



MEMORANDUM OF UNDERSTANDING

Between

Inland Revenue

AND

Ministry of Social Development

For the

Student Loan Programme

**Pursuant to an Approved Information Sharing Agreement
under Part 9A of the Privacy Act 1993 and
section 81A of the Tax Administration Act 1994**

August 2017

MOU Review / Update History

No	Date	Section Heading	Change Description	Contact
1	06 Oct 2011	Draft v0.1	First draft – Operational processes – Schedule II, III, IV	Section 9(2)(a)
2	20 Oct 2011	Draft v 0.2	First draft – Finance processes – Schedule 1	
3	22 Mar 2012	Draft v0.3	Changes to Overview section, Schedule V	
4	26 Jun 2012	Draft v0.4	Incorporated changes based on LTS feedback	
5	17 May 2012	Draft v0.5	MSD Legal, MSD Finance, MSD Operations	
6	14 Jun 2012	Draft 0.6	IR Corporate Legal	
7	02 Jul 2012	Final draft	Incorporated changes from final review	

MOU Variation - Review / Update History

No	Date	Section Heading	Change Description	Contact
1	06 Oct 2012	Draft v0.1	Added ACP and \$500 debt changes	Section 9(2)(a)
2	27 Mar 2013	Draft v0.2	Incorporated changes from MSD (Amberley Watson)	
3	13 June 2014	Draft v0.1	Amended Cease Customer Process based on LTS feedback	
4	1 July 2015	Draft v0.2	Feedback from MSD	
5	4 August	Draft v0.3	Feedback from MSD after discussions	
6	24 February 2015	Draft v0.4	Updated for MSD feedback	
7	14 May 2015	Draft v0.5	Updated to include a statement request process	
8	1 July 2015	Draft v 0.6	Feedback from MSD	
9	8 July 2015	Draft v0.7	Incorporate IR Corporate Legal Review	
10	10 August 2015	Draft v0.8	Final IR content for review and discussion	
11	22 June 2016	Draft v0.9	Discussion and agreed changes	
12	August 2017	Draft v1.0	Updated to reflect overarching AISA	

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Memorandum of Understanding
between
Inland Revenue
and
Ministry of Social Development

This Memorandum of Understanding is made on 29 August 2017.

BETWEEN Inland Revenue

AND Ministry of Social Development

1 Background

- 1.1 Inland Revenue and MSD are responsible for the administration of the student loan scheme under the Act and relevant decisions of Cabinet and Ministers on Student Loan eligibility and entitlement. MSD processes student loan applications and manages student loans lending on behalf of the Crown. MSD transfers the loan borrowings to Inland Revenue who inform borrowers about their loan balances and collect loan repayments.
- 1.2 Information is exchanged between Inland Revenue and MSD for the purpose of administering the student loan scheme. To date, this activity has been authorised by the Act and the TAA under a memorandum of understanding that was most recently updated on 15 July 2016 (the **2016 MOU**).
- 1.3 In July 2017, the Parties entered into the AISA under which they agreed that the 2016 MOU would be replaced with this MOU entered into pursuant to the AISA. This MOU replaces the 2016 MOU from the date that the AISA commences.

2 Purpose of this MOU

- 2.1 This MOU is intended to guide the working relationship between Inland Revenue and MSD by confirming how the various operational processes required to administer student loans will operate.

3 Definition of Terms

In this MOU, unless the context requires otherwise:

"Act" means the Student Loan Scheme Act 2011.

"AISA" or **"Approved Information Sharing Agreement"** means the information sharing agreement between the Parties dated July 2017 that is made under section 81A of the TAA and Part 9A of the Privacy Act 1993, approved by the Order in Council, and comes into force on the date that the Order in Council comes into force.

"Commissioner" means the Commissioner of Inland Revenue designated under the TAA.

"Effective Date" means the date that the AISA comes into force.

"Inland Revenue Data" means data supplied by Inland Revenue to MSD under this MOU.

"IRD number" means a tax file number, which is a unique identifier assigned to an individual by Inland Revenue.

"MOU" means this Memorandum of Understanding and its Schedules including any amendments made by the Parties.

"MSD" means the Ministry of Social Development.

"MSD Data" means data supplied by MSD to Inland Revenue under this MOU.

"Order in Council" means the Order in Council that approves the AISA and is made under sections 96J to 96L of the Privacy Act 1993, dated July 2017.

"Privacy Commissioner" means the Privacy Commissioner appointed under section 12 of the Privacy Act 1993.

"Secure Transmission Method" means an online file transfer, USB Ironkey or other secure means of transmitting information which:

- (a) in relation to the transfer of "Restricted" information (as defined in the current New Zealand Government Security Classification System), is consistent with the standards (including encryption measures) in the current New Zealand Information Security Manual (NZISM) or its equivalent; and
- (b) in relation to the transfer of other information that is not restricted, the Parties will make reasonable efforts to ensure is consistent with those standards; and
- (c) the Parties have agreed detailed operating protocols for in consultation with the Privacy Commissioner.

"TAA" means the Tax Administration Act 1994.

"Working Days" has the meaning specified in the AISA.

4 Information exchange

4.1 Details of:

- 4.1.1 the MSD Data to be provided to Inland Revenue and Inland Revenue Data to be provided to MSD are set out in Schedules I, II and III;
- 4.1.2 the management of borrower interactions between agencies are set out in Schedule IV.

4.2 For the purposes of administering a loan Inland Revenue may request from MSD information regarding the borrower and/or their loan (including copies of loan statements and the start date of the loan i.e. the date of first draw down). This request may be made electronically or over the phone.

5 Legal Authority

- 5.1 There are a number of provisions in the Act providing for the exchange of information between Inland Revenue and MSD. Sections 9, 10, 11, 16, 16A, 17 and 207 are the key provisions. However, the primary authority for this information sharing arrangement is the AISA made under Part 9A of the Privacy Act 1993 section 81A of the TAA. Section 81A is a statutory exception to the general obligation of secrecy which applies to information held by Inland Revenue by virtue of section 81 of the TAA. That secrecy obligation continues to apply in respect of any information the disclosure of which is not authorised under the Act, the TAA, the AISA and this MOU (refer paragraph 13 below.)
- 5.2 This MOU sets out the written agreement between the parties for the purposes of sections 10(3), 11(2), 16(3), 16A(2) and 17(2) of the Act; section 81A of the TAA; and Part 9A of the Privacy Act 1993.

