to the item insured
Owners	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other.Owners		0 – 1	Details about the owners of the item insured
CoverExtent	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other.CoverExtent		0 – 1	Details about the geographical locations to which the cover applies
SumInsured	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other.SumInsured	N(18,6)	1	Insurer's limit of liability for the cover
Status	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other.Status	A	1	Status of the cover Refer to Appendix 1 - Insurance Policy – Benefit Status for the list of allowable values
EPIExtension	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

CoverExtent



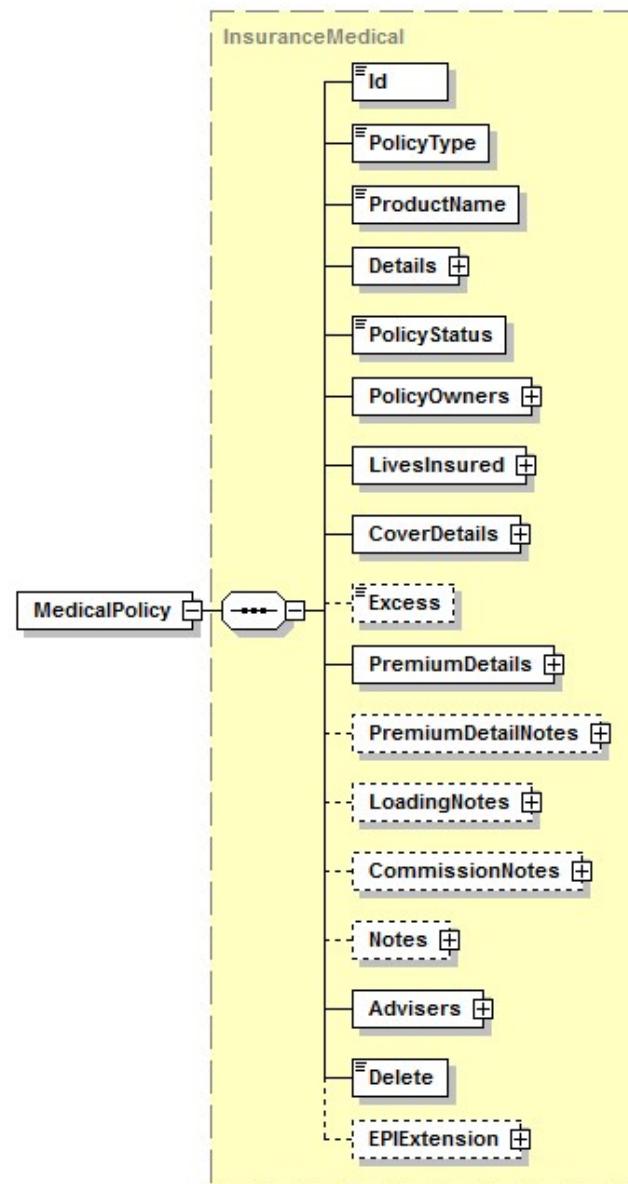
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Country	InsurancePolicies.GeneralPolicies.GeneralPolicy.CoverDetails.Other.CoverExtent.Country	A	1 - ∞	Specific geographical location to which the cover applies Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values

MedicalPolicies



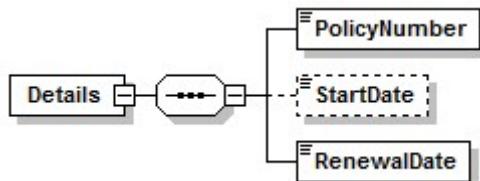
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>MedicalPolicy</u>	InsurancePolicies.MedicalPolicies.MedicalPolicy		1 - ∞	Details about a specific medical insurance policy

MedicalPolicy



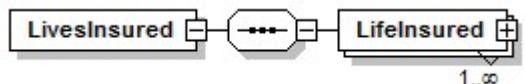
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	InsurancePolicies.MedicalPolicies.MedicalPolicy.Id	A(1..60)	1	Provider's unique identifier for the insurance policy.
PolicyType	InsurancePolicies.MedicalPolicies.MedicalPolicy.PolicyType	A	1	Type of medical insurance Refer to Appendix 1 - Insurance Policy – Medical Type for the list of allowable values
ProductName	InsurancePolicies.MedicalPolicies.MedicalPolicy.ProductName	A(1..128)	1	Provider's insurance product name
Details	InsurancePolicies.MedicalPolicies.MedicalPolicy.Details		1	Details about the base insurance policy e.g. start date. Renewal date
PolicyStatus	InsurancePolicies.MedicalPolicies.MedicalPolicy.PolicyStatus	A	1	Status of the insurance policy Refer to Appendix 1 - Insurance Policy – Medical Type for the list of allowable values
PolicyOwners	InsurancePolicies.MedicalPolicies.MedicalPolicy.PolicyOwners		1	Details about owners of the insurance policy
LivesInsured	InsurancePolicies.MedicalPolicies.MedicalPolicy.LivesInsured		1	Details about the lives insured by the policy
CoverDetails	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails		1	Details about covers held within the insurance policy
Excess	InsurancePolicies.MedicalPolicies.MedicalPolicy.Excess	N(18.6)	0 – 1	Excess amount applicable to the insurance policy
PremiumDetails	InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails		1	Details about the insurance policy premium
PremiumDetailNotes	InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetailNotes		0 – 1	Allows for additional comments about the insurance policy premiums to be supplied
LoadingNotes	InsurancePolicies.MedicalPolicies.MedicalPolicy.LoadingNotes		0 – 1	Allows for additional comments about any loadings applied to the insurance policy to be supplied
CommissionNotes	InsurancePolicies.MedicalPolicies.MedicalPolicy.CommissionNotes		0 – 1	Allows for additional comments about commissions earned by advisers to be supplied
Notes	InsurancePolicies.MedicalPolicies.MedicalPolicy.Notes		0 – 1	Allows for notes about the insurance policy to be supplied
Advisers	InsurancePolicies.MedicalPolicies.MedicalPolicy.Advisers		1	Details of the adviser(s) who manage the client(s) or account(s) associated with the insurance policy
Delete	InsurancePolicies.MedicalPolicies.MedicalPolicy.Delete	B	1	Indicates whether the insurance policy is to be deleted from the FPS
EPIExtension	InsurancePolicies.MedicalPolicies.MedicalPolicy.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Details



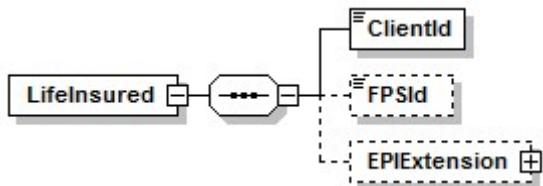
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PolicyNumber	InsurancePolicies.MedicalPolicies.MedicalPolicy.Details.PolicyNumber	A(1..60)	1	Provider's insurance policy number
StartDate	InsurancePolicies.MedicalPolicies.MedicalPolicy.Details.StartDate	D	0 – 1	Date on which the insurance policy started
RenewalDate	InsurancePolicies.MedicalPolicies.MedicalPolicy.Details.RenewalDate	D	1	Renewal date of the insurance policy The renewal date cannot be prior to the start date

LivesInsured



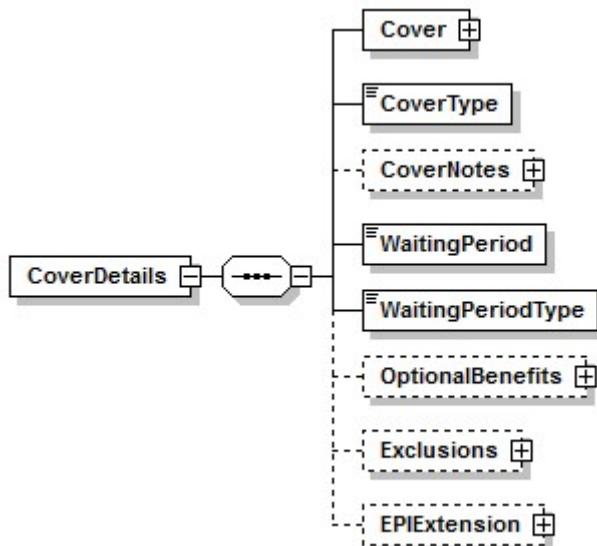
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LifeInsured	InsurancePolicies.MedicalPolicies.MedicalPolicy.LivesInsured.LifeInsured		1 - ∞	Details about a specific life insured by the policy

LifelInsured



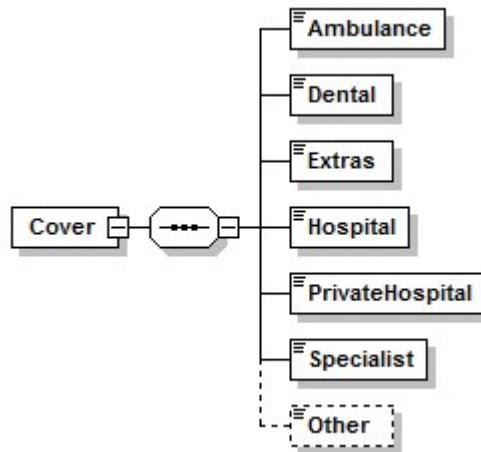
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ClientId	InsurancePolicies.MedicalPolicies.MedicalPolicy.LivesInsured.LifelInsured.ClientId	A(1..60)	1	Provider's unique identifier for the life insured
FPSId	InsurancePolicies.MedicalPolicies.MedicalPolicy.LivesInsured.LifelInsured.FPSId	A(1..60)	0 – 1	Financial Planning Software's Id for the life insured. This value is only for to be used if supplied to the Provider by the FPS via another process.
EPIExtension	InsurancePolicies.MedicalPolicies.MedicalPolicy.LivesInsured.LifelInsured.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

CoverDetails



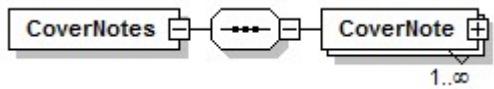
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Cover</u>	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Cover		1	Details about covers held within the insurance policy
CoverType	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.CoverType	A	1	Type of cover Refer to Appendix 1 - Insurance Policy – Medical Type for the list of allowable values
<u>CoverNotes</u>	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.CoverNotes		0 – 1	Allows for notes about the cover to be supplied
WaitingPeriod	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.WaitingPeriod	A	1	Waiting period before the benefit of the cover can be claimed Refer to Appendix 1 Insurance Policy – Medical Waiting Period for the list of allowable values
WaitingPeriodType	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.WaitingPeriodType	A	1	Type of waiting period Refer to Appendix 1 Insurance Policy – Medical Waiting Period Type for the list of allowable values
<u>OptionalBenefits</u>	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.OptionalBenefits		0 – 1	Details about the options associated with the cover
<u>Exclusions</u>	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Exclusions		0 – 1	Details about exclusions applied to the cover
EPIExtension	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.LifeInsured.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Cover



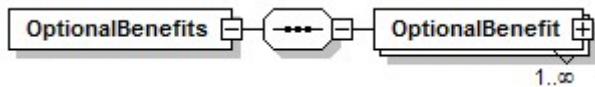
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Ambulance	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Cover.Ambulance	B	1	Indicates whether ambulance cover is included
Dental	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Cover.Dental	B	1	Indicates whether dental cover is included
Extras	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Cover.Extras	B	1	Indicates whether extras cover is included
Hospital	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Cover.Hospital	B	1	Indicates whether hospital cover is included
PrivateHospital	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Cover.PrivateHospital	B	1	Indicates whether private hospital cover is included
Specialist	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Cover.Specialist	B	1	Indicates whether specialist cover is included
Other	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Cover.Other	A(1..200)	0 – 1	Details about any other type of cover included

CoverNotes



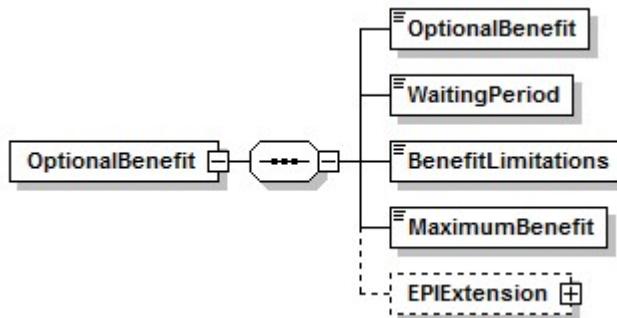
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
CoverNote	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.CoverNotes.CoverNote		1 - ∞	Allows for notes about a cover to be supplied

OptionalBenefits



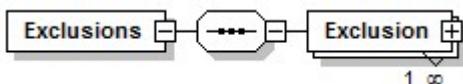
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
OptionalBenefit	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.OptionalBenefits.OptionalBenefit		1 - ∞	Details about a specific option associated with a cover

OptionalBenefit



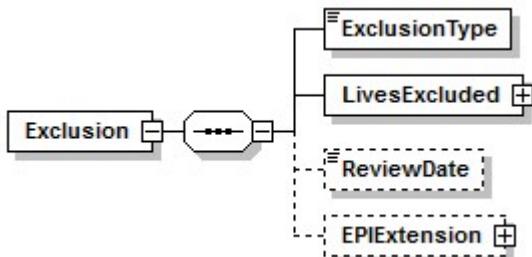
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
OptionalBenefit	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.OptionalBenefits.OptionalBenefit.OptionalBenefit	A	1	Optional benefit type Refer to Appendix 1 Insurance Policy – Medical Optional Benefit for the list of allowable values
WaitingPeriod	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.OptionalBenefits.OptionalBenefit.WaitingPeriod	A	1	Waiting period before the benefit can be claimed Refer to Appendix 1 Insurance Policy – Medical Waiting Period for the list of allowable values
BenefitLimitations	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.OptionalBenefits.OptionalBenefit.BenefitLimitations	A	1	Length of time the benefit can be claimed for Refer to Appendix 1 Insurance Policy – Medical Waiting Period for the list of allowable values
MaximumBenefit	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.OptionalBenefits.OptionalBenefit.MaximumBenefit	N(18.6)	1	Maximum allowable benefit amount
EPIExtension	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.OptionalBenefits.OptionalBenefit.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Exclusions



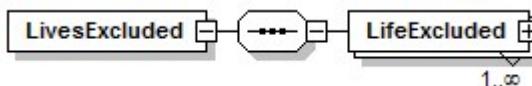
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Exclusion	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Exclusions.Exclusion		1 – ∞	Details about a specific exclusion applied to the cover

Exclusion



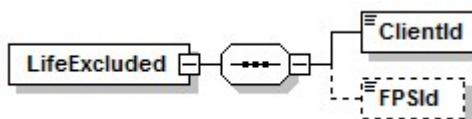
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ExclusionType	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Exclusions.Exclusion.ExclusionType	A(1..200)	1	Type of exclusion applied
LivesExcluded	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Exclusions.Exclusion.LivesExcluded		1	Lives insured that the exclusion applies to
ReviewDate	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Exclusions.Exclusion.ReviewDate	D	0 – 1	Review date of the exclusion
EPIExtension	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Exclusions.Exclusion.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

LivesExcluded



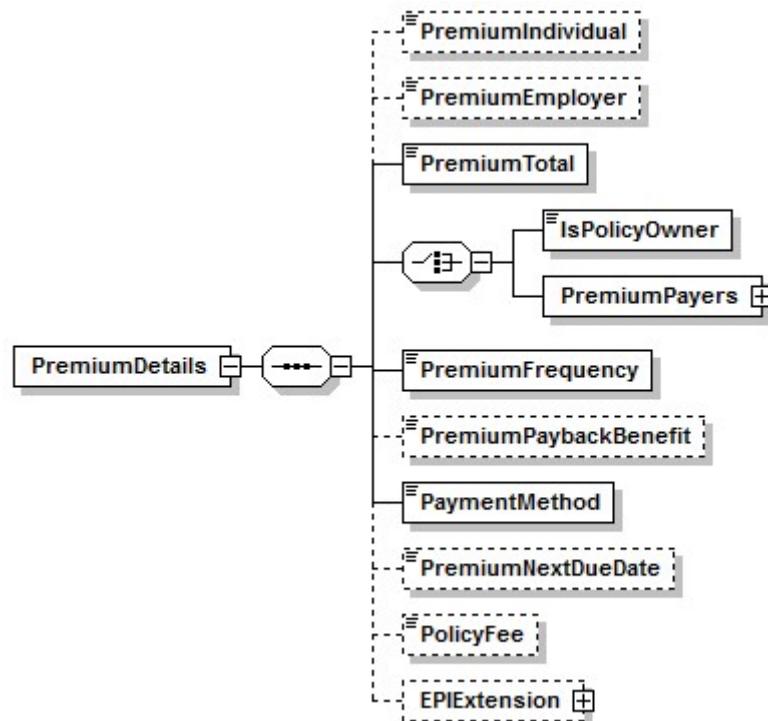
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LifeExcluded	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Exclusions.Exclusion.LivesExcluded.LifeExcluded	A(1..200)	1	Life insured that the exclusion applies to

LifeExcluded



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ClientId	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Exclusions.Exclusion.Livesexcluded.LifeExcluded.ClientId	A(1..60)	1	Provider's unique identifier for the client that the exclusion applies to
FPSId	InsurancePolicies.MedicalPolicies.MedicalPolicy.CoverDetails.Exclusions.Exclusion.Livesexcluded.LifeExcluded.FPSId	A(1..60)	0 – 1	Financial Planning Software's Id for the client that the exclusion applies to This value is only for to be used if supplied to the Provider by the FPS via another process.

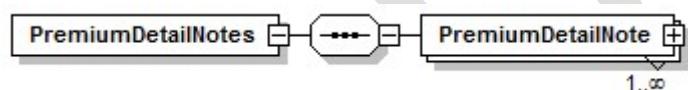
PremiumDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PremiumIndividual	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.PremiumIndividual	A(1..150)	0 – 1	Total premium paid by an individual

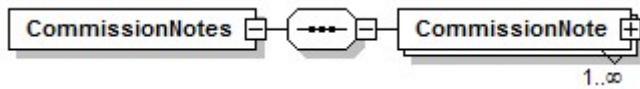
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PremiumEmployer	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.PremiumEmployer	A(1..150)	0 – 1	Total premium paid by an employer
PremiumTotal	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.PremiumTotal	N(18.6)	1	Total premium paid
IsPolicyOwner	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.isPolicyOwner	B	0 – 1	Indicates whether the premium payer is also the policy owner
PremiumPayers	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.PremiumPayers		0 – 1	Details about the entities that pay the premium
PremiumFrequency	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.PremiumFrequency	A	1	Frequency of premium payment Refer to Appendix 1 - Payment Frequency for the list of allowable values
PremiumPaybackBenefit	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.PremiumPaybackBenefit	A	0 – 1	Indicates whether a premium payback benefit applies Refer to Appendix 1 - Yes, No or Not Specified for the list of allowable values
PaymentMethod	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.PaymentMethod	A	1	Method by which the premium is paid Refer to Appendix 1 - Payment Method for the list of allowable values
PremiumNextDueDate	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.PremiumNextDueDate	D	0 – 1	Date on which the next premium payment is due
PolicyFee	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.PolicyFee	N(18.6)	0 – 1	Annual policy fee
EPIExtension	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetails.EPIExtension			The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

PremiumDetailNotes



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PremiumDetailNote	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.PremiumDetailNotes.PremiumDetailNote		1 - ∞	Allows for a note about the premium to be supplied

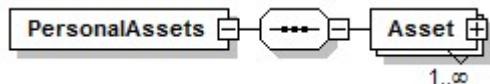
ComissionNotes



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>CommissionNote</u>	EPIDataResponse.InsurancePolicies.MedicalPolicies.MedicalPolicy.CommissionNotes.CommissionNote		1 - ∞	Allows for a note about a commission paid to an adviser to be supplied

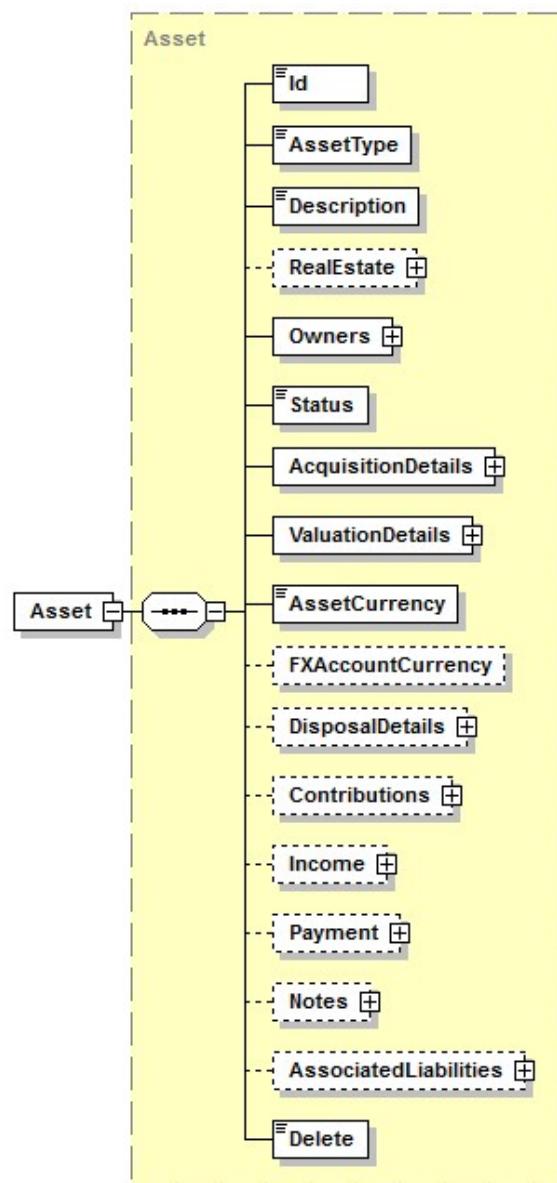
PersonalAssets

Details about personal assets



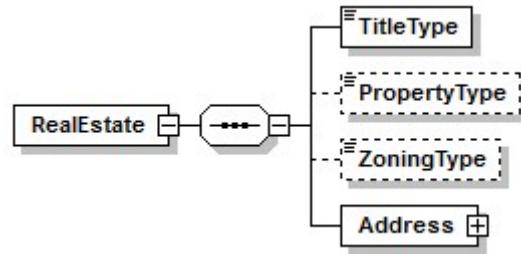
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Asset</u>	PersonalAssets.Asset		1 - ∞	Details about a specific personal asset

Asset



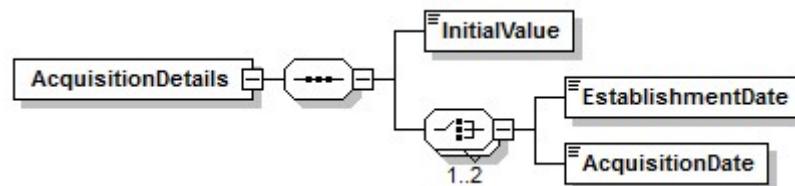
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	PersonalAssets.Asset.Id	A(1..60)	1	Provider's unique identifier for the personal asset
AssetType	PersonalAssets.Asset.AssetType	A	1	Type of personal asset Refer to Appendix 1 - Personal Asset - Type for the list of allowable values
Description	PersonalAssets.Asset.Description	A(1..200)	1	Proviser's description of the personal asset
RealEstate	PersonalAssets.Asset.RealEstate		0 – 1	Details about the personal asset of it is real estate
PersonalAssetLiabilityOwners	PersonalAssets.Asset.Owners		1	Details about the owners of the personal asset
Status	PersonalAssets.Asset.Status	A	1	Status of the personal asset Refer to Appendix 1 - Personal Asset - Status for the list of allowable values
AcquisitionDetails	PersonalAssets.Asset.AcquisitionDetails		1	Details about the acquisition of the personal asset
ValuationDetails	PersonalAssets.Asset.ValuationDetails		1	Valuation details of the personal asset
FXAccountCurrency	PersonalAssets.Asset.FXAccountCurrency	N(18.6)	0 – 1	Exchange (FX) rate to convert the monetary values from the native currency of the personal asset to the currency of the associated account
DisposalDetails	PersonalAssets.Asset.DisposalDetails		0 – 1	Details about the disposal of the personal asset
Contributions	PersonalAssets.Asset.Contributions		0 – 1	Details about contributions made to the personal asset
Income	PersonalAssets.Asset.Income		0 – 1	Details about income earned by the personal asset
Payment	PersonalAssets.Asset.Payment		0 – 1	Method by which any payments are made from / to the personal asset
Notes	PersonalAssets.Asset.Notes		0 – 1	Allows for notes about the personal asset to be supplied
AssociatedLiabilities	PersonalAssets.Asset.AssociatedLiabilities		0 – 1	Platform's unique identifiers for any liabilities associated with the personal asset
Delete	PersonalAssets.Asset.Delete	B	1	Indicates whether the personal asset is to be deleted from the FPS.

