Standard Usage for Customer Account Transfer to Carrier (CAT – Output to Carrier) Transaction (ACATS)

3/24/05 **(see Change Log at the end for changes since last version)**

CAT Transaction is used to in conjunction with ACATS to provide the Insurance Carrier with the broker/dealer change information generated in the ACATS system. The CAT (output to Carrier) is only created by IPS from the information it received via ACATS. The information from ACATS is based on the ACATS Insurance Registration (IR) record sent by the Receiving firm to the ACATS system.

Listed are the fields applicable to the CAT transaction. Fields not listed are not used for this transaction will not be sent to the Carrier.

If the DTCC edit column states R (Required), then this field is always sent by IPS to the Carrier.
If the DTCC edit column states O (Optional), then it is Optional on the ACATS IR record.
If the DTCC edit column states C (Conditional), then this field will be sent under conditions indicated in the Notes column.

Fields in 73-10, 73-12, 73-13, 73-20, 73-22 and 73-23 are dependent on whether the record is included in the CAT transaction. Here are the guidelines for when each these records would be included:

73-10 – Always sent if Insurance Transfer Type (ITT) is 02, 03 or 04 and will never be sent for 01.
73-12 – Always sent if ITT is 02 or 04. Will only be sent if provided by ACATS for 03 and will never be sent for 01.
73-13 - Will always be sent if ITT is 02, 03 or 04 and will never be sent for 01.
73-20 – Will always be sent if ITT is 02, 03 or 04 and will never be sent for 01
73-22 - Will only be sent if provided by ACATS for 03 (record is optional for 03) and will never be sent for 01.
73-23 - Will only be sent if provided by ACATS for 03 (record is optional for 03) and will never be sent for 01.

Standard Usage documents were reviewed and approved by the ACATS/IPS Pilot Working Group.

Field Name	Record	Field Item #	DTCC Edit	Notes
System Code	70		R	D = DTCC – All records will start with D.
Record Type	70		R	
Transmission Unique ID	70	7001	R	This field will always start with DTCC. IPS will create this time stamp when creating output to the Carrier. DTCCYYYYMMDDHHMMSS00001 If the output date was December 31, 2004 at 6:30pm (15 seconds), it would look like this: DTCC200412311830150001
Transmission Date	70	7002	R	CCYYMMDD – Date in which transmission is sent. This date should match the date in the Transmission Unique ID (7001)
Transmitting Company ID	70	7003	R	Will always be DTCC for this transaction. Since IPS creates this transaction, DTCC will always be the transmitting company.
Submitting Participant Number	70	7004	R	This is the NSCC participant number of the Receiving B/D that submitted the Insurance Registration record (IR) in ACATS.

Submitting Associated Firm ID	70	7005	R	**If the submitting firm is acting on behalf of an associated firm, this field will be filled with the associated firm id of that firm. If the submitting firm is not acting on behalf of an associated firm, this field will be the same as Submitting Participant Number (7004).**
IPS Business Code	70	7006	R	**IPS will always fill with IFT.**
Total Record Count	70	7007	R	**IPS will fill this field. It will count the total records sent within and including this Submitting Header (70 record).**
Production Test Indicator	70	7008	R	**P = Production** **T = Test** **IPS will fill depending if ACATS transaction was initiated in test or production region.**
Receiving Company ID	72	7020	R	**IPS will determine what is populated in this field. If the Insurance Carrier uses a Service Provider to receive file and IPS has it listed in its internal master file for that Carrier, then IPS will populate the id for the Service Provider.** **If there is no service provider, this id will be filled with the Insurance Carrier participant number, which would be the same as what is filled in field 7021.**
Receiving Participant Number	72	7021	R	**NSCC Participant Number of the Insurance Carrier receiving this file.**

