ANZ TRANSACTIVE – TRADE
TRADE LOANS

FILE FORMAT GUIDE

October 2017

ANZ Transactive Trade –
Trade Loans File Format Guide

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GENERAL INFORMATION

Purpose

The purpose of this document is to detail the file formats for ANZ Transactive Trade across the Trade Loan product. This includes the Payment file format and the Invoice file format.

NOTE: For customers that are deemed 'Non-Information only' (please contact your Trade Relationship Representative for further information), upload or manually input Invoice and Shipment details are not required at the time of the Trade Loan creation.

Scope

➢ Trade Loans

Out of Scope

➢ Host-to-Host formats

SUPPORTING DOCUMENTS

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

➢ ANZ Transactive Trade – User Guide
➢ ANZ Transactive Trade – Trade Loans User Guide
➢ ANZ Transactive Trade – New Invoice File Definition Request form

VOLUMES

Payment Files

It is recommended that the number of beneficiary payment instructions in any one batch should not exceed 10,000 payment lines or 10 MB. The time taken to upload a payment file will vary depending on the file size.

Invoice Files

It is recommended that the number of invoices in any one batch should not exceed 3,000 invoice lines or 10 MB.

SPECIFICATIONS

File Specifications

➢ Multiple uploads of Payment or Invoices files will NOT be allowed into the Trade Loan to append the results of the previous file. Any subsequent file upload, will override the previous uploaded data.
➢ 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 a delimiter must be supplied in the correct position

Field Specifications

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

Unicode

Unicode can be accepted for the following languages

- Chinese – Simplified
- Chinese – Traditional
- Japanese
- Vietnamese

Date Formats

You can select one option from the below date formats to utilise within your upload files. You will be presented with errors if the incorrect format has been used within the file, when compared to the specifications defined in your formatting definitions.

Date Formats			
DDMMYY	DD/MM/YY	DD/MM/YYYY	DD-MM-YY
DD-MM-YYYY	M/D/YY	M/D/YYYY	M-D-YY
M-D-YYYY	MM/DD/YY	MM/DD/YYYY	MM-DD-YY
MM-DD-YYYY	YY/MM/DD	YY-MM-DD	YYYY/MM/DD
YYYY-MM-DD	YYYYMMDD		

Payment Methods

- ACH — Automated Clearing House - Low value domestic payments
- BCHK — Bank Cheque
- BKT — Book Transfer - Transfer between ANZ accounts in the same country
- CBFT — Cross Border Funds Transfer - International payments
- CCHK — Customer Cheque
- RTGS — Real Time Gross Settlement - Domestic local payments

Cheque Delivery Methods

- CB — Courier to Beneficiary
- MC — Mail to Own Organisation
- MB — Mail to Beneficiary
- PC — Pick-up by Own Organisation
- PB — Pick-up by Beneficiary

Key Types

- A — Alpha
- D — Date
- N — Numeric
- M — Mandatory
- O — Optional
- N/A — Not Applicable

PAYMENT FILE DEFINITIONS

Create a Payment File Definition

Users with the ability to create a Payment File Definition can begin by selecting the Reference Data tab and then selecting the Payment File Definitions option from the drop-down list.

A listview table of existing Payment File Definitions (if any) will be displayed.

Select the New button to create a brand new Payment File Definition.

Complete the following **General Information** to define the type of Trade Loan payment file format you wish to use.

Field Name	Description	Max Size	Type	Unicode	M/O
Definition Name	Name of the Payment File	35	A/N	Y	M
Description	Description of Payment File	65	A/N	Y	M
Payment Method	See Payment Methods options	N/A	A	N	M
Instrument Type	• Payment • **Trade Loan**	N/A	A	N	M
Date Format	See Date Format options	10	D	N	M

File Format	• Fixed File Format
	• Delimited File Format
	   o Comma Delimited
	   o Pipe Delimited
	   o Semicolon delimited
	   o Tab Delimited
		N/A	N/A	N/A	M

Include Column Headers	Select checkbox to include column headings at the top of the file	N/A	N/A	N/A	O

Once you have selected the Instrument Type as Trade Loan and File Format Type, the Fixed File Format or Delimited File Format criteria will be displayed. You can then reorder the Field Names specific to your current files and select fields that are mandatory in addition to the existing mandatory fields.

