

ANZ CASHACTIVE CONTROL AND CASHACTIVE VIRTUAL FILE FORMAT GUIDE

04 | 2023

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1 Introduction

1.1 About ANZ Cashactive Control/Virtual

ANZ Cashactive is an advanced, web-based self-service platform for customers to manage client monies (Cashactive Control) or intra-company cash (Cashactive Virtual).

ANZ Cashactive Control (CAC)

- Supports the segregation of client monies
- Provides the ability to add, modify and close client accounts without having to contact ANZ
- Incorporates workflows, control and permission levels to effectively manage client funds
- Allows beneficiary details to be recorded against client accounts
- Streamlines account reconciliation by enabling payments to be initiated from client accounts
- Enables automatic or manual allocation of transactions

ANZ Cashactive Virtual (CAV)

- Management of consolidated company-wide cash through a single bank account
- Increased visibility of activities and insight into inter-company relationships
- Reduced manual intensive operations and associated costs
- Streamlined bank accounts and supporting processes

1.2 About this document

This document is designed to:

- Collate the various file formats for ANZ Cashactive Control and Virtual
- Be a file format specification guide only

This document will be updated with new functionality and information when necessary. Please ensure you regularly check the available version [here](#) to ensure you have the most up-to-date copy.

1.3 Scope

This document applies to the following ANZ Cashactive file formats:

- Account Import File Formats – this sets out the requirements of client and/or sub-account creation.
- Payment File Formats – this sets out the requirements of payment files (including domestic payments, internal transfers and internal receipts)
- Balance and Transaction File Formats – this sets out the format of the balance and transaction file that you may receive

	Account Import File Formats	Payment File Formats	Balance and Transaction (BTR) File Formats
CAC Australia	Refer to Section 2	Refer to Section 5 , 6	Refer to Section 8
CAV Australia	Refer to Section 3	Refer to Section 7	Refer to Section 8
CAC New Zealand	Refer to Section 4	Refer to Section 5 , 6	Refer to Section 8
CAV New Zealand	Refer to Section 4	Refer to Section 7	Refer to Section 8

2 Cashactive Control – AU Account Import File Format (Web)

2.1 Overview

The Account Import file format (Web) allows a user to import a CSV file containing a batch of Account Holders including one or more beneficiary details and one or more allocation rules into the ANZ Cashactive Control user interface (UI).

The AU Account Import includes file specifications for:

Configuration		File Formats
CRS Required = No*		Refer to Section 2.4
CRS Required = Yes*	Excluded Account = Yes	Refer to Section 2.5
CRS Required = Yes*	Excluded Account = No	Refer to Section 2.6 to 2.15

*Approval from ANZ is required if you wish to make changes to these configurations, please contact your ANZ Representative. For more information about AEOI, please refer to <https://www.anz.com.au/about-us/our-company/automatic-exchange-of-information/#Self-certification%20forms>

Retail Look Through (RLT)

Retail Look Through (RLT) is an interest rate agreement feature available for ANZ's eligible Intermediary customers – primarily but not limited to those who manage monies on behalf of their clients such as Superannuation Funds, Platform providers and Brokers.

At the time of onboarding onto Cashactive Control, the Natural Accounts are configured to be either Retail Look Through enabled = Yes or No, and the file format requirement varies depending on this Configuration. Refer to "Row Order Restriction and Definition" in Sections 2.5 – 2.16 for the file format requirements for Retail Look Through.

Approval from ANZ is required if you wish to make changes to these configurations, please contact your ANZ Representative.

2.2 CSV File Layout and Character Set

The following character set is allowed in a CSV file:

Fields that are marked 'Alpha' (Alphanumeric) in the 'Type' column are limited to:

- Letters: A-Z, a-z
- Numbers: 0-9
- The following Characters: spaces (), hyphens (-), full stops (.), forward slashes (/)

Restricted/Invalid characters includes: `[~()*^%$£\"!<>;:;.,@~#{ }\=|_`+']`

- at symbol (@) only valid in email fields

Fields that are marked 'Numeric' in the 'Type' column are limited to:

- Numbers: 0-9

2.3 Detail Record

Each Detail Record contains information used to create one Account Holder including one or more beneficiary details and one or more allocation rules (Detail Item).

There may be many Detail Records in one CSV file.

All fields must be separated by a comma (,) and each record will end with CRLF (carriage-return/line feed).

Default values for conditional fields:

Conditional Fields	AU Control Default Value	File Record Type & Position
Account Holder Type	CLI (Client Money Trust Account)	2 – Record Position 9
Account Opening Template	CLIAUD (AUD Client Account)	2 – Record Position 10
Allocation Bank Details	Natural Account	4 – Record Position 10
Allocation Transaction Type	AATOCLI (Trust Allocation to Client Account)	4 – Record Position 11

This single file format caters for Account Holders, Beneficiaries and Allocation Rules. Each file record type in the file has a predetermined maximum number of columns. Any data within the file over and above the maximum number of data items for the file record type will be ignored by the system.

2.4 Account Import for CRS Required = No

2.4.1 Row Order Restriction and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3C	Beneficiary Type	Must be the immediate next row after Record Type 3. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only - Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3 or 3C.	Optional

*Approval from ANZ is required for changes to these configurations.

2.4.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	4	2	Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	5	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	6	-	Optional
Credit Limit 1	Numeric	Default to 0	7	-	Optional
Credit Limit 2	Numeric	Default to 0	8	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	9	3	Mandatory
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	6	Mandatory

2.4.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988) If Tax Reporting Type = I, then this field is required.	7	10	Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	8	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	9	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	10	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	11	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	12	38	Optional*
Telephone	Numeric		13	15	Optional
Fax	Numeric		14	15	Optional
Email	Alpha + @		15		Optional
Notes	Alpha		16	255	Optional
Alternative Address	Alpha		17	38	Optional
Alternative City	Alpha		18	38	Optional
Alternative State	Alpha		19	38	Optional
Alternative Post Code	Alpha		20	8	Optional

* Conditional. Must be supplied for individuals

2.4.4 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Comment Field Number	Numeric	The n th Beneficiary Account Holder Comment field. Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."	2	1	Mandatory
Comment Field Value	Numeric	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."	3	1	Mandatory

2.4.5 File Record Type 4: Allocation Rule

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Description	Record Position	Max Length	Mandatory / Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional

Field Description	Type	Description	Record Position	Max Length	Mandatory / Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account holder (i.e., linked record types "1" or "2"). e.g., CMM013009123456789 or SYS987654123456789 If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	10		Mandatory*
Allocation Transaction Type	Alpha	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.4.6 Sample Non-CRS Files

Individuals

2,123456789,XYZ Ltd on behalf of Mr John Citizen,AU,AUD,0,0,0,CLI,CLIAUD
3,Mr John Citizen,1 John St,Melbourne,VIC,3000,01/01/1980,AU,123456789,No,,Citizen,,,,,,,,
4,123456789,,No,,,,,,,,CMM013009123456789,AATOCLI

Joint Individuals

2,123456789,XYZ Ltd on behalf of Mr John Citizen & Mrs Jane Citizen,AU,AUD,0,0,0,CLI,CLIAUD
3,Mr John Citizen,1 John St,Melbourne,VIC,3000,01/01/1980,AU,123456789,No,,Citizen,,,,,,,,
3,Mrs Jane Citizen,1 John St,Melbourne,VIC,3000,03/03/1980,AU,123456700,No,,Citizen,,,,,,,,
4,123456789,,No,,,,,,,,

Company

2,123456789,XYZ Ltd on behalf of ABC Pty Ltd,AU,AUD,,,,CLI,CLIAUD
3,ABC Pty Ltd,1 John St,Melbourne,VIC,3000,,AU,,No,12 345 678 890,,,,,,,,
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Super Funds

2,123456789,XYZ Ltd on behalf of DEF Super Fund,AU,AUD,,,,CLI,CLIAUD
3,DEF Super Fund,1 John St,Melbourne,VIC,3000,,AU,,No,12 345 678 890,,,,,,,,
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Retail Look Through

2,191002658,Trustee of TestingCom on behalf of John Smith and Jane Doe,Yes,AU,AUD,0,0,0,CLI,CLIAUD
3,Ms Jane Doe,100/2 Sydney Rd,Sydney,NSW,2000,N/A,12/12/1990,AU,123456789,YES,99999999,Doe,8887776655,,,,,,,,
3,Mr John Smith,100/1 Test Rd,Sydney,NSW,2000,N/A,12/12/1980,AU,987654321,NO,,Smith,,,,,,,,
3C,1,2

2.5 Account Import for CRS Required = Yes and Excluded Account = Yes

2.5.1 Row Order Restriction and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3C	Beneficiary Type	Must be the immediate next row after Record Type 3. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only - Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3 or 3C.	Optional

*Approval from ANZ is required for changes to these configurations.

2.5.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Is Account Purpose Excluded ¹	Alpha	The value can be Yes or No. For Individual Tax Reporting Type, this must be set to No.	4	3	Mandatory

¹ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	5	2	Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	7	-	Optional
Credit Limit 1	Numeric	Default to 0	8	-	Optional
Credit Limit 2	Numeric	Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

2.5.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Tax Reporting Type ²	Alpha	Not required when Excluded Account = 'Yes'	7	3	Optional
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional
Email	Alpha + @		16		Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

* Conditional. Must be supplied for individuals

2.5.4 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory
Comment Field Number	Numeric	The n th Beneficiary Account Holder Comment field.	2	1	Mandatory

² Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
		Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."			
Comment Field Value	Numeric	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."	3	1	Mandatory

2.5.5 File Record Type 4: Allocation Rule

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Description	Record Position	Max Length	Mandatory / Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ	10		Mandatory*

Field Description	Type	Description	Record Position	Max Length	Mandatory / Optional
		bank account for the rule to be lodged against. The account must be valid for the supplied allocation account holder (i.e., linked record types "1" or "2"). e.g., CMM013009123456789 or SYS987654123456789 If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.			
Allocation Transaction Type	Alpha	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.6 Account Import for CRS Required = Yes and Excluded Account = No

Depending on the Tax Reporting Type of the beneficiary there may be additional fields required. Please refer to the Table in Section [2.6.1](#).

Note: This information is intended only as a guideline and should not be construed as advice or relied upon. The information was correct at the time it was published; however please refer to the OECD and ATO websites for further information, or your tax advisor for advice specific to your circumstances and/or if you have questions on how the AEOI applies to your situation.

2.6.1 Tax Reporting Types

Tax Reporting Type	Description	Refer to Section
Individual	Individual includes all individual/natural person(s) that hold a financial account with ANZ. For example, as a Sole Trader is not a separate legal entity, the individual operating the Sole Trader business would need to provide their individual tax residency details.	2.7
Exempt Entity	Entities are exempt for the purpose of CRS if the qualifying conditions are met. Examples of Exempt Entities may include: <ul style="list-style-type: none"> Publicly Traded Non-Financial Entity (A Corporation that is not a Financial Institution, AND the stock of 	2.8

Tax Reporting Type	Description	Refer to Section
	<p>which is regularly traded on an Established Stock Exchange)</p> <ul style="list-style-type: none"> • Related Entity of a Publicly Traded Non-Financial Entity • Central Bank • Government Entity • International Organisation • Entity wholly owned by a Central Bank, Government Entity, or International Organisation 	
Financial Institutions	<p>Generally, the term 'Financial Institution' means a Custodial Institution, a Depository Institution, an investment Entity, or a Specified Insurance Company. Please refer to the ATO website for further details and exclusions to the AEOI Financial Institution definition.</p>	2.9
Managed Investment Entity	<p>A Managed Investment Entity is generally an entity where:</p> <ol style="list-style-type: none"> a) the gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets; AND b) it is managed by another Entity (that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity) that performs certain activities on its behalf. <p>Please refer to the ATO website for further details and exclusions to this information.</p>	2.10 – CRS Country 2.11 – Non-CRS Country
Active Non-Financial Entity	<p>An Active Non-Financial Entity is a Non-Financial Entity that meets the following criteria:</p> <ul style="list-style-type: none"> • Income and Asset Test • During the preceding calendar year or other appropriate reporting period, <ol style="list-style-type: none"> a) Less than 50% of the Entity's gross income is passive income from passive sources; AND b) Less than 50% of the assets held by the Entity produced or were held for the production of passive income • Holding Company or Treasury Centre • Start-Up Company • Entity in Liquidation or Bankruptcy • Tax Exempt Non-Profit Organisation 	2.12
No Residency for Tax Purpose – Active Non-Financial Entity	<p>A fiscally transparent Entity is relevant for some partnerships, trusts & companies where the entity is not taxed (has no tax residency) because all income flows through the entity to its owners. A Not Passive Non-Financial Entity (Or Active Non-Financial Entity) may include the following:</p> <ul style="list-style-type: none"> • Active Non-Financial Entity (by Income or Asset) – During the preceding year or the appropriate reporting period, the Entity <ol style="list-style-type: none"> a) Derived less than 50% of its gross income from passive sources; AND 	2.13

Tax Reporting Type	Description	Refer to Section
	b) Held less than 50% of assets that produced or were held for production of passive income <ul style="list-style-type: none"> • Holding Company or Treasury Centre • Start-Up Company • Entity in Liquidation or Bankruptcy • Tax Exempt Non-Profit Organisation 	
Passive Non-Financial Entity	A NFE will be deemed a Passive NFE if at least 50% of the NFE's gross income for the preceding calendar year or appropriate reporting period is passive income OR at least 50% of the assets held by the NFE during the same period are assets that produce or are held for the production of passive income. Further information is required where a beneficiary is a Passive NFE prior to establishing a financial account.	2.14
No Residency for Tax Purposes – Passive Non-Financial Entity	A fiscally transparent Entity is relevant for some partnerships, trusts & companies where the entity is not taxed (has no tax residency) because all income flows through the entity to its owners. A NFE will be deemed a Passive NFE if at least 50% of the NFE's gross income for the preceding calendar year or appropriate reporting period is passive income OR at least 50% of the assets held by the NFE during the same period are assets that produce or are held for the production of passive income. Further information is required where a beneficiary is a Passive NFE prior to establishing a financial account.	2.15

2.7 Account Import for CRS Required = Yes and Tax Reporting Type: Individual (3I)

2.7.1 Row Order Restriction and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3I, 3T, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3I, 3T, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3I	Tax Reporting Type = Individual	Must be the immediate next row after Record Type 3.	Mandatory
3T	Tax for Individual	Must be the immediate next row after Record Type 3I if: 3I and Australian Tax Resident Only = No There can be no more than 5 3T file record types per file record types.	Conditional

File Record Type	Definition	Logic	Mandatory/Optional
3C	Beneficiary Type	Must be the immediate next row after Record Type 3I or 3T. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only - Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3I, 3T or 3C.	Optional

*Approval from ANZ is required for changes to these configurations.

2.7.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Is Account Purpose Excluded ³	Alpha	The value can be Yes or No. For Individual Tax Reporting Type, this must be set to No.	4	3	Mandatory
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	5	2	Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	7	-	Optional
Credit Limit 1	Numeric	Default to 0	8	-	Optional

³ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Credit Limit 2	Numeric	Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

2.7.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory
Tax Reporting Type ⁴	Alpha	The value must be 'I' for Individual.	7	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Mandatory
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional

⁴ Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional
Email	Alpha + @		16	-	Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

* Conditional. Must be supplied for individuals

2.7.4 File Record Type 3I: Individuals

The following table describes the format of Individual Tax Reporting Type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3I"	1	4	Mandatory
Place of Birth	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
Australian Tax Resident Only	Y	The value can be Yes or No. There is no default. If value is No , Record Type 3T must follow immediately after this record.	3	3	Mandatory
Number of Tax Countries	Y	If Australian Tax Resident Only = Yes, then the value must be 0 or empty. If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied. There must be the same number of 3T records as the value supplied.	4	1	Mandatory

2.7.5 File Record Type 3T: Tax for Individuals

Record Type 3T must be used if **Australian Tax Resident Only** is valued at "No" in Record Type 3I.