RealEstate



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
TitleType	PersonalAssets.Asset.RealEstate.TitleType	A	1	Type of title held on the property Refer to Appendix 1 - Real Estate - Title Type for the list of allowable values
.PropertyType	PersonalAssets.Asset.RealEstate.PropertyType	A(1..100)	0 – 1	Type of property
ZoningType	PersonalAssets.Asset.RealEstate.ZoningType	A(1..100)	0 – 1	Zoning type applicable to the property Refer to Appendix 1 - Real Estate - Zoning Type for the list of allowable values
Address	PersonalAssets.Asset.RealEstate.Address		1	Address of the property
Country	PersonalAssets.Asset.RealEstate.Address.Country	A	0 – 1	Country Refer to Appendix 1 - _____ for the list of allowable values
DPID	PersonalAssets.Asset.RealEstate.Address.DPID	A(1..9)	0 – 1	Delivery Point Identifier

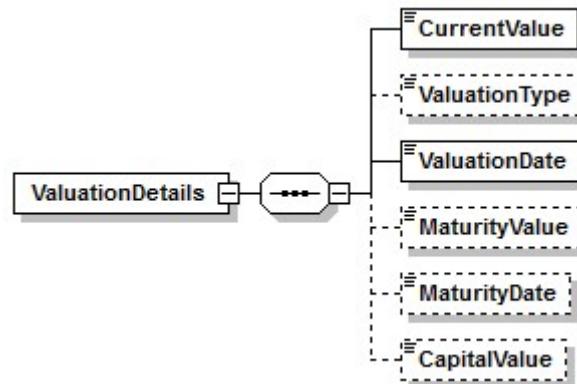
AcquisitionDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
InitialValue	PersonalAssets.Asset.AcquisitionDetails.InitialValue	N(18.6)	1	Initial value of the personal asset

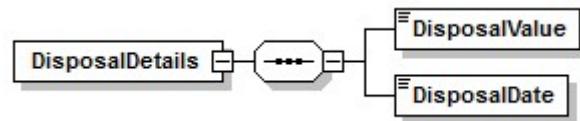
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EstablishmentDate	PersonalAssets.Asset.AcquisitionDetails.EstablishmentDate	D	0 – 1	Date the personal asset was established
AcquisitionDate	PersonalAssets.Asset.AcquisitionDetails.AcquisitionDate	D	0 – 1	Date the personal asset was acquired

ValuationDetails



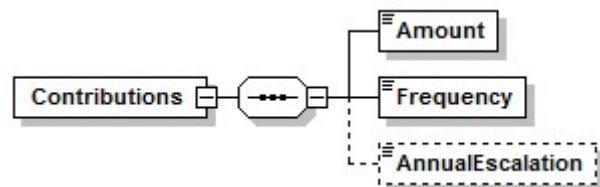
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
CurrentValue	PersonalAssets.Asset.ValuationDetails.CurrentValue	N(18.6)	1	Current value of the personal asset
ValuationType	PersonalAssets.Asset.ValuationDetails.ValuationType	A	0 – 1	Type of valuation conducted Refer to Appendix 1 - Personal Asset - Valuation Type for the list of allowable values
ValuationDate	PersonalAssets.Asset.ValuationDetails.ValuationDate	D	1	Date on which the valuation was carried out
MaturityValue	PersonalAssets.Asset.ValuationDetails.MaturityValue	N(18.6)	0 – 1	Maturity value of the personal asset
MaturityDate	PersonalAssets.Asset.ValuationDetails.MaturityDate	D	0 – 1	Date on which the personal asset matures
CapitalValue	PersonalAssets.Asset.ValuationDetails.CapitalValue	M(18.6)	0 – 1	Capital value of the personal asset

DisposalDetails



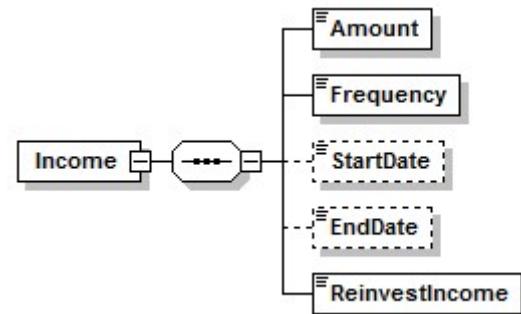
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
DisposalValue	PersonalAssets.Asset.DisposalDetails.DisposalValue	N(18.6)	1	Disposal value of the personal asset
DisposalDate	PersonalAssets.Asset.DisposalDetails.DisposalDate	D	1	Date on which the personal asset was disposed

Contributions



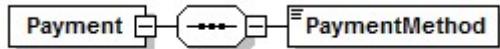
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	PersonalAssets.Asset.Contributions.Amount	N(18.6)	1	Contribution amount
Frequency	PersonalAssets.Asset.Contributions.Frequency	A	1	Frequency of contributions Refer to Appendix 1 - Payment Frequency for the list of allowable values
AnnualEscalation	PersonalAssets.Asset.Contributions.AnnualEscalation	N(5.2)	0 – 1	Annual escalation rate of contributions

Income



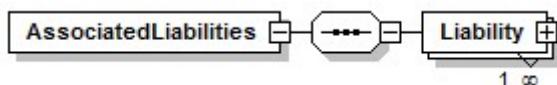
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	PersonalAssets.Asset.Income.Amount	N(18,6)	1	Amount of income earned by the personal asset
Frequency	PersonalAssets.Asset.Income.Frequency	A	1	Frequency of income payments Refer to Appendix 1 - Payment Frequency for the list of allowable values
StartDate	PersonalAssets.Asset.Income.StartDate	D	0 – 1	Date on which income started being earned
EndDate	PersonalAssets.Asset.Income.EndDate	D	0 – 1	Date on which income ceased being earned
ReinvestIncome	PersonalAssets.Asset.Income.ReinvestIncome	B	1	Indicates whether income earned is reinvested in the personal asset

Payment



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PaymentMethod	PersonalAssets.Asset.Payment.PaymentMethod	A	1	Method by which payments are made to / from the personal asset Refer to Appendix 1 - Payment Method for the list of allowable values

AssociatedLiabilities



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Liability	PersonalAssets.Asset.AssociatedLiabilities.Liability		1 - ∞	Platform's unique identifiers for any liabilities associated with the personal asset

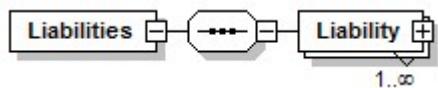
Liability



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	PersonalAssets.Asset.AssociatedLiabilities.Liability.Id	A(1..60)	1	Platform's unique identifier for a specific liability associated with the personal asset

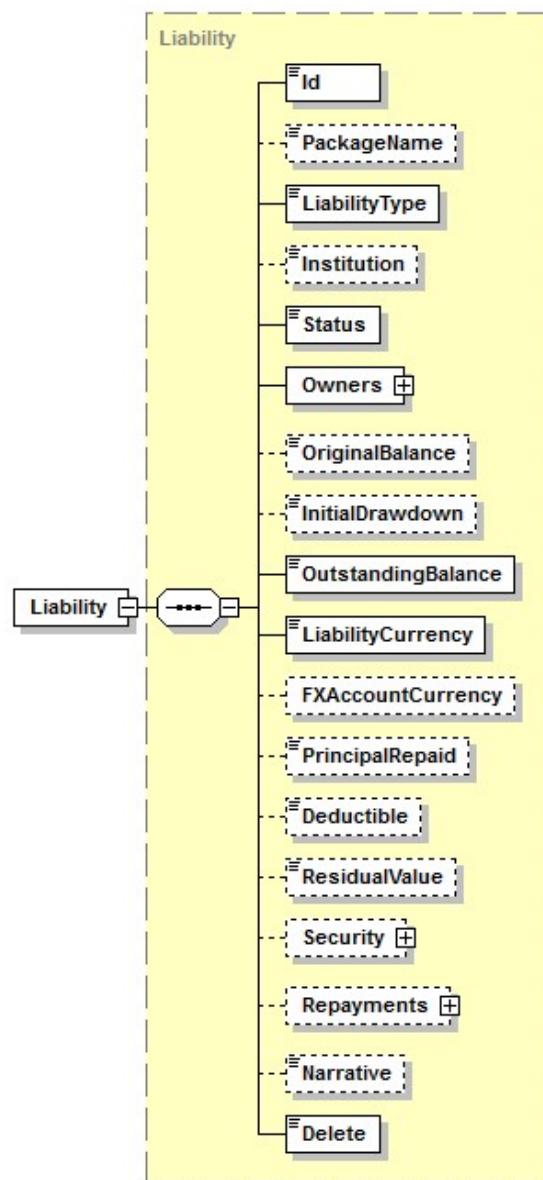
Liabilities

Details about liabilities



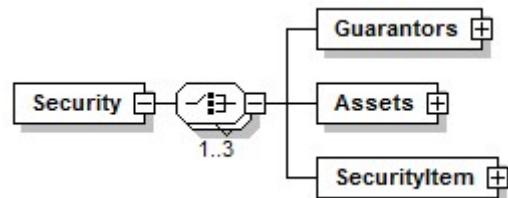
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Liability</u>	PersonalHoldings.Liabilities.Liability		1 - ∞	Details about liabilities

Liability



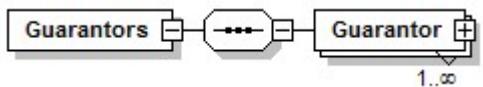
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	Liabilities.Liability.Id	A(1..60)	1	Provider's unique identifier for the liability
PackageName	Liabilities.Liability.PackageName	A(1..100)	0 – 1	Name of loan package the liability forms part of
LiabilityType	Liabilities.Liability.LiabilityType	A	1	Type of liability Refer to Appendix 1 - Liability - Type for the list of allowable values
Institution	Liabilities.Liability.Institution	A(1..100)	0 – 1	Institution in which the liability is held
Status	Liabilities.Liability.Status	A	1	Status of the liability Refer to Appendix 1 - Liability - Status for the list of allowable values
Owners	Liabilities.Liability.Owners		1	Details about the owners of the liability
OriginalBalance	Liabilities.Liability.OriginalBalance	N(18.6)	0 – 1	Original balance of the liability
InitialDrawdown	Liabilities.Liability.InitialDrawdown	N(18.6)	0 – 1	Initial drawdown amount of the liability
OutstandingBalance	Liabilities.Liability.OutstandingBalance	N(18.6)	1	Outstanding balance of the liability
LiabilityCurrency	Liabilities.Liability.LiabilityCurrency	A	1	Currency that the liability details have been reported in. All monetary values on the liability record are to be supplied in this currency Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values
FXAccountCurrency	Liabilities.Liability.FXAccountCurrency	N(18.6)	0 – 1	Exchange (FX) rate to convert the monetary values from the native currency of the liability to the currency of the associated account
PrincipalRepaid	Liabilities.Liability.PrincipalRepaid	N(18.6)	0 – 1	Principal amount repaid
Deductible	Liabilities.Liability.Deductible	N(18.6)	0 – 1	Tax deductible amount
ResidualValue	Liabilities.Liability.ResidualValue	N(18.6)	0 – 1	Residual value of the liability
Security	Liabilities.Liability.Security		0 – 1	Details about securities held against the liability
Repayments	Liabilities.Liability.Repayments		0 – 1	Details about repayments made to the liability
Narrative	Liabilities.Liability.Narrative	A(1..200)	0 – 1	Additional information about the liability
Delete	Liabilities.Liability.Delete	B	1	Indicates whether the liability is to be deleted from the FPS.

Security



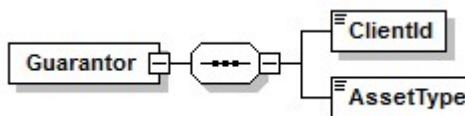
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Guarantors</u>	Liabilities.Liability.Security.Guarantors		0 – 1	Details about guarantors for the liability
<u>Assets</u>	Liabilities.Liability.Security.Assets		0 – 1	Details about assets secured against the liability
<u>SecurityItem</u>	Liabilities.Liability.Security.SecurityItem		0 – 1	Details about other items secured against the liability

Guarantors



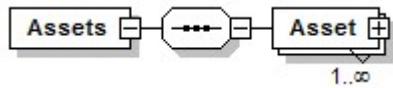
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Guarantor</u>	Liabilities.Liability.Security.Guarantors.Guarantor		1 - ∞	Details about a specific guarantor for the liability

Guarantor



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>ClientId</u>	Liabilities.Liability.Security.Guarantors.Guarantor.ClientId	A(1..60)	1	Provider's unique identifier for the guarantor
<u>AssetType</u>	Liabilities.Liability.Security.Guarantors.Guarantor.AssetType	A	1	Type of guarantee. Allowable values are: <ul style="list-style-type: none">• Cash• Property

Assets



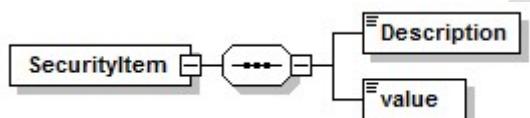
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Asset	Liabilities.Liability.Security.Assets.Asset		1 - ∞	Details about a specific asset secured against the liability

Asset



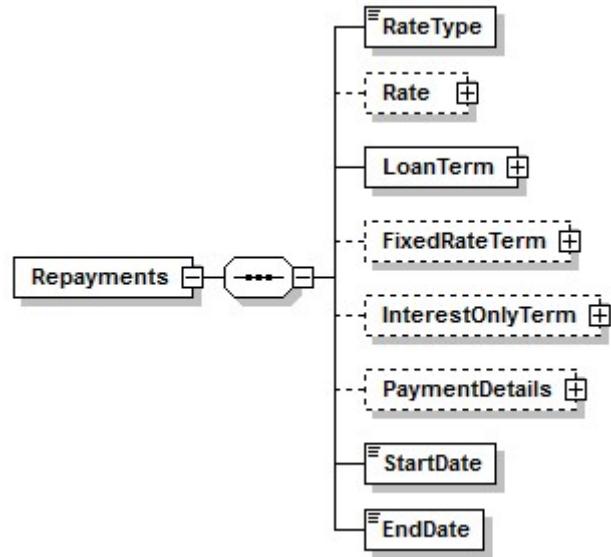
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	Liabilities.Liability.Security.Assets.Asset.Id	A(1..60)	1	Provider's unique identifier for the asset

SecurityItem



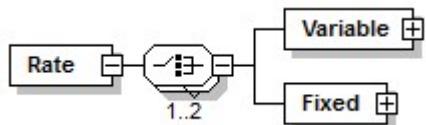
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Description	Liabilities.Liability.Security.SecurityItem.Description	A(1..200)	1 - ∞	Details about a specific item secured against the liability
Value	Liabilities.Liability.Security.SecurityItem.Value	N(18.6)	1	Value of the security item

Repayments



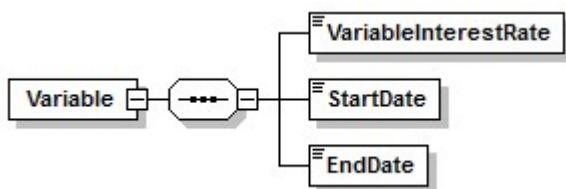
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
RateType	Liabilities.Liability.Repayments.RateType	A	1	Type of rate applicable to the liability Refer to Appendix 1 - Liability - Rate Type for the list of allowable values
<u>Rate</u>	Liabilities.Liability.Repayments.Rate		0 – 1	Details about the rate
<u>LoanTerm</u>	Liabilities.Liability.Repayments.LoanTerm		1	Details about the term of the loan
<u>FixedRateTerm</u>	Liabilities.Liability.Repayments.FixedRateTerm		0 – 1	Details about the fixed rate term of the loan
<u>InterestOnlyTerm</u>	Liabilities.Liability.Repayments.InterestOnlyTerm		0 – 1	Details about the interest only term of the loan
<u>PaymentDetails</u>	Liabilities.Liability.Repayments.PaymentDetails		0 – 1	Details about a specific payment made to the liability
<u>StartDate</u>	Liabilities.Liability.Repayments.StartDate	D	1	Date on which the repayment began
<u>EndDate</u>	Liabilities.Liability.Repayments.EndDate	D	1	Date on which the repayment ended

Rate



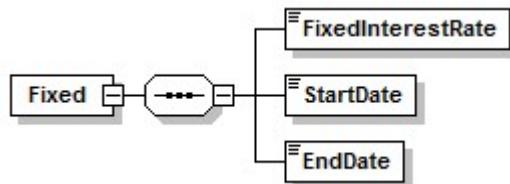
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Variable</u>	Liabilities.Liability.Repayments.Rate.Variable		0 – 1	Details about the variable rate
<u>Fixed</u>	Liabilities.Liability.Repayments.Rate.Fixed		0 – 1	Details about the fixed rate

Variable



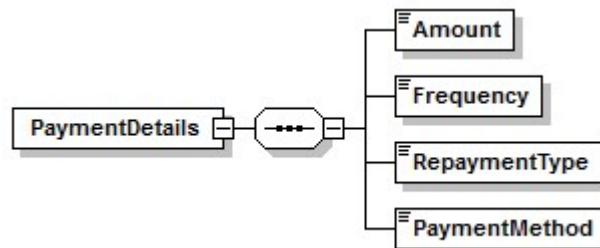
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>VariableInterestRate</u>	Liabilities.Liability.Repayments.Rate.Variable.VariableInterestRate	N(5,2)	1	Variable interest rate
<u>StartDate</u>	Liabilities.Liability.Repayments.Rate.Variable.StartDate	D	1	Date on which the variable rate started
<u>EndDate</u>	Liabilities.Liability.Repayments.Rate.Variable.EndDate	D	1	Date on which the variable rate ended

Fixed



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
FixedInterestRate	Liabilities.Liability.Repayments.Rate.Fixed.FixedInterestRate	N(5,2)	1	Fixed interest rate
StartDate	Liabilities.Liability.Repayments.Rate.Fixed.StartDate	D	1	Date on which the fixed interest rate started
EndDate	Liabilities.Liability.Repayments.Rate.Fixed.EndDate	D	1	Date on which the fixed interest rate ended

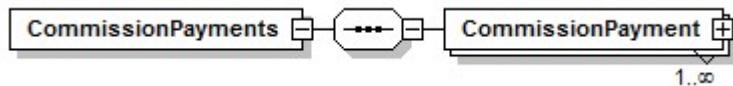
PaymentDetails



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	Liabilities.Liability.Repayments.PaymentDetails.Amount	N(18,6)	1	Repayment amount
Frequency	Liabilities.Liability.Repayments.PaymentDetails.Frequency	A	1	Frequency of payment Refer to Appendix 1 - Payment Frequency for the list of allowable values
RepaymentType	Liabilities.Liability.Repayments.PaymentDetails.RepaymentType	A	1	Type of repayment Refer to Appendix 1 - Liability - Repayment Type for the list of allowable values
PaymentMethod	Liabilities.Liability.Repayments.PaymentDetails.PaymentMethod	A	1	Method by which payments are made to the liability Refer to Appendix 1 - Liability - Payment Method for the list of allowable values

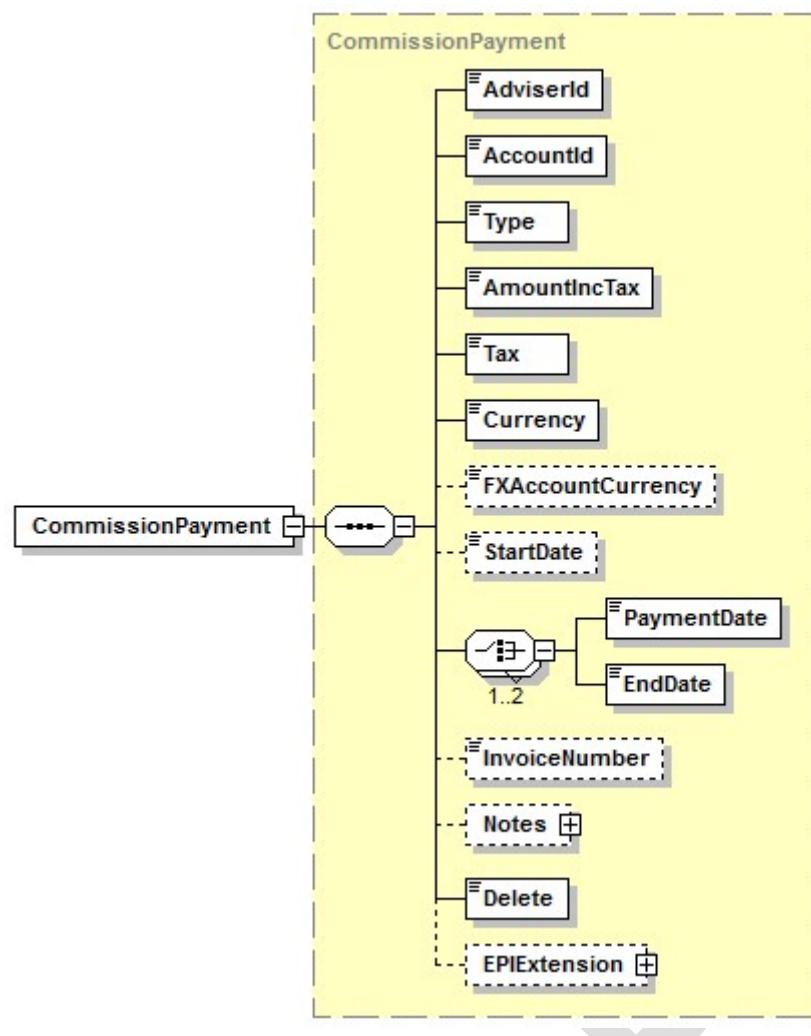
CommissionPayments

Details about commission payments



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>CommissionPayment</u>	CommissionPayments.CommissionPayment		1	Details about a specific commission payment