6 Use and disclosure of information

- 6.1 Inland Revenue and MSD are separately responsible for complying with their respective obligations under the Privacy Act 1993, the Official Information Act 1982, and where applicable the TAA and the Act.
- 6.2 Inland Revenue Data will be kept confidential by MSD and MSD Data will be kept confidential by Inland Revenue. The Inland Revenue Data may only be used by MSD for the purposes of the AISA and this MOU. The only permitted use of Inland Revenue Data and MSD Data is set out in the AISA and this MOU.
- 6.3 MSD must keep Inland Revenue Data and Inland Revenue must keep MSD Data in a secure environment to safeguard Inland Revenue Data and MSD Data from unauthorised access. The Inland Revenue Data will only be disclosed to those persons who must have access to it in order to fulfil the purpose of this MOU.
- 6.4 In the event that either Inland Revenue or MSD receives a complaint or an Official Information Act 1982 request for information relating to the operation of this MOU, including an enquiry from a member of the media where there could be an impact on the other party, Inland Revenue and MSD will consult with each other on the proposed response prior to making a decision on the request.

7 Responsibility for acts and omissions of employees, contractors and agents

- 7.1 Inland Revenue and MSD will be responsible for the acts and omissions of their respective employees, contractors and agents, and in particular Inland Revenue and MSD will ensure:
- 7.1.1 They are informed of all obligations concerning security and confidentiality of information including the requirements of the Privacy Act 1993, the Official Information Act 1982 and this MOU;
 - 7.1.2 They are adequately trained to perform the agreed tasks;
 - 7.1.3 That their contracts include clauses obliging those employees, contractors and agents to observe all such requirements as to security and confidentiality; and
 - 7.1.4 Access to MSD Data (in the case of Inland Revenue) and Inland Revenue Data (in the case of MSD) is not available to any employee, contractor or agent who is not covered by or who has not obeyed all the above requirements of this clause.

8 Transfer of Information

- 8.1 Inland Revenue and MSD will transfer information between Inland Revenue and MSD using a Secure Transmission Method.
- 8.2 The on-line transfer of information shall be protected by encryption and such other protective and security measures agreed to by Inland Revenue and MSD.
- 8.3 When exceptions need to be handled they may be discussed over the phone with another authorised officer or by secure email to that person.

9 Authorised Suppliers and Receivers of Information

- 9.1 Inland Revenue will ensure that only the Commissioner, or an Inland Revenue officer authorised by the Commissioner, discloses and receives information under this MOU.
- 9.2 MSD will ensure that individuals disclosing and receiving information under this MOU are properly authorised to do so.

10 Destruction of Information

- 10.1 The MSD Data will be treated according to Inland Revenue's records management policies and the requirements of the Public Records Act 2005.
- 10.2 The Inland Revenue Data will be treated according to MSD's records management policies and the requirements of the Public Records Act 2005.

11 Disasters

- 11.1 In the event of any disaster Inland Revenue and MSD will co-operate, taking all reasonable steps to ensure the security of the information and continuity of this MOU.

12 Technical Faults

- 12.1 If any technical fault arises that prevents Inland Revenue or MSD from fulfilling their obligations under this MOU within the agreed timeframes, the relevant party shall immediately notify the other of:

12.1.1 The nature of the fault(s);

12.1.2 The action being taken to remedy the fault(s);

12.1.3 The estimated timeframe for the resolution of the fault(s); and

12.1.4 The resolution of that fault.

13 Secrecy

- 13.1 Every officer of Inland Revenue is bound by the provisions of section 81 of the TAA, which imposes secrecy obligations on every officer of Inland Revenue. Inland Revenue Data shall only be provided pursuant to the TAA.
- 13.2 In accordance with section 87 of the TAA, all MSD staff who receive or have access to Inland Revenue information as a result of the operation of this MoU must sign a certificate certifying that they have been shown, have read and have understood section 87 and that thereafter they shall be subject to the secrecy obligations imposed by section 87. The certificate prescribed by the Commissioner is the IR820 form.
- 13.3 All IR820 forms signed by MSD staff must be kept by the Secretary of Education as a permanent record, in accordance with Section 87 of the TAA.

14 Unauthorised Disclosure

- 14.1 Inland Revenue and MSD must immediately notify each other of any actual or suspected unauthorised disclosure of information under this MOU.
- 14.2 Inland Revenue and MSD must investigate any actual or suspected unauthorised disclosure.
- 14.3 Where an investigation is undertaken under clause 14.2 Inland Revenue and MSD will provide each other with reasonable assistance and will keep each other informed of progress.

15 Audit

- 15.1 The parties will review the security and other procedures applicable to this MOU whenever either party believes on reasonable grounds that such a review is necessary.
- 15.2 When a review is undertaken under clause 15.1, each party shall be responsible for reviewing the security and procedures that relate to their parts of the information exchange detailed in this MOU. Each party will then either confirm to the other party

that the procedures in actual use are consistent with this MOU, or identify any inconsistencies between procedures in actual use and this MOU, in a timely manner.

- 15.3 In the event that either party identifies that the procedures in actual use are not consistent with this MOU, either the procedures are to be altered so that they are again consistent with this MOU, or this MOU is to be amended to reflect the new procedures.

16 Other Security Provisions

- 16.1 If either Inland Revenue or MSD has reasonable cause to believe that any breach of any other security provisions in this MOU has occurred or may occur, Inland Revenue and MSD may undertake such investigations in relation to that actual or suspected breach as it deems necessary. Inland Revenue and MSD shall ensure that they provide each other all reasonable assistance in connection with such inspections or investigations.
- 16.2 If there has been a security breach either Inland Revenue or MSD may suspend this MOU to give each other time to remedy the breach.

17 Costs

- 17.1 Inland Revenue and MSD are each responsible for their own costs under this MOU.

18 Dispute Resolution

- 18.1 Should any dispute or difference relating to the interpretation or application of this MOU arise, Inland Revenue and MSD will meet in good faith with a view to resolving the dispute or difference as quickly as possible.
- 18.2 If Inland Revenue and MSD are unable to resolve any dispute within 60 days, the matter may be referred to the Deputy Chief Executive and the Commissioner, or their delegated representatives for resolution.
- 18.3 Inland Revenue and MSD will use their best endeavours to fully comply with their obligations under this MOU despite the existence of any dispute.

19 Review of this MOU

- 19.1 Inland Revenue and MSD agree to undertake joint reviews of this MOU whenever either Inland Revenue or MSD believes that such a review is necessary.
- 19.2 Inland Revenue and MSD shall co-operate with each other in any review and will take all reasonable actions to make available the necessary resources to facilitate each review.