There must be the same number of 3T records as the value supplied under **Number of Tax Countries** in Record Type 3I. 3T must be the immediate next row after 3I.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3T"	1	4	Mandatory
Tax Country	Alpha	ISO Country code, however, cannot be AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
TIN	Alpha Numeric	Tax Identification Number. No spaces.	3	50	Optional
Reason Code	Alpha	If a TIN has not been supplied, then one of the following reason codes must be supplied: A, B, C, Z, or P A – Not Issued (This country does not issue TIN) B – Not Required (This country does not require TIN) C – Applied For (TIN has been applied and will be informed upon receipt) Z - Unobtainable (TIN is unable to be obtained) If TIN has been supplied then the value will default to P (Provided). For a full list of acceptable reason codes by country, refer to Appendix B .	4	1	Mandatory*
Comment	Alpha Numeric	Required if Reason = Z or otherwise leave blank Spaces permitted.	5	50	Mandatory*

* Conditional. Must be supplied depending on other data entered as described in this table.

2.7.6 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory
Comment Field Number	Numeric	The n th Beneficiary Account Holder Comment field. Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to	2	1	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
		one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."			
Comment Field Value	Numeric	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."	3	1	Mandatory

2.7.7 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory / Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account	10		Mandatory*

Field Description	Type	Notes	Record Position	Max Length	Mandatory / Optional
		holder (i.e., linked record types "1" or "2"). e.g., CMM013009123456789 or SYS987654123456789 If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.			
Allocation Transaction Type	Alpha	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.7.8 Sample 3I Files

Individuals

2,123456789,XYZ Ltd on behalf of Mr John Citizen,No,AU,AUD,0,0,0,CLI,CLIAUD
3,Mr John Citizen,1 John St,Melbourne,VIC,3000,I,01/01/1980,AU,123456789,No,,Citizen,,,,,,,,
3I,AU,YES,0
4,123456789,,No,,,,,,,,,CMM013009123456789,AATOCLI

Joint Individuals

2,123456789,XYZ Ltd on behalf of Mr John Citizen & Mrs Jane Citizen,No,AU,AUD,0,0,0,CLI,CLIAUD
3,Mr John Citizen,1 John St,Melbourne,VIC,3000,I,01/01/1980,AU,123456789,No,,Citizen,,,,,,,,
3I,AU,YES,0
3,Mrs Jane Citizen,1 John St,Melbourne,VIC,3000,I,03/03/1980,AU,123456700,No,,Citizen,,,,,,,,
3I,AU,NO,1
3T,CA,,C,
4,123456789,,No,,,,,,,,

Retail Look Through

2,191002658,Import Individual Bene Type Test,No,AU,AUD,0,0,0,CLI,CLIAUD
3,Ms Jane Doe, 100/20 Test Rd,Sydney,NSW,2000,I,28/02/1962
3I,US,NO,1
3T,US,TIN123456789
3C,1,1
4,123456789,,No,,,,,,,,,CMM013009123456789,AATOCLI

2.8 Account Import for CRS Required = Yes and Tax Reporting Type: Exempt Entity (3EE)

2.8.1 Row Order Restrictions and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3EE, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3EE, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3EE	Tax Reporting Type = Exempt Entity	Must be the immediate next row after Record Type 3.	Mandatory
3C	Beneficiary Type	Must be the immediate next row after Record Type 3EE. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only - Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3EE or 3C.	Optional

2.8.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Is Account Purpose Excluded ⁵	Alpha	The value can be Yes or No. For Exempt Entity Tax Reporting Type this must be set to No.	4	3	Mandatory
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	5	2	Optional

⁵ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	7	-	Optional
Credit Limit 1	Numeric	Default to 0	8	-	Optional
Credit Limit 2	Numeric	Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

2.8.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory
Tax Reporting Type ⁶	Alpha	The value must be 'EE' for Exempt Entity.	7	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Optional

⁶ Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional
Email	Alpha + @		16		Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

* Conditional. Must be supplied for individuals

2.8.4 File Record Type 3EE: Exempt Entity

The following table describes the format of Exempt Entity Tax Reporting Type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3EE"	1	4	Mandatory
Place of Establishment/Incorporation	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
Place of Effective Management	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	3	2	Mandatory
GIIN	Alpha Numeric	This is the Global Intermediary Identification Number issued by the IRS. Full stops permitted, no spaces.	4	19	Optional

2.8.5 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory
Comment Field Number	Numeric	The n th Beneficiary Account Holder Comment field. Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."	2	1	Mandatory
Comment Field Value	Numeric	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."	3	1	Mandatory

2.8.6 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account holder (i.e., linked record types "1" or "2"). e.g., CMM013009123456789 or SYS987654123456789 If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	10		Mandatory*
Allocation Transaction Type	Alpha	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.8.7 Sample 3EE Files

Company

2,123456789,XYZ Ltd on behalf of ABC Pty Ltd,No,AU,AUD,,,,CLI,CLIAUD
3,ABC Pty Ltd,1 John St,Melbourne,VIC,3000,EE,,AU,,No,12 345 678 890,,,,,,,,,
3EE,AU,AU
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Super Funds

2,123456789,XYZ Ltd on behalf of DEF Super Fund,No,AU,AUD,,,,CLI,CLIAUD
3,DEF Super Fund,1 John St,Melbourne,VIC,3000,EE,,AU,,No,12 345 678 890,,,,,,,,,
3EE,AU,AU
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Retail Look Through

2,191002658,Trustee of Exempt Entity,No
3,Exempt Entity, 100/1 Sydney Rd,Sydney,NSW,2000,EE
3EE,AU,AU,12.4567890123456789

3C,1,2
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

2.9 Account Import for CRS Required = Yes and Tax Reporting Type: Financial Institution (3FI)

2.9.1 Row Order Restriction and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3FI, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3FI, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3FI	Tax Reporting Type = Financial Institution	Must be the immediate next row after Record Type 3.	Mandatory
3C	Beneficiary Type	Must be the immediate next row after Record Type 3FI. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only - Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3FI or 3C.	Optional

2.9.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Is Account Purpose Excluded ⁷	Alpha	The value can be Yes or No. For Financial Institution, this must be set to No.	4	3	Mandatory

⁷ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	5	2	Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	7	-	Optional
Credit Limit 1	Numeric	Default to 0	8	-	Optional
Credit Limit 2	Numeric	Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

2.9.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Tax Reporting Type ⁸	Alpha	The value must be 'FI' for Financial Institution.	7	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional
Email	Alpha + @		16		Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

* Conditional. Must be supplied for individuals

2.9.4 File Record Type 3FI: Financial Institutions

The following table describes the format of Financial Institutions Tax Reporting Type:

Field Description	Type	Description	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3FI"	1	4	Mandatory

⁸ Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

Field Description	Type	Description	Record Position	Max Length	Mandatory/Optional
Place of Establishment/Incorporation	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
Place of Effective Management	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	3	2	Mandatory
GIIN	Alpha Numeric	This is the Global Intermediary Identification Number issued by the IRS. Whether this field is required or not will depend if the Place of Establishment/Incorporation is the US or an IGA country. Refer to Appendix for list of IGA countries or www.anz.com/aeoi for more information. Full stops permitted, no spaces.	4	19	Mandatory*

* Conditional. Must be supplied if the FI is not registered in the US OR an IGA country.

2.9.5 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory
Comment Field Number	Numeric	The n th Beneficiary Account Holder Comment field. Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."	2	1	Mandatory
Comment Field Value	Numeric	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."	3	1	Mandatory

2.9.6 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account holder (i.e., linked record types "1" or "2"). e.g., CMM013009123456789 or SYS987654123456789 If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	10		Mandatory*
Allocation Transaction Type	Alpha	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for	11		Mandatory*

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		the user the process will throw an error.			

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.9.7 Sample 3FI Files

Company

2,123456789,XYZ Ltd on behalf of ABC Pty Ltd,No,AU,AUD,,,,,CLI,CLIAUD
3,ABC Pty Ltd,1 John St,Melbourne,VIC,3000,FI,,AU,,No,12 345 678 890,,,,,,,,,
3FI,AU,AU,BBB123.12345.AB.123
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Super Funds

2,123456789,XYZ Ltd on behalf of DEF Super Fund,No,AU,AUD,,,,,CLI,CLIAUD
3,DEF Super Fund,1 John St,Melbourne,VIC,3000,FI,,AU,,No,12 345 678 890,,,,,,,,,
3FI,AU,AU,BBB123.12345.AB.123
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Retail Look Through

2,191002658,Trustee of Financial Institution,No,,,,,CLI,CLIAUD
3,Financial Institution, 100/1 Sydney Rd,Sydney,NSW,2000,FI
3FI,AL,AL,GIN1234568123456789
3C,1,7
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

2.10 Account Import for CRS Required = Yes and Tax Reporting Type: Managed Investment Entity – CRS Country (3MIE)

2.10.1 Row Order Restriction and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3MIE, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3MIE, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3MIE	Tax Reporting Type = Managed Investment Entity – CRS Country	Must be the immediate next row after Record Type 3.	Mandatory
3C	Beneficiary Type	Must be the immediate next row after Record Type 3MIE. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only – Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3MIE or 3C.	Optional

2.10.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Is Account Purpose Excluded ⁹	Alpha	The value can be Yes or No. For Managed Investment Entity – CRS Country Tax Reporting Type, this must be set to No.	4	3	Mandatory
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	5	2	Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	7	-	Optional
Credit Limit 1	Numeric	Default to 0	8	-	Optional
Credit Limit 2	Numeric	Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory

⁹ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

2.10.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory
Tax Reporting Type ¹⁰	Alpha	The value must be 'MIE' for Managed Investment Entity – CRS Country.	7	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional

¹⁰ Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Email	Alpha + @		16		Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

* Conditional. Must be supplied for individuals

2.10.4 File Record Type 3MIE: Managed Investment Entity – CRS Country

The following table describes the format of Managed Investment Entity – CRS Country Tax Reporting Type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3MIE"	1	4	Mandatory
Place of Establishment/Incorporation	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
Place of Effective Management	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	3	2	Mandatory
GIIN	Alpha Number	This is the Global Intermediary Identification Number issued by the IRS. Whether this field is required or not will depend if the Place of Establishment/Incorporation is an IGA country. Refer to Appendix for list of IGA countries. Full stops permitted, no spaces.	4	19	Optional

2.10.5 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory
Comment Field Number	Numeric	The n th Beneficiary Account Holder Comment field.	2	1	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."			
Comment Field Value	Numeric	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."	3	1	Mandatory

2.10.6 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and	10		Mandatory*

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Details		<p>account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account holder (i.e., linked record types "1" or "2").</p> <p>e.g., CMM013009123456789 or SYS987654123456789</p> <p>If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.</p>			
Allocation Transaction Type	Alpha	<p>A valid Allocation Transaction Type code for the Account Holder Type.</p> <p>If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.</p>	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.10.7 Sample 3MIE Files

Company

2,123456789,XYZ Ltd on behalf of ABC Pty Ltd,No,AU,AUD,,,,,CLI,CLIAUD
3,ABC Pty Ltd,1 John St,Melbourne,VIC,3000,MIE,,AU,,No,12 345 678 890,,,,,,,,,
3MIE,AU,AU
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Super Funds

2,123456789,XYZ Ltd on behalf of DEF Super Fund,No,AU,AUD,,,,,CLI,CLIAUD
3,DEF Super Fund,1 John St,Melbourne,VIC,3000,MIE,,AU,,No,12 345 678 890,,,,,,,,,
3MIE,AU,AU
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Retail Look Through

2,191002658, Trustee of MIE,No,,,,,CLI,CLIAUD
3,Managed Investment Entity CRS Country, 100/1 Sydney Rd,Sydney,NSW,2000,MIE
3MIE,AU,NZ
3C,1,3
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

2.11 Account Import for CRS Required = Yes and Tax Reporting Type: Managed Investment Entity – Non-CRS Country (3MIN)

2.11.1 Row Order Restriction and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3MIN, 3T, 3CP, 3CPT, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3MIN, 3CP, 3CPT, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3MIN	Tax Reporting Type = Managed Investment Entity – Non-CRS Country	Must be the immediate next row after Record Type 3.	Mandatory
3T	Tax for Entity	Must be the immediate next row after Record Type 3MIN if: <ul style="list-style-type: none"> - Australian Tax Residency Only = No, AND - The Entity Has No Residency for Tax Purposes = No There can be no more than 5 3T file record types per file record types.	Conditional
3CP	Controlling Person	Must be the immediate next row after Record Type 3T if: <ul style="list-style-type: none"> - Number of Controlling Persons in 3MIN is greater than 0 	Conditional
3CPT	Tax for Controlling Person	Must be the immediate next row after Record Type 3CP if: 3CP and Australian Tax Resident Only = No There can be no more than 5 3CPT file record types per CPT file record type.	Conditional
3C	Beneficiary Type	Must be the immediate next row after Record Type 3MIN, 3T, 3CP or 3CPT. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only – Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3T, 3CP, 3CPT or 3C.	Optional

2.11.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Is Account Purpose Excluded ¹¹	Alpha	The value can be Yes or No. For Managed Investment Entity – Non-CRS Country Tax Reporting Type, this must be set to No.	4	3	Mandatory
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	5	2	Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	7	-	Optional
Credit Limit 1	Numeric	Default to 0	8	-	Optional
Credit Limit 2	Numeric	Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

2.11.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

¹¹ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory
Tax Reporting Type ¹²	Alpha	The value must be 'MIN' for Managed Investment Entity – Non-CRS Country.	7	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional
Email	Alpha + @		16		Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

¹² Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

* Conditional. Must be supplied for individuals

2.11.4 File Record Type 3MIN: Managed Investment Entity – Non-CRS Country

The following table describes the format of Managed Investment Entity – CRS Country Tax Reporting Type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3MIN"	1	3	Mandatory
Place of Establishment/Incorporation	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
Place of Effective Management	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	3	2	Mandatory
The Entity Has No Residency for Tax Purposes	Alpha	The value can be Yes or No. There is no default. If the Entity Has No Residency for Tax Purposes = Yes, then Australian Tax Resident Only will default to N/A and no other data is required.	4	3	Mandatory
Australian Tax Resident Only	Alpha	A value for this field is required if The Entity Has No Residency for Tax Purposes = No. The value can be Yes or No. There is no default. If value is No, Record Type 3T must follow immediately after this record.	5	3	Mandatory*
Number of Tax Countries	Numeric	If Australian Tax Resident Only = Yes, or The Entity Has No Residency for Tax Purposes = Yes, then the value must be 0 or empty. If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied. There must be the same number of 3T records as the value supplied.	6	1	Mandatory*
Number of Controlling Persons	Numeric	This is the number of controlling persons associated with the entity. It must be a numeric value > 0. There is no limit to the number of controlling persons. Record Type 3CP must follow immediately after.	7	1	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		There must be the same number of 3CP records as the value supplied.			
GIIN	Alpha Numeric	This is the Global Intermediary Identification Number issued by the IRS. Full stops permitted, no spaces.	8	19	Optional

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

2.11.5 File Record Type 3T: Tax for Entity

Record Type 3T must be used if **Australian Tax Resident Only** is valued at "No", and **The Entity has No Residency for Tax Purpose** is also valued at "No" in Record Type 3MIN. 3T must be the immediate next row after 3MIN.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3T"	1	4	Mandatory
Tax Country	Alpha	ISO Country code, however, cannot be AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
TIN	Alpha Numeric	Tax Identification Number. No spaces.	3	50	Optional
Reason Code	Alpha	If a TIN has not been supplied, then one of the following reason codes must be supplied: A, B, C, Z, or P A – Not Issued (This country does not issue TIN) B – Not Required (This country does not require TIN) C – Applied For (TIN has been applied and will be informed upon receipt) Z - Unobtainable (TIN is unable to be obtained) If TIN has been supplied then the value will default to P (Provided). For a full list of acceptable reason codes by country, refer to Appendix B .	4	1	Mandatory*
Comment	Alpha Numeric	Required if Reason = Z or otherwise leave blank Spaces permitted.	5	50	Mandatory*

* Conditional. Must be supplied depending on other data entered as described in this table.

