

Statement Information for Rural Services Providers

BankLink is delighted to provide a wide range of statement information from rural suppliers. However, to gain the maximum benefit from these statements it is useful to understand the delivery formats available to you and the dates on which the data will be supplied.

Statement Provider	BankLink Delivery Formats	Date Supplied
Allied Farmers	Re-dated to the payment due date	Between 10 – 15
	Transaction date on paper statement *	Between 10 – 15
ATS	Re-dated to the payment due date	Between 10 – 15
CRT	Re-dated to the payment due date	Between 10 – 15
Farmlands	Re-dated to the payment due date	Between 10 – 15
Fonterra (including RD1 rural supplies)	Re-dated to the payment due date	Between 20 – 25
	Transaction date on paper statement *	Between 20 – 25
PGG Wrightson	Transaction date on paper statement	Between 1 – 10
	Re-dated to the payment due date *	Between 10 – 15
PGG Wrightson (including Williams & Kettle and Fruitfed Supplies)	Transaction date on paper statement	Between 1 – 10
	Re-dated to the payment due date *	Between 10 – 15
PGG Wrightson Finance	Transaction date on paper statement	Between 1 – 10

Legend

* Optional delivery format

ATS, CRT and Farmlands

Default Delivery	Re-dated to the payment due date
TPA Instructions (Payment Date)	None required
Account Prefix	ATS, CRT and FARM respectively
File Sent	Between 10 – 15 of the month

BankLink receives a data file for these institutions between the 10th and 15th of the month. As soon as these files arrive, we process the data and make it available to you via our secure Internet download.

ATS, CRT and Farmlands are rural merchandising companies that provide their clients with paper statements/tax invoices each month, showing the monthly spend and the payment due. Accountants receiving ATS, CRT and Farmlands information via BankLink will notice that any purchases during the month have been re-dated to the payment due date of the 20th of the following month.

Typically, an accountant downloading an ATS, CRT or Farmlands statement in mid-August will see July purchases re-dated to 20 August and a payment received dated around 20 July to settle June purchases (re-dated to 20 July in the previous month).

Most accountants receiving ATS, CRT and Farmlands rural merchandising accounts do so for clients who are on the 'payments' method for GST. By re-dating the transactions BankLink ensures that the rural purchases are in the same month as the payment made to ATS, CRT or Farmlands from your clients' main bank accounts.

So far we have received very little interest in receiving ATS, CRT or Farmlands statements showing transactions on their original dates. However, if there were a demand for this service to enable you to account for clients who are on the 'invoice' basis for GST, BankLink would happily accommodate you. Please contact BankLink if your practice would like to receive ATS, CRT or Farmlands transactions that have not been re-dated.

Fonterra (including RD1 rural supplies)

Default Delivery	Re-dated to the payment due date
TPA Instructions (Payment Date)	None required or 'Payment Date'
Account Prefix	FNT
File Sent	Between 20 – 25 of the month
TPA Instructions (Transaction Date)	'Transaction Date'
Account Prefix	NFNT
File Sent	Between 20 – 25 of the month

BankLink receives a data file relating to milk supply and a separate file containing rural merchandising transactions from RD1 and combines them to form one account in BankLink. Normally, Fonterra provides these files between the 20th and 25th of the month.

In most cases, your farmer and sharemilker clients will sell more milk to Fonterra than purchase merchandise from RD1 and therefore a payment for the difference will be made to your client from Fonterra on the 20th of next month. For this reason, accountants receiving Fonterra information via BankLink will notice that both the milk supply and rural merchandise purchases during the month have been re-dated to the payment due date of the 20th of the following month.

Typically, an accountant downloading a Fonterra statement in mid-August will see July milk supply information and RD1 purchases re-dated to 20 August and a payment dated 20 July from Fonterra to the client's bank account for the surplus of milk supply over purchases in the previous month.

Most accountants receiving Fonterra accounts do so for clients who are on the 'payments' method for GST and therefore have requested the statement information to be re-dated to the payment due date. This ensures the milk supply and rural purchases information is in the same month as the payment received into the clients' main bank accounts.

However, some accountants have requested that we supply Fonterra information that has not been re-dated. This service enables them to account for clients who are on the 'invoice' basis for GST. In order to receive this service you must clearly write **'Transaction Date'** on the BankLink Third Party Authority Form, as by default we will load Fonterra accounts onto the re-dated service.

BankLink uses the account number prefix FNT for Fonterra statements with transactions re-dated to the payment date. NFNT is used to indicate statements that contain transactions that have not been re-dated.

Allied Farmers

Default Delivery	Re-dated to the payment due date
TPA Instructions (Payment Date)	None required or 'Payment Date'
Account Prefix	AFL
File Sent	Between 10 – 15 of the month
TPA Instructions (Transaction Date)	'Transaction Date'
Account Prefix	NAFL
File Sent	Between 10 – 15 of the month

Allied Farmers provide finance (bank-style) and rural accounts (rural merchandising and livestock trading). All the information for these accounts is supplied to BankLink in one data file usually received between the 10th and 15th of each month.

