# ANZ ROYAL PIPE DELIMITED

## FILE FORMAT GUIDE

October 2017



# ANZ Royal – Pipe Delimited File Format Guide

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#### GENERAL INFORMATION

#### **Purpose**

The purpose of this document is to detail the Pipe Delimited file format for ANZ Royal files. This includes the Payment file format and the Direct Debit file format.

#### SUPPORTING DOCUMENTS

For further information about Cash Payments, please refer to the following Guides that are available online from anz.com

- > ANZ Royal User Guide
- > ANZ Royal Administrator Guide
- > ANZ Royal Minimum System Requirements Guide
- > ANZ Royal Fixed File Format Guide

#### **VOLUMES**

#### **Payment Files**

It is recommended that the number of transactions in any one batch should not exceed 5,000 records (i.e. 5,000 transactions) or 2.5 MB. The time taken to upload a payment file will vary depending on the file size.

#### **Direct Debit Files**

It is recommended that the number of transactions in any one batch should not exceed 5,000 records (i.e. 5,000 transactions) or 2.5 MB. The time taken to upload a direct debit file will vary depending on the file size.

#### **SPECIFICATIONS**

#### File Specifications

- > File extension is: \*csv or \*txt or Unicode txt
- One record occupies one line
- Record/lines must be separated by CrLf (Carriage return Line feed)
- > Amounts should not contain any universal currency symbols e.g., \$, €, etc.,
- > No spaces at the end of a field
- > If a field does not have a value, then a delimiter must be supplied in the correct position

#### Field Specifications

- Currency must be entered in capital letters only
- ➤ Beneficiary Name do not use any special characters, e.g., & ` # @
- ➤ Beneficiary Address 1 recommended to use a street address in lieu of a PO Box address
- > Beneficiary Address 3 do not exceed 32 characters for CBFT or RTGS payments
- Beneficiary Account do not include spaces
- Bank & Customer Cheques The following fields are not mandatory: Beneficiary Account, Beneficiary Bank Code/SWIFT, Beneficiary Bank Name, Charges. The following fields are mandatory: Payable Location, Print Location, Delivery Method

#### Charges

O Ours
B Beneficiary
P Payer
S Other/Shared

#### Unicode

Unicode can be accepted for the following languages for countries using non-English alphabets