2.11.6 File Record Type 3CP: Controlling Person

Record Type 3CP must be used if the **Number of Controlling Persons** has a value greater than 0. The Number of 3CP records must be the same as the value supplied for Number of Controlling Persons in Record Type 3MIN.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3CP"	1	4	Mandatory
Name	Alpha Numeric		2	190	Mandatory
Address 1	Alpha Numeric		3	38	Mandatory
Address 2	Alpha Numeric		4	38	Optional
Address 3	Alpha Numeric		5	38	Optional
Address 4	Alpha Numeric		6	38	Optional
Address 5	Alpha Numeric		7	38	Optional
Country of Residence	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	8	2	Mandatory
Place of Birth	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	9	2	Mandatory
Date of Birth	Numeric + "/"	DD/MM/YYYY format.	10	10	Mandatory
Australian Tax Resident Only	Alpha	The value can be Yes or No. There is no default. If value is No, Record Type 3CPT must follow immediately after.	11	3	Mandatory
Number of Tax Countries	Numeric	If Australian Tax Resident Only = Yes, then the value must be 0 or empty. If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied. There must be the same number of 3CPT records as the value supplied.	12	1	Mandatory*

* Conditional. Must be supplied if Australian Tax Resident Only = No.

2.11.7 File Record Type 3CPT: Tax for Controlling Persons

Record Type 3CPT must be used if **Australian Tax Resident Only** is valued at "No" in Record Type 3CP. The number of 3CPT records must be the same as the value supplied for **Number of Tax Countries** in Record Type 3CP.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3CPT"	1	4	Mandatory
Tax Country	Alpha	ISO Country code, however, cannot be AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
TIN	Alpha Numeric	Tax Identification Number. No spaces.	3	50	Optional
Reason Code	Alpha	If a TIN has not been supplied, then one of the following reason codes must be supplied: A, B, C, Z, or P A – Not Issued (This country does not issue TIN) B – Not Required (This country does not require TIN) C – Applied For (TIN has been applied and will be informed upon receipt) Z - Unobtainable (TIN is unable to be obtained) If TIN has been supplied then the value will default to P (Provided). For a full list of acceptable reason codes by country, refer to Appendix B .	4	1	Mandatory*
Comment	Alpha Numeric	Required if Reason = Z or otherwise leave blank Spaces permitted.	5	50	Mandatory*

* Conditional. Must be supplied depending on other data entered as described in this table.

2.11.8 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory
Comment Field Number	Numeric	The n th Beneficiary Account Holder Comment field. Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."	2	1	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Comment Field Value	Numeric	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."	3	1	Mandatory

2.11.9 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account	10		Mandatory*

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		holder (i.e., linked record types "1" or "2"). e.g., CMM013009123456789 or SYS987654123456789 If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.			
Allocation Transaction Type	Alpha	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.11.10 Sample 3MIN Files

Company

2,123456789,XYZ Ltd on behalf of ABC Pty Ltd,No,AU,AUD,,,,CLI,CLIAUD
3,ABC Pty Ltd,1 John St,Melbourne,VIC,3000,MIN,,AU,,No,12 345 678 890,,,,,,,,,
3MIN,AU,AU,No,No,1,1
3T,US,123456789
3CP,Mr John Citizen,1 John St,Melbourne,VIC,,,AU,AU,01/01/1980,Yes
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Super Funds

2,123456789,XYZ Ltd on behalf of DEF Super Fund,No,AU,AUD,,,,CLI,CLIAUD
3,DEF Super Fund,1 John St,Melbourne,VIC,3000,MIN,,AU,,No,12 345 678 890,,,,,,,,,
3MIN,AU,AU,No,No,1,1
3T,US,123456789
3CP,Mr John Citizen,1 John St,Melbourne,VIC,,,AU,AU,01/01/1980,Yes
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Retail Look Through

2,191002658,Trustee of MIN,No
3,Managed Investment Entity NonCRS
Country,Address,City,State,3000,MIN,03/05/1962,AU,,YES,,,,,,,,,
3MIN,AU,AU,No,No,2,2,1234.1234.1234.1234
3T,US,TIN123456789
3T,AF,,Z,Comment Field
3CP,CP Name,Add 1,Add 2,3,4,5,AU,AU,06/12/1980,Yes
3CP,CP Name 2,Add1,Add2,3,4,5,AU,US,01/12/1974,No,1
3CPT,US,TIN999111333
3C,1,3

4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

2.12 Account Import for CRS Required = Yes and Tax Reporting Type: Active Non-Financial Entity (3ANE)

2.12.1 Row Order Restriction and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3ANE, 3T, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3ANE, 3T, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3ANE	Tax Reporting Type = Active Non-Financial Entity	Must be the immediate next row after Record Type 3.	Mandatory
3T	Tax for Entity	Must be the immediate next row after Record Type 3ANE if: - Australian Tax Resident Only = No , AND - The Entity has No Residency for Tax Purposes = No There can be no more than 5 3T file record types per file record types.	Conditional
3C	Beneficiary Type	Must be the immediate next row after Record Type 3ANE or 3T. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only – Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3ANE or 3T or 3C.	Optional

2.12.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Is Account Purpose Excluded ¹³	Alpha	The value can be Yes or No. For Active Non-Financial Entity Tax Reporting Type, this must be set to No.	4	3	Mandatory
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	5	2	Optional
Default Currency	Alpha	Default Account Currency (e.g. AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	7	-	Optional
Credit Limit 1	Numeric	Default to 0	8	-	Optional
Credit Limit 2	Numeric	Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

2.12.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory

¹³ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory
Tax Reporting Type ¹⁴	Alpha	The value must be 'ANE' for Active Non-Financial Entity.	7	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional
Email	Alpha + @		16		Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

* Conditional. Must be supplied for individuals

2.12.4 File Record Type 3ANE: Active Non-Financial Entity

The following table describes the format of Active Non-Financial Entity Tax Reporting Type:

¹⁴ Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3ANE"	1	4	Mandatory
Place of Establishment/Incorporation	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
Place of Effective Management	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	3	2	Mandatory
Australian Tax Resident Only	Alpha	The value can be Yes or No. There is no default. If value is No , Record Type 3T must follow immediately after this record.	4	3	Mandatory
Number of Tax Countries	Numeric	If Australian Tax Resident Only = Yes, then the value must be 0 or empty. If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied. There must be the same number of 3T records as the value supplied.	5	1	Mandatory*
GIIN	Alpha Numeric	Not to be used.	6	19	N/A
The Entity has No Residency for Tax Purpose	Alpha	This is not required in the file however will default to No in the database.	7	3	N/A

* Conditional. Must be supplied if Australian Tax Resident Only = No.

2.12.5 File Record Type 3T: Tax for Entity

Record Type 3T must be used if **Australian Tax Resident Only** is valued at "No", and **The Entity has No Residency for Tax Purpose** is also valued at "No" in Record Type 3ANE.

There must be the same number of 3T records as the value supplied under **Number of Tax Countries** in Record Type 3ANE. 3T must be the immediate next row after 3ANE.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3T"	1	4	Mandatory
Tax Country	Alpha	ISO Country code, however, cannot be AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
TIN	Alpha Numeric	Tax Identification Number. No spaces.	3	50	Optional

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Reason Code	Alpha	<p>If a TIN has not been supplied, then one of the following reason codes must be supplied: A, B, C, Z, or P A – Not Issued (This country does not issue TIN) B – Not Required (This country does not require TIN) C – Applied For (TIN has been applied and will be informed upon receipt) Z - Unobtainable (TIN is unable to be obtained)</p> <p>If TIN has been supplied then the value will default to P (Provided).</p> <p>For a full list of acceptable reason codes by country, refer to Appendix B.</p>	4	1	Mandatory*
Comment	Alpha Numeric	<p>Required if Reason = Z or otherwise leave blank Spaces permitted.</p>	5	50	Mandatory*

* Conditional. Must be supplied depending on other data entered as described in this table.

2.12.6 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory
Comment Field Number	Numeric	<p>The ⁿth Beneficiary Account Holder Comment field. Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."</p>	2	1	Mandatory
Comment Field Value	Numeric	<p>The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."</p>	3	1	Mandatory

2.12.7 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account holder (i.e., linked record types "1" or "2"). e.g., CMM013009123456789 or SYS987654123456789 If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	10		Mandatory*
Allocation Transaction Type	Alpha	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please	11		Mandatory*

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.			

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.12.8 Sample 3ANE Files

Company

2,123456789,XYZ Ltd on behalf of ABC Pty Ltd,No,AU,AUD,,,,,CLI,CLIAUD
 3,ABC Pty Ltd,1 John St,Melbourne,VIC,3000,ANE,,AU,,No,12 345 678 890,,,,,,,,,
 3ANE,AU,AU,No,1
 3T,CA,,C
 4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Super Funds

2,123456789,XYZ Ltd on behalf of DEF Super Fund,No,AU,AUD,,,,,CLI,CLIAUD
 3,DEF Super Fund,1 John St,Melbourne,VIC,3000,ANE,,AU,,No,12 345 678 890,,,,,,,,,
 3ANE,AU,AU,No,1
 3T,CA,,C
 4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Retail Look Through

2,191002658,Trustee of ANE,No,,,,,,CLI,CLIAUD
 3,Active Non-Financial Entity, 100/1 Sydney Rd,Sydney,NSW,2000,ANE
 3ANE,AU,AU,No,2
 3T,US,TIN123456789
 3T,CA,,C
 3,Active Non-Financial Entity 2, 100/1 Sydney Rd,Sydney,NSW,2000,ANE
 3ANE,AU,AU,Yes
 3C,1,4
 4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

2.13 Account Import for CRS Required = Yes and Tax Reporting Type: No Residency for Tax Purposes – Active Non-Financial Entity (3FTE)

2.13.1 Row Order Restriction and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3FTE, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3FTE, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3FTE	Tax Reporting Type = No Residency for Tax Purposes –	Must be the immediate next row after Record Type 3.	Mandatory

File Record Type	Definition	Logic	Mandatory/Optional
	Active Non-Financial Entity		
3C	Beneficiary Type	Must be the immediate next row after Record Type 3FTE. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only – Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3FTE or 3C.	Optional

2.13.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Is Account Purpose Excluded ¹⁵	Alpha	The value can be Yes or No. For No Residency for Tax Purposes – Active Non-Financial Entity, this must be set to No.	4	3	Mandatory
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	5	2	Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	7	-	Optional
Credit Limit 1	Numeric	Default to 0	8	-	Optional

¹⁵ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Credit Limit 2	Numeric	Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

2.13.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory
Tax Reporting Type ¹⁶	Alpha	The value must be 'FTE' for No Residency for Tax Purposes – Active Non-Financial Entity Tax Reporting Type	7	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g. 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional

¹⁶ Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional
Email	Alpha + @		16		Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

* Conditional. Must be supplied for individuals

2.13.4 File Record Type 3FTE: No Residency for Tax Purposes – Active Non-Financial Entity

The following table describes the format of Residency for Tax Purposes – Active Non-Financial Entity Tax Reporting Type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be '3FTE'.	1	4	Mandatory
Place of Establishment/Incorporation	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
Place of Effective Management	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	3	2	Mandatory
GIIN	Alpha	Not to be used for 3FTE.	4	19	N/A
The Entity has No Residency for Tax Purpose	Alpha	This is not required in the file however will default to Yes in the database.	5	3	N/A

2.13.5 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory
Comment Field Number	Numeric	The n th Beneficiary Account Holder Comment field. Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."	2	1	Mandatory
Comment Field Value	Numeric	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."	3	1	Mandatory

2.13.6 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction	Alpha		9	80	Optional

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Description for Credit					
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account holder (i.e., linked record types "1" or "2"). e.g., CMM013009123456789 or SYS987654123456789 If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	10		Mandatory*
Allocation Transaction Type	Alpha	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.13.7 Sample 3FTE Files

Company

2,123456789,XYZ Ltd on behalf of ABC Pty Ltd,No,AU,AUD,,,,CLI,CLIAUD
3,ABC Pty Ltd,1 John St,Melbourne,VIC,3000,FTE,,AU,,No,12 345 678 890,,,,,,,,,
3FTE,AU,AU,,
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Super Funds

2,123456789,XYZ Ltd on behalf of DEF Super Fund,No,AU,AUD,,,,CLI,CLIAUD
3,DEF Super Fund,1 John St,Melbourne,VIC,3000,FTE,,AU,,No,12 345 678 890,,,,,,,,,
3FTE,AU,AU,,
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Retail Look Through

2,181002658,Trustee of No Residency for Tax Purposes Active NFE,No,,,,,CLI,CLIAUD
3,No Residency for Tax Purposes Active NFE, 100/1 Sydney Rd,Sydney,NSW,2000,FTE
3FTE,AU,NZ
3C,1,2

4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

2.14 Account Import for CRS Required = Yes and Tax Reporting Type: Passive Non-Financial Entity (3PNE)

2.14.1 Row Order Restrictions and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3PNE, 3T, 3CP, 3CPT, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3PNE, 3T, 3CP, 3CPT, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3PNE	Tax Reporting Type = Passive Non-Financial Entity	Must be the immediate next row after Record Type 3.	Mandatory
3T	Tax for Entity	Must be the immediate next row after Record Type 3MIN if: <ul style="list-style-type: none"> - Australian Tax Residency Only = No, AND - The Entity Has No Residency for Tax Purposes = No There can be no more than 5 3T file record types per file record types.	Conditional
3CP	Controlling Person	Must be the immediate next row after Record Type 3T if: <ul style="list-style-type: none"> - Number of Controlling Persons in 3PNE is greater than 0 	Conditional
3CPT	Tax for Controlling Person	Must be the immediate next row after Record Type 3CP if: 3CP and Australian Tax Resident Only = No There can be no more than 5 3CPT file record types per CPT file record type.	Conditional
3C	Beneficiary Type	Must be the immediate next row after Record Type 3PNE, 3T, 3CP or 3CPT. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only – Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3PNE, 3T, 3CP, 3CPT or 3C.	Optional

2.14.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Is Account Purpose Excluded ¹⁷	Alpha	The value can be Yes or No. For Passive Non-Financial Entity Tax Reporting Type, this must be set to No.	4	3	Mandatory
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	5	2	Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	7	-	Optional
Credit Limit 1	Numeric	Default to 0	8	-	Optional
Credit Limit 2	Numeric	Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory

¹⁷ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

2.14.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory
Tax Reporting Type ¹⁸	Alpha	The value must be 'PNE' for Managed Investment Entity – Non-CRS Country.	7	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional

¹⁸ Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Email	Alpha + @		16		Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

* Conditional. Must be supplied for individuals

2.14.4 File Record Type 3PNE: Passive Non-Financial Entity

The following table describes the format of Passive Non-Financial Entity Tax Reporting Type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3PNE"	1	4	Mandatory
Place of Establishment/Incorporation	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
Place of Effective Management	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	3	2	Mandatory
Australian Tax Resident Only	Alpha	The value can be Yes or No. There is no default. If value is No, Record Type 3T must follow immediately after this record.	4	3	Mandatory
Number of Tax Countries	Numeric	If Australian Tax Resident Only = Yes, then the value must be 0 or empty. If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied. There must be the same number of 3T records as the value supplied.	5	1	Mandatory*
Number of Controlling Persons	Numeric	This is the number of controlling persons associated with the entity. It must be a numeric value > 0. There is no limit to the number of controlling persons.	6	1	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		Record Type 3CP must follow immediately after. There must be the same number of 3CP records as the value supplied.			
GIIN	Alpha Numeric	This is the Global Intermediary Identification Number issued by the IRS. Full stops permitted, no spaces.	7	19	Optional
The Entity has No Residency for Tax Purpose	Alpha	This is not required in the file however will default to No in the database.	8	3	N/A

* Conditional. Must be supplied if Australian Tax resident only = No.

