General Information

This section outlines the general rules that apply to all CSV templates, what to check before you start, and a high-level summary of how to save and submit your CSV file.

General Rules (apply to all CSV templates)

- Row 1 is the header record (Record type = 0)
- Row 2 and below are detail records (Record type = 1)
- All information entered in the CSV file **must** exactly match the details shown on the Moneysmart website for the relevant unclaimed money record. Claims will be **rejected** where information does not match the Moneysmart record.
- Do not change the column order or headings
- **Mandatory** fields are marked with *
- Do not use leading or trailing spaces
- Do not use hidden or non-breaking spaces. **Only** the following special characters are permitted: **/ & @ #**
- Do not exceed maximum character limits shown in brackets (X).
- Enter all data in UPPER CASE Letters
- For deceased estates, add "Estate of" at the end of the given name/s
- Australian Post Codes must be 4 digits long and match the state.
- Country codes must be a valid 2-letter country code by ISO 3166 standards.
- To preserve leading zeros, format the columns as Text before saving as CSV.
- Remove any unused data or fields from the csv template.

Before you start

- Confirm you are using the correct CSV template for the Life Insurance Act.
- Most instructions are built into the template.
- Hover over column headings or cells to view mandatory fields, character limits and what to enter.
- Use the header record and detail record sections of this guide for additional context.
- **Important:** Failure to follow these requirements will result in your CSV file being rejected.

Saving and submitting your CSV (summary)

- When you have finished preparing your CSV file:
  -Select File → Save As.
  -Choose CSV (Comma delimited)
- Before submitting, review the checklist at the end of this guide to confirm your CSV file has been saved correctly and you have completed all the steps.
- Claims must be submitted through **MOVEit,** ASIC's secure file transfer service.
- ASIC does **not** accept unclaimed money CSV files submitted by email.
- Ensure you are registered for MOVEit prior to claiming. If you are not registered, you must complete the MOVEit registration process before submitting your file.
- For upload instructions, refer to the **UM MOVEit External User Guide**.
- Ensure the email address in Row 1 (Header), is valid for all claim correspondence.
- After submission, ASIC will review your claim and:
  -Email remittance advice if accepted, or
  -Advise if amendments are required.

Header record (Row1) – Claiming Entity and file summary

Row 1 contains **one header record only**. It identifies the lodging organisation and summary totals for the file.

Complete Row 1 once only.

Column	Field	What to enter	Key rules / notes
*A (1)	Record type	**0**	Identifies this row as the header record. **Must** be 0.
*B (12)	Form type	**CMCLIFE**	Fixed Value. **Must** be CMCLIFE for this type of claim.
*C (11)	ACN / ABN	Organisation identifier	Numbers only. Do not include spaces, hyphens or punctuation.
*D (79)	Organisation name	Full legal name	Must exactly match the legal entity name associated with the funds.
*E (6)	Number of records	Total number of detail records	Must equal the total number of detail records (from row 2 onwards).
*F (12)	Total amount	Total amount due	Must exactly equal the sum of all detail amounts. Enter 2 decimal places. Do not include $ or commas.
*G-J (64 each)	Address lines	Organisation address	Address only – do not include suburb, state or postcode; Column G is mandatory, Columns H – J are optional
*K (30)	Suburb / city	Suburb or city	Required for Australian addresses only
*L (3)	State	State abbreviation	e.g. NSW, QLD
*M (4)	Postcode	4-digit postcode	Required for Australian addresses only, must match State; must be 4 digits (eg. 0824)
*N (2)	Country	Country code	ISO 3166 (use **AU** for Australia)
*O (70)	Email address	Contact email	Used for claim outcome notifications and related correspondence
*P (30)	Phone Number	Contact phone number	Used only if clarification is required during processing.

Tip: Mandatory fields, character limits and field-specific instructions are shown in the CSV template. Hover over column headings or cells in Excel for details.

Detail Records (Row 2 onwards) – Unclaimed money record details

Enter the name and complete address details of the person or entity owed the unclaimed money.

Complete **one row per record.**

Column	Field	What to enter	Key rules / notes
*A (1)	Record type	**1**	**Must** be 1. Identifies this row as a detail record.
*B (12)	Original Transaction Number (OTN)	Enter Original Transaction Number (OTN)	**Must** exactly match the Original Transaction Number shown on the Moneysmart website.
*C (12)	Amount due	Unclaimed amount	**Must** exactly match the amount shown on the Moneysmart website. Enter 2 decimal places. Do Not include $ or commas.
*D (4)	Year of return	Year the funds relate to	**Must** exactly match the Year of return shown on the Moneysmart website.
*E (15)	Policy Number	Life Insurance Policy Number	**Must** exactly match the Policy number shown on the Moneysmart website.
*F (79)	Life insured Surname	Surname of insured party	**Must** exactly match the name shown on the Moneysmart website.
*G (79)	Life insured Given Name/s	Given name/s of insured party	**Must** exactly match the name shown on the Moneysmart website. Do not include titles. (for example, Mr, Mrs or Dr).
*H (79)	Policy owner Surname / entity name	Surname or entity name	**Must** exactly match the name shown on the Moneysmart website.
*I (79)	Policy owner Given Name/s or entity identifier	Given name or entity ACN/ABN/ARSN	**Must** exactly match the name shown on the Moneysmart website. Do not include titles. (for example, Mr, Mrs or Dr).
*J (8)	Date became due	Policy maturity date	Format must be **DDMMYYYY.**

Before you lodge (final checks)

Use this checklist to confirm your CSV file is complete and ready to submit.

✓	Check
☐	The correct CSV claim template for the **Life Insurance Act** has been used.
☐	The CSV template instructions have been followed (including **hovering over cells** to confirm mandatory fields, character limited and required formats).
☐	**Row 1** is the header record and **Column A = 0**.
☐	**Row 2 onwards** are detail records and **Column A = 1**.
☐	The **number of detail** records in the header record exactly matches the number of detail records included in the file.
☐	**The total value of all detail records** exactly matches the total amount reported in the header record.
☐	All amounts are entered with **2 decimal places** and contain **no dollar signs or commas**.
☐	**Character limits** for all cells have not been exceeded.
☐	**Leading and trailing spaces** have been removed.
☐	The CSV file does **not contain any invalid characters** (including hidden or non-breaking spaces).
☐	All data has been entered in **CAPITAL LETTERS**.
☐	**Column order and headings** have not been changed.
☐	You are registered for MOVEit, and a **valid email address** is entered in Row 1 (Header) for all claim correspondence.
☐	The file has been saved using **Save As → CSV (Comma delimited)**.
☐	A **Declaration** has been prepared, the ASIC website has been checked for the most current wording, and the declaration is ready to be lodged with the CSV file.