- Chinese Simplified
- Chinese Traditional
- > Japanese
- Vietnamese

#### Payment Methods

ACH Automated Clearing House - Low value domestic payments

BCHK Bank Cheque

> BKT Book Transfer - Transfer between ANZ accounts in the same country

> CBFT Cross Border Funds Transfer - International payments

> CCHK Customer Cheque

> RTGS Real Time Gross Settlement - Domestic local payments

#### Cheque Delivery Methods

CB Courier to Beneficiary
 MC Mail to Own Organisation

MB Mail to Beneficiary

PC Pick-up by Own OrganisationPB Pick-up by Beneficiary

#### **Key Types**

A Alpha
D Date
N Numeric
M Mandatory
O Optional

#### FILE SPECIFICATIONS

## Pipe Delimited File Format Data Fields

A delimited file can comprise of pipe, comma, semi-colon or tabs

Payment Method   (See Payment Methods)	Field Name	Description / Examples	Max Size	Туре	Unicode	M/O
Beneficiary Name^   CBFT = 35 characters only   120	Payment Method	(See Payment Methods)	4	Α	N	М
Beneficiary Account Number than cheques	Debit Account Number		30	A/N	N	М
Number   Stant Cheques   Stant Chan Cheques   Stant Chequ	Beneficiary Name^	CBFT = 35 characters only	120	A/N	Υ	М
Beneficiary Bank/Branch Code	Beneficiary Account	Valid for pay types, other	34	A/N	N	М
Code         than cheques           Payment Currency         Currency Code, e.g. AUD         3         A         N         M           Payment Amount         15,3         N         N         M           Customer Reference         20         A/N         Y         O           Country         Mandatory for CBFT         2         A         N         O           Execution Date         Format: DD/MM/YYYY         10         D         N         O           Eseneficiary Address 1         Mandatory for CBFT         35         A/N         Y         O           Beneficiary Address 2         35         A/N         Y         O           Beneficiary Address 3         Mandatory for CBFT         35         A/N         Y         O           Beneficiary Address 4*         35         A/N         Y         O           Beneficiary Address 4*         35         A/N         Y         O           Beneficiary Email ID         Multiple addresses can be separated by a comma         255         A/N         N         O           Charges         0 = Our         1         A         N         O         O           Beneficiary Bank/Branch Name         35         A/N <td>Number</td> <td>•</td> <td></td> <td></td> <td></td> <td></td>	Number	•				
Payment Currency	-		35	Α	N	М
Payment Amount		<u>'</u>	3	Δ	N	M
Customer Reference	· · · · · · · · · · · · · · · · · · ·	currency code, e.g. ADD				
Country						
Execution Date		Mandatory for CRET				
Beneficiary Address 1		·				
Beneficiary Address 2						
Beneficiary Address 3 Mandatory for CBFT 35 A/N Y O Beneficiary Address 4* 35 A/N Y O Beneficiary Fax Number 15 N N O Beneficiary Email ID Multiple addresses can be separated by a comma  Charges O = Our 1 A N O Beneficiary Bank/Branch S = Other  Beneficiary Bank/Branch Address 1 A/N Y O Beneficiary Bank/Branch Address 1 A/N Y O Beneficiary Bank/Branch Address Line 1 Beneficiary Bank/Branch Address Line 2 Beneficiary Bank/Branch City Beneficiary Bank/Branch Address Line 2 Beneficiary Bank/Branch Address Line 2 Beneficiary Bank/Branch City Beneficiary Bank/Branch Country Payable Location Location where cheque is credited  Print Location Location of where a cheque can be printed Delivery Method and See Cheque Delivery Address 1 A/N Y O Mailing Address 2 A/N Y O Mailing Address 3 A/N Y O  Mailing Address 3 A/N Y O  Mailing Address 3 A/N Y O  Mailing Address 3 A/N Y O		Manuatory for CBF1				
Beneficiary Address 4*   35	,	Mandaham fan CDET				
Beneficiary Fax Number Beneficiary Email ID Beneficiary Beneficiary Beneficiary Beneficiary Beneficiary Beneficiary Bank/Branch Name Beneficiary Bank/Branch Address Line 1 Beneficiary Bank/Branch Address Line 2 Beneficiary Bank/Branch City Beneficiary Bank/Branch Country Beneficiary Bank/Branch City Country C	,	Mandatory for CBF1			<u> </u>	
Beneficiary Email ID  Multiple addresses can be separated by a comma  O = Our B = Beneficiary S = Other  Beneficiary Bank/Branch Name  Beneficiary Bank/Branch Name  Beneficiary Bank/Branch Name  Beneficiary Bank/Branch Address Line 1  Beneficiary Bank/Branch Address Line 2  Beneficiary Bank/Branch City  Beneficiary Bank/Branch Country  Beneficiary Bank/Branch Country  Payable Location Location where cheque is credited  Print Location Location where cheque is credited  Print Location Location of where a cheque can be printed  Delivery Method and See Cheque Delivery Amailing Address 1  See Cheque Delivery Amailing Address 3  Separated by a comma  1				· ·		
Separated by a comma  Charges  O = Our B = Beneficiary S = Other  Beneficiary Bank/Branch Name  Beneficiary Bank/Branch Address Line 1  Beneficiary Bank/Branch City  Beneficiary Bank/Branch City  Beneficiary Bank/Branch Country  Payable Location Print Location Location where a cheque is credited  Delivery Method and See Cheque Delivery Address 1  Mailing Address 2  Mailing Address 2  May N O N O N O N O N O N O N O N O N O N						
B = Beneficiary S = Other  Beneficiary Bank/Branch Name Beneficiary Bank Name Beneficiary Bank/Branch Address Line 1  Beneficiary Bank/Branch Address Line 2  Beneficiary Bank/Branch Beneficiary Bank/Branch City City  Beneficiary Bank/Branch Reneficiary Bank/Branch Country  Payable Location Location where cheque is credited Credited  Print Location Location of where a cheque can be printed Country  Delivery Method and See Cheque Delivery Address 1  Mailing Address 1  Mailing Address 2  Mailing Address 3  A/N Y O O O O O O O O O O O O O O O O O O	Beneficiary Email ID	-	255	A/N	N	O
Beneficiary Bank/Branch Name  Beneficiary Bank Name  Beneficiary Bank Name  Beneficiary Bank Name  Beneficiary Bank/Branch Address Line 1  Beneficiary Bank/Branch Address Line 2  Beneficiary Bank/Branch City  Beneficiary Bank/Branch Address Line 2  Beneficiary Bank/Branch Province  Beneficiary Bank/Branch	Charges	O = Our	1	Α	N	0