2.14.5 File Record Type 3T: Tax for Entity

Record Type 3T must be used if **Australian Tax Resident Only** is valued at "No", and **The Entity has No Residency for Tax Purpose** is also valued at "No" in Record Type 3PNE. 3T must be the immediate next row after 3PNE.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3T"	1	4	Mandatory
Tax Country	Alpha	ISO Country code, however, cannot be AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
TIN	Alpha Numeric	Tax Identification Number. No spaces.	3	50	Optional
Reason Code	Alpha	If a TIN has not been supplied, then one of the following reason codes must be supplied: A, B, C, Z, or P A – Not Issued (This country does not issue TIN) B – Not Required (This country does not require TIN) C – Applied For (TIN has been applied and will be informed upon receipt) Z - Unobtainable (TIN is unable to be obtained) If TIN has been supplied then the value will default to P (Provided). For a full list of acceptable reason codes by country, refer to Appendix B .	4	1	Mandatory*
Comment	Alpha Numeric	Required if Reason = Z or otherwise leave blank.	5	50	Mandatory*

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		Spaces permitted.			

* Conditional. Must be supplied depending on other data entered as described in this table.

2.14.6 File Record Type 3CP: Controlling Person

Record Type 3CP must be used if the **Number of Controlling Persons** has a value greater than 0. The Number of 3CP records must be the same as the value supplied for Number of Controlling Persons in Record Type 3PNE.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3CP"	1	4	Mandatory
Name	Alpha Numeric		2	190	Mandatory
Address 1	Alpha Numeric		3	38	Mandatory
Address 2	Alpha Numeric		4	38	Optional
Address 3	Alpha Numeric		5	38	Optional
Address 4	Alpha Numeric		6	38	Optional
Address 5	Alpha Numeric		7	38	Optional
Country of Residence	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	8	2	Mandatory
Place of Birth	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	9	2	Mandatory
Date of Birth	Numeric + "/"	DD/MM/YYYY format.	10	10	Mandatory
Australian Tax Resident Only	Alpha	The value can be Yes or No. There is no default. If value is No, Record Type 3CPT must follow immediately after.	11	3	Mandatory
Number of Tax Countries	Numeric	If Australian Tax Resident Only = Yes, then the value must be 0 or empty. If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied. There must be the same number of 3CPT records as the value supplied.	12	1	Mandatory*

* Conditional. Must be supplied if Australian Tax Resident Only = No.

2.14.7 File Record Type 3CPT: Tax for Controlling Persons

Record Type 3CPT must be used if **Australian Tax Resident Only** is valued at "No" in Record Type 3CP. The number of 3CPT records must be the same as the value supplied for **Number of Tax Countries** in Record Type 3CP.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3CPT"	1	4	Mandatory
Tax Country	Alpha	ISO Country code, however, cannot be AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
TIN	Alpha Numeric	Tax Identification Number. No spaces.	3	50	Optional
Reason Code	Alpha	If a TIN has not been supplied, then one of the following reason codes must be supplied: A, B, C, Z, or P A – Not Issued (This country does not issue TIN) B – Not Required (This country does not require TIN) C – Applied For (TIN has been applied and will be informed upon receipt) Z - Unobtainable (TIN is unable to be obtained) If TIN has been supplied then the value will default to P (Provided). For a full list of acceptable reason codes by country, refer to Appendix B .	4	1	Mandatory*
Comment	Alpha Numeric	Required if Reason = Z or otherwise leave blank. Spaces permitted.	5	50	Mandatory*

* Conditional. Must be supplied depending on other data entered as described in this table.

2.14.8 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory
Comment Field Number	Numeric	The n th Beneficiary Account Holder Comment field. Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an	2	1	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
		error message "Account Holder Comment Number is invalid."			
Comment Field Value	Numeric	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."	3	1	Mandatory

2.14.9 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the	10		Mandatory*

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		<p>supplied allocation account holder (i.e., linked record types "1" or "2").</p> <p>e.g., CMM013009123456789 or SYS987654123456789</p> <p>If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.</p>			
Allocation Transaction Type	Alpha	<p>A valid Allocation Transaction Type code for the Account Holder Type.</p> <p>If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.</p>	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.14.10 Sample 3PNE Files

Company

2,123456789,XYZ Ltd on behalf of ABC Pty Ltd,No,AU,AUD,,,,CLI,CLIAUD
3,ABC Pty Ltd,1 John St,Melbourne,VIC,3000,PNE,,AU,,No,12 345 678 890,,,,,,,,,
3PNE,AU,AU,No,1,1
3T,US,123456789
3CP,Mr John Citizen,1 John St,Melbourne,VIC,,,AU,AU,01/01/1980,Yes
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Super Funds

2,123456789,XYZ Ltd on behalf of DEF Super Fund,No,AU,AUD,,,,CLI,CLIAUD
3,DEF Super Fund,1 John St,Melbourne,VIC,3000,PNE,,AU,,No,12 345 678 890,,,,,,,,,
3PNE,AU,AU,No,1,1
3T,US,123456789
3CP,Mr John Citizen,1 John St,Melbourne,VIC,,,AU,AU,01/01/1980,Yes
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Retail Look Through

2,191002658,Trustee of PNE,No,,,,,CLI,CLIAUD
3,Passive Non-Financial Entity Beneficiary
00,Address,City,State,3000,PNE,03/05/1962,AU,,YES,,,,,,,,,
3PNE,AU,AU,No,1,2,1234.1234.1234.1234
3T,US,TIN123456789
3CP,CP Name,Add 1,Add 2,3,4,5,AU,AU,06/12/1980,Yes
3CP,CP Name 2,Add1,Add2,3,4,5,AU,US,01/12/1974,No,1
3CPT,US,TIN999111333
3C,1,4

4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

2.15 Account Import for CRS Required = Yes and Tax Reporting Type: No Residency for Tax Purposes – Passive Non-Financial Entity (3FTP)

2.15.1 Row Order Restrictions and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {2, 3, 3FTP, 3CP, 3CPT, 3C, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
2	Streamline Tax Reporting Account*	Must be first initial row but can be the immediate next row after File Record Type 3FTP, 3CP, 3CPT, 3C or 4 after the first account holder details are created.	Mandatory
3	Beneficiary Account	Must be the immediate next row after Record Type 2.	Mandatory
3FTP	Tax Reporting Type = No Residency for Tax Purposes – Passtive Non-Financial Entity	Must be the immediate next row after Record Type 3.	Mandatory
3CP	Controlling Person	Must be the immediate next row after Record Type 3FTP if: - Number of Controlling Persons in 3FTP is greater than 0	Conditional
3CPT	Tax for Controlling Person	Must be the immediate next row after Record Type 3CP if: 3CP and Australian Tax Resident Only = No There can be no more than 5 3CPT file record types per CPT file record type.	Conditional
3C	Beneficiary Type	Must be the immediate next row after Record Type 3PNE, 3T, 3CP or 3CPT. Note: Applicable to Retail Look Through (RLT) only, refer to Section 2.1.	RLT Only – Mandatory
4	Allocation Rule	Can be the immediate next row after Record Type 3FTP, 3CP, or 3CPT.	Optional

2.15.2 File Record Type 2: Streamline Tax Reporting Account

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Is Account Purpose Excluded ¹⁹	Alpha	The value can be Yes or No. For No Residency for Tax Purposes – Passive Non-Financial Entity Tax Reporting Type, this must be set to No.	4	3	Mandatory
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	5	2	Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group	Alpha Numeric	Default to the system code available.	7	-	Optional
Credit Limit 1	Numeric	Default to 0	8	-	Optional
Credit Limit 2	Numeric	Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type "CLI" unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory
Account Opening Template	Alpha	Please use the client account opening template "CLIAUD" unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

¹⁹ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

2.15.3 File Record Type 3: Beneficiary Account

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory
Tax Reporting Type ²⁰	Alpha	The value must be 'FTP' for No Residency for Tax Purposes – Passive Non-Financial Entity.	7	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g., AU). Refer to Appendix A for list of Country Codes.	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional
Email	Alpha + @		16		Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional

²⁰ Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

* Conditional. Must be supplied for individuals

2.15.4 File Record Type 3FTP: No Residency for Tax Purposes – Passive Non-Financial Entity

The following table describes the format of No Residency for Tax Purposes – Passive Non-Financial Entity Tax Reporting Type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3FTP"	1	4	Mandatory
Place of Establishment/Incorporation	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
Place of Effective Management	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	3	2	Mandatory
Number of Controlling Persons	Numeric	This is the number of controlling persons associated with the entity. It must be a numeric value > 0. There is no limit to the number of controlling persons. Record Type 3CP must follow this file record type. There must be the same number of 3CP records as the value supplied.	4	1	Mandatory
GIIN	Alpha Numeric	This is the Global Intermediary Identification Number issued by the IRS. Full stops permitted, no spaces.	5	19	Optional
The Entity has No Residency for Tax Purpose	Alpha	This is not required in the file however will default to Yes in the database.	6	3	N/A

2.15.5 File Record Type 3CP: Controlling Person

Record Type 3CP must be used if the **Number of Controlling Persons** has a value greater than 0. The Number of 3CP records must be the same as the value supplied for Number of Controlling Persons in Record Type 3FTP.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3CP"	1	4	Mandatory
Name	Alpha Numeric		2	190	Mandatory
Address 1	Alpha Numeric		3	38	Mandatory
Address 2	Alpha Numeric		4	38	Optional
Address 3	Alpha Numeric		5	38	Optional
Address 4	Alpha Numeric		6	38	Optional
Address 5	Alpha Numeric		7	38	Optional
Country of Residence	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	8	2	Mandatory
Place of Birth	Alpha	ISO Country code, e.g., AU. Refer to Appendix A for list of Country Codes.	9	2	Mandatory
Date of Birth	Numeric + "/"	DD/MM/YYYY format.	10	10	Mandatory
Australian Tax Resident Only	Alpha	The value can be Yes or No. There is no default. If value is No, Record Type 3CPT must follow immediately after.	11	3	Mandatory
Number of Tax Countries	Numeric	If Australian Tax Resident Only = Yes, then the value must be 0 or empty. If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied. There must be the same number of 3CPT records as the value supplied.	12	1	Mandatory*

* Conditional. Must be supplied if Australian Tax Resident Only = No.

2.15.6 File Record Type 3CPT: Tax for Controlling Persons

Record Type 3CPT must be used if **Australian Tax Resident Only** is valued at "No" in Record Type 3CP. The number of 3CPT records must be the same as the value supplied for **Number of Tax Countries** in Record Type 3CP.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3CPT"	1	4	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Tax Country	Alpha	ISO Country code, however, cannot be AU. Refer to Appendix A for list of Country Codes.	2	2	Mandatory
TIN	Alpha Numeric	Tax Identification Number. No spaces.	3	50	Optional
Reason Code	Alpha	If a TIN has not been supplied, then one of the following reason codes must be supplied: A, B, C, Z, or P A – Not Issued (This country does not issue TIN) B – Not Required (This country does not require TIN) C – Applied For (TIN has been applied and will be informed upon receipt) Z - Unobtainable (TIN is unable to be obtained) If TIN has been supplied then the value will default to P (Provided). For a full list of acceptable reason codes by country, refer to Appendix B .	4	1	Mandatory*
Comment	Alpha Numeric	Required if Reason = Z or otherwise leave blank Spaces permitted.	5	50	Mandatory*

* Conditional. Must be supplied depending on other data entered as described in this table.

2.15.7 File Record Type 3C: Beneficiary Type (RLT Only)

The following table describes the format for Beneficiary type:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Alpha Numeric	Must be "3C"	1	2	Mandatory
Comment Field Number	Numeric	The n th Beneficiary Account Holder Comment field. Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."	2	1	Mandatory
Comment Field Value	Numeric	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should	3	1	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
		correspond to the Beneficiary Type Code (refer to Appendix C). Otherwise, the system will return an error message "Account Holder Comment value is invalid."			

2.15.8 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account holder (i.e., linked record types "1" or "2"). e.g., CMM013009123456789 or SYS987654123456789	10		Mandatory*

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.			
Allocation Transaction Type	Alpha	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.3). If more than one correct value exists for the user the process will throw an error.	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.15.9 Sample 3FTP Files

Company

2,123456789,XYZ Ltd on behalf of ABC Pty Ltd,No,AU,AUD,,,,,CLI,CLIAUD
3,ABC Pty Ltd,1 John St,Melbourne,VIC,3000,FTP,,AU,,No,12 345 678 890,,,,,,,,,
3FTP,AU,AU,1
3CP,Mr John Citizen,1 John St,Melbourne,VIC,,,AU,AU,01/01/1980,Yes
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Super Funds

2,123456789,XYZ Ltd on behalf of DEF Super Fund,No,AU,AUD,,,,,CLI,CLIAUD
3,DEF Super Fund,1 John St,Melbourne,VIC,3000,FTP,,AU,,No,12 345 678 890,,,,,,,,,
3FTP,AU,AU,1
3CP,Mr John Citizen,1 John St,Melbourne,VIC,,,AU,AU,01/01/1980,Yes
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

Retail Look Through

2,211111120,PrincipalAH1,No,AU,AUD,0,0,0,CLI,CLIAUD
3,The Entity Has No Residency for Tax Purposes Passive Non-Financial Entity,100/1 Sydney Rd,Sydney,NSW,2000,FTP
3FTP,AU,AU,1
3CP,CP Name 2,Add 1,Add 2,3,4,5,AU,US,01/12/1974,No,1
3CPT,US,TIN999111333
3C,1,4
4,123456789,,,100,1000,Yes,,,CMM013009123456789,AATOCLI

3 Bulk Account Closure File Format

3.1 Overview

The bulk account closure file format allows users to import a CSV file containing client account information to close the accounts in bulk.

3.2 Bulk Account Closure File Format

The following table describes the format of the bulk account closure:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Client Account Holder Reference	Alpha Numeric	Contains the location code and account number	1	20	Mandatory

3.2.1 Sample Bulk Account Closure Format

```
ANZ12300045834083658  
ANZ12300087824578283  
ANZ12300087240887453  
ANZ12300088487234235  
ANZ12300049867938499
```

4 Cashactive Virtual – AU Account Import File Format (Web)

4.1 Overview

The Account Import file format (Web) allows a user to import a CSV file containing a batch of Account Holders including one or more allocation rules into the ANZ Cashactive Virtual user interface (UI).