CommissionPayment



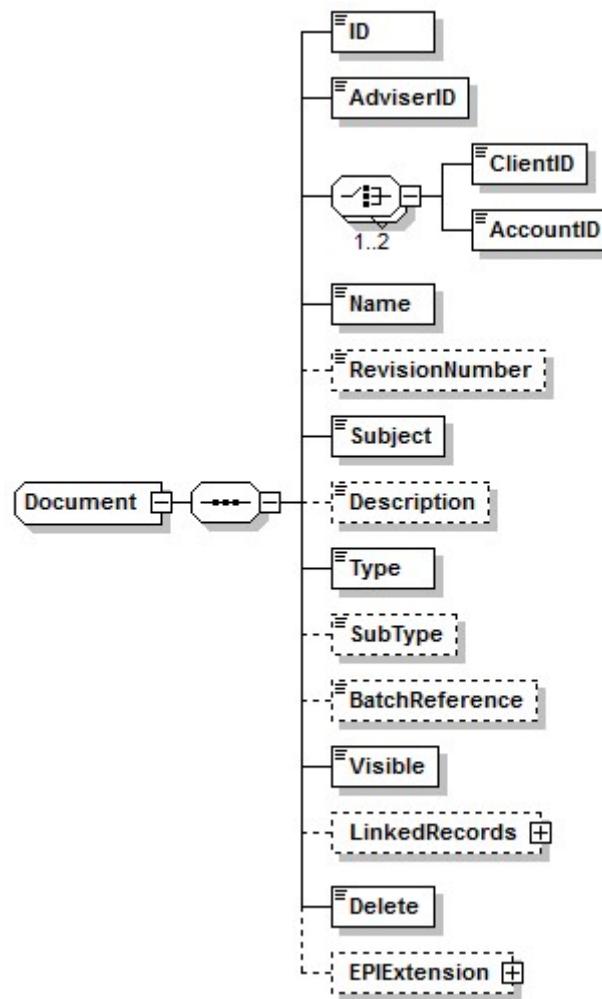
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AccountId	CommissionPayments.CommissionPayment.AccountId	A(1..60)	1	Provider's unique identifier for the account the commission payment relates to
Type	CommissionPayments.CommissionPayment.Type	A	1	Type of commission payment Refer to Appendix 1 - Commission Payment - Type for the list of allowable values
AmountIncTax	CommissionPayments.CommissionPayment.AmountIncTax	N(18.6)	1	Commission amount including tax
Tax	CommissionPayments.CommissionPayment.Tax	N(18.6)	1	Amount of tax on the commission payment
Currency	CommissionPayments.CommissionPayment.Currency	A	1	Currency the commission payment has been reported in. All monetary values on the commission payment record are to be supplied in this currency Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values
FXAccountCurrency	CommissionPayments.CommissionPayment.FXAccountCurrency	N(18.6)	0 - 1	Exchange (FX) rate to convert the monetary values from the native currency of the commission payment to the currency of the associated account
StartDate	CommissionPayments.CommissionPayment.StartDate	D	0 - 1	Date on which the commission payment started
PaymentDate	CommissionPayments.CommissionPayment.PaymentDate	D	0 - 1	Date on which the commission payment was made
EndDate	CommissionPayments.CommissionPayment.EndDate	D	0 - 1	Date on which the commission payment ended
InvoiceNumber	CommissionPayments.CommissionPayment.InvoiceNumber	A(1..60)	0 - 1	Invoice number related to the commission payment
Notes	CommissionPayments.CommissionPayment.Notes		0 – 1	Allows for notes about the commission payment to be supplied
Delete	CommissionPayments.CommissionPayment.Delete	B	1	Indicates whether the commission payment is to be deleted from the FPS
EPIExtension	CommissionPayments.CommissionPayment.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Documents

Details about documents to be uploaded to the FPS

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Document			1 - ∞	Details about a specific document to be uploaded to the FPS

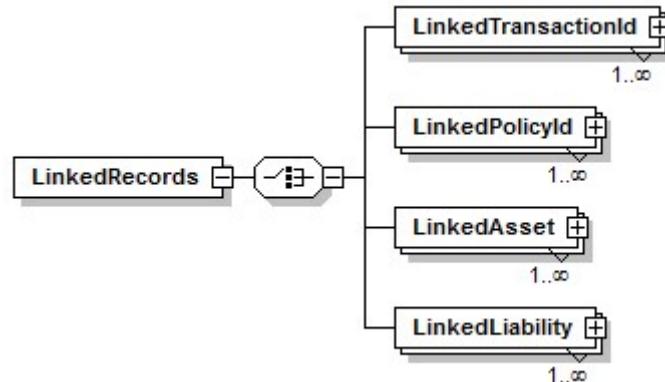
Document



External Platform Interface Version 4.3 – Data Feed

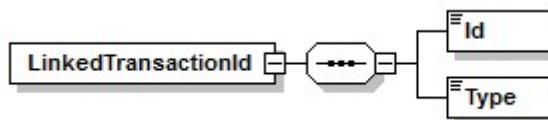
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ID	Documents.Document.ID	A(1..60)	1	Provider's unique identifier for the document
AdviserID	Documents.Document.AdviserID	A(1..60)	1	Provider's unique identifier for the adviser associated with the document
ClientID	Documents.Document.ClientID	A(1..60)	0 - 1	Provider's unique identifier for the client associated with the document
AccountID	Documents.Document.AccountID	A(1..60)	0 - 1	Provider's unique identifier for the account associated with the document
Name	Documents.Document.Name	A(1..200)	1	Name of the document
RevisionNumber	Documents.Document.RevisionNumber	A(1..200)	0 - 1	Revision number of the document
Subject	Documents.Document.Subject	A(1..100)	1	Subject of the document
Description	Documents.Document.Description	A(1..200)	0 - 1	Description of the document
Type	Documents.Document.Type	A(1..200)	1	Type of document
SubType	Documents.Document.SubType	A(1..200)	0 - 1	Sub-type of document
BatchReference	Documents.Document.BatchReference	A(1..200)	0 - 1	Batch reference of the document
Visible	Documents.Document.Visible	B	0 - 1	Indicates whether the document should be visible in the FPS
LinkedRecords	Documents.Document.LinkedRecords		0 - 1	Details about records linked to the document
Delete	Documents.Document.Delete	B	1	Indicates whether the document is to be deleted from the FPS
EPIExtension	Documents.Document.EPIExtension		0 - 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

LinkedRecords



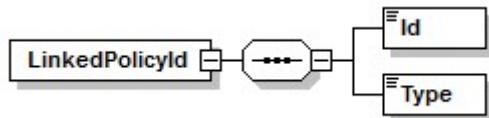
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LinkedTransactionId	Documents.Document.LinkedTransactionId		1 - ∞	Details about transactions linked to the document
LinkedPolicyId	Documents.Document.LinkedPolicyId		1 - ∞	Details about insurance policies linked to the document
LinkedAsset	Documents.Document.LinkedAssetId		1 - ∞	Details about personal assets linked to the document
LinkedLiability	Documents.Document.LinkedLiabilityId		1 - ∞	Details about liabilities linked to the document

LinkedTransactionId



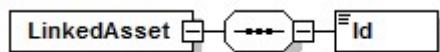
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	Documents.Document.LinkedTransactionId.Id	A(1..60)	1	Provider's unique identifier for a specific linked transaction
Type	Documents.Document.LinkedTransactionId.Type	A	1	Type of linked transaction. Allowable values are: <ul style="list-style-type: none"> • Movement • Income

LinkedPolicyId



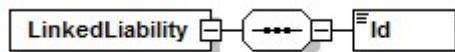
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	Documents.Document.LinkedPolicyId.Id	A(1..60)	1	Provider's unique identifier for a specific linked policy
Type	Documents.Document.LinkedPolicyId.Type	A	1	Type of linked policy. Allowable values are: <ul style="list-style-type: none"> • Life • Medical • General

LinkedAssetId



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	Documents.Document.LinkedAssetId.Id	A(1..60)	1	Provider's unique identifier for a specific linked asset

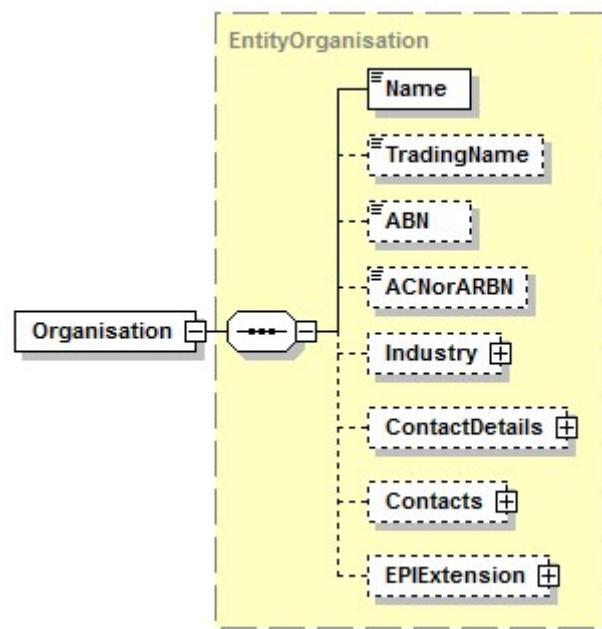
LinkedLiabilityId



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	Documents.Document.LinkedLiabilityId.Id	A(1..60)	1	Provider's unique identifier for a specific linked liability

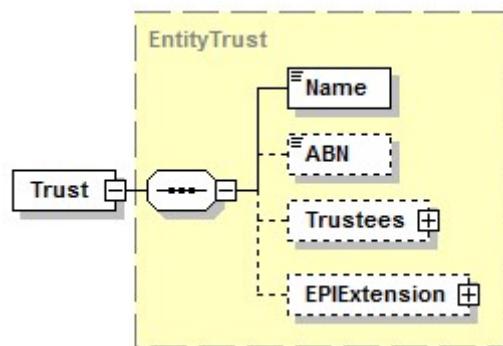
Shared Elements

Organisation



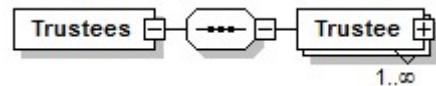
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Name	...Organisation.Name	A(1..128)	1	Name of the organisation
TradingName	...Organisation.TradingName	A(1..128)	0 – 1	Trading name of the organisation
ABN	...Organisation.ABN	A(1..11)	0 – 1	ABN of the organisation
ACNorARBN	...Organisation.ACNorARBN	A(1..11)	0 – 1	ACN or ABRN of the organisation
Industry	...Organisation.Industry		0 – 1	Industry of the organisation
ContactDetails	...Organisation.ContactDetails		0 – 1	Contact details for the organisation
Contacts	...Organisation.Contacts		0 – 1	Contacts within the organisation
EPIExtension	...Organisation.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Trust



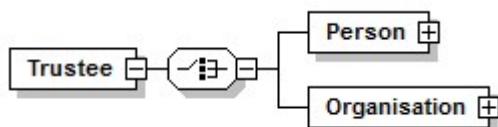
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Name	...Trust.Name	A(1..128)	1	Name of the trust
ABN	...Trust.ABN	A(1..11)	0 – 1	ABN of the trust
Trustees	...Trust.Trustees		0 – 1	Details about the trustees
EPIExtension	...Trust.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Trustees



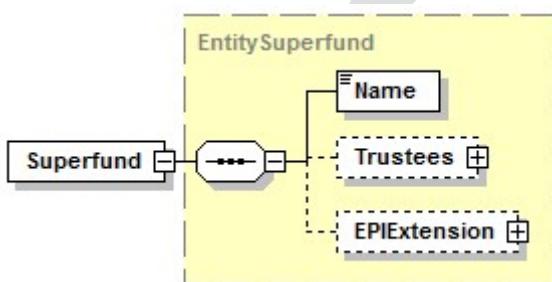
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Trustee</u>	...Trust.Trustees.Trustee		1 - ∞	Details about a specific trustee

Trustee



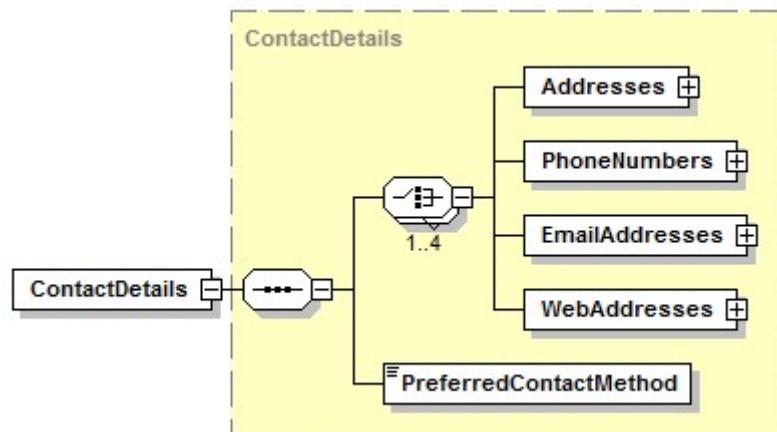
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Person</u>	...Trust.Trustees.Trustee.Person		0 - 1	Details about the trustee if they are a person
<u>Organisation</u>	...Trust.Trustees.Trustee.Organisation		0 - 1	Details about the trustee if they are an organisation

Superfund



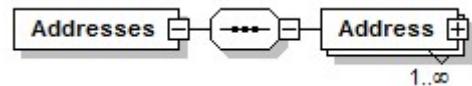
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Name	...Superfund.Name	A(1..128)	1	Name of the superfund
Trustees	...Superfund.Trustees		0 – 1	Details about the trustees
EPIExtension	...Superfund.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

ContactDetails



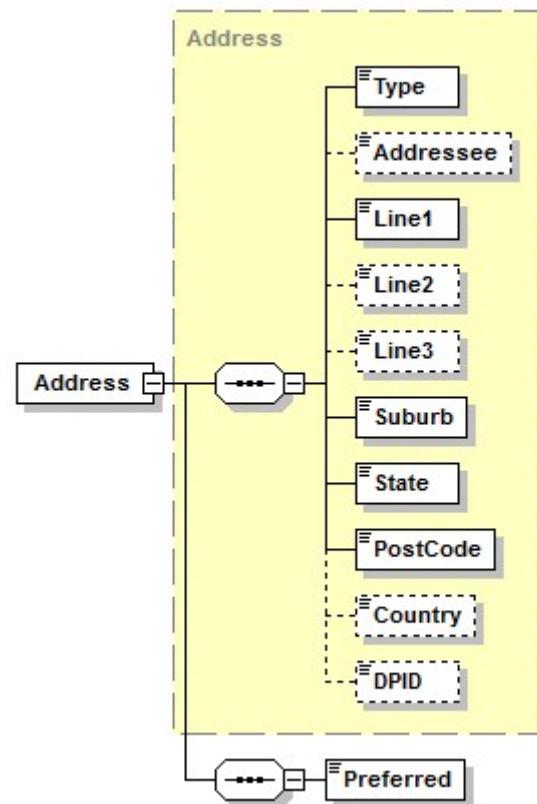
Element Name	Location	Format	Cardinality	Description
Addresses	...ContactDetails.Addresses		0 – 1	Address details for an entity
PhoneNumbers	...ContactDetails.PhoneNumbers		0 – 1	Phone number details for an entity
EmailAddresses	...ContactDetails.EmailAddresses		0 – 1	Email address details for an entity
WebAddresses	...ContactDetails.WebAddresses		0 – 1	Web address details for an entity
PreferredContactMethod	...ContactDetails.PreferredContactMethod	A	1	The preferred contact method for an entity Nominated contact method must have a corresponding Contact Details record, unless method is 'Unknown' Refer to Appendix 1 - Contact Details - Preferred Contact Type for the list of allowable values

Addresses



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Address</u>	...ContactDetails.Addresses.Address		1 - ∞	Details about a specific address

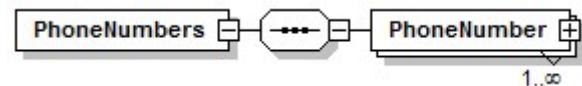
Address



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	...ContactDetails.Addresses.Address.Type	A	1	Type of address Refer to Appendix 1 - Address Type for the list of allowable values
Addressee	...ContactDetails.Addresses.Address.Addressee	A(1..100)	0 – 1	Addressee
Line1	...ContactDetails.Addresses.Address.Line1	A(1..100)	1	Address line 1
Line2	...ContactDetails.Addresses.Address.Line2	A(1..100)	0 – 1	Address line 2
Line3	...ContactDetails.Addresses.Address.Line3	A(1..100)	0 – 1	Address line 3

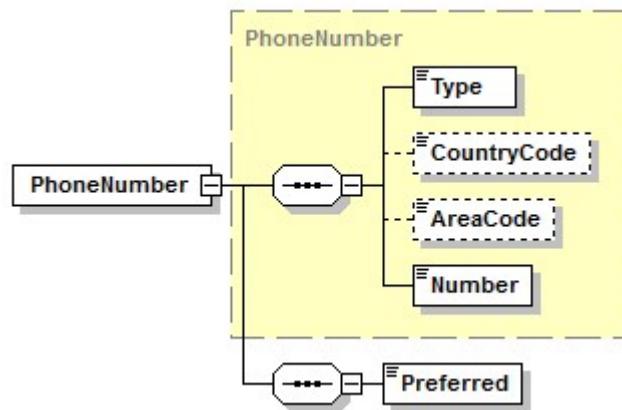
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Suburb	...ContactDetails.Addresses.Address.Suburb	A(1..50)	1	City or Suburb
State	...ContactDetails.Addresses.Address.State	A(1..50)	1	State
PostCode	...ContactDetails.Addresses.Address.PostCode	A(1..12)	1	Postcode
Country	...ContactDetails.Addresses.Address.Country	A	0 – 1	Country Refer to Appendix 1 - Error! Reference source not found. for the list of allowable values
DPID	...ContactDetails.Addresses.Address.DPID	A(1..9)	0 – 1	Delivery Point Identifier
Preferred	...ContactDetails.Addresses.Address.Preferred	B	1	Indicates whether this address is the preferred address for the entity

PhoneNumbers



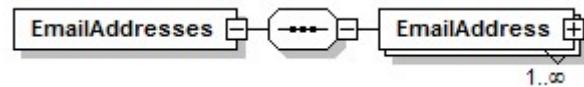
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PhoneNumber	...ContactDetails.PhoneNumbers.PhoneNumber		1 - ∞	Details about a specific phone number

PhoneNumber



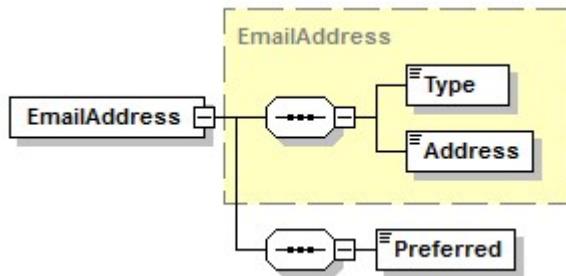
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	...ContactDetails.PhoneNumbers.PhoneNumber.Type	A	1	Phone number type Refer to Appendix 1 - Contact Details - Phone Number Type for the list of allowable values
CountryCode	...ContactDetails.PhoneNumbers.PhoneNumber.CountryCode	A(10)	0 - 1	Phone country code (IDD)
AreaCode	...ContactDetails.PhoneNumbers.PhoneNumber.AreaCode	A(1..10)	0 - 1	Phone area code (STD)
Number	...ContactDetails.PhoneNumbers.PhoneNumber.Number	A(1..50)	1	Phone number
Preferred	...ContactDetails.PhoneNumbers.PhoneNumber.Preferred	B	1	Indicates whether this phone number is the preferred phone number for the entity

EmailAddresses



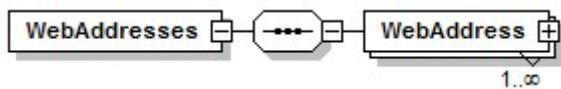
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
EmailAddress	...ContactDetails.EmailAddresses.EmailAddress		1 - ∞	Details about a specific email address

EmailAddress



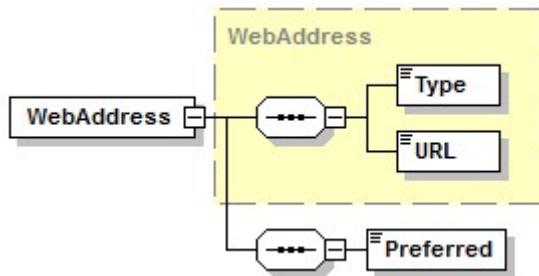
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	...ContactDetails.EmailAddresses.EmailAddress.Type	A	1	Email address type Refer to Appendix 1 - Contact Details - Email Address Type for the list of allowable values
Address	...ContactDetails.EmailAddresses.EmailAddress.Address	A(1..100)	1	Email address
Preferred	...ContactDetails.EmailAddresses.EmailAddress.Preferred	B	1	Indicates whether this email address is the preferred email address for the entity

WebAddresses



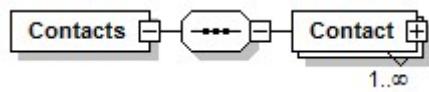
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
WebAddress	...ContactDetails.WebAddresses.WebAddress		1 - ∞	Details about a specific web address

WebAddress



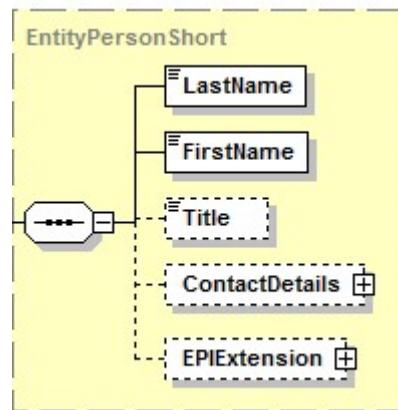
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	...ContactDetails.WebAddresses.WebAddress.Type	A	1	Web address type Refer to Appendix 1 - Contact Details - Web Address Type for the list of allowable values
URL	...ContactDetails.Addresses.Address.URL	A(1..200)	1	URL
Preferred	...ContactDetails.Addresses.Address.Preferred	B	1	Indicates whether this web address is the preferred web address for the entity

Contacts



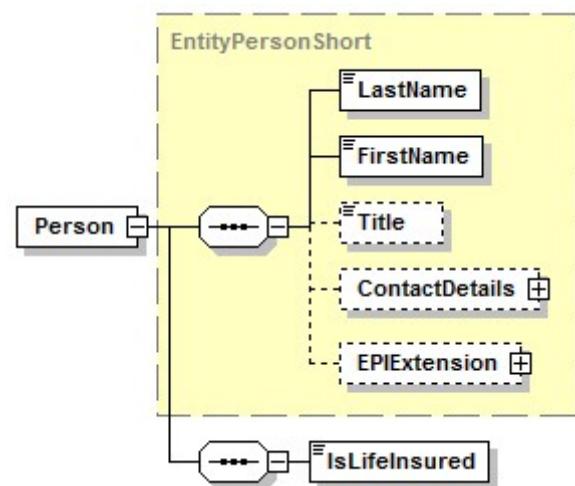
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ContactContacts.Contact	A(1..128)	1 - ∞	Details about a specific person or contact

Contact / Person



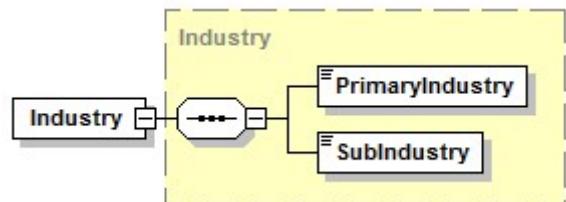
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LastName	...LastName	A(1..50)	1	Last name of the person
FirstName	...FirstName	A(1..50)	1	First name of the person
Title	...Title	A	0 – 1	Title of the person Refer to Appendix 1 - Person - Title for the list of allowable values
ContactDetails	...ContactDetails		0 – 1	Contact details for the person
EPIExtension	...EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

