

# MX FORMATTING GUIDELINES

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ANZ PROVIDES FINANCIAL INSTITUTION CLIENTS SOPHISTICATED AND EFFICIENT STRAIGHT THROUGH PROCESSING (STP) FACILITIES.

WE AIM TO ACHIEVE THE HIGHEST POSSIBLE STP RATE ON INCOMING PAYMENTS.

THE KEY TO STP IS PLACING THE CORRECT INFORMATION, IN THE APPROPRIATE FORMAT, IN THE APPLICABLE XML TAG DEFINED BY CBPR+ USAGE GUIDELINES.

BY USING THE FORMATTING IN THIS GUIDE, IN CONJUNCTION WITH THE CBPR+ USAGE GUIDELINES, FINANCIAL INSTITUTIONS CAN REDUCE THE POSSIBILITY OF PAYMENT ERRORS, SUBSEQUENT ENQUIRIES AND INCREASE THEIR STP RATE.

FOR FURTHER INFORMATION PLEASE REFER TO THE CURRENT SWIFT USER HANDBOOK.

### KEY / NOTES

NCC - National Clearing Code

BSB - Bank State Branch code (Australia's National Clearing Code is the Bank State Branch (BSB) code).

### NOTES

- 1) ANZ AUD Nostro Account number formats are always 6 numeric digits followed by AUD00001 e.g. /123456AUD00001
- 2) BSB numbers are always 6 numeric digits. The prefix is always AU, preceded by two slashes '/' e.g. //AU013024

### DISCLAIMER

- (a) These guidelines are provided by ANZ to assist our Correspondents achieve straight through processing (STP) of their ISO20022 MX payments and to reduce the likelihood of errors and manual checks, due to formatting of payment instructions. Other factors may affect the ability of a payment to STP, including, lack of covering funds, the quoting of incorrect details in the payment instruction and any anti-money laundering and/or counter-terrorism financing payment filtering issues. Any payment instructions received with a + indicating potential truncated data should be accompanied by RFI information being sent to ANZ and failure to do so will delay payment. Correspondents sending payments in MT format should refer to MT Formatting Guidelines.
- (b) These Guidelines are a general guide and exclude payments sent to beneficiaries outside of Australia. Please refer to your ANZ AUS Account Manager should you require guidelines for payments to beneficiaries outside of Australia.

## PACS.008 FI TO FI CUSTOMER CREDIT TRANSFER

XML Message Item Name / Path	XML Tag	ANZ Requirements
InterbankSettlementDate	<IntrBkSttlmDt>	Settlement date must be no more than 30 calendar days of create date for STP processing
Debtor	<Dbtr>	<p>To comply with the AML guidelines, Debtor element must contain:</p> <ol style="list-style-type: none"> <li>Ordering customer account number; in the absence of an account number - a unique reference number in &lt;DbtrAcct&gt;&lt;Id&gt; sub element; and</li> <li>Ordering customer full name &lt;Nm&gt;; and</li> <li>Full Business/Residential Address of the ordering customer &lt;PstlAdr&gt;; (Where the address is unavailable, or includes a P.O Box, the address may be substituted with a national identity number, customer identification number, or date and place of birth).</li> </ol> <p><b>P.O. Boxes (and variants thereof) are not considered acceptable based on AML/CTF guidance.</b></p>
DebtorAgent	<DbtrAgt>	Use of <BICFI> only is required for STP purposes.
SettlementInformation SettlementAccount	<SttlmAcct>	<p>This element is required if either:</p> <ol style="list-style-type: none"> <li>There is a multiple account relationship, and therefore it is required to identify the debit account; or</li> <li>The Ordering Institution is not the owner of the account held with the Instructed Agent (e.g. The Ordering Institution is a branch of the account owner and has debit authority).</li> </ol> <p>When required: Settlement Account ID, &lt;SttlmAcct&gt;&lt;Id&gt;, sub element is to be used.</p> <ul style="list-style-type: none"> <li>Quote the account number of the account to be debited.</li> <li>If an AUD account this should always be a 6-digit number followed by "AUD00001" (e.g. 123456AUD00001).</li> </ul> <p><b>Please note</b>, if you are intending to debit an account where you are not the account holder ANZ must hold the appropriate debit authority from the account holder prior to receiving any payments. If no authority is in place it will result in a delay in processing of your payment.</p>
InstructingReimbursementAgent	<InstgRmbrsmntAgt>	Use of <BICFI> only is required for STP purposes.
InstructedReimbursementAgent	<InstdRmbrsmntAgt>	
ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	
PreviousInstructingAgent1	<PrvsInstgAgt1>	Use of <BICFI> only is required for STP purposes
PreviousInstructingAgent2	<PrvsInstgAgt2>	
PreviousInstructingAgent3	<PrvsInstgAgt3>	
IntermediaryAgent1	<IntrmyAgt1>	Use of <BICFI> only is required for STP purposes
IntermediaryAgent2	<IntrmyAgt2>	In addition, when the Intermediary Agent is located within Australia, the following should also be included:
IntermediaryAgent3	<IntrmyAgt3>	<ul style="list-style-type: none"> <li>&lt;ClrSysId&gt; should contain AUBSB and</li> <li>&lt;Mmbld&gt; containing the 6-digit NCC/BSB</li> </ul> <p>A list of commonly used bank generic NCC/BSB &lt;Mmbld&gt; and &lt;BICFI&gt; details are provided at the rear of this document.</p> <p><b>This element is required for payments to non-ANZ customers domiciled outside Australia.</b></p>