4.2 CSV File Layout and Character Set

The following character set is allowed in a CSV file:

Fields that are marked 'Alpha' (Alphanumeric) in the 'Type' column are limited to:

- Letters: A-Z, a-z
- Numbers: 0-9
- The following Characters: spaces (), hyphens (-), full stops (.), forward slashes (/)

Restricted/Invalid characters includes: `[-()*^%$£\!"?<>;:;@~#{ }\|=|_`+']`

- at symbol (@) only valid in email fields

Fields that are marked 'Numeric' in the 'Type' column are limited to:

- Numbers: 0-9

4.3 Detail Record

Each Detail Record contains information used to create one Account Holder and one or more allocation rules (Detail Item).

There may be many Detail Records in one CSV file.

All fields must be separated by a comma (,) and each record will end with CRLF (carriage-return/line feed).

Conditional Fields	AU Virtual Default Value	File Record Type & Position
Allocation Bank Details	Natural Account	4 – Record Position 10
Allocation Transaction Type	AATOCLI (Trust Allocation to Client Account)	4 – Record Position 11

4.3.1 Row Order Restrictions and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {1, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
<u>1</u>	Self-Tax Reporting Account Holder	Must be first initial row. Can repeat after Record Type 1 or be the immediate next row after Record Type 4.	Mandatory
<u>4</u>	Allocation Rule	Must be the immediate next row after Record Type 1.	Optional

4.3.2 File Record Type 1: Self Tax Reporting Account Holder

The Self Tax Reporting Account Holder file format allows a user to import a CSV file containing Account Holders including one or more Allocation Rules for each Account Holder.

The Self Tax Reporting Account Holder file formats will comprise of File Record Type 1, and optionally File Record Type 4. Every occurrence of a File Record Type 1 denotes a new Account Holder. Each record type occupies one line of the file format.

The following table describes the format of the Self Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '1'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Primary Address	Alpha		4	38	Mandatory
Primary City	Alpha		5	38	Mandatory
Primary State	Alpha		6	38	Mandatory
Primary Post Code	Alpha		7	8	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988)	8	10	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	9	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	10	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	11	11	Optional
Account Holder Surname	Alpha		12	38	Optional
Telephone	Numeric		13	15	Optional
Fax	Numeric		14	15	Optional

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If empty will default to the importing user's registered "location of business" value captured as part of the users on boarding. Refer to Appendix A for list of Country Codes.	15	2	Optional
Email	Alpha + @		16		Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	17	3	Optional
Primary Payee Name	Alpha		18	35	Optional
Primary Account Bank Branch	Numeric		19	10	Optional
Primary Account Number	Numeric		20	30	Optional
Transaction Authorisation Limit Group	Alpha	A valid Currency Limit Group Code. If not supplied it will default to the globally configured instance default.	21		Optional
Credit Limit 1	Numeric	If not supplied will default to '0'. If supplied and the user does not have permission to Set Credit Limits it will default to '0'	22		Optional
Credit Limit 2	Numeric	If not supplied will default to '0'. If supplied and the user does not have permission to Set Credit Limits it will default to '0'	23		Optional
Status	Alpha	'YES' or 'NO'. Defaults to 'YES' if not supplied.	24	3	Optional
Notes	Alpha		25	255	Optional
Alternative Address	Alpha		26	38	Optional
Alternative City	Alpha		27	38	Optional

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Alternative State	Alpha		28	38	Optional
Alternative Post Code	Alpha		29	8	Optional
Account Holder Type	Alpha	Please user client account type " CLI " unless been instructed by ANZ Customer Implementation team to use other values.	30	-	Mandatory
Account Opening Template	Alpha	Please use the client account opening template " CLIAUD " unless you have been instructed by the ANZ Customer Implementation team to use other values.	31	-	Mandatory

4.3.3 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The	10		Mandatory*

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		<p>account must be valid for the supplied allocation account holder (i.e., linked record types "1" or "2").</p> <p>e.g., CMM013009123456789 or SYS987654123456789</p> <p>If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 4.3). If more than one correct value exists for the user the process will throw an error.</p>			
Allocation Transaction Type	Alpha	<p>A valid Allocation Transaction Type code for the Account Holder Type.</p> <p>If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 4.3). If more than one correct value exists for the user the process will throw an error.</p>	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

5 Cashactive Control/Virtual – NZ Account Import File Format

5.1 Overview

The Account Import file format (Web) allows a user to import a CSV file containing a batch of Account Holders including one or more allocation rules into the ANZ Cashactive Control and Virtual user interface (UI).

5.2 CSV File Layout and Character Set

The following character set is allowed in a CSV file:

Fields that are marked 'Alpha' (Alphanumeric) in the 'Type' column are limited to:

- Letters: A-Z, a-z
- Numbers: 0-9
- The following Characters: spaces (), hyphens (-), full stops (.), forward slashes (/)

Restricted/Invalid characters includes: `[~()*^%$£\"!?!><;:,@~#{ }\\=|_`+']`

- at symbol (@) only valid in email fields
-

Fields that are marked 'Numeric' in the 'Type' column are limited to:

- Numbers: 0-9

5.3 Detail Record

Each Detail Record contains information used to create one Account Holder and one or more allocation rules (Detail Item).

There may be many Detail Records in one CSV file.

All fields must be separated by a comma (,) and each record will end with CRLF (carriage-return/line feed).

Default values for conditional fields;

Conditional Fields	NZ Control Default Value	File Record Type & Position
Account Holder Type	CLI (Client Money Trust Account)	1 – Record Position 30
Account Opening Template	CLINZD (NZD Client Account)	1 – Record Position 31
Allocation Bank Details	Natural Account	4 – Record Position 10
Allocation Transaction Type	AATOCLI (Trust Allocation to Client Account)	4 – Record Position 11

5.3.1 Row Order Restrictions and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers. The rows in the upload file can only be the File Record Type of the set {1, 4}.

File Record Type	Definition	Logic	Mandatory/Optional
<u>1</u>	Self-Tax Reporting Account Holder	Must be first initial row. Can repeat after Record Type 1 or be the immediate next row after Record Type 4.	Mandatory

File Record Type	Definition	Logic	Mandatory/Optional
4	Allocation Rule	Must be the immediate next row after Record Type 1.	Optional

5.3.2 File Record Type 1: Self Tax Reporting Account Holder

The Self Tax Reporting Account Holder file format allows a user to import a CSV file containing Account Holders including one or more Allocation Rules for each Account Holder.

The Self Tax Reporting Account Holder file formats will comprise a File Record Type 1, and optionally File Record Type 4. Every occurrence of a File Record Type 1 denotes a new Account Holder. Each record type occupies one line of the file format.

The following table describes the format of the Self Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '1'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14-character Account Holder Reference. The import process is proposed to prefix the 6-character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Primary Address	Alpha		4	38	Mandatory
Primary City	Alpha		5	38	Mandatory
Primary State	Alpha		6	38	Mandatory
Primary Post Code	Alpha		7	8	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g., 19/01/1988)	8	10	Optional
Tax File Number	Numeric	Validated TFN if supplied. 8- and 9-digit TFNs are accepted.	9	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	10	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	11	11	Optional
Account Holder Surname	Alpha		12	38	Optional
Telephone	Numeric		13	15	Optional
Fax	Numeric		14	15	Optional

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
Country	Alpha	ISO Country Code where the account is registered (e.g., AU). If empty will default to the importing user's registered "location of business" value captured as part of the users on boarding.	15	2	Optional
Email	Alpha + @		16		Optional
Default Currency	Alpha	Default Account Currency (e.g., AUD). If not supplied it will default to the globally configured default currency value for the instance.	17	3	Optional
Primary Payee Name	Alpha		18	35	Optional
Primary Account Bank Branch	Numeric		19	10	Optional
Primary Account Number	Numeric		20	30	Optional
Transaction Authorisation Limit Group	Alpha	A valid Currency Limit Group Code. If not supplied it will default to the globally configured instance default.	21		Optional
Credit Limit 1	Numeric	If not supplied will default to '0'. If supplied and the user does not have permission to Set Credit Limits it will default to '0'	22		Optional
Credit Limit 2	Numeric	If not supplied will default to '0'. If supplied and the user does not have permission to Set Credit Limits it will default to '0'	23		Optional
Status	Alpha	'YES' or 'NO'. Defaults to 'YES' if not supplied.	24	3	Optional
Notes	Alpha		25	255	Optional
Alternative Address	Alpha		26	38	Optional
Alternative City	Alpha		27	38	Optional
Alternative State	Alpha		28	38	Optional

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Alternative Post Code	Alpha		29	8	Optional
Account Holder Type	Alpha	Please use client account type " CLI " unless been instructed by ANZ Customer Implementation team to use other values.	30	-	Mandatory
Account Opening Template	Alpha	Please use the client account opening template " CLINZD " unless you have been instructed by the ANZ Customer Implementation team to use other values.	31	-	Mandatory

5.3.3 File Record Type 4: Allocation Rules

The following table describes the format of the Allocation Rule Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be "4"	1	1	Mandatory
Static Reference	Alpha		2	80	Optional^
Bank Transaction Type	Alpha	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g., TRANSFER	3	10	Optional^
Static Reference Case Sensitive	Alpha	Default to NO if not supplied	4	3	Optional
Range Min	Numeric	Numeric	5	10	Optional^
Range Max	Numeric	Numeric	6	10	Optional^
Ignore Whitespace	Alpha	Default to YES if not supplied	7	3	Optional
Allocation Transaction Description for Debit	Alpha		8	80	Optional
Allocation Transaction Description for Credit	Alpha		9	80	Optional
Allocation Bank Account Details	Alpha	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account	10		Mandatory*

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
		holder (i.e., linked record types "1" or "2"). e.g., CMM013009123456789 or SYS987654123456789 If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 5.3). If more than one correct value exists for the user the process will throw an error.			
Allocation Transaction Type	Alpha	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 5.3). If more than one correct value exists for the user the process will throw an error.	11		Mandatory*

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

6 Cashactive Control AU and NZ – Domestic Payments File Format (Web)

6.1 Overview

The Domestic Payments file format (Web) allows a user to import a CSV file containing domestic payment details into the ANZ Cashactive Control user interface (UI).

6.2 CSV File Layout and Character Set

A valid CSV file consists of only one record type, Detail Record. Domestic payment detail items will be created for each Detail Record in the CSV file.

The format specifications for the Detail Record are outlined in detail further in this document.

The following character set is allowed in a CSV file:

Fields that are marked **'Alpha'** (Alphanumeric) in the 'Type' column are limited to:

- Letters: A-Z, a-z
- Numbers: 0-9
- The following Characters: spaces () , hyphens (-), full stops (.), forward slashes (/)

Restricted/Invalid characters includes:

- `[~()*^%$£\!"?<>;:,@~#{ }\|=|_`+']`

Fields that are marked **'Numeric'** in the 'Type' column are limited to:

- Numbers: 0-9

6.3 Detail Record

Each Detail Record contains information used to create one payment instruction (Detail Item).

There may be many Detail Records in one CSV file.

All fields must be separated by a comma (,) and each record will end with CRLF (carriage-return/line feed).

The following table describes the format of the Detail Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Holder Reference	Alpha	Must be a valid Account Holder Reference for the customer client account being paid from	1	20	Mandatory
Payee Name	Alpha		2	18	Mandatory
Payee BSB	Numeric		3	10	Mandatory
Payee Account Number	Numeric		4	14	Mandatory
Narrative	Alpha	Payment Description	5	18	Mandatory
Payment Date	Date	In the form DD/MM/YYYY (e.g. 19/01/1988)	6	10	Mandatory
Amount	Numeric	Unsigned, no decimals Must be > 0, e.g. \$1 should be input as 100	7	12	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Transaction Code	Alpha	Must be 'BLKEFT' Note: For Bulk Account Closure, Transaction Code must be 'CCLCDP'.	8	6	Mandatory
Comments	Alpha	Comment if required	9	500	Optional
BTA Reference	Alpha	Leave Blank	10	20	No Input
Currency	Alpha	Must be AUD or NZD based on corresponding country.	11	3	Mandatory
Generate External Remittances		Must be '1'	12	1	Mandatory
PayCat	Alpha	Must be '50'	13	2	Mandatory
Field 1	Numeric	Must contain exactly same information as Amount field	14	12	Mandatory
Field 2	Numeric	Populate with 0	15	1	Mandatory
Field 3	Numeric	Populate with 0	16	1	Mandatory
Field 4	Numeric	Populate with 0	17	1	Mandatory
Field 5	Numeric	Populate with 0	18	1	Mandatory
Field 6	Numeric	Populate with 0	19	1	Mandatory
Field 7	Numeric	Populate with 0	20	1	Mandatory
Field 8	Numeric	Populate with 0	21	1	Mandatory
Field 9	Numeric	Populate with 0	22	1	Mandatory
Field 10	Numeric	Populate with 0	23	1	Mandatory

6.4 Sample Domestic File

Domestic Payment

12345600000789C9999,JSmith,111222,98745632101,INV1234,01/05/2013,450014,BLKEFT,April Pension payment,,AUD,1,50,450014,0,0,0,0,0,0,0,0,0,0

Domestic Payment – Bulk Account Closure

12345600000789C9999,JSmith,111222,98745632101,Closure,01/05/2013,450014,CCLCDP,Client Account Closure,,AUD,1,50,450014,0,0,0,0,0,0,0,0,0,0

7 Cashactive Control AU – Urgent Domestic Payment (Bulk Account Closure)

7.1 Overview

The Urgent Domestic Payments file format (Web) allows a user to import a CSV file containing urgent domestic payment details for bulk account closures into the ANZ Cashactive Control user interface (UI).

7.2 CSV File Layout and Character Set

A valid CSV file consists of only one record type, Detail Record. Domestic payment detail items will be created for each Detail Record in the CSV file.

The format specifications for the Detail Record are outlined in detail further in this document.

The following character set is allowed in a CSV file:

Fields that are marked **'Alpha'** (Alphanumeric) in the 'Type' column are limited to:

- Letters: A-Z, a-z
- Numbers: 0-9
- The following Characters: spaces () , hyphens (-), full stops (.), forward slashes (/)

Restricted/Invalid characters includes:

- `[~()*^%$£\!"?<>;:;.,@~#{ }\=|_`+']`

Fields that are marked **'Numeric'** in the 'Type' column are limited to:

- Numbers: 0-9

7.3 Detail Record

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Holder Reference	Alpha	Must be a valid Account Holder Reference for the customer client account being paid from	1	20	Mandatory
Payee Name	Alpha		2	18	Mandatory
Payee BSB	Numeric		3	10	Mandatory
Payee Account Number	Numeric		4	14	Mandatory
Narrative	Alpha	Payment Description	5	18	Mandatory
Payment Date	Date	In the form DD/MM/YYYY (e.g. 19/01/1988)	6	10	Mandatory
Amount	Numeric	Unsigned, no decimals Must be > 0, e.g. \$1 should be input as 100	7	12	Mandatory
Transaction Code	Alpha	Must be 'CCLCUP'	8	6	Mandatory
Reference 1	Alpha	Leave Blank	9	-	No Input
Reference 2	Alpha	Leave Blank	10	-	No Input
Reference 3	Alpha	Leave Blank	11	-	No Input

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Reference 4	Alpha	Leave Blank	12	-	No Input
Currency	Alpha	Must be AUD or NZD based on corresponding country.	13	3	Mandatory
Generate External Remittances	Numeric	Leave Blank	14	1	No Input
Field 1	Numeric	Must contain exactly same information as Amount field	15	12	Mandatory
Field 2	Numeric	Populate with 0	16	1	Mandatory
Field 3	Numeric	Populate with 0	17	1	Mandatory
Field 4	Numeric	Populate with 0	18	1	Mandatory
Field 5	Numeric	Populate with 0	19	1	Mandatory
Field 6	Numeric	Populate with 0	20	1	Mandatory
Field 7	Numeric	Populate with 0	21	1	Mandatory
Field 8	Numeric	Populate with 0	22	1	Mandatory

7.4 Sample Urgent Domestic File (Bulk Account Closure)

Urgent Domestic Payment (Bulk Account Closure)

123456000000789C9999,JSmith,111222,98745632101,Closure,01/05/2013,450014,CCLCUP,,,,,AUD,,450014,0,0,0,0,0,0,0,

8 Cashactive Control AU and NZ – Internal Funds Transfer and Receipt

8.1 Overview

Transferring funds between a Client account and another internal account in the same location.