Beneficiary Bank/Branch Name  Beneficiary Bank Name  Beneficiary Bank/Branch Beneficiary Bank/Branch Address Line 1  Beneficiary Bank/Branch Address Line 2  Beneficiary Bank/Branch City Beneficiary Bank/Branch Country Payable Location Location where cheque is credited  Print Location Location of where a cheque can be printed City Delivery Method and See Cheque Delivery Address 1  Mailing Address 2  Mailing Address 3  A/N Y O  AN O  Country  AN O  Mailing Address 3  A/N Y O  Mailing Address 3  A/N Y O  Mailing Address 3		B = Beneficiary				
Name  Beneficiary Bank Name 35 A/N Y O  Beneficiary Bank/Branch 35 A/N Y O  Address Line 1  Beneficiary Bank/Branch 35 A/N Y O  Address Line 2  Beneficiary Bank/Branch 31 A/N Y O  City Beneficiary Bank/Branch 8 A/N Y O  Province 8 A/N Y O  Beneficiary Bank/Branch 2 A/N Y O  Province 9 A/N Y O  Country Payable Location Location where cheque is credited 9  Print Location Location of where a cheque can be printed 9  Delivery Method and See Cheque Delivery O  Mailing Address 1 A/N Y O  Mailing Address 2 A/N Y O  Mailing Address 3 A/N Y O  Mailing Address 3 A/N Y O  Mailing Address 3 A/N Y O  Beneficiary Bank/Branch 2 A/N Y O  Mailing Address 3 A/N Y Y O  Mailing Address 4 A/N Y O  Mailing Address 4 A/N Y Y O  Mailing Address 4 A/N Y Y O  Mailing Address 4 A/N Y O  Mailing Address 4 A/N Y Y O  Mailing Addre		S = Other				
Beneficiary Bank Name 35 A/N Y O Beneficiary Bank/Branch 35 A/N Y O Address Line 1  Beneficiary Bank/Branch 35 A/N Y O Address Line 2  Beneficiary Bank/Branch 31 A/N Y O Beneficiary Bank/Branch 31 A/N Y O City Beneficiary Bank/Branch 8 A/N Y O Province 8 A/N Y O Beneficiary Bank/Branch 2 A N O Country Payable Location Location where cheque is credited  Print Location Location of where a cheque can be printed  Delivery Method and See Cheque Delivery O Delivery To Methods  Mailing Address 1 35 A/N Y O Mailing Address 3 35 A/N Y O Mailing Address 3 35 A/N Y O Mailing Address 3 35 A/N Y O	-		35	A/N	Υ	0
Beneficiary Bank/Branch Address Line 1  Beneficiary Bank/Branch Address Line 2  Beneficiary Bank/Branch City Beneficiary Bank/Branch City Beneficiary Bank/Branch Country Payable Location Print Location Location of where a cheque can be printed Delivery Method and See Cheque Delivery To Mailing Address 2  Mailing Address 3  MayN Y O A/N O A/N Y O A/N O	Beneficiary Bank Name		35	A/N	Υ	0
Beneficiary Bank/Branch Address Line 2  Beneficiary Bank/Branch City  Beneficiary Bank/Branch City  Beneficiary Bank/Branch Province  Beneficiary Bank/Branch Country  Payable Location Location where cheque is credited  Print Location Location of where a cheque can be printed  Delivery Method and See Cheque Delivery Delivery To  Mailing Address 1  Mailing Address 3  A/N Y O  A/N O  A/N Y O  A/N O  A	·				Υ	0
Address Line 2  Beneficiary Bank/Branch City  Beneficiary Bank/Branch Province  Beneficiary Bank/Branch Country  Payable Location Location where cheque is credited  Print Location Location of where a cheque can be printed  Delivery Method and See Cheque Delivery Address 1  Mailing Address 1  Mailing Address 3  See Cheque Can be printed  Mailing Address 3  A/N Y O  Mailing Address 3  A/N Y O  Mailing Address 3	Address Line 1					
City  Beneficiary Bank/Branch Province  Beneficiary Bank/Branch Country  Payable Location Location where cheque is credited  Print Location Location of where a cheque can be printed  Delivery Method and See Cheque Delivery Address 1  Mailing Address 2  Mailing Address 3  See Cheque Control Address 2  Mailing Address 3  See Cheque Control Address 3  See Cheque Control Cont			35	A/N	Υ	0
Beneficiary Bank/Branch Province  Beneficiary Bank/Branch Country  Payable Location Location where cheque is credited  Print Location Location of where a cheque can be printed  Delivery Method and See Cheque Delivery To Mailing Address 1  Mailing Address 3	Beneficiary Bank/Branch		31	A/N	Υ	0
Province  Beneficiary Bank/Branch Country  Payable Location Location where cheque is credited  Print Location Location of where a cheque can be printed  Delivery Method and See Cheque Delivery Delivery To  Mailing Address 1  Mailing Address 3  AN  N  O  A/N  Y  O  Methods	City					
Beneficiary Bank/Branch Country  Payable Location Location where cheque is credited  Print Location Location of where a cheque can be printed  Delivery Method and See Cheque Delivery Delivery To Mailing Address 1  Mailing Address 2  Mailing Address 3  AN  N O A/N Y O A/N Y O A/N Y O  A/N Y O  A/N Y O  A/N Y O  A/N Y O  A/N Y O  A/N Y O  A/N Y O  A/N Y O			8	A/N	Y	0
Country  Payable Location  Location where cheque is credited  Print Location  Location of where a cheque can be printed  Delivery Method and See Cheque Delivery  Delivery To  Mailing Address 1  Mailing Address 2  Mailing Address 3  Location where cheque is 20 A/N Y O				Δ.	NI NI	
creditedPrint LocationLocation of where a cheque can be printed20A/NYODelivery Method and Delivery ToSee Cheque Delivery2ANOMailing Address 135A/NYOMailing Address 235A/NYOMailing Address 335A/NYO			2	А	IN	U
Print Location Location of where a cheque can be printed  Delivery Method and See Cheque Delivery 2 A N O  Delivery To Methods  Mailing Address 1 35 A/N Y O  Mailing Address 2 35 A/N Y O  Mailing Address 3 35 A/N Y O	Payable Location		20	A/N	Υ	О
Cheque can be printed  Delivery Method and See Cheque Delivery 2 A N O Delivery To Methods  Mailing Address 1 35 A/N Y O Mailing Address 2 35 A/N Y O Mailing Address 3 35 A/N Y O						
Delivery To Methods  Mailing Address 1 35 A/N Y O  Mailing Address 2 35 A/N Y O  Mailing Address 3 35 A/N Y O	Print Location		20	A/N	Υ	0
Mailing Address 1         35         A/N         Y         O           Mailing Address 2         35         A/N         Y         O           Mailing Address 3         35         A/N         Y         O	Delivery Method and		2	Α	N	0
Mailing Address 235A/NYOMailing Address 335A/NYO	Delivery To	<u>Methods</u>				
Mailing Address 3 35 A/N Y O			35	A/N	Υ	0
•	Mailing Address 2		35	A/N	Y	0
Mailing Address 4 35 A/N Y O	Mailing Address 3		35	A/N	Υ	0
	Mailing Address 4		35	A/N	Υ	0

