

ANZ TRANSACTIVE
FIXED LENGTH
FILE FORMAT GUIDE

October 2017



ANZ Transactive – Fixed Length File Format Guide

October 2017

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GENERAL INFORMATION

Purpose

The purpose of this document is to detail the fixed file format for ANZ Transactive APEA.

SUPPORTING DOCUMENTS

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

- ANZ Transactive – User Guide
- ANZ Transactive – Administrator Guide
- ANZ Transactive – Minimum System Requirements Guide
- ANZ Transactive – Pipe Delimited File Format Guide

VOLUMES

Payment Files

It is recommended that the number of transactions in any one batch should not exceed 3,000 records (i.e. 3,000 transactions) or 10 MB. The time taken to upload a payment file will vary depending on the file size.

SPECIFICATIONS

File Specifications

- File extension is: *.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.,
- All fields must be left adjusted, unless otherwise stated, e.g., amounts in fixed files
- No spaces at the end of a field
- If a field does not have a value, then the field must be padded

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

- OUR Ours
- BEN Beneficiary
- SHA 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 Organisation
- PB Pick-up by Beneficiary

Key Types

- A Alpha
- D Date
- N Numeric
- M Mandatory
- O Optional

FILE SPECIFICATIONS

Fixed File Format Data Fields

All fields in the Fixed File Format are left aligned and with padded spaces. This format is divided into 3 sections: Header, Payment Details & Invoice Details.

Fixed File Format Header Fields

| Field Name | Description / Examples | Start Position | Max Size | Type | Unicode | M/O |
|-------------------------------|---|----------------|----------|------|---------|-----|
| Identifier (HDR) | Header Row 'HDR' | 01 | 3 | A | N | M |
| Debit Account | Ordering customer account | 04 | 30 | A/N | N | M |
| Execution Date | e.g. DD/MM/YYYY | 34 | 10 | D | N | M |
| Payment Currency | Currency Code, e.g. AUD | 44 | 3 | A | N | M |
| Payment Method | e.g. ACH, RTGS, CBFT | 47 | 4 | A | N | M |
| File Reference | Internal Reference | 51 | 35 | A/N | Y | O |
| Confidential Indicator | Y or N | 86 | 1 | A | N | O |
| Individual Accounting Entries | Y or N, individual debit per credit entry | 87 | 1 | A | N | O |
| FX Contract Number | Required if FX Rate entered | 88 | 14 | A/N | N | O |
| FX Contract Rate | Required if FX Contract entered | 102 | 5,8 | N | N | O |

Fixed File Payment Detail Fields

| Field Name | Description / Examples | Start Position | Max Size | Type | Unicode | M/O |
|-----------------------------|---|----------------|----------|------|---------|-----|
| Identifier (PAY) | Payment record 'PAY' | 01 | 3 | A | N | M |
| Payment Amount | | 04 | 15,3 | N | N | M |
| Customer Reference | | 23 | 20 | A/N | N | O |
| Beneficiary Code | Vendor ID | 43 | 15 | A/N | N | O |
| Beneficiary Name^ | CBFT = 35 characters with 85 blank filled | 58 | 120 | A/N | Y | M |
| Beneficiary Account^^ | | 178 | 34 | A/N | N | M |
| Beneficiary Address 1 | Mandatory for CBFT | 212 | 35 | A/N | Y | O |
| Beneficiary Address 2 | | 247 | 35 | A/N | Y | O |
| Beneficiary Address 3 | Mandatory for CBFT | 282 | 35 | A/N | Y | O |
| Beneficiary Address 4* | | 317 | 35 | A/N | Y | O |
| Beneficiary Country | Mandatory for CBFT | 352 | 2 | A | N | O |
| Beneficiary Fax No. | | 354 | 15 | N | N | O |
| Beneficiary Email ID | Multiple addresses separated by a comma | 369 | 255 | A/N | N | |
| Beneficiary Bank Code/SWIFT | | 624 | 35 | A/N | N | M |
| Beneficiary Bank Name | | 659 | 35 | A/N | Y | O |
| Beneficiary Bank | | 694 | 35 | A/N | Y | O |

| | | | | | | |
|----------------------------------|---|------|-----|-----|---|---|
| Branch | | | | | | |
| Beneficiary Bank Address Line 1 | | 729 | 35 | A/N | Y | O |
| Beneficiary Bank Address Line 2 | | 764 | 35 | A/N | Y | O |
| Beneficiary Bank City | | 799 | 31 | A/N | Y | O |
| Beneficiary Bank Province | | 830 | 8 | A/N | Y | O |
| Beneficiary Bank Country | | 838 | 2 | A | Y | O |
| Charges | e.g. OUR, BEN or SHA | 840 | 3 | A | N | O |
| Payable Location | Location of cheque to be drawn | 843 | 20 | A/N | Y | O |
| Print Location | Location of cheque to be printed | 863 | 20 | A/N | Y | O |
| Delivery Method | See Cheque Delivery Methods | 883 | 2 | A | N | O |
| Mailing Address Line 1 | | 885 | 35 | A/N | Y | O |
| Mailing Address Line 2 | | 920 | 35 | A/N | Y | O |
| Mailing Address Line 3 | | 955 | 35 | A/N | Y | O |
| Mailing Address Line 4 | | 990 | 35 | A/N | Y | O |
| Instruction Number | | 1025 | 10 | N | N | O |
| Details of Payment | | 1035 | 140 | A/N | Y | O |
| Intermediary Bank Code/SWIFT | | 1175 | 35 | A/N | N | O |
| Intermediary Bank Name | | 1210 | 35 | A/N | N | O |
| Intermediary Bank Branch | | 1245 | 35 | A/N | N | O |
| Intermediary Bank Address Line 1 | | 1280 | 35 | A/N | N | O |
| Intermediary Bank Address Line 2 | | 1315 | 35 | A/N | N | O |
| Intermediary Bank City | | 1350 | 31 | A/N | N | O |
| Intermediary Bank Province | | 1381 | 8 | A/N | N | O |
| Intermediary Bank Country | | 1389 | 2 | A | N | O |
| Central Bank Reporting Line 1 | Mandatory for Taiwan CBFT | 1391 | 35 | A/N | Y | O |
| Central Bank Reporting Line 2 | | 1426 | 35 | A/N | Y | O |
| Central Bank Reporting Line 3 | | 1461 | 35 | A/N | Y | O |
| Reporting Code 1 | | 1496 | 3 | A/N | Y | O |
| Reporting Code 2 | | 1499 | 3 | A/N | Y | O |
| Market Rate Indicator | Y or N. Requests rate | 1502 | 35 | A | N | O |
| User Defined Field 2 | | 1537 | 35 | A/N | Y | O |
| User Defined Field 3 | | 1572 | 35 | A/N | Y | O |
| User Defined Field 4 | | 1607 | 35 | A/N | Y | O |
| User Defined Field 5 | | 1642 | 35 | A/N | Y | O |