LifePolicy PolicyOwner Person



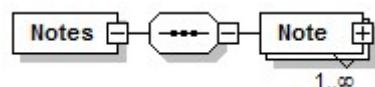
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LastName	...LastName	A(1..50)	1	Last name of the person
FirstName	...FirstName	A(1..50)	1	First name of the person
Title	...Title	A	0 – 1	Title of the person Refer to Appendix 1 - Person - Title for the list of allowable values
ContactDetails	...ContactDetails		0 – 1	Contact details for the person
EPIExtension	...EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient
IsLifeInsured	...IsLifeInsured	B		

Industry



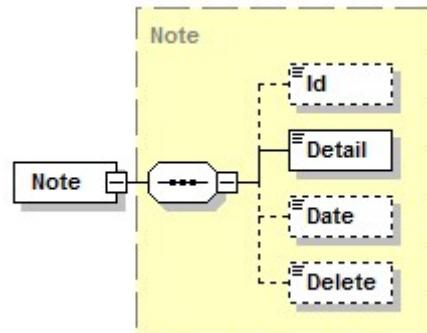
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PrimaryIndustry	... Industry.PrimaryIndustry	A	1	Primary industry of an employer or organisation Refer to Appendix 1 – Industry – Primary Industry for the list of allowable values
SubIndustry	... Industry.SubIndustry	A	1	Sub Industry of an employer or organisation Refer to Appendix 1 – Industry – Sub Industry for the list of allowable values

Notes



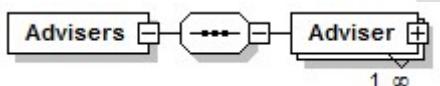
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Note</u>	...Notes.Note		1 - ∞	Allows for a note to be supplied for a record

Note



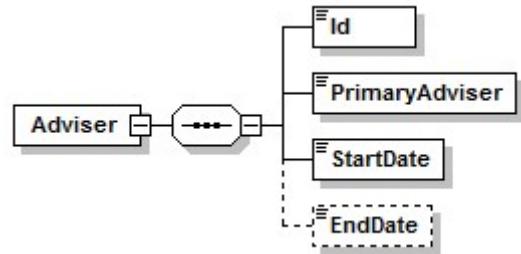
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	...Notes.Note.Id	A(1..60)	0 – 1	Provider's unique identifier for the note
Detail	...Notes.Note.Detail	A(1..200)	1	Details of the note
Date	...Notes.Note.Date	DT	0 – 1	Date and time that the note was entered on the Provider's systems
Delete	...Notes.Note.Delete	B	0 – 1	Indicates whether the note is to be deleted from the FPS

Advisers



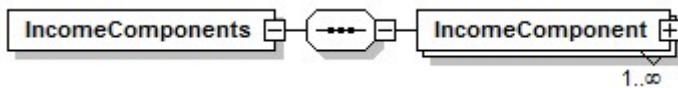
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Adviser</u>	...Advisers.Adviser		1 - ∞	Details about an adviser who manages a client, account or product

Adviser



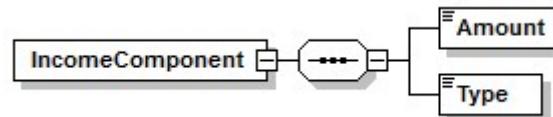
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	...Advisers.Adviser.Id	A(1..60)	1	Provider's unique identifier for the adviser
PrimaryAdviser	...Advisers.Adviser.PrimaryAdviser	B	1	Indicates whether this is the primary adviser
StartDate	...Advisers.Adviser.StartDate	D	1	Date on which the adviser relationship started
EndDate	...Advisers.Adviser.EndDate	D	0 – 1	Date on which the adviser relationship ended

IncomeComponents



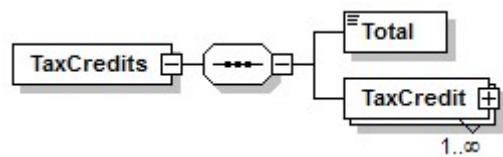
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
IncomeComponent	...IncomeComponent		1 - ∞	Individual tax component associated with an income entitlement or balance

IncomeComponent



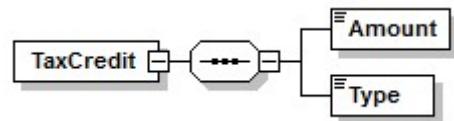
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	...IncomentComponent.Amount	N(18.6)	1	Value of the tax component
Type	...IncomentComponent.Type	A(1..150)	1	Provider's tax component type e.g. Domestic Interest, Foreign Withholding Tax etc.

TaxCredits



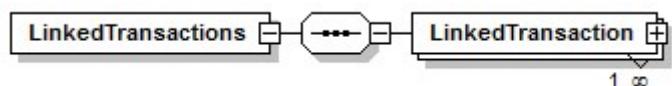
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Total	...TaxCredits.Total	N(18.6)	1	Total value of all tax credits associated with the income entitlement or balance
<u>TaxCredit</u>	...TaxCredits.TaxCredit		1 - ∞	Individual tax credit associated with the income entitlement or balance

TaxCredit



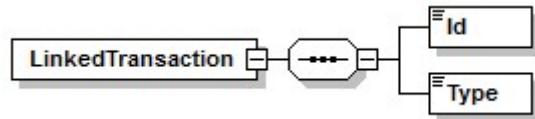
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	...TaxCredits.TaxCredit.Amount	N(18.6)	1	Value of the tax credit
Type	..TaxCredits.TaxCredit.Type	A(1..150)	1	Provider's tax credit type e.g. Imputation, Foreign Dividend etc.

LinkedTransactions



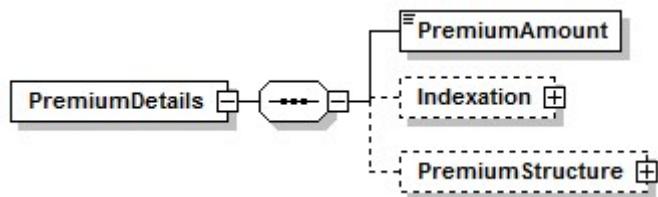
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LinkedTransaction	...LinkedTransactions.LinkedTransaction		1 - ∞	Provider's unique identifier for a linked transaction e.g. reinvestment of income entitlement

LinkedTransaction



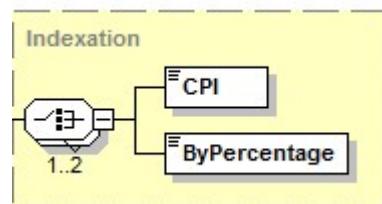
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	...LinkedTransactions.LinkedTransaction.Id	A(1..60)	1	Provider's unique identifier for the linked transaction
Type	...LinkedTransactions.LinkedTransaction.Type	A	1	Type of the linked transaction. Allowable values are: <ul style="list-style-type: none"> • Movement • Income

PremiumDetails



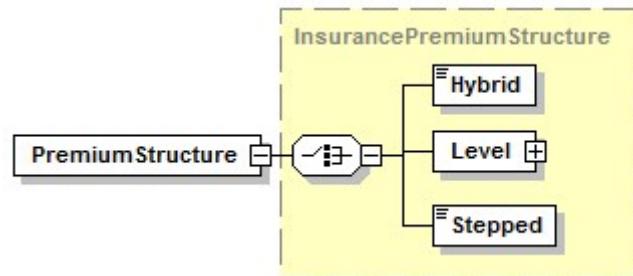
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PremiumAmount	...PremiumDetails.PremiumAmount.	N	1	Premium amount
<u>Indexation</u>	...PremiumDetails.Indexation		0 - 1	Indicates whether the premiums are indexed
<u>PremiumStructure</u>	...PremiumDetails.PremiumStructure		0 - 1	Indicates whether the premium structure is hybrid, level or stepped.

PaymentIndexation / Indexation



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
CPI	AccountDetails.Account.Type.Pension.PaymentDetails.PaymentIndexation.CPI	A	0 - 1	Indicates whether indexation is linked to CPI. Allowable values are: <ul style="list-style-type: none">• true
ByPercentage	AccountDetails.Account.Type.Pension.PaymentDetails.PaymentIndexation.ByPercentage	N(5.2)	0 - 1	Indexation percentage Must be supplied as a positive value

PremiumStructure



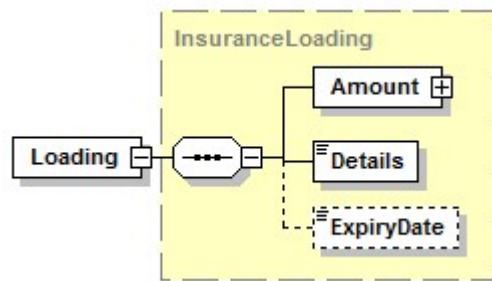
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Hybrid	...PremiumDetails.PremiumStructure.Hybrid	B	0 - 1	Indicates whether premium structure is hybrid
Level	...PremiumDetails.PremiumStructure.Level		0 - 1	Indicates whether premium structure is level
Stepped	...PremiumDetails.PremiumStructure.Stepped	A	0 - 1	Indicates whether premium structure is stepped. Allowable values are: <ul style="list-style-type: none">• Stepped

Level



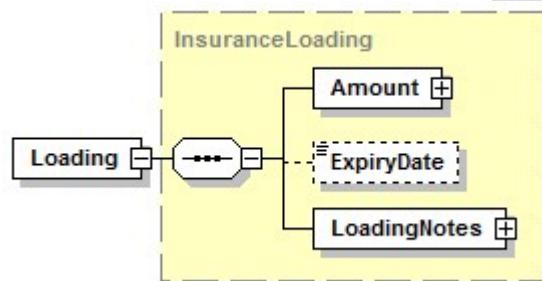
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ToAge	...PremiumDetails.PremiumStructure.Level.ToAge	N	0 - 1	Age at which the insurance premium structure ceases to be level

Loading – Policy Level



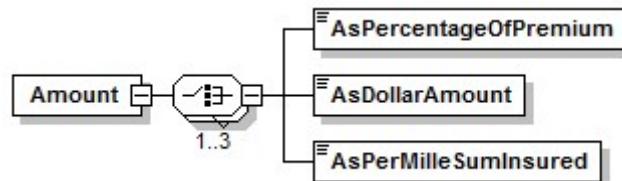
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	...Loading.Amount.		1	Amount of the loading applied to the policy
Details	...Loading.Details	A(1..500)	1	Details of the loading applied to the policy
ExpiryDate	...Loading.ExpiryDate	D	0 - 1	Date on which the loading expires

Loading – Cover Level



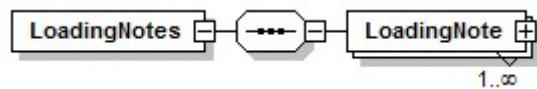
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Amount	...Loading.Amount.		1	Amount of the loading applied to the cover
ExpiryDate	...Loading.ExpiryDate	D	0 - 1	Date on which the loading expires
LoadingNotes	...Loading.LoadingNotes		1	Allows for notes about the loading to be supplied

Amount



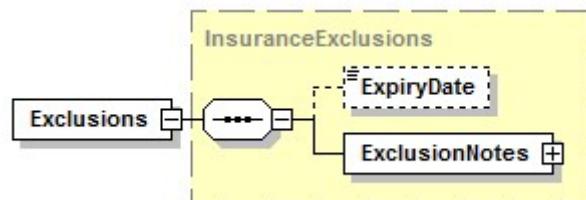
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
AsPercentageOfPremium	...Amount.AsPercentageOfPremium	N(5,2)	0 – 1	Loading amount as a percentage of the premium
AsDollarAmount	...Amount.AsDollarAmount	N(18,6)	0 – 1	Loading amount as a dollar value
AsPerMilleSumInsured	...Amount.AsPerMilleSumInsured	N(18,6)	0 – 1	Loading amount as per mille sum insured

LoadingNotes



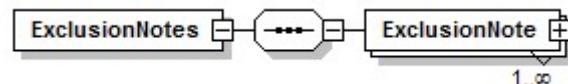
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
LoadingNote	...LoadingNotes.LoadingNote		1 - ∞	Allows for a note about the loading to be supplied

Exclusions



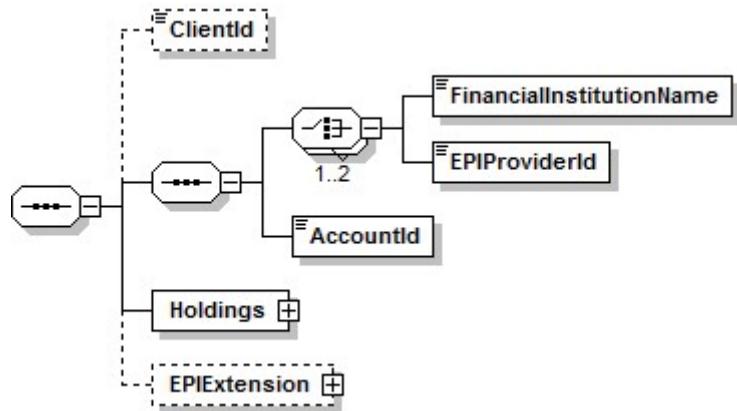
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ExpiryDate	...Exclusions.ExpiryDate	D	0 - 1	Date on which the exclusion expires
ExclusionNotes	...Exclusions.ExclusionNotes		1	Allows for notes about the exclusion to be supplied

ExclusionNotes



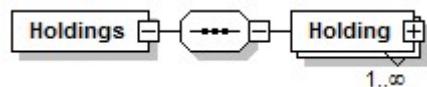
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ExclusionNote	...ExclusionNotes.ExclusionNote		1 - ∞	Allows for a note about the exclusion to be supplied

Margin Loan Equity Account / Guarantor



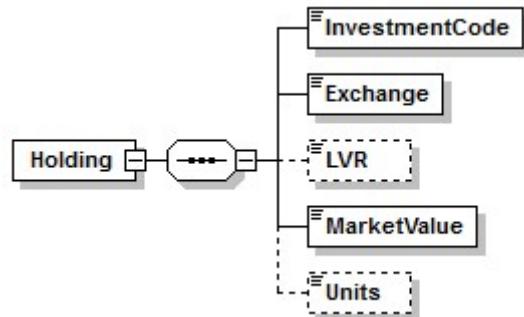
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ClientId	...ClientId	A(1..60)	0 – 1	Provider's unique identifier for the collateral account owner / guarantor
FinancialInstitutionNa me	...FinancialInstitutionName	A(1..100)	0 – 1	Financial institution name in which the collateral account resides
EPIProviderId	...Account.EPIProviderId	A(1..4)	0 – 1	If the collateral account is supplied via a separate data feed – The EPI Provider ID of this data feed
AccountId	...AccountId	A(1..60)	1	Provider's unique identifier for the collateral account
<u>Holdings</u>	...Holdings		1	Details about any holdings which are used as collateral against the margin loan
EPIExtension	...EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

Holdings



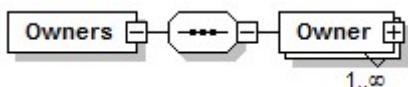
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Holding</u>	...Holdings.Holding		1 - ∞	Details about a specific holding which has been used as collateral against the margin loan

Holding



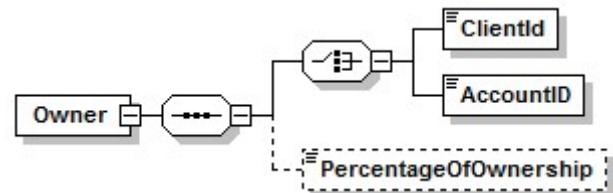
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
InvestmentCode	...Holdings.Holding.InvestmentCode	A(1..32)	1	Unique code used to identify the investment. Ticker / APIR Code or Provider's internal identifier (e.g. EPICASH) as referenced in Investment Product record
Exchange	...Holdings.Holding.Exchange	A(1..15)	1	The exchange that the investment is listed on e.g. ASX, FND, CASH, NYS, LSE etc.
LVR	...Holdings.Holding.LVR	N(5.2)	0 – 1	Loan to Value Ratio for the holding
MarketValue	...Holdings.Holding.MarketValue	N(18.6)	1	Market value of the holding
Units	...Holdings.Holding.Units	N(18.4)	0 – 1	Unit value of the holding

Personal Asset / Liability Owners



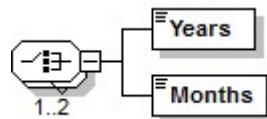
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
<u>Owner</u>	...Owners.Owner		1 - ∞	Details about a specific owner of the personal asset

Owner



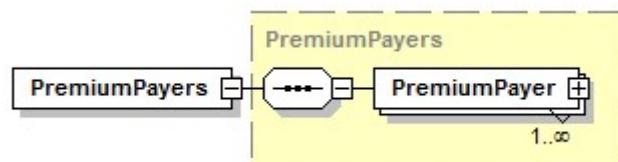
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ClientId	...Owners.Owner.ClientId	A(1..60)	1	Provider's unique identifier for an owner if they are a client
AccountId	...Owners.Owner.AccountId	A(1..60)	1	Provider's unique identifier for an owner if it is an account
PercentageOfOwnership	...Owners.Owner.PercentageOfOwnership	N(5,2)	0 – 1	Percentage of the personal asset / liability owned by the client / account If no percentage is specified, ownership will be assumed to be equal between all owners

Liability LoanTerm / FixedRateTerm / InterestOnlyTerm



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Years	...Years	N	0 – 1	Length of the term in years
Months	...Months	N	0 – 1	Length of the term in months Must be a value between 1 and 100

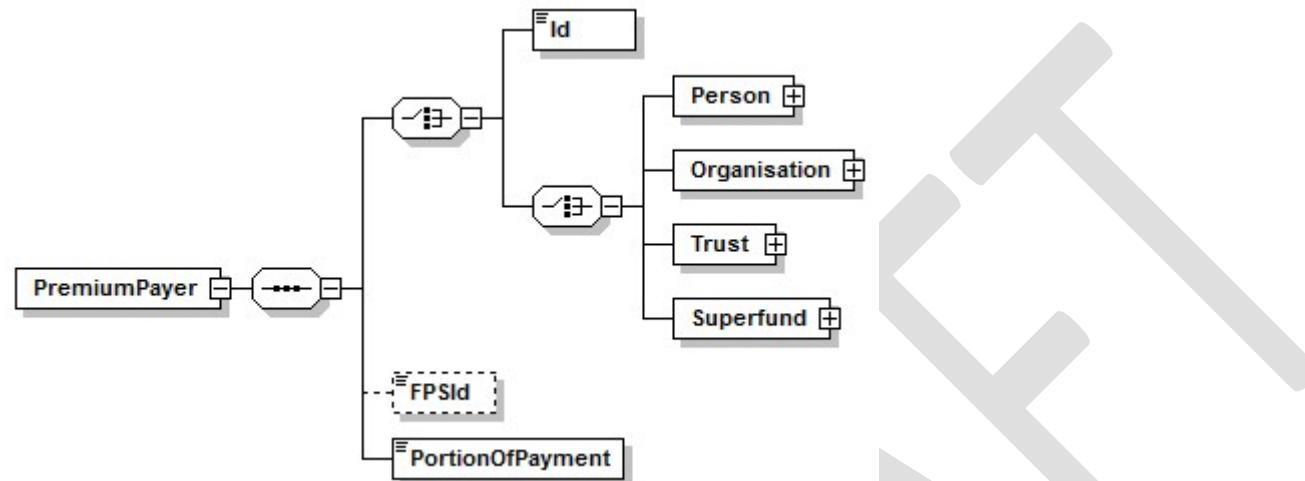
PremiumPayers



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PremiumPayer	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumPayers.PremiumPayer		1 - ∞	Details about a specific entity that pays the premium

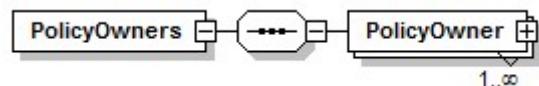
PremiumPayer

Either ClientId or the details of the premium payer should be supplied, not both



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Id	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumPayers.PremiumPayer.Id	A(1..60)	0 – 1	Providers unique Identifier for the premium payer
<u>Person</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumPayers.PremiumPayer.Person		0 – 1	Details about the premium payer if they are a person
<u>Organisation</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumPayers.PremiumPayer.Organisation		0 – 1	Details about the premium payer if they are an organisation
<u>Trust</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumPayers.PremiumPayer.Trust		0 – 1	Details about the premium payer if they are a trust
<u>Superfund</u>	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumPayers.PremiumPayer.Superfund		0 – 1	Details about the premium payer if they are a superfund
FPSId	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumPayers.PremiumPayer.FPSId	A(1..60)	0 – 1	Financial Planning Software's Id for the premium payer. This value is only for to be used if supplied to the Provider by the FPS via another process
PortionOfPayment	InsurancePolicies.LifePolicies.LifePolicy.PremiumDetails.PremiumPayers.PremiumPayer.PortionOfPayment	N(5.2)	1	Portion of the premium the paid by the payer Must be supplied as a positive value

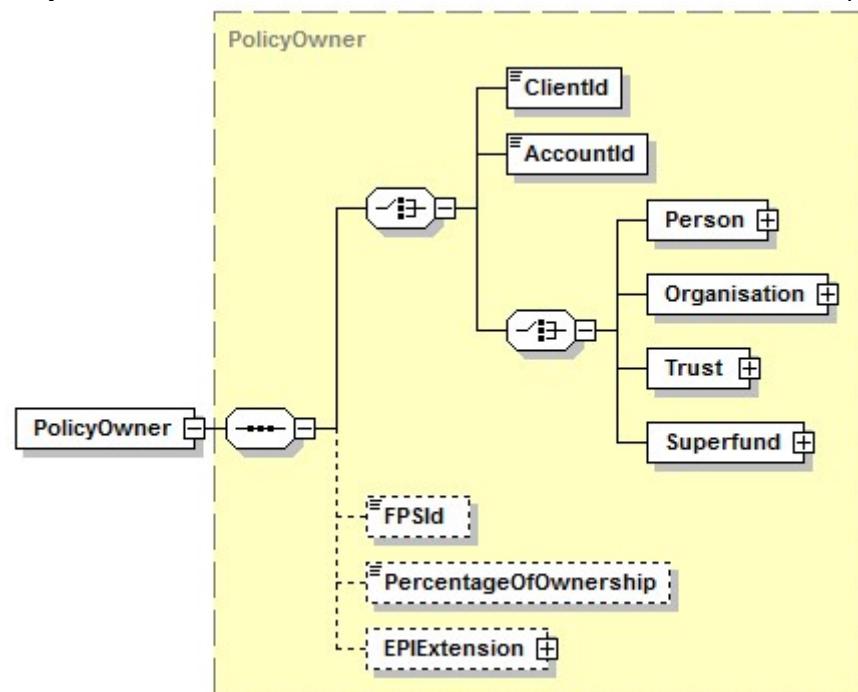
PolicyOwners



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
PolicyOwner	...PolicyOwners.PolicyOwner		1 - ∞	Details about a specific insurance policy owner