20 Variations to this MOU

- 20.1 A party proposing a variation to this MOU shall give reasonable notice to the other party of the proposed variation, and the reason for the proposed variation.
- 20.2 Any variations to this MOU must be in writing and agreed by both parties.

- 20.3 Should Inland Revenue and MSD be unable to agree on variations to this MOU the matter shall be dealt with in accordance with the Dispute Resolution clause of this MOU.

21 Term and Termination

- 21.1 As at the Effective Date, this MOU supersedes and replaces the existing Memorandum of Understanding between Inland Revenue and the Ministry of Social Development for the student loan programme dated 15 July 2016.
- 21.2 This MOU shall continue in force until either MSD or Inland Revenue terminates the MOU by giving three months written notice.
- 21.3 The obligations in this MOU which concern confidential information and secrecy shall remain in force notwithstanding the termination of this MOU.
- 21.4 If extraordinary circumstances arise (including but not limited to war, fire, flood, storm, or restraint of government) which prevent Inland Revenue and MSD from performing their obligations under this MOU, the performance of Inland Revenue's and MSD's obligations shall be suspended for as long as those extraordinary circumstances prevail.

22 Agency representatives

- 22.1 The following representative of each party is responsible for overseeing the operation of, and for receiving notices under, this MOU.

Inland Revenue

Section 9(2)(a)

Business Owner, Student Loans
PO Box 2871
Christchurch 8140

Section 9(2)(a)

@ird.govt.nz

Phone: Section 9(2)(a)

Mobile:

Ministry of Social Development - MSD

Section 9(2)(a)

Manager Centralised Services and Loan
Manager
Student Support Centre
Private Bag 11070
Palmerston North

Section 9(2)(a)

@msd.govt.nz

Phone: Section 9(2)(a)

Mobile:

- 22.2 A party may change its representative, or any of their contact details, at any time by giving the other party's representative written notice of the change.

23 Reporting

- 23.1 Both Parties will monitor the sharing of Information under this MOU and may report independently within their respective organisations on the sharing of Information under this MOU.
- 23.2 As Lead Agency under the AISA, IR may be required by the Privacy Commissioner to report on the sharing of Information under this MOU, including for the broader purposes authorised under the AISA.
- 23.3 To assist with IR's reporting under clause 23.2, MSD will provide IR with relevant information regarding the sharing of Information under this MOU.

EXECUTION**SIGNED by**

Joanna Clifford
Process Integrity Manager
Process Integrity
Inland Revenue


Date: 29/8/17



SIGNED by

Ruth Bound
Deputy Chief Executive, Service Delivery
On behalf of the Ministry of Social Development

Date: 3/8/17



I have a delegation under section 41 of the State Sector Act 1988 to sign for the Ministry.

Schedule I Financial Reconciliation

PART A – INTEGRITY OF THE INFORMATION

1 Overview

- a. A process is required to ensure that the value of transactions successfully transferred by MSD to Inland Revenue are firstly recorded within Inland Revenue Financial Management Information System (FMIS) system and secondly this figure aligns with the value reflected within MSD FMIS system as having been successfully transferred to Inland Revenue.
- b. On a monthly basis both Inland Revenue and MSD report to the Crown (Treasury) on the student loan balance that the respective agencies hold. The two agencies inter-company general ledger accounts will be zero at a Treasury level.
- c. In addition every year the Financial Statements are produced and audited by the Government appointed auditors for the Student Loans Scheme and some statistical information is provided to Statistics New Zealand.

2 Financial Reconciliation Process

- a. MSD will send to Inland Revenue file transfers as soon as practical after each MSD scheduled pay run has been completed.
- b. All MSD file transfers will be subject to Inland Revenue pre-acceptance validations to ensure that the information contained within each file transfer meets minimum data integrity standards.
- c. Once Inland Revenue pre-acceptance validations have been undertaken on the MSD file transfer Inland Revenue will advise MSD of the outcome via either a file transfer acceptance or failure message.
- d. At the point of a MSD file transfer successfully passing Inland Revenue pre-acceptance validation a financial posting into Inland Revenue FMIS system will reflect the financial impact of the successful file transfer from MSD.
- e. MSD upon receiving a file transfer acceptance message from Inland Revenue will generate for the MSD FMIS system the accounting entries to reflect the financial impact of the successful transfer to Inland Revenue.
- f. MSD - Finance will have the ability to provide on a daily basis a notification of the dollar value and batch references of transactions deemed successfully transferred to Inland Revenue as reflected within its FMIS system.
- g. Inland Revenue – Crown Revenue will have the ability to undertake a daily reconciliation of the value within its FMIS system compared with the MSD - Finance notifications.
- h. Inland Revenue – Crown Revenue will notify Ministry of Social Development - Finance of any reconciliation issues at which time both Inland Revenue – Crown Revenue and MSD - Finance will work together to resolve as soon as practical.
- i. The MSD – Finance will at month-end reflect a nil nominal Student Loan balance, within its FMIS, therefore the MSD – Finance will advise Inland Revenue – Crown

Revenue the total dollar value of all MSD transactions yet to be successfully transferred to Inland Revenue as at month-end by the fourth working day after month-end with both agencies completing a month-end accrual journal of the stated figure in their respective FMIS systems.

- j. The resolution of any reconciliation issues is to be completed to the satisfaction of both Inland Revenue - Crown Revenue and MSD — Finance within five Working Days after month-end.
- k. Inland Revenue — Crown Revenue will account for both the initial fair value write-down on new debt incurred from 1st April 2012 and interest unwind on all debt on a monthly basis, from 1st April 2012, and the associated impairment at year-end.
- l. MSD — Finance and Inland Revenue — Crown Revenue will negotiate timelines based on Treasury stated deadlines for any associated budget updates.

Schedule II Operational process descriptions

1. Background

MSD transfers loan data to Inland Revenue using a two stage process:

Stage 1: Validate Customer - when a customer applies for the loan, MSD confirms the customer's name, IRD number and date of birth with information held by Inland Revenue. At this stage Inland Revenue system does not store the information received from MSD but advises MSD of the success or failure of the validation check. This validation is an automated process, however when a check of a 'name' or 'date of birth' is not validated, a manual validation process is initiated by MSD.