Fixed File Format Data Fields

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

Fixed File Format Header Fields

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

Fixed File Payment Detail Fields

Field Name	Description / Examples	Start Position	Max Size	Type	Unicode	M/O
Identifier (PAY)	Payment record 'PAY'	01	3	A	N	M
Payment Amount		04	15,3	N	N	M
Customer Reference		22	20	A/N	N	O
Beneficiary Name^	CBFT = 35 characters with 85 blank filled	42	120	A/N	Y	M
Beneficiary Account	Not req'd for cheques	162	34	A/N	N	M
Beneficiary Address Line 1	Mandatory for CBFT	196	35	A/N	Y	O
Beneficiary Address Line 2		231	35	A/N	Y	O
Beneficiary Address Line 3	Mandatory for CBFT	266	35	A/N	Y	O
Beneficiary Address Line 4	Not req'd for CBFT	301	35	A/N	Y	O
Beneficiary Country	Mandatory for CBFT	336	2	A	N	O
Beneficiary Fax No.		338	15	N	N	O
Beneficiary Email ID	Multiple addresses, separated by a comma	353	255	A/N	N	O
Beneficiary Bank Code/SWIFT		608	35	A/N	N	M
Beneficiary Bank Name		643	35	A/N	Y	O

Beneficiary Bank Branch		678	35	A/N	Y	O
Beneficiary Bank Address Line 1		713	35	A/N	Y	O
Beneficiary Bank Address Line 2		748	35	A/N	Y	O
Beneficiary Bank City		783	31	A/N	Y	O
Beneficiary Bank Province		814	8	A/N	Y	O
Beneficiary Bank Country		822	2	A	Y	O
Charges	e.g. OUR, BEN or SHA	824	3	A	N	O
Payable Location	Location of cheque to be drawn	827	20	A/N	Y	O
Print Location	Location where cheque is to be printed	847	20	A/N	Y	O
Delivery Method	See Cheque Delivery Methods	867	2	A	N	O
Mailing Address Line 1		869	35	A/N	Y	O
Mailing Address Line 2		904	35	A/N	Y	O
Mailing Address Line 3		939	35	A/N	Y	O
Mailing Address Line 4		974	35	A/N	Y	O
Instruction Number		1009	10	N	N	O
Details of Payment		1019	140	A/N	Y	O
Intermediary Bank Code/SWIFT		1159	35	A/N	N	O
Intermediary Bank Name		1194	35	A/N	N	O
Intermediary Bank Branch		1229	35	A/N	N	O
Intermediary Bank Address Line 1		1264	35	A/N	N	O
Intermediary Bank Address Line 2		1299	35	A/N	N	O
Intermediary Bank City		1334	31	A/N	N	O
Intermediary Bank Province		1365	8	A/N	N	O
Intermediary Bank Country		1373	2	A	N	O
Central Bank Reporting Line 1	Mandatory for CBFT	1375	35	A/N	Y	O
Central Bank Reporting Line 2		1410	35	A/N	Y	O
Central Bank Reporting Line 3		1445	35	A/N	Y	O
Reporting Code 1		1480	3	A/N	Y	O
Reporting Code 2		1483	3	A/N	Y	O
Market Rate Indicator	Y or N. Requests rate	1486	35	A	N	O
User Defined Field 2		1521	35	A/N	Y	O
User Defined Field 3		1556	35	A/N	Y	O

		1591	35	A/N	Y	O
User Defined Field 4		1591	35	A/N	Y	O
User Defined Field 5		1626	35	A/N	Y	O
User Defined Field 6		1661	35	A/N	Y	O
User Defined Field 7		1696	35	A/N	Y	O
User Defined Field 8		1731	35	A/N	Y	O
User Defined Field 9		1766	35	A/N	Y	O
User Defined Field 10		1801	35	A/N	Y	O

^ Beneficiary Name: If a bank or customer cheque is requested, then 120 characters are acceptable. For all other payment method types, 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	Type	Unicode	M/O
Identifier (INV)	INV	1	3	A	N	O
Invoice Detail Line		4	80	A/N	Y	O

Delimited File Format Data Fields

A delimited file can comprise of pipe, comma, semi-colon or tab delimited files and defined in the General Information section within the set-up of the file format.

Field Name	Description / Examples	Max Size	Type	Unicode	M/O
Payment Method	See Payment Methods	4	A	N	M
Debit Account Number		30	A/N	N	M
Beneficiary Name	CBFT = 35 characters only	120	A/N	Y	M
Beneficiary Account Number	Valid for pay types, other than cheques	34	A/N	N	M
Beneficiary Bank/Branch Code	Valid for pay types, other than cheques	35	A	N	M
Payment Currency	Currency Code, e.g. AUD	3	A	N	M
Payment Amount		15,3	N	N	M
Customer Reference		20	A/N	N	O
Execution Date		10	D	N	O
Beneficiary Address 1	Mandatory for CBFT	35	A/N	Y	O
Beneficiary Address 2		35	A/N	Y	O
Beneficiary Address 3	Mandatory for CBFT	35	A/N	Y	O
Beneficiary Address 4	Not req'd for CBFT	35	A/N	Y	O
Country	Mandatory for CBFT	2	A	N	O
Beneficiary Fax Number		15	N	N	O
Beneficiary Email ID	Multiple addresses can be separated by a comma	255	A/N	N	O
Charges	O = Our B = Beneficiary S = Other	1	A	N	O
Beneficiary Bank Name		35	A/N	Y	O
Beneficiary Bank/Branch Name		35	A/N	Y	O
Beneficiary Bank/Branch Address Line 1		35	A/N	Y	O
Beneficiary Bank/Branch Address Line 2		35	A/N	Y	O
Beneficiary Bank/Branch City		31	A/N	Y	O
Beneficiary Bank/Branch Province		8	A/N	Y	O
Beneficiary Bank/Branch Country		2	A	N	O
Bank Sort Code	Req'd Aust. RTGS only	8	A/N	N	O
Payable Location	Where cheque is credited	20	A/N	Y	O
Print Location	Where cheque is printed	20	A/N	Y	O
Delivery Method and Delivery To	See Cheque Delivery Methods	2	A/N	N	O
Mailing Address 1		35	A/N	Y	O
Mailing Address 2		35	A/N	Y	O
Mailing Address 3		35	A/N	Y	O
Mailing Address 4		35	A/N	Y	O
Details of Payment		140	A/N	Y	O
Instruction Number		10	N	N	O
First Intermediary		35	A/N	N	O