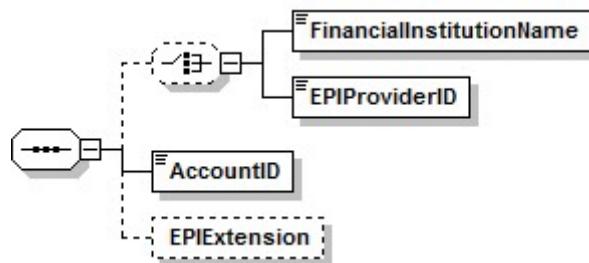
PolicyOwner

Only one of ClientId, AccountId or the details of the owner should be supplied



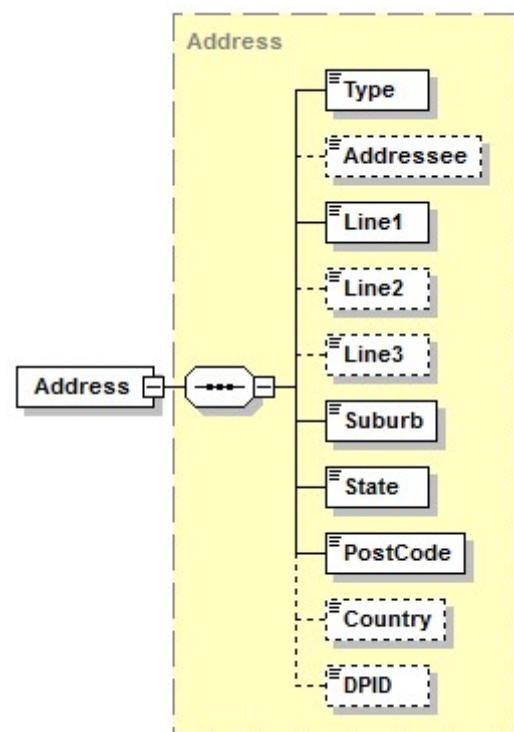
Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
ClientId	...PolicyOwners.PolicyOwner.ClientId	A(1..60)	0 – 1	Provider's unique identifier for an owner if they are a client
AccountId	...PolicyOwners.PolicyOwner.AccountId	A(1..60)	0 – 1	Provider's unique identifier for an owner if it is an account
Person	...PolicyOwners.PolicyOwner.Person		0 – 1	Details about the owner if they are a person
Organisation	...PolicyOwners.PolicyOwner.Organistaion		0 – 1	Details about the policy owner if they are an organisation
Trust	...PolicyOwners.PolicyOwner.Trust		0 – 1	Details about the policy owner if they are a trust
Superfund	...PolicyOwners.PolicyOwner.Superfund		0 – 1	Details about the policy owner if they are a superfund
FPSId	...PolicyOwners.PolicyOwner.FPSId	A(1..60)	0 – 1	Financial Planning Software's Id for the policy This value is only for to be used if supplied to the Provider by the FPS via another process.
PercentageOfOwnershi p	...PolicyOwners.PolicyOwner.PercentageOfOwnership	N(5.2)	0 – 1	Policy owner's percentage of ownership of the insurance policy Must be supplied as a positive value
EPIExtension	...PolicyOwners.PolicyOwner.EPIExtension		0 – 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

SubAccount / HasMarginLoanAttached



Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
FinancialInstitutionName	AccountDetails.Account.HasMarginLoanAttached.FinancialInstitutionName	A(1..100)	0 - 1	Name of the financial institution where the margin loan account is held
EPIProviderID	AccountDetails.Account.HasMarginLoanAttached.EPIProvide rID	A(1..4)	0 - 1	EPI ID of the financial institution where the margin loan account is held
AccountID	AccountDetails.Account.HasMarginLoanAttached.AccountID	A(1..60)	1	Provider's unique identifier for the margin loan account
EPIExtension	AccountDetails.Account.HasMarginLoanAttached.EPIExtensi on		0 - 1	The EPIExtension allows for an extension to be added to the schema. The extension is specific to the Provider and the recipient

PesonralAsset / GeneralPolicy Address



External Platform Interface Version 4.3 – Data Feed

Element Name	Location	Format (Length)	Cardinality (Min - Max)	Description
Type	...Address.Type	A	1	Type of address Refer to Appendix 1 - Address Type for the list of allowable values
Addressee	...Address.Addressee	A(1..100)	0 – 1	Addressee
Line1	...Address.Line1	A(1..100)	1	Address line 1
Line2	...Address.Line2	A(1..100)	0 – 1	Address line 2
Line3	...Address.Line3	A(1..100)	0 – 1	Address line 3
Suburb	...Address.Suburb	A(1..50)	1	City or Suburb.
State	...Address.State	A(1..50)	1	State.
PostCode	...Address.PostCode	A(1..12)	1	Postcode
Country	...Address.Country	A	0 – 1	Country Refer to Appendix 1 - _____ for the list of allowable values
DPID	...Address.DPID	A(1..9)	0 – 1	Delivery Point Identifier

Appendices

Appendix 1

1. Account - Status

EPI 4.3 Enumeration
Pending
Open
Suspended
Closed

2. Address Type

EPI 4.3 Enumeration
Street
Postal
Business
Other

3. Annuity - Payment Frequency

EPI 4.3 Enumeration
Monthly
Quarterly
HalfYearly
Yearly

4. Annuity - Status

EPI 4.3 Enumeration
Active
Cancelled
Pending
Unknown

5. Annuity - Type

EPI 4.3 Enumeration
Deferred
Guaranteed
ImpairedLife
Life

6. Beneficiary Type

EPI 4.3 Enumeration
Binding
NonBinding
Lapsing
NonLapsing
NotSpecified

7. Client - CGT Method

EPI 4.3 Enumeration	Description
LIFO	Last In First Out
FIFO	First In First Out
MINGAIN	Minimum Gain
MAXGAIN	Maximum Gain

8. Client - CGT Status

EPI 4.3 Enumeration
Registered
NotRegistered

9. Client - Relationship Type

EPI 4.3 Enumeration
Parent
Partner
Spouse
Aunt
Child
Uncle
GrandChild
GrandParent
GreatGrandChild
GreatGrandParent
BusinessPartner
Beneficiary
Dependant
Director
Employee
Executor
ExPartner
ExSpouse
Family

Fiancee
Friend
KeyPerson
Nephew
Niece
PowerOfAttorney
Super
Trust
Trustee
Sibling
Other

10. Commission Payment - Type

EPI 4.3 Enumeration
U
O
N
V

11. Contact Details - Email Address Type

EPI 4.3 Enumeration
Personal
Business
Web
Other

12. Contact Details - Phone Number Type

EPI 4.3 Enumeration
Home
Business
Mobile
Fax
Other

13. Contact Details - Preferred Contact Type

EPI 4.3 Enumeration
Address
Phone
Email
Web
Unknown

14. Contact Details - Web Address Type

EPI 4.3 Enumeration
Personal
Business
Other

15. Country

EPI 4.3 Enumeration	IRESSnet Mapping
AD	ANDORRA
AE	UNITED ARAB EMIRATES
AF	AFGHANISTAN
AG	ANTIGUA AND BARBUDA
AI	ANGUILLA
AL	ALBANIA
AM	ARMENIA
AN	NETHERLANDS ANTILLES
AO	ANGOLA
AQ	ANTARCTICA
AR	ARGENTINA
AS	AMERICAN SAMOA
AT	AUSTRIA
AU	AUSTRALIA
AW	ARUBA
AX	ÅLAND ISLANDS
AZ	AZERBAIJAN
BA	BOSNIA AND HERZEGOVINA
BB	BARBADOS
BD	BANGLADESH
BE	BELGIUM
BF	BURKINA FASO
BG	BULGARIA
BH	BAHRAIN
BI	BURUNDI
BJ	BENIN
BL	SAINT BARTHÉLEMY
BM	BERMUDA
BN	BRUNEI DARUSSALAM
BO	BOLIVIA
BR	BRAZIL
BS	BAHAMAS
BT	BHUTAN
BV	BOUVET ISLAND
BW	BOTSWANA

EPI 4.3 Enumeration	IRESSnet Mapping
BY	BELARUS
BZ	BELIZE
CA	CANADA
CC	COCOS (KEELING) ISLANDS
CD	CONGO, THE DEMOCRATIC REPUBLIC OF THE
CF	CENTRAL AFRICAN REPUBLIC
CG	CONGO
CH	SWITZERLAND
CI	CÔTE D'IVOIRE
CK	COOK ISLANDS
CL	CHILE
CM	CAMEROON
CN	CHINA
CO	COLOMBIA
CR	COSTA RICA
CU	CUBA
CV	CAPE VERDE
CX	CHRISTMAS ISLAND
CY	CYPRUS
CZ	CZECH REPUBLIC
DE	GERMANY
DJ	DJIBOUTI
DK	DENMARK
DM	DOMINICA
DO	DOMINICAN REPUBLIC
DZ	ALGERIA
EC	ECUADOR
EE	ESTONIA
EG	EGYPT
EH	WESTERN SAHARA
ER	ERITREA
ES	SPAIN
ET	ETHIOPIA
FI	FINLAND
FJ	FIJI
FK	FALKLAND ISLANDS (MALVINAS)
FM	MICRONESIA, FEDERATED STATES OF
FO	FAROE ISLANDS
FR	FRANCE
GA	GABON
GB	UNITED KINGDOM
GD	GRENADA
GE	GEORGIA
GF	FRENCH GUIANA

EPI 4.3 Enumeration	IRESSnet Mapping
GG	GUERNSEY
GH	GHANA
GI	GIBRALTAR
GL	GREENLAND
GM	GAMBIA
GN	GUINEA
GP	GUADELOUPE
GQ	EQUATORIAL GUINEA
GR	GREECE
GS	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS
GT	GUATEMALA
GU	GUAM
GW	GUINEA-BISSAU
GY	GUYANA
HK	HONG KONG
HM	HEARD ISLAND AND MCDONALD ISLANDS
HN	HONDURAS
HR	CROATIA
HT	HAITI
HU	HUNGARY
ID	INDONESIA
IE	IRELAND
IL	ISRAEL
IM	ISLE OF MAN
IN	INDIA
IO	BRITISH INDIAN OCEAN TERRITORY
IQ	IRAQ
IR	IRAN, ISLAMIC REPUBLIC OF
IS	ICELAND
IT	ITALY
JE	JERSEY
JM	JAMAICA
JO	JORDAN
JP	JAPAN
KE	KENYA
KG	KYRGYZSTAN
KH	CAMBODIA
KI	KIRIBATI
KM	COMOROS
KN	SAINT KITTS AND NEVIS
KP	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF
KR	KOREA, REPUBLIC OF
KW	KUWAIT
KY	CAYMAN ISLANDS

EPI 4.3 Enumeration	IRESSnet Mapping
KZ	KAZAKHSTAN
LA	LAO PEOPLE'S DEMOCRATIC REPUBLIC
LB	LEBANON
LC	SAINT LUCIA
LI	LIECHTENSTEIN
LK	SRI LANKA
LR	LIBERIA
LS	LESOTHO
LT	LITHUANIA
LU	LUXEMBOURG
LV	LATVIA
LY	LIBYAN ARAB JAMAHIRIYA
MA	MOROCCO
MC	MONACO
MD	MOLDOVA, REPUBLIC OF
ME	MONTENEGRO
MF	SAINT MARTIN
MG	MADAGASCAR
MH	MARSHALL ISLANDS
MK	MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF
ML	MALI
MM	MYANMAR
MN	MONGOLIA
MO	MACAO
MP	NORTHERN MARIANA ISLANDS
MQ	MARTINIQUE
MR	MAURITANIA
MS	MONTSERRAT
MT	MALTA
MU	MAURITIUS
MV	MALDIVES
MW	MALAWI
MX	MEXICO
MY	MALAYSIA
MZ	MOZAMBIQUE
NA	NAMIBIA
NC	NEW CALEDONIA
NE	NIGER
NF	NORFOLK ISLAND
NG	NIGERIA
NI	NICARAGUA
NL	NETHERLANDS
NO	NORWAY
NP	NEPAL

EPI 4.3 Enumeration	IRESSnet Mapping
NR	NAURU
NU	NIUE
NZ	NEW ZEALAND
OM	OMAN
PA	PANAMA
PE	PERU
PF	FRENCH POLYNESIA
PG	PAPUA NEW GUINEA
PH	PHILIPPINES
PK	PAKISTAN
PL	POLAND
PM	SAINT PIERRE AND MIQUELON
PN	PITCAIRN
PR	PUERTO RICO
PS	PALESTINIAN TERRITORY, OCCUPIED
PT	PORTUGAL
PW	PALAU
PY	PARAGUAY
QA	QATAR
RE	RÉUNION
RO	ROMANIA
RS	SERBIA
RU	RUSSIAN FEDERATION
RW	RWANDA
SA	SAUDI ARABIA
SB	SOLOMON ISLANDS
SC	SEYCHELLES
SD	SUDAN
SE	SWEDEN
SG	SINGAPORE
SH	SAINT HELENA
SI	SLOVENIA
SJ	SVALBARD AND JAN MAYEN
SK	SLOVAKIA
SL	SIERRA LEONE
SM	SAN MARINO
SN	SENEGAL
SO	SOMALIA
SR	SURINAME
ST	SAO TOME AND PRINCIPE
SV	EL SALVADOR
SY	SYRIAN ARAB REPUBLIC
SZ	SWAZILAND
TC	TURKS AND CAICOS ISLANDS

EPI 4.3 Enumeration	IRESSnet Mapping
TD	CHAD
TF	FRENCH SOUTHERN TERRITORIES
TG	TOGO
TH	THAILAND
TJ	TAJIKISTAN
TK	TOKELAU
TL	TIMOR-LESTE
TM	TURKMENISTAN
TN	TUNISIA
TO	TONGA
TR	TURKEY
TT	TRINIDAD AND TOBAGO
TV	TUVALU
TW	TAIWAN, PROVINCE OF CHINA
TZ	TANZANIA, UNITED REPUBLIC OF
UA	UKRAINE
UG	UGANDA
UM	UNITED STATES MINOR OUTLYING ISLANDS
Unknown	Country Unknown
US	UNITED STATES
UY	URUGUAY
UZ	UZBEKISTAN
VA	VATICAN CITY STATE
VC	SAINT VINCENT AND THE GRENADINES
VE	VENEZUELA
VG	VIRGIN ISLANDS, BRITISH
VI	VIRGIN ISLANDS, U.S.
VN	VIET NAM
VU	VANUATU
WF	WALLIS AND FUTUNA
WS	SAMOA
YE	YEMEN
YT	MAYOTTE
ZA	SOUTH AFRICA
ZM	ZAMBIA
ZW	ZIMBABWE

16. Currency

EPI 4.3 Enumeration	Description
AED	United Arab Emirates dirham
AFN	Afghani
ALL	Lek
AMD	Armenian Dram
ANG	Netherlands Antillian Guilder
AOA	Kwanza
ARS	Argentine Peso
AUD	Australian Dollar
AWG	Aruban Guilder
AZN	Azerbaijanian Manat
BAM	Convertible Marks
BBD	Barbados Dollar
BDT	Bangladeshi Taka
BGN	Bulgarian Lev
BHD	Bahraini Dinar
BIF	Burundian Franc
BMD	Bermudian Dollar
BND	Brunei Dollar
BOB	Boliviano
BRL	Brazilian Real
BSD	Bahamian Dollar
BTN	Ngultrum
BWP	Pula
BYR	Belarussian Ruble
BZD	Belize Dollar
CAD	Canadian Dollar
CDF	Franc Congolais
CHF	Swiss Franc
CLP	Chilean Peso
CNY	Yuan Renminbi
COP	Colombian Peso
COU	Unidad de Valor Real
CRC	Costa Rican Colon
CUP	Cuban Peso
CVE	Cape Verde Escudo
CYP	Cyprus Pound
CZK	Czech Koruna
DJF	Djibouti Franc
DKK	Danish Krone
DOP	Dominican Peso
DZD	Algerian Dinar
EEK	Kroon

EPI 4.3 Enumeration	Description
EGP	Egyptian Pound
ERN	Nakfa
ETB	Ethiopian Birr
EUR	Euro
FJD	Fiji Dollar
FKP	Falkland Islands Pound
GBP	Pound Sterling
GEL	Lari
GHS	Cedi
GIP	Gibraltar pound
GMD	Dalasi
GNF	Guinea Franc
GTQ	Quetzal
GYD	Guyana Dollar
HKD	Hong Kong Dollar
HNL	Lempira
HRK	Croatian Kuna
HTG	Haiti Gourde
HUF	Forint
IDR	Rupiah
ILS	New Israeli Shekel
INR	Indian Rupee
IQD	Iraqi Dinar
IRR	Iranian Rial
ISK	Iceland Krona
JMD	Jamaican Dollar
JOD	Jordanian Dinar
JPY	Japanese yen
KES	Kenyan Shilling
KGS	Som
KHR	Riel
KMF	Comoro Franc
KPW	North Korean Won
KRW	South Korean Won
KWD	Kuwaiti Dinar
KYD	Cayman Islands Dollar
KZT	Tenge
LAK	Kip
LBP	Lebanese Pound
LKR	Sri Lanka Rupee
LRD	Liberian Dollar
LSL	Loti
LTL	Lithuanian Litas
LVL	Latvian Lats

EPI 4.3 Enumeration	Description
LYD	Libyan Dinar
MAD	Moroccan Dirham
MDL	Moldovan Leu
MGA	Malagasy Ariary
MKD	Denar
MMK	Kyat
MNT	Tugrik
MOP	Pataca
MRO	Ouguiya
MTL	Maltese Lira
MUR	Mauritius Rupee
MVR	Rufiyaa
MWK	Kwacha
MXN	Mexican Peso
MYR	Malaysian Ringgit
MZN	Metical
NAD	Namibian Dollar
NGN	Naira
NIO	Cordoba Oro
NOK	Norwegian Krone
NPR	Nepalese Rupee
NZD	New Zealand Dollar
OMR	Rial Omani
PAB	Balboa
PEN	Nuevo Sol
PGK	Kina
PHP	Philippine Peso
PKR	Pakistan Rupee
PLN	Zloty
PYG	Guarani
QAR	Qatari Rial
RON	Romanian New Leu
RSD	Serbian Dinar
RUB	Russian Ruble
RWF	Rwanda Franc
SAR	Saudi Riyal
SBD	Solomon Islands Dollar
SCR	Seychelles Rupee
SDG	Sudanese Pound
SEK	Swedish Krona
SGD	Singapore Dollar
SHP	Saint Helena Pound
SKK	Slovak Koruna
SLL	Leone

EPI 4.3 Enumeration	Description
SOS	Somali Shilling
SRD	Surinam Dollar
STD	Dobra
SYP	Syrian Pound
SZL	Lilangeni
THB	Baht
TJS	Somoni
TMM	Manat
TND	Tunisian Dinar
TOP	Pa'anga
TRY	New Turkish Lira
TTD	Trinidad and Tobago Dollar
TWD	New Taiwan Dollar
TZS	Tanzanian Shilling
UAH	Hryvnia
UGX	Uganda Shilling
Unknown	Unknown Currency
USD	US Dollar
UYU	Peso Uruguayo
UZS	Uzbekistan Som
VEB	Venezuelan bolívar
VND	Vietnamese đồng
VUV	Vatu
WST	Samoan Tala
XAF	CFA Franc BEAC
XCD	East Caribbean Dollar
XDR	Special Drawing Rights
XOF	CFA Franc BCEAO
XPF	CFP franc
YER	Yemeni Rial
ZAR	South African Rand
ZMK	Kwacha
ZWD	Zimbabwe Dollar

17. Industry – Primary Industry

EPI 4.3 Enumeration	Description
11	Horticulture and Fruit Growing
12	Grain, Sheep and Beef Cattle Farming
13	Dairy Cattle Farming
14	Poultry Farming
15	Other Livestock Farming
16	Other Crop Growing
21	Services to Agriculture
22	Hunting and Trapping
30	Forestry and Logging
41	Marine Fishing
42	Aquaculture
110	Coal Mining
120	Oil and Gas Extraction
131	Metal Ore Mining
141	Construction Material Mining
142	Other Mining
151	Exploration
152	Other Mining Services
211	Meat and Meat Product Manufacturing
212	Dairy Product Manufacturing
213	Fruit and Vegetable Processing
214	Oil and Fat Manufacturing
215	Flour Mill and Cereal Food Manufacturing
216	Bakery Product Manufacturing
217	Other Food Manufacturing
218	Beverage and Malt Manufacturing
219	Tobacco Product Manufacturing
221	Textile Fibre, Yarn and Woven Fabric Manufacturing
222	Textile Product Manufacturing
223	Knitting Mills
224	Clothing Manufacturing
225	Footwear Manufacturing
226	Leather and Leather Product Manufacturing
231	Log Sawmilling and Timber Dressing
232	Other Wood Product Manufacturing
233	Paper and Paper Product Manufacturing
241	Printing and Services to Printing
242	Publishing
243	Recorded Media Manufacturing and Publishing
251	Petroleum Refining
252	Petroleum and Coal Product Manufacturing n.e.c.