Section 6(c)

Stage 2: Enrol Customer – A customer draws down the loan after the initial validation process is successfully matched. Once the loan is drawn down, MSD transfers the name, IRD number and date of birth to Inland Revenue systems. This is an automated process and may fail validation even at this stage. If the match was successful then the system will automatically register the customer and store this information on Inland Revenue systems. If the validation fails, then MSD will initiate a manual process to correct the information to facilitate a successful match.

'IRD number' match failures create exceptions on Inland Revenue systems and would require manual action by both MSD and Inland Revenue. Manual actions may include MSD contacting Inland Revenue or vice versa via emails / phone. Evidence may be supplied by MSD based on which Inland Revenue staff may update Inland Revenue systems.

2. Terms of Schedule II

This schedule covers operational procedures and policies related to exceptions/match failures that occur when MSD transfers/validates borrower's loan information.

Where the schedule refers to phone/emails between MSD and Inland Revenue:

- The contacts will be by authorised personnel and will follow Inland Revenue operational policies.
- The phone channel will be limited to circumstances as agreed in this schedule.
- The email channel will be via SEEMAIL (secure electronic encrypted mail).

Where the schedule refers to evidence from MSD the evidence must also satisfy Inland Revenue's requirements.

These terms apply wherever references are made throughout Schedule II to phone, email contacts and the provision of evidence.

Part A: Validate Customer Process

The Validate Customer process is a pre-enrolment/registration check initiated by MSD to check the identity of a student for a student loan. MSD sends the following information to Inland Revenue to be automatically checked against Inland Revenue records:

- The applicant's full name
- The applicant's IRD number
- The applicant's date of birth

Automated processes at Inland Revenue check:

- That the IRD number is active and valid for a student loan
- That the date of birth matches Inland Revenue records
- That the name matches Inland Revenue records.

- The overdue status of the borrower/loan applicant

Schedule III Information Transfers and data file specifications covers the specifications for the data transferred for this process.

- Pre-enrolment validation check identifies an Section 6(c)
Exception Scenarios:

Section 6(c)

Exception handling process

- An automated failed message will be sent to MSD notifying this error as Section 6(c)
- MSD to check the IRD number with the borrower, correct if necessary and resend the information. This may require MSD to contact Inland Revenue staff via phone to clarify.
- If MSD has sent what the borrower has provided and this does not match what is recorded in Inland Revenue systems, MSD to forward (scan and email) the evidence to Inland Revenue (Business) where it is available.
- Where evidence is on MSD Benefit system, MSD to advise Inland Revenue via email the lack of physical evidence.
- Inland Revenue to contact and receive evidence from the borrower and update Inland Revenue system if required.
- Where the borrower has provided evidence to Inland Revenue directly, Inland Revenue has no authority to then pass that evidence on to MSD.

Timings

- As and when required

Escalation

- Each agency will need to contact the other depending at which end the process is pending. The agency can check the status after 10 Working Days if IRD number still fails validation.

- Pre-enrolment validation check identifies an Section 6(c)
Exception Scenarios:

Section 6(c)

Exception handling process

- An automated failed message will be sent to MSD notifying this error as Section 6(c)
- MSD to check the IRD number with the borrower, correct if necessary and resend the information. This may require MSD to contact Inland Revenue staff via phone to clarify.
- If MSD has sent what the borrower has provided and this does not match what is recorded in Inland Revenue systems, MSD to forward (scan and email) the evidence to Inland Revenue (Business).
- Where evidence is on MSD Benefit system, MSD to advise Inland Revenue via email the lack of physical evidence.
- Inland Revenue to contact and receive evidence from the borrower and update Inland Revenue system if required.
- Where the borrower has provided evidence to Inland Revenue directly, Inland Revenue has no authority to then pass that evidence on to MSD.

Timings

- As and when required

Escalation

- Each agency will need to contact the other depending at which end the process is pending. The agency can check the status after 10 Working Days if IRD number still fails validation.

- Pre-enrolment validation check posts identifies a

Section 6(c)

Exception Scenarios:

Section 6(c)

Exception handling process

- An automated failed message will be sent to MSD notifying this error as IRD number ceased.
- MSD to check, correct if necessary and resend the information. This may require MSD to contact Inland Revenue staff via phone to clarify.
- If MSD has sent what the borrower has provided and this does not match what is recorded in Inland Revenue systems, MSD to forward (scan and email) the evidence to Inland Revenue (Business).
- Where evidence is on MSD Benefit system, MSD to advise Inland Revenue via email the lack of physical evidence.
- Inland Revenue to contact and receive evidence from the borrower and update Inland Revenue system if required.
- Where the borrower has provided evidence to Inland Revenue directly, Inland Revenue has no authority to then pass that evidence on to MSD.

Timing

- As and when required.

Escalation

- Each agency will need to contact the other depending at which end the process is pending. The agency can check the status after 10 Working Days if IRD number still fails validation.

- Pre-enrolment validation check identifies a

Section 6(c)

Exception Scenarios:

Section 6(c)

Exception handling process

- An automated failed message will be sent to MSD notifying this error as
- Section 6(c)
- Section 6(c)
- MSD to check the provided by the borrower, correct if necessary and resend the information. For returning borrowers this may require MSD to contact Inland Revenue staff via phone to clarify where the mismatch exists.
 - If MSD has sent the that the borrower has provided and this does not match what is recorded in Inland Revenue systems, MSD to forward (scan and email) a copy of the evidence to Inland Revenue (Business) where it is available.
 - Where evidence has not been provided, MSD to contact borrower to obtain evidence and either forward this to Inland Revenue or request borrower to contact Inland Revenue to update their details.
 - Inland Revenue to update the based on the evidence provided by MSD.
 - Where evidence is on MSD Benefit system, MSD to advise Inland Revenue via email the lack of physical evidence.
 - Inland Revenue to contact and receive evidence from the borrower and update Inland Revenue system if required.

- Where the borrower has provided evidence to Inland Revenue directly, Inland Revenue has no authority to then pass that evidence on to MSD.

Timing

- As and when required

Escalation

- Each agency will need to contact the other depending at which end the process is pending. The agency can check the status after 10 Working Days if date of birth still fails validation.