| | | | | | |
|-----------------------|------|----|-----|---|---|
| User Defined Field 6 | 1677 | 35 | A/N | Y | O |
| User Defined Field 7 | 1712 | 35 | A/N | Y | O |
| User Defined Field 8 | 1747 | 35 | A/N | Y | O |
| User Defined Field 9 | 1782 | 35 | A/N | Y | O |
| User Defined Field 10 | 1817 | 35 | A/N | Y | O |

^ ^Beneficiary Name: For all payment methods excluding CBFT, then 120 characters are acceptable. For CBFT payments, then only 35 characters are acceptable. The remaining 85 characters should be blank filled.

^^ The clearing system operates on the basis of account details provided only. ANZ will process your instructions based on the account details provided by you. ANZ does not check that the account details provided match those of the intended beneficiary. You should implement your own internal procedures to ensure that payments are directed to correct account details and bank details for the intended beneficiary.

*Beneficiary Address 4 is not required for CBFT payments

Fixed File Format Invoice Detail Fields

| Field Name | Description / Examples | Start Position | Max Size | Type | Unicode | M/O |
|---------------------|------------------------|----------------|----------|------|---------|-----|
| Identifier (INV) | INV | 1 | 3 | A | N | O |
| Invoice Detail Line | | 4 | 80 | A/N | Y | O |

FILE VALIDATIONS

Payment File Validations

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

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

| Validation | Error Message |
|-------------------------------|---|
| Payment File Size | <ul style="list-style-type: none"> ➤ Payment file cannot exceed 3,000 payments ➤ Payment file cannot exceed 10 MB |
| Verify File Format | File must be in fixed file format. Please review and correct your file and upload again |
| Payment Method | <ul style="list-style-type: none"> ➤ Payment Method <Type> is not supported for the payment transaction ➤ Payment Method must be the same for each beneficiary ➤ This payment method of <payment method> is not valid for this <CCY value> currency and <country> country. Please contact the bank for assistance. |
| Payment Currency | Payment Currency must be the same for each Beneficiary |
| Payment Amount Symbols | Amount must be a numeric value. Should not contain \$, £, €, 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 |
| 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> |
| Semicolon | <Field Name> contains the following invalid characters <Invalid Character> (semicolon) |
| Beneficiary Bank/Branch Code | Beneficiary Bank/Branch Code is not valid for Payment Method and Country of debit account |
| Verification of Debit Account | <ul style="list-style-type: none"> ➤ Invalid debit account ➤ Debit account is inactive ➤ Account is not available for Payment Transactions ➤ Account is not valid to debit for this user |
| Execution Date | Execution date line (x) is in the incorrect format. Please update to DD/MM/YYYY |

ANZ Branch Details

| Jurisdiction | Bank |
|----------------|--|
| Fiji | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| Hong Kong | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| India | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| Japan | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| Philippines | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| Singapore | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |
| United Kingdom | Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522 |

ANZ Subsidiary Details

| Country | Details |
|------------------|---|
| Laos | ANZ Bank (Lao) Limited (ANZLL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZLL is incorporated and licensed in Laos with limited liability. ANZLL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZLL are not deposits or liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZLL. |
| Papua New Guinea | Australia and New Zealand Banking Group (PNG) Limited (ANZPL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZPL is incorporated and licensed in Papua New Guinea with limited liability. ANZPL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZPL are not deposits or other liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZPL. |
| Vietnam | ANZ Bank (Vietnam) Limited (ANZVL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZVL is incorporated and licensed in Vietnam with limited liability. ANZVL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZVL are not deposits or liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZVL. |
| Taiwan | ANZ Bank (Taiwan) Limited (ANZTL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZTL is incorporated and licensed in Taiwan with limited liability. ANZTL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZTL are not deposits or other liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZTL. |
| China | ANZ Bank (China) Company Limited (ANZCCL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZCCL is incorporated and licensed with limited liability in the People's Republic of China by China Banking Regulatory Commission. ANZCCL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZCCL are not deposits or other liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZCCL. |
| Thailand | ANZ Bank (Thai) Public Company Limited (ANZTH) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZTH is incorporated and licensed in Thailand with limited liability. ANZTH is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZTH are not deposits or liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZTH. |

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