EPI 4.3 Enumeration	Description
253	Basic Chemical Manufacturing
254	Other Chemical Product Manufacturing
255	Rubber Product Manufacturing
256	Plastic Product Manufacturing
261	Glass and Glass Product Manufacturing
262	Ceramic Product Manufacturing
263	Cement, Lime, Plaster and Concrete Product Manufacturing
264	Non-Metallic Mineral Product Manufacturing n.e.c.
271	Iron and Steel Manufacturing
272	Basic Non-Ferrous Metal Manufacturing
273	Non-Ferrous Basic Metal Product Manufacturing
274	Structural Metal Product Manufacturing
275	Sheet Metal Product Manufacturing
276	Fabricated Metal Product Manufacturing
281	Motor Vehicle and Part Manufacturing
282	Other Transport Equipment Manufacturing
283	Photographic and Scientific Equipment Manufacturing
284	Electronic Equipment Manufacturing
285	Electrical Equipment and Appliance Manufacturing
286	Industrial Machinery and Equipment Manufacturing
291	Prefabricated Building Manufacturing
292	Furniture Manufacturing
294	Other Manufacturing
361	Electricity Supply
362	Gas Supply
370	Water Supply, Sewerage and Drainage Services
411	Building Construction
412	Non-Building Construction
421	Site Preparation Services
422	Building Structure Services
423	Installation Trade Services
424	Building Completion Services
425	Other Construction Services
451	Farm Produce Wholesaling
452	Mineral, Metal and Chemical Wholesaling
453	Builders Supplies Wholesaling
461	Machinery and Equipment Wholesaling
462	Motor Vehicle Wholesaling
471	Food, Drink and Tobacco Wholesaling
472	Textile, Clothing and Footwear Wholesaling
473	Household Good Wholesaling
479	Other Wholesaling

EPI 4.3 Enumeration	Description
511	Supermarket and Grocery Stores
512	Specialised Food Retailing
521	Department Stores
522	Clothing and Soft Good Retailing
523	Furniture, Houseware and Appliance Retailing
524	Recreational Good Retailing
525	Other Personal and Household Good Retailing
526	Household Equipment Repair Services
531	Motor Vehicle Retailing
532	Motor Vehicle Services
571	Accommodation
572	Pubs, Taverns and Bars
573	Cafes and Restaurants
574	Clubs (Hospitality)
611	Road Freight Transport
612	Road Passenger Transport
620	Rail Transport
630	Water Transport
640	Air and Space Transport
650	Other Transport
661	Services to Road Transport
662	Services to Water Transport
663	Services to Air Transport
664	Other Services to Transport
670	Storage
711	Postal and Courier Services
712	Telecommunication Services
731	Central Bank
732	Deposit Taking Financiers
733	Other Financiers
734	Financial Asset Investors
741	Life Insurance and Superannuation Funds
742	Other Insurance
751	Services to Finance and Investment
752	Services to Insurance
771	Property Operators and Developers
772	Real Estate Agents
773	Non-Financial Asset Investors
774	Machinery and Equipment Hiring and Leasing
781	Scientific Research
782	Technical Services
783	Computer Services
784	Legal and Accounting Services

EPI 4.3 Enumeration	Description
785	Marketing and Business Management Services
786	Other Business Services
811	Government Administration
812	Justice
813	Foreign Government Representation
820	Defence
841	Preschool Education
842	School Education
843	Post School Education
844	Other Education
861	Hospitals and Nursing Homes
862	Medical and Dental Services
863	Other Health Services
864	Veterinary Services
871	Child Care Services
872	Community Care Services
911	Film and Video Services
912	Radio and Television Services
921	Libraries
922	Museums
923	Parks and Gardens
924	Arts
925	Services to the Arts
931	Sport
932	Gambling Services
933	Other Recreation Services
951	Personal and Household Goods Hiring
952	Other Personal Services
961	Religious Organisations
962	Interest Groups
963	Public Order and Safety Services
970	Private Households Employing Staff
990	Individuals
UNK	Unknown

18. Industry – Sub Industry

EPI 4.3 Enumeration	Description
111	Plant Nurseries
112	Cut Flower and Flower Seed Growing
113	Vegetable Growing
114	Grape Growing
115	Apple and Pear Growing
116	Stone Fruit Growing
117	Kiwi Fruit Growing
119	Fruit Growing n.e.c.
121	Grain Growing
122	Grain - Sheep\ Grain - Beef Cattle Farming
123	Sheep-Beef Cattle Farming
124	Sheep Farming
125	Beef Cattle Farming
130	Dairy Cattle Farming
141	Poultry Farming (Meat)
142	Poultry Farming (Eggs)
151	Pig Farming
152	Horse Farming
153	Deer Farming
159	Livestock Farming n.e.c.
161	Sugar Cane Growing
162	Cotton Growing
169	Crop and Plant Growing n.e.c.
211	Cotton Ginning
212	Shearing Services
213	Aerial Agricultural Services
219	Services to Agriculture n.e.c.
220	Hunting and Trapping
301	Forestry
302	Logging
303	Services to Forestry
411	Rock Lobster Fishing
412	Prawn Fishing
413	Finfish Trawling
414	Squid Jigging
415	Line Fishing
419	Marine Fishing n.e.c.
420	Aquaculture
1101	Black Coal Mining
1102	Brown Coal Mining
1200	Oil and Gas Extraction

EPI 4.3 Enumeration	Description
1311	Iron Ore Mining
1312	Bauxite Mining
1313	Copper Ore Mining
1314	Gold Ore Mining
1315	Mineral Sand Mining
1316	Nickel Ore Mining
1317	Silver-Lead-Zinc Ore Mining
1319	Metal Ore Mining n.e.c.
1411	Gravel and Sand Quarrying
1419	Construction Materials Mining n.e.c.
1420	Mining n.e.c.
1511	Petroleum Exploration (Own Account)
1512	Petroleum Exploration Services
1513	Mineral Exploration (Own Account)
1514	Mineral Exploration Services
1520	Other Mining Services
2111	Meat Processing
2112	Poultry Processing
2113	Bacon, Ham and Smallgood Manufacturing
2121	Milk and Cream Processing
2122	Ice Cream Manufacturing
2129	Dairy Product Manufacturing n.e.c.
2130	Fruit and Vegetable Processing
2140	Oil and Fat Manufacturing
2151	Flour Mill Product Manufacturing
2152	Cereal Food and Baking Mix
2161	Bread Manufacturing
2162	Cake and Pastry Manufacturing
2163	Biscuit Manufacturing
2171	Sugar Manufacturing
2172	Confectionery Manufacturing
2173	Seafood Processing
2174	Prepared Animal and Bird Feed Manufacturing
2179	Food Manufacturing n.e.c.
2181	Soft Drink, Cordial and Syrup Manufacturing
2182	Beer and Malt Manufacturing
2183	Wine Manufacturing
2184	Spirit Manufacturing
2190	Tobacco Product Manufacturing
2211	Wool Scouring
2212	Synthetic Fibre Textile Manufacturing
2213	Cotton Textile Manufacturing
2214	Wool Textile Manufacturing

EPI 4.3 Enumeration	Description
2215	Textile Finishing
2221	Made-Up Textile Product Manufacturing
2222	Textile Floor Covering Manufacturing
2223	Rope, Cordage and Twine Manufacturing
2229	Textile Product Manufacturing n.e.c.
2231	Hosiery Manufacturing
2232	Cardigan and Pullover Manufacturing
2239	Knitting Mill Product Manufacturing n.e.c.
2241	Men's and Boys' Wear Manufacturing
2242	Women's and Girls' Wear Manufacturing
2243	Sleepwear, Underwear and Infant Clothing Manufacturing
2249	Clothing Manufacturing n.e.c.
2250	Footwear Manufacturing
2261	Leather Tanning and Fur Dressing
2262	Leather and Leather Substitute Product Manufacturing
2311	Log Sawmilling
2312	Wood Chipping
2313	Timber Resawing and Dressing
2321	Plywood and Veneer Manufacturing
2322	Fabricated Wood Manufacturing
2323	Wooden Structural Component Manufacturing
2329	Wood Product Manufacturing n.e.c.
2331	Pulp, Paper and Paperboard Manufacturing
2332	Solid Paperboard Container Manufacturing
2333	Corrugated Paperboard Container Manufacturing
2334	Paper Bag and Sack Manufacturing
2339	Paper Product Manufacturing n.e.c.
2411	Paper Stationery Manufacturing
2412	Printing
2413	Services to Printing
2421	Newspaper Printing or Publishing
2422	Other Periodical Publishing
2423	Book and Other Publishing
2430	Recorded Media Manufacturing and Publishing
2510	Petroleum Refining
2520	Petroleum and Coal Product Manufacturing n.e.c.
2531	Fertiliser Manufacturing
2532	Industrial Gas Manufacturing
2533	Synthetic Resin Manufacturing
2534	Organic Industrial Chemical Manufacturing n.e.c
2535	Inorganic Industrial Chemical Manufacturing n.e.c
2541	Explosive Manufacturing
2542	Paint Manufacturing

EPI 4.3 Enumeration	Description
2543	Medicinal and Pharmaceutical Product Manufacturing
2544	Pesticide Manufacturing
2545	Soap and Other Detergent
2546	Cosmetic and Toiletry Preparation Manufacturing
2547	Ink Manufacturing
2549	Chemical Product Manufacturing n.e.c.
2551	Rubber Tyre Manufacturing
2559	Rubber Products Manufacturing n.e.c.
2561	Plastic Blow Moulded Product
2562	Plastic Extruded Product
2563	Plastic Bag and Film Manufacturing
2564	Plastic Product, Rigid Fibre Reinforced, Manufacturing
2565	Plastic Foam Product Manufacturing
2566	Plastic Injection Moulded Product Manufacturing
2610	Glass and Glass Product Manufacturing
2621	Clay Brick Manufacturing
2622	Ceramic Product Manufacturing
2623	Ceramic Tile and Pipe Manufacturing
2629	Ceramic Product Manufacturing n.e.c.
2631	Cement and Lime Manufacturing
2633	Concrete Slurry Manufacturing
2634	Concrete Pipe and Box Culvert Manufacturing
2635	Concrete Product Manufacturing n.e.c.
2640	Non-Metallic Mineral Product Manufacturing n.e.c.
2711	Basic Iron and Steel Manufacturing
2712	Iron and Steel Casting and Forging
2713	Steel Pipe and Tube Manufacturing
2721	Alumina Production
2722	Aluminium Smelting
2723	Copper, Silver, Lead and Zinc Smelting, Refining
2729	Basic Non-Ferrous Metal Manufacturing n.e.c.
2731	Aluminium Rolling, Drawing, Extruding
2732	Non-Ferrous Metal Rolling, Drawing, Extruding n.e.c.
2733	Non-Ferrous Metal Casting
2741	Structural Steel Fabricating
2742	Architectural Aluminium Product Manufacturing
2749	Structural Metal Product Manufacturing n.e.c.
2751	Metal Container Manufacturing
2759	Sheet Metal Product Manufacturing
2761	Hand Tool and General Hardware Manufacturing
2762	Spring and Wire Product Manufacturing
2763	Nut, Bolt, Screw and Rivet Manufacturing
2764	Metal Coating and Finishing

EPI 4.3 Enumeration	Description
2765	Non-Ferrous Pipe Fitting Manufacturing
2769	Fabricated Metal Product Manufacturing n.e.c.
2811	Motor Vehicle Manufacturing
2812	Motor Vehicle Body Manufacturing
2813	Automotive Electrical and Instrument Manufacturing
2819	Automotive Component Manufacturing n.e.c.
2821	Shipbuilding
2822	Boatbuilding
2823	Railway Equipment Manufacturing
2824	Aircraft Manufacturing
2829	Transport Equipment Manufacturing n.e.c.
2831	Photographic and Optical Good Manufacturing
2832	Medical and Surgical Equipment Manufacturing
2839	Professional and Scientific Equipment
2841	Computer and Business Machine
2842	Telecommunication, Broadcasting Equipment Manufacturing
2849	Electronic Equipment Manufacturing n.e.c.
2851	Household Appliance Manufacturing
2852	Electric Cable and Wire Manufacturing
2853	Battery Manufacturing
2854	Electric Light and Sign Manufacturing
2859	Electrical Equipment Manufacturing
2861	Agricultural Machinery Manufacturing
2862	Mining and Construction Machinery Manufacturing
2863	Food Processing Machinery Manufacturing
2864	Machine Tool and Part Manufacturing
2865	Lifting and Material Handling Equipment Manufacturing
2866	Pump and Compressor Manufacturing
2867	Commercial Space Heating and Cooling Equipment
2869	Industrial Machinery and Equipment Manufacturing n.e.c.
2911	Prefabricated Metal Building
2919	Prefabricated Building Manufacturing
2921	Wooden Furniture and Upholstered Seat
2922	Sheet Metal Furniture Manufacturing
2923	Mattress Manufacturing (Except rubber)
2929	Furniture Manufacturing n.e.c.
2941	Jewellery and Silverware Manufacturing
2942	Toy and Sporting Good Manufacturing
2949	Manufacturing n.e.c.
3610	Electricity Supply
3620	Gas Supply
3701	Water Supply

EPI 4.3 Enumeration	Description
3702	Sewerage and Drainage Services
4111	House Construction
4112	Residential Building Construction n.e.c.
4113	Non-Residential Building Construction
4121	Road and Bridge Construction
4122	Non-Building Construction n.e.c.
4210	Site Preparation Services
4221	Concreting Services
4222	Bricklaying Services
4223	Roofing Services
4224	Structural Steel Erection Services
4231	Plumbing Services
4232	Electrical Services
4233	Air Conditioning and Heating Services
4234	Fire and Security System Services
4241	Plastering and Ceiling Services
4242	Carpentry Services
4243	Tiling and Carpeting Services
4244	Painting and Decorating Services
4245	Glazing Services
4251	Landscaping Services
4259	Construction Services n.e.c.
4511	Wool Wholesaling
4512	Cereal Grain Wholesaling
4519	Farm Produce and Supplies Wholesaling n.e.c.
4521	Petroleum Product Wholesaling
4522	Metal and Mineral Wholesaling
4523	Chemical Wholesaling
4531	Timber Wholesaling
4539	Building Supplies Wholesaling n.e.c.
4611	Farm and Construction Machinery
4612	Professional Equipment Wholesaling
4613	Computer Wholesaling
4614	Business Machine Wholesaling n.e.c.
4615	Electrical and Electronic Equipment Wholesaling
4619	Machinery and Equipment Wholesaling n.e.c.
4621	Car Wholesaling
4622	Commercial Vehicle Wholesaling
4623	Motor Vehicle New Part Dealing
4624	Motor Vehicle Dismantling and Used
4711	Meat Wholesaling
4712	Poultry and Smallgood Wholesaling
4713	Dairy Produce Wholesaling

EPI 4.3 Enumeration	Description
4714	Fish Wholesaling
4715	Fruit and Vegetable Wholesaling
4716	Confectionery and Soft Drink Wholesaling
4717	Liquor Wholesaling
4718	Tobacco Product Wholesaling
4719	Grocery Wholesaling n.e.c.
4721	Textile Product Wholesaling
4722	Clothing Wholesaling
4723	Footwear Wholesaling
4731	Household Appliance Wholesaling
4732	Furniture Wholesaling
4733	Floor Covering Wholesaling
4739	Household Good Wholesaling n.e.c.
4791	Photographic Equipment Wholesaling
4792	Jewellery and Watch Wholesaling
4793	Toy and Sporting Good Wholesaling
4794	Book and Magazine Wholesaling
4795	Paper Product Wholesaling
4796	Pharmaceutical and Toiletry Wholesaling
4799	Wholesaling n.e.c.
5110	Supermarket and Grocery Stores
5121	Fresh Meat, Fish and Poultry Retailing
5122	Fruit and Vegetable Retailing
5123	Liquor Retailing
5124	Bread and Cake Retailing
5125	Takeaway Food Retailing
5126	Milk Vending
5129	Specialised Food Retailing n.e.c.
5210	Department Stores
5221	Clothing Retailing
5222	Footwear Retailing
5223	Fabric and Other Soft Good Retailing
5231	Furniture Retailing
5232	Floor Covering Retailing
5233	Domestic Hardware and Houseware Retailing
5234	Domestic Appliance Retailing
5235	Recorded Music Retailing
5241	Sport and Camping Equipment Retailing
5242	Toy and Game Retailing
5243	Newspaper, Book and Stationery Retailing
5244	Photographic Equipment Retailing
5245	Marine Equipment Retailing
5251	Pharmaceutical, Cosmetic and Toiletry Retailing

EPI 4.3 Enumeration	Description
5252	Antique and Used Good Retailing
5253	Garden Equipment Retailing
5254	Flower Retailing
5255	Watch and Jewellery Retailing
5259	Retailing n.e.c.
5261	Household Equipment Repair Services (Electrical)
5269	Household Equipment Repair Services n.e.c.
5311	Car Retailing
5312	Motor Cycle Dealing
5313	Trailer and Caravan Dealing
5321	Automotive Fuel Retailing
5322	Automotive Electrical Services
5323	Smash Repairing
5324	Tyre Retailing
5329	Automotive Repair and Services n.e.c.
5710	Accommodation
5720	Pubs, Taverns and Bars
5730	Cafes and Restaurants
5740	Clubs (Hospitality)
6110	Road Freight Transport
6121	Long Distance Bus Transport
6122	Short Distance Bus Transport (incl. Tramway)
6123	Taxi and Other Road Passenger Transport
6200	Rail Transport
6301	International Sea Transport
6302	Coastal Water Transport
6303	Inland Water Transport
6401	Scheduled International Air Transport
6402	Scheduled Domestic Air Transport
6403	Non-Scheduled Air and Space Transport
6501	Pipeline Transport
6509	Transport n.e.c.
6611	Parking Services
6619	Services to Road Transport n.e.c.
6621	Stevedoring
6622	Water Transport Terminals
6623	Port Operators
6629	Services to Water Transport n.e.c.
6630	Services to Air Transport
6641	Travel Agency Services
6642	Road Freight Forwarding
6643	Freight Forwarding (Except Road)
6644	Customs Agency Services

EPI 4.3 Enumeration	Description
6649	Services to Transport n.e.c.
6701	Grain Storage
6709	Storage n.e.c.
7111	Postal Services
7112	Courier Services
7120	Telecommunication Services
7310	Central Bank
7314	Overseas Central Banks - OECD
7315	Overseas Central Banks - Non OECD
7318	Overseas Banks - OECD
7319	Overseas Banks - Non OECD
7321	Banks
7322	Building Societies
7323	Credit Unions
7324	Money Market Dealers
7325	Authorised Money Market Dealers
7326	Property Trusts
7327	Finance Companies
7328	Investment Banks/ Securities Houses
7329	Deposit Taking Financiers n.e.c.
7330	Other Financiers
7338	State Central Borrowing Authorities
7340	Financial Asset Investors
7346	Cash Management Trusts
7411	Life Insurance
7412	Superannuation Funds
7421	Health Insurance
7422	General Insurance
7511	Financial Asset Broking Services
7518	Fund Managers
7519	Services to Finance and Investment n.e.c.
7520	Services to Insurance
7640	Residential Property Developer
7641	Commercial Property Developer
7650	Premium Grade Office Property Operator
7651	A' Grade Office Property Operator
7652	B' Grade Office Property Operator
7653	C' Grade Office Property Operator
7654	D' Grade Office Property Operator
7655	Very Large Shopping Centre Operator
7656	Community Shopping Centre Operator
7657	Neighbourhood Shopping Centre Operator
7658	Non Integrated Shopping Centre Operator

EPI 4.3 Enumeration	Description
7659	Other Retail Property Operator
7660	High Tech Industrial Property Operator
7661	Warehouse Property Operator
7662	Factory Property Operator
7663	Heavy Industrial Estate Property Operator
7664	Hotels (mainly drinking) Property Operator
7665	Hotels (mainly accommodation) Property Operator
7666	Motels Property Operator
7667	Resort Property Operator
7668	Caravan Parks Property Operator
7669	Hospitals and Nursing Homes Property Operator
7670	Clubs Property Operator
7671	Schools and Colleges Property Operator
7672	Residential (4 or More Dwellings)
7673	Retirement Villages Property Operator
7674	Vacant Land Property Operator
7711	Residential Property Operators
7720	Real Estate Agents
7730	Non-Financial Asset Investors
7741	Motor Vehicle Hiring
7742	Other Transport Equipment Leasing
7743	Plant Hiring or Leasing
7810	Scientific Research
7821	Architectural Services
7822	Surveying Services
7823	Consulting Engineering Services
7829	Technical Services n.e.c.
7831	Data Processing Services
7832	Information Storage and Retrieval
7833	Computer Maintenance Services
7834	Computer Consultancy Services
7841	Legal Services
7842	Accounting Services
7851	Advertising Services
7852	Commercial Art and Display Services
7853	Market Research Services
7854	Business Administrative Services
7855	Business Management Services
7861	Employment Placement Services
7862	Contract Staff Services
7863	Secretarial Services
7864	Security and Investigative Services
7865	Pest Control Services

EPI 4.3 Enumeration	Description
7866	Cleaning Services
7867	Contract Packing Services n.e.c.
7869	Business Services n.e.c.
8111	Central Government Administration
8112	State Government Administration
8113	Local Government Administration
8117	Overseas Governments - OECD
8118	Overseas Governments - Non - OECD
8120	Justice
8130	Foreign Government Representation
8200	Defence
8410	Pre-school Education
8421	Primary Education
8422	Secondary Education
8423	Combined Primary and Secondary Education
8424	Special School Education
8431	Higher Education
8432	Technical and Further Education
8440	Other Education
8611	Hospitals (Except Psychiatric Hospitals)
8612	Psychiatric Hospitals
8613	Nursing Homes
8621	General Practice Medical Services
8622	Specialist Medical Services
8623	Dental Services
8631	Pathology Services
8632	Optometry and Optical Dispensing
8633	Ambulance Services
8634	Community Health Centres
8635	Physiotherapy Services
8636	Chiropractic Services
8639	Health Services n.e.c.
8640	Veterinary Services
8710	Child Care Services
8721	Accommodation for the Aged
8722	Residential Care Services n.e.c.
8729	Non-Residential Care Services n.e.c.
9111	Film and Video Production
9112	Film and Video Distribution
9113	Motion Picture Exhibition
9121	Radio Services
9122	Television Services
9210	Libraries

EPI 4.3 Enumeration	Description
9220	Museums
9231	Zoological and Botanical Gardens
9239	Recreational Parks and Gardens
9241	Music and Theatre Productions
9242	Creative Arts
9251	Sound Recording Studios
9252	Performing Arts Venues
9259	Services to the Arts n.e.c.
9311	Horse and Dog Racing
9312	Sports Grounds and Facilities n.e.c.
9319	Sports and Services to Sports n.e.c.
9321	Lotteries
9322	Casinos
9329	Gambling Services n.e.c.
9330	Other Recreation Services
9511	Video Hire Outlets
9519	Personal and Household Goods Hiring
9521	Laundries and Dry-Cleaners
9522	Photographic Film Processing
9523	Photographic Studios
9524	Funeral Directors, Crematoria and Cemeteries
9525	Gardening Services
9526	Hairdressing and Beauty Salons
9529	Personal Services n.e.c.
9610	Religious Organisations
9621	Business and Professional Associations
9622	Labour Associations
9628	Political Parties
9629	Interest Groups n.e.c.
9631	Police Services
9632	Corrective Centres
9633	Fire Brigade Services
9634	Waste Disposal Services
9700	Private Households Employing Staff
9900	Individuals
9999	Individuals- default code
UNKN	Unknown

DRAFT

19. Insurance Policy – Additional Rider Benefit Type

EPI 4.3 Enumeration
AccidentCover
ChildCover
ConversionOption
Debility
Education
FamilyCover
FuneralBenefit
FutureCover
FutureCoverDisability
FutureCoverImpairment
FutureCoverLife
GuaranteedInsurability
NeedleStickCover
Other
WaiverOfPremium

20. Insurance Policy – Benefit Frequency

EPI 4.3 Enumeration
Weekly
Fortnightly
Monthly
FourWeekly
BiMonthly
Quarterly
HalfYearly
Yearly
Single

21. Insurance Policy – Benefit Status

EPI 4.3 Enumeration
UnderClaim
PremiumHoliday
ExtendedTerm
Deferred
ClaimPending
Inforce
Void
Lapsed
ExtendedTermApplied

Recommended
NotProceeded
ClaimPaid
Surrendered
Unknown
Cancelled
PaidUp
Inactive
Other
Underwriting
Declined

22. Insurance Policy – Benefit Term

EPI 4.3 Enumeration
3Months
6Months
12Months
24Months
ToAge55
ToAge60
ToAge65
ToAge66
ToAge70

23. Insurance Policy – Business Expense Accident / Sickness Benefit Period

EPI 4.3 Enumeration	Description
Y1	1 year
M18	18 Months
Y2	2 Years
Y5	5 Years
Y6	6 Years
Y10	10 Years
A55	To Age 55
A60	To Age 60
A65	To Age 65
A70	To Age 70
A75	To Age 75
A80	To Age 80
LifeTime	Life Time

24. Insurance Policy – Business Expense Waiting Period

EPI 4.3 Enumeration	Description
D7	1 Week
D14	2 Weeks
D30	30 Days
D60	60 Days
D90	90 Days
D180	180 Days
D360	360 Days
D720	720 Days

25. Insurance Policy – General Type

EPI 4.3 Enumeration
Automotive
Building
BuildingAndContents
Commercial
Landlords
Marine
MotorVehicle
PersonalProperty
PublicLiability
Professional
ProfessionalIndemnity
Retail
Rural
Strata
NotSpecified

26. Insurance Policy – Income Protection Benefit Period

EPI 4.3 Enumeration	IRESSnet Mapping
M6	6 Months
Y1	1 Year
Y2	2 Years
Y5	5 Years
Y6	6 Years
A50	To Age 50
A55	To Age 55
A60	To Age 60
A65	To Age 65
A70	To Age 70
LIFE	Life Time

