ANZ Transactive - Global

File Formats

04.2025

CONTENTS

1 INTRODUCTION 5
1.1 About this guide 5
1.2 Scope 5
1.3 Online Help 5
1.4 Online Resources 5
1.5 Further Assistance 5

2 AUSTRALIA DOMESTIC PAYMENTS FILE FORMATS 6
2.1 ABA File Format 6
2.1.1 ABA File Layout and Character Set 6
2.1.2 Descriptive Record (0) 7
2.1.3 Detail Record (1) 8
2.1.4 Batch Control Record (7) 9
2.2 ABA – Osko File Format 10
2.3 CSV File Format 10
2.3.1 CSV File Layout and Character Set 10
2.3.2 Detail Record 10

3 CHINA DOMESTIC PAYMENTS FILE FORMATS 11
3.1 Fixed-Length Payment File 11
3.1.1 Header Detail Record 12
3.1.2 Payment Detail Record 13
3.1.3 Enrichment Detail Record 15
3.1.4 Additional Details Record 16
3.2 ISO XML Payment File 18
3.2.1 Group Header 18
3.2.2 Payment Information 19
3.2.3 Supplementary Data 23
3.2.4 Supplementary Data Record 24

4 NZ DOMESTIC PAYMENTS FILE FORMATS 26
4.1 NZ CSV 26
4.1.1 File Layout and Character Set 26
4.1.2 Descriptive Record 26
4.1.3 Detail Record 27
4.1.4 Batch Control Record 28
4.2 NZ CSV with Control Record 29
4.2.1 File Layout and Character Set 29
4.2.2 Descriptive Record 29
4.2.3 Detail Record 29
4.2.4 Batch Control Record 30
4.3 NZ CSV without Control Record 31
4.3.1 File Layout and Character Set 31
4.3.2 Detail Record 31

5 ASIA PAYMENTS FILE FORMATS 32
5.1 Payment File 32
5.1.1 Header Detail Record 32
5.1.2 Payment Detail Record 32
5.1.3 Enrichment Record 37
5.1.4 Trailer Record 39

6 MT101 FILE FORMAT 41
6.1 File Naming Convention 41
6.2 MT101 File Layout and Character Set 41
6.3 Character Set 41
6.4 Sequence A – General Information 42
6.5 Sequence B – Transaction Detail Record 43
6.6 Clearing System Codes 45

7 BPAY FILE FORMAT (AUSTRALIA ONLY) 46
7.1 BPAY File Layout and Character Set 46
7.2 File Header Record 46
7.3 Payment Instruction Record 47
7.4 File Trailer Record 48

8 BTR AND RETURNED ITEMS FILE FORMATS 49
8.1 BAI File 49
8.1.1 Reserved Characters 49
8.1.2 BAI File Layout 49

8.1.3 File Header Record 50
8.1.4 Group Header Record 50
8.1.5 Account Identifier and Summary Status Record (03) 51
8.1.6 Transaction Detail Record (16) 52
8.1.7 Continuation Record (88) 52
8.1.8 Account Trailer Record (49) 53
8.1.9 Group Trailer Record (98) 53
8.1.10 File Trailer Record (99) 54
8.2 Statement Files 55
8.2.1 Statement Balance File Format 55
8.2.2 Statement Transaction File Format 56
8.3 SAP/Multicash Files 58
8.3.1 SAP/Multicash Balance File Format 58
8.3.2 SAP/Multicash Transaction File Format 60
8.4 NZ Statement Files (New Zealand Domestic Accounts only) 62
8.4.1 NZ Statement File(s) – Balance File 62
8.4.2 NZ Statement File(s) – Transaction File 63
8.4.3 Transaction Record - Type 3 63
8.4.4 Opening Balance Record - Type 5 64
8.4.5 Closing Balance Record - Type 6 65
8.4.6 Total Debits/Credits Record - Type 8 66
8.4.7 Grand Total Debits/Credits Record - Type 9 67
8.5 MT940 68
8.5.1 Block 1 (Basic Header) 68
8.5.2 Block 2 (Application Header) 68
8.5.3 Block 4 (Message Body) 69
8.6 Returned Items Payments 71
8.6.1 Header Record – Returned Direct Debits and Credits 71
8.6.2 Detail Record – Returned Direct Debits and Credits 71
8.6.3 Trailer Record – Returned Direct Credits and Debits 72
8.6.4 Return Reason Codes – Returned Direct Debits/Credits 72
8.7 Returned Items Cheques 73
8.7.1 Header Record – Returned Cheques 73
8.7.2 Details Record – Returned Cheques 73
8.7.3 Trailer Record – Returned Cheques 74
8.7.4 Return Reason Codes – Returned Cheques 74
8.8 CSV 76
8.8.1 Account Summary CSV Report 76
8.8.2 Account Statement CSV Report 76
8.8.3 Balance Summary CSV Report 77
8.8.4 Net Position View 78
8.8.5 Returned Items Cheques 79
8.8.6 Returned Items Payments 79
8.8.7 Transaction Details 80
8.9 ANZ Transactive – Global grid screen exports 80

9 APPENDICES 81
9.1 APPENDIX A – BAI/TRANSACTION CODES 81
9.1.1 BAI Status and Summary Level Items 81
9.1.2 Retail, Corporate/Institutional and V2 Plus accounts (CAP, CMM and V2P sources) 86
9.1.3 MANTEC accounts, MIDANZ accounts and other bank accounts 112
9.1.4 New Zealand ANZ Bank (SYS account source) 122
9.1.5 New Zealand Cross Bank accounts (Westpac & Bank of New Zealand) 132
9.1.6 Finacle accounts 134
9.1.7 FINET accounts 148
9.1.8 Nostro accounts 189
9.1.9 Virtual Account Management (VAM) 194
9.1.10 SWIFT MT950 Transaction Codes (Tag :61) 205
9.1.11 SWIFT MT940 Transaction Codes (Tag :61) 207
9.2 APPENDIX B: USE OF AUXDOM/TRANCODE 209
9.3 APPENDIX C: CHINA PAYMENT CODES 210
9.3.1 BOP Codes 210
9.3.2 Purpose Codes 214
9.4 APPENDIX D: BENEFICIARY COUNTRY LIST 216
9.5 APPENDIX E: PURPOSE CODES 222
9.5.1 For payments to China 222
9.5.2 For payments in Hong Kong 222
9.5.3 For payments to India 222
9.5.4 For payments to Indonesia 224
9.5.5 For payments to Malaysia 225
9.5.6 For payments to UAE 229
9.6 APPENDIX F: MY PRODUCT CODE 230
9.6.1 Hong Kong 230

9.6.2 India 230
9.6.3 Philippines 230
9.6.4 Singapore 230
9.6.5 Vietnam 231
9.7 APPENDIX G: PAYMENT PRODUCT 232
9.7.1 Hong Kong 232
9.7.2 India 232
9.7.3 Philippines 232
9.7.4 Singapore 233
9.7.5 Vietnam 233

1 INTRODUCTION

1.1 About this guide

This document is designed to:

- Collate the various file formats for ANZ Transactive – Global
- This is intended to be a file format specification guide only, and as such does not include any training on how to use the different file formats

This user guide will be updated when there is new and/or updated information. Please ensure you regularly check the available version for the most up-to-date copy. We recommend that you read this guide in conjunction with the applicable product terms and conditions.

1.2 Scope

This document contains the following:

1. ANZ Transactive – Global file formats for Payments:
   - Australia (AU) payments file formats:
     - ABA
     - ABA - Osko
     - CSV
     - MT101
     - BPAY
   - China (CN) payments file formats:
     - Fixed-Length
     - ISO XML
   - New Zealand (NZ) payments file formats:
     - NZ CSV without Control Record
     - NZ CSV with Control Record
     - NZ CSV
     - MT101
2. ANZ Transactive – Global file formats for balance and transaction reporting:
   - BAI
   - Statement Files
   - SAP/Multicash
   - NZ Statement Files
   - MT940
   - Returned Items export format
   - CSV
   - Onscreen exports

This document does NOT address:

- Host-to-Host file formats
- Instructions for importing/exporting files
- Examples of correctly formatted import/export files

1.3 Online Help

The online help in ANZ Transactive – Global allows you to access screen specific help and frequently asked questions.

1.4 Online Resources

Find support resources for your ANZ Digital Services, including links to ANZ Digital Services Help, Status Page, Security and how to provide feedback from Online Resources.

1.5 Further Assistance

If you require further assistance, please contact your local Customer Service Centre. Details can be found at anz.com/servicecentres.

2 AUSTRALIA DOMESTIC PAYMENTS FILE FORMATS

This section details the file formats that can be used for Australian Domestic Payments:

- ABA File Format
- CSV File Format

2.1 ABA File Format

This section details the ABA file format that is used for Australian Domestic Payments.

The ABA file format allows a user to import an ABA formatted file as one or more batches of payment instructions.

Note: The ABA file conforms to the Australian Payments Clearing Associations (APCA) file specifications.

2.1.1 ABA File Layout and Character Set

An ABA file can contain one or more batches of payment instructions. The records in the ABA file to be imported must follow a defined order. Each batch must:

- Start with a Descriptive Record
- Contain one or more Details Record(s)
- End with a Batch Control Record

The format specifications for each of these record types are outlined in detail further in this document.

The following character set is allowed in an ABA 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 ( ), ampersands (&), apostrophes ('), commas (,), hyphens (-), full stops (.), forward slashes (/), plus sign (+), dollar sign ($), exclamation mark (!), percentage sign (%), left parenthesis (), right parenthesis (), asterisk (*), number sign (#), equal sign (=), colon (:), question mark (?), left square bracket ([), right square bracket (]), underscore (_), circumflex (^) and the at symbol (@)
  - 'Optional' Alphanumeric fields must be filled with spaces if no data exists
- Fields that are marked '**Numeric'** in the 'Type' column are limited to:
  - Numbers: 0-9
  - 'Optional' Numeric fields must be filled with zeros if no data exists

ANZ Transactive – Global requires ABA files to be prepared as 120-byte fixed length records and must be separated by CRLF (carriage-return/line feed, Hex 0D0A) end of line characters. This must be consistent for the whole file.

2.1.2 Descriptive Record (0)

The Descriptive Record contains Direct Entry payment batch header details.

The payment funding account can be specified using one of the following methods (in order of preference):

1. Provide a BSB and Account Number in the Descriptive Record
2. Create a self-balancing file in your accounting software which will add an extra line in the file to represent the total debit for the payment

Note: If neither of these methods is used, the system will choose the trace account nominated for the first transaction in the payment. If a batch in your file contains an invalid DE User ID, the batch will go into a Needs Repair status and you are able to edit the payment and select the correct DE User ID.

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Record type	Numeric	Must be '0'	1	1	1	Mandatory
BSB *(legacy field)*	Alpha	Bank/State/Branch number of the funds account/default trace account with a hyphen in the 4th character position. e.g. 013-999	2	8	7	Optional
Account Number *(legacy field)*	Alpha	Funds account/default trace account number	9	17	9	Optional
Reserved	Alpha	Blank filled	18	18	1	Optional
Sequence number	Alpha	Must be '01'	19	20	2	Mandatory
Name of User's Financial Institution	Alpha	Must contain the bank mnemonic that is associated with the BSB of the funds account. e.g. 'ANZ'	21	23	3	Mandatory
Reserved	Alpha	Blank filled	24	30	7	Optional
Name of User supplying File	Alpha	User Preferred Name as registered with ANZ	31	56	26	Mandatory
User Identification Number	Numeric	Valid Direct Entry User ID. Right-justified, zero-filled.	57	62	6	Mandatory
Description of entries on File	Alpha	Description of payments in the file (e.g. Payroll, Creditors, etc.). Can be used to match an existing Confidential Data Group; select **Derive from the file** from the Upload Payment File screen.	63	74	12	Mandatory
Date to be processed	Alpha	Date on which the payment is to be processed. DDMMYY (e.g. 010111)	75	80	6	Mandatory
Time	Alpha	Time on which the payment is to be processed. 24 hour format - HHmm	81	84	4	Optional
Reserved	Alpha	Blank filled	85	120	36	Optional

2.1.3 Detail Record (1)

Each Detail Record contains one Direct Entry payment instruction. One or more Detail Items can be included in a single ABA file.

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Record type	Numeric	Must be '1'	1	1	1	Mandatory
BSB of account to be CREDITED or DEBITED	Alpha	Bank/State/Branch number with a hyphen in the 4th character position. e.g. 013-999	2	8	7	Mandatory
Account number to be CREDITED or DEBITED	Alpha	Numeric, hyphens & blanks are valid. Right justified, blank filled. Leading zeros that are part of an Account Number must be included.	9	17	9	Mandatory
Withholding Tax Indicator	Alpha	One of the following values, if applicable: N – For new or varied BSB number or name details 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. The amount of withholding tax is to appear in the Amount of Withholding Tax field.	18	18	1	Optional
Transaction Code	Numeric	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	Mandatory
Amount to be CREDITED or DEBITED	Numeric	Right justified, zero filled, unsigned, two decimal places are implied (e.g. $10.21 is recorded as 0000001021).	21	30	10	Mandatory
Title of account to be CREDITED or DEBITED	Alpha	Preferred format is Surname followed by given names with one blank between each name. e.g. SMITH John Alan Numeric, hyphens & blanks are valid. Left justified, blank filled.	31	62	32	Mandatory
Lodgement Reference *Produced on the recipient's Account Statement.*	Alpha	Payment reference indicating details of the origin of the entry (e.g. payroll number, policy number). Left justified, blank filled.	63	80	18	Mandatory
Trace BSB Number	Numeric	Bank/State/Branch number of the trace account with a hyphen in the 4th character position. e.g. 013-999	81	87	7	Mandatory
Trace Account Number	Alpha	Numeric, alpha, hyphens & blanks are valid. Right justified, blank filled. Leading zeros that are part of an Account Number must be included.	88	96	9	Mandatory
Name of Remitter	Alpha	Name of originator of the entry. This may vary from Name of User. Left justified, blank filled.	97	112	16	Mandatory

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Produced on the recipient's Account Statement.						
Withholding amount	Numeric	Must be zero filled or contain a withholding tax amount. If it contains a withholding tax amount, two decimal places are implied (e.g. $10.21 is recorded as 0000001021).	113	120	8	Optional

2.1.4 Batch Control Record (7)

The Batch Control Record contains details relating to the total number of items as well as debit/credit totals for a batch within the ABA import file.

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Record type	Numeric	Must be '7'	1	1	1	Mandatory
Reserved	Alpha	Must be '999-999'	2	8	7	Mandatory
Reserved	Alpha	Blank filled	9	20	12	Optional
Batch Net Total Amount	Numeric	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	Mandatory
Batch Credit Total Amount	Numeric	Must be zero filled or contain the total value of all Record Type 1 CREDIT transactions on the batch. Right justified, zero filled, unsigned, two decimal places are implied.	31	40	10	Mandatory
Batch Debit Total Amount	Numeric	Must be zero filled or contain the total value of all Record Type 1 DEBIT transactions on the batch. Shown in cents without punctuation (e.g. $1001.21 is stored as '0000100121'). Right justified, zero filled, unsigned, two decimal places are implied.	41	50	10	Mandatory
Reserved	Alpha	Blank filled	51	74	24	Optional
Batch Total Item Count	Numeric	Total count of Type 1 records in the batch. Right justified, zero filled.	75	80	6	Mandatory
Reserved	Alpha	Blank filled	81	120	40	Optional

2.2 ABA – Osko File Format

If your Organisation is enabled with Osko, you can import an ABA file that will be processed using the Osko payment method. This will allow you to have the transactions processed in near real time.

Refer to the ABA File Format section for further details.

Notes:

- Each transaction in an ABA – Osko batch will be processed individually, meaning that there will be one debit on your statement for each credit
- The ABA file format can only support payments addressed to a BSB and Account Number (i.e. payments cannot be addressed to a PayID in an ABA file)
- ABA – Osko file will only support an 18-character reference per beneficiary

2.3 CSV File Format

The CSV file format allows a user to import a CSV file as one batch of payment instructions.

2.3.1 CSV File Layout and Character Set

A valid CSV file consists of only one record type - Detail Record. Direct Entry detail items will be created for each Detail Record in the CSV file.

The format specifications for the Detail Record is 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 ( ), ampersands (&), apostrophes ('), commas (,), hyphens (-), full stops (.), forward slashes (/), plus sign (+), dollar sign ($), exclamation mark (!), percentage sign (%), left parenthesis (), right parenthesis (), asterisk (*), number sign (#), equal sign (=), colon (:), question mark (?), left square bracket ([), right square bracket (]), underscore (_), circumflex (^) and the at symbol (@)
- Fields that are marked 'Numeric' in the 'Type' column are limited to:
  - Numbers: 0-9

2.3.2 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 may be enclosed in double-quotes ("") if required. Each record will end with CRLF (carriage-return/line feed).

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
Reserved	Alpha	Not used by ANZ Transactive – Global.	1	NA	Optional
Title of account to be CREDITED OR DEBITED	Alpha	Preferred format is: Surname followed by given names with one blank between each name. e.g. SMITH John Alan.	2	32	Mandatory
BSB of account to be CREDITED or DEBITED	Numeric	Bank/State/Branch number of the payee account. e.g. 013999	3	6	Mandatory
Account number to be CREDITED or DEBITED	Alpha	Numeric, alpha, hyphens & blanks are valid. Right justified, blank filled. Leading zeros that are part of an Account Number must be included.	4	9	Mandatory
Amount to be CREDITED or DEBITED	Numeric	Payment amount. Decimal point optional and not implied.	5	11 (8 if no decimal is used)	Mandatory
Lodgement Reference Produced on the recipient's Account Statement.	Alpha	Payment reference indicating details of the origin of the entry (e.g. payroll number, policy number).	6	18	Mandatory

3 CHINA DOMESTIC PAYMENTS FILE FORMATS

This section details the file formats that can be used for China payments:

- Fixed-Length Payment File
- XML Payment File

3.1 Fixed-Length Payment File

General Specifications:

- File extension is: *txt or Unicode txt
- File naming is at your discretion
- Length of file name should not exceed 100 characters
- One record occupies one line
- Record/Lines must be separated by CrLf (Carriage return Line feed, HEX 0D0A)
- Amounts should not have comma or any universal currency symbol e.g., $ £ €, etc.,
- All fields to be left adjusted
- No spaces at the end of a field
- Local language (Simplified Chinese) will be supported only for domestic non cross-border transactions
- For cross-border / TT payments, valid character set is as below:
  - a b c d e f g h i j k l m n o p q r s t u v w x y z
  - A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
  - 0 1 2 3 4 5 6 7 8 9
  - / - ? : ( ) . , ' + { }
  - CR LF Space

Key - Type:

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

Notes:

- Any field marked M, must be present in the file
- Any field marked C, is conditional and may be required based on the payment method used
- Batches containing mixed payment types will be split into domestic and international payment batches

3.1.1 Header Detail Record

The Header Detail record detail must appear at the beginning of the file and contains common data applicable to each individual payment contained in the batch.

One single header record only should be present in the file.

No.	Field Name	Start Position	Length	Data Type	M/O/C	Local Language Support	Decription/Notes
1	Record Type	1	3	Char	M	No	Indicator to identify record type. Always 'HDR'.
2	Debit Account	4	30	Char	M	No	Ordering customer debit account number. Applies to all transactions in the file
3	Requested Execution Date	34	10	Date	O	No	DD/MM/YYYY
4	Payment Currency	44	3	Char	M	No	Payment currency – ISO CCY code
5	Payment Method	47	4	Char	O	No	• Use 'ACH' for domestic CNY payments =<50,000 • Use 'RTGS' for domestic CNY payments >50,000. (CNY payments to HK and MU are considered domestic payments) • Use 'BKT' for transfers in any currency to other ANZ accounts in China • Use 'CBFT' for all cross-border payments and domestic foreign currency payments to non ANZ accounts
6	File Reference / Batch Reference	51	35	Char	M	Yes	Customer's internal reference for the payment file
7	Salary Payment Indicator	86	1	Char	O	No	'Y' or 'N'. If field is left blank, it would be defaulted to N. A single consolidated debit will be performed for all domestic ACH, RTGS and BKT(CNY) transactions for salary payment files.
8	Bulk Debit / Individual Debit	87	1	Char	O	No	'Y' or 'N'. Flag to indicate if individual debits per credit entry are required. Defaults to N if Salary Payment Indicator is N. Defaults to Y if Salary Payment Indicator is Y and cannot be changed to N.
9	Deal Reference Number (s)	88	35	Char	O	No	Please provide FX Deal Number if the file contains cross currency payments. Only one FX Deal can be provided for all payments in this batch.