XML Message Item Name / Path	XML Tag	ANZ Requirements
CreditorAgent	<CdtrAgt>	<p>For a payment to an account at ANZ Australia:</p> <ul style="list-style-type: none"> <li>Quote the &lt;BICFI&gt; for ANZ (ANZBAU3MXXX).</li> </ul> <p>For a payment to an account at another bank:</p> <ul style="list-style-type: none"> <li>Use of &lt;BICFI&gt; is the required option for STP purposes.</li> </ul> <p>In addition, when the Creditor Agent is located in Australia, the following should also be included:</p> <ul style="list-style-type: none"> <li>&lt;ClrSysId&gt; should contain AUBSB and</li> <li>&lt;Mmbld&gt; containing the 6-digit NCC/BSB</li> </ul> <p>A list of commonly used bank generic NCC/BSB &lt;Mmbld&gt; and &lt;BICFI&gt; details are provided at the rear of this document.</p> <p><b>Errors completing this field are the main reason for payments failing to STP.</b></p>
Creditor	<Cdtr>	<ul style="list-style-type: none"> <li>&lt;CdtrAcct&gt;&lt;Id&gt; should quote the complete account number</li> <li>Both Creditor Name&lt;Nm&gt; and Postal Address &lt;PstlAdr&gt; should be quoted.</li> </ul> <p><b>Note:</b> Commercial payments processed in Australia are processed based solely on the account number.</p>
RemittanceInformation	<RmtInf>	Unstructured <Ustrd> sub element to be used.
InstructionForCreditorAgent	<InstrForCdtrAgt>	Use of these elements will prevent STP.
InstructionForNextAgent	<InstrForNxtAgt>	The use of agreed codewords only is recommended.

