ANZ ONLINE FIXED LENGTH

FILE FORMAT GUIDE

October 2017



ANZ Online – Fixed Length File Format Guide

October 2017

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GENERAL INFORMATION

Purpose

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

SUPPORTING DOCUMENTS

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

- > ANZ Online User Guide
- > ANZ Online Administrator Guide
- > ANZ Online Minimum System Requirements Guide
- > ANZ Online Pipe Delimited File Format Guide

VOLUMES

Payment Files

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

SPECIFICATIONS

File Specifications

- > File extension is: *txt
- > One record occupies one line
- Record/lines must be separated by CrLf (Carriage return Line feed)
- > Amounts should not contain any universal currency symbols e.g., \$, €, £, etc.,
- > All fields must be left adjusted, unless otherwise stated, e.g., amounts in fixed files
- > No spaces at the end of a field
- > If a field does not have a value, then the field must be padded

Field Specifications

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

Charges

OUR OursBEN BeneficiarySHA Other / Shared

Unicode

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

- > Chinese Simplified
- Chinese Traditional
- Japanese
- Vietnamese

Payment Methods

> ACH Automated Clearing House - Low value domestic payments

BCHK Bank Cheque

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

> CBFT Cross Border Funds Transfer - International payments

> CCHK Customer Cheque

> RTGS Real Time Gross Settlement - Domestic local payments

Cheque Delivery Methods

➤ CB Courier to Beneficiary➤ MC Mail to Own Organisation

MB Mail to Beneficiary

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

Key Types

A Alpha
D Date
N Numeric
M Mandatory
O Optional

FILE SPECIFICATIONS

Fixed File Format Data Fields

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

Fixed File Format Header Fields

Field Name	Description / Examples	Start Position	Max Size	Туре	Unicode	M/O
Identifier (HDR)	Header Row 'HDR'	01	3	А	N	М
Debit Account	Ordering customer account	04	30	A/N	N	М
Execution Date	e.g. DD/MM/YYYY	34	10	D	N	М
Payment Currency	Currency Code, e.g. AUD	44	3	Α	N	М
Payment Method	e.g. ACH, RTGS, CBFT	47	4	Α	N	М
File Reference	Internal Reference	51	35	A/N	Y	0
Confidential Indicator	Y or N	86	1	А	N	0
Individual Accounting Entries	Y or N, individual debit per credit entry	87	1	Α	N	0
FX Contract Number	Required if FX Rate entered	88	14	A/N	N	0
FX Contract Rate	Required if FX Contract entered	102	5,8	N	N	0

Fixed File Payment Detail Fields

Field Name	Description / Examples	Start Position	Max Size	Туре	Unicode	M/O
Identifier (PAY)	Payment record 'PAY'	01	3	Α	N	М
Payment Amount		04	15,3	N	N	М
Customer Reference		23	20	A/N	N	0
Beneficiary Code	Vendor ID	43	15	A/N	N	0
Beneficiary Name^	CBFT = 35 characters with 85 blank filled	58	120	A/N	Υ	М
Beneficiary Account^^		178	34	A/N	N	М
Beneficiary Address 1	Mandatory for CBFT	212	35	A/N	Υ	0
Beneficiary Address 2		247	35	A/N	Y	0
Beneficiary Address 3	Mandatory for CBFT	282	35	A/N	Y	0
Beneficiary Address 4*		317	35	A/N	Y	0
Beneficiary Country	Mandatory for CBFT	352	2	А	N	0
Beneficiary Fax No.		354	15	N	N	0
Beneficiary Email ID	Multiple addresses separated by a comma	369	255	A/N	N	
Beneficiary Bank Code/SWIFT		624	35	A/N	N	М
Beneficiary Bank Name		659	35	A/N	Y	0
Beneficiary Bank		694	35	A/N	Y	0

Branch Beneficiary Bank Address Line 1 Beneficiary Bank Address Line 2 Beneficiary Bank Country Charges Beneficiary Bank Print Location of cheque to be drawn Print Location Benintermediary Bank Mailing Address Line 2 Beneficiary Bank Mailing Address Line 3 Balling Address Line 4 Balling Address Line 5 Balling Address Line 6 Balling Address Line 6 Balling Address Line 7 Balling Address Line 8 Balling Address Line 8 Balling Address Line 9 Balling Address Line 1 Balling Address Line 1 Balling Address Line 1 Balling Address Line 2 Balling Address Line 3 Balling Address Line 4 Balling Address Line 6 Balling Address Line 6 Balling Address Line 7 Balling Address Line 8 Balling Address Line 8 Balling Address Line 9 Balling Address Li							
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Beneficiary Bank			700	31	Δ/N	V	0
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Payable Location		e.g. OUR, BEN or SHA	840	3	Α	N	0
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Code/SWIFT	·		1175	35		N	0
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	User Defined Field 5		1642	35	A/N	Υ	O

User Defined Field 6	1677	35	A/N	Υ	0
User Defined Field 7	1712	35	A/N	Υ	0
User Defined Field 8	1747	35	A/N	Υ	0
User Defined Field 9	1782	35	A/N	Υ	0
User Defined Field 10	1817	35	A/N	Υ	0

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

Fixed File Format Invoice Detail Fields

Field Name	Description / Examples	Start Position	Max Size	Туре	Unicode	M/O
Identifier (INV)	INV	1	3	Α	N	0
Invoice Detail Line		4	80	A/N	Y	0

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

^{*}Beneficiary Address 4 is not required for CBFT payments

FILE VALIDATIONS

Payment File Validations

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

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

Validation	Error Message
Payment File Size	Payment file cannot exceed 3,000 payments
	Payment file cannot exceed 10 MB
Verify File Format	File must be in fixed file format. Please review and correct your
	file and upload again
Payment Method	Payment Method <type> is not supported for the payment transaction</type>
	Payment Method must be the same for each beneficiary
	This payment method of <payment method=""> is not valid for</payment>
	this <ccy value=""> currency and <country> country. Please</country></ccy>
	contact the bank for assistance.
Payment Currency	Payment Currency must be the same for each Beneficiary
Payment Amount Symbols	Amount must be a numeric value. Should not contain $\$$, \pounds , \in , etc.
Validate City/Province	Combination of City & Providence cannot be more than 31 characters
Validate Required Fields	Field <field name=""> is a required value and has not been provided</field>
PO Box Address Line 1	Warning: It is recommended a Street Address for the beneficiary/
	payee be provided, as a PO Box may cause processing delays.
Bank Branch Code Validation	Beneficiary Bank/Branch Code is not valid for the Payment Method
	and the Country of the Bank's Branch
SWIFT Character Validation	<field name=""> contains the following invalid SWIFT characters</field>
	<invalid character=""></invalid>
Semicolon	<field name=""> contains the following invalid characters <invalid< td=""></invalid<></field>
	Character> (semicolon)
Beneficiary Bank/Branch	Beneficiary Bank/Branch Code is not valid for Payment Method
Code	and Country of debit account
Verification of Debit Account	Invalid debit account
	Debit account is inactive
	Account is not available for Payment Transactions
	Account is not valid to debit for this user
Execution Date	Execution date line (x) is in the incorrect format. Please update to DD/MM/YYYY

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