- Pre-enrolment validation check identifies a Section 6(c)

Exception Scenarios:Section 6(c)Exception handling process

- An automated failed message will be sent to MSD notifying this error as Section 6(c)
- MSD to check the name provided by the borrower, correct if necessary and resend the information. For returning borrowers, this may require MSD to contact Inland Revenue staff via phone to clarify Section 6(c) exists.
- If MSD has sent the Section 6(c) that the borrower has provided and this does not match what is recorded in Inland Revenue systems, MSD to forward a copy of the evidence where it is available to Inland Revenue to update the borrower's name based on the evidence provided by MSD.
- Where evidence Section 6(c) has not been provided, MSD to contact borrower and obtain evidence and forward this to Inland Revenue or request borrower to contact Inland Revenue and update their details.
- Where evidence is on MSD Benefit system, MSD to advise Inland Revenue via email the lack of physical evidence.
- Inland Revenue to contact and receive evidence from the borrower and update Inland Revenue system if required.
- Where the borrower has provided evidence to Inland Revenue directly, Inland Revenue has no authority to then pass that evidence on to MSD.

Timing

- As and when required.

Escalation

- Each agency will need to contact the other depending at which end the process is pending. The agency can check the status after 10 Working Days if name still fails validation.

Section 6(c)

Section 6(c)

Part B: Enrol / register Customer process

The Validate Customer process (which was run pre-enrolment) runs again to confirm that the name, IRD number, and date of birth details match. This process has to occur again as there is a possibility for the customer details to change if there is a delay between validating and enrolling the borrower, e.g. surname changes after marriage.

See Part A - Validate Customer for the associated processes where the match fails.

Validate Customer request:

After the pre-enrolment Validate Customer process has been completed MSD will send the following enrolment details for the applicant to Inland Revenue:

- The applicant's full name.
- The applicant's IRD number
- The applicant's date of birth
- The applicant's postal address
- The applicant's email address (if available)
- The applicant's telephone numbers (if available)

On successful completion of the Validate Customer process Inland Revenue automatically registers and stores the information on IR systems. When IR system notices that the registration has been received for a borrower who has been ceased, it will exception for IR user action.

ACP details transfer:

MSD will obtain alternative contact person (ACP) details from the customer as part of their application process, and passes those details to IR. The ACP transfer process is as follows:

- ACP details are provided by customer to MSD.
- Via B2B, the enrol request to IR will include all the ACP fields.

Section 6(c)

Schedule III Information Transfers and data file specifications covers the specifications for the data transferred for this process.

- Post validation check identifies an enrolment request for a borrower with end reason on Inland Revenue system. (automatic process)

Exception Scenarios:

Section 6(c)

Section 6(c)

Exception handling process

- Inland Revenue business user to manually register the customer if required. The system will automatically post the transactions related to this borrower where necessary. Inland Revenue is not required to notify MSD once this action is completed.

Timing

- Inland Revenue to update the system within 20 Working Days.

Escalation

- If the system is not updated by Inland Revenue within 20 days MSD to contact Inland Revenue.

Part C: Maintain Customer Process

The Maintain Customer process occurs when MSD identifies that the address information provided to Inland Revenue is incorrect or has changed. MSD send a maintenance request for the applicant to Inland Revenue with the following information:

- The applicant's full name.
- The applicant's IRD number
- The applicant's date of birth
- The applicant's postal address (to be added, updated, or deleted)
- The applicant's email address (to be added, updated, or deleted)
- The applicant's telephone numbers (to be added, updated, or deleted)

This maintenance process is an automatic process.

Schedule III Information Transfers and data file specifications covers the specifications for the data transferred for this process.

- Inland Revenue database(s) perform a post-acceptance validation check and post a borrower's address and contact details (automatic maintenance process)

Exception Scenarios:

Section 6(c)

Exception handling process

- Inland Revenue will notify MSD of the incorrect information
- MSD will update the information, where it can, and return the correct information via B2B

Timings

- As and when required

Escalation

- Each agency will need to contact the other depending at which end the process is pending. Inland Revenue can check the status after 10 Working Days if the correct information is still pending.

Part D: Cease Customer Process

A borrower's record is ceased when IR is notified of death, bankruptcy, fraud or duplicate IRD number. The notification can be received either by MSD or IR from the borrower or a borrower's official assignee, nominee or administrator of their estate.

When MSD transfers transactions IR system will post these transactions automatically to the borrower's account if the transaction's effective date is prior to the cease date. MSD will need to reverse the transactions that occurred after the cease date.

For this reversal to occur or to avoid such reversals both MSD and IR need to notify each other the borrower's cease status.

If MSD receives the notification and is unable to resolve it via the B2B exchange, MSD will resolve it manually in conjunction with IR whether through other electronic means or by phone.

Similarly, if Inland Revenue receives the notification, Inland Revenue sends this notification as part of 'closing the loan'.

The Inland Revenue initiation of a *Cease Customer* message will only occur where;

1. Inland Revenue is prompted by information provided by MSD, or
2. Notification is necessary to inform MSD of transactions that occurred after the borrower's record is ceased (Inland Revenue will notify of death, bankruptcy, duplicate IRD number), or
3. An authorised Inland Revenue user considers that a student loan has been obtained improperly, or that there has been an attempt to obtain a student loan by improper means. In these cases Inland Revenue will advise MSD of the borrower's status, MSD will investigate and then if necessary reverse the relevant transactions.

Schedule III Information Transfers and data file specifications covers the specifications for the data transferred for this process.

Exception Scenarios:

Section 0(c)



Exception handling process

- If MSD become aware that a borrower is ceased, they need to check on their system if Inland Revenue had notified the borrower's ceased status. If there has not been a notification from Inland Revenue, then the ceased borrower is added to the ceased notification spreadsheet and emailed to Inland Revenue on a daily basis.
- MSD sends a reversal/cancel transaction if the transaction effective date is after the cease date.

Timings

- Inland Revenue to update the system within 20 Working Days of being notified of the cease reason.

Escalation

- If the system is not updated by Inland Revenue within 20 days MSD will contact Inland Revenue.

- If the reversal transaction is not received at IR within 20 days of notification, IR will contact MSD.

Part E: MSD transaction in dispute

When a borrower disputes a MSD transaction that has been transferred to Inland Revenue, MSD advises Inland Revenue to disable online services and communication to that borrower, e.g. statement to that borrower. Inland Revenue adds an account halt to the borrower's student loan account until the dispute is resolved.

- Notification process
 - MSD will contact Inland Revenue through email with the Subject 'Account in dispute, account halt IRD number – <IRD number>' when borrower objects to any of the transferred MSD transactions.
 - Once the dispute is cleared MSD will email with the Subject 'Dispute cleared – Remove account halt IRD number - <IRD number>'
- Exception handling process
 - Inland Revenue user will place account halts at the appropriate level to stop the issue of statements and to disable transactions displaying online on receiving the email from MSD.
 - Inland Revenue user will end date the account halts at the appropriate level on receiving the email from MSD that advises them to remove the account halt.
- Timing
 - Inland Revenue to place or end date the account halt within 1 working day of receiving the email from MSD.
- Escalation
 - If an account halt is not placed or end dated after 20 Working Days of receiving the email from MSD, MSD to contact Inland Revenue.