Receiving Associated Firm	72	7022	R	This field will always be the same as what is in 7021. IPS will not know if the Carrier has an associated firm for this transaction.
Event Code	72	7023	R	IPS will always fill with ACT for this transaction.
Submitted Event Count	72	7024	R	IPS will count all 73-01 records under this Contra Header (72 record).
Delivered Event Count	72	7025	R	Same number as in 7024
File Type	72	7026	R	IPS will always fill with CPL (Completed).
NSCC Control Number	73-01	7030	R	IPS will create the NSCC Control Number. The NSCC Control number will be included on all records below and including the 73-01 record. This number will be the same for all records within under a 73-01 and will not change until a new 73-01 is created. Each NSCC Control Number will begin with DTCC. DTCCJJJJJJSSSSSSSSSS JJJJJJ – Julian Date (December 31, 2004 would be 004365)
Transaction Type	73-01	7033	R	Filled with code CAT
Contract Number	73-01	7037	R	
CUSIP Number	73-01	7038	R	

IRS Qualification Code	**73-01**	**7039**	**R**	
Old Distributor Client Account ID (BIN)	**73-01**	**7040**	**R**	**BIN of Delivering Broker/Dealer (Old Firm)**
New/Current Distributor Client Account ID (BIN)	**73-01**	**7041**	**R**	**BIN of Receiving Broker/Dealer (New Firm)**
Delivering/Current Firm Owner SSN/Tax ID	**73-01**	**7104**	**R**	**Carrier can use this field as an extra verification to ensure correct contract number. Some firms may use this field or they may use the Annuitant SSN or they may use both. Check with your trading partner.**
Delivering/Current Firm Owner SSN/Tax ID	**73-01**	**7105**	**R**	**Carrier can use this field as an extra verification to ensure correct contract number. Some firms may use this field or they may use the Owner SSN or they may use both. Check with your trading partner.**

ACATS Control Number	73-04	7100	R	**This number is generated from ACATS and will be provided on all ACATS initiated transactions. Carriers must store this number and send it back on the CAT confirmation.** **CCYYDDDNNNNNNN** **CCYY = Year** **DDD = Julian Date** **NNNNNNN = Sequence Number**
ACATS Sequence Number	73-04	7101	R	**This number is generated from ACATS and must be provided on all ACATS initiated transactions. Carriers must store this number and send it back on the CAT confirmation.** **Example of this field** **0000001**
ACATS Delivering Firm ID	73-04	7102	R	**NSCC Participant Number of the Delivering Firm (Old Firm)**
ACATS Delivering Associated Firm	73-04	7103	R	**Associated Firm of the Delivering Firm. If there is no Associated Firm than this field will be the same as field 7102.**
ACATS Receiving Firm ID	73-04	7106	R	**NSCC Participant Number of the Receiving Firm (New Firm)**
ACATS Receiving Associated Firm	73-04	7107	R	**Associated Firm of the Receiving Firm. If there is no Associated Firm than this field will be the same as field 7106.**

Insurance Transfer Type	**73-04**	**7108**	**R**	**The Insurance Transfer Type will be on of the following:** **01 – Non-Custodian to Non-Custodian** **02 – Custodian to Custodian** **03 – Custodian to Non-Custodian** **04 – Non Custodian to Custodian**
ACATS Start Date	**73-04**	**7109**	**R**	**The ACATS start date will be the next business day after receipt of this transaction.** **Example:** **If the Carrier receives this transaction on November 30, 2004 at 6:30 pm, the ACATS Start Date would be December 1, 2004. YYYYMMDD or 20041201 for the example above** **The receipt date of November 30, 2004 would be considered Day 0.** **The next business day of December 1, 2004 would be considered Business Day 1.**
ACATS End Date			**R**	**The ACATS End Date will be the 22nd business day after the start date or Day 22. The 22 business day is last day in which the Carrier can send CAT confirms with either an ACK or HRJ status. See ACATS/IPS User Guide for more detail on the 20 business ACATS lifecycle.** **Example:** **If the Carrier receives this transaction on November 30, 2004 at 6:30 pm, the ACATS Start Date would be December 1, 2004 the ACATS End Date would be December 30, 2004.** **YYYYMMDD or 20041230 for the example above**