3.1.2 Payment Detail Record

The Payment Detail records should appear after the header and contain data pertaining to each individual payment in the batch.

It is recommended that the number of payment detail records in any one batch should not exceed 3,000 records (i.e. 3,000 transactions) or 5MB.

No.	Field Name	Start Position	Length	Data Type	M/O/C	Local Language Support	Comments
1	Record Type	1	3	Char	M	No	Indicator to identify record type. Payment record type fixed 'PAY'
2	Payment Amount	4	15,3	Number	M	No	Payment Amount in Payment Currency provided in the Header Record. Provide decimal point if applicable.
3	Customer Reference	23	16	Char	C	Yes	Unique Payment Reference number. If blank, file reference from header record will be used.
4	Beneficiary Code	43	15	Char	O	No	Beneficiary Code previously saved in the system (if available). If provided, system will ignore all the beneficiary details provided in Field 5 to Field 21, Field 32 to Field 39 and Field 47 of the detail band. It will retrieve the details saved on the registered Client Beneficiary Code stored in the system.
5	Beneficiary Name	58	60	Char	C	Yes	Name of the Beneficiary. For CBFT payments, valid SWIFT characters must be used and field length must not exceed 35 characters (excess characters will be truncated). Local language characters are accepted for all other payment types.
6	Beneficiary Account Number	178	34	Char	C	No	Mandatory for all payment methods
7	Beneficiary Address Line 1	212	35	Char	C	Yes	Mandatory for CBFT payments. Multi-lingual characters are allowed for all payment types except CBFT
8	Beneficiary Address Line 2	247	35	Char	C	Yes	Multi-lingual characters accepted for all payment types except CBFT
9	Beneficiary Address Line 3	282	35	Char	C	Yes	Multi-lingual characters accepted for all payment types except CBFT
10	Beneficiary Address City / Suburb	317	35	Char	C	Yes	Beneficiary city / suburb detail is mandatory for CBFT payments
11	Beneficiary Country Code	352	2	Char	C	No	ISO country code of the beneficiary. This is mandatory for CBFT payments and payments requiring Balance Of Payment (BOP) information.
12	Beneficiary Fax No	354	15	Char	O	No	System will ignore this field
13	Beneficiary Email Address	369	255	Char	O	No	If populated, payment advice will be sent to this email address. Multiple addresses can be separated by a comma (no spaces)
14	Beneficiary Bank Code/SWIFT BIC	624	35	Char	C	No	Use CNAPS code for ACH, RTGS and ANZ Transfers. Use SWIFT BIC for CBFT payments

No.	Field Name	Start Position	Length	Data Type	M/O/C	Local Language Support	Comments
15	Beneficiary Bank Name	659	35	Char	C	Yes	Only used if Beneficiary Bank Code/SWIFT BIC field is blank
16	Beneficiary Bank Branch Name	694	35	Char	C	Yes	Only used if Beneficiary Code and Beneficiary Bank Code/SWIFT BIC field are blank
17	Beneficiary Bank Address Line 1	729	35	Char	O	Yes	
18	Beneficiary Bank Address Line 2	764	35	Char	O	Yes	
19	Beneficiary Bank City	799	31	Char	O	Yes	
20	Beneficiary Bank Province	830	8	Char	O	Yes	
21	Beneficiary Bank Country	838	2	Char	O	No	
22	TT Charges Borne By	840	3	Char	C	No	Required for cross border/TT payments only. • 'OUR' = ANZ charges and other bank charges will be borne by sender • 'BEN' = ANZ charges and other bank charges will be borne by beneficiary • 'SHA' = ANZ charges will be borne by sender, other bank charges will be borne by beneficiary If left blank, system will use 'OUR' as default
23	Payable Location	843	20	Char	C	No	N/A (Not applicable for electronic payments)
24	Print Location	863	20	Char	C	No	N/A
25	Delivery Method	883	2	Char	C	No	N/A
26	Mailing Address Line 1	885	35	Char	O	No	N/A
27	Mailing Address Line 2	920	35	Char	O	No	N/A
28	Mailing Address Line 3	955	35	Char	O	No	N/A
29	Mailing Address Line 4	990	35	Char	O	No	N/A
30	Instruction Number	1025	10	Number	O	No	N/A
31	Details of Payment / Remittance Information	1035	140	Char	O	Yes	Multi-lingual characters accepted for all payment types except CBFT
32	Intermediary Bank Code/SWIFT	1175	35	Char	O	No	N/A
33	Intermediary Bank Name	1210	35	Char	O	No	N/A
34	Intermediary Bank Branch	1245	35	Char	O	No	N/A
35	Intermediary Bank Address 1	1280	35	Char	O	No	N/A
36	Intermediary Bank Address 2	1315	35	Char	O	No	N/A
37	Intermediary Bank City	1350	31	Char	O	No	N/A
38	Intermediary Bank Province	1381	8	Char	O	No	N/A
39	Intermediary Bank Country	1389	2	Char	O	No	N/A
40	Central Bank Reporting Line 1	1391	35	Char	O	No	N/A

No.	Field Name	Start Position	Length	Data Type	M/O/C	Local Language Support	Comments
41	Central Bank Reporting Line 2	1426	35	Char	O	No	N/A
42	Central Bank Reporting Line 3	1461	35	Char	O	No	N/A
43	Reporting Code 1	1496	3	Char	O	No	N/A
44	Reporting Code 2	1499	3	Char	O	No	N/A
45	Use FX Deal	1502	35	Char	O	No	Value provided in the file will be ignored. If the Header record has an FX Deal, system will default to 'Y'. If FX Deal field in the Header is blank, system will default to 'N'
46	FX Deal Reference Number	1537	35	Char	O	No	One per payment record
47	Beneficiary Type	1572	35	Char	O	No	Mandatory for payments from China. If blank, payment will be stopped for repair. Possible values: 'Y' - Individual, Resident 'N' - Individual, Non - Resident 'R' - Corporate, Resident 'H' - Corporate, Non-Resident
48	Purpose Code	1607	35	Char	O	No	Mandatory for any payments involving non-resident parties and all CBFT payments. Refer to Purpose Codes.
49	Purpose Code Description	1642	35	Char	O	Yes	Leave blank. System will derive based on Purpose Code in the previous field.
50	User Defined Field 6	1677	35	Char	O	No	N/A
51	User Defined Field 7	1712	35	Char	O	No	N/A
52	User Defined Field 8	1747	35	Char	O	No	N/A
53	User Defined Field 9	1782	35	Char	O	No	N/A
54	User Defined Field 10	1817	35	Char	O	No	N/A

3.1.3 Enrichment Detail Record

The Enrichment Detail record is currently not in use, however, can be used in the future to capture enrichment information about each individual payment. Enrichment detail will be added onto the beneficiary advice.

This record must always follow a payment detail record and there can be a maximum of 100 'INV' record lines per payment detail record.

No.	Field Name	Start Position	Length	Data Type	M/O/C	Local Language Support	Comments
1	Record type	1	3	Char	O	No	Indicator to identify record type. 'INV'
2	Enrichment Value	4	80	Char	O	Yes	N/A – for future use. Information will be added to the beneficiary advice.

3.1.4 Additional Details Record

The Additional Details record is used to capture mandatory Balance of Payment (BOP) information required for payments to/from residents in China. Its use is conditional based on the following:

- BOP information is not required for domestic ACH (BEPS) or domestic RTGS (HVPS) payments
- BOP Information is required where:
  - Beneficiary Country is not China or,
  - Beneficiary Country is China, and beneficiary is a non-resident or,
  - Beneficiary is China domiciled but Payment currency is foreign currency
- If you are a Non-Resident customer, you may leave all BOP fields blank except Unit Code

Refer to BOP Codes for full list of BOP Codes and descriptions.

This record must always follow a payment detail record (or enrichment detail record if available) and there can be a maximum of 1 'BOP' record lines per payment detail record.

No.	Field Name	Start Position	Length	Data Type	M/O/C	Local Language Support	Comments
1	Record type	1	3	Char	O	No	Indicator to identify record type. 'BOP'
2	Unit Code 对公组织机构代码	1	9	Char	C	Yes	Provide the Unit Code of your organisation (9-digit). Provide '000000000' if you do not know your Unit Code.
3	Payment Nature 付汇性质	1	40	Char	C	Yes	Provide either code or description, based on your declaration document. For Non-Resident customers, system will default it to '006' -其他". Possible values: • '001' - 保税区 • '002' - 出口加工 • '003' - 钻石交易所 • '004' - 其他特殊经济区域 • '005' - 深加工结转 • '006' - 其他
4	BOP Transaction Code 1 交易编码 1	1	6	Char	C	Yes	Refer to BOP Codes. System will default it to '822030' for non-resident customers
5	BOP Transaction Description 1 交易附言 1	1	40	Char	C	Yes	Provide description only if it is different from the standard description of the code as per BOP Codes
6	BOP Transaction Code 2 交易编码 2	1	6	Char	O	Yes	Refer to BOP Codes
7	BOP Transaction Description 2 交易附言 2	1	40	Char	O	Yes	Provide description only if it is different from the standard description of the code as per BOP Codes
8	BOP Amount 1 金额 1	1	20	Number	C	No	Amount as per BOP Transaction Code 1. Must be in the same currency as the payment amount. If blank, system will default it to Payment Amount.
9	BOP Amount 2 金额 2	1	20	Number	O	No	Amount as per BOP Transaction Code 2. Must be in the same currency as the payment amount. If both BOP Amount 1 & BOP Amount 2 are provided, sum of both amounts must be equal to Payment Amount. If this doesn't match, payment will be stopped for repair.
10	Tax Free Goods 本笔款项是否为保税货物项下付款	1	3	Char	C	Yes	Provide appropriate code: • '020' - 是 • '021' - 否 Either code can be used if the 6 digit 'BOP Transaction Code 1' begins with "1". If the 6 digit 'BOP Transaction Code 1' does not begin with "1", only '021' - 否 is applicable.

No.	Field Name	Start Position	Length	Data Type	M/O/C	Local Language Support	Comments
							"021" - 否 will default for non-resident customers.
11	Payment Category 本笔款项请选择	1	40	Char	C	Yes	Provide appropriate code: • Use '050' - 预付货款 Advance Payment or '051' - 货到付款 Payment Against Delivery, if BOP Transaction Code1 starts with "1" • Use '052' - 退款 Refund, for refunds • Use '053' - 其他 Others, if BOP Transaction Code 1 does not start with "1". "053" - 其他 Others, will default for non-resident customers.
12	Contract Number 合同号	1	40	Char	C	Yes	Sales contract number, if applicable
13	Invoice Number 发票号	1	40	Char	C	Yes	Invoice Number, if applicable
14	Safe Batch/ Registration Number 外汇局批件号/备案表号/业务编号	1	40	Char	C	Yes	Provide the 20-digit Safe Batch/ Registration Number or N/A if not applicable. This is mandatory for resident-customers if the 'BOP Transaction Code 1' starts with "6", "7", "8", or "9".
15	BOP Reporting Type 国际收支申报类型	1	20	Char	C	Yes	Provide relevant code based on BOP Reporting Type: • '070' - BOP OVERSEAS (境外汇款) • '071' - BOP DOMESTIC (境内汇款) • '072' - BOP NOT REQUIRED (无需国际收支申报) System will default it to "070" - BOP OVERSEAS (境外汇款) for non-resident customers.

3.2 ISO XML Payment File

The XML Payment file is comprised of 3 Message Building Blocks.

A. GroupHeader: A set of common characteristics shared by all individual transactions included in the message.
B. PaymentInformation: Set of characteristics that apply to the debit side of the payment transactions included in the payment file.
C. SupplementaryData: Additional information that cannot be captured in the structured elements and/or any other specific block. This is used to capture mandatory BOP information for payments in China.

General Specifications:

- File extension is: xml
- File naming is at your discretion.
- Length of file name should not exceed 100 characters.
- Maximum file size is 5MB
- Amounts should not have comma or any universal currency symbol e.g., $ £ €, etc.,
- Local language (Simplified Chinese) will be supported only for domestic non cross-border transactions
- For cross-border / TT payments, valid character set is as below:
  - a b c d e f g h i j k l m n o p q r s t u v w x y z
  - A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
  - 0 1 2 3 4 5 6 7 8 9
  - / - ? : ( ) . , ' + { }
  - CR LF Space

Key - Type:

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

Notes:

- Any field marked M, must be present in the file
- Any field marked C, is conditional and may be required based on the payment method used.
- Batches containing mixed payment types will be split into domestic and international payment batches

3.2.1 Group Header

Message element	XML Tag	Structural Sequence Number	Mult.	Data Type	M/O/C	Local language support	Max Length	Comments
GroupHeader	<GrpHdr>	01	[1..1]					Parent Tag
NumberOfTransactions	<NbOfTxs>	01.04	[1..1]	Text	M	N	15	Total Number of Transactions
ControlSum	<CtrlSum>	01.05	[0..1]	Quantity	O	N	13,2	Total payment Amount
InitiatingParty	<InitgPty>	01.06	[1..1]					Parent Tag
Identification	<Id>	01.06.03	[0..1]					Parent Tag
OrganisationIdentification	<OrgId>	01.06.03.01	[1..1]					Parent Tag
Other	<Othr>	01.06.03.01.02	[0..n]					Parent Tag
Identification	<Id>	01.06.03.01.02.01	[1..1]	Text	O	N	10	Division Id

3.2.2 Payment Information

Message element	XML Tag	Structural Sequence Number	Mult.	Data Type	M/O/C	Local language support	Max Length	Comments
PaymentInformation	<PmtInf>	02	[1..n]					Parent Tag
PaymentInformationIdentification	<PmtInfId>	02.01	[1..1]	Text	M	Y	16	Batch Reference
PaymentMethod	<PmtMtd>	02.02	[1..1]	Code	M	N	3	Payment Method must always be populated as 'TRF'
BatchBooking	<BtchBookg>	02.03	[0..1]	Indicator	O	N	5	• 'TRUE' indicates Bulk Debit • 'FALSE' indicates Itemised Debit
NumberOfTransactions	<NbOfTxs>	02.04	[0..1]	Text	O	N	15	No.Of.Txns
ControlSum	<CtrlSum>	02.05	[0..1]	Quantity	O	N	13, 2	Must be the arithmetic sum of all payment transaction amounts in the batch, ignoring currency
PaymentTypeInformation	<PmtTpInf>	02.06	[0..1]					Parent Tag
InstructionPriority	<InstrPrty>	02.06.01	[0..1]	Code	O	N	4	• 'HIGH' indicates HVPS • 'NORM' indicates BEPS payment
LocalInstrument	<LclInstrm>	02.06.03	[0..1]					Parent Tag
Code	<Cd>	02.06.03.01	[1..1]	Code	O	N	5	If Code is provided, InstructionPriority will be ignored by the system. Use Code descriptions: • 'BKT' = Book Transfer or Own Account Transfer • 'ACH' = BEPS • 'RTGS' = HVPS / CBHVPS • 'TT' = Telegraphic Transfer • CBFT
CategoryPurpose	<CtgyPurp>	02.06.04	[0..1]					Parent Tag
Code	<Cd>	02.06.04.01	[1..1]	Code	O	N	4	'SALA' indicates salary Payments & 'OTHR' indicates non-salary payments. If this is not provided, system will treat it as OTHR.
RequestedExecutionDate	<ReqdExctnDt>	02.07	[1..1]	DateTime	M	N	10	Value Date
Debtor	<Dbtr>	02.09	[1..1]		M			Parent Tag
DebtorAccount	<DbtrAcct>	02.10	[1..1]					Parent Tag
Identification	<Id>	02.10.01	[1..1]					Parent Tag
Other	<Othr>	02.10.01.02	[1..1]					Parent Tag
Identification	<Id>	02.10.01.02.01	[1..1]	Text	M	N	20	Debit Account Number
Type	<Tp>	02.10.02	[0..1]					Parent Tag
Currency	<Ccy>	02.10.03	[0..1]	Code	O	N	3	Debit Account Currency in ISO Currency Code
DebtorAgent	<DbtrAgt>	02.11	[1..1]					Parent Tag
InstructionForDebtorAgent	<InstrForDbtrAgt>	02.13	[0..1]	Text	O	Y	140	Provide the debit description
CreditTransferTransaction Information	<CdtTrfTxInf>	02.18	[1..n]					Parent Tag
PaymentIdentification	<PmtId>	02.18.01	[1..1]					Parent Tag
EndToEndIdentification	<EndToEndId>	02.18.01.02	[1..1]	Text	M	Y	16	Customer Reference

Message element	XML Tag	Structural Sequence Number	Mult.	Data Type	M/O/C	Local language support	Max Length	Comments
Amount	<Amt>	02.18.03	[1..1]					Parent Tag
InstructedAmount	<InstdAmt Ccy="AAA">	02.18.03.01	1..1]	Amount	C	N	13, 2	**Payment Amount**. Either Payment Amount or Debit Amount must be provided but not both. System will calculate the other amount based on the exchange rate for cross currency payments.
EquivalentAmount	<EqvtAmt>	02.18.03.02	1..1]					Parent Tag
Amount	<Amt Ccy="AAA">	02.18.03.02.01	[1..1]	Amount	C	N	13, 2	**Debit Amount.** Either Payment Amount or Debit Amount must be provided but not both. System will calculate the other amount based on the exchange rate for cross currency payments.
CurrencyOfTransfer	<CcyOfTrf>	02.18.03.02.02	[1..1]	Code	C	N	3	Payment Currency in ISO Currency Code
ExchangeRateInformation	<XchgRateInf>	02.18.04	[0..1]					Parent Tag
RateType	<RateTp>	02.18.04.03	[0..1]	Code	O	N	4	FX Rate Type: • 'SPOT'/'SALE' - Carded Rate • 'AGRD' - Deal Rate Note carded rate may not be available for some currency pairs.
ContractIdentification	<CtrctId>	02.18.04.04	[0..1]	Text	C	N	35	FX Deal Reference. Provide valid FX Deal ID if FX Rate Type is D. Only one Deal ID can be provided per payment.
ChargeBearer	<ChrgBr>	02.18.05	[0..1]	Code	C	N	4	Select the Appropriate code: • 'DEBT'= Borne By Debtor (OUR) • 'CRED' = Borne By Creditor (BEN) • 'SHAR' = Shared (SHA) Applicable to TT and CBHVPS If blank for TT payment, it will be defaulted to OUR.
CreditorAgent	<CdtrAgt>	02.18.14	[0..1]					Parent Tag
FinancialInstitutionIdentification	<FinInstnId>	02.18.14.01	[1..1]					Parent Tag
BICFI	<BICFI>	02.18.14.01.01	[0..1]	Identifier	C	N	11	Beneficiary Bank Swift BIC. Applies to TT Payment types. If this field is Blank for TT payments, you must provide NCC Type and NCC
ClearingSystemMemberIdentification	<ClrSysMmbId>	02.18.14.01.02	[0..1]					Parent Tag
ClearingSystemIdentification	<ClrSysId>	02.18.14.01.02.01	[0..1]					Parent Tag
Code	<Cd>	02.18.14.01.02.01.01	[1..1]	Code	C	N	5	National Clearing Code (NCC) Type. Applies to TT Payment types. If BICFI tag is blank you must populate this tag. Currently system supports only the following NCC Types: • 'USABA' - US Fedwire FW

Message element	XML Tag	Structural Sequence Number	Mult.	Data Type	M/O/C	Local language support	Max Length	Comments
								• 'AUBSB' - Australian Bank Branch Code (BSB) AU • 'GBDSC' - UK Domestic Sort Code SC • 'ZANCC' - South African National Clearing Code ZA • 'NZNCC' - New Zealand National Clearing Code NZ • 'CACPA' - Canadian Payments Clearing Code CC
MemberIdentification	<MmbId>	02.18.14.01.02.02	[1..1]	Text	C	N	11	National Clearing Code. This is required if NCC Type is provided. Please provide a valid National clearing code. If the given NCC Code is invalid or not found in the NCC Bank Library, the transaction will stop for repair.
Name	<Nm>	02.18.14.01.03	[0..1]	Text	C	Y	100	Beneficiary Bank Name. Only used if beneficiary code and beneficiary bank code are not provided. If you do not know the beneficiary bank code / swift BIC of the beneficiary bank account, please provide the bank branch name here. System will attempt to find a match. It is recommended to provide the appropriate bene bank code to avoid delays in processing.
PostalAddress	<PstlAdr>	02.18.14.01.04	[0..1]					Parent Tag
Country	<Ctry>	02.18.14.01.04.09	[0..1]	Code	C	N	2	Beneficiary Bank Country. ISO Country Code.
BranchIdentification	<BrnchId>	02.18.14.02	[0..1]					Parent Tag
Identification	<Id>	02.18.14.02.01	[0..1]	Text	C	N	15	Local Clearing Code. For domestic payments and cross border HVPS payments, please provide CNAPS participating code of the beneficiary bank branch
Name	<Nm>	02.18.14.02.02	[0..1]	Text	C	Y	100	Beneficiary Branch Name. Only used if beneficiary code and beneficiary bank code are not provided. If you do not know the CNAPS code of the beneficiary bank branch, please provide the bank branch name here. System will attempt to find a match. It is recommended to provide the appropriate bene account branch CNAPS code to avoid delays in processing.
PostalAddress	<PstlAdr>	02.18.14.02.03	[0..1]					Parent Tag
AddressLine	<AdrLine>	02.18.14.02.03.10	[0..7]	Text	O	Y	140	Beneficiary Branch Address. Only used if beneficiary code as well as beneficiary bank code are not provided. If you do not know the beneficiary bank code / swift BIC of the beneficiary bank