Part F: Enrol sent by MSD for Undischarged bankrupt

When a borrower is bankrupt, on notification:

- their bankrupt IRD number is indicated on Inland Revenue systems as 'B' bankrupt
- the borrower is given a new IRD number, and
- the borrower's status is changed to undischarged with an indicator 'U'.

A customer is not allowed to apply for a student loan account when their status is undischarged. Once they are discharged and apply for the loan, due to timing of the processes, MSD may receive an 'inactive IRD number' message.

- Notification process
 - MSD will contact the borrower to ascertain that the borrower is not using the bankrupt IRD number.
 - If borrower is using the 'Undischarged' (new) IRD number, then MSD notifies Inland Revenue through email with the Subject 'IRD number for Undischarged' – <IRD number>'.
- Exception handling process
 - Inland Revenue to end date the 'Undischarged' indicator for the IRD number following the authorised process.
- Timing
 - Inland Revenue to end date within 3 Working Days of receiving the email from MSD.
- Escalation

- If the indicator is not end dated after 5 Working Days of receiving the email from MSD, MSD will contact Inland Revenue.

Released Under The Official Information Act 1982

Schedule III Information Transfers and data file specifications

The information described in this schedule is about the metadata transferred between Inland Revenue and MSD, the estimated transaction volumes and the timings in a day the information would transfer between the two agencies. The type of information transferred is dependent on the specific requirements of each of the transfer processes covered in Parts A, B, C, D, E and F in the previous pages.

Validate Customer

The purpose of the Validate Customer service is to check that Inland Revenue has a customer whose details match those that MSD has received.

This automatic process refers to when a borrower applies for the loan at MSD; MSD system will automatically check the following data with Inland Revenue system. Inland Revenue system automatically sends pass or fail message. Inland Revenue does not record any of the information sent by MSD at this stage.

On receiving a *Validate Customer* message from MSD via the B2B interface Inland Revenue will respond with an overall pass or fail validation message along with field specific validation detail.

MSD will pass the following business data as part of the *Validate Customer* message to Inland Revenue;

Data name	Field length / attributes	Requirement
IRDNumber	9 numeric	Mandatory - If 8 numeric then leading 0 added
Family Name	Up to 30 alpha / numeric characters for each element	Mandatory
First Name		Mandatory
Middle Names		Optional
DateOfBirth	Date (8 Numeric) YYYYMMDD	Mandatory
Loan application date	Date (8 Numeric) YYYYMMDD	Mandatory
Product type	Up to 10 alpha	Mandatory Always "SLS"

Inland Revenue will as an outcome of the *Validate Customer* process send a return message comprising of three components being;

Data name	Field length / attributes
IRDNumber	9 numeric (if 8 numeric then leading 0 added)
Validation response	20 alpha being either "Validation Passed" or "Validation Failed"
Validation detail (multiple)	Section 6(c)

Transaction volumes and frequency

Service Description	Time Schedule / Exchange Method	Transaction Volumes
Validate Customer	16 hours x6 days near real time i.e. 6am - 10pm Monday - Saturday	<ul style="list-style-type: none"> Daily average is approximately 1,000 Daily maximum peak is approximately (Feb) 4,500

Enrol Customer

The purpose of the *Enrol Customer* service is to enrol the customer for a student loan and if necessary to create a student loan record within Inland Revenue systems.

MSD will pass the following data as part of the *Enrol Customer* message to Inland Revenue.

Data Name	Field length / attributes	Requirement
IRDNumber	9 numeric	Mandatory - But if 8 numeric then leading 0 added
Family Name	Up to 30 alpha / numeric characters for each element	Mandatory
First Name		Mandatory
Middle Names		Optional
DateOfBirth	Date (8 Numeric) YYYYMMDD	Mandatory
Enrolment / account activation date	Date (8 Numeric) YYYYMMDD	Mandatory
Product type	Up to 10 alpha	Mandatory Always "SLS"
AddressLine1	Up to 60 alpha/numeric characters for each element	Mandatory
AddressLine2		Optional
Suburb		Optional
City		Mandatory
Post Code	4 numeric	Mandatory
Address action	Up to 6 alpha - Either "add", "update" or "delete"	Conditional mandatory
Phone (home)	Up to 60 alpha/numeric	Optional
Phone (home) action	Up to 6 alpha - Either "add", "update" or "delete"	Conditional mandatory
Phone (work)	Up to 60 alpha/numeric	Optional
Phone (work) action	Up to 6 alpha - Either "add", "update" or "delete"	Conditional mandatory
MobilePhone (home)	Up to 60 alpha/numeric	Optional If home not available then select work otherwise null
MobilePhone (home) action	Up to 6 alpha - Either "add", "update" or "delete"	Conditional mandatory
emailAddress	Up to 60 alpha/numeric	Optional
emailAddress action	Up to 6 alpha - Either "add", "update" or "delete"	Conditional mandatory

There will be a maximum of 1 ACP record for each enrolment. The ACP record will be treated as optional, but if any element is present then mandatory field rules apply.

Data Name	Field attributes	Requirement
ACP IRD Number	9 numeric characters Modulus 11 compliant	Optional
ACP Date Of Birth	YYYY-MM-DD	Optional
ACP Family Name	Up to 30 characters	Mandatory
ACP First Name	Up to 30 characters	Mandatory
ACP Middle Names	Up to 30 characters	Optional
ACP AddressLine1	Up to 60 characters	Mandatory
ACP AddressLine2	Up to 60 characters	Optional
ACP Suburb	Up to 30 characters	Optional
Data Name	Field attributes	Requirement
ACP City	Up to 30 characters	Mandatory
ACP Post Code	4 characters	Mandatory
ACP Phone (home)	Up to 60 characters	Mandatory to have at least one phone number
ACP Phone (mobile)	Up to 60 characters	Mandatory to have at least one phone number
ACP Phone (work)	Up to 60 characters	Mandatory to have at least one phone number
ACP email address	Up to 60 characters	Optional

Note that although the IRD number, date of birth and email address fields are optional where these have been provided to MSD SAL system they will also be provided to Inland Revenue.