8.2 Internal Transfer File Format

The file used to transfer funds from the Client Account is a CSV file with the following format:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Holder Reference	Alpha Numeric	Account holder reference of the "From" Client account	1	20	Mandatory
Scheme Name		Leave Blank	2		No Input
Amount	Numeric	Amount to be transferred (unsigned, no decimals)	3	12	Mandatory
Payment date	Date	Current day's date (DD/MM/YYYY)	4	10	Mandatory
TransCode	Alpha Numeric	Refer to 6.2.1 for Transaction Codes.	5	6	Mandatory
Comments	Alpha Numeric	Transaction description	6	500	Optional
BTA Reference	Alpha Numeric	Blank	7		No Input
Currency	Alpha Numeric	Must be AUD or NZD based on corresponding country.	8	3	Mandatory
Field 1	Numeric	Must contain exactly same information as Amount field	9	12	Conditional*
Field 2	Numeric	Populate with 0	10	12	Mandatory
Field 3	Numeric	Populate with 0	11	12	Mandatory
Field 4	Numeric	Populate with 0	12	12	Mandatory
Field 5	Numeric	Populate with 0	13	12	Mandatory
Field 6	Numeric	Populate with 0	14	12	Mandatory
Field 7	Numeric	Populate with 0	15	12	Mandatory
Field 8	Numeric	Populate with 0	16	12	Mandatory
Field 9	Numeric	Populate with 0	17	12	Mandatory
Field 10	Numeric	Populate with 0	18	12	Mandatory

* when performing a CLI to NOM transaction this field should be Blank

8.2.1 Transaction Codes

TransCode	Debit	Credit
BLKNVI	Client Account	Nominated Account

TransCode	Debit	Credit
BLKTR2	Client Account	General Account
BLKTCS	Client Account	Sundry Account

8.2.2 Sample Internal Transfer Files

LOC99900000123456789,,100,01/01/2019,BLKNTI,Comments Cli to Nom,,AUD, ,0,0,0,0,0,0,0,0

LOC99900000123456789,,150,01/01/2019,BLKTR1,Comments Cli to Gen,,AUD,150,0,0,0,0,0,0,0,0

LOC99900000123456789,,150,01/01/2019,BLKTCS,Comments Cli to Sun,,AUD,150,0,0,0,0,0,0,0,0

8.3 Internal Receipt File Format

The file used to transfer funds to the Client Account is a CSV file with the following format:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Holder Reference	Alpha Numeric	Account holder reference of the "To" Client account	1	20	Mandatory
Deposit Date	Date	Current day's date (DD/MM/YYYY)	2		Mandatory
Amount	Numeric	Amount to be transferred (unsigned, no decimals)	3	12	Mandatory
TransCode	Alpha Numeric	Refer to 6.3.1 for Transaction Codes.	4	6	Mandatory
Comments	Alpha Numeric	Transaction description	5	500	Optional
Received From	Alpha Numeric	Blank	6	50	Optional
BTA Reference	Alpha Numeric	Blank	7		No Input
Reserved	Alpha Numeric	Blank	8		No Input
Currency	Alpha Numeric	Must be AUD or NZD based on corresponding country.	9	12	Mandatory
Field 1	Numeric	Must contain exactly same information as Amount field	10	12	Mandatory
Field 2	Numeric	Populate with 0	11	12	Mandatory
Field 3	Numeric	Populate with 0	12	12	Mandatory
Field 4	Numeric	Populate with 0	13	12	Mandatory
Field 5	Numeric	Populate with 0	14	12	Mandatory
Field 6	Numeric	Populate with 0	15	12	Mandatory
Field 7	Numeric	Populate with 0	16	12	Mandatory
Field 8	Numeric	Populate with 0	17	12	Mandatory
Field 9	Numeric	Populate with 0	18	12	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Field 10	Numeric	Populate with 0	19	12	Mandatory

8.3.1 Transaction Codes

TransCode	Debit	Credit
BLKNVI	Nominated Account	Client Account
BLKTR2	General Account	Client Account
BLKTCS	Sundry Account	Client Account

8.3.2 Sample Internal Receipt Files

LOC222000000000000001,01/01/2019,280,BLKINV,Comments Nom to
Cli,,,AUD,280,0,0,0,0,0,0,0,0,0

LOC222000000000000002,01/01/2019,110,BLKTR2,Comments Gen to
Cli,,,AUD,110,0,0,0,0,0,0,0,0,0

LOC222000000000000002,01/01/2019,110,BLKTSC,Comments Sun to
Cli,,,AUD,110,0,0,0,0,0,0,0,0,0

9 Cashactive Virtual AU and NZ – Internal Funds Transfer and Receipts

9.1 Overview

Transferring funds between a Subaccount and another internal account in the same location.

9.2 Internal Transfer File Format

The file used to transfer funds from the Subaccount is a CSV file with the following format:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Holder Reference	Alpha Numeric	Account holder reference of the "From" Subaccount	1	20	Mandatory
Scheme Name		Leave Blank	2		No Input
Amount	Numeric	Amount to be transferred (unsigned, no decimals)	3	12	Mandatory
Payment date	Date	Current day's date (DD/MM/YYYY)	4	10	Mandatory
TransCode	Alpha Numeric	Refer to 7.2.1 for Transaction Codes.	5	6	Mandatory
Comments	Alpha Numeric	Transaction description	6	500	Optional
BTA Reference	Alpha Numeric	Blank	7		No Input
Currency	Alpha Numeric	Must be AUD or NZD based on corresponding country.	8	3	Mandatory
Field 1	Numeric	Must contain exactly same information as Amount field	9	12	Conditional*
Field 2	Numeric	Populate with 0	10	12	Mandatory
Field 3	Numeric	Populate with 0	11	12	Mandatory
Field 4	Numeric	Populate with 0	12	12	Mandatory
Field 5	Numeric	Populate with 0	13	12	Mandatory
Field 6	Numeric	Populate with 0	14	12	Mandatory
Field 7	Numeric	Populate with 0	15	12	Mandatory
Field 8	Numeric	Populate with 0	16	12	Mandatory
Field 9	Numeric	Populate with 0	17	12	Mandatory
Field 10	Numeric	Populate with 0	18	12	Mandatory

* when performing a CLI to NOM transaction this field should be Blank

9.2.1 Transaction Codes

TransCode	Debit	Credit
BLKSIA	Subaccount	Adjust to Interest Account
BLKTSG	Subaccount	General Account

9.2.2 Sample Internal Transfer Files

LOC99900000123456789,,100,01/01/2019,BLKSIA,Comments Sub to Int,,AUD, ,0,0,0,0,0,0,0,0

LOC99900000123456789,,150,01/01/2019,BLKTSG,Comments Sub to Gen,,AUD,150,0,0,0,0,0,0,0,0

9.3 Internal Receipt File Format

The file used to transfer funds to the Subaccount is a CSV file with the following format:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Holder Reference	Alpha Numeric	Account holder reference of the "To" Subaccount	1	20	Mandatory
Deposit Date	Date	Current day's date (DD/MM/YYYY)	2		Mandatory
Amount	Numeric	Amount to be transferred (unsigned, no decimals)	3	12	Mandatory
TransCode	Alpha Numeric	Refer to 7.3.1 for Transaction Codes.	4	6	Mandatory
Comments	Alpha Numeric	Transaction description	5	500	Optional
Received From	Alpha Numeric	Blank	6	50	Optional
BTA Reference	Alpha Numeric	Blank	7		No Input
Reserved	Alpha Numeric	Blank	8		No Input
Currency	Alpha Numeric	Must be AUD or NZD based on corresponding country.	9	12	Mandatory
Field 1	Numeric	Must contain exactly same information as Amount field	10	12	Mandatory
Field 2	Numeric	Populate with 0	11	12	Mandatory
Field 3	Numeric	Populate with 0	12	12	Mandatory
Field 4	Numeric	Populate with 0	13	12	Mandatory
Field 5	Numeric	Populate with 0	14	12	Mandatory
Field 6	Numeric	Populate with 0	15	12	Mandatory
Field 7	Numeric	Populate with 0	16	12	Mandatory
Field 8	Numeric	Populate with 0	17	12	Mandatory
Field 9	Numeric	Populate with 0	18	12	Mandatory
Field 10	Numeric	Populate with 0	19	12	Mandatory

9.3.1 Transaction Codes

TransCode	Debit	Credit
BLKISA	Adjust from Interest Account	Subaccount
BLKTGS	General Account	Subaccount

9.3.2 Sample Internal Receipt Files

LOC222000000000000001,01/01/2019,280,BLKISA,Comments Int to
Sub,,,,AUD,280,0,0,0,0,0,0,0,0

LOC222000000000000002,01/01/2019,110,BLKTGS,Comments Gen to
Sub,,,,AUD,110,0,0,0,0,0,0,0,0

10 Balance & Transactions Reporting (BTR)

10.1 Overview

This section defines the Reporting file formats that you receive from ANZ Cashactive Control.

10.2 Balance & Transaction Reporting File Format

The following table describes the file format of the Balance & Transaction report:

Field Description	Type	Notes	Record Position	Max Length
Account Holder Reference	Alpha		1	20
Account Holder Name	Alpha		2	
Account	Alpha	Account Number	3	18
Account type	Alpha	Refer to Appendix D for Account Type Codes.	4	3
Currency	Alpha		5	3
Amount	Numeric	Signed, no decimals	6	
Description	Alpha	Transaction Narrative	7	280
Value Date	Date	YYYYMMDD, Transaction Value Date	8	
Transaction Date	Date	YYYYMMDD	9	
Transaction Type	Alpha	Refer to Appendix E for Transaction Types Codes.	10	14
Reference	Alpha	Transaction reference	11	10
Forward Balance	Numeric	Signed, no decimals	12	
Cleared Balance	Numeric	Signed, no decimals	13	

For accounts that don't have transactions that day, a dummy record will be created with empty transaction data and a transaction amount of 0.

10.3 Client Account List Reporting File Format

The following table describes the file format of the Client Account report:

Field Description	Type	Notes	Record Position	Length
Account Holder Reference	Alpha		1	20
Account Holder Name	Alpha		2	
Account Number	Alpha		3	18
Account type	Alpha	Refer to Appendix D for Account Type Codes.	4	3
Status	Alpha	Possible values: Open Blocked Closed	5	

Field Description	Type	Notes	Record Position	Length
Interest Description	Alpha		6	
Default Interest Description	Alpha		7	
Interest Exception Flag	Alpha	Set to Y if the account interest differs from the default value. Otherwise set to N.	8	1

11 Appendix A: Country Code

Country	Code
Afghanistan	AF
Åland Islands	AX
Albania	AL
Algeria	DZ
American Samoa	AS
Andorra	AD
Angola	AO
Anguilla	AI
Antarctica	AQ
Antigua and Barbuda	AG
Argentina	AR
Armenia	AM
Aruba	AW
Australia	AU
Austria	AT
Azerbaijan	AZ
Bahamas	BS
Bahrain	BH
Bangladesh	BD
Barbados	BB
Belarus	BY
Belgium	BY
Belize	BZ
Benin	BJ
Bermuda	BM
Bhutan	BT
Bolivia, Pluranational State of	BO
Bonaire, Sint Eustatius, and Saba	BQ
Bosnia and Herzegovina	BA
Botswana	BW
Bouvet Island	BV
Brazil	BR
British Indian Ocean Territory	IO
Brunei Darussalam	BN
Bulgaria	BG
Burkina Faso	BF

Country	Code
Burundi	BI
Cambodia	KH
Cameroon	CM
Canada	CA
Cape Verde	CV
Cayman Islands	KY
Central African Republic	CF
Chad	TD
Chile	CL
China	CN
Christmas Island	CX
Cocos Keeling Islands	CC
Colombia	CO
Comoros	KM
Congo	CG
Congo, The Democratic Republic Of	CD
Cook Islands	CK
Costa Rica	CR
Cote d'Ivoire	CI
Croatia	HR
Cuba	CU
Curaçao	CW
Cyprus	CY
Czech Republic	CZ
Denmark	DK
Djibouti	DJ
Dominica	DM
Dominica Republic	DO
Ecuador	EC
Egypt	EG
El Salvador	SV
Equatorial Guinea	GQ
Eritrea	ER
Estonia	EE
Ethiopia	ET
Falkland Islands Malvinas	FK

Country	Code
Faroe Islands	FO
Fiji	FJ
Finland	FI
France	FR
French Guiana	GF
French Polynesia	PF
French Southern Territories	TF
Gabon	GA
Gambia	GM
Georgia	GE
Germany	DE
Ghana	GH
Gibraltar	GI
Greece	GR
Greenland	GL
Grenada	GD
Guadeloupe	GP
Guam	GU
Guatemala	GT
Guernsey	GG
Guinea	GN
Guinea-Bissau	GW
Guyana	GY
Haiti	HT
Heard Island and McDonald Island	HM
Holy See Vatican City State	VA
Honduras	HN
Hong Kong	HK
Hungary	HU
Iceland	IS
India	IN
Indonesia	ID
Iran, Islamic Republic of	IR
Iraq	IQ
Ireland	IE
Isle of Man	IM
Israel	IL
Italy	IT

Country	Code
Jamaica	JM
Japan	JP
Jersey	JE
Jordan	JO
Kazakhstan	KZ
Kenya	KE
Kiribati	KI
Korea, Democratic People's Republic of	KP
Korea, Republic of	KR
Kosovo	XK
Kuwait	KW
Kyrgyzstan	KG
Lao People's Democratic Republic	LA
Latvia	LV
Lebanon	LB
Lesotho	LS
Liberia	LR
Libyan Arab Jamahiriya	LY
Liechtenstein	LI
Lithuania	LT
Luxembourg	LU
Macao	MO
Macedonia	MK
Madagascar	MG
Malawi	MW
Malaysia	MY
Maldives	MV
Mali	ML
Malta	MT
Marshall Islands	MH
Martinique	MQ
Mauritania	MR
Mauritius	MU
Mayotte	YT
Mexico	MX
Micronesia, Federated States of	FM
Moldova, Republic of	MD

Country	Code
Monaco	MC
Mongolia	MN
Montenegro	ME
Montserrat	MS
Morocco	MA
Mozambique	MZ
Myanmar	NM
Namibia	NA
Nauru	NR
Nepal	NP
Netherlands	NL
New Caledonia	NC
New Zealand	NZ
Nicaragua	NI
Niger	NE
Nigeria	NG
Niue	NU
Norfolk Island	NF
Northern Mariana Islands	MP
Norway	NO
Oman	OM
Pakistan	PK
Palau	PW
Palestinian Territory Occupied	PS
Panama	PA
Papua New Guinea	PG
Paraguay	PY
Peru	PE
Philippines	PH
Pitcairn	PN
Poland	PL
Portugal	PT
Puerto Rico	PR
Qatar	QA
Réunion	RE
Romania	RO
Russian Federation	RU
Rwanda	RW
Saint Barthelemy	BL

Country	Code
Saint Helena	SH
Saint Kitts and Nevis	KN
Saint Lucia	LC
Saint Martin French Part	MF
Saint Pierre and Miquelon	PM
Saint Vincent and The Grenadines	VC
Samoa	WS
San Marino	SM
San Tome and Principe	ST
Saudi Arabia	SA
Senegal	SN
Serbia	RS
Seychelles	SC
Sierra Leone	SL
Singapore	SG
Sint Maarten Dutch Part	SX
Slovakia	SK
Slovenia	SI
Solomon Islands	SB
Somalia	SO
South Africa	ZA
South Georgia and South Sandwich Islands	GS
Spain	ES
Sri Lanka	LK
Sudan	SD
Suriname	SR
Svalbard and Jan Mayen	SJ
Swaziland	SZ
Sweden	SE
Switzerland	SZ
Syrian Arab Republic	SY
Taiwan Province of China	TW
Tajikistan	TJ
Tanzania, United Republic of	TZ
Thailand	TH
Timor-Leste	TL
Togo	TG

Country	Code
Tokelau	TK
Tonga	TO
Trinidad and Tobago	TT
Tunisia	TN
Turkey	TR
Turkmenistan	TM
Turks and Caicos Islands	TC
Tuvalu	TV
Uganda	UG
Ukraine	UA
United Arab Emirates	AE
United Kingdom	GB
United States	US
United States Minor Outlying Islands	UM

Country	Code
Uruguay	UY
Uzbekistan	UZ
Vanuatu	VU
Venezuela, Bolivarian Republic of	VE
Viet Nam	VN
Virgin Islands, British	GV
Virgin Islands, U.S.	VI
Wallis and Futuna	WF
Western Sahara	EH
Yemen	YE
Zambia	ZM
Zimbabwe	ZW

12 Appendix B: Acceptable Reason Code for No TIN

		Acceptable Reason Code (Reason TIN cannot be provided)	
Country	Country Code	Individual Tax Reporting Type (including Controlling Person)	Entity Tax Reporting Types
Afghanistan	AF	All (CRS Non-Participating)	All (CRS Non-Participating)
Åland Islands	AX	All (CRS Non-Participating)	All (CRS Non-Participating)
Albania	AL	All (CRS Non-Participating)	All (CRS Non-Participating)
Algeria	DZ	All (CRS Non-Participating)	All (CRS Non-Participating)
American Samoa	AS	All (CRS Non-Participating)	All (CRS Non-Participating)
Andorra	AD	B, C, Z, P	B, C, Z, P
Angola	AO	All (CRS Non-Participating)	All (CRS Non-Participating)
Anguilla	AI	All	All
Antarctica	AQ	All (CRS Non-Participating)	All (CRS Non-Participating)
Antigua and Barbuda	AG	All	All
Argentina	AR	B, C, Z, P	B, C, Z, P
Armenia	AM	All (CRS Non-Participating)	All (CRS Non-Participating)
Aruba	AW	B, C, Z, P	B, C, Z, P
Australia	AU	B, C, Z, P	B, C, Z, P
Austria	AT	B, C, Z, P	B, C, Z, P
Azerbaijan	AZ	B, C, Z, P	B, C, Z, P
Bahamas	BS	All	All
Bahrain	BH	All	All
Bangladesh	BD	All (CRS Non-Participating)	All (CRS Non-Participating)
Barbados	BB	All	All
Belarus	BY	All (CRS Non-Participating)	All (CRS Non-Participating)
Belgium	BE	B, C, Z, P	B, C, Z, P
Belize	BZ	B, C, Z, P	B, C, Z, P
Benin	BJ	All (CRS Non-Participating)	All (CRS Non-Participating)
Bermuda	BM	All	All
Bhutan	BT	All (CRS Non-Participating)	All (CRS Non-Participating)
Bolivia, Plurinational State of	BO	All (CRS Non-Participating)	All (CRS Non-Participating)
Bonaire, Sint Eustatius, and Saba	BQ	All (CRS Non-Participating)	All (CRS Non-Participating)
Bosnia and Herzegovina	BA	All (CRS Non-Participating)	All (CRS Non-Participating)
Botswana	BW	All (CRS Non-Participating)	All (CRS Non-Participating)
Bouvet Island	BV	All (CRS Non-Participating)	All (CRS Non-Participating)
Brazil	BR	B, C, Z, P	B, C, Z, P

		Acceptable Reason Code (Reason TIN cannot be provided)	
Country	Country Code	Individual Tax Reporting Type (including Controlling Person)	Entity Tax Reporting Types
British Indian Ocean Territory	IO	All (CRS Non-Participating)	All (CRS Non-Participating)
Brunei Darussalam	BN	B, C, Z, P	B, C, Z, P
Bulgaria	BG	B, C, Z, P	B, C, Z, P
Burkina Faso	BF	All (CRS Non-Participating)	All (CRS Non-Participating)
Burundi	BI	All (CRS Non-Participating)	All (CRS Non-Participating)
Cabo Verde	CV	All (CRS Non-Participating)	All (CRS Non-Participating)
Cambodia	KH	All (CRS Non-Participating)	All (CRS Non-Participating)
Cameroon	CM	All (CRS Non-Participating)	All (CRS Non-Participating)
Canada	CA	C, Z, P	B, C, Z, P
Cayman Islands	KY	All	All
Central African Republic	CF	All (CRS Non-Participating)	All (CRS Non-Participating)
Chad	TD	All (CRS Non-Participating)	All (CRS Non-Participating)
Chile	CL	B, C, Z, P	B, C, Z, P
China	CN	B, C, Z, P	B, C, Z, P
Christmas Island	CX	All (CRS Non-Participating)	All (CRS Non-Participating)
Cocos Keeling Islands	CC	All (CRS Non-Participating)	All (CRS Non-Participating)
Colombia	CO	B, C, Z, P	B, C, Z, P
Comoros	KM	All (CRS Non-Participating)	All (CRS Non-Participating)
Congo	CG	All (CRS Non-Participating)	All (CRS Non-Participating)
Congo, The Democratic Republic of	CD	All (CRS Non-Participating)	All (CRS Non-Participating)
Cook Islands	CK	B, C, Z, P	B, C, Z, P
Costa Rica	CR	B, C, Z, P	B, C, Z, P
Côte d'Ivoire	CI	All (CRS Non-Participating)	All (CRS Non-Participating)
Croatia	HR	B, C, Z, P	B, C, Z, P
Cuba	CU	All (CRS Non-Participating)	All (CRS Non-Participating)
Curaçao	CW	B, C, Z, P	B, C, Z, P
Cyprus	CY	B, C, Z, P	B, C, Z, P
Czech Republic	CZ	B, C, Z, P	All
Denmark	DK	B, C, Z, P	B, C, Z, P
Djibouti	DJ	All (CRS Non-Participating)	All (CRS Non-Participating)
Dominica	DM	All	All
Dominican Republic	DO	All (CRS Non-Participating)	All (CRS Non-Participating)
Ecuador	EC	B, C, Z, P	B, C, Z, P

		Acceptable Reason Code (Reason TIN cannot be provided)	
Country	Country Code	Individual Tax Reporting Type (including Controlling Person)	Entity Tax Reporting Types
Egypt	EG	All (CRS Non-Participating)	All (CRS Non-Participating)
El Salvador	SV	All (CRS Non-Participating)	All (CRS Non-Participating)
Equatorial Guinea	GQ	All (CRS Non-Participating)	All (CRS Non-Participating)
Eritrea	ER	All (CRS Non-Participating)	All (CRS Non-Participating)
Estonia	EE	B, C, Z, P	B, C, Z, P
Eswatini	SZ	All (CRS Non-Participating)	All (CRS Non-Participating)
Ethiopia	ET	All (CRS Non-Participating)	All (CRS Non-Participating)
Falkland Islands Malvinas	FK	All (CRS Non-Participating)	All (CRS Non-Participating)
Faroe Islands	FO	B, C, Z, P	B, C, Z, P
Fiji	FJ	All (CRS Non-Participating)	All (CRS Non-Participating)
Finland	FI	B, C, Z, P	B, C, Z, P
France	FR	B, C, Z, P	B, C, Z, P
French Guiana	GF	All (CRS Non-Participating)	All (CRS Non-Participating)
French Polynesia	PF	All (CRS Non-Participating)	All (CRS Non-Participating)
French Southern Territories	TF	All (CRS Non-Participating)	All (CRS Non-Participating)
Gabon	GA	All (CRS Non-Participating)	All (CRS Non-Participating)
Gambia	GM	All (CRS Non-Participating)	All (CRS Non-Participating)
Georgia	GE	B, C, Z, P	B, C, Z, P
Germany	DE	B, C, Z, P	All
Ghana	GH	All	All
Gibraltar	GI	B, C, Z, P	B, C, Z, P
Greece	GR	B, C, Z, P	B, C, Z, P
Greenland	GL	B, C, Z, P	B, C, Z, P
Grenada	GD	All	All
Guadeloupe	GP	All (CRS Non-Participating)	All (CRS Non-Participating)
Guam	GU	All (CRS Non-Participating)	All (CRS Non-Participating)
Guatemala	GT	All (CRS Non-Participating)	All (CRS Non-Participating)
Guernsey	GG	B, C, Z, P	B, C, Z, P
Guinea	GN	All (CRS Non-Participating)	All (CRS Non-Participating)
Guinea-Bissau	GW	All (CRS Non-Participating)	All (CRS Non-Participating)
Guyana	GY	All (CRS Non-Participating)	All (CRS Non-Participating)
Haiti	HT	All (CRS Non-Participating)	All (CRS Non-Participating)
Heard Island and McDonald Islands	HM	All (CRS Non-Participating)	All (CRS Non-Participating)

		Acceptable Reason Code (Reason TIN cannot be provided)	
Country	Country Code	Individual Tax Reporting Type (including Controlling Person)	Entity Tax Reporting Types
Holy See Vatican City State	VA	All (CRS Non-Participating)	All (CRS Non-Participating)
Honduras	HN	All (CRS Non-Participating)	All (CRS Non-Participating)
Hong Kong	HK	B, C, Z, P	B, C, Z, P
Hungary	HU	B, C, Z, P	B, C, Z, P
Iceland	IS	B, C, Z, P	B, C, Z, P
India	IN	B, C, Z, P	B, C, Z, P
Indonesia	ID	B, C, Z, P	B, C, Z, P
Iran, Islamic Republic of	IR	All (CRS Non-Participating)	All (CRS Non-Participating)
Iraq	IQ	All (CRS Non-Participating)	All (CRS Non-Participating)
Ireland	IE	B, C, Z, P	B, C, Z, P
Isle of Man	IM	B, C, Z, P	B, C, Z, P
Israel	IL	B, C, Z, P	B, C, Z, P
Italy	IT	B, C, Z, P	B, C, Z, P
Jamaica	JM	All (CRS Non-Participating)	All (CRS Non-Participating)
Japan	JP	B, C, Z, P	B, C, Z, P
Jersey	JE	B, C, Z, P	B, C, Z, P
Jordan	JO	All (CRS Non-Participating)	All (CRS Non-Participating)
Kazakhstan	KZ	All (CRS Non-Participating)	All (CRS Non-Participating)
Kenya	KE	All (CRS Non-Participating)	All (CRS Non-Participating)
Kiribati	KI	All (CRS Non-Participating)	All (CRS Non-Participating)
Korea, Democratic People's Republic of	KP	All (CRS Non-Participating)	All (CRS Non-Participating)
Korea, Republic of	KR	B, C, Z, P	B, C, Z, P
Kosovo	XK	All (CRS Non-Participating)	All (CRS Non-Participating)
Kuwait	KW	B, C, Z, P	B, C, Z, P
Kyrgyzstan	KG	All (CRS Non-Participating)	All (CRS Non-Participating)
Lao People's Democratic Republic	LA	All (CRS Non-Participating)	All (CRS Non-Participating)
Latvia	LV	B, C, Z, P	B, C, Z, P
Lebanon	LB	B, C, Z, P	B, C, Z, P
Lesotho	LS	All (CRS Non-Participating)	All (CRS Non-Participating)
Liberia	LR	All (CRS Non-Participating)	All (CRS Non-Participating)
Libya	LY	All (CRS Non-Participating)	All (CRS Non-Participating)
Liechtenstein	LI	B, C, Z, P	B, C, Z, P
Lithuania	LT	B, C, Z, P	B, C, Z, P

		Acceptable Reason Code (Reason TIN cannot be provided)	
Country	Country Code	Individual Tax Reporting Type (including Controlling Person)	Entity Tax Reporting Types
Luxembourg	LU	B, C, Z, P	B, C, Z, P
Macao	MO	B, C, Z, P	B, C, Z, P
Madagascar	MG	All (CRS Non-Participating)	All (CRS Non-Participating)
Malawi	MW	All (CRS Non-Participating)	All (CRS Non-Participating)
Malaysia	MY	B, C, Z, P	B, C, Z, P
Maldives	MV	All (CRS Non-Participating)	All (CRS Non-Participating)
Mali	ML	All (CRS Non-Participating)	All (CRS Non-Participating)
Malta	MT	B, C, Z, P	B, C, Z, P
Marshall Islands	MH	B, C, Z, P	B, C, Z, P
Martinique	MQ	All (CRS Non-Participating)	All (CRS Non-Participating)
Mauritania	MR	All (CRS Non-Participating)	All (CRS Non-Participating)
Mauritius	MU	B, C, Z, P	B, C, Z, P
Mayotte	YT	All (CRS Non-Participating)	All (CRS Non-Participating)
Mexico	MX	B, C, Z, P	B, C, Z, P
Micronesia, Federated States of	FM	All (CRS Non-Participating)	All (CRS Non-Participating)
Moldova, Republic of	MD	All (CRS Non-Participating)	All (CRS Non-Participating)
Monaco	MC	All	All
Mongolia	MN	All (CRS Non-Participating)	All (CRS Non-Participating)
Montenegro	ME	All (CRS Non-Participating)	All (CRS Non-Participating)
Montserrat	MS	All	All
Morocco	MA	All (CRS Non-Participating)	All (CRS Non-Participating)
Mozambique	MZ	All (CRS Non-Participating)	All (CRS Non-Participating)
Myanmar	MM	All (CRS Non-Participating)	All (CRS Non-Participating)
Namibia	NA	All (CRS Non-Participating)	All (CRS Non-Participating)
Nauru	NR	B, C, Z, P	B, C, Z, P
Nepal	NP	All (CRS Non-Participating)	All (CRS Non-Participating)
Netherlands	NL	B, C, Z, P	B, C, Z, P
New Caledonia	NC	All (CRS Non-Participating)	All (CRS Non-Participating)
New Zealand	NZ	B, C, Z, P	B, C, Z, P
Nicaragua	NI	All (CRS Non-Participating)	All (CRS Non-Participating)
Niger	NE	All (CRS Non-Participating)	All (CRS Non-Participating)
Nigeria	NG	All (CRS Non-Participating)	All (CRS Non-Participating)
Niue	NU	All	All
Norfolk Island	NF	All (CRS Non-Participating)	All (CRS Non-Participating)
North Macedonia	MK	All (CRS Non-Participating)	All (CRS Non-Participating)