Fields apply if Insurance Transfer Type is 02, 03 or 04.			Edit rules if this record is provided	
Contract Entity Role	73-10	7201	R	Will always be HA (Owner)
Natural/Non-Natural Entity Indicator	73-10	7203	R	If Insurance Type 02 or 04, this field will be X (Non-Person). If Insurance Type is 03, this field will be N (Person) or X (Non-Person).
Non-Natural Entity Name	73-10	7204	C	This field applies when field 7203 is a X. In Insurance Transfer Type 02 or 04, the owner of the IRA contact is the Broker/Dealer acting as custodian. This field may be filled for Transfer Type 3, if the owner is a trust.
Natural Entity Last Name	73-10	7205	C	This field applies when field 7203 is a N. In Insurance Transfer Type 03, the owner of the IRA contract is the individual. In this case the Broker/Dealer does not act as custodian.
Natural Entity First Name	73-10	7206	O	This field applies when field 7203 is a N.

Natural Entity Middle Name	73-10	7207	O	**Only sent to Insurance Carrier if provided by Receiving firm in ACATS.**
Natural Entity Prefix	73-10	7208	O	**Only sent to Insurance Carrier if provided by Receiving firm in ACATS.**
Natural Entity Suffix	73-10	7209	O	**Only sent to Insurance Carrier if provided by Receiving firm in ACATS.**
Contract Entity ID	73-10	7210	R	**SSN or Tax Id of Entity**
Contract Entity ID Qualifier	73-10	7211	R	**This field qualifies what type of ID is in field 7210.**
Contract Entity Date	73-10	7212	C	**Only Sent if Natural/Non-Natural Entity Indicator (7203) is N. Date is not needed for Transfer Type 02 or 04 where the Broker/Dealer is custodial owner.**

Contract Entity Date Qualifier	73-10	7213	C	If 7212 is sent than this field will be filled with 222 (Date of Birth). Otherwise, it will be blank.
Fields apply if Insurance Transfer Type is 02, 03 or 04.			**Edit rules if this record is provided**	
Contract Entity Street Address Line – 1	73-12	7220	R	
Contract Entity Street Address Line – 2	73-12	7221	O	
Contract Entity City	73-12	7223	O	
Contract Entity State	73-12	7224	O	
Contract Entity Zip	73-12	7225	O	
Contract Entity Country	73-12	7226	O	

Fields apply if Insurance Transfer Type is 02, 03 or 04.			**Edit rules if this record is provided**	
Contract Entity Telephone Number	**72-13**	**7230**	**C**	**Either 7230 or 7232 or both will be sent.**
Contract Entity Email Address	**72-13**	**7232**	**C**	**Either 7230 or 7232 or both will be sent.**
Fields apply if Insurance Transfer Type is 02, 03 or 04.			**Edit rules if this record is provided**	
ACATS Multi-Beneficiary Indicator	**73-20**	**7251**	**C**	**This field will only be filled in Insurance Transfer Type is 03. It will be spaces for 02 and 04.** **If Transfer Type is 03:** **Y = There is more than one beneficiary and the Receiving B/D will send it separately in the BEN transaction. If Y, no other beneficiary information will be filled on the 73-20 and there will be no 73-22 or 73-23 in this CAT transaction.** **N = There is only one beneficiary and all beneficiary information would be included in this transaction.**

Information below will only be provided if Transfer Type is 02, 04 or 03 (if Multi-beneficiary Indicator is N)				
Beneficiary Role	**73-20**	**7252**	**R**	**If this information is filled, it means that there is only one beneficiary on the contract. Therefore, IPS will always send with P (Primary)**
Natural/Non-Natural Beneficiary Indicator	**73-20**	**7253**	**R**	**If Insurance Type 02 or 04, this field will be X (Non-Person). If Insurance Type is 03, this field can be N (Person) or X (Non-Person). The reason X may be sent is in the situation where the individual's beneficiary is an estate or trust.**
Non-Natural Beneficiary Name	**73-20**	**7254**	**C**	**This field applies when field 7253 is X. In the case of transfer type 2 or 4, this beneficiary is the firm acting as custodian. In the case of transfer type 3, the beneficiary is a non-person entity such as an estate or trust. If 7254 is used than 7255 to 7259 would not be used.**
Natural Beneficiary Last Name	**73-20**	**7255**	**C**	**This field applies when field 7253 is N. This would only occur if transfer type is 03 and multi-beneficiary indicator is N. In this case, the beneficiary is an individual. If 7255 is used than 7254 is not used.**
Natural Beneficiary First Name	**73-20**	**7256**	**C**	**This field applies when field 7253 is N. This would only occur if transfer type is 03 and multi-beneficiary indicator is N. In this case, the beneficiary is an individual. If 7255 is used than 7254 is not used.**