Message element	XML Tag	Structural Sequence Number	Mult.	Data Type	M/O/C	Local language support	Max Length	Comments
								account, please provide the bank branch address here. It will be used to identify the appropriate bank code to route the payments in exception cases. Providing accurate beneficiary bank code will speed up the processing of the payment.
Name	<Nm>	02.18.16.01	[0..1]	Text	M	Y	140	Beneficiary Name. You may provide local language name for domestic CNAPS payments
PostalAddress	<PstlAdr>	02.18.16.02	[0..1]					Parent Tag
CountrySubDivision	<CtrySubDvsn>	02.18.16.02.08	[0..1]	Text	C	N	35	Beneficiary City. Mandatory for cross border and for non-CNY payments. Please provide the city or suburb name of the beneficiary location
Country	<Ctry>	02.18.16.02.09	[0..1]	Code	C	N	2	Beneficiary Country. Mandatory for cross border and for non-CNY payments. Please provide 2 character ISO country code of the beneficiary customer.
AddressLine	<AdrLine>	02.18.16.02.10	[0..7]	Text	C	N	70	Please provide Beneficiary address, excluding city and country.
Identification	<Id>	02.18.16.03.02.02.01	[1..1]	Text	O	N		Beneficiary Code. If you are maintaining registered beneficiary list in the system, you may provide the beneficiary code of the registered beneficiary. If provided, system will ignore all the beneficiary details and beneficiary bank details provided in the file. It will retrieve the details from the registered beneficiary stored in the system. Please note that if beneficiary code is provided, system will not use any of the beneficiary fields from the file, even if they are blank in the registered beneficiary record with the bank.
ContactDetails	<CtctDtls>	02.18.16.05	[0..1]					Parent Tag
EmailAddress	<EmailAdr>	02.18.16.05.06	[0..1]	Text	O	N	255	Beneficiary Email address. If provided, Payment Advice will be sent to this email address. More than one email id separated by commas can be provided, subject to max length of the field.
CreditorAccount	<CdtrAcct>	02.18.17	[0..1]					Parent Tag
Identification	<Id>	02.18.17.01	[1..1]					Parent Tag
Other	<Othr>	02.18.17.01.02	[1..1]					Parent Tag
Identification	<Id>	02.18.17.01.02.01	[1..1]	Text	M	N	34	Beneficiary Account Number

Message element	XML Tag	Structural Sequence Number	Mult.	Data Type	M/O/C	Local language support	Max Length	Comments
Code	<Cd>	02.18.17.02.01	[1..1]	Code	M	N	1	Specify Beneficiary Type using one of the codes: • 'Y'-Individual Resident • 'N'-Individual Non-Resident • 'R'-Corporate Resident • 'H'-Corporate Non Resident If Blank, payment will be stopped for repair.
InstructionForCreditorAgent	<InstrForCdtrAgt>	02.18.19	[0..n]					Parent Tag
InstructionForDebtorAgent	<InstrForDbtrAgt>	02.18.20	[0..1]	Text	O	Y	140	Debit Description. This will be displayed in the Debit Advice and payments reports.
Purpose	<Purp>	02.18.21	[0..1]					Parent Tag
Code	<Prtry>	02.18.21.01	[1..1]	Code	C	N	5	Provide appropriate purpose code. Required if Payment type is BEPS, HVPS or CBHVPS. If blank, will default to '02103-Online Payment' and will be moved to repair if CBHVPS. Refer to Purpose Codes
RemittanceInformation	<RmtInf>	02.18.25	[0..1]					Parent Tag
Unstructured	<Ustrd>	02.18.25.01	[0..n]	Text	O	Y	140	Remittance Information
AdditionalRemittanceInformation	<AddtlRmtInf>	02.18.25.02.08	[0..3]	Text	O	Y	140	Payment Remarks

3.2.3 Supplementary Data

The Supplementary Data record is used to capture mandatory Balance of Payment (BOP) information required for payments to/from residents in China. It's use is conditional based on the following:

- BOP information is not required for domestic ACH (BEPS) or RTGS (HVPS) payments.
- BOP Information is required where:
  - Beneficiary Country is not China or,
  - Beneficiary Country is China and beneficiary is a non-resident or,
  - Beneficiary is China domiciled but Payment currency is foreign currency
- If you are a Non-Resident customer, you may leave all BOP fields blank except Unit Code

Refer to BOP Codes for full list of BOP Codes and descriptions.

3.2.4 Supplementary Data Record

Message element	XML Tag	Structural Sequence Number	Mult.	Data Type	M/O/C	Local language support	Max Length	Comments
SupplementaryData	<SplmtryData>	02.18.26	[0..*]		C			Parent Tag
Envelope	<Envlp>	02.18.26.02	[1..1]		C			Parent Tag
UnitCode	<UnitCode>	02.18.26.02.01	[0..1]	Text	C	Y	9	Provide the Unit Code of your organisation (9-digit). Provide '000000000' if you do not know your Unit Code.
Payment Nature	<PaymentNature>	02.18.26.02.02	[0..1]	Text	C	Y	40	Provide either code or description as per list of values, based on your declaration document. For Non-Resident customers, system will default it to "006" -其他. Possible value: • '001' - 保税区 • '002' - 出口加工区 • '003' - 钻石交易所 • '004' - 其他特殊经济区域 • '005' - 深加工结转 • '006' - 其他
BOP Transaction Code 1	<BOPTranCode1>	02.18.26.02.03	[0..1]	Text	C	Y	6	Refer BOP Codes. System will default it to '822030' for non-resident customers.
BOP Transaction Description 1	<BOPTranDesc1>	02.18.26.02.04	[0..1]	Text	C	Y	40	Provide description only if it is different from the standard description of the code as per BOP Codes
BOP Transaction Code 2	<BOPTranCode2>	02.18.26.02.05	[0..1]	Text	O	Y	6	Refer BOP Codes
BOP Transaction Description 2	<BOPTranDesc2>	02.18.26.02.06	[0..1]	Text	O	Y	40	Provide description only if it is different from the standard description of the code as per BOP Codes
BOP Amount 1	<BOPAmount1>	02.18.26.02.07	[0..1]	Number	C	N	20	Amount as per BOP Transaction Code 1. Must be in the same currency as the payment amount. If blank, system will default it to Payment Amount.
BOP Amount 2	<BOPAmount2>	02.18.26.02.08	[0..1]	Text	O	N	20	Amount as per BOP Transaction Code 2. Must be in the same currency as the payment amount. If both BOP Amount 1 & BOP Amount 2 are provided, sum of both amounts must be equal to Payment Amount. If this doesn't match, payment will be stopped for repair.

Message element	XML Tag	Structural Sequence Number	Mult.	Data Type	M/O/C	Local language support	Max Length	Comments
Tax Free Good	<TaxFreeGoods>	02.18.26.02.09	[0..1]	Text	C	Y	3	Provide appropriate code: • '020' - 是 • '021' - 否 Either code can be used if the 6 digit 'BOP Transaction Code 1' begins with "1". If the 6 digit 'BOP Transaction Code 1' does not begin with "1", only "021" - 否 is applicable. "021" - 否 will default for non-resident customers.
Payment Category	<PaymentCategory>	02.18.26.02.10	[0..1]	Text	C	Y	40	Provide appropriate code: • Use '050' - 预付货款 Advance Payment or '051' - 货到付款 Payment Against Delivery, if BOP Transaction Code1 starts with "1" • Use '052' - 退款 Refund, for refunds • Use '053' - 其他 Others, if BOP Transaction Code 1 does not start with "1" "053" - 其他 Others, will default for non-resident customers.
Contract Number	<ContractNumber>	02.18.26.02.11	[0..1]	Text	C	Y	40	Sales contract number, if applicable
Invoice Number	<InvoiceNumber>	02.18.26.02.12	[0..1]	Text	C	Y	40	Invoice Number, if applicable
Safe Batch/Registration Number	<SafeBatchRegNum>	02.18.26.02.13	[0..1]	Text	C	Y	40	Provide the 20 digit Safe Batch/Registration Number or N/A if not applicable. This is mandatory for resident-customers if the BOP Transaction Code 1 starts with "6", "7", "8", or "9".
BOP Reporting Type	<BOPRepType>	02.18.26.02.14	[0..1]	Text	C	Y	20	Provide either code based on BOP Reporting Type below: • '070' - BOP OVERSEAS (境外汇款) • '071' - BOP DOMESTIC (境内汇款) • '072' - BOP NOT REQUIRED (无需国际收支申报) System will default it to "070" - BOP OVERSEAS (境外汇款) for non-resident customers.

4 NZ DOMESTIC PAYMENTS FILE FORMATS

This section details the 3 types of New Zealand Domestic Payments import file formats available in ANZ Transactive – Global:

1. NZ CSV
2. NZ CSV with Control Record
3. NZ CSV without Control Record

4.1 NZ CSV

The NZ CSV file format allows a user to import a Domestic Payment file into ANZ Transactive – Global as one or more batches of payment instructions.

4.1.1 File Layout and Character Set

An NZ CSV file can contain one or more batches of payment instructions. The records in the file to be imported must follow a defined order. Each batch must:

- Start with a Descriptive Record
- Contain one or more Detail Record(s)
- End with a Batch Control Record

The format specifications for each of these record types are outlined in detail further in this document.

The following character set is allowed in an NZ Domestic Payment file:

- Character fields can contain both alpha and numeric values
- Numeric fields should only have digit values (0-9)
- The delimiter between fields is a comma, so text fields such as Other Party Name should not contain commas. There may optionally be a comma after the final field.

4.1.2 Descriptive Record

The Descriptive Record contains Domestic Payment batch header details.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
Record Type	Numeric	Must be "1"	1	1	Mandatory
Batch Type	Numeric	"D" = Debit Batch / "C" = Credit Batch	2	1	Mandatory
Payment Date	Numeric	In The Form YYYYMMDD (e.g. 20100130)	3	8	Mandatory
Payment Time	Numeric	HHMM (e.g. 1330 is 1.30pm)	4	4	Optional
Batch Creation Date	Numeric	Value may be omitted or a YYYYMMDD format value will be ignored by Transactive	5	8	Optional
Funds Account	Numeric	In Form BBbbbbAAAAAAASS (2, 4, 7, 2). No hyphens	6	15	Mandatory
DD Code	Numeric	Mandatory for Debit Batches	7	7	Conditional
Reporting Method	Numeric	"S" = Single / "M" = Multiple. The Multiple Reporting Method has a threshold of 4999 transaction items. If the threshold is exceeded Transactive will update the Reporting Method to 'Single' upon validation of the file. Customers will not be notified via the front-end.	8	1	Mandatory
Dishonour Account	Numeric	In Form BBbbbbAAAAAAASS (2, 4, 7, 2). No hyphens	9	15	Mandatory
Batch Name	Alphanumeric	The name given to the batch being created. Can be used to match an existing Confidential Data Group; select **Derive from the file** from the Upload Payment File screen.	10	12	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
Originator Particulars	Alphanumeric	Reference details which are captured by the originator	11	12	Optional
Originator Analysis Code	Alphanumeric	Reference details which are captured by the originator	12	12	Optional
Originator Reference	Alphanumeric	Reference details which are captured by the originator	13	12	Optional
Reserved	-	Field reserved for future use	14	-	Optional
Reserved	-	Field reserved for future use	15	-	Optional
Reserved	-	Field reserved for future use	16	-	Optional

4.1.3 Detail Record

One or more Detail Items can be included in a single NZ Domestic Payment batch.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Record Type	Numeric	Must be "2"	1	1	Mandatory
Account Number to be CREDITED or DEBITED	Numeric	In Form BBbbbbAAAAAAASS (2, 4, 7, 2), BBbbbbAAAAAAASSS (2, 4, 7, 3) or BBbbbbAAAAAAAASSS (2, 4, 8, 3). No hyphens	2	17	Mandatory
Transaction Code	Numeric	The transaction code for the item. The following codes are available: 50 – Credit 52 - Payroll 00 - Debit	3	2	Mandatory
Amount	Numeric	Amount must be less than or equal to 99999999.99 2 decimal places are implied (e.g. $10.21 is recorded as 1021)	4	10	Mandatory
Other Party Name	Alphanumeric	Party Receiving Payment	5	32	Mandatory
Other Party Particulars	Alphanumeric	Other Party Statement Details	6	12	Optional
Other Party Analysis Code	Alphanumeric	Other Party Statement Details	7	12	Optional
Other Party Reference	Alphanumeric	Other Party Statement Details	8	12	Optional
Originator Particulars	Alphanumeric	Only applicable if Reporting Method is "M". If blank, will populate with Originator Particulars in Batch Header.	9	12	Optional
Originator Analysis Code	Alphanumeric	Only applicable if Reporting Method is "M". If blank, will populate with Originator Code in Batch Header.	10	12	Optional
Originator Reference	Alphanumeric	Only applicable if Reporting Method is "M". If blank, will populate with Originator Reference in Batch Header.	11	12	Optional
Reserved	-	Field reserved for future use	12	-	Optional
Reserved	-	Field reserved for future use	13	-	Optional

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Reserved	-	Field reserved for future use	14	-	Optional

4.1.4 Batch Control Record

The Control Record contains details relating to the Hash Total, the total number of items and the debit/credit totals for a batch.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
Record Type	Numeric	Must be "3"	1	1	Mandatory
Batch Debit Total Amount	Numeric	Value of all Debit transactions in the batch. 2 decimal places are implied (e.g. $10.21 is recorded as 1021)	2	10	Mandatory
Batch Credit Total Amount	Numeric	Value of all Credit transactions in the batch. 2 decimal places are implied (e.g. $10.21 is recorded as 1021)	3	10	Mandatory
Batch Total Item Count	Numeric	Total number of Transactions in the batch	4	6	Mandatory
Hash Total	Numeric	Sum of Branch/Account Numbers	5	11	Optional
Reserved	-	Field reserved for future use	6	-	Optional
Reserved	-	Field reserved for future use	7	-	Optional
Reserved	-	Field reserved for future use	8	-	Optional

Note: The hash total is calculated using the branch and account numbers in each transaction record. The bank number and account suffix are not used when calculating the hash total. If the account number is 8 digits then the left most digit is excluded from the calculations.

Example:
01 0123 0456789 00
06 0475 0123456 02
11 6100 1234567 040
03 0321 00987654 030
7019 2802466

The hash total is therefore 70192802466.
If the hash total is more than 11 characters, exclude the characters on the left.

4.2 NZ CSV with Control Record

The NZ CSV with Control Record file format allows a user to import a CSV file containing payment details. The user will enter the header information when importing the file.

4.2.1 File Layout and Character Set

A valid NZ CSV with Control Record consists of the following record types:

- A Descriptive Record
- One or more Detail Record(s)
- A Batch Control Record

The format specifications for each of these record types are outlined in detail further in this document.

The following character set is allowed in a CSV file:

- Character fields can contain both alpha and numeric values
- Numeric fields should only have digit values (0-9)

The delimiter between fields is a comma, so text fields such as Other Party Name should not contain commas. There may optionally be a comma after the final field of each record

4.2.2 Descriptive Record

The Descriptive Record contains Domestic Payment batch header details.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
Record Type	Numeric	Must be '1'	1	1	Mandatory
Subscriber ID	Numeric	Contents will be ignored	2	16	Optional
Batch Number	Numeric	Contents will be ignored	3	2	Optional
Null	Numeric	Contents will be ignored	4	4	Optional
Subscriber's Account Number	Numeric	Contents will be ignored	5	15	Optional
Batch Type	Numeric	Contents will be ignored	6	1	Optional
Batch Due Date	Numeric	Contents will be ignored	7	8	Optional
Batch Creation Date	Numeric	Contents will be ignored	8	8	Optional

4.2.3 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. Other required detail item fields are inherited from the Batch Header and can subsequently be changed.

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

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
Record Type	Numeric	Must be '2'	1	1	Mandatory
Account Number	Numeric	In Form BBbbbbAAAAAAASS (2, 4, 7, 2), or BBbbbbAAAAAAASSS (2, 4, 7, 3) or BBbbbbAAAAAAAASSS (2, 4, 8, 3). No hyphens.	2	17	Mandatory
Transaction Code	Numeric	The transaction code for the item. The following codes are available: 50 – Credit 52 - Payroll 00 - Debit	3	2	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
Amount	Numeric	The amount is in cents. No Dollar Signs, Commas or Decimal Points.	4	10	Mandatory
Other Party Name	Alphanumeric	Party Receiving Payment	5	32	Mandatory
Other Party Reference	Alphanumeric	Other Party Statement Details	6	12	Optional
Other Party Analysis Code	Alphanumeric	Other Party Statement Details	7	12	Optional
Other Party Alpha Reference	Alphanumeric	Not Used (but must be allowed for)	8	12	Optional
Other Party Particulars	Alphanumeric	Other Party Statement Details	9	12	Optional
Originator Name	Alphanumeric	Name of Party Making Payment. Contents will be ignored (since the payer's name will be the 'Funds Account Name' from the batch header details).	10	20	Optional
Originator Analysis Code	Alphanumeric	Details on customer's Statement	11	12	Optional
Originator Reference	Alphanumeric	Details on customer's Statement	12	12	Optional
Originator Particulars	Alphanumeric	Details on customer's Statement	13	12	Optional

4.2.4 Batch Control Record

The Batch Control Record contains details relating to the total number of items, the Hash Total and debit or credit totals.

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
Record Type	Numeric	Must be '3'	1	1	Mandatory
Batch Total Amount	Numeric	The amount is in cents. No dollar signs, commas or decimal points	2	11	Mandatory
Number of Transactions	Numeric	Total number of Transactions	3	5	Mandatory
Hash Total	Numeric	Sum of Branch / Account Numbers, overflow Ignored.	4	11	Mandatory

Note: The hash total is calculated using the branch and account numbers in each transaction record. The bank number and account suffix are not used when calculating the hash total. If the account number is 8 digits then the left most digit is excluded from the calculations.

Example:
01 0123 0456789 00
06 0475 0123456 02
11 6100 1234567 040
03 0321 00987654 030
7019 2802466

The hash total is therefore 70192802466.
If the hash total is more than 11 characters, exclude the additional characters on the left.

4.3 NZ CSV without Control Record

The NZ CSV without Control Record file format allows a user to import a CSV file containing payment details. The user will enter the header information when importing the file.

4.3.1 File Layout and Character Set

A valid NZ CSV without Control Record consists of only one record type - Detail Record. NZ 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 alphanumeric fields are supported in a CSV file:

- A..Z, 0..9, spaces and other keyboard characters (except commas which are treated as field separators)
- Numeric fields should only have digit values (0-9)

4.3.2 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. Other required detail item fields are inherited from the Batch Header and can subsequently be changed.

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

Field Description	Type	Notes	Record Position	Max Length	Mandatory /Optional
Transaction Amount	Numeric	The dollar amount of the transaction. This can be expressed either in whole dollars or in dollars and cents, e.g. 12 is read as 12.00 12. is read as 12.00 12.3 is read as 12.30 12.34 is read as 12.34 Commas cannot be used to separate '000s. The maximum allowable value is $99,999,999.99.	1	10 (or 11 if decimal point is included)	Mandatory
Account Number	Alphanumeric	The account number of the other party. The account number must contain 17 digits, in the 2-4-8-3 format with optional hyphens, e.g. 06-0501-00123456-000 or 06050100123456000 bank-branch-account base- account suffix The base number and suffix portions should be RIGHT JUSTIFIED (i.e. zero-filled to the left), e.g. 06-0501-0123456-02 (in 2-4-7-2 format) must be represented as 06-0501-00123456-002 (in 2-4-8-3 format).	2	20	Mandatory
Other Party Name	Alphanumeric	The name of the other party. Free format alphanumeric text.	3	32	Mandatory
Originator Reference	Alphanumeric	The Reference that will appear on the customer's bank statement. Free format alphanumeric text.	4	12	Optional
Originator Analysis Code	Alphanumeric	The Analysis Code that will appear on the customer's bank statement. Free format alphanumeric text.	5	12	Optional
Originator Particulars	Alphanumeric	The Particulars that will appear on the customer's bank statement. Free format alphanumeric text.	6	12	Optional
Other Party Reference	Alphanumeric	The Reference that will appear on the other party's bank statement. Free format alphanumeric text.	7	12	Optional
Other Party Analysis Code	Alphanumeric	The Analysis Code that will appear on the other party's bank statement. Free format alphanumeric text.	8	12	Optional
Other Party Particulars	Alphanumeric	The Particulars that will appear on the other party's bank statement. Free format alphanumeric text.	9	12	Optional

5 ASIA PAYMENTS FILE FORMATS

This section details the 2 types of Asia domestic payment file specification for Hong Kong, India, Philippines, Singapore and Vietnam:

1. Fixed-Length format
2. Pipe-delimited format

5.1 Payment File

General Specifications:

- File extension not allowed is exe, pdf, xls, xlsx, mp3, mp4, png, jpeg, bmp, html, java, com, bat, sh, jsp
- Length of file name should not exceed 100 characters
- For fixed-length format, "Start Position" and "End Position" field positions must be followed. All fields must be left justified unless specified.
- For Pipe-delimited format, fields must be separated by the pipe "|" character. Ignore the "Start Position" and "End Position" columns in the specification.

5.1.1 Header Detail Record

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
1	Record Type	Char	1	1	1	Mandatory	Must be 'H'
2	Client Code	Char	10	2	11	Optional	Division ID
3	My Product Code	Char	10	12	21	Conditional	Payment method and Payment category. Refer to Appendix F.
4	Test Indicator	Char	1	22	22	Optional	Not mapped.
5	Payment Product	Char	10	23	32	Conditional	Payment product. Refer to Appendix G. This will override My Product Code in Header Detail Record H3 if provided.
6	Debit Account	Char	20	33	52	Optional	Not mapped. Debit Account number from Payment Detail Record D56 will be used.
7	Payment Date	Date	8	53	60	Optional	Not mapped. Payment Date from Payment Detail Record D63 will be used.
8	Batch Reference	Char	20	61	80	Mandatory	Payment Name & Payment Reference
9	Remarks	Char	40	81	120	Optional	Not mapped.
10	Filler	Char	20	121	140	Optional	Not mapped.
11	Template Name	Char	100	141	240	Optional	Not mapped.
12	Filler		3260	241	3500	Optional	Not mapped.

5.1.2 Payment Detail Record

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
1	Record Type	Char	1	1	1	Mandatory	Must be 'D'
2	Record Unique Number	Char	20	2	21	Conditional	Not mapped.
3	Instrument Reference	Char	20	22	41	Conditional	Customer Reference.

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
							This will override Credit Reference in Payment Detail Record D76. Either this value of D76 must be provided.
4	Payment Product	Char	10	42	51	Conditional	Payment product. Refer to Appendix G. This will override My Product Code in Header Detail Record H3 if provided.
5	Beneficiary Code	Char	10	52	61	Optional	Beneficiary ID If provided, Beneficiary information including Beneficiary Bank details are derived from the Beneficiary that has been registered and any other values provided in the file will be ignored.
6	Name of Beneficiary	Char	140	62	201	Conditional	Value will be ignored if Beneficiary Code is provided.
7	Beneficiary Mobile Number	Char	20	202	221	Optional	Not mapped.
8	Beneficiary E-Mail ID	Char	255	222	476	Optional	Not mapped. Separate multiple email addresses with "," (comma).
9	Beneficiary Bank Branch Code	Char	11	477	487	Conditional	Domestic Clearing code/ Beneficiary Bank Swift BIC
10	Beneficiary Bank Name	Char	40	488	527	Conditional	Not mapped.
11	Beneficiary Bank Branch	Char	40	528	567	Conditional	Not mapped.
12	BIC (Bank Identification Code)	Char	11	568	578	Conditional	Beneficiary Bank Swift BIC
13	Beneficiary Bank Address	Char	150	579	728	Optional	Not mapped.
14	Beneficiary Bank Country	Char	30	729	758	Optional	Not mapped.
15	Beneficiary Account Number	Char	34	759	792	Conditional	Beneficiary Account Number
16	Beneficiary Account Currency	Char	3	793	795	Optional	Not mapped.
17	Beneficiary Address	Char	150	796	945	Conditional	Beneficiary Address (Address line 1 and 2)
18	Beneficiary Country	Char	30	946	975	Conditional	Beneficiary country
19	Beneficiary State	Char	30	976	1005	Optional	
20	Beneficiary City	Char	30	1006	1035	Optional	Beneficiary city (Address line 3)
21	Beneficiary Post Code	Char	6	1036	1041	Optional	
22	Beneficiary Telephone Number	Char	20	1042	1061	Optional	Not mapped.
23	Beneficiary Alias	Char	20	1062	1081	Optional	For SG PayNow 'Y', 'N', or Null
24	Beneficiary Document Type	Char	1	1082	1082	Optional	Not Mapped
25	Beneficiary Document ID	Char	20	1083	1102	Optional	Not Mapped
26	Beneficiary Type	Char	1	1103	1103	Optional	'Y', 'N', 'R', 'H', or Null Y - Individual Resident N - Individual Non-Resident R - Corporate Resident

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
							H - Corporate Non-Resident
27	Receiver Bank Branch Code	Char	11	1104	1114	Optional	Not mapped.
28	Receiver Correspondent Bank Name	Char	35	1115	1149	Optional	Not mapped.
29	Receiver Correspondent Bank Address 1	Char	35	1150	1184	Optional	Not mapped.
30	Receiver Correspondent Bank Address 2, 3	Char	70	1185	1254	Optional	Not mapped.
31	Receiver Correspondent Bank Country	Char	30	1255	1284	Optional	Not mapped.
32	Receiver Correspondent BIC	Char	20	1285	1304	Optional	Not mapped.
33	Receiver Correspondent Nostro	Number	70	1305	1374	Optional	Not mapped.
34	Intermediary Bank Branch Code	Char	11	1375	1385	Optional	Intermediary Bank Swift BIC Note: Applicable to International and Multibank Payments
35	Intermediary Bank Name	Char	35	1386	1420	Optional	Not mapped.
36	Intermediary Bank Address Address 1	Char	35	1421	1455	Optional	Not mapped.
37	Intermediary Bank Address Address 2, 3	Char	70	1456	1525	Optional	Not mapped.
38	Intermediary Bank Country	Char	30	1526	1555	Optional	Not mapped.
39	Intermediary Bank BIC	Char	20	1556	1575	Optional	Intermediary Bank Swift BIC Note: Applicable to International and Multibank Payments
40	Intermediary Bank Nostro	Number	70	1576	1645	Optional	Not mapped.
41	Ordering Party Code	Char	10	1646	1655	Optional	Not mapped.
42	Ordering Party Name	Char	40	1656	1695	Optional	Not mapped.
43	Ordering Party Mobile Number	Char	20	1696	1715	Optional	Not mapped.
44	Ordering Party E-Mail	Char	255	1716	1970	Optional	Not mapped.
45	Ordering Party Address	Char	150	1971	2120	Optional	Not mapped.
46	Ordering Party Country	Char	30	2121	2150	Optional	Not mapped.
47	Ordering Party State	Char	30	2151	2180	Optional	Not mapped.
48	Ordering Party City	Char	30	2181	2210	Optional	Not mapped.
49	Ordering Party Post Code	Char	10	2211	2220	Optional	Not mapped.
50	Ordering Party Telephone	Char	20	2221	2240	Optional	Not mapped.
51	Ordering Party Fax	Char	20	2241	2260	Optional	Not mapped.
52	Ordering Party IVR Code	Char	10	2261	2270	Optional	Not mapped.
53	Ordering Party Document Type	Char	1	2271	2271	Optional	Not mapped.
54	Ordering Party Document ID	Char	20	2272	2291	Optional	Not mapped.

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
55	Ordering Party Resident Indicator	Char	1	2292	2292	Optional	Not mapped.
56	Debit Account Number	Char	20	2293	2312	Mandatory	Debit Account Number
57	Payment Currency	Char	3	2313	2315	Mandatory	Payment currency
58	Rate Type	Char	1	2316	2316	Optional	Not mapped.
59	Contract Reference	Char	10	2317	2326	Conditional	FX Deal ID Rate type will be Dynamic if this is not provided.
60	Amount Indicator	Char	1	2327	2327	Conditional	'P' or Blank – Payment amount 'D' – Debit Amount
61	Payment Amount	Number	15	2328	2342	Conditional	**Important note**: Right aligned with leading zeros, without decimals. As per ISO currency standards for decimal placement, the system automatically inserts a decimal point - this results in currencies using 1, 2 or 3 decimal separators being transcribed to a lower value than that provided in the file i.e. If the payment currency has: • no decimal (e.g. IDR, JPY etc.) then the value in the file 123456 will convert to 123,456 • 1 decimal (e.g. MOP), then the value in the file 123456 will convert to 12,345.6 • 2 decimals (e.g. USD, SGD etc.), then the value in the file 123456 will convert to 1,234.56 • 3 decimals (e.g. KWD, JOD etc.), then the value in the file 123456 will convert to 123.456
62	Debit Amount	Number	15	2343	2357	Conditional	Debit equivalent amount **Important note**: Right aligned with leading zeros, without decimals. As per ISO currency standards for decimal placement, the system automatically inserts a decimal point - this results in currencies using 1, 2 or 3 decimal separators being transcribed to a lower value than that provided in the file i.e. If the payment currency has: • no decimal (e.g. IDR, JPY etc.) then the value in the file 123456 will convert to 123,456 • 1 decimal (e.g. MOP), then the value in the file 123456 will convert to 12,345.6 • 2 decimals (e.g. USD, SGD etc.), then the value in the file 123456 will convert to 1,234.56 • 3 decimals (e.g. KWD, JOD etc.), then the value in the file 123456 will convert to 123.456
63	Processing Date	Date	8	2358	2365	Optional	Payment Value date

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
							Format: DDMMYYYY
64	Instrument Date	Date	8	2366	2373	Optional	Not mapped.
65	Charges Borne By	Char	1	2374	2374	Optional	'O' – Our 'B' – Beneficiary 'S' – Shared (Default if not provided)
66	Payout Location	Char	10	2375	2384	Optional	Not mapped.
67	Cheque Number	Number	10	2385	2394	Optional	Not mapped.
68	Filler	Char	10	2395	2404	Optional	Not mapped.
69	Beneficiary IVR	Char	10	2405	2414	Optional	Not mapped.
70	Delivery Mode	Char	1	2415	2415	Optional	Not mapped.
71	Delivery Branch	Char	10	2416	2425	Optional	Not mapped.
72	Authorised Person	Char	40	2426	2465	Optional	Not mapped.
73	Authorised Person ID	Char	15	2466	2480	Optional	Not mapped.
74	Debit Reference	Char	14	2481	2494	Optional	Debit Advice Description
75	Debit Details	Char	40	2495	2534	Optional	Debit Advice Description
76	Credit Reference	Char	45	2535	2579	Conditional	Customer Reference. Either this value or D3 must be provided.
77	Credit Details	Char	140	2580	2719	Optional	Remittance information
78	Remarks	Char	200	2720	2919	Optional	Not mapped.
79	Sender To receiver Info	Char	1050	2920	3969	Conditional	System captures only the first 210 characters, where it is split into 6 lines. Each line consists of 35 characters as per the SWIFT specification. At the beginning of the line, a slash (/) is required before and after a code word value. E.g. /ACC/ or /INS/ If an instruction is exceeding 35 characters and requires another line, the new line will start with a double slash (//). Example: /INT/THIS IS INT TAG /INS/THIS IS INS TAG //INS CONTINUE
80	Purpose Code	Char	10	3970	3979	Conditional	Purpose code. Refer to Appendix E Mandatory for International payments to China, India, Indonesia, Malaysia and UAE
81	Purpose Code Description	Char	40	3980	4019	Optional	Not mapped.
82	Template Name	Char	100	4020	4119	Optional	Not mapped.
83	Regulatory Reporting - Line 2 - Narrative	Char	33	4120	4152	Optional	Regulatory reporting
84	Regulatory Reporting - Line 3 - Narrative	Char	33	4153	4185	Optional	Regulatory reporting
85	Instruction Code - Subfield 1 (Code)	Char	4	4186	4189	Optional	Instruction code

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
86	Instruction Code - Subfield 2 (Additional Information)	Char	30	4190	4219	Optional	Instruction code Description
87	Remittance Information - Line 1	Char	35	4220	4254	Optional	Remittance information
88	Remittance Information - Line 2	Char	35	4255	4289	Optional	Remittance information
89	Remittance Information - Line 3	Char	35	4290	4324	Optional	Remittance information
90	Remittance Information - Line 4	Char	35	4325	4359	Optional	Remittance information
91	NCC Type	Char	2	4360	4361	Conditional	NCC Type
92	NCC Code	Char	11	4362	4372	Conditional	Beneficiary Bank NCC Code
93	Beneficiary Bank State	Char	30	4373	4402	Optional	Not mapped.
94	Beneficiary Bank City	Char	30	4403	4432	Optional	Not mapped.
95	Beneficiary account type	Char	10	4433	4442	Optional	Beneficiary account type For India: "10" – Savings "11" – Current "12" – Overdraft "13" – Cash Credit "14" – Loan "40" – NRE "41" – FCRA
96	Preferred Bank Routing Code	Char	16	4443	4458	Optional	Not mapped.
97	Nature of FX	Char	140	4459	4598	Optional	Not mapped.
98	Own Account	Char	1	4599	4599	Optional	Not mapped.
99	Filler					Optional	Not mapped.

5.1.3 Enrichment Record

5.1.3.1 One or Many per instrument

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
1	Record type	Char	1	1	1	Conditional	Must be 'E'
2	Enrichment Value	Char	3999	2	4000	Conditional	Additional details

5.1.3.2 One per instrument – Vietnam TAX

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
1	Record type Loại hồ sơ	Char	1	1	1	Conditional	Must be 'P'
2	Reference Number Số tham chiếu	Char	50	2	51	Optional	
3	Taxpayer Name Tên người nộp thuế	Char	200	52	251	Optional	
4	Taxpayer Address Địa chỉ người nộp thuế	Char	200	252	451	Optional	
5	Taxpayer's Tax Code	Char	14	452	465	Optional	

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
	Mã số thuế của người nộp thuế						
6	Admin Region Code Mã địa bàn hành chính	Char	5	466	470	Optional	
7	Collecting Agent Code Mã cơ quan thu	Char	7	471	477	Optional	
8	Tax Type Loại thuế	Char	50	478	527	Optional	01- Khoản thu cơ quan thuế quản lý 02- Thu phí, lệ phí bộ ngành 03- Khoản thu do cơ quan khác quản lý 04- Khoản thu do cơ quan hải quan quản lý
9	Collection Account Tài khoản nộp vào	Char	50	528	577	Optional	01- Nộp vào ngân sách nhà nước 02- TK tạm thu 03- TK thu hồi quỹ hoàn thuế GTGT
10	Requesting Agent Kết luận nộp của cơ quan có thẩm quyền	Char	50	578	627	Optional	01- Kiểm toán nhà nước 02- Thanh tra Tài chính 03- Thanh tra Chính phủ 04- Cơ quan có thẩm quyền khác
11	State Treasury ID Mã kho bạc	Char	4	628	631	Optional	
12	State Budget Collection Account Tài khoản thu ngân sách	Char	20	632	651	Optional	
13	Customers agency code Mã cơ quan	Char	7	652	658	Optional	
14	Customs type Loại tiền hải quan	Char	50	659	708	Optional	1- Thuế xuất nhập khẩu 3- Phạt chậm nộp thuế 5- Phạt vi phạm hành chính trong lĩnh vực thuế 6- Phạt vi phạm hành chính ngoài lĩnh vực thuế 11- Le phi thu tuc hai quan (dùng cho phí HQ) 14- Le phi ap tai (dùng cho phí HQ)
15	Imp-exp type Loại hình xuất nhập khẩu	Char	3	709	711	Optional	A11, A12, A21, A31, A41, A42, A43, A44, AEO, B11, B12, B13, C11, C12, C21, C22, E11, E13, E15, E21, E23, E25, E31, E33, E41, E42, E44, E46, E52, E54, E56, E62, E82, G11, G12, G13, G14, G21, G22, G23, G24, G51, G61, H11, H21
16	(1) Tax payment details (1) Số tờ khai#Kỳ thuế/Ngày tờ khai#Nội dung#Số tiền#Mã chương#Mã tiểu mục	Char	255	712	966	Optional	
17	(2) Tax payment details (2) Số tờ khai#Kỳ thuế/Ngày tờ khai#Nội dung#Số tiền#Mã chương#Mã tiểu mục	Char	255	967	1221	Optional	
18	(3) Tax payment details (3) Số tờ khai#Kỳ thuế/Ngày tờ khai#Nội dung#Số	Char	255	1222	1476	Optional	

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
	tiền#Mã chương#Mã tiểu mục						
19	(4) Tax payment details (4) Số tờ khai#Kỳ thuế/Ngày tờ khai#Nội dung#Số tiền#Mã chương#Mã tiểu mục	Char	255	1477	1731	Optional	
20	(5) Tax payment details (5) Số tờ khai#Kỳ thuế/Ngày tờ khai#Nội dung#Số tiền#Mã chương#Mã tiểu mục	Char	255	1732	1986	Optional	

5.1.3.3 One per instrument – India payments

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
1	Record type	Char	1	1	1	Mandatory	Must be 'P'
2	Sender LEI	Char	20	2	22	Optional	
3	Beneficiary LEI	Char	20	42	161	Optional	

5.1.3.4 One or Many per instrument – Singapore PayNow

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
1	Record type	Char	1	1	1	Mandatory	Must be 'P'
2	Beneficiary Alias Type	Char	20	2	21	Mandatory	If Beneficiary Alias is "Y", input Beneficiary Alias Type in this field. Possible values are 'UEN', 'Mobile Number', 'NRIC' or 'FIN'.
3	Beneficiary Alias Value	Char	140	22	161	Mandatory	
4	Lookup Reference Number	Char	13	162	174	Optional	
5	Filler	Char	3826	175	4000	Optional	Not mapped

5.1.4 Trailer Record

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
1	Record type	Char	1	1	1	Mandatory	Must be 'T'
2	Total Instrument	Number	5	2	6	Mandatory	
3	Total Amount	Number	15	7	21	Mandatory	
4	Hash Total	Number	15	22	36	Optional	
5	Total Instrument successful	Number	5	37	41	Optional	
6	Total Instrument Rejected	Number	5	42	46	Optional	
7	Total successful Amount	Number	15	47	61	Optional	

No.	Field Name	Type	Length	Start	End	Mandatory / Optional	Description/Notes
8	Total Rejected Amount	Number	15	62	76	Optional	
9	Filler	Number	3424	77	3500	Optional	

6 MT101 FILE FORMAT

The MT101 file format, available in Australia and New Zealand only, allows a user to import an MT101 file into ANZ Transactive – Global as one or more payment instructions. Each payment instruction is processed as a single batch. The supported payment types are RTGS, Same Day Cleared Payment (SCP) and International.

6.1 File Naming Convention

Not applicable.

6.2 MT101 File Layout and Character Set

The MT101 message contains four (4) blocks of information. One or more transactions can be presented in the file; each payment instruction will begin with a block 1 and end with a block 4.

Block	Title	Mandatory/ Optional	Comments
1	Sending financial institution	Mandatory	Block 1 is mandatory and must begin with "{1: F01" and end with "}" Example for ANZ Australia: {1: F01 ANZBAU3MXXX} Example for ANZ New Zealand: {1: F01 ANZBNZ22XXX}
2	Message Type/Receiving financial institution	Mandatory	Block 2 is mandatory and for International, RTGS and Same Day Cleared Payments must contain the SWIFT BIC of the Bank that owns the funding account. Example for ANZ Australia: {2: I 101 ANZBAU3MXXX} Example for ANZ New Zealand: {2: I 101 ANZBNZ22XXX}
3	Additional Tag Information	Optional	Block 3 is optional. If present must begin with "{3:" and end with "}". Not used by ANZ Transactive – Global.
4	Sequence A and Sequence B	Mandatory	Block 4 is mandatory and must begin with "{4:" and end with "-}". This block contains Sequence A and Sequence B – see below for further details.

6.3 Character Set

The following character set is allowed in an MT101 import 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 ( ), apostrophes ('), commas (,), hyphens (-), full stops (.), forward slashes (/), plus sign (+), left parenthesis ((), right parenthesis ()), colon (:), question mark (?)
- Fields that are marked '**Numeric'** in the 'Type' column are limited to:
  - Numbers: 0-9

Note: Braces ('{' and '}') are used to identify the beginning and end of each block as outlined previously, but they cannot be used anywhere else in an MT101 file. As such they have not been included in the character set above.

6.4 Sequence A – General Information

Tag	Field Description	Type	Length	Notes	Mandatory / Optional
:20:	Sender's Reference	Alpha	16	Reference number to link payment to originating system.	Mandatory
:21R:	Customer reference	Alpha	16	The customer reference associated with the payment. If 21R is not supplied, then tag 21 in sequence B will be used as the customer reference.	Optional
:28D:	Message Index/Total	Numeric	5n/5n	Always '00001/00001'. ANZ supports a single sequence B.	Mandatory
:50H:	Ordering Customer	Alpha	34	Funding account preceded by '/'. BSB should be included where applicable. Name and address need not be entered. Must be provided in either sequence A or B but not in both. Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	Optional
:52A:	Account Servicing Institution	Alpha	11	SWIFT code pertaining to the funding account of the payment. May be provided in either sequence A or B but not in both. If populating, then provide: Optional national clearing system code preceded by a double slash ('//'). E.g., for Australia, populate with "//AU" and the six number funding account BSB. Mandatory 11-character SWIFT code pertaining to the funding account of the payment. If only 8 characters known then pad with trailing "XXX", e.g. "ANZBAU3MXXX" Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	Optional
:30:	Requested Execution Date	Numeric	6	The payment date in format YYMMDD (e.g. 180101)	Mandatory

6.5 Sequence B – Transaction Detail Record

Tag	Field Description	Type	Length	Notes	Mandatory/ Optional
:21:	Transaction Reference	Alphanumeric	16	Customer reference associated with the payment	Mandatory
:21F:	F/X Deal Reference	Alpha	16	Forward Exchange Contract reference if an international payment. Mandatory if tag 36 is populated.	Optional
:23E:	Instruction Code	Alphanumeric	4 x 30	Specific instructions provided by the ordering customer to the account servicing institution. The system will only accept up to four instruction codes. For NZ Same Day Cleared Payment the instruction code 'OTHR/EMAIL/' can be provided to enter the beneficiaries email address E.g. :23E: OTHR/EMAIL/jsmith@abc.com For email addresses across multiple lines each additional line must start with 23E://	Conditional
:32B:	Currency and Transaction amount	Alphanumeric	3 –15	Payment currency and amount. E.g. USD1234,56 (note ',' convention) Amount can be 0 if 33B is specified. For payments in Currencies with no decimal place, no values should be provided after the decimal place (E.g. JPY100,)	Mandatory
:50H:	Ordering Customer	Alpha	34	Funding account preceded by '/'. BSB should be included where applicable. Name and address need not be entered. Must be provided in either sequence A or B but not in both Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	Optional
:52A:	Account Servicing Institution	Alpha	11	SWIFT code pertaining to the funding account of the payment. May be provided in either sequence A or B but not in both. If populating, then provide: Optional national clearing system code preceded by a double slash ('//'). E.g., for Australia, populate with "//AU" and the six number funding account BSB. Mandatory 11-character SWIFT code pertaining to the funding account of the payment. If only 8 characters known then pad with trailing "XXX", e.g. "ANZBAU3MXXX" Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	Optional
:56A: OR	Intermediary Institution	Alpha	11	Bank code of Intermediary Bank. Can be one of the following: SWIFT BIC	Optional
:56C: OR	Intermediary Institution	Alpha	15	Domestic Clearing Code of Intermediary Bank, // followed by a two-letter clearing system code and party identifier E.g. //XXnn..nn Where XX is the country Clearing System Code	

Tag	Field Description	Type	Length	Notes	Mandatory/ Optional
:56D:	Intermediary Institution	Alpha	5 x 35	Line 1: Bank code of Intermediary bank. Can be one of the following: ▪ Clearing code (format //XXnnn…nn) Line 2: Intermediary Bank name. Line 3: Intermediary Bank address line 1. Line 4: Intermediary Bank address line 2. Line 5: Intermediary Bank country (must be ISO compliant format). Lines 1, 2, 3 and 5 are mandatory. Note: Tag :56D: should only be used if bank code of Intermediary Bank is unknown to ANZ Transactive – Global.	
:57A: OR	Account With Institution	Alpha	11	Bank code of beneficiary bank. Can be one of the following: SWIFT BIC The following clearing codes are accepted in 57A, however it is preferable that they are used in field 57C: BSB for RTGS AU (format //AUnnnnnn) BB for SCP NZ (format //NZnnnnnn)	Mandatory
:57C: OR		Alpha	15	Domestic Clearing Code of beneficiary bank, // followed by a two letter clearing system code and party identifier E.g. //XXnn..nn Where XX is the country Clearing System Code	
:57D:		Alpha	5 x 35	Line 1: Bank code of beneficiary bank. Can be one of the following: BSB for RTGS AU (format //AUnnnnnn) BB for SCP NZ (format //NZnnnnnn) Clearing code (format //XXnnn…nn) Line 2: Beneficiary Bank name. Line 3: Beneficiary Bank address line 1. Line 4: Beneficiary Bank address line 2. Line 5: Beneficiary Bank country (must be ISO compliant format). Lines 1, 2, 3 and 5 are mandatory. Note: Tag :57D: should only be used if bank code of Beneficiary Bank is unknown to ANZ Transactive – Global.	
:59:	Beneficiary	Alpha	5x35	Line 1: Account of the payment Beneficiary preceded by a '/'. Line 2: Beneficiary Name Line 3: Address Line 1 or Country Code/Name or blank Line 4: Address Line 2 or Country Code/Name or blank Line 5: City or Country Code/Name or blank. Country Code/Name must adhere to ISO 3166 country name standards E.g. 'United States of America' or 'US' or 'USA' - refer to Appendix D	Mandatory
:70:	Remittance Information	Alpha	4x35	Details of payment.	Optional
:33B:	Funding currency and amount	Alphanumeric	3 – 15	Funding currency and amount. E.g. AUD1234,56 (note ',' convention). Currency should match that of funding account. Amount can be 0 if 32B is specified.	Optional
:71A:	Details of Charges	Alpha	3	Must be 'SHA' for RTGS and SCP payments. Must be 'SHA' or 'OUR' for International payments.	Mandatory
:36:	Exchange Rate	Numeric	12	Forward Exchange Contract rate if an international payment. Must be populated if 21F is populated. If 33B is present and 32B is non zero then this tag must be present.	Optional

Note: Some standard SWIFT MT101 file format fields that are not used by ANZ Transactive – Global have been omitted from this document.

6.6 Clearing System Codes

Clearing System Code	Length	Comments
AT	5	Austrian Bankleitzahl
AU	6	Australian Bank State Branch (BSB) Code
BL	8	German Bankleitzahl
CC	9	Canadian Payments Association Payment Routing Number
CH	6	CHIPS Universal Identifier
ES	8 or 9	Spanish Domestic Interbanking Code
FW	9	Fedwire Routing Number
GR	7	HEBIC (Hellenic Bank Identification Code)
HK	3	Bank Code of Hong Kong
IE	6	Irish National Clearing Code (NSC)
IN	11	Indian Financial System Code (IFSC)
IT	10	Italian Domestic Identification Code
NZ	6	New Zealand National Clearing Code
PL	8	Polish National Clearing Code (KNR)
PT	8	Portuguese National Clearing Code
RU	9	Russian Central Bank Identification Code
SC	6	UK Domestic Sort Code
SW	3 or 5	Swiss Clearing Code (BC code)
ZA	6	South African National Clearing Code

7 BPAY FILE FORMAT (AUSTRALIA ONLY)

The file format for importing BPAY payments is the Batch Entry Method (BEM) format. This format allows a user to submit multiple BPAY payments to one or more billers in a single file. Each payment instruction is processed as a single batch. Only Australian domiciled accounts can be used to fund these payments.

7.1 BPAY File Layout and Character Set

A valid BPAY file consists of the following record types:

- A File Header Record
- Payment Instruction Record(s)
- A File Trailer Record

The following character set is allowed in a BPAY 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 ( ) , ampersands (&), apostrophes (`), commas (,) , hyphens (-), full stops (.), forward slashes (/), plus sign (+), dollar sign ($), exclamation mark (!), percentage sign (%), left parenthesis (( ), right parenthesis ( )), asterisk (*), number sign (#), equal sign (=), colon (:), question mark (?), left square bracket ([), right square bracket (]), underscore (_), circumflex (^) and the at symbol (@)
  - 'Optional' Alphanumeric fields must be filled with spaces if no data exists
- Fields that are marked 'Numeric' in the 'Type' column are limited to:
  - Numbers: 0-9
  - 'Optional' Numeric fields must be filled with zeros if no data exists
  - Unless otherwise indicated, numeric fields should be right justified and blank filled

ANZ Transactive – Global requires BPAY Import files to be prepared as 201 byte fixed length records and must be separated by CRLF (carriage-return/line feed, Hex 0D0A). This must be consistent for the whole file.

7.2 File Header Record

The File Header Record contains BPAY Payment header details.

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Record Type	Numeric	A code '00' indicating the Header record	1	2	2	Mandatory
Payer Institution Code	Alphanumeric	The Institution Code that is to receive the file. For example ANZ, 114, C02, etc.	3	5	3	Mandatory
File Creation Date	Numeric	Format YYYYMMDD. The local date of file creation.	6	13	8	Mandatory
File Creation Time	Numeric	Format HHMMSS. The local time of file creation.	14	19	6	Mandatory
File Number	Numeric	The unique file number for the file creation date	20	22	3	Mandatory
Filler	Alpha	Spaces	23	201	179	Mandatory

7.3 Payment Instruction Record

The Payment Instruction Record contains information used to create the BPAY Payment.

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Record Type	Numeric	A code '50' indicating a Payment Instruction record	1	2	2	Mandatory
Payer Institution Code	Alphanumeric	The Code representing the Payer Institution. For example ANZ, 114, C02, etc.	3	5	3	Mandatory
Payment Account Detail	Alphanumeric	The relevant account number of the payer (BSB and account number), left justified with trailing spaces.	6	25	20	Mandatory
Country of Payment	Alpha	The ISO alphabetic country code in which the Payer's Account resides. This will be the code for Australia.	26	28	3	Optional
State of Payment	Alpha	The alphanumeric state in which the Payer's account resides, if the country has state codes.	29	31	3	Optional
Currency Code of Payment	Alpha	The ISO alphabetic code denoting the currency of Payment. This should be the code for Australian Dollars (AUD).	32	34	3	Mandatory
Biller Code	Numeric	The CIP assigned number denoting the Biller	35	44	10	Mandatory
Service Code	Numeric	Reserved for future use. Currently zero filled. e.g. "0000000"	45	51	7	Mandatory
Customer Reference Number	Alphanumeric	The number by which the Biller identifies the account that is being paid. Left Justified, filled with trailing spaces. The leading non-space part must be all numeric.	52	71	20	Mandatory
Amount	Numeric	The amount of the Payment, 2 digits of cents implied	72	83	12	Mandatory
BPAY Settlement Date	Numeric	The date is used for forward dating files, in YYYYMMDD format. If left blank, the date will default to the current business day.	84	91	8	Optional
Payer Name	Alphanumeric	The name of the Batch Payer	92	131	40	Optional
Additional Reference Code	Alphanumeric	Not required	132	151	20	Optional
Discretionary Data	Alphanumeric	Not required	152	201	50	Optional

7.4 File Trailer Record

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Record Type	Numeric	A code '99' indicating the Trailer record.	1	2	2	Mandatory
Payer Institution Code	Alphanumeric	Same value as Header record.	3	5	3	Mandatory
File Creation Date	Numeric	Same value as Header record.	6	13	8	Mandatory
File Creation Time	Numeric	Same value as Header record.	14	19	6	Mandatory
File Number	Numeric	Same value as Header record.	20	22	3	Mandatory
Number of Payments	Numeric	The total number of Payment Instructions in the file.	23	31	9	Mandatory
Amount of Payments	Numeric	The total amount of Payment Instructions in the file, 2 digits of cents implied.	32	46	15	Mandatory
Filler	Alpha	Spaces	47	201	155	Mandatory

8 BTR AND RETURNED ITEMS FILE FORMATS

This section defines the Balance and Transaction and Returned Items file formats available in ANZ Transactive – Global.

8.1 BAI File

A BAI formatted file will be generated using the BAI 2.0 standard.

If a file is manually generated and if there are no account or transaction details available an empty file will be created. An empty BAI file will only contain a 01 (Header) and a 99 (Trailer) record.

Each line in a BAI formatted file has a maximum length of 80 characters.

8.1.1 Reserved Characters

Commas (,) and slashes (/) are used only as delimiters in the BAI Export format:

- **Comma (,)** delimits fields
- **Slash (/)** delimits the end of the logical record
- Adjacent delimiters such as comma-comma (,,) or comma-slash (,/) identify defaulted or unspecified fields

Where records contain commas or slashes, they will be replaced so as not to confuse the characters with delimiters as follows:

- If a field value contains a comma (,) it will be replaced with a space ( )
- If a record contains a slash (/) it will be replaced with a hyphen (-)

8.1.2 BAI File Layout

Record Type	Record Name	Description/Notes	Mandatory/ Optional
01	File Header	Indicates the beginning of the file. There is only one File Header record per BAI file.	Mandatory
02	Group Header	Identifies a group of accounts for each originating financial institution per post date in the file. There may be more than one Group Header record per file. Additional Group Header records will follow the Group Trailer (98) record of the previous group in the file.	Optional
03	Account Identifier and Summary Status	Identifies each account number and reports account summary and account balance status items. There will be one Account Identifier and Summary Status record for each account number requested. There may be many Account Identifier and Summary Status records for each Group Header (02) record in the file.	Optional
16	Transaction Detail	Reports transaction detail. There may be many Transaction Detail records for each Account Identifier and Summary Status (03) record in the file.	Optional
88	Continuation Record	Used if the data in any record exceeds the physical record size (80 characters) or needs to be divided for any reason. There may be many continuation records in a BAI file. Note: A continuation (88) record can follow any record type, including another continuation (88) record. It will not necessarily follow a transaction (16) record – it has been included in here to illustrate a possible BAI file layout only.	Optional
49	Account Trailer	Provides account level control totals. There will be one Account Trailer per Account Identifier and Summary Status (03) record.	Optional
98	Group Trailer	Provides group level control totals. There will be one Group Trailer record per Group Header (02) record.	Optional
99	File Trailer	Indicates the end of the logical file. There is only one File Trailer (99) record per BAI file.	Mandatory

Important: The above table depicts a simple BAI file layout with only one instance of each record type. Some records may appear multiple times in a single BAI export – please refer to Description/Notes above and the record formats that follow.

8.1.3 File Header Record

The file header record marks the beginning of the file, identifies the sender and receiver of the transmission and describes the file's structure.

Only one '01 - File Header record' will be written per BAI file.

Field	Description	Comments	Mandatory/ Optional
1	Record Code	Always '01'	Mandatory
2	Sender Identification	Default value 'ANZ'	Mandatory
3	Receiver Identification	Not used by ANZ Transactive – Global	Mandatory
4	File Creation Date	Sender date.YYMMDD.	Mandatory
5	File Creation Time	Server time and time-zone. HHMM 24 hour format.	Mandatory
6	File Identification Number	Identification number defined by the sender. The number will be new for each file with the same file creation date. Used to identify uniquely those files transmitted between a sender and a receiver on a given date.	Mandatory
7	Reserved	Not used by ANZ Transactive – Global	Optional
8	Reserved	Not used by ANZ Transactive – Global	Optional
9	Version Number	Always '2'	Mandatory
10	Delimiters	Always '/	Mandatory

8.1.4 Group Header Record

The Group Header identifies a group of accounts, all of which are from the same originator on the same date.

Only one '02 - Group Header Record' will be written for each Bank Code per Post Date in the BAI file.

Field	Description	Comments	Mandatory/ Optional
1	Record Code	Always '02'	Mandatory
2	Ultimate Receiver Identification	Always blank	Optional
3	Original Identification	Originating Bank BIC	Mandatory
4	Group Status	Always '1'	Mandatory
5	As-of-Date	The post date of items included in this Group. YYMMDD	Mandatory
6	As-of-Time	HHmm – set to 0000	Mandatory
7	Reserved	Not Used by ANZ Transactive – Global. Always blank	Optional
8	As-of-Date Modifier	Always '2'	Optional
9	Delimiters	Always '/'	Mandatory

8.1.5 Account Identifier and Summary Status Record (03)

This record identifies the account number and/or reports account summary and account balance status items. Summary information may be accompanied by an item count.

At least one 03 Account Identifier and Summary Status record will be written for each account number requested.

Type 03 records may report several different status and/or summary amounts for the same account. For example, a single 03 record might report ledger balance and available balance as well as the amount, item count and funds type for total credits and total debits. The 'Type Code', 'Amount', 'Item Count' and 'Funds Type' fields are repeated to identify each status or summary type.

Field	Description	Comments	Mandatory/ Optional
1	Record Code	Always '03'	Mandatory
2	Account Number	Account number at originator financial institution. The field is alphanumeric and includes significant leading zeroes.	Mandatory
3	Currency Code	Currency code of the account	Mandatory
4	Type Code	Identifies the type of summary of status data. Default indicates that no status or summary data are being reported. Type Code Ranges: 010-099: Account status type codes 100: Total credits summary type code 101-399: Credit summary and detail type codes 400: Total debits summary type code 401-699: Debit summary and detail type codes 900-999: Customized type codes Refer to Appendix A for a list of BAI codes.	Optional
5	Amount	Decimal places are implied based on Currency Code. Status amounts are signed positive + or negative -. Default of sign is positive. Summary amounts may only be positive or unsigned. Default of field indicates that no amount is being reported.	Optional
6	Item Count	Integer field. Default is 'unknown'. For summary type codes only; will be defaulted for status type codes.	Optional
7	Funds Type	Always null	Optional
8	Reserved	Not used by ANZ Transactive – Global	Optional
9	Reserved	Not used by ANZ Transactive – Global	Optional
10	Reserved	Not used by ANZ Transactive – Global	Optional
11	Delimiters	Always '/'	Mandatory

8.1.6 Transaction Detail Record (16)

This record reports transaction details with the accompanying text and reference numbers.

Only one '16 - Transaction Detail Record' will be written for each item available for each requested account.

Field	Description	Comments	Mandatory/ Optional
1	Record Code	Always '16'	Mandatory
2	Type Code	Identifies the type of detail data (e.g. 399, 699, etc.) Refer to Appendix A for a list of BAI codes	Mandatory
3	Amount	Decimal places are implied based on the Currency Code in the Group Header (02) or Account Identifier (03) record. Always positive (unsigned) and expressed without a decimal. Default indicates that no amount is being reported.	Optional
4	Value Date	The value date of the transaction. This is only applicable if the BAI report is created with the 'Value Date Required' option selected. E.g. V141206	Optional
5	Bank Reference Number	Alphanumeric field defined by the originator. Will not contain a comma (,) or slash (/).	Optional
6	Customer Reference Number	Alphanumeric field defined by the originator. Will not contain a comma (,) or slash (/).	Optional
7	Text	Alphanumeric field defined by the originator. Will not contain a comma (,) or slash (/).	Optional
8	Delimiters	Always '/'	Mandatory

8.1.7 Continuation Record (88)

If the data in any type of record exceeds the physical record size (80 characters), or if dividing the record is desirable for any other reason, an 88 Continuation Record allows the data to continue in the same format.

A Continuation Record may follow any type of record, including another continuation (88).

Field	Description	Comments	Mandatory/ Optional
1	Record Code	Always '88'	Mandatory
2	(Next Field)	The Record Code field is followed by a continuation of the preceding record. The format is exactly the same as in the preceding record. If the preceding record ended within a text field, the text continues in the 88 record. If the preceding record did not end within a text field, the 88 record continues with whatever field follows the final field in the preceding physical record. If a non-text field begins in one record, it will be completed in that record. The following 88 record may continue with the next field.	Optional
3	Delimiters	Delimiters are the same as for the preceding record. If the preceding physical record does not end within a text field, it will end with the delimiter slash (/), even if the following continuation (88) includes or begins with text. If the preceding physical record ends within text that is to be continued, no delimiter will be placed at the end of that record.	Mandatory

8.1.8 Account Trailer Record (49)

The Account Trailer Record provides account level control totals. There will be a 49 Account Trailer Record for each 03 record.

All 16 and 88 records between the 03 record and the 49 record refer to the account identified in the 03 record.

One '49 - Account Trailer Record' will be written for each requested account.

Field	Description	Comments	Mandatory/ Optional
1	Record Code	Always '49'	Mandatory
2	Account Control Total	Sum of all Amount fields in the preceding type 03 records and all type 16 and 88 records associated with that account. The total does not include amounts reported in Funds Type or Item Count fields. This field includes the sign + or - for the total. If no sign precedes the total, the default is positive. Note: If records have been generated with 'Value Date Required' selected when generating the report in Report Profiles or Scheduled Reports screen, the Debit and/or Credit Interest Rate will not be included in the total.	Mandatory
3	Number of Records	Integer. The total number of records in the account, including the 03 records and all 16 and 88 records, and including this account trailer 49 record.	Mandatory
4	Delimiters	Always '/'	Mandatory

8.1.9 Group Trailer Record (98)

The Group Trailer Record provides group level control totals. There will be a 98 Group Trailer Record for each 02 record.

One '98 - Group Trailer Record' will be written for each Bank Code per Post Date.

Field	Description	Comments	Mandatory/ Optional
1	Record Code	Always '98'	Mandatory
2	Group Control Total	Sum of account control totals from the BAI 49 records. This field includes the sign (+ or -) for the total. If no sign precedes the total, the default is positive.	Mandatory
3	Number of Accounts	Integer. The total number of 03 records in this group.	Mandatory
4	Number of Records	Integer. The total number of all records written for this group, including 02, 03, 16, 88, 49 and this 98 record.	Mandatory
5	Delimiters	Always '/'	Mandatory

8.1.10 File Trailer Record (99)

The File Trailer Record indicates the end of the logical file.

One '99 - File Trailer Record' will be written per BAI file.

Field	Description	Comments	Mandatory/ Optional
1	Record Code	Always '99'	Mandatory
2	File Control Total	Sum of group control totals from the BAI 98 records. This field includes the sign (+ or -) for the total. If no sign precedes the total, the default is positive.	Mandatory
3	Number of Groups	Integer. The total number of 02 records in this file.	Mandatory
4	Number of Records	Integer. The total number of all records written for this file, including 01, 02, 03, 16, 88, 49, 98 and this 99 record.	Mandatory
5	Delimiters	Always '/'	Mandatory

8.2 Statement Files

The Statement File format consists of 2 separate files, a balance file that contains balance records for accounts and a transaction file that contains transaction records for accounts.

Two files will be created per export:

- Balance file, and
- Transaction file

The files will not contain any header or trailer records. All fields will be enclosed in double-quotes (") and separated by a comma (,). Each record will end with CRLF (carriage-return/line feed). Any fields containing null database values will contain double quotes as placeholders.

If the file is manually generated:

- It will contain balance and/or transaction records based in the selection criteria chosen by the user
- An empty file(s) containing no records will be created if no balances and/or transactions are available

If the file is scheduled:

- It will contain balance and/or transaction records.
- An empty file(s) containing no records will be created if no balances and/or transactions are available

8.2.1 Statement Balance File Format

Field	Description	Alpha / Numeric	Mandatory/ Optional	Max Length
1	Balance Date Format DD-Mmm-YYYY (e.g. 01-Jun-2015)	Alpha	Mandatory	11
2	Account Number BSB and Account Number	Alpha	Mandatory	20
3	Source of Account: ANZ Australia Retail accounts: HFR ANZ Australia Corporate/Institutional accounts: CMM ANZ MIDANZ accounts: ACCOUNTING SYSTEM + COUNTRY + LEDGER INSTANCE* (e.g. MDZAUA) ANZ Australia V2 plus accounts: V2P ANZ NZ accounts: SYS NZ Crossbank accounts (Westpac & Bank of New Zealand) : XBK ANZ New Zealand foreign currency accounts: NZM Other ANZ accounts: INT Non ANZ accounts: EXT ANZ Hong Kong, India, Philippines & Taiwan Accounts: F10 *The ledger instance represents the ledger instance number of the accounting system of the account. It can be alpha-numeric or blank.	Alpha	Mandatory	8
4	Account Format Indicates if there is a BSB present: 'B' if account has BSB 'A' if not	Alpha	Mandatory	1
5	Account Name Client defined account name.	Alpha	Optional	16
6	ISO Currency Code e.g. AUD	Alpha	Mandatory	3
7	Opening Balance Signed, decimal point present	Numeric	Mandatory	24
8	Closing Balance Signed, decimal point present	Numeric	Mandatory	24
9	Debit Total Unsigned, decimal point present	Numeric	Mandatory	24
10	Number of Debits	Numeric	Mandatory	5
11	Credit Total Unsigned, decimal point present	Numeric	Mandatory	24

Field	Description	Alpha / Numeric	Mandatory/ Optional	Max Length
12	Number of Credits	Numeric	Mandatory	5
13	Debit Interest Rate Always to 4 decimal places	Numeric	Optional	7
14	Credit Interest Rate Always to 4 decimal places	Numeric	Optional	7
15	Overdraft Limit Unsigned, decimal point present	Numeric	Optional	20
16	Debit Interest Accrued Unsigned, decimal point present	Numeric	Optional	20
17	Credit Interest Accrued Unsigned, decimal point present	Numeric	Optional	20
18	CR Duty Always '0'	Numeric	Optional	20
19	Dr Tax Accrued Not used – Always '0'	Numeric	Optional	20
20	Next processing date Format DD-Mmm-YYYY (e.g. 01-Jun-2015)	Alpha	Optional	11

8.2.2 Statement Transaction File Format

Field	Description	Alpha / Numeric	Mandatory/ Optional	Max Length
1	Transaction Date Format DD-Mmm-YYYY (e.g. 01-Jun-2015)	Alpha	Mandatory	11
2	Account Number BSB and Account Number	Alpha	Mandatory	20
3	Source of Account: ANZ Australia Retail accounts: HFR ANZ Australia Corporate/Institutional accounts: CMM ANZ MIDANZ accounts: ACCOUNTING SYSTEM + COUNTRY + LEDGER INSTANCE* (e.g. MDZAUA) ANZ Australia V2 plus accounts: V2P ANZ NZ accounts: SYS NZ Crossbank accounts (Westpac & Bank of New Zealand) : XBK ANZ New Zealand foreign currency accounts: NZM Other ANZ accounts: INT Non ANZ accounts: EXT ANZ Hong Kong, India, Philippines & Taiwan Accounts: F10 *The ledger instance represents the ledger instance number of the accounting system of the account. It can be alpha-numeric or blank.	Alpha	Mandatory	8
4	Account Format Indicates if there is a BSB present in account number in field 2: 'B' if account has BSB 'A' if not	Alpha	Mandatory	1
5	Account Name Client defined account name.	Alpha	Optional	16
6	ISO Currency Code E.g. AUD	Alpha	Mandatory	3
7	Not used – Always NULL	Alpha	Optional	16
8	Transaction Type E.g. Cheque, Payment, Transfer etc. Refer to Appendix A for a list of transactions types	Alpha	Mandatory	10

Field	Description	Alpha / Numeric	Mandatory/ Optional	Max Length
9	Reference E.g. Cheque Number, Invoice Number etc.	Alpha	Optional	18
10	Transaction Amount Signed, decimal point present	Numeric	Mandatory	22
11	Narrative 160 character narrative. If no narrative is available this will be set to literal “”	Alpha	Optional	160
12	Value Date Format DD-Mmm-YYYY. (e.g. 01-Jun-2015) Can be different to transaction date if backdated	Alpha	Mandatory	11
13	Trace ID ANZ Internal trace line If no Trace ID is available this will be set to literal “”	Alpha	Mandatory	20
14	Tran Code 3-digit transaction code. See Appendix A for list of transaction codes If no transaction code is available this will be set to literal “”	Alpha	Mandatory	3
15	Aux Dom This carries additional information about the transaction. See Appendix A for a list of Aux Doms If no Aux Dom is available this will be set to literal “”	Alpha	Optional	10
The following fields are available if **Generate with additional information** is selected when creating the report.				
16	Client Reference For NPP* transactions, this will contain the End-to-End ID (if populated) and will be up to 35 characters. If no data is available this will be set to literal “”.	Alpha	Optional	Variable
17	Additional Remittance Information For NPP* transactions, this will contain the additional message entered by the payer (if populated) and will be up to 280 characters. If no data is available this will be set to literal “”	Alpha	Optional	Variable
18	Additional Information 1 For NPP* transactions, this will contain the PayID the payment was Paid to (if the payment was addressed to a PayID) and will be up to 256 characters. If no data is available this will be set to literal “”	Alpha	Optional	Variable
19	Additional Information 2 Reserved for future use. If no data is available this will be set to literal “”	Alpha	Optional	Variable
20	Additional Information 3 Reserved for future use. If no data is available this will be set to literal “”	Alpha	Optional	Variable
21	Additional Information 4 Reserved for future use. If no data is available this will be set to literal “”	Alpha	Optional	Variable

* NPP, or New Payments Platform is also known as Osko® or SCT (Single Credit Transfer) payments. An SCT payment is the basic NPP transaction type.

8.3 SAP/Multicash Files

The SAP/Multicash File format consists of 2 separate files, a balance file that contains balance records for accounts and a transaction file that contains transaction records for accounts.

Two files will be created per export:

- Balance file
- Transaction file

The files will not contain any header or trailer records. All fields will be separated by a semi-colon (;). If a field contains a semi-colon it will be replaced with a space. Each record will end with CRLF (carriage-return/line feed, Hex 0D0A).

If the file is manually generated:

- It will contain balance and/or transaction records based on the selection criteria chosen by the user
- An empty file containing no records will be created if no balances or transactions are available.

If the file is scheduled:

- It will contain balance and/or transaction records.
- An empty file containing no records will be created if no balances or transactions are available.

8.3.1 SAP/Multicash Balance File Format

Field	Description	Alpha / Numeric	Mandatory/ Optional	Max Length
1	For AU Retail, Corporate/Institutional and V2 Plus accounts, this will be the BSB of the account. BSBs will contain a hyphen (-) after the 3rd character. Format (NNN-NNN) For NZ Retail, Corporate/Institutional Accounts, the bank code is the Bank Branch (BB), which are the first 6 digits of the account number with a hyphen (-) after the 3rd character. Format (NNN-NNN) Other account types are as follows: ANZ MIDANZ accounts COUNTRY + ACCOUNTING SYSTEM + LEDGER INSTANCE* (E.g. AUMDZA) NZ Crossbank accounts Westpac: NZWPAC Bank of New Zealand: NZBKNZ ANZ New Zealand foreign currency accounts: NZNZM ANZ India accounts: INFIN ANZ Philippines accounts: PHFIN ANZ Hong Kong accounts: HKFIN ANZ Taiwan accounts: TWFIN ANZ Cambodia accounts: ANZBKHPP ANZ Vietnam: VNANZP For Other ANZ Accounts or Non-ANZ accounts please contact your ANZ representative *The ledger instance represents the ledger instance number of the accounting system of the account. It can be alpha-numeric or blank.	Alpha	Mandatory	12
2	Account number	Alphanumeric	Mandatory	24
3	Statement Number. Consecutive number starting with 1 and reset at the start of a new year.	Numeric	Mandatory	5
4	Statement Date Date transactions were posted to the account. DD.MM.YY format (e.g. 01.01.11)	Alphanumeric	Mandatory	8
5	ISO Currency Code E.g. AUD for Australian Dollar Accounts	Alpha	Mandatory	3

Field	Description	Alpha / Numeric	Mandatory/ Optional	Max Length
6	Beginning Balance Signed, Opening Balance of this file. Decimal point present	Numeric	Mandatory	18
7	Sum of Debits Unsigned, total value of debits in this file. Decimal point present	Numeric	Mandatory	18
8	Sum of Credits Unsigned, Total value of credits in this file. Decimal point present	Numeric	Mandatory	18
9	Balance bought forward Signed, closing balance of this file. Decimal point present	Numeric	Mandatory	18
10	Account Name Client defined account name.	Alpha	Mandatory	16
11	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	35
12	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	8
13	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	8
14	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	9
15	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	23
16	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	2
17	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	8
18	Number of records in the transaction file for this account	Numeric	Mandatory	5

8.3.2 SAP/Multicash Transaction File Format

Field	Description	Alpha / Numeric	Mandatory/ Optional	Max Length
1	For AU Retail, Corporate/Institutional and V2 Plus accounts, this will be the BSB of the account. BSBs will contain a hyphen (-) after the 3rd character. Format (NNN-NNN) For NZ Retail, Corporate/Institutional Accounts, the bank code is the Bank Branch (BB), which are the first 6 digits of the account number with a hyphen (-) after the 3rd character. Format (NNN-NNN) Other account types are as follows: ANZ MIDANZ accounts COUNTRY + ACCOUNTING SYSTEM + LEDGER INSTANCE* (E.g. AUMDZA) NZ Crossbank accounts Westpac: NZWPAC Bank of New Zealand: NZBKNZ ANZ New Zealand foreign currency accounts: NZNZM ANZ India accounts: INFIN ANZ Philippines accounts: PHFIN ANZ Hong Kong accounts: HKFIN ANZ Taiwan accounts: TWFIN ANZ Cambodia accounts: ANZBKHPP ANZ Vietnam: VNANZP For Other ANZ Accounts or Non-ANZ accounts please contact your ANZ representative *The ledger instance represents the ledger instance of the accounting system of the account. It can be alpha-numeric or blank.	Alphanumeric	Mandatory	12
2	Account number	Alphanumeric	Mandatory	24
3	Statement Number Consecutive number starting with 1 and reset at the start of a new year	Numeric	Mandatory	5
4	Statement Date Date transactions were posted to the account. Format DD.MM.YY (e.g. 01.06.15)	Alphanumeric	Mandatory	8
5	Not used by ANZ Transactive – Always NULL	Alpha	Optional	10
6	Note to Payee 1 Transaction Type. Please refer to Appendix A for a list of transaction types	Alpha	Optional	27
7	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	27
8	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	4
9	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	3
10	Cheque Number\Note to Payee 2	Alphanumeric	Optional	16
11	Transaction Amount Signed, decimal point present	Alphanumeric	Mandatory	18
12	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	5
13	Sequence Number Always '0'	Numeric	Mandatory	1

Field	Description	Alpha / Numeric	Mandatory/ Optional	Max Length
14	Booking date Date of transaction. Format DD.MM.YY (e.g. 01.06.15) This value will match the Statement Date value	Alphanumeric	Mandatory	8
15	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	15
16	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	15
17	Note to Payee 2 18 character reference	Alpha	Optional	27
18	Note to Payee 3 1st 27 characters of the Long Statement Narrative	Alpha	Optional	27
19	Note to Payee 4 2nd 27 characters of the Long Statement Narrative	Alpha	Optional	27
20	Note to Payee 5 3rd 27 characters of the Long Statement Narrative	Alpha	Optional	27
21	Note to Payee 6 4th 27 characters of the Long Statement Narrative	Alpha	Optional	27
22	Note to Payee 7 5th 27 characters of the Long Statement Narrative	Alpha	Optional	27
23	Note to Payee 8 6th 27 characters of the Long Statement Narrative	Alpha	Optional	27
24	Note to Payee 9 Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	27
25	Note to Payee 10 Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	27
26	Note to Payee 11 Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	27
27	Note to Payee 12 Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	27
28	Note to Payee 13 10 character Aux Dom.	Alpha	Optional	27
29	Note to Payee 14 Trace ID of the transaction	Alpha	Optional	27
30	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	27
31	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	27
32	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	12
33	Not used by ANZ Transactive – Global. Always NULL	Alpha	Optional	24
34	Contains Transaction codes for all accounts See Appendix A for a list of transaction codes Note: In some cases Transaction codes can be NULL.	Numeric	Optional	3
35	For legacy purposes this field will contain the Transaction codes for: ANZ MIDANZ accounts ANZ New Zealand foreign currency accounts Other ANZ Accounts Non-ANZ accounts NULL for other account types See Appendix A for a list of transaction codes	Alpha	Optional	3

8.4 NZ Statement Files (New Zealand Domestic Accounts only)

ANZ Transactive – Global allows the export of information into another application such as a spreadsheet or accounting software. The exported files are produced in one order only in CSV format. The files can then be manipulated to sort the row of information into any order Microsoft Excel allows.

The extract is made up of two different files:

- Balance file, containing one or more balance records
- Transaction file. For each account, the Transaction File contains the following within each date:
  - '3' (Transaction Record) (one or more)
  - '5' (Opening Balance Record)
  - '6' (Closing Balance Record)
  - '8' (Total Debits/Credits Record)
- The Transaction file also contains:
  - '9' (Grand Total Debits/Credits Record)
    - There are two of these records for each date, one for debit transactions and one for credit transactions. These records are the total of all the accounts for the date.

NZ Statement Files are in standard comma delimited format. All fields are separated by commas and alphanumeric fields are delimited by double quotes ("”). All records are separated by a carriage return / line feed character.

If the file is manually generated:

- It will contain balance and transaction records based on the selection criteria.
- An empty file(s) containing no records will be created if no balances and transactions are available.

If the file is scheduled:

- It will contain balance and transaction records.
- An empty file(s) containing no records will be created if no balances and transactions are available.

8.4.1 NZ Statement File(s) – Balance File

There is one Balance Record for each account within each date.

Field	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Max Length
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) If account number begins with 06, populate with 666666 else, populate with 111111	Numeric	Mandatory	6
Account Number	Identifies the account. If account is 20 digits, export in format "BB-BBBB-AAAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAA-SS" (with quotes)	Alphanumeric	Mandatory	25
Opening Balance	Opening Balance amount for the account Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Total Debit Transactions	The total amount of all the debit transactions on the account Preceded by sign (-) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Optional	13
Total Credit Transactions	The total amount of all the credit transactions on the account 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Optional	13
Closing Balance	Closing Balance amount for the account Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Transaction Date	Date transaction occurred Format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Short Name	Client defined account name	Alphanumeric	Mandatory	20

8.4.2 NZ Statement File(s) – Transaction File

One transaction record will be created for each transaction associated with each account, within each date.

8.4.3 Transaction Record - Type 3

Field	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Max Length
Record Type	Identifies the record type Populate with 3	Numeric	Mandatory	1
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) If account number begins with 06, populate with 666666 else, populate with 111111	Numeric	Mandatory	6
Account Number	Identifies the account. If account is 20 digits, export in format "BB-BBBB-AAAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAA-SS" (with quotes)	Alphanumeric	Mandatory	25
Transaction Amount	Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Serial Number	Serial Number	Numeric	Optional	12
Transaction Code	The Code given to the transaction as identification e.g. 000 = debit	Numeric	Mandatory	3
Source Code	The Type of transaction e.g. AP = Automatic Payment (with quotes)	Alphanumeric	Optional	2
Particulars	Statement Details (with quotes)	Alphanumeric	Optional	12
Analysis Code	Statement Details (with quotes)	Alphanumeric	Optional	12
Reference	Statement Details (with quotes)	Alphanumeric	Optional	12
Other Party Name	Name of the Other Party to the transaction (with quotes)	Alphanumeric	Optional	20
Transaction Date	Date transactions were posted to the account. In format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Other Party Account Number	Account Numer of the Other Party to the transaction (with quotes). This is only applicable and provided if it has been applied for. In format of "BBBBBBAAAAAAASS" (with quotes)	Alphanumeric	Optional	17
Value Date	The value date of the transaction. This is only applicable if the NZ Statement Files report is created with 'Value Date Required' option selected. In format DD/MM/YYYY (with quotes)	Alphanumeric	Optional	10

8.4.4 Opening Balance Record - Type 5

There is one opening balance record for each account within each date.

Field	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Max Length
Record Type	Identifies the record type Populate with 5	Numeric	Mandatory	1
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) If account number begins with 06, populate with 666666 else, populate with 111111	Numeric	Mandatory	6
Account Number	Identifies the account. If account is 20 digits, export in format "BB-BBBB-AAAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAA-SS" (with quotes)	Alphanumeric	Mandatory	25
Opening Balance	Opening Balance amount for the account Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Particulars	Populate with "OPENING BALANCE" (with quotes)	Alphanumeric	Mandatory	17
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Short Name	Client defined account name	Alphanumeric	Mandatory	20
Transaction Date	Date transaction occurred. Format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0

8.4.5 Closing Balance Record - Type 6

There is one closing balance record for each account within each date.

Field	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Max Length
Record Type	Identifies the record type Populate with 6	Numeric	Mandatory	1
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) If account number begins with 06, populate with 666666 else, populate with 111111	Numeric	Mandatory	6
Account Number	Identifies the account. If account is 20 digits, export in format "BB-BBBB-AAAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAA-SS" (with quotes)	Alphanumeric	Mandatory	25
Closing Balance	Closing Balance amount for the account Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Particulars	Statement Details Populate with "CLOSING BALANCE" (with quotes)	Alphanumeric	Mandatory	17
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Short Name	The client account name	Alphanumeric	Mandatory	20
Transaction Date	Date transaction occurred. In format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0

8.4.6 Total Debits/Credits Record - Type 8

There are two of these records for each account within each date, one for debit and one for credit transactions. If there are no credit or debit transactions on the account for that date, no corresponding debit or credit record is provided.

Field	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Max Length
Record Type	Identifies the record type Populate with 8	Numeric	Mandatory	1
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) If account number begins with 06, populate with 666666 else, populate with 111111	Numeric	Mandatory	6
Account Number	Identifies the account. If account is 20 digits, export in format "BB-BBBB-AAAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAA-SS" (with quotes)	Alphanumeric	Mandatory	25
Total Amount of Transactions for the account	The total amount of transactions on the account. Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Number of transactions	The total number of (Cr and Dr) transactions for the account and date.	Numeric	Mandatory	6
Transaction Code	The Code given to the transaction as identification. Populate with 000 for Debits and 050 for Credits. This field should correspond to the field below.	Numeric	Mandatory	3
Particulars	Populate with either "DEBITS" or "CREDITS" (with quotes). This field should correspond to the field above.	Alphanumeric	Mandatory	17
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Transaction Date	Date transaction occurred. In format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0

8.4.7 Grand Total Debits/Credits Record - Type 9

There are two of these records for each date, one for debit transactions and one for credit transactions. These records are the total of all the accounts for the date. If there are no credit or debit transactions on the account for that date, no corresponding debit or credit record is provided.

Field	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Max Length
Record Type	Identifies the record type Populate with 9	Numeric	Mandatory	1
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) Populate with 999999	Numeric	Mandatory	6
Account Number	In format BB-BBBB-AAAAAAA-SS Populate with "99-9999-9999999-99" (with quotes)	Alphanumeric	Mandatory	25
Total Amount of Transactions for All Accounts for the date	The total amount of transactions on all the accounts. Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Number of transactions	Total number of (Cr or Dr) transactions for all accounts for the date.	Numeric	Mandatory	6
Transaction Code	The Code given to the transaction as identification. Populate with 000 for Debits and 050 for Credits. This field should correspond to the field below.	Numeric	Mandatory	3
Particulars	Statement Details Populate with either "DEBITS" or "CREDITS" (with quotes). This field should correspond to the field above.	Alphanumeric	Mandatory	17
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Transaction Date	Date transactions occurred. In format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Null	Empty Field	N/A	Mandatory	0

8.5 MT940

An MT940 file statement provides the daily balances and detail transaction activity on an account/s.

MT940 files will be available in a .txt format.

8.5.1 Block 1 (Basic Header)

Block 1 starts with "{1:<CRLF>" and ends with "-}"

Field	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Max Length
Block Identifier	Block Identifier Always 1	Alphanumeric	Mandatory	1
Application Identifier	Application Identifier Default to F	Alphanumeric	Mandatory	1
Service Identifier	Service Identifier Default to 01	Numeric	Mandatory	2
Receiver Bank SWIFT Code	Receiver Bank's SWIFT Code. Account's swift code with 'A' in position 9 to make the 11 char swift code to 12 chars	Alphanumeric	Mandatory	12
Session Number	Session Number of MT940 generator Default to 0000	Numeric	Mandatory	4
Sequence Number	Sequence Number for this message Default to 000000	Numeric	Mandatory	6

8.5.2 Block 2 (Application Header)

Block 2 starts with "{2:<CRLF>" and ends with "-}"

Field	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Max Length
Block Identifier	Block Identifier Always 2	Alphanumeric	Mandatory	1
Input/Output Identifier	Input/Output Identifier Default to O	Alphanumeric	Mandatory	1
Message Type	Type of message Default to 940	Numeric	Mandatory	3
Message Generation Time	Date for which Message was Generated (system time)	Time (HH24MI)	Mandatory	4
Message Generation Date	GMT Time for which Message was Generated (system date)	Date (YYMMDD)	Mandatory	6
Sender Bank SWIFT Code	Sender Bank's SWIFT Code Account's swift code with 'A' in position 9 to make the 11 char swift code to 12 chars For Example: ANZBSGSXXX = ANZBSGSXAXXX	Alphanumeric	Mandatory	12
Session Number and ISN	Session Number and ISN Default to 0000000000	Numeric	Mandatory	10
Output Date	Date for which Message was Delivered to Receiver (system date)	Date (YYMMDD)	Mandatory	6
Output Time	GMT Time on which Message was Delivered to Receiver (system time)	Time (HH24MI)	Mandatory	4
Message Priority	Priority of message (Default to N) S = System U = Urgent N = Normal	Alphanumeric	Mandatory	1

8.5.3 Block 4 (Message Body)

Block 4 starts with "{4:<CRLF>" and ends with "-}"

Each tag line in the message body will end with a <CRLF>

Field	Description/Notes	Field Format	Mandatory/ Optional
:20	Transaction Reference Number Unique number for each message generated by the system. System date (8)+8 random chars	16x	Mandatory
:21	Related Reference This tag will not be generated	16x	Optional
:25	Account Identification This field identifies the account for which the statement is sent.	35x	Mandatory
:28C	Statement Number/Sequence Number Statement Number will be the number of the day of the year. Statement Number will be reset to 1 on the first of each year. Sequence Number will be always 00001 will not generate a multi-page statement. e.g.: Statement Number/Sequence Number for a statement generated on Jun1,2015 would be 00041/00001	5n[/5n]	Mandatory
:60F	Opening Book Balance This field specifies, for the (intermediate) opening balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. 1!a - D/C mark based on the balance is debit or credit 6!n - Balance Date YYMMDD 3!a - 3 character Account Currency code 15d - Opening book balance amount of the account for the above date. Max 15 digits including the decimal separator ',' No of digits following the comma must not exceed that allowed for the currency. At least one digit before the comma. eg:60F:C150122USD395212311,71	1!a6!n3!a15d	Mandatory
:61	Statement Line This field contains the transactions details Repeats for each transaction 6!n - Value Date - value date of the transaction in YYMMDD format 4!n - Entry Date - book date of the transaction in MMDD format 2a - Debit/Credit Mark - Could be: D – Debit C – Credit 1!a - Funds Code, Optional field and will not be generated 15d -Amount - transaction amount max 15 including decimal separator ',' No of digits following the comma must not exceed that allowed for the currency. At least one digit before the comma. 1!a - Transaction Type S : For entries related to SWIFT transfer instructions and subsequent charge messages. N : For entries related to payment and transfer instructions, including related charges messages, not sent through SWIFT or where an alpha description is preferred. F : For entries being first advised by the statement (items originated by the account servicing institution). 3!c – Swift Transaction Code, default to MSC if not available If report was created with SWIFT Code option selected see Appendix A for a list of Swift Transaction Codes. If the BAI Code option was selected refer to Appendix A. 16x - Reference for the Account Owner - This will be the customer reference for this transaction. If not available then default to NONREF //16x - Reference of the Account Servicing Institution - This is the bank reference for this transaction. Will have trailing spaces if less than 16 chars 34x - Supplementary Details - This will have the transaction short description	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x][34x]	Optional

Field	Description/Notes	Field Format	Mandatory/ Optional
:86	Information to Account Owner Transaction Narrative and any additional information or enhanced narration for this transaction if available. 65 characters per line. Max 6 lines. / to separate Narration and Additional Info	6*65x	Optional
:62F	Closing Book Balance This field specifies, for the (intermediate) closing balance, whether it is a debit or credit balance, the date, the currency and the amount of the balance. 1!a - D/C mark based on the balance is debit or credit 6!n - Balance Date YYMMDD 3!a - 3 character Account Currency code 15d - Closing book balance amount of the account for the above date. Max 15 digits including the decimal separator ',' The number of digits following the comma must not exceed that allowed for the currency. At least one digit before the comma. eg:62F:C150122USD395212311,71	1!a6!n3!a15d	Mandatory
:64	Closing Available Balance This field indicates the funds which are available. 1!a - D/C mark based on the balance is debit or credit 6!n - Balance Date YYMMDD 3!a - 3 character Account Currency code 15d - Closing available balance amount of the account for the above date. Max 15 digits including the decimal separator ',' The number of digits following the comma must not exceed that allowed for the currency. At least one digit before the comma. eg:64:C130122USD395212311,71	1!a6!n3!a15d	Optional

8.6 Returned Items Payments

8.6.1 Header Record – Returned Direct Debits and Credits

Field Description	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Size	Position
Identifier	Header Always '1'	Numeric	Mandatory	1	1
Description	Description of items Always 'Returned Items' Left-justified, blank-filled	Alpha	Mandatory	30	2–31
Item Type	Always 'Direct Entry'	Alpha	Mandatory	12	32–43
Version	Version No. of file format Always '0001' Right-justified, zero-filled.	Numeric '0001' Right-justified, zero-filled	Mandatory	4	44–47
Date	Date returned item(s) processed DD-MM-YYYY format. (e.g.01-06-2015)	Alphanumeric	Mandatory	10	48–57
Reserved	Blank Filled	Alpha	Mandatory	257	58–314

8.6.2 Detail Record – Returned Direct Debits and Credits

Field Description	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Size	Position
Identifier	Item Type identifier '2' = Returned Credit '3' = Returned Debit	Numeric	Mandatory	1	1
Return Date	Date item was returned by Account Holder's Financial Institution DD-MM-YYYY format. (01-06-2015)	Numeric	Mandatory	10	2–11
Account Name	Client defined account name	Alphanumeric	Mandatory	16	12–27
BSB Number	Bank/State/Branch No. of account to which Returned Items are directed	Numeric	Mandatory	6	28–33
Account Number	Account No. of account to which Returned Items are directed Right-justified, blank-filled	Alphanumeric	Mandatory	21	34–54
Reserved	Blank-filled	Alpha	Mandatory	14	55–68
Lodgement Date	Date the item was initially submitted DD-MM-YYYY format. (01-06-2015)	Numeric	Optional	10	69–78
Lodgement Reference	Lodgement Reference data as initially submitted Right-justified, blank-filled	Alphanumeric	Optional	18	79–96
Remitter	Name of Remitter data as initially submitted Left-justified, blank-filled	Alphanumeric	Mandatory	16	97–112
Target Account Name	Account Name as initially submitted Left-justified, blank-filled	Alphanumeric	Mandatory	32	113–144
Target Account BSB	BSB of returned transaction as initially submitted	Numeric	Mandatory	6	145–150
Target Account Number	Account Number of returned transaction as initially submitted Right-justified, blank-filled	Alphanumeric	Mandatory	21	151–171

Field Description	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Size	Position
Amount	Amount of item with decimal point Right-justified, zero-filled	Numeric, unsigned	Mandatory	14	172–185
Return Reason Text	Reason for the returned item	Alphanumeric	Mandatory	60	186–245
Return Reason Code	Code to identify the reason for the return Refer to 'Return Reason Codes – Returned Direct Debits/Credits section for full list of return reason codes	Alphanumeric	Mandatory	3	246–248
User Identification Number	User Identification Number under which returned item was lodged Right-justified, zero-filled	Numeric	Mandatory	6	249–254
Reserved	Blank filled	Alpha	Mandatory	6	255–260
Reserved	Blank filled	Alpha	Mandatory	21	261–281
Transaction Identifier	System Identification No. allocated to returned item Zero-filled	Alphanumeric	Mandatory	12	282–293
Reserved	Blank-space filled	Alpha	Mandatory	21	294–314

8.6.3 Trailer Record – Returned Direct Credits and Debits

Field Description	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Size	Position
Identifier	Totals Always '9'	Numeric	Mandatory	1	1
Item count	Sum of Detail Records Right-justified, zero-filled	Numeric	Mandatory	9	2–10
Value Total	Sum of value of Detail Records with decimal point Right-justified, zero-filled	Numeric	Mandatory	16	11–26
Reserved	Blank-space filled	Alpha	Mandatory	288	27–314

8.6.4 Return Reason Codes – Returned Direct Debits/Credits

Each returned Direct Debit and Direct Credit will contain a 3-digit code identifying the reason for the return. Codes and their related narrative are as follows:

Return Code	Return Reason
001	Invalid BSB Number
002	Payment Stopped
003	Account Closed
004	Customer Deceased
005	No account or incorrect account number
006	Refer to customer
008	Invalid User ID Number
009	Technically invalid

8.7 Returned Items Cheques

8.7.1 Header Record – Returned Cheques

Field Description	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Size	Position
Identifier	Header Always '1'	Numeric	Mandatory	1	1
Description	Description of items Always 'Returned Items'	Alpha Left-justified, blank-filled	Optional	30	2–31
Item Type	Always 'CHEQUE' Left-justified, blank-filled	Alpha	Optional	12	32–43
Version	Version no. of file format Always '0001' Right-justified, zero-filled	Numeric	Mandatory	4	44–47
Date	Date returned item processed DD-MM-YYYY format. (e.g. 01-06-2015)	Numeric	Mandatory	10	48–57
Reserved	Blank-space filled	Alpha	Mandatory	257	58–314

8.7.2 Details Record – Returned Cheques

Field Description	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Size	Position
Identifier	Item Type identifier Always '4' (Cheque)	Numeric	Mandatory	1	1
Return Date	Date item was returned by Drawer's financial institution DD-MM-YYYY format. (e.g. 01-06-2015)	Numeric	Mandatory	10	2–11
Deposit Account Short Name	Name of account to which returned cheques were deposited. Left-justified, blank-filled	Alphanumeric	Mandatory	16	12–27
Deposit BSB Number	BSB number of account to which returned cheques were deposited	Numeric	Mandatory	6	28–33
Deposit Account Number	Account number of account to which returned cheques were deposited Right-justified, blank-filled	Alphanumeric	Mandatory	21	34–54
Deposit Amount	Total amount of deposit with decimal point Right-justified, zero-filled	Numeric, unsigned Decimal point Right-justified, zero-filled	Mandatory	14	55–68
Deposit Serial No.	Agent number specified on deposit [if present] Right-justified, blank-filled	Numeric	Optional	13	69–81
Deposit Date	Date the item was initially deposited	Numeric DD-MM-YYYY format. Hyphens are a fixed component	Mandatory	10	82–91
Cheque number	Cheque serial no	Numeric Right-justified, zero-filled	Mandatory	9	92–100
Reserved	Blank filled	Alpha	Mandatory	11	101–111
Drawer Account name	Account name linked to returning cheque Left-justified, blank-filled	Alphanumeric	Mandatory	60	112–171
Drawer Account BSB	BSB of returned cheque	Numeric	Mandatory	6	172–177

Field Description	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Size	Position
Drawer Account number	Account number of the returned cheque Right-justified, blank-filled	Alphanumeric	Mandatory	21	178–198
Amount	Amount of cheque with decimal point Right-justified, zero-filled, unsigned	Numeric	Mandatory	14	199–212
Return Reason Text	Reason for the returned item Left-justified, blank-filled	Alphanumeric	Mandatory	60	213–272
Return Reason Code	Code to identify the reason for the return Refer to 'Return Reason Codes – Returned Cheques section for full list of return reason codes	Alphanumeric	Mandatory	3	273–275
Reversal Account BSB	BSB of account to which the returned cheque value was posted	Numeric	Mandatory	6	276–281
Reversal Account Number	Account no. of account to which returned cheque value was posted Right-justified, blank-filled	Alphanumeric	Mandatory	21	282–302
Transaction ID Number	System identification number allocated to the returned cheque Right-justified, blank-filled	Alphanumeric	Mandatory	12	303–314

8.7.3 Trailer Record – Returned Cheques

Field Description	Description/Notes	Alpha / Numeric	Mandatory/ Optional	Size	Position
Identifier	Always '9'	Numeric	Mandatory	1	1
Item count	Sum of Detail Records Right-justified, zero-filled	Numeric	Mandatory	9	2–10
Value Total	Sum of value of Detail Records with decimal point Right-justified, zero-filled	Numeric	Mandatory	16	11–26
Reserved	Blank-space filled	Alpha	Mandatory	288	27–314

8.7.4 Return Reason Codes – Returned Cheques

Each Returned Cheque will contain a three digit code identifying the reason for the return. Codes and their related narrative are as follows:

Return Code	Return Reason
914	Account Closed
915	Account transferred
916	Alteration requires Drawer's initials
917	Alteration requires Drawer's signature
918	Another signature mandatory
919	Arrangements incomplete
920	Drawer deceased
923	Drawer's signature mandatory
924	Effects not clear
926	Item not yet to hand
927	Mutilated
928	Not signed in accordance with authority held

Return Code	Return Reason
929	Payment stopped
930	Payment stopped—awaiting confirmation
931	Post-dated
932	Refer to Drawer [Insufficient funds]
933	Refer to Drawer [Legal requirement]
936	Signature unknown
937	Signature unlike specimen held
938	Stale [over 15 months old]
939	Turned-back item [Failure to settle]
940	Duplicate Item
941	Un-processable Item
942	No Account
943	Not Authorised
944	Drawers confirmation mandatory, please represent
951	Forged or counterfeit instrument
952	Instrument materially altered
953	Instrument lost or stolen
954	Court order restraining payment
955	Failure of consideration for the issue of a bank cheque
957	AUD instrument not payable in Australia
958	Photocopied Item

8.8 CSV

The CSV format can be used to generate a number of reports in ANZ Transactive – Global:

- Account Summary
- Account Statement
- Balance Summary
- Net Position View
- Returned Items Cheque
- Returned Items Payments
- Transaction Detail Report

8.8.1 Account Summary CSV Report

Field	Description/Notes	Alpha / Numeric
Account Number	Identifies the account	Alphanumeric
Account Name	Client defined Account Name	Alphanumeric
Date	Balance Date Format: DD-MMM-YY Example: 01-Jan-15	Alphanumeric
Account Currency	Currency of the account	Alpha
Available Balance	The balance available within the current day (without overdraft limit)	Alphanumeric
Ledger Balance	The balance of the account for the requested day including cleared and uncleared funds	Alphanumeric
Overdraft Limit	Overdraft limit for the account	Alphanumeric
Debits	Total Debits for the Account	Alphanumeric
Credits	Total Credits for the Account	Alphanumeric
Company	Company name to which the account belongs	Alphanumeric
Bank Name	Bank where the account is domiciled	Alphanumeric

8.8.2 Account Statement CSV Report

Field	Description/Notes	Alpha / Numeric
Statement Number	Statement number – consecutive number starting with 1 and reset at the start of a new year	Alphanumeric
Statement Date	The statement date upon which the transaction relates to. Where there are no transactions for a date, a Statement Date will still be displayed. Format: DD-MMM-YY Example:01-Jan-15	Alphanumeric
Account Number	Identifies the account	Alphanumeric
Account Name	Client defined Account Name	Alphanumeric
Account Currency	Currency of the account	Alpha
Opening Available Balance	Opening Available Balance without Overdraft Limit	Alphanumeric

Field	Description/Notes	Alpha / Numeric
Opening Ledger Balance	Opening Ledger Balance for the account including cleared and uncleared funds	Alphanumeric
Closing Available Balance	The closing balance of the account for the requested date without overdraft limit	Alphanumeric
Closing Ledger Balance	The balance of the account for the requested day including cleared and uncleared funds	Alphanumeric
Value Date	When different to the Post Date, is an adjustment to the date upon which interest calculations are made Format: DD-MMM-YY Example:01-Jan-15	Alphanumeric
Post Date	The date upon which the transaction is reported to the account. Where there are no transactions for the date selected, will contain the Statement Date. Format: DD-MMM-YY Example: 01-Jan-15	Alphanumeric
Tran Type	Transaction type. Example: Deposit, Cheque. See Appendix A for a list of Transaction Types	Alphanumeric
Bank Reference	Bank Reference of the Transaction	Alphanumeric
Narrative	Transaction Narrative	Alphanumeric
Debits	Debit amount	Alphanumeric
Credits	Credit amount	Alphanumeric
The following fields are available if **Generate with additional information** is selected when creating the report.		
Client Reference	For NPP* transactions, this will contain the End-to-End ID (if populated) and will be up to 35 characters. If no data is available this will be set to literal "".	Alphanumeric
Additional Remittance Information	For NPP* transactions, this will contain the additional message entered by the payer (if populated) and will be up to 280 characters. If no data is available this will be set to literal ""	Alphanumeric
Additional Information 1	For NPP* transactions, this will contain the PayID the payment was Paid to (if the payment was addressed to a PayID) and will be up to 256 characters. If no data is available this will be set to literal ""	Alphanumeric
Additional Information 2	Reserved for future use. If no data is available this will be set to literal ""	Alphanumeric
Additional Information 3	Reserved for future use. If no data is available this will be set to literal ""	Alphanumeric
Additional Information 4	Reserved for future use. If no data is available this will be set to literal ""	Alphanumeric

* NPP, or New Payments Platform is also known as Osko® or SCT (Single Credit Transfer) payments. An SCT payment is the basic NPP transaction type.

8.8.3 Balance Summary CSV Report

Field	Description/Notes	Alpha / Numeric
Account Number	Identifies the account	Alphanumeric
Account Name	Client defined Account Name	Alphanumeric
Account Currency	Currency of the account	Alpha
Date	Report Date Format: DD-MMM-YY	Alphanumeric

Field	Description/Notes	Alpha / Numeric
	Example: 01-Jan-15	
Available Balance	The balance available within the requested/selected date without overdraft limit	Alphanumeric
Ledger Balance	The balance of the account for the current day including cleared and uncleared funds	Alphanumeric
Overdraft Limit	Overdraft limit for the account	Alphanumeric
Debits	Total debit transactions	Alphanumeric
Credits	Total credit transactions	Alphanumeric
Number of Debits	Number of Debit transactions	Alphanumeric
Number of Credits	Number of Credit transactions	Alphanumeric
Debit Interest Rate	Debit account interest rate	Alphanumeric
Credit Interest Rate	Credit account interest rate	Alphanumeric

8.8.4 Net Position View

Field	Description/Notes	Alpha / Numeric
Type	Operating Account	Alphanumeric
Account Currency	Currency of the account	Alphanumeric
Number of Accounts	Number of accounts Example: If there are 10 Operating Accounts that the user has access to but only 8 have a balance available, this would display as 8 (10).	Alphanumeric
Current Balance	Balance includes all transactions processed to the account (including cleared and uncleared fund)	Alphanumeric
Exchange Rate	The indicative rate used to consolidate account balances into the preferred currency	Alphanumeric
Equivalent Balance	The converted total amount based on the selected reference currency	Alphanumeric
Date	Format: DD-MMM-YY Example: 01-Jun-15	Alphanumeric

8.8.5 Returned Items Cheques

Field	Description/Notes	Alpha / Numeric
Account Name	Client defined Account name	Alphanumeric
Account Number	Account Number (including BSB) of account to which returned cheques were deposited	Alphanumeric
Currency	Currency Code of the account	Alphanumeric
Account Type	Displayed as Current	Alphanumeric
Deposit Date	Date Initial deposit was lodged Format: DD/MM/YYYY Example: 01/06/2015	Alphanumeric
Deposit Reference	Deposit reference	Alphanumeric
Deposit Amount	Total amount of deposit with decimal point	Numeric
Drawer's Name	Account Name linked to returning cheque	Alphanumeric
Drawer's Account Number	Account Number of the returned cheque	Numeric
Cheque Number	Serial no	Numeric
Return Amount	Amount of returned item with decimal point	Numeric
Return Reason	Reason for the returned item	Alphanumeric
Return Date	Date item was returned by Drawer's financial institution Format: DD/MM/YYYY Example: 01/06/2015	Alphanumeric

8.8.6 Returned Items Payments

Field	Description/Notes	Alpha / Numeric
Account Name	Client defined Account name	Alphanumeric
Account Number	Account Number (including BSB) of account to which Returned Items was directed	Alphanumeric
Currency	Currency Code of the account	Alpha
Account Type	Displayed as Current	Alphanumeric
Lodgement Reference	Lodgement Reference as initially submitted	Alphanumeric
Lodgement Date	Date the item was initially submitted. Format: DD/MM/YYYY Example: 01/06/2015	Alphanumeric
Target Account Name	Account Name as initially submitted	Alphanumeric
Target Account Number	Account Number (including BSB) of returned transaction as initially submitted	Alphanumeric
Amount	Returned amount of item with decimal point	Alphanumeric
Return Reason	Reason for the returned item	Alphanumeric
Remitter	Name of Remitter as initially submitted	Alphanumeric
Return Date	Date item was returned by Drawer's financial institution	Alphanumeric
User ID	User Identification Number under which returned item was lodged	Numeric

8.8.7 Transaction Details

Field	Description/Notes	Alpha / Numeric
Company Name	Company name to which the account belongs	Alphanumeric
Account Number	Identifies the Account (including BSB)	Alphanumeric
Account Name	Client defined Account Name	Alphanumeric
Account Currency	Currency of the account	Alphanumeric
Bank Name	Bank where the account is domiciled	Alphanumeric
Country	Country in which the account is domiciled	Alphanumeric
Account Type	Displayed as Current	Alphanumeric
Transaction Date	Date transaction occurred Format: DD-MMM-YY Example: 01-Jan-15	Alphanumeric
Transaction Type	Type of Transaction. Example, Payment, AGT, Transfer See Appendix A for a list of Transaction Types	Alphanumeric
Bank Reference	Bank reference of the transaction.	Alphanumeric
Amount	Transaction Amount	Alphanumeric
Transaction Indicator	Displays as Cr or Dr	Alphanumeric
Value Date	When different to the Post Date, is an adjustment to the date upon which interest calculations are made. Format: DD-MMM-YY Example: 01-Jan-15	Alphanumeric
Tran Code	Transaction code applicable to the transaction	Alphanumeric
BAI Code	BAI code applicable to the transaction	Alphanumeric
Narrative	Transaction narrative	Alphanumeric
Traceline	Transaction Traceline	Alphanumeric
Auxdom	Transaction Auxdom	Alphanumeric

8.9 ANZ Transactive – Global grid screen exports

Grid screen data can be exported to a CSV file format using the Export button on the control bar.

- All exported fields are alphanumeric
- A user can choose what information to export by re-ordering and/or removing columns in the grid
- Details of specific fields are available in ANZ Digital Services Help under the relevant section

9 APPENDICES

9.1 APPENDIX A – BAI/TRANSACTION CODES

The following tables provide a sample of transaction identifying codes within BAI, CSV, SAP/Multicash and MT940 formats.

9.1.1 BAI Status and Summary Level Items

BAI Code	BAI Type	BAI Level	Description
10	NA	STATUS	OPENING LEDGER
11	NA	STATUS	AVERAGE OPENING LEDGER MTD
12	NA	STATUS	AVERAGE OPENING LEDGER YTD
15	NA	STATUS	CLOSING LEDGER
20	NA	STATUS	AVERAGE CLOSING LEDGER MTD
21	NA	STATUS	AVERAGE CLOSING LEDGER - PREVIOUS MONTH
22	NA	STATUS	AGGREGATE BALANCE ADJUSTMENTS
24	NA	STATUS	AVERAGE CLOSING LEDGER YTD - PREVIOUS MONTH
25	NA	STATUS	AVERAGE CLOSING LEDGER YTD
30	NA	STATUS	CURRENT LEDGER
37	NA	STATUS	ACH NET POSITION
39	NA	STATUS	OPENING AVAILABLE + TOTAL SAME-DAY ACH DTC DEPOSIT
40	NA	STATUS	OPENING AVAILABLE
41	NA	STATUS	AVERAGE OPENING AVAILABLE MTD
42	NA	STATUS	AVERAGE OPENING AVAILABLE YTD
43	NA	STATUS	AVERAGE AVAILABLE - PREVIOUS MONTH
44	NA	STATUS	DISBURSING OPENING AVAILABLE BALANCE
45	NA	STATUS	CLOSING AVAILABLE
50	NA	STATUS	AVERAGE CLOSING AVAILABLE MTD
51	NA	STATUS	AVERAGE CLOSING AVAILABLE - LAST MONTH
54	NA	STATUS	AVERAGE CLOSING AVAILABLE YTD - LAST MONTH
55	NA	STATUS	AVERAGE CLOSING AVAILABLE YTD
56	NA	STATUS	LOAN BALANCE
57	NA	STATUS	TOTAL INVESTMENT POSITION
59	NA	STATUS	CURRENT AVAILABLE (CRS SUPPRESSED)
60	NA	STATUS	CURRENT AVAILABLE
61	NA	STATUS	AVERAGE CURRENT AVAILABLE MTD
62	NA	STATUS	AVERAGE CURRENT AVAILABLE YTD
63	NA	STATUS	TOTAL FLOAT
65	NA	STATUS	TARGET BALANCE
66	NA	STATUS	ADJUSTED BALANCE
67	NA	STATUS	ADJUSTED BALANCE MTD
68	NA	STATUS	ADJUSTED BALANCE YTD
70	NA	STATUS	0-DAY FLOAT
72	NA	STATUS	1-DAY FLOAT
73	NA	STATUS	FLOAT ADJUSTMENT
74	NA	STATUS	2 OR MORE DAYS FLOAT
75	NA	STATUS	3 OR MORE DAYS FLOAT

BAI Code	BAI Type	BAI Level	Description
76	NA	STATUS	ADJUSTMENT TO BALANCE
77	NA	STATUS	AVERAGE ADJUSTMENT TO BALANCE MTD
78	NA	STATUS	AVERAGE ADJUSTMENT TO BALANCE YTD
79	NA	STATUS	4-DAY FLOAT
80	NA	STATUS	5-DAY FLOAT
81	NA	STATUS	6-DAY FLOAT
82	NA	STATUS	AVERAGE 1-DAY FLOAT MTD
83	NA	STATUS	AVERAGE 1-DAY FLOAT YTD
84	NA	STATUS	AVERAGE 2-DAY FLOAT MTD
85	NA	STATUS	AVERAGE 2-DAY FLOAT YTD
86	NA	STATUS	TRANSFER CALCULATION
87	NA	STATUS	TARGET BALANCE DEFICIENCY
88	NA	STATUS	TOTAL FUNDING REQUIREMENT
100	CR	SUMMARY	TOTAL NUMBER OF CREDIT TRANSACTIONS
101	CR	STATUS	TOTAL CREDIT AMOUNT MTD
105	CR	SUMMARY	CREDITS NOT DETAILED
106	CR	SUMMARY	DEPOSITS SUBJECT TO FLOAT
107	CR	SUMMARY	TOTAL ADJUSTMENT CREDITS YTD
109	CR	SUMMARY	CURRENT DAY TOTAL LOCKBOX DEPOSITS
110	CR	SUMMARY	TOTAL LOCKBOX DEPOSITS
120	CR	SUMMARY	EDI TRANSACTION CREDITS
130	CR	SUMMARY	TOTAL CONCENTRATION CREDITS
131	CR	SUMMARY	TOTAL DTC CREDITS
140	CR	SUMMARY	TOTAL ACH CREDITS
146	CR	SUMMARY	TOTAL BANK CARD DEPOSIT
150	CR	SUMMARY	TOTAL PREAUTHORISED PAYMENT CREDITS
160	CR	SUMMARY	TOTAL ACH DISBURSING FUNDING CREDIT
162	CR	SUMMARY	CORPORATE TRADE PAYMENT SETTLEMENT
163	CR	SUMMARY	CORPORATE TRADE PAYMENT CREDITS
167	CR	SUMMARY	ACH SETTLEMENT CREDITS
170	CR	SUMMARY	TOTAL OTHER CHEQUE DEPOSITS
178	CR	SUMMARY	LIST POST CREDITS
180	CR	SUMMARY	TOTAL LOAN PROCEEDS
182	CR	SUMMARY	TOTAL BANK- PREPARED DEPOSITS
185	CR	SUMMARY	TOTAL MISCELLANEOUS DEPOSITS
186	CR	SUMMARY	TOTAL CASH LETTER CREDITS
188	CR	SUMMARY	TOTAL CASH LETTER ADJUSTMENTS
190	CR	SUMMARY	TOTAL INCOMING MONEY TRANSFERS
200	CR	SUMMARY	TOTAL AUTOMATIC TRANSFER CREDITS
205	CR	SUMMARY	TOTAL BOOK TRANFER CREDITS
207	CR	SUMMARY	TOTAL INTERNATIONAL MONEY TRANSFER CREDITS
210	CR	SUMMARY	TOTAL INTERNATIONAL CREDITS
215	CR	SUMMARY	TOTAL LETTERS OF CREDIT
230	CR	SUMMARY	TOTAL SECURITY CREDITS

BAI Code	BAI Type	BAI Level	Description
231	CR	SUMMARY	TOTAL COLLECTION CREDITS
239	CR	SUMMARY	TOTAL BANKERS' ACCEPTANCE CREDITS
245	CR	SUMMARY	MONTHLY DIVIDENDS
250	CR	SUMMARY	TOTAL CHEQUES POSTED AND RETURNED
251	CR	SUMMARY	TOTAL DEBIT REVERSALS
256	CR	SUMMARY	TOTAL ACH RETURN ITEMS
260	CR	SUMMARY	TOTAL REJECTED CREDITS
270	CR	SUMMARY	TOTAL ZBA CREDITS
271	CR	SUMMARY	NET ZERO-BALANCE AMOUNT
280	CR	SUMMARY	TOTAL CONTROLLED DISBURSING CREDITS
285	CR	SUMMARY	TOTAL DTC DISBURSING CREDITS
294	CR	SUMMARY	TOTAL ATM CREDITS
302	CR	SUMMARY	CORRESPONDENT BANK DEPOSIT
303	CR	SUMMARY	TOTAL WIRE TRANSFERS IN - FF
304	CR	SUMMARY	TOTAL WIRE TRANSFERS IN - CHF
305	CR	SUMMARY	TOTAL FED FUNDS SOLD
307	CR	SUMMARY	TOTAL TRUST CREDITS
309	CR	SUMMARY	TOTAL VALUE- DATED FUNDS
310	CR	SUMMARY	TOTAL COMMERCIAL DEPOSITS
315	CR	SUMMARY	TOTAL INTERNATIONAL CREDITS - FF
316	CR	SUMMARY	TOTAL INTERNATIONAL CREDITS – CHF
318	CR	SUMMARY	TOTAL FOREIGN CHEQUE PURCHASED
319	CR	SUMMARY	LATE DEPOSIT
320	CR	SUMMARY	TOTAL SECURITIES SOLD - FF
321	CR	SUMMARY	TOTAL SECURITIES SOLD - CHF
324	CR	SUMMARY	TOTAL SECURITIES MATURED - FF
325	CR	SUMMARY	TOTAL SECURITIES MATURED - CHF
326	CR	SUMMARY	TOTAL SECURITIES INTEREST
327	CR	SUMMARY	TOTAL SECURITIES MATURED
328	CR	SUMMARY	TOTAL SECURITIES INTEREST - FF
329	CR	SUMMARY	TOTAL SECURITIES INTEREST - CHF
330	CR	SUMMARY	TOTAL ESCROW CREDITS
332	CR	SUMMARY	TOTAL MISC SECURITIES CREDITS-FF
336	CR	SUMMARY	TOTAL MISC SECURITIES CREDITS-CHF
338	CR	SUMMARY	TOTAL SECURITIES SOLD
340	CR	SUMMARY	TOTAL BROKER DEPOSITS
341	CR	SUMMARY	TOTAL BROKER DEPOSITS-FF
343	CR	SUMMARY	TOTAL BROKER DEPOSITS-CHF
350	CR	SUMMARY	INVESTMENT SOLD
352	CR	SUMMARY	TOTAL CASH CENTER CREDITS
355	CR	SUMMARY	INVESTMENT INTEREST
356	CR	SUMMARY	TOTAL CREDIT ADJUSTMENT
360	CR	SUMMARY	TOTAL CREDITS LESS WIRE TRANSFR AND RETURNED CHKS
361	CR	SUMMARY	GRAND TOTAL CREDITS LESS GRAND TOTAL DEBITS

BAI Code	BAI Type	BAI Level	Description
370	CR	SUMMARY	TOTAL BACK VALUE CREDITS
385	CR	SUMMARY	TOTAL UNIVERSAL CREDITS
389	CR	SUMMARY	TOTAL FREIGHT PAYMENT CREDITS
390	CR	SUMMARY	TOTAL MISCELLANEOUS CREDITS
400	DR	SUMMARY	TOTAL NUMBER OF DEBIT TRANSACTIONS
401	DR	SUMMARY	TOTAL DEBIT AMOUNT MTD
403	DR	SUMMARY	TODAY'S TOTAL DEBITS
405	DR	SUMMARY	TOTAL DEBIT LESS WIRE TRANSFER AND CHARGE-BACKS
406	DR	SUMMARY	DEBITS NOT DETAILED
410	DR	SUMMARY	TOTAL YTD ADJUSTMENT
412	DR	SUMMARY	TOTAL DEBITS (EXCLUDING RETURNED ITEMS)
416	DR	SUMMARY	TOTAL LOCKBOX DEBITS
420	DR	SUMMARY	EDI TRANSACTION DEBITS
430	DR	SUMMARY	TOTAL PAYABLE - THROUGH DRAFTS
446	DR	SUMMARY	TOTAL ACH DISBURSEMENT FUNDING DEBITS
450	DR	SUMMARY	TOTAL ACH DEBITS
463	DR	SUMMARY	CORPORATE TRADE PAYMENT DEBITS
465	DR	SUMMARY	CORPORATE TRADE PAYMENT SETTLEMENT
467	DR	SUMMARY	ACH SETTLEMENT DEBITS
470	DR	SUMMARY	TOTAL CHEQUES PAID
471	DR	SUMMARY	TOTAL CHEQUES PAID - CUMULATIVE MTD
480	DR	SUMMARY	TOTAL LOAN PAYMENTS
482	DR	SUMMARY	TOTAL BANK-ORIGINATED DEBITS
486	DR	SUMMARY	TOTAL CASH LETTER DEBITS
490	DR	SUMMARY	TOTAL OUTGOING MONEY TRANSFERS
500	DR	SUMMARY	TOTAL AUTOMATIC TRANSFER DEBITS
505	DR	SUMMARY	TOTAL BOOK TRANFER DEBITS
507	DR	SUMMARY	TOTAL INTERNATIONAL MONEY TRANSFER DEBITS
510	DR	SUMMARY	TOTAL INTERNATIONAL DEBITS
515	DR	SUMMARY	TOTAL LETTERS OF CREDIT
530	DR	SUMMARY	TOTAL SECURITY DEBITS
532	DR	SUMMARY	TOTAL AMOUNT OF SECURITIES PURCHASED
534	DR	SUMMARY	TOTAL MISCELLANEOUS SECURITIES DB-FF
536	DR	SUMMARY	TOTAL MISC SECURITIES DEBIT - CHF
537	DR	SUMMARY	TOTAL COLLECTION DEBIT
539	DR	SUMMARY	TOTAL BANKERS' ACCEPTANCES DEBIT
550	DR	SUMMARY	TOTAL DEPOSITED ITEMS RETURNED
551	DR	SUMMARY	TOTAL CREDIT REVERSALS
556	DR	SUMMARY	TOTAL ACH RETURN ITEMS
560	DR	SUMMARY	TOTAL REJECTED DEBITS
561	DR	SUMMARY	INDIVIDUAL REJECTED DEBIT
570	DR	SUMMARY	TOTAL ZBA DEBITS
580	DR	SUMMARY	TOTAL CONTROLLED DISBURSING DEBITS
583	DR	SUMMARY	TOTAL DISBURSING CHEQUES PAID-EARLY AMOUNT

BAI Code	BAI Type	BAI Level	Description
584	DR	SUMMARY	TOTAL DISBURSING CHEQUES PAID-LATER AMOUNT
585	DR	SUMMARY	DISBURSING FUNDING REQUIREMENT
586	DR	SUMMARY	FRB PRESENTMENT ESTIMATE (FED ESTIMATE)
587	DR	SUMMARY	LATE DEBITS (AFTER NOTIFICATION)
588	DR	SUMMARY	TOTAL DISBURSING CHEQUES PAID-LAST AMOUNT
590	DR	SUMMARY	TOTAL DTC DEBITS
594	DR	SUMMARY	TOTAL ATM DEBITS
596	DR	SUMMARY	TOTAL ARP DEBITS
601	DR	SUMMARY	ESTIMATED TOTAL DISBURSEMENT
602	DR	SUMMARY	ADJUSTED TOTAL DISBURSEMENT
610	DR	SUMMARY	TOTAL FUNDS REQUIRED
611	DR	SUMMARY	TOTAL WIRE TRANSFERS OUT - CHF
612	DR	SUMMARY	TOTAL WIRE TRANSFERS OUT - FF
613	DR	SUMMARY	TOTAL INTERNATIONAL DEBIT - CHF
614	DR	SUMMARY	TOTAL INTERNATIONAL DEBIT - FF
615	DR	SUMMARY	TOTAL FED RESERVE BANK-COMMERCIAL BANK DEBIT
617	DR	SUMMARY	TOTAL SECURITIES PURCHASED - CHF
618	DR	SUMMARY	TOTAL SECURITIES PURCHASED - FF
623	DR	SUMMARY	TOTAL BROKER DEBIT - FF
625	DR	SUMMARY	TOTAL BROKER DEBITS
626	DR	SUMMARY	TOTAL FED FUNDS PURCHASED
628	DