



CODES, TABLES AND CHECKLIST

Relationship Codes/Payment Protocols

Please carefully review the relationship codes to ensure that your company is indicating the correct payment protocol. Individual names reported without a relationship code will be coded as payees. If there is more than one owner, you must indicate the relationship for each. All accepted relationship codes are listed below.

Relationship Codes

Code	Definition	Payment Protocol
AG	Agent for Owner	The individual or entity named as agent may claim property on behalf of the individual(s) named as owner(s). The Agent will be required to provide verification that they continue to have authority to act on behalf of the named owner. Payment will be issued in the name of the owner(s). Any named owner(s) may also receive payment by claiming on their own behalf. (Examples: Power of Attorney, Guardian, Attorney for, Conservator)
AD	Administrator of Estate	A person or entity appointed by a court of competent jurisdiction to administer the estate of a person who has died (Examples: Executor, Executrix, and Personal Representative). Payment will be issued to the Estate.
AN	And (Unspecified Joint Relationship)	Named individuals must claim together or show good cause, such as divorce or death, to claim separately. If paid individually each owner will receive an equal share.
BF	Beneficiary	Each individual named as a beneficiary will be paid an equal share of the property. For non-demutualization properties only the individual named as beneficiary will be paid.
CF	Custodian	The individual or entity named as custodian can claim on behalf of the individual(s) named as owner(s). Payment will be issued in the name of the owner(s). Any named owner(s) may also receive payment by claiming on their own behalf.
CP	Community Property	Property or earnings received by a husband and wife during marriage, other than by gift, devise, or descent. Each spouse should be listed as an owner and will be paid an equal share of the property. Upon the death of one, the property goes to the survivor.
IN	Insured	Individuals named as the insured will <u>not</u> be paid. The individual named as beneficiary will be paid. If the beneficiary is deceased and no successor beneficiary exists the property will be paid to the estate of the individual named as the insured.
JS	Joint Tenants with Rights of Survivorship	Each individual named as a joint tenant with rights of survivorship will be paid an equal share of the property. Deceased individual's portion of the property will be paid to the surviving owner(s).
OR	Either Party is Owner	First named individual/entity who claims property will be paid the entire property.
PA	Payee	Each individual named as a payee will be paid an equal share of the property.
RE	Remitter	Each individual named as a remitter will be paid an equal share of the property.
SO	Sole Owner	The sole named owner will be paid the property.
TC	Tenants in Common	Each individual named as a tenant in common will be paid an equal share of the property unless other percentages are specified. Deceased individual's portion of the property will be treated as the estate of the individual and will pass as instructed by will, probate order or Arizona intestate statutes.
TE	Trustee	The individual or entity named as Trustee may claim property on behalf of the Trust. The Trustee will be required to provide verification that they continue to have the authority to act on behalf of the named owner. Payment will be issued in the name of the Trust.
UT	Uniform Transfer/Gift to Minor	The minor or guardian of the minor may claim. Payment will be issued to the reported minor if they have reached the age of majority or otherwise to the Custodian.