27. Insurance Policy – Issue Status

EPI 4.3 Enumeration
Standard
Loading
LoadingExclusion
Exclusion

28. Insurance Policy – Life Policy Type

EPI 4.3 Enumeration
WholeLife
Endowment
Term

29. Insurance Policy – Life Type

EPI 4.3 Enumeration
AccidentOnly
Endowment
Investment
SuperLinked
Term
WholeOfLife

30. Insurance Policy – Medical Cover Type

EPI 4.3 Enumeration
FullCover
General
MajorMedical
NotSpecified

31. Insurance Policy – Medical Optional Benefit

EPI 4.3 Enumeration
SpecialistsAndTests
Dental
Optical
GeneralPractitioner
SeriousConditionLumpSum
WaiverOfPremium

32. Insurance Policy – Medical Status

EPI 4.3 Enumeration
Existing
Recommended
Underwriting
Renewal
Lapsed
PendingLapsed
PaidUp
Cancelled
NotProceeded
Transfer
NonContributory
AwaitingMonies
Void
UnderClaim

33. Insurance Policy – Medical Type

EPI 4.3 Enumeration
Corporate
Family
Single
Overseas

34. Insurance Policy – Medical Waiting Period

EPI 4.3 Enumeration
1Month
2Months
3Months
6Months
12Months
24Months
36Months
48Months
60Months

35. Insurance Policy – Medical Waiting Period Type

EPI 4.3 Enumeration
PreExistingIllness
Pregnancy
IVF
Psychiatric
HipReplacement
Rehabilitation
HeartServices

36. Insurance Policy – Preferred Draw Date

EPI 4.3 Enumeration	Description
1	1 st Day Of The Month
5	5 th Day Of The Month
10	10 th Day Of The Month
15	15 th Day Of The Month
20	20 th Day Of The Month
25	25 th Day Of The Month

37. Insurance Policy – Property Construction Type

EPI 4.3 Enumeration
Brick
Masonry
SteelFrame
WoodFrame
NotSpecified

38. Insurance Policy – Property Occupation Status

EPI 4.3 Enumeration
OwnerOccupied
Rental
Renting
HolidayHome
Unoccupied
Construction
NotSpecified

39. Insurance Policy – Property Wiring

EPI 4.3 Enumeration
NotRewired
NotChecked
Rewired
ToBeChecked
ToBeRewired
NotSpecified

40. Insurance Policy – Relationship To Life Assured

EPI 4.3 Enumeration
IsLifeAssured
Spouse
Child
Defacto
LegalRep
Other

41. Insurance Policy – Status

EPI 4.3 Enumeration
UnderClaim
PremiumHoliday
ExtendedTerm
Deferred
ClaimPending
Inforce
Void
Lapsed
ExtendedTermApplied
Recommended
NotProceeded
ClaimPaid
Surrendered
Unknown
Cancelled
PaidUp
Inactive
Other
Underwriting
Declined

42. Insurance Policy – TPD Definition

EPI 4.3 Enumeration
AnyOccupation
OwnOccupation
IndependentLiving
ActivitiesDailyLiving
SuperLinked
Other

43. Insurance Policy – Trauma Definition

EPI 4.3 Enumeration
Basic
Comprehensive
SuperLinked

44. Insurance Policy – Vehicle Cover Type

EPI 4.3 Enumeration
Comprehensive
3rdPartyFireAndTheft
3rdPartyProperty
Business
Private
NotSpecified

45. Insurance Policy – Vehicle Policy Type

EPI 4.3 Enumeration
OpenDriver
NamedDriver
GoodsCarrying
Commercial
ExcludesUnder25
NotSpecified

46. Insurance Policy – Waiting Period

EPI 4.3 Enumeration	Description
D14	14 Days
D30	30 Days
D60	60 Days

D90	90 Days
D180	180 Days
D360	30 Days
D720	720 Days
D730	730 Days

DRAFT

47. Investment Holding Income Entitlement – Income Type

EPI 4.3 Enumeration	Description	Allowable Signage
I00001	Commission Rebate	Positive
I00002	Distribution Entitlement	Positive
I00003	Declared Interest	Positive
I00004	Adjustment	Positive / Negative
I00005	Dividend	Positive
I00006	Reversal of Declared Interest, Dividend or Distribution	Positive / Negative
I00007	Foreign Dividends	Positive
I00008	Dividends – JSE Equities	Positive
I00009	Manufactured Dividends	Positive
I00010	Manufactured Dividends & Dividend Protection	Positive
I00011	Interest Paid	Positive
I00012	Interest Received	Positive
I00013	Miscellaneous Income	Positive / Negative

48. Investment Product – Bond Day Count Basis

EPI 4.3 Enumeration
None
30/360_German
30/360_ISDA
30/360_US
30E+/360
30E/360
Actual/360
Actual/365A
Actual/365F
Actual/365L
Actual/Actual
Actual/Actual_ISMA
Actual/364
NL/365

49. Investment Product – Coupon Frequency

EPI 4.3 Enumeration
Weekly
Fortnightly
Monthly
FourWeekly

BiMonthly
Quarterly
HalfYearly
Yearly
Single

DRAFT

50. Investment Product – Status

EPI 4.3 Enumeration
Open
Closed
Suppressed
Suspended
Private
Finalised

51. Investment Product - Type

EPI 4.3 Enumeration	Description
IP00001	Accumulation Index
IP00002	Actual Ratio Contract
IP00003	Agricultural Commodity
IP00004	Allocated Annuity Cash
IP00005	Allocated Annuity Diversified
IP00006	Allocated Annuity Equity
IP00007	Allocated Annuity Fixed Interest
IP00008	Allocated Annuity International Equity
IP00009	Allocated Annuity International Fixed Interest
IP00010	Allocated Annuity Property
IP00011	Allocated Pension Alternative
IP00012	Allocated Pension Cash
IP00013	Allocated Pension Diversified
IP00014	Allocated Pension Equity
IP00015	Allocated Pension Fixed Interest
IP00016	Allocated Pension International Equity
IP00017	Allocated Pension International Fixed Interest
IP00018	Allocated Pension Property
IP00019	Allocated Pensions And Annuities
IP00020	Bank Bill
IP00021	Basket Call
IP00022	Basket Put
IP00023	Bond
IP00024	Capitalplus Call
IP00025	Capitalplus Put
IP00026	Cash
IP00027	Company
IP00028	Convertible Note
IP00029	Convertible Note (Interest Rate Security)
IP00030	Convertible Preference
IP00031	Corporate Bond

EPI 4.3 Enumeration	Description
IP00032	Debenture
IP00033	Debt - General
IP00034	Debt - Mortgage
IP00035	Debt - Secured
IP00036	Debt - Unsecured
IP00037	DFS Client Index
IP00038	DFS Generated Index
IP00039	Diversified Credit
IP00040	Endowment Call
IP00041	Endowment Put
IP00042	Energy Commodity
IP00043	Equities GICS Index
IP00044	Equity
IP00045	Exchange Traded Funds
IP00046	Foreign Exchange
IP00047	Friendly Society Bond
IP00048	Friendly Society Bond Cash
IP00049	Friendly Society Bond Diversified
IP00050	Friendly Society Bond Equity
IP00051	Friendly Society Bond Fixed Interest
IP00052	Friendly Society Bond International Equity
IP00053	Friendly Society Bond International Fixed Interest
IP00054	Friendly Society Bond Property
IP00055	FRN
IP00056	Fund - Index
IP00057	Fund - Other
IP00058	Fund Index
IP00059	Future
IP00060	High Denomination Debt
IP00061	Immediate Annuity Fixed Interest
IP00062	Index
IP00063	Index Call
IP00064	Index Put
IP00065	Installment Call
IP00066	Installment Put
IP00067	Insurance Bond Alternative
IP00068	Insurance Bond Cash
IP00069	Insurance Bond Diversified
IP00070	Insurance Bond Equity
IP00071	Insurance Bond Fixed Interest
IP00072	Insurance Bond International Equity
IP00073	Insurance Bond International Fixed Interest
IP00074	Insurance Bond Property
IP00075	Insurance Bonds

EPI 4.3 Enumeration	Description
IP00076	Loan
IP00077	Managed Fund - Allocated Pension
IP00078	Managed Fund - Alternative Agricultural
IP00079	Managed Fund - Alternative Global Hedge Funds
IP00080	Managed Fund - Alternative Global Long/Short
IP00081	Managed Fund - Alternative Hedge Funds
IP00082	Managed Fund - Alternative Infrastructure
IP00083	Managed Fund - Alternative Long/Short
IP00084	Managed Fund - Alternative Private Equity
IP00085	Managed Fund - Annuity
IP00086	Managed Fund - Asia Pacific ex Japan
IP00087	Managed Fund - Bond Diversified Australian
IP00088	Managed Fund - Bonds Balanced
IP00089	Managed Fund - Bonds Capital Guaranteed
IP00090	Managed Fund - Bonds Capital Secure
IP00091	Managed Fund - Bonds Capital Stable
IP00092	Managed Fund - Bonds Cash
IP00093	Managed Fund - Bonds Cash Enhanced
IP00094	Managed Fund - Bonds Diversified Global
IP00095	Managed Fund - Bonds Growth
IP00096	Managed Fund - Bonds High Yield
IP00097	Managed Fund - Cash Bank Account
IP00098	Managed Fund - Cash CMT
IP00099	Managed Fund - Cash Trustee Common Fund
IP00100	Managed Fund - Diversified Balanced
IP00101	Managed Fund - Diversified Credit
IP00102	Managed Fund - Diversified Growth
IP00103	Managed Fund - Diversified Income
IP00104	Managed Fund - Emerging Markets
IP00105	Managed Fund - Equity Balanced
IP00106	Managed Fund - Equity Direct
IP00107	Managed Fund - Equity Growth
IP00108	Managed Fund - Equity Income
IP00109	Managed Fund - Europe
IP00110	Managed Fund - Fixed Interest Bonds
IP00111	Managed Fund - Fixed Interest Debenture
IP00112	Managed Fund - Fixed Interest Mortgage
IP00113	Managed Fund - General
IP00114	Managed Fund - Global Real Estate
IP00115	Managed Fund - Global Technology
IP00116	Managed Fund - Hybrid Income
IP00117	Managed Fund - International Cash
IP00118	Managed Fund - International Equity
IP00119	Managed Fund - International Fixed Interest

EPI 4.3 Enumeration	Description
IP00120	Managed Fund - International General
IP00121	Managed Fund - International Large Blend
IP00122	Managed Fund - International Large Growth
IP00123	Managed Fund - International Large Value
IP00124	Managed Fund - International Mid/Small Blend
IP00125	Managed Fund - International Mid/Small Growth
IP00126	Managed Fund - International Mid/Small Value
IP00127	Managed Fund - International Property
IP00128	Managed Fund - International/Australia
IP00129	Managed Fund - International/Australian Bonds
IP00130	Managed Fund - Japan
IP00131	Managed Fund - Large Blend
IP00132	Managed Fund - Large Geared
IP00133	Managed Fund - Large Growth
IP00134	Managed Fund - Large Value
IP00135	Managed Fund - Mid/Small Blend
IP00136	Managed Fund - Mid/Small Growth
IP00137	Managed Fund - Mid/Small Value
IP00138	Managed Fund - Miscellaneous
IP00139	Managed Fund - Mortgages
IP00140	Managed Fund - Multisector Aggressive
IP00141	Managed Fund - Multisector Balanced
IP00142	Managed Fund - Multisector Conservative
IP00143	Managed Fund - Multisector Growth
IP00144	Managed Fund - Multisector Moderate
IP00145	Managed Fund - Natural Resources
IP00146	Managed Fund - North America
IP00147	Managed Fund - Other
IP00148	Managed Fund - Property Direct
IP00149	Managed Fund - Property Listed Balanced
IP00150	Managed Fund - Property Listed Growth
IP00151	Managed Fund - Property Listed Income
IP00152	Managed Fund - Property Unlisted Balanced
IP00153	Managed Fund - Property Unlisted Growth
IP00154	Managed Fund - Property Unlisted Income
IP00155	Managed Fund - Real Estate
IP00156	Managed Fund - Reserve Backed
IP00157	Managed Fund - Super R/O Balanced
IP00158	Managed Fund - Super R/O Capital Guaranteed
IP00159	Managed Fund - Super R/O Capital Secure
IP00160	Managed Fund - Super R/O Capital Stable
IP00161	Managed Fund - Super R/O Growth
IP00162	Managed Fund - Unlisted and Direct Property
IP00163	Managed Fund - Unlisted and Direct Property Global

EPI 4.3 Enumeration	Description
IP00164	Market Share Summary
IP00165	Metal Commodity
IP00166	Mortgage
IP00167	Non-Security
IP00168	NZ Equity Index
IP00169	Option
IP00170	Perpetual Bond
IP00171	Pooled Super Trust Alternative
IP00172	Pooled Super Trust Cash
IP00173	Pooled Super Trust Diversified
IP00174	Pooled Super Trust Equity
IP00175	Pooled Super Trust Fixed Interest
IP00176	Pooled Super Trust International Equity
IP00177	Pooled Super Trust International Fixed Interest
IP00178	Pooled Super Trust Property
IP00179	Preference Share
IP00180	Price Quoted Bank Bill
IP00181	Price Quoted Bond
IP00182	Price Quoted Debenture
IP00183	Property
IP00184	Security
IP00185	Special Market Trading
IP00186	Statistic
IP00187	Super Fund Alternative
IP00188	Super Fund Cash
IP00189	Super Fund Diversified
IP00190	Super Fund Equity
IP00191	Super Fund Fixed Interest
IP00192	Super Fund International Equity
IP00193	Super Fund International Fixed Interest
IP00194	Super Fund Property
IP00195	Superannuation Funds
IP00196	Synthetic Cash
IP00197	Tailor Made Combinations
IP00198	Term Allocated Pension Alternative
IP00199	Term Allocated Pension Cash
IP00200	Term Allocated Pension Diversified
IP00201	Term Allocated Pension Equity
IP00202	Term Allocated Pension Fixed Interest
IP00203	Term Allocated Pension International Equity
IP00204	Term Allocated Pension International Fixed Interest
IP00205	Term Allocated Pension Property
IP00206	Term Deposit
IP00207	Text

EPI 4.3 Enumeration	Description
IP00208	Underlying Ratio
IP00209	Unit Trust
IP00210	Unit Trust Alternative
IP00211	Unit Trust Cash
IP00212	Unit Trust Diversified
IP00213	Unit Trust Equity
IP00214	Unit Trust Fixed Interest
IP00215	Unit Trust Int Equity
IP00216	Unit Trust Int Fixed Interest
IP00217	Unit Trust Property
IP00218	Unknown Commodity
IP00219	Warrant
IP00220	Wholesale Unit Trust Australian Fixed Interest
IP00221	Wholesale Unit Trust Cash
IP00222	Wholesale Unit Trust Diversified
IP00223	Wholesale Unit Trust International Equity
IP00224	Wholesale Unit Trust International Fixed Interest
IP00225	Wholesale Unit Trust Property

52. Liability - Payment Method

EPI 4.3 Enumeration
Cash
Cheque
CreditCard
DebitCard
PayDeduct
NotSpecified

53. Liability - Rate Type

EPI 4.3 Enumeration
Fixed
Split
Variable
NotSpecified

54. Liability - Repayment Type

EPI 4.3 Enumeration
InterestOnly
InterestCapitalised
PrincipallInterest
NotSpecified

55. Liability - Status

EPI 4.3 Enumeration
Accepted
Approved
Current
Offer
Pending
Ready
Repaid

56. Liability - Type

EPI 4.3 Enumeration	Description
COJS	Contingent - Joint and Several
COLD	Contingent - Limited
LTCL	Long term - Car Loan

EPI 4.3 Enumeration	Description
LTEL	Long term - Education loan
LTGL	Long term - General / Other Loan
LTIP	Long term - Investment Property Mortgage
LTPL	Long Term - Personal Loan
LTPR	Long term - Primary Residence Loan
LTPI	Long term - Primary Residence Islamic Mortgage
LTLM	Long term - Buy to Let Mortgage
LTII	Long term - Investment Property Islamic Mortgage
STCC	Current / Short term - Credit Card
STOP	Current / Short term - Outstanding Payments
STOD	Current / Short term - Overdraft
STGL	Current / Short term - General/ Other Loan

57. Movement Transaction –Transaction Type

EPI 4.3 Enumeration	Allowable Signage	Description
T00001	Negative	Accounting Fee
T00002	Negative	Actuarial Expense
T00003	Negative	Adjustment Down
T00004	Positive	Adjustment Up
T00005	Negative	Administration
T00006	Negative	Administration Fee
T00007	Negative	Advisor Expense
T00008	Negative	Advisor Gross
T00009	Negative	Agent Fees
T00010	Positive	Application
T00011	Negative	APRA Fee
T00012	Negative	ASIC Fee
T00013	Negative	Assignment
T00014	Negative	ATO Fee
T00015	Negative	Audit And Accounting Fee
T00016	Negative	Audit Fee
T00017	Negative	BAD Tax
T00018	Negative	Bank Charges
T00019	Negative	BAS
T00020	Negative	BAS Tax
T00022	Positive	Buy to Close
T00023	Positive	Buy to Open
T00024	Negative	Cancelled from Inception
T00025	Negative	Client Fee
T00026	Positive	Commission Payment Reversal
T00027	Positive	Contribution
T00028	Negative	Contribution Tax

EPI 4.3 Enumeration	Allowable Signage	Description
T00029	Positive	Cover Short
T00031	Positive	Deposit
T00032	Positive	Distribution Effect
T00033	Positive	Employer Contribution
T00034	Negative	Expense
T00035	Negative	Fee Amount
T00036	Positive	Fee Rebate
T00037	Negative	FID Tax
T00040	Positive	Government Co-Contribution
T00041	Negative	IAS Payment
T00043	Negative	Income Stream
T00044	Negative	Income Tax
T00045	Positive / Negative	Initial Balance
T00046	Positive	Installment
T00048	Negative	Insurance
T00049	Negative	Insurance Premium
T00050	Positive	Insurance Proceeds
T00051	Positive / Negative	Internal Cash Movement
T00052	Negative	Investment Management Fee
T00053	Negative	Land Tax
T00054	Negative	Legal Expense
T00055	Negative	Lodgement
T00056	Negative	Long Out
T00057	Negative	Lumpsum
T00058	Negative	Lumpsum Tax
T00059	Negative	Lumpsum Withdrawal
T00060	Negative	Management Fee
T00061	Positive	Non Taxable Bonus
T00063	Negative	On Going Commission Payment
T00064	Negative	Option Assignment
T00065	Negative	Option Exercise
T00066	Negative	Option Lapse
T00068	Positive	Option Transfer In
T00069	Negative	Option Transfer Out
T00070	Negative	Other Expense
T00071	Negative	PAYE Tax
T00072	Negative	PAYG
T00073	Positive	Pension Conversion
T00074	Negative	Pension Payment
T00075	Positive	Personal Concessional Contribution
T00076	Positive	Personal Deductible Contribution
T00077	Positive	Personal Non-Concessional Contribution
T00078	Positive	Personal Undeducted Contribution

EPI 4.3 Enumeration	Allowable Signage	Description
T00079	Positive	PIE Excluded Distribution
T00080	Positive	PIE Fully Imputed Distribution
T00081	Negative	Property Expense
T00082	Positive	Purchase
T00083	Negative	Rates - Council
T00084	Negative	Rates - Water
T00085	Negative	Redemption
T00086	Positive	Rental Income
T00087	Negative	Repairs And Maintenance
T00088	Positive	Return of Capital
T00089	Positive	Salary Sacrifice Contribution
T00090	Negative	Sale
T00091	Negative	Sale to Close
T00092	Negative	Sale to Open
T00093	Negative	Short Sale
T00095	Positive	Spouse Contribution
T00096	Negative	Stamp Duty
T00097	Negative	Strata Fees
T00098	Negative	Super Surcharge
T00099	Positive	Super Surcharge Rebate
T00100	Positive	Superannuation - Pre 83
T00103	Negative	Superannuation Admin Fee
T00104	Negative	Superannuation Expense
T00105	Positive	Superannuation Guarantee Contribution
T00106	Negative	Tax Compliance Fee
T00107	Negative	Tax General
T00108	Positive	Tax Refund
T00109	Positive	Taxable Bonus
T00110	Positive / Negative	Transaction Reversal
T00111	Positive	Transfer In
T00112	Negative	Transfer Out
T00114	Negative	Trustee Fee
T00115	Negative	Up Front Commission Payment
T00116	Negative	Withdrawal
T00117	Negative	Withholding Tax
T00118	Positive / Negative	Reversal
T00119	Positive	Bonus Issue
T00120	Negative	Brokerage
T00121	Positive	Cash deposit / Capital transfer in
T00122	Positive / Negative	Cash Interest
T00123	Negative	Commission Payment
T00124	Positive	Commission Rebate
T00125	Negative	Commutation

EPI 4.3 Enumeration	Allowable Signage	Description
T00126	Positive / Negative	Corporate Action
T00127	Negative	Custody Fee
T00128	Positive	Deals, Placings, Issues, Rights, offers
T00129	Positive	Dividends - JSE equities
T00130	Negative	Fees - General
T00131	Positive	Foreign dividends
T00132	Positive	Fund Distribution
T00133	Positive / Negative	Income Adjustment
T00134	Positive	Initial Margin (CFD)
T00135	Positive	Initial Margin (Future)
T00136	Positive / Negative	Internal capital transfer
T00137	Negative	Loan Interest
T00138	Positive	Manufactured dividends & div protection
T00139	Positive / Negative	Mark-to-market (CFD)
T00140	Positive / Negative	Mark-to-market (Future)
T00141	Positive / Negative	Other Income
T00142	Positive / Negative	Other
T00143	Negative	Payment for purchase transaction
T00144	Positive	Proceeds of sale transaction
T00145	Negative	Purchase Reversal
T00146	Positive	Reinvestment of Dividend/Distribution/interest/income
T00147	Positive	Rights Issue
T00148	Positive / Negative	Rollover
T00149	Positive	Sale Reversal
T00150	Negative	Security Transfer Tax
T00151	Positive	Share Dividend
T00152	Positive / Negative	Switch
T00153	Positive	Turn on interest
T00154	Positive / Negative	Variation margin (CFD)
T00155	Positive / Negative	Variation margin (Futures)
T00156	Negative	VAT on interest turn
T00157	Negative	VAT on other fees
T00158	Negative	CloseOut
T00159	Negative	Execution Premium
T00160	Positive / Negative	Cost Adjustment
T00161	Negative	Cash withdrawal / Capital transfer out
T00162	Positive	Interest
T00163	Positive / Negative	Foreign Cash Movement

58. Payment Frequency

EPI 4.3 Enumeration
Weekly
Fortnightly
Monthly
BiMonthly
Quarterly
HalfYearly
Annually

59. Payment Frequency

EPI 4.3 Enumeration
Weekly
Fortnightly
Monthly
FourWeekly
BiMonthly
Quarterly
HalfYearly
Yearly
Single

60. Payment Method

EPI 4.3 Enumeration
Cash
CreditCard
DirectDebit
DirectCredit
PayrollDeduction
RolloverFromSuperannuation

61. Pension - Payment Type

EPI 4.3 Enumeration
Minimum
Maximum
Fixed

62. Pension - Type

EPI 4.3 Enumeration
Allocated
TermAllocated
LifeTime
LifeExpectancy
FixedTerm
AccountBased
AccountBasedTTR
Pther