## PACS.009 (CORE AND COV) FINANCIAL INSTITUTION CREDIT TRANSFER

XML Message Item Name / Path	XML Tag	ANZ Requirements
InterbankSettlementDate	<IntrBkSttlmDt>	Settlement date must be no more than 30 calendar days of create date for STP processing
DebtorAgent	<DbtrAgt>	Use of <BICFI> only is required for STP purposes.
SettlementInformation SettlementAccount	<SttlmAcct>	<p>This element is required if either:</p> <ul style="list-style-type: none"> <li>i. There is a multiple account relationship, and therefore it is required to identify the debit account; or</li> <li>ii. The Ordering Institution is not the owner of the account held with the Instructed Agent (e.g. The Ordering Institution is a branch of the account owner and has debit authority).</li> </ul> <p>When required: Settlement Account ID, &lt;SttlmAcct&gt;&lt;Id&gt;, sub element is to be used.</p> <ul style="list-style-type: none"> <li>• Quote the account number of the account to be debited.</li> <li>• If an AUD account this should always be a 6-digit number followed by "AUD00001" (e.g. 123456AUD00001).</li> </ul> <p><b>Please note</b>, if you are intending to debit an account where you are not the account holder ANZ must hold the appropriate debit authority from the account holder prior to receiving any payments. If no authority is in place it will result in a delay in processing of your payment.</p>
IntermediaryAgent1	<IntrmyAgt1>	Use of <BICFI> only is required for STP purposes.
IntermediaryAgent2	<IntrmyAgt2>	
IntermediaryAgent3	<IntrmyAgt3>	
PreviousInstructingAgent1	<PrvsInstgAgt1>	Use of <BICFI> only is required for STP purposes
PreviousInstructingAgent2	<PrvsInstgAgt2>	
PreviousInstructingAgent3	<PrvsInstgAgt3>	
CreditorAgent	<CdtrAgt>	<p>For a payment to an account at ANZ Australia:</p> <ul style="list-style-type: none"> <li>• Quote the &lt;BICFI&gt; for ANZ (ANZBAU3MXXX).</li> </ul> <p>For a payment to an account at another bank:</p> <ul style="list-style-type: none"> <li>• Use of &lt;BICFI&gt; is the required option for STP purposes.</li> </ul> <p>In addition, when the Creditor Agent is in Australia, the following should also be included:</p> <ul style="list-style-type: none"> <li>• &lt;ClrSysId&gt; should contain AUBSB and</li> <li>• &lt;Mmbld&gt; containing the 6-digit NCC/BSB</li> </ul> <p>A list of commonly used bank generic NCC/BSB &lt;Mmbld&gt; and &lt;BICFI&gt; details are provided at the rear of this document.</p> <p><b>Errors completing this field are the main reason for payments failing to STP.</b></p>
Creditor	<Cdtr>	<p>Use of &lt;BICFI&gt; is the required option for STP purposes.</p> <p>For a payment to an account at ANZ:</p> <ul style="list-style-type: none"> <li>• &lt;SttlmAcct&gt;&lt;Id&gt; sub element should also be included.</li> </ul> <p>For a payment to an account at another bank:</p> <ul style="list-style-type: none"> <li>• Quote &lt;BICFI&gt; to be credited.</li> </ul>
InstructionForCreditorAgent	<InstrForCdtrAgt>	Use of these elements will prevent STP.
InstructionForNextAgent	<InstrForNxtAgt>	The use of agreed codewords only is recommended.

### Note: pacs.009 COV

Where your payment message is a pacs.009 COV, because of an underlying customer credit transfer, please refer to the pacs.008 formatting guidelines for specific element formatting guidance.

## COMMON GENERIC MEMBER ID FOR NON-ANZ CUSTOMERS (REAL TIME GROSS SETTLEMENT - RTGS) PAYMENTS

ANZ's recommendation for the BSB/NCC <Mmbld> to:

- 1) Use the specific BSB associated with the account
- 2) Refer to the APCA website
- 3) Where the above are not available, a list of the most common major bank BSB/NCC <Mmbld> and <BICFI> are available in the table below.\*\*

Financial Institution	<Mmbld>	<BICFI>
Australia and New Zealand Banking Group Ltd	013024	ANZBAU3M
Bank of America National Association	232001	BOFAAUSX
Bank of China	352000	BKCHAU2SFEX
BNP Paribas	229999	BNPAAU2S
Citigroup Pty Limited	242000	CITIAU2X
Commonwealth Bank of Australia	062747	CTBAU2S
HSBC Bank Australia Limited	342089	HKBAU2SSYD
JPMorgan Chase Bank, N.A.	212200	CHASAU2X
National Australia Bank Limited	083098	NATAAU33
Westpac Banking Corporation	032929	WPACAU2S

\*\*Credit Unions and Building Societies have the same generic BICFI. As such, if ClrSysMmbld is unavailable, Creditor Agent name and address must be provided, or payments cannot be processed.

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