Natural Beneficiary Middle Name	73-20	7257	O	
Natural Beneficiary Prefix	73-20	7258	O	
Natural Beneficiary Suffix	73-20	7259	O	
Beneficiary ID	73-20	7260	O	
Beneficiary ID Qualifier	73-20	7261	O/C	This field qualifies what type of ID is in field 7260. This field is sent if 7260 is filled. If 7260 is not filled then this field will be spaces.
Beneficiary Relationship to Entity	73-20	7262	O	This field describes the beneficiary relationship to the owner of the contract.
Beneficiary Date	73-20	7263	O	This field may only be sent if Natural/Non-Natural Beneficiary Indicator (7253) is N.

Beneficiary Date Qualifier	73-20	7264	O/C	Only sent if Beneficiary Date is filled. Since Beneficiary Date will only be filled when natural (person), the only qualifier allowed currently is 222 (Date of Birth).
Beneficiary Allocation Percent	73-20	7265	R	This field will always be 100% since the filling of this field means there is only one beneficiary on the contract. Field will look like this: 10000000000
Beneficiary Street Address Line – 1	73-22	7275	R	*This field will all be sent if the 73-22 record is sent. 73-22 record is optional for Insurance Transfer Type 02, 03 and 04. It is not sent for 01.
Beneficiary Street Address Line – 2	73-22	7276	O	
Beneficiary City	73-22	7278	O	
Beneficiary State	73-22	7279	O	
Beneficiary Zip	73-22	7280	O	
Beneficiary Country	73-22	7281	O	
Beneficiary Telephone Number	72-23	7030	R	*This field is only required if 73-23 record is sent. 73-23 record is optional for Insurance Transfer Type 02, 03 and 04. It is not sent for 01.

All Agents Included	72-30	7301	R	This field will only be filled on the first occurrence of the 73-30 record. This field will be blank on subsequent occurrences. Y = There are 4 or less agents on the contract and they are all included in this transaction. N = There are more than 4 agents on the contract and the Receiving B/D will send the agents separately in the REP transaction. If N, no other agent information will be filled on the 73-30 and there will be only one occurrence.
Team ID	73-30	7303	O	If there are multiple occurrences of the 73-30 record, team id will only be filled in the first occurrence if provided from ACATS. There is no need to duplicate in each 73-30 record.
Agent ID	73-30	7304	O	This field will be populated for each occurrence of the 73-30 record if provided from ACATS. This field is the broker assigned id which can be unique for each agent.
Agent Tax ID	73-30	7305	R	
Agent Tax ID Qualifier	73-30	7306	R	
Agent Date of Birth	73-30	7307	O	
Agent Allocation Percent	73-30	7308	R	If there is one occurrence of the 73-30 and All Agents Included field is Y, this field will be either 0% or 100%. If there 2, 3 or 4 occurrences of the 73-30, the sum of the 73-30 records will be either 0% or 100%.

Change Log	
11/15/04	73-12 FIELDS. Notes was changed to read "Fields apply if Insurance Transfer Type is 02, 03 or 04". It used to read for 02 or 04 only. 73-30 – Item 7307 – Changed from Required to Optional.
3/24/05	73-10 –Item 7204, it previous said that this field would only be used for Transfer Types 2 or 4. It could also be used for Transfer Type 3 if the Owner is Trust or some other non-person entity. Item 7206 and Item 7256 (first name fields) – These have been changed to required when Natural/Non-Natural Indicator is N.