The structure of the *Validate Customer* return message back to MSD has three components;

Data name	Field length / attributes
IRDNumber	9 numeric (if 8 numeric then leading 0 added)
Validation response	20 alpha being either "Validation Passed" or "Validation Failed"
Validation detail (multiple)	Section 6(c)

Transaction volumes and frequency

Service Description	Time Schedule / Exchange Method	Transaction Volumes
Enrol Borrower	Close of business Monday – Saturday at 10 pm	Section 6(c)

Maintain Customer

The purpose of the *Maintain Customer* process is to allow customer details to be updated to Inland Revenue systems. Only the postal addresses, email addresses and phone numbers will be updated.

MSD will pass the following business data as part of the *Maintain Customer* message to Inland Revenue; this information is primarily transferred B2B from MSD and Inland Revenue

will not respond back in any way but will record the address details on Inland Revenue system.

Data Name	Field length / attributes	Requirement
IRDNumber	9 numeric	Mandatory - But if 8 numeric then leading 0 added
Family Name	Up to 30 alpha / numeric characters for each element	Mandatory
First Name		Mandatory
Middle Names		Optional
DateOfBirth	Date (8 Numeric) YYYYMMDD	Mandatory

Data Name	Field length / attributes	Requirement
Product type (to indicate a Student Loan)	Up to 10 alpha	Mandatory - Always "SLS"
AddressLine1	Up to 60 alpha/numeric characters for each line	Where there has been a change in an address line Inland Revenue will receive all the address lines
AddressLine2		
Suburb		
City		
Post Code	4 numeric	
Address action	Up to 6 alpha - Either "add", "update" or "delete"	Conditional mandatory
Phone (home)	Up to 60 alpha/numeric	Will only be present where a change to phone (home) has occurred.
Phone (home) action	Up to 6 alpha - Either "add", "update" or "delete"	Conditional mandatory
Phone (work)	Up to 60 alpha/numeric	Will only be present where a change to phone (work) has occurred.
Phone (work) action	Up to 6 alpha - Either "add", "update" or "delete"	Conditional mandatory
MobilePhone (home)	Up to 60 alpha/numeric	Will only be present where a change to phone mobile phone has occurred. If home not available then select work otherwise null
MobilePhone (home) action	Up to 6 alpha - Either "add", "update" or "delete"	Conditional mandatory
emailAddress	Up to 60 alpha/numeric	Will only be present where a change to email address has occurred.
emailAddress action	Up to 6 alpha - Either "add", "update" or "delete"	Conditional mandatory

Note although the name and date of birth fields are mandatory Inland Revenue **will not** undertake a *Validate Customer* validation process on this information provided by MSD when this is passed as part of the stand-alone *Maintain Customer* maintenance message.

Transaction volumes and frequency

Service description	Time Schedule / exchange Method	Transaction Volumes
Maintain Customer	Updates will occur 24 x 7 via MSD but will pass to Inland Revenue with latest update by close of business at 10 p.m.	Address: <ul style="list-style-type: none"> Daily average approximately 400 Daily average peak approximately 5,000 Email: <ul style="list-style-type: none"> Daily average peak 500 Phone/Mobile: <ul style="list-style-type: none"> Daily average approximately 350 Daily average peak approximately 1,000

Cease Customer

A borrower's record is ceased when IR is notified of Section 6(c)
Section 6(c) The notification can be received either by MSD or IR from a borrower or Section 6(c)

The Inland Revenue initiation of a *Cease Customer* message will only occur where;

1. Inland Revenue is prompted by information provided by MSD, or
2. Notification is necessary to inform MSD of transactions that occurred after the borrower's record is ceased Section 6(c)
3. An authorised Inland Revenue user considers that a student loan has been obtained improperly, or that there has been an attempt to obtain a student loan by improper means. In these cases Inland Revenue will advise MSD of the borrower's status, MSD will investigate and then if necessary reverse the relevant transactions.

Inland Revenue will pass the following business data as part of the *Cease Customer* message to MSD:

Data Name	Field length / attributes	Requirement
IRDNumber	9 numeric	Mandatory - But if 8 numeric then leading 0 added
DLN	A total of 10 numeric made up of - DLN Prefix length 1 - Lodgement number length 9	Mandatory DLN will be generated when the record is created.
Family name	IRD name is the preferred name held on IRD system	Mandatory
First name		Mandatory
Middle names		Optional
Cease Date	Date (8 Numeric) YYYYMMDD	Mandatory
Cease Reason	Up to 20 alpha - "Bankruptcy" or "Death" or "Fraud" or "Duplicate IRD#"	Mandatory
Product type	Up to 10 alpha	Mandatory - Always "SLS"
Action	Up to 6 alpha - "Add" or "update" or "delete"	Mandatory

A returned cease message from MSD (via separate asynchronous call) back to Inland Revenue will contain the following attributes;

Data Name	Field length / attributes	Requirement
IRDNumber	9 numeric	Mandatory - But if 8 numeric then leading 0 added
DLN	A total of 10 numeric made up of - DLN Prefix length 1 - Lodgement number length 9	Mandatory
Cease Date	Date (8 Numeric) YYYYMMDD	Mandatory
Cease Reason	Up to 20 alpha - "Bankruptcy" or "Death" or "Fraud" or "Duplicate IRD#"	Mandatory
Product type	Up to 10 alpha	Mandatory - Always "SLS"
Action	Up to 35 alpha - "MSD cessation action complete"	Mandatory

Transaction volumes and frequency

Service description	Time Schedule / Exchange Method	Transaction Volumes
Notification of Fraud (MSD debt)	Updates occur 15 x 6 (last change of day will be sent to Inland Revenue close of play at 10 p.m.)	Daily <50
Notification of bankruptcy	Updates occur 15 x 6 (last change of day will be sent to Inland Revenue close of play at 10 p.m.)	Daily <50
Notification of Death	Updates occur 15 x 6 (last change of day will be sent to Inland Revenue close of play at 10 p.m.)	Daily <50
Notification of IRD number change	Updates occur 15 x 6 (last change of day will be sent to Inland Revenue close of play at 10 p.m.)	Daily <50

Note that the anticipated volumes for the above are a combined daily total <50.

Receive and Apply

The purpose of the *Receive and Apply* process is to receive monetary transactions from MSD and apply those transactions to the borrower's student loan account.

MSD will pass the following business data within the header, trailer and individual transactions as part of the *Receive and Apply Transaction* message; Inland Revenue does not pass any borrower transactions to MSD as part of this process.