There is no indicator in the file we receive to allow BankLink to distinguish between Allied Farmers' finance and rural accounts, so we don't know whether to re-date transactions or deliver them to you with their original transaction dates. In our experience most practices loading Allied Farmers accounts have asked for them to be re-dated. Therefore, if our Third Party Authority forms are not clearly marked '**Transaction Date**' we will assume that the account is rural and re-date the transactions to the payment due date.

Allied Farmers (rural) provide their clients with paper statements/tax invoices each month, showing the monthly spend and the payment due. Accountants receiving Allied Farmers information via BankLink will notice that any rural merchandise purchases during the month have been re-dated to the payment due date of the 20th of the following month.

Typically, an accountant downloading an Allied Farmers statement in mid-August will see July purchases re-dated to 20 August and a payment received dated around 20 July to settle June purchases (re-dated to 20 July in the previous month). In other words, as long as your client is only using Allied Farmers for rural merchandising the information in the accounts will appear in the same format as CRT or Farmlands.

Allied Farmers (rural) accounts may also contain livestock trading transactions which are generally due for payment 14 days after the transaction date. For an accountant downloading an Allied Farmers statement in mid-August, which contains livestock trading as well as rural merchandising, the following transactions will typically be displayed:

- July merchandise purchases re-dated to 20 August.
- A payment received dated around 20 July to settle June purchases.
- July sales or purchases of livestock re-dated to 14 days after the transaction date. *Note: some transactions will have a July due date while others will have an August due date.*
- The corresponding payments or receipts for the livestock trading settled in July will appear. *Note: the August settlements will appear in the following month's file.*

The extra complexity of trying to deal with rural statements that contain a mixture of merchandise and stock trading transactions has meant that some accountants do not ask for these Allied Farmers accounts to be re-dated. To request an Allied Farmers account to be delivered showing the original transaction dates clearly mark **'Transaction Date'** on BankLink's Third Party Authority Form. This approach also enables practices to account for clients who are on the 'invoice' basis for GST.

PGG Wrightson (including Williams & Kettle and Fruited Supplies)

Default Delivery	Transaction date as per paper statement
TPA Instructions (Transaction Date)	None required or 'Transaction Date'
Account Prefix	PWT
File Sent	Between 1 – 10 of the month
TPA Instructions (Payment Date)	'Payment Date'
Account Prefix	PWD
File Sent	Between 10 – 15 of the month

PGG Wrightson provides finance (bank-style) and rural accounts (rural merchandising and livestock trading). All the information for these accounts is supplied to BankLink in one data file usually received between the 1st and 10th of each month.

In our experience most practices loading PGG Wrightson accounts have asked for them to be delivered using their original transaction dates. So, if our Third Party Authority forms are not clearly marked **'Payment Date'**, we will assume that the account is a PGG finance account (bank-style) and will not re-date the transactions to the payment due date.

This approach enables practices to account for clients with PGG Wrightson rural accounts using the 'invoice' basis for GST. PGG Wrightson data delivered using its transaction date will be available between the 1st and 10th of each month and will have the account prefix PWT.

If you want PGG Wrightson rural accounts to be re-dated there are some issues that you should consider.

PGG Wrightson (rural) provides their clients with paper statements/tax invoices each month, showing the monthly spend and the payment due. Accountants receiving re-dated PGG Wrightson information via BankLink will notice that any rural merchandise purchases during the month have been re-dated to the payment due date of the 20th of next month.

Typically, an accountant downloading a PGG Wrightson statement in mid-August will see July purchases re-dated to 20 August and a payment received dated around 20 July to settle June purchases (re-dated to 20 July in the previous month). In other words, as long as your client is only using PGG Wrightson for rural merchandising the information in the accounts will appear in the same format as CRT or Farmlands.

PGG Wrightson (rural) accounts may also contain livestock trading transactions which are generally due for payment 14 days after the transaction date. For an accountant downloading a PGG Wrightson statement in mid-August which contains

livestock trading as well as rural merchandising the following transactions will typically be displayed:

- July merchandise purchases re-dated to 20 August.
- A payment received dated around 20 July to settle June purchases.
- July sales or purchases of livestock re-dated to 14 days after the transaction date. *Note: some transactions will have a July due date while others will have an August due date.*
- The corresponding payments or receipts for the livestock trading settled in July will appear. *Note: the August settlements will appear in the following month's file.*

The extra complexity of trying to deal with rural statements that contain a mixture of merchandise and stock trading transactions has meant that some accountants do not ask for these PGG Wrightson accounts to be re-dated.

However, if you would like transactions on your clients' PGG Wrightson statements to be re-dated to the due date, clearly write '**Payment Date**' on BankLink's Third Party Authority Form. This approach is favoured by some practices to account for clients who are on the 'payments' basis for GST. Rural data delivered re-dated to its payment due date will be available between the 10th and 15th of each month and will have the account prefix PWD.