		Acceptable Reason Code (Reason TIN cannot be provided)	
Country	Country Code	Individual Tax Reporting Type (including Controlling Person)	Entity Tax Reporting Types
Northern Mariana Islands	MP	All (CRS Non-Participating)	All (CRS Non-Participating)
Norway	NO	B, C, Z, P	B, C, Z, P
Oman	OM	All (CRS Non-Participating)	All (CRS Non-Participating)
Pakistan	PK	B, C, Z, P	B, C, Z, P
Palau	PW	All (CRS Non-Participating)	All (CRS Non-Participating)
Palestine, State of	PS	All (CRS Non-Participating)	All (CRS Non-Participating)
Panama	PA	All	All
Papua New Guinea	PG	All (CRS Non-Participating)	All (CRS Non-Participating)
Paraguay	PY	All (CRS Non-Participating)	All (CRS Non-Participating)
Peru	PE	All (CRS Non-Participating)	All (CRS Non-Participating)
Philippines	PH	All (CRS Non-Participating)	All (CRS Non-Participating)
Pitcairn	PN	All (CRS Non-Participating)	All (CRS Non-Participating)
Poland	PL	B, C, Z, P	B, C, Z, P
Portugal	PT	B, C, Z, P	B, C, Z, P
Puerto Rico	PR	All (CRS Non-Participating)	All (CRS Non-Participating)
Qatar	QA	All	All
Réunion	RE	All (CRS Non-Participating)	All (CRS Non-Participating)
Romania	RO	B, C, Z, P	B, C, Z, P
Russian Federation (the)	RU	B, C, Z, P	B, C, Z, P
Rwanda	RW	All (CRS Non-Participating)	All (CRS Non-Participating)
Saint Barthélemy	BL	All (CRS Non-Participating)	All (CRS Non-Participating)
Saint Helena, Ascension and Tristan da Cunha	SH	All (CRS Non-Participating)	All (CRS Non-Participating)
Saint Kitts and Nevis	KN	All	All
Saint Lucia	LC	B, C, Z, P	B, C, Z, P
Saint Martin French part	MF	All (CRS Non-Participating)	All (CRS Non-Participating)
Saint Pierre and Miquelon	PM	All (CRS Non-Participating)	All (CRS Non-Participating)
Saint Vincent and the Grenadines	VC	B, C, Z, P	B, C, Z, P
Samoa	WS	B, C, Z, P	B, C, Z, P
San Marino	SM	B, C, Z, P	B, C, Z, P
Sao Tome and Principe	ST	All (CRS Non-Participating)	All (CRS Non-Participating)
Saudi Arabia	SA	B, C, Z, P	B, C, Z, P

		Acceptable Reason Code (Reason TIN cannot be provided)	
Country	Country Code	Individual Tax Reporting Type (including Controlling Person)	Entity Tax Reporting Types
Senegal	SN	All (CRS Non-Participating)	All (CRS Non-Participating)
Serbia	RS	All (CRS Non-Participating)	All (CRS Non-Participating)
Seychelles	SC	All	B, C, Z, P
Sierra Leone	SL	All (CRS Non-Participating)	All (CRS Non-Participating)
Singapore	SG	B, C, Z, P	B, C, Z, P
Sint Maarten Dutch part	SX	All	All
Slovakia	SK	B, C, Z, P	B, C, Z, P
Slovenia	SI	B, C, Z, P	B, C, Z, P
Solomon Islands	SB	All (CRS Non-Participating)	All (CRS Non-Participating)
Somalia	SO	All (CRS Non-Participating)	All (CRS Non-Participating)
South Africa	ZA	B, C, Z, P	B, C, Z, P
South Georgia and the South Sandwich Islands	GS	All (CRS Non-Participating)	All (CRS Non-Participating)
South Sudan	SS	All (CRS Non-Participating)	All (CRS Non-Participating)
Spain	ES	B, C, Z, P	B, C, Z, P
Sri Lanka	LK	All (CRS Non-Participating)	All (CRS Non-Participating)
Sudan	SD	All (CRS Non-Participating)	All (CRS Non-Participating)
Suriname	SR	All (CRS Non-Participating)	All (CRS Non-Participating)
Svalbard and Jan Mayen	SJ	All (CRS Non-Participating)	All (CRS Non-Participating)
Sweden	SW	B, C, Z, P	B, C, Z, P
Switzerland	CH	B, C, Z, P	B, C, Z, P
Syrian Arab Republic	SY	All (CRS Non-Participating)	All (CRS Non-Participating)
Taiwan Province of China	TW	B, C, Z, P	B, C, Z, P
Tajikistan	TJ	All (CRS Non-Participating)	All (CRS Non-Participating)
Tanzania, United Republic of	TZ	All (CRS Non-Participating)	All (CRS Non-Participating)
Thailand	TH	All (CRS Non-Participating)	All (CRS Non-Participating)
Timor-Leste	TL	All (CRS Non-Participating)	All (CRS Non-Participating)
Togo	TG	All (CRS Non-Participating)	All (CRS Non-Participating)
Tokelau	TK	All (CRS Non-Participating)	All (CRS Non-Participating)
Tonga	TO	All (CRS Non-Participating)	All (CRS Non-Participating)
Trinidad and Tobago	TT	B, C, Z, P	B, C, Z, P
Tunisia	TN	All (CRS Non-Participating)	All (CRS Non-Participating)
Turkey	TR	B, C, Z, P	B, C, Z, P

		Acceptable Reason Code (Reason TIN cannot be provided)	
Country	Country Code	Individual Tax Reporting Type (including Controlling Person)	Entity Tax Reporting Types
Turkmenistan	TM	All (CRS Non-Participating)	All (CRS Non-Participating)
Turks and Caicos Islands	TC	All	All
Tuvalu	TV	All (CRS Non-Participating)	All (CRS Non-Participating)
Uganda	UG	All (CRS Non-Participating)	All (CRS Non-Participating)
Ukraine	UA	All (CRS Non-Participating)	All (CRS Non-Participating)
United Arab Emirates	AE	All	All
United Kingdom of Great Britain and Northern Ireland	GB	B, C, Z, P	B, C, Z, P
United States	US	All (CRS Non-Participating)	All (CRS Non-Participating)
United States Minor Outlying Islands	UM	C, Z, P	C, Z, P
Uruguay	UY	B, C, Z, P	B, C, Z, P
Uzbekistan	UZ	All (CRS Non-Participating)	All (CRS Non-Participating)
Vanuatu	VU	All	All
Venezuela, Bolivarian Republic of	VE	All (CRS Non-Participating)	All (CRS Non-Participating)
Viet Nam	VN	All (CRS Non-Participating)	All (CRS Non-Participating)
Virgin Islands, British	VG	All	All
Virgin Islands, U.S.	VI	All (CRS Non-Participating)	All (CRS Non-Participating)
Wallis and Futuna	WF	All (CRS Non-Participating)	All (CRS Non-Participating)
Western Sahara	EH	All (CRS Non-Participating)	All (CRS Non-Participating)
Yemen	YE	All (CRS Non-Participating)	All (CRS Non-Participating)
Zambia	ZM	All (CRS Non-Participating)	All (CRS Non-Participating)
Zimbabwe	ZW	All (CRS Non-Participating)	All (CRS Non-Participating)

13 Appendix C: Beneficiary Type Code (RLT)

Beneficiary Category	Examples	Map to ANZ Beneficiary Type	Code
Individual	Sole Trade Single Person Natural Person	Individual	1
Company	Australian Company (Private) Australian Company (Public) Foreign Company Registered (Private) Foreign Company Registered (Public) Foreign Company Registered (Other) Government Body (Domestic) Government Body (Offshore) Registered Co-operative Charities	Company	2
Partnerships	General Partnerships (GP) Limited Partnerships (LP) Incorporated Limited Partnerships (ILP) <i>*Limited to Partnerships engaging in Non-Financial advisory services only. Partnerships such as Fund Managers, Property Trust Managers, Portfolio investment or managed services should be tagged as FI.</i>	Company	2
SMSF	Self-Managed Super Fund (In joint or singles names) DIY Small APRA Fund (SAF) Service	SMSF	3
Trusts	Private and Public Ancillary Charitable Trust Testamentary Trust Inter Vivos Trust Unit Trust Family Trust Discretionary Trusts Portfolio Investment Entity (PIE)	Trust	4
Financial Institutions (FI)	Fund Managers Property Trust Managers Portfolio, Investment or Management Service (On a commission or fee basis) Insurance Brokers <i>Partnerships such as Fund Managers, Property Trust Managers, Portfolio investment or managed services should be tagged as FI.</i>	FI	7
Other	If none of the above	Other	8

14 Appendix D: Account Type Codes

Account Type Code	Account Code Description
CLI	Client Account
CON	Control Account
IMA	Interest Management Account
IMC	Interest Management Control Account
INT	Interest Account
NAT	Natural Account
NOM	Nominated Account
GEN	General Account
SUN	Sundry Account
TAX	Tax Account

15 Appendix E: Transaction Type

Transaction Type	Posting Type	Posting Rule Description
1XX	Sub posting rule	Reverse CLI Interest Adjustment
3XX	Sub posting rule	Reverse Adjust GEN to INT
3SX	Sub posting rule	Sundry to Interest Adjustment
ACC	Trust Allocation to Client Account	Auto Allocation Client Account Credit
ACD	Trust Allocation to Client Account	Auto Allocation Client Account Debit
ADJ	Sub posting rule	Adjust INT to CLI
AXN	Reverse IMA to NAT only	Reverse IMA to NAT only
BGC	Trust Allocation to General	Auto Allocation General Credit
BGD	Trust Allocation to General	Auto Allocation General Debit
BIC	Trust Allocation to Interest	Auto Allocation Interest Credit
BID	Trust Allocation to Interest	Auto Allocation Interest Debit
BSC	Trust Allocation to Sundry	Auto Allocation Sundry Credit
BSD	Trust Allocation to Sundry	Auto Allocation Sundry Debit
CA2	Interest Capitalisation	Interest Capitalisation
CAP	Control Capitalisation	Control Capitalisation
CCC	Client Ac Credit Correct	Client Account Credit Correct
CCD	Client Ac Debit Correct	Client Account Debit Correct
CDI	Client Account Credit Interest	Credit Client Account Interest
CDP	Client Domestic Payment	Client Domestic Payment
CDP	Closure Client Domestic Payment	Client Domestic Payment
CGN	Reverse MA General Credit	Reverse Manual Allocation General Credit
CIA	Adjust Client Account to Interest	Client Account to Interest Adjustment
CNV	Reverse Close Stat Trust Inv	Reverse Close Stat Trust Inv
CTN	Reverse Manual Allocation Tax Credit	Reverse Manual Allocation Tax Credit
CUP	Client Urgent Payment	Client Urgent Payment
CUP	Closure Client Urgent Payment	Client Urgent Payment
CXA	Cli Int Adj Dbt No ANZ Tfr	Client to Interest Adjustment
DB2	Debit Clit Ac Interest	Debit Client Account Interest
ICA	Adjust Interest to Client Account	Interest to CLI Adjust
IIN	Reverse IMA Initialise	Reverse IMA Initialise
INI	Initialise Interest Mgmt Account	IMA Initialise
INV	Transfer Nominated to Client A/C	Open Stat Trust Invest
JDA	Sub posting rule	Adjust CLI to INT
MCC	Allocate Credit to Client Account	Manual Allocation Client Account Credit

Transaction Type	Posting Type	Posting Rule Description
MCD	Allocate Debit to Client Account	Manual Allocation Client Account Debit
MGN	Non-Client Interest Payment	Export Interest Margin
NFC	Transaction directly on the real bank account	Bank Account transaction that Control will attempt to Match to forward Cash transaction or allocate according to allocation rules. (Status "An unallocated transaction")
NFE	Transaction is in a pending allocation error status	Unable to automatically allocation transaction (due to multiple matching rules)
NFR	Allocated Transaction	Transaction has already been allocated
NFX	Transaction on the real bank account marked as not for allocation	This is to prevent an allocation from being made (a scenario usually only when remedial action has been taken). (Status "marked as not to be allocated")
NGC	Allocate Trust Credit to General	Manual Allocation General Credit
NGD	Allocate Trust Debit to General	Manual Allocation General Debit
NGM	Reverse Non-Client Interest Payment	Reverse Export Int Margin
NIC	Allocation Trust Credit to Interest	Manual Allocation Interest Credit
NID	Allocation Trust Debit to Interest	Manual Allocation Interest Debit
NSC	Allocation Trust Credit to Sundry	Manual Allocation Sundry Credit
NSD	Allocation Trust Debit to Sundry	Manual Allocation Sundry Debit
NTC	Allocation Trust Credit to Tax	Manual Allocation Tax Credit
NVC	Closure Transfer Client A/C to Nominated	Close Stat Trust Invest
NVI	Transfer Client A/C to Nominated	Close Stat Trust Invest
NXA	IMA to NAT Only	IMA to NAT Only
OCC	Opening Client Account Credit Bal.	Opening Client Account Credit
OCD	Opening Client Account Debit Bal.	Opening Client Account Debit
PGC	Opening General Account Credit Bal.	Opening GEN Credit Balance
PGD	Opening General Account Debit Bal.	Opening GEN Debit Balance
PSC	Opening Sundry Account Credit Bal.	Opening Sundry Credit Balance
PSD	Opening Sundry Account Debit Bal.	Opening Sundry Debit Balance
RA2	Reverse Capitalisation	Reverse Capitalisation
RCC	Adjust Client Account to Control	Reverse Client Account Credit
RCD	Reverse Client Ac Debit	Reverse Client Account Debit
RCP	Sub posting rule	Reverse Capitalisation
RCT	Reverse Opening CLI Cred Bal.	Reverse Opening CLI Credit Balance
RDT	Reverse Opening Deb Bal.	Reverse Opening Debit Balance

Transaction Type	Posting Type	Posting Rule Description
RHT	Sub posting rule	Reverse Withholding Tax
RMX	Sub posting rule	Reverse between Naturals
RTX	Reverse WHT Payment	Reverse Withholding Tax Payment
RW2	Reverse Withholding Tax	Reverse Withholding Tax CLI
SGC	Reverse General Credit	Reverse General Credit
SGD	Reverse General Debit	Reverse General Debit
SSC	Reverse Sundry Credit	Reverse Sundry Credit
SSD	Reverse Sundry Debit	Reverse Sundry Debit
STC	Reverse Tax Credit	Reverse Tax Credit
TAX	Withholding Tax Payment	Withholding Tax Payment
TCG	Transfer Client Account to General	Transfer Client Account to GEN
TCS	Transfer Client Account Sundry	Transfer Client Account to SUN
TGC	Transfer General to Client Account	Transfer GEN to Client Account
TRC	Client Account Journal	Journal Entry on Client Account
TRN	Natural Account Journal	Natural Accounts Journal
TSC	Transfer Sundry to Client Account	Transfer SUN to Client Account
WHT	Control Client Account to WHT	Withholding Tax
WT2	Withholding Tax on CLI	Withholding Tax on CLI
WTX	Withholding Tax on CLI	Withholding Tax on CLI
XMR	Reverse Reversal between Nats	Reverse Reversal between Natural Accounts
XS3	Sundry to INT Adjustment	Sundry to Interest Adjustment
XS4	Debit Control Credit Sundry	Debit CON Credit SUN
XS5	Credit Control Debit Sundry	Credit CON Debit SUN
XX1	Sub posting rule	CLI to INT Adjustment
XX2	IMA to NAT Transfer	Transfer IMA to NAT
XX3	GEN to INT Adjustment	General to Interest Adjustment
XX4	Debit Control Credit General	Debit CON Credit GEN
XX5	Credit Control Debit General	Credit CON Debit GEN
XX6	Debit Client Credit Control	Debit CLI Credit CON
XX7	Credit Client Debit Control	Credit CLI Debit CON