Header record

Field name	Field length / attributes	Description - function
File name	Always "Student Loan"	Reference to be used on all SAL generated student loan specific files
File ID	12 numeric	A numeric length 12 with no decimal places to uniquely identify the file
File creation date	Date (8 Numeric) YYYYMMDD	The date that SAL created the file

Trailer record

Field name	Field length / attributes	Description – function
Total	Up to 13 numeric (including signed) -999999999.99 e.g. -123.89	The sum of \$ amount of the transactions, no currency symbol, signed for "-" only, numeric to two decimal places and no commas
Count	5 numeric	A count of the transactions within the file

Transaction data structure

Field name	Field length / attributes	Requirement	Description - function
IRD Number	9 numeric	Mandatory But if 8 numeric then leading 0 added	Customer IRD number
Transaction ID	12 numeric	Mandatory	A numeric item of length 12 with no decimal places to uniquely identify the transaction
Transaction Code	Up to 10 alpha/numeric	Mandatory	A SAL transaction code to identify the transaction type

Field name	Field length / attributes	Requirement	Description - function
Reversal Transaction Code	Up to 10 alpha/numeric	Conditional mandatory <ul style="list-style-type: none"> • IRDFT • IRDN • CANCL • RPAC15 • RPAC16 	Reflects the original MSD SAL transaction code sent. Will only be present when an IRDFT, IRDN, CANCL, RPAC15 or RPAC16 transaction code is used within the "Transaction Code" data field
TPN	4 numeric	Conditional mandatory <ul style="list-style-type: none"> • FEED • RPAC6 • RPAC8 • RPAC13 	Tertiary Provider Number. Will only be present when a FEED, RPAC6, RPAC8 and RPAC13 transaction code is use within the "Transaction Code" data field
Transaction Date	Date (8 Numeric) YYYYMMDD	Mandatory	Date transaction was created in SAL. Inland Revenue reflects this as the SAL process date
Payment Date	Date (8 Numeric) YYYYMMDD	Mandatory	The date that the payments are due to arrive in payee's account.

			Inland Revenue is using this as the effective date of the transaction
Transaction Amount	Up to 13 numeric (including sign) -999999999.99 e.g. -4585.78	Mandatory	The \$ amount of the transaction, no currency symbol, signed for "- only, numeric to two decimal places and no commas
Loan Account Sequence	8 numeric	Mandatory	A numeric item of length 8 with no decimal places
Reversal Transaction ID	12 numeric	Conditional mandatory	Indicates a reversal or cancellation (for transaction in error) for a previous transaction and effective date changes for RPAC15/RPAC16. A numeric item of length 12 with no decimal places

Inland Revenue return message back to MSD

Field name	Field length / attributes	Description – function
File name	Always "Student Loan"	Reference to be used on all SAL generated student loan specific files
File ID	12 numeric	A numeric length 12 with no decimal places to uniquely identify the file
File creation date	Date (8 Numeric) YYYYMMDD	The date that SAL created the file
Validation response	20 alpha	Response being either "Validation passed" or "Validation failed"
Validation detail	Up to 60 alpha	Detail of the validation failure included in the response message
Receive and Apply transactions	MSD have 2.00am and 7.30pm scheduled payruns.	<ul style="list-style-type: none"> Daily average approximately 15,000 Daily peak approximately 60,000 Annual approximately 6,000,000

Schedule IV Joint Agency Correspondence Interactions

There are a number of possible borrower interactions that need to be redirected between MSD and Inland Revenue. This part documents how the borrower interactions will be managed.

Sources of Interaction between agencies are:

1 Web

- 1.1 There is a joint landing page with links to both agencies which acts as a signpost to both agencies.
- 1.2 Inland Revenue website contains links to MSD.
- 1.3 MSD website contains phone numbers and links to Inland Revenue.

2 Phone

- 2.1 Inland Revenue IVR (Speak2IR) enables an automated call routing to transfer the call to the MSD 0800# if the query relates to a MSD transaction.
- 2.2 Inland Revenue Customer Service Representatives (CSR) may receive an enquiry where the borrower has called about another Inland Revenue product and may continue to enquire about MSD transactions. The Inland Revenue CSR will attend to the Inland Revenue query and then they will redirect the caller via a transfer to the MSD 0800#.
- 2.3 If a MSD CSR receives an enquiry that needs to be managed by Inland Revenue, the CSR will redirect the caller via a transfer to the Inland Revenue 0800#.

3 Paper based correspondence

- 3.1 Borrower paper based correspondence received by Inland Revenue for a MSD related query will be forwarded to MSD via mail within 20 Working Days.
- 3.2 Inland Revenue will contact the borrower explaining that the query has been forwarded to MSD to manage.
- 3.3 Borrower paper based correspondence received by Inland Revenue for both MSD and Inland Revenue related queries: Inland Revenue query will be actioned and a letter advising of the outcome will be sent to the borrower. Inland Revenue will advise the borrower to contact MSD directly regarding their MSD related query in this letter. Inland Revenue will not scan this letter and send to MSD as it contains Inland Revenue related information. The covering letter to the borrower contains MSD website address.

- 3.4 Borrower paper based correspondence received by MSD for a query relating to an Inland Revenue service will be collated and sent to Inland Revenue within 24 hours of it being identified as being an Inland Revenue query. During peak periods identifications could take up to 5 Working Days. MSD will forward the query by mailing to Inland Revenue to respond to and will contact the borrower advising them that Inland Revenue will be managing their query.
- 3.5 Borrower paper based correspondence received by MSD for both MSD and Inland Revenue related queries: MSD query will be actioned and borrower will be notified of the outcome. MSD will forward by mailing to Inland Revenue the remainder of the query to be managed by Inland Revenue and advise the client that Inland Revenue will be responding to their Inland Revenue related query.

4 Email

- 4.1 Inland Revenue Secure / Un-Secure email: Emails received by Inland Revenue which contain MSD queries cannot be forwarded to MSD as secure emails will not contain the email address of the borrower for MSD to respond back to the borrower. Inland Revenue will use a standard email template to respond to the borrower advising that the borrower needs to contact MSD for their MSD related query. This email will have a link to the MSD website. Un-secure emails will be treated the same as secure emails to encourage borrowers to contact MSD for MSD related queries.
- 4.2 MSD email: Emails received by MSD which contain Inland Revenue queries will be forwarded within 5 Working Days to Inland Revenue to manage. MSD will use a standard email template to respond to the borrower explaining the query has been forwarded to Inland Revenue.