63. Pension / Super - Status

EPI 4.3 Enumeration
Active
Cancelled
Pending
Unknown

64. Person - Education Level

EPI 4.3 Enumeration	Description
SECC	Senior Secondary Certificate
GRAD	Graduate Certificate
DIPL	Diploma
ADIP	Advanced Diploma
BDEG	Bachelor Degree
MDEG	Masters Degree
DDEG	Doctoral Degree

65. Person - Employment Status

EPI 4.3 Enumeration
FullTime
PartTime
Casual
Temp
Contract
Seasonal
Commission
Self Employed
Sole Trader
Not Employed
Retired
Semi Retired

Unknown

66. Person - Gender

EPI 4.3 Enumeration
Male
Female
Transgender
Unknown

67. Person - Languages

EPI 4.3 Enumeration	Description
abk	Abkhazian
ace	Achinese
ach	Acoli
ada	Adangme
ady	Adyghe
aar	Afar
afh	Afrihili
afr	Afrikaans
afa	Afro-Asiatic languages
ain	Ainu (Japan)
aka	Akan
akk	Akkadian
aqa	Alacalufan languages
alb	Albanian
sqi	Albanian
sqi	Albanian languages
ale	Aleut
aql	Algic languages
alg	Algonquian languages
tut	Altaic languages
amh	Amharic
grc	Ancient Greek (to 1453)
anp	Angika
apa	Apache languages
ara	Arabic
arg	Aragonese
arp	Arapaho
auf	Arauan languages
arw	Arawak
awd	Arawakan languages
arm	Armenian
hye	Armenian

EPI 4.3 Enumeration	Description
hyx	Armenian (family)
art	Artificial languages
asm	Assamese
ast	Asturian
ath	Athapaskan languages
alv	Atlantic-Congo languages
aus	Australian languages
aav	Austro-Asiatic languages
map	Austronesian languages
ava	Avaric
ave	Avestan
awa	Awadhi
aym	Aymara
aze	Azerbaijani
ban	Balinese
bat	Baltic languages
bal	Baluchi
bam	Bambara
bai	Bamileke languages
bad	Banda languages
bnt	Bantu languages
bas	Basa (Cameroon)
bak	Bashkir
baq	Basque
eus	Basque
euq	Basque (family)
btk	Batak languages
bej	Beja
bel	Belarusian
bem	Bemba (Zambia)
ben	Bengali
ber	Berber languages
bho	Bhojpuri
bih	Bihari languages
bik	Bikol
byn	Bilin
bin	Bini
bis	Bislama
zbl	Blissymbols
bos	Bosnian
bra	Braj
bre	Breton
bug	Buginese
bul	Bulgarian

EPI 4.3 Enumeration	Description
bua	Buriat
bur	Burmese
mya	Burmese
cad	Caddo
cdd	Caddoan languages
cat	Catalan
cau	Caucasian languages
ceb	Cebuano
cel	Celtic languages
cai	Central American Indian languages
khm	Central Khmer
plf	Central Malayo-Polynesian languages
csu	Central Sudanic languages
cdc	Chadic languages
chg	Chagatai
cmc	Chamic languages
cha	Chamorro
che	Chechen
chr	Cherokee
chy	Cheyenne
chb	Chibcha
cba	Chibchan languages
chi	Chinese
zho	Chinese
zhx	Chinese (family)
chn	Chinook jargon
chp	Chipewyan
cho	Choctaw
chu	Church Slavic
chk	Chuukese
chv	Chuvash
nwc	Classical Newari
syc	Classical Syriac
cop	Coptic
cor	Cornish
cos	Corsican
cre	Cree
mus	Creek
crp	Creoles and pidgins
crh	Crimean Tatar
hrv	Croatian
cus	Cushitic languages
ces	Czech
cze	Czech

EPI 4.3 Enumeration	Description
dak	Dakota
dan	Danish
dar	Dargwa
del	Delaware
div	Dhivehi
din	Dinka
doi	Dogri (macrolanguage)
dgr	Dogrib
dra	Dravidian languages
dua	Duala
dut	Dutch
nld	Dutch
dyu	Dyula
dzo	Dzongkha
gme	East Germanic languages
zle	East Slavic languages
frs	Eastern Frisian
pqe	Eastern Malayo-Polynesian languages
sdv	Eastern Sudanic languages
efi	Efik
egy	Egyptian (Ancient)
egx	Egyptian languages
eka	Ekajuk
elx	Elamite
eng	English
cpe	English based Creoles and pidgins
myv	Erzya
esx	Eskimo-Aleut languages
epo	Esperanto
est	Estonian
ewe	Ewe
ewo	Ewondo
fan	Fang (Equatorial Guinea)
fat	Fanti
fao	Faroese
fij	Fijian
fil	Filipino
fin	Finnish
fiu	Finno-Ugrian languages
fon	Fon
fox	Formosan languages
fra	French
fre	French
cpf	French-Based Creoles and pidgins

EPI 4.3 Enumeration	Description
fur	Friulian
ful	Fulah
gaa	Ga
car	Galibi Carib
glg	Galician
lug	Ganda
gay	Gayo
gba	Gbaya (Central African Republic)
gez	Ge'ez
geo	Georgian
kat	Georgian
deu	German
ger	German
gem	Germanic languages
gil	Gilbertese
gon	Gondi
gor	Gorontalo
got	Gothic
grb	Grebo
grk	Greek languages
grn	Guarani
guj	Gujarati
gwi	Gwich'in
hai	Haida
hat	Haitian Creole
hau	Hausa
haw	Hawaiian
heb	Hebrew
her	Herero
hil	Hiligaynon
him	Himachali languages
hin	Hindi
hmo	Hiri Motu
hit	Hittite
hmн	Hmong
hmx	Hmong-Mien languages
hok	Hokan languages
hun	Hungarian
hup	Hupa
iba	Iban
ice	Icelandic
isl	Icelandic
ido	Ido
ibo	Igbo

EPI 4.3 Enumeration	Description
ijo	Ijo languages
ilo	Iloko
smn	Inari Sami
inc	Indic languages
ine	Indo-European languages
iir	Indo-Iranian languages
ind	Indonesian
inh	Ingush
ina	Interlingua (International Auxiliary Language Association)
ile	Interlingue
iku	Inuktitut
ipk	Inupiaq
ira	Iranian languages
gle	Irish
iro	Iroquoian languages
ita	Italian
itc	Italic languages
jpn	Japanese
jpx	Japanese (family)
jav	Javanese
jrb	Judeo-Arabic
jpr	Judeo-Persian
kbd	Kabardian
kab	Kabyle
kac	Kachin
kal	Kalaallisut
xal	Kalmyk
kam	Kamba (Kenya)
kan	Kannada
kau	Kanuri
krc	Karachay-Balkar
caa	Kara-Kalpak
krl	Karelian
kar	Karen languages
kas	Kashmiri
csb	Kashubian
kaw	Kawi
kaz	Kazakh
kha	Khasi
khi	Khoisan languages
kho	Khotanese
kik	Kikuyu
kmb	Kimbundu
kin	Kinyarwanda

EPI 4.3 Enumeration	Description
kir	Kirghiz
tlh	Klingon
kom	Komi
kon	Kongo
kok	Konkani (macrolanguage)
kdo	Kordofanian languages
kor	Korean
kos	Kosraean
kpe	Kpelle
kro	Kru languages
kua	Kuanyama
kum	Kumyk
kur	Kurdish
kru	Kurukh
kut	Kutenai
lad	Ladino
lah	Lahnda
lam	Lamba
day	Land Dayak languages
lao	Lao
lat	Latin
lav	Latvian
lez	Lezghian
lim	Limburgan
lin	Lingala
lit	Lithuanian
jbo	Lojban
nds	Low German
dsb	Lower Sorbian
loz	Lozi
lub	Luba-Katanga
lua	Luba-Lulua
lui	Luiseno
smj	Lule Sami
lun	Lunda
luo	Luo (Kenya and Tanzania)
lus	Lushai
ltz	Luxembourgish
mac	Macedonian
mkd	Macedonian
rup	Macedo-Romanian
mad	Madurese
mag	Magahi
mai	Maithili

EPI 4.3 Enumeration	Description
mak	Makasar
mlg	Malagasy
may	Malay (macrolanguage)
msa	Malay (macrolanguage)
mal	Malayalam
poz	Malayo-Polynesian languages
mlt	Maltese
mnc	Manchu
mdr	Mandar
dmn	Mande languages
man	Mandingo
mno	Manobo languages
glv	Manx
mao	Maori
mri	Maori
arn	Mapudungun
mar	Marathi
chm	Mari (Russia)
mah	Marshallese
mwr	Marwari
mas	Masai
myn	Mayan languages
mni	Meitei
men	Mende (Sierra Leone)
dum	Middle Dutch (c. 1050–1350)
enm	Middle English (1100 - 1500)
frm	Middle French (c. 1400–1600)
gmh	Middle High German (c. 1050–1500)
mga	Middle Irish (900 - 1200)
mic	Mi'kmaq
min	Minangkabau
mwl	Mirandese
gre	Modern Greek (1453-)
moh	Mohawk
mdf	Moksha
lol	Mongo
mon	Mongolian
xgn	Mongolian languages
mkh	Mon-Khmer languages
mos	Mossi
mul	Multiple languages
mun	Munda languages
xnd	Na-Dene languages
nah	Nahuatl languages

EPI 4.3 Enumeration	Description
nau	Nauru
nav	Navajo
ndo	Ndonga
nap	Neapolitan
new	Nepal Bhasa
nep	Nepali (macrolanguage)
nia	Nias
nic	Niger-Kordofanian languages
ssa	Nilo-Saharan languages
niu	Niuean
nqo	N'Ko
zxx	No linguistic content
nog	Nogai
nai	North American Indian
ccn	North Caucasian languages
gmq	North Germanic languages
nde	North Ndebele
frr	Northern Frisian
sme	Northern Sami
nor	Norwegian
nob	Norwegian Bokmål
nno	Norwegian Nynorsk
nub	Nubian languages
nym	Nyamwezi
nya	Nyanja
yn	Nyankole
nyo	Nyoro
nzi	Nzima
oci	Occitan (post 1500)
ori	Odiya (macrolanguage)
arc	Official Aramaic (700–300 BCE)
oji	Ojibwa
ang	Old English (c. 450–1100)
fro	Old French (842–c. 1400)
goh	Old High German (c. 750–1050)
sga	Old Irish (to 900)
non	Old Norse
peo	Old Persian (c. 600–400 B.C.)
pro	Old Provençal (to 1500)
omv	Omotic languages
orm	Oromo
osa	Osage
oss	Ossetian
omq	Oto-Manguean languages

EPI 4.3 Enumeration	Description
oto	Otomian languages
ota	Ottoman Turkish (1500 - 1928)
pal	Pahlavi
pau	Palauan
pli	Pali
pam	Pampanga
pag	Pangasinan
pan	Punjabi
pap	Papiamento
paa	Papuan languages
nso	Pedi
fas	Persian
per	Persian
phi	Philippine languages
phn	Phoenician
pon	Pohnpeian
pol	Polish
por	Portuguese
cpp	Portuguese-Based Creoles and pidgins
pra	Prakrit languages
pus	Pushto
que	Quechua
qwe	Quechuan (family)
raj	Rajasthani
rap	Rapanui
rar	Rarotongan
qaa	Reserved for local use
rcf	Reunionese, Reunion Creole
roa	Romance languages
ron	Romanian
roh	Romansh
rom	Romany
run	Rundi
rus	Russian
sal	Salishan languages
sam	Samaritan Aramaic
smi	Sami languages
smo	Samoan
syd	Samoyedic languages
sad	Sandawe
sag	Sango
san	Sanskrit
sat	Santali
srd	Sardinian

EPI 4.3 Enumeration	Description
sas	Sasak
sco	Scots
gla	Scottish Gaelic
sel	Selkup
sem	Semitic languages
srp	Serbian
srr	Serer
shn	Shan
sna	Shona
iii	Sichuan Yi
scn	Sicilian
sid	Sidamo
sgn	Sign languages
bla	Siksika
snd	Sindhi
sin	Sinhala
sit	Sino-Tibetan languages
sio	Siouan languages
sms	Skolt Sami
den	Slave (Athapaskan)
sla	Slavic languages
slk	Slovak
slv	Slovenian
sog	Sogdian
som	Somali
son	Songhai languages
snk	Soninke
wen	Sorbian languages
sai	South American Indian languages
ccs	South Caucasian languages
nbl	South Ndebele
zls	South Slavic languages
alt	Southern Altai
sma	Southern Sami
sot	Southern Sotho
spa	Spanish
srn	Sranan Tongo
zgh	Standard Moroccan Tamazight
suk	Sukuma
sux	Sumerian
sun	Sundanese
sus	Susu
swa	Swahili (macrolanguage)
ssw	Swati

EPI 4.3 Enumeration	Description
swe	Swedish
gsw	Swiss German
syr	Syriac
tgl	Tagalog
tah	Tahitian
tai	Tai languages
tgk	Tajik
tmh	Tamashek
tam	Tamil
tat	Tatar
tel	Telugu
ter	Tereno
tet	Tetum
tha	Thai
bod	Tibetan
tib	Tibetan
tbq	Tibeto-Burman languages
tig	Tigre
tir	Tigrinya
tem	Timne
tiv	Tiv
tli	Tlingit
tpi	Tok Pisin
tkl	Tokelau
tog	Tonga (Nyasa)
ton	Tonga (Tonga Islands)
ngf	Trans-New Guinea languages
tsi	Tsimshian
tso	Tsonga
tsn	Tswana
tum	Tumbuka
tuw	Tungus languages
tup	Tupi languages
trk	Turkic languages
tur	Turkish
tuk	Turkmen
tvl	Tuvaluan
tyv	Tuvanian
twi	Twi
udm	Udmurt
uga	Ugaritic
uig	Uighur
ukr	Ukrainian
umb	Umbundu

EPI 4.3 Enumeration	Description
mis	Uncoded languages
und	Undetermined
hsb	Upper Sorbian
urj	Uralic languages
urd	Urdu
azc	Uto-Aztecian languages
uzb	Uzbek
vai	Vai
ven	Venda
vie	Vietnamese
vol	Volapük
vot	Votic
wak	Wakashan languages
wln	Walloon
war	Waray (Philippines)
was	Washo
cym	Welsh
wel	Welsh
gmw	West Germanic languages
zlw	West Slavic languages
fry	Western Frisian
pqw	Western Malayo-Polynesian languages
wal	Wolayta
wol	Wolof
xho	Xhosa
sah	Yakut
yao	Yao
yap	Yapese
yid	Yiddish
yor	Yoruba
ypk	Yupik languages
znd	Zande languages
zap	Zapotec
zza	Zaza
zen	Zenaga
zha	Zhuang
zul	Zulu
zun	Zuni

68. Person - Marital Status

EPI 4.3 Enumeration
Married
Divorced
Widowed
Single
De Facto
Engaged
Separated
Unknown

69. Person - Religion

EPI 4.3 Enumeration
Atheist
Bahai
Buddhist
Candombl
Christian - Anglican
Christian - Baptist
Christian - Methodist
Christian - Protestant
Christian - Catholic
Christian - Greek Orthodox
Christian - Roman Catholic
Christian - Other
Hindu
Islam
Jain
Jehovahs Witness
Judaism
Mormon
Paganist
Rastafari
Santeria
Shinto
Sikh
Taoism
Unitarian
Zoroastrian
Other

70. Person - Title

EPI 4.3 Enumeration
Deacon
Dr
Father
General
Hon
Master
Miss
Mr
Mrs
Ms
Prof
Rabbi
Rev
Sister
Unknown
Pastor
Sergeant
The Honourable
Admiral
Minister
Warrant Officer
Commissioner
Lieutenant
Inspector
Superintendent
Director
Major
Colonel
Captain
Chief
Sir

71. Personal Asset - Contribution Frequency

EPI 4.3 Enumeration
Weekly
Fortnightly
Quarterly
Half-Yearly
Yearly
One-Off
Monthly

72. Personal Asset - Payment Method

EPI 4.3 Enumeration
Cash
CreditCard
DirectDebit

73. Personal Asset - Status

EPI 4.3 Enumeration
AwaitingMonies
Cancelled
Existing
Lapsed
NonContributory
NotProceededWith
PaidUp
PendingLapsed
Recommended
Renewal
Transferred
UnderClaim
Underwriting
InForce
Declined
Expired
Matured
Withdrawn
Surrendered
Other

74. Personal Asset - Status

EPI 4.3 Enumeration
AwaitingMonies
Cancelled
Existing
Lapsed
NonContributory
NotProceededWith
Monthly
PaidUp
PendingLapsed
Recommended
Renewal
Transferred
UnderClaim
Underwriting

75. Personal Asset - Type

EPI 4.3 Enumeration	Description
LSAN	Life Style - Antiques
LSAW	Life Style - Artwork
LSHC	Life Style - Household Contents
LSMV	Life Style - Motor Vehicle
LSJE	Life Style - Jewellery
LSPR	Life Style - Primary Residence
LSOT	Life Style - Other
INOT	Investments - Other
BAPM	Business Assets - Plant and Machinery
BAAR	Business Assets - Accounts Receivable
BAIN	Business Assets - Inventory
BAPE	Business Assets - Prepaid Expenses
BAPC	Business Assets - Patents and Copyrights
BAGW	Business Assets - Goodwill
BAFR	Business Assets - Franchises
LACH	Liquid Assets - Cash on Hand
LACS	Liquid Assets - Cash Savings
LAFD	Liquid Assets - Fixed Deposits
REPR	Real Estate - Primary Residence
REIP	Real Estate - Investment Property
REHR	Property - Holiday Residence
RESR	Property - Second Residence
RECR	Property - Commercial Property

EPI 4.3 Enumeration	Description
RTOT	Retirement - Other
BISP	Business Interests - Sole Proprietor

76. Personal Asset - Valuation Type

EPI 4.3 Enumeration
Market
Government
Estimate
Other

77. Real Estate - Title Type

EPI 4.3 Enumeration
Community
Unit
Strata
Stratum
Company
CrownLand
CrownLease
Freehold
GroupTitlePlan
Leasehold
Moiety
Purple
Other
None

78. Real Estate - Zoning Type

EPI 4.3 Enumeration
Residential
Commercial
CommercialResidential
Rural
RuralResidential
ShortStayAccommodation
Urban
Other

79. Super - Contribution Type

EPI 4.3 Enumeration	IRESSnet Mapping
C-EC	Concessional Employer Contribution
C-SS	Concessional Salay Sacrifice
C-PD	Concessional Personal Deductible
C-SE	Concessional Self Employed
C-NT	Concessional Notional Taxed
C-NS	Concessional Not Specified
NC-PND	Non-Concessional Personal Non-Deductible
NC-SC	Non-Concessional Spouse Contribution
NC-GCC	Non-Concessional Government Co-Contributon
NC-LIC	Non-Concessional Low Income Contribution
NC-EC	Non-Concessional Excess Contribution
NC-NS	Non-Concessional Not Specified

80. Yes, No or Not Specified

EPI 4.3 Enumeration
Yes
No
NotSpecified

Appendix 2

Gross and Net Values in MovementTransactions Examples

Positive Transaction (e.g. purchase, deposit etc.)

The below example is of a purchase transaction for 50 units at a unit price of \$1.00. Fees, taxes, brokerage and commission totalling \$50.00 have been applied to the transaction

The GrossValue has been calculated as: (50 units * \$1.00) + (\$10.00 fees + \$10.00 taxes + \$15.00 brokerage + \$15.00 commission) = \$100.00

The NetValue has been calculated as: (50 units * \$1.00) = \$50.00

```
<MovementTransaction>
  <AccountId>TESTACC001</AccountId>
  <InvestmentCode>ASSET001</InvestmentCode>
  <Exchange>ASX</Exchange>
  <Id>TRD001</Id>
  <TransactionType>T00082</TransactionType>
  <TransactionCurrency>AUD</TransactionCurrency>
  <Units>50.00</Units>
  <UnitPrice>1.00</UnitPrice>
  <GrossValue>100.00</GrossValue>
  <NetValue>50.00</NetValue>
  <TransactionDate>2017-01-01</TransactionDate>
  <SettlementStatus>Settled</SettlementStatus>
  <SettlementDate>2017-01-01</SettlementDate>
  <TaxDate>2017-01-01</TaxDate>
  <Fees>
    <Total>10.00</Total>
    <Fee>
      <Amount>5.00</Amount>
      <Type>Adviser</Type>
    </Fee>
    <Fee>
      <Amount>5.00</Amount>
      <Type>Other</Type>
    </Fee>
  </Fees>
  <Taxes>
    <Total>10.00</Total>
    <Tax>
      <Amount>5.00</Amount>
      <Type>ContributionTax</Type>
    </Tax>
    <Tax>
      <Amount>5.00</Amount>
      <Type>LumpSumTax</Type>
    </Tax>
  </Taxes>
  <BrokerageAndCommission>
    <BrokerageAmount>15.00</BrokerageAmount>
    <CommissionAmount>15.00</CommissionAmount>
  </BrokerageAndCommission>
  <Delete>false</Delete>
</MovementTransaction>
```

Negative Transaction (e.g. sale, withdrawal etc.)

The below example is of a sale transaction for 50 units at a unit price of \$1.00. Fees, taxes, brokerage and commission totalling \$50.00 have been applied to the transaction

The GrossValue has been calculated as: (-50 units * \$1.00) = -\$50.00

The NetValue has been calculated as: (-50 units * \$1.00) + (\$10.00 fees + \$10.00 taxes + \$15.00 brokerage + \$15.00 commission) = \$0.00

```
<MovementTransaction>
  <AccountId>TESTACC001</AccountId>
  <InvestmentCode>ASSET001</InvestmentCode>
  <Exchange>ASX</Exchange>
  <Id>TRD002</Id>
  <TransactionType>T00090</TransactionType>
  <TransactionCurrency>AUD</TransactionCurrency>
  <Units>-50.00</Units>
  <UnitPrice>1.00</UnitPrice>
  <GrossValue>-100.00</GrossValue>
  <NetValue>-50.00</NetValue>
  <TransactionDate>2017-01-01</TransactionDate>
  <SettlementStatus>Settled</SettlementStatus>
  <SettlementDate>2017-01-01</SettlementDate>
  <TaxDate>2017-01-01</TaxDate>
  <Fees>
    <Total>10.00</Total>
    <Fee>
      <Amount>5.00</Amount>
      <Type>Adviser</Type>
    </Fee>
    <Fee>
      <Amount>5.00</Amount>
      <Type>Other</Type>
    </Fee>
  </Fees>
  <Taxes>
    <Total>10.00</Total>
    <Tax>
      <Amount>5.00</Amount>
      <Type>Contribution Tax</Type>
    </Tax>
    <Tax>
      <Amount>5.00</Amount>
      <Type>LumpSumTax</Type>
    </Tax>
  </Taxes>
  <BrokerageAndCommission>
    <BrokerageAmount>15.00</BrokerageAmount>
    <CommissionAmount>15.00</CommissionAmount>
  </BrokerageAndCommission>
  <Delete>false</Delete>
</MovementTransaction>
```

Further Information

If you have queries regarding any details within this document or the attached XSD files, please contact:

Rob Borthwick
Head of Product (IRESSnet)

IRESS
Level 18
385 Bourke Street
Melbourne
Victoria 3000

Phone: +61 3 9018 5800
Email: rborthwick@iress.com.au

Rob Carty
Senior Data Integration Analyst (IRESSnet)

IRESS
Level 18
385 Bourke Street
Melbourne
Victoria 3000

Phone: +61 3 9018 5800
Email: rob.carty@iress.com.au