Bank/Branch Code					
First Intermediary Bank Name		35	A/N	N	O
First Intermediary Bank/Branch Name		35	A/N	N	O
First Intermediary Bank/Branch Address 1		35	A/N	N	O
First Intermediary Bank/Branch Address 2		35	A/N	N	O
First Intermediary Bank/Branch City	City & Province should not exceed 31 characters	31	A/N	N	O
First Intermediary Bank/Branch Province	City & Province should not exceed 31 characters	8	A/N	N	O
First Intermediary Bank/Branch Country		2	A	N	O
Central Bank Reporting 1	Use for pay type = CBFT	35	A/N	N	O
Central Bank Reporting 2	Use for pay type = CBFT	35	A/N	N	O
Central Bank Reporting 3	Use for pay type = CBFT	35	A/N	N	O
Reporting Code 1		3	A/N	N	O
Reporting Code 2		3	A/N	N	O
Confidential Indicator	Y or N indicator	1	A	N	O
FX Contract Number		14	A/N	N	O
FX Contract Rate		5,8	N	N	O

OTHER PAYMENT FILE FORMATS

ABA Fixed File Format

A standard ABA Fixed File Format is specific to the Australian ABA Domestic Payments file format. This format is divided into 3 sections: Descriptive Record, Details Record & Batch Control record.

Alphanumeric fields are filled with spaces if no data exists, while numeric fields are filled with zeros if no data exists.

ABA Descriptive Record Fields

Field Description	Type	Notes	Start Position	End Position	Length	M/O
Record type	N	Must be '0'	1	1	1	M
BSB	N	Bank/State/Branch number e.g. 013-999.	2	8	7	M
Account	N	Funds account number.	9	17	9	M
Reserved	A	Blank filled.	18	18	1	O
Sequence Number	A	Must be '01'	19	20	2	M
Name of User Financial Institution	A	Must contain the bank mnemonic that is associated with the BSB of the funds account. e.g. 'ANZ'.	21	23	3	M
Reserved	A	Blank filled.	24	30	7	O
Name of User Supplying File	A	User Preferred Name as registered with ANZ	31	56	26	M
User Identification Number	N	Direct Entry User ID. Right-justified, zero-filled.	57	62	6	M
Description of Entries on File	A	Description of payments in the file (e.g. Payroll, Creditors etc.). Can be used to match existing AU domestic payments template (including Restricted Templates). This only applies to payments requiring web authorisation.	63	74	12	M
Date to be Processed	A	Date on which the payment is to be processed. DDMMYY (e.g. 010111).	75	80	6	M
Time	A	Time on which the payment is to be processed. 24 hour format - HHmm.	81	84	4	O
Reserved	A	Blank filled.	85	120	36	O

ABA File Detail Record Fields

Field Description	Type	Notes	Start Position	End Position	Length	M/O
Record type	N	Must be '1'	1	1	1	M
BSB of the account to be credited or debited	N	Bank/State/Branch number e.g. 013-999.	2	8	7	M
Account number to be credited or debited	A/N	Right justified, blank filled. Leading zeros that are part of an Account Number must be included.	9	17	9	M
Withholding tax indicator	A	W – Dividend paid to a resident of a country where a double tax agreement is in force. X – Dividend paid to a resident of any other country. Y – Interest paid to all non-residence.	18	18	1	O
Transaction Code	N	Select from the following options as appropriate: 50 General Credit. 53 Payroll. 54 Pension. 56 Dividend. 57 Debenture Interest. 13 General Debit.	19	20	2	M
Amount to be credited or debited	N	Right justified, zero filled, unsigned, two decimal places are implied (e.g. $10.21 is recorded as 0000001021).	21	30	10	M
Title of account to be credited or debited	A	Preferred format is: Surname followed by given names with one blank between each name. e.g. SMITH John Alan. Left justified, blank filled.	31	62	32	M
Lodgement Reference	A/N	Payment reference indicating details of the origin of the entry (e.g. payroll number, policy number). Left justified, blank filled.	63	80	18	M
Trace BSB Number	N	Bank/State/Branch number. e.g. 013-999	81	87	7	M
Trace Account Number	N	Leading zeros that are part of an Account Number must be included. This is the payer/debit account	88	96	9	M

| Name of Remitter | A | Name of originator of the entry. This may vary from Name of User. Left justified, blank filled. | 97 | 112 | 16 | M |
| Withholding amount | N | Must be zero filled or contain a withholding tax amount. If it contains a withholding tax amount, two decimal placed are implied (e.g. $10.21 is recorded as 0000001021). | 113 | 120 | 8 | O |

ABA File Batch Control Record Fields

Field Description	Type	Notes	Start Position	End Position	Length	M/O
Record type	N	Must be '7'	1	1	1	M
Reserved	N	Must be '999-999'.	2	8	7	M
Reserved	A	Blank Filled	9	20	12	O
Batch Net Total Amount	N	Batch Credit Total Amount minus Batch Debit Total Amount. Right justified, zero filled, unsigned, two decimal places are implied (e.g. $1001.21 is stored as '0000100121').	21	30	10	M
Batch Credit Total Amount	N	Must be zero filled or contain the total value of all Record Type 1 CREDIT transactions in the batch. Right justified, zero filled, unsigned, two decimal places are implied.	31	40	10	O
Batch Debit Total Amount	N	Must be zero filled or contain the total value of all Record Type 1 DEBIT transactions in the batch. Right justified, zero filled, unsigned, two decimal places are implied.	41	50	10	O
Reserved	A	Blank Filled	51	74	24	O
Batch Total Item Count	N	Total count of Type 1 records in the batch. Right justified, zero filled.	75	80	6	M
Reserved	A	Blank Filled	81	120	40	O

PNG ABA Fixed File Format

A standard PNG ABA Fixed File Format is specific to the Papua New Guinea ABA Domestic Payments file format. This format is divided into 3 sections: Header, Details Record & Batch Control record.

Alphanumeric fields are filled with spaces if no data exists, while numeric fields are filled with zeros if no data exists.

NOTE: This file type cannot be modified by a user online. Please contact your Trade Relationship Officer for further assistance.

PNG Header

Field Description	Type	Notes	Start Position	End Position	Length	M/O
Record type	N	Must be '0'	1	1	1	M
Reserved/ Blank	A	Blank filled.	2	18	17	O
Sequence Number	N	Must be '01'	19	20	2	M
Name of User Financial Institution	A	Must contain the bank mnemonic that is associated with the BSB of the funds account. e.g. 'ANZ'.	21	23	3	M
Reserved	A	Blank filled.	24	30	7	O
Name of User Supplying File	A	Company Name as registered with ANZ	31	56	26	M
User Identification Number	N	Direct Entry User ID. Right-justified, zero-filled. Value = "000001"	57	62	6	M
Description of Entries on File	A	Description of payments in the file. Value = "Payroll"	63	74	12	M
Date to be Processed	A	Value Date on which the payment is to be processed. Pay date adjusted accordingly by EFD CCYYMMDD	75	82	8	M
Reserved/ Spaces	A	Spaces Filled	83	132	50	O

PNG Details Record

Field Description	Type	Notes	Start Position	End Position	Length	M/O
Record type	N	Must be '1'	1	1	1	M
BSB of the account to be credited or debited	N	Bank/State/Branch number. e.g. 013-999.	2	8	7	M

Account Type	N	Account type for file created in pay-run. Zero filled. Value "000" for ANZ	9	11	3	M
Account number to be credited	A	Numeric, alpha, hyphens & blanks are valid. Right justified, blank filled. Leading zeros that are part of an Account Number must be included.	12	23	12	M
New/Varied BSB/Account Details	A	N - New or varied BSB or account details or space	24	24	1	M
Transaction Code	N	53 wages credit, 13 for wages debit	25	26	2	M
Amount to be credited	N	Right justified, zero filled, unsigned, two decimal places are implied (e.g. $10.21 is recorded as 0000001021). Amount in TOEAS (cents)	27	36	10	M
Title of account to be credited	A	Preferred format is: Surname followed by given names with one blank between each name. e.g. SMITH John Alan. Left justified, blank filled. Beneficiary Account Name.	37	68	32	M
Lodgement Reference	A	Payment reference indicating details of the origin of the entry (e.g. payroll number, policy number). Left justified, blank filled.	69	86	18	M
Lodgement Reference BSB Number	A	Bank/State/Branch number of the trace account with a hyphen in the 4th character Position. e.g. 013-999	87	93	7	M
Lodgement Reference Account Type	A	Lodgement ref: Account type ANZ all zeros. value for ANZ "000"	94	96	3	M
Lodgement Reference Account Number	A	Lodgement Ref: Account number, zero filled. Payer Account number. Numeric, alpha, hyphens & blanks are valid. Right justified, blank filled. Leading zeros that are part of an Account Number must be included.	97	108	12	M
Name of Remitter	A	Name of originator of the entry. This may vary from Name of User. Left justified, blank filled.	109	124	16	M
Reserved/ Spaces	N	Blank/Spaces	125	132	8	O

PNG Batch Control Record

Field Description	Type	Notes	Start Position	End Position	Length	M/O
Record type	N	Must be '7'	1	1	1	M
Reserved	N	Must be '999-999'.	2	8	7	M
Reserved	A	Blank Filled	9	20	12	O
Batch Net Total Amount	N	Batch Credit Total Amount minus Batch Debit Total Amount. Right justified, zero filled, unsigned, two decimal places are implied (e.g. $1001.21 is stored as '0000100121').	21	30	10	M
Batch Credit Total Amount	N	Must be zero filled or contain the total value of all Record Type 1 CREDIT transactions in the batch. Right justified, zero filled, unsigned, two decimal places are implied.	31	40	10	O
Batch Debit Total Amount	N	Must be zero filled or contain the total value of all Record Type 1 DEBIT transactions in the batch. Right justified, zero filled, unsigned, two decimal places are implied.	41	50	10	O
Reserved	A	Blank Filled	51	74	24	O
Batch Total Item Count	N	Total count of Type 1 records in the batch. Right justified, zero filled.	75	82	8	M
Reserved	A	Blank Filled with Spaces.	83	132	50	O

Original Pipe-Delimited Format

Field Name	M/O	Description/Examples	Max Size	Type
Payment Method	M	See Payment Methods	4	A
Debit Account Number	M		30	A/N
Beneficiary Name	M		140	A/N
Beneficiary Account No	M	This is only Mandatory when Payment Type is equal to ACH/GIRO, RTGS, BKT, CBFT This is not required when Payment Method = CCHK or BCHK	34	A/N
Beneficiary Bank / Branch Code	M	This is only Mandatory when Payment Type is equal to ACH/GIRO, RTGS, BKT, CBFT This is not required when Payment Method = CCHK or BCHK	35	A/N
Payment Currency	M		3	A
Payment Amount	M		15,3	N
Customer Reference	O		20	A/N
Country	O	This is required if payment method = CBFT	2	A
Execution Date	O	Format: DD/MM/YYYY	10	D
Beneficiary Address 1	O		35	A/N
Beneficiary Address 2	O		35	A/N
Beneficiary Address 3	O		35	A/N
Beneficiary Address 4	O		35	A/N
Beneficiary Fax No	O		15	N
Beneficiary Email ID	O		255	A/N
Charges	O	Values: ▪ O- Ours ▪ B - Ben ▪ S - Other	1	A
Beneficiary Bank Name	O		35	A/N
Beneficiary Bank/Branch Name	O		35	A/N
Beneficiary Bank/Branch Address 1	O		35	A/N
Beneficiary Bank/Branch Address 2	O		35	A/N
Beneficiary Bank/Branch City	O		31	A/N
Beneficiary Bank/Branch Province	O		8	A/N
Beneficiary Bank/ Branch Country	O		2	A
Payable Location	O		20	A/N
Print Location	O		20	A/N
Delivery Method & Deliver To	O	See Cheque Delivery Methods	2	A

Mailing Address 1	O		35	A/N
Mailing Address 2	O		35	A/N
Mailing Address 3	O		35	A/N
Mailing Address 4	O		35	A/N
Details of Payment	O		140	A/N
Instruction Number	O		10	N
First Intermediary Bank/Branch Code	O		35	A/N
First Intermediary Bank Name	O	This will be mapped to the First Intermediary Bank Name and Address Textbox on the Payment Screen	35	A/N
First Intermediary Bank/Branch Name	O	This will be mapped to the First Intermediary Bank Name and Address Textbox on the Payment Screen	35	A/N
First Intermediary Bank/Branch Address 1	O	This will be mapped to the First Intermediary Bank Name and Address Textbox on the Payment Screen	35	A/N
First Intermediary Bank/Branch Address 2	O	This will be mapped to the First Intermediary Bank Name and Address Textbox on the Payment Screen	35	A/N
First Intermediary Bank/Branch City	O	This will be mapped to the First Intermediary Bank Name and Address Textbox on the Payment Screen EDIT: Combination of City and Province cannot exceed 31	31	A/N
First Intermediary Bank/Branch Province	O	This will be mapped to the First Intermediary Bank Name and Address Textbox on the Payment Screen EDIT: Combination of City and Province cannot exceed 31	8	A/N
First Intermediary Bank/Branch Country	O	This will be mapped to the First Intermediary Bank Name and Address Textbox on the Payment Screen	2	A
Central Bank Reporting 1	O	* This field is required if Payment Method is CBFT	35	A/N
Central Bank Reporting 2	O		35	A/N
Central Bank Reporting 3	O		35	A/N
Confidential Indicator	O	Valid values are Y and N. This indicates if the contents of the file are confidential or not. If Y, then only a user with access to confidential files based on his/her user profile can process/access the transaction/file upload. If N or blank, then any user	1	A

		who has access to payments can process/access the transactions/file upload. This field can now be an optional field.		
FX Contract Number	O	Required if FX Rate is entered	14	A/N
FX Rate	O	Required if FX Contract Numbe3 is provided Example Format: 00000.00000000	5,8	N

Original Fixed File Format

Key:

C(x) – Char, N(x) – Numeric, X(x) – Alpha/Numeric, Date(x) – Date
M – Mandatory Filed, O – Optional, NA – NOT Applicable
All fields are left aligned with padded spaces.

Header Record

S/N	Field Name	Start Position	Unicode (Yes /No)	Format	Comments	Cheques		ACH	Wires	
						Bank	Customer		RTGS	Cross Border
1	Identifier	1	N	C(3)	Indicator to identify record type. Header fixed 'HDR'.	M	M	M	M	M
2	Debit Account No.	4	N	X(30)	Ordering customer debit account number	M	M	M	M	M
3	Execution Date	34	N	Date (10)	DD/MM/YYYY	M	M	M	M	M
4	Payment Currency	44	N	C(3)	Payment currency – ISO CCY code	M	M	M	M	M
5	Payment Method	47	N	C(4)	See Payment Methods	M	M	M	M	M
6	File reference	51	Y	X(35)	Customer's optional internal reference for the payment file	O	O	O	O	O
7	Confidential Indicator	86	N	X(1)	Y or N. If field is left blank it would be defaulted to N.	O	O	O	O	O
8	Individual Accounting Entries	87	N	X(1)	Y or N. Flag to indicate whether the individual payment rows are split up when the accounting XML is created. Defaults to N.	O	O	O	O	O
9	Foreign Exchange Contract Number	88	N	X(14)	Required if Foreign Exchange Rate is entered	O	O	O	O	O
10	Foreign Exchange Rate	102	N	N(5,8)	Required if Foreign Exchange Contract is entered	O	O	O	O	O

Payment Detail Record

S/N	Field Name	Start Position	Unicode (Yes /No)	Format	Comments	Cheques Bank	Cheques Customer	ACH	Wires RTGS	Wires Cross Border
1	Identifier	1	N	C(3)	Indicator to identify record type. Payment record type fixed 'PAY'.	M	M	M	M	M
2	Payment Amount	4	N	N (15,3)	Read decimal during upload	M	M	M	M	M
3	Customer Reference	22	N	X(20)	Customer Reference	O	O	O	O	O
4	Beneficiary Code	42	N	X(15)	Vendor ID in Party table\n\nThis is currently ignored on upload as the CR to implement Vendor ID has not been implemented. There is not field in the DB for this to map to.	O	O	O	O	O
5	Beneficiary Name	58	Y	X(120)	BCHK and CCHK are length 120. All other payment types are restricted to 35 (with the remaining 85 characters being blank filled).	M	M	M	M	M
6	Beneficiary Account	178	N	X(34)		NA	O	M	M	M
7	Beneficiary Address Line 1	212	Y	X(35)		O	O	O	O	M
8	Beneficiary Address Line 2	247	Y	X(35)		O	O	O	O	O
9	Beneficiary Address Line 3	282	Y	X(35)		O	O	O	O	O
10	Beneficiary Address Line 4	317	Y	X(35)		O	O	O	O	O
11	Beneficiary	352	N	C(2)	This is required if payment method =	O	O	O	O	M

	Country				CBFT					
12	Beneficiary Fax No	354	N	X(15)		O	O	O	O	O
13	Beneficiary Email Address	369	N	X(255)	Bene email address, multi email address can be separated by comma	O	O	O	O	O
14	Beneficiary Bank Code/SWIFT	624	N	X(35)		NA	NA	M	M	M
15	Beneficiary Bank Name	659	Y	X(35)	Beneficiary Bank Name	NA	NA	O	O	O
16	Beneficiary Bank Branch	694	Y	X(35)	Beneficiary Bank Branch	O	O	O	O	O
17	Beneficiary Bank Address 1	729	Y	X(35)	Beneficiary Bank Address Line 1.	O	O	O	O	O
18	Beneficiary Bank Address 2	764	Y	X(35)	Beneficiary Bank Address Line 2.	O	O	O	O	O
19	Beneficiary Bank City	799	Y	X(31)	Beneficiary Bank City	O	O	O	O	O
20	Beneficiary Bank Province	830	Y	X(8)	Beneficiary Bank Province	O	O	O	O	O
21	Beneficiary Bank Country	838	Y	C(2)	Beneficiary Bank Country – 2 character ISO Code	O	O	O	O	O
22	Charges	840	N	C(3)	OUR, BEN, & SHA. Defaulted to **SHA** if no value is provide (saved as O in DB)	NA	NA	NA	O	O
23	Payable Location	843	Y	X(20)	Location (branch) where cheque will be drawn	M	M	O	O	O
24	Print Location	863	Y	X(20)	Location where cheque will be printed	M	M	O	O	O
25	Delivery Method	883	N	C(2)	See Cheque Delivery Methods	M	M	O	O	O
26	Mailing Address 1	885	Y	X(35)	Optional	O	O	O	O	O
27	Mailing Address 2	920	Y	X(35)	Optional	O	O	O	O	O
28	Mailing Address 3	955	Y	X(35)	Optional	O	O	O	O	O
29	Mailing Address 4	990	Y	X(35)	Optional	O	O	O	O	O

30	Instruction Number	1025	N	N(10)	Instruction Number requested by customer	O	O	O	O	O
31	Details of Payment	1035	Y	X(140)		O	O	O	O	O
32	Intermediary Bank Code/SWIFT	1175	N	X(35)	SWIFT BIC or bank code of Intermediary bank.	O	O	O	O	O
33	Intermediary Bank Name	1210	N	X(35)		O	O	O	O	O
34	Intermediary Bank Branch	1245	N	X(35)		O	O	O	O	O
35	Intermediary Bank Address 1	1280	N	X(35)		O	O	O	O	O
36	Intermediary Bank Address 2	1315	N	X(35)		O	O	O	O	O
37	Intermediary Bank City	1350	N	X(31)		O	O	O	O	O
38	Intermediary Bank Province	1381	N	X(8)		O	O	O	O	O
39	Intermediary Bank Country	1389	N	X(2)		O	O	O	O	O
40	Central Bank Reporting Line 1	1391	Y	X(35)		O	O	O	O	M
41	Central Bank Reporting Line 2	1426	Y	X(35)		O	O	O	O	O
42	Central Bank Reporting Line 3	1461	Y	X(35)		O	O	O	O	O
43	Reporting Code 1	1496	Y	X(3)	Mandatory if there is a reporting table loaded for the bank group associated with the account.	O	O	O	O	O
44	Reporting Code 2	1499	Y	X(3)	Mandatory if there is a reporting table loaded for the bank group associated with the account.	O	O	O	O	O
45	User Defined 1	1502	Y	X(35)		O	O	O	O	O
46	User Defined 2	1537	Y	X(35)		O	O	O	O	O

S/N	Field Name	Starts Position	Unicode (Yes /No)	Format	Comments	Cheques		ACH	Wires	
						Bank	Customer		RTGS	Cross Border
47	User Defined 3	1572	Y	X(35)		O	O	O	O	O
48	User Defined 4	1607	Y	X(35)		O	O	O	O	O
49	User Defined 5	1642	Y	X(35)		O	O	O	O	O
50	User Defined 6	1677	Y	X(35)		O	O	O	O	O
51	User Defined 7	1712	Y	X(35)		O	O	O	O	O
52	User Defined 8	1747	Y	X(35)		O	O	O	O	O
53	User Defined 9	1782	Y	X(35)		O	O	O	O	O
54	User Defined 10	1817	Y	X(35)		O	O	O	O	O

Invoice Record

S/N	Field Name	Starts Position	Unicode (Yes /No)	Format	Comments	Cheques		ACH	Wires	
						Bank	Customer		RTGS	Cross Border
1	Identifier	1	N	C(3)	Indicator to identify record type. Invoice Record fixed 'INV'.	O	O	O	O	O
2	Invoice Detail Line.	4	Y	X(80)	Invoice information.	O	O	O	O	O

INVOICE FILE DEFINITIONS

Invoice File Definition

Users with the ability to view an Invoice File Definition can begin by selecting the Reference Data tab and then selecting the Invoice Definitions option from the drop-down list.

A listview table of existing Invoice Definitions will be displayed, as created by the bank on your behalf.

Select the display name to view an existing Invoice Definition.

Based on your instructions to the bank, the following **General Information** has been provided to define the type of Trade Loan format you wish to use.

Field Name	Description	Max Size	Type	Unicode	M/O
Definition Name	Name of the Invoice File	35	A/N	Y	M
Description	Description of Invoice File	65	A/N	Y	M
Date Format	See Date Format options, above	10	D	N	M
Data Delimiter Character	• Comma Delimited • Pipe Delimited • Semicolon delimited • Tab Delimited	N/A	N/A	N/A	M
Invoice File Type	• Receivables Management • Payables Management • Trade Loans	N/A	N/A	N/A	M
Include Column Headers	Select checkbox to include column headings at the top of the file	N/A	N/A	N/A	O

The Delimited File Format criteria will be displayed. You can then create your Invoice Files to match the format as defined.

Delimited File Format Data Fields

A delimited file can comprise of pipe, comma, semi-colon or tabs and defined in the General Information section within the set-up of the file format.

Field Name	Description / Examples	Max Size	Type	Unicode	M/O
Invoice ID	Invoice Reference Number	35	A/N	Y	M
Issue Date	Invoice Issue Date	10	D	N	M
Due Date	Invoice Due Date	10	D	N	M
Buyer ID (or)	Code to identify Buyer	30	A/N	Y	M
Buyer Name	Buyer party name	35	A/N	Y	M
Seller ID (or)	Code to identify Seller	30	A/N	Y	M
Seller Name	Seller party name	35	A/N	Y	M
Currency	Currency of the Invoices	3	A	N	M
Amount	Amount of Invoices	15,3	N	N	M
Goods Description	Short Goods Description	70	A/N	Y	O
Incoterm	Shipping Term e.g. CFR	3	A	Y	O
Country of Loading	Good board carrier/vessel	35	A/N	Y	O
Country of Discharge	Goods off-loaded	35	A/N	Y	O
Vessel	Vessel Name	35	A/N	Y	O
Carrier	Carrier Name	10	A/N	Y	O
Actual Shipment Date	Shipment Date	10	D	N	O
Purchase Order ID	Purchase Order ID	35	A/N	Y	O

Field Name	Description / Examples	Max Size	Type	Unicode	M/O
Buyer User Defined Field 1	*Label*	140	A/N	Y	O
Buyer User Defined Field 2	*Label*	140	A/N	Y	O

You can label up to 10 additional Buyer User Defined Fields

Field Name	Description / Examples	Max Size	Type	Unicode	M/O
Seller User Defined Field 1	*Label*	140	A/N	Y	O
Seller User Defined Field 2	*Label*	140	A/N	Y	O

You can label up to 10 additional Seller User Defined Fields

FILE VALIDATIONS

The following validations apply to both, Payment files and Invoice files.

Amount Validations

When using a comma delimited (CSV) file format, an amount will now be accepted with a comma, when a " value appears at the beginning and end of the numeric value in an amount field. This applies to both, payment and invoice files. E.g. "1,437.82"

Date Validations

When using any of the following date formats: DD/MM/YYYY or MM/DD/YYYY or similar, the system will allow a single digit value for the date format. This applies to both, payment and invoice files. E.g. DD/MM/YYYY can be entered as 14/8/2017 = 14th August 2017, in lieu of 14/08/2017.

Icon Validations

Indicates that the beneficiary payment or invoice has been successfully entered or uploaded

Indicates that the beneficiary payment or invoice has potential issues

Indicates that the beneficiary payment or invoice had errors when uploaded and needs repair

Validation Successful

If the payment instruction/beneficiary and/or invoice and shipment details are validated successfully, the resulting status will be:

Validation Status	Validation Successful

Validated with Errors

If an error or warning is found for a payment instruction/beneficiary and/or invoice and shipment details, the resulting status will be:

Validation Status	Validation with Errors
Validation Status	Validation Failed^

^ABA file format only

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 10,000 beneficiaries
Payment File Size	Payment file cannot exceed 10 MB
Verify File Format	File is not formatted correctly. Please review and correct your format and upload again
Payment Method	Payment Method <Type> provided on line <#> is not valid
Payment Method Rule	This payment method <type> is not valid for this <CCY> currency and <country name> country. Please contact the bank for assistance
Payment Method Consistency	Payment Method must be the same for each Beneficiary
Payment Currency	Payment Currency must be the same for each Beneficiary
Payment Amount Symbols	Amount must be a numeric value. Should not contain $, £, €, etc.
Validate City/Province	Combination of City & Providence cannot be more than 31 characters
Validate Required Fields	Field <Field Name> is a required value and has not been provided
PO Box Address Line 1	Warning: It is recommended a Street Address for the beneficiary/ payee be provided, as a PO Box may cause processing delays.
Bank Branch Code Validation	Beneficiary Bank/Branch Code is not valid for the Payment Method and the Country of the Bank's Branch
SWIFT Character Validation	<Field Name> contains the following invalid SWIFT characters <Invalid Character>
Payment Currency*	Payment Currency <value> in the Header is not valid
Payment Method*	Payment Method <value> in the Header is not valid

*Fixed File Format only

Invoice File Validations

Upon selecting the Upload File button, the file validation will commence. In the event that an invoice file does not meet required specifications, an error message will appear indicative of the failure reason.

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

Validation	Error Message
Invoice File Size	Invoice file has exceeded the number of invoices allowed
Invoice File Size	Invoice File cannot exceed 10 MB
Verify File Format	File is not formatted correctly. Please review and correct your format and upload again
Validate Required Fields	Field <Field Name> is a required value and has not been provided
Validate Currency	Invoice Currency must equal Pay-Away currency. Modify the currency of the invoice to match the Pay-Away currency or delete the invoice.
Validate Buyer/Seller	Only Buyer OR Seller details can be present, not both
Validate Issue Date	Issue Date must precede the Due Date
Duplicate Invoice IDs	Invoice <XXXXX> is a duplicate invoice