Details of Payment		140	A/N	Υ	0
Instruction Number		10	N	N	0
First Intermediary		35	A/N	N	0
Bank/Branch Code					
First Intermediary Bank		35	A/N	N	0
Name					
First Intermediary		35	A/N	N	0
Bank/Branch Name					
First Intermediary		35	A/N	N	0
Bank/Branch Address 1					
First Intermediary		35	A/N	N	0
Bank/Branch Address 2					
First Intermediary	City & Province should not	31	A/N	N	0
Bank/Branch City	exceed 31 characters				
First Intermediary	City & Province should not	8	A/N	N	0
Bank/Branch Province	exceed 31 characters				
First Intermediary		2	А	N	0
Bank/Branch Country					
Central Bank Reporting 1	Mandatory: Taiwan CBFT	35	A/N	N	0
Central Bank Reporting 2		35	A/N	N	0
Central Bank Reporting 3		35	A/N	N	0
Confidential Indicator	Y or N indicator	1	А	N	М
FX Contract Number		14	A/N	N	0
FX Contract Rate		5,8	N	N	0
Reporting Code 1		3	A/N	N	0
Reporting Code 2		3	A/N	N	0
*D					

<sup>\*</sup>Beneficiary Address 4 is not required for CBFT payments

<sup>^</sup>Beneficiary Name: For all payment methods excluding CBFT, then 120 characters are acceptable. For CBFT payments, then only 35 characters are acceptable.

#### Direct Debit File Format Data Fields

A delimited file can comprise of pipe, comma, semi-colon or tabs

Field Name	<b>Description / Examples</b>	Max Size	Туре	Unicode	M/O
Payment Method	DDI	5	Α	N	М
Credit Account Number		30	A/N	N	М
Payer Name	Name of Payer	140	A/N	Υ	М
Payer Account Number	Account number of Payer	34	A/N	N	М
Payer Bank/Branch Code	Code for Payer's Bank	35	A/N	N	М
	Branch				
Credit Currency	Currency Code, e.g. AUD	3	Α	N	М
Payment Credit Amount	Amount of Payment	15,3	N	N	М
BO Reference	Billing Organisation Ref.	20	A/N	N	0
Payer Country	Country Code	2	Α	N	0
Execution Date	Format: DD/MM/YYYY	10	D	N	0
Payer Address 1		35	A/N	Υ	0
Payer Address 2		35	A/N	Υ	0
Payer Address 3		35	A/N	Υ	0
Payer Address 4		35	A/N	Υ	0
Payer Fax Number		15	N	N	0
Payer Email ID	Multiple addresses can be separated by a comma	255	A/N	N	0
Payer Bank Name		35	A/N	Υ	0
Payer Bank/Branch Name		35	A/N	Υ	0
Payer Bank/Branch		35	A/N	Υ	0
Address Line 1					
Payer Bank/Branch		35	A/N	Υ	0
Address Line 2					
Payer Bank/Branch City		31	A/N	Y	0
Payer Bank/Branch		8	A/N	Υ	0
Province					
Payer Bank/Branch		2	Α	N	0
Country					
Charges	O = Our	1	Α	N	0
	P = Payer S = Other/Shared				
Credit Details	3 – Other/Shared	140	A/N	Y	0
Ordering Party	Contact that generates the	35	A/N	Y	0
Ordering Farty	Direct Debit	33	A/IN	'	O
Ordering Party Address 1		35	A/N	Υ	0
Ordering Party Address 2		35	A/N	Υ	0
Ordering Party Address 3		35	A/N	Υ	0
Ordering Party Address 4		35	A/N	Υ	0
Ordering Party Country		2	А	N	0
Ordering Party		35	A/N	N	0
Bank/Branch Code					
Ordering Party Bank Name		35	A/N	N	0
Ordering Party		35	A/N	N	0
Bank/Branch Address 1					
Ordering Party		35	A/N	N	0
Bank/Branch Address 2					

#### **FILE VALIDATIONS**

#### Payment & Direct Debit File Validations

An automatic file validation process will start once a payment file or direct debit file has been uploaded. In the event that a payment file or direct debit file does not meet required specifications, an error message will appear indicative of the failure reason.

Refer below for the list of payment / direct debit file criteria that are validated and the associated error message.

Validation	Error Message	
Payment File Size	<ul><li>Payment file cannot exceed 5,000 payments</li><li>Payment file cannot exceed 2.5 MB</li></ul>	
Verify File Format	File must be in pipe delimited format. Please review and correct your file and upload again	
Payment Method	<ul> <li>Payment Method <type> is not supported for the payment transaction</type></li> <li>Payment Method must be the same for each beneficiary</li> <li>This payment method of <payment method=""> is not valid for this <ccy value=""> currency and <country> country. Please contact the bank for assistance.</country></ccy></payment></li> </ul>	
Payment Currency	Payment Currency must be the same for each Beneficiary	
Payment Amount Symbols	Amount must be a numeric value. Should not contain $\$$ , $\pounds$ , $\bullet$ , etc.	
Validate City/Province	Combination of City & Providence cannot be more than 31 characters	
Validate Required Fields	Field <field name=""> is a required value and has not been provided</field>	
PO Box Address Line 1	Warning: It is recommended a Street Address for the beneficiary/ payee be provided, as a PO Box may cause processing delays.	
Bank Branch Code Validation	Beneficiary Bank/Branch Code is not valid for the Payment Method and the Country of the Bank's Branch	
SWIFT Character Validation	<field name=""> contains the following invalid SWIFT characters <invalid character=""></invalid></field>	
Semicolon	<field name=""> contains the following invalid characters <invalid character=""> (semicolon)</invalid></field>	
Beneficiary Bank/Branch Code	Beneficiary Bank/Branch Code is not valid for Payment Method and Country of debit account	
Verification of Debit Account	<ul> <li>Invalid debit account</li> <li>Debit account is inactive</li> <li>Account is not available for Payment Transactions</li> <li>Account is not valid to debit for this user</li> </ul>	
Execution Date	Execution date line (x) is in the incorrect format. Please update to DD/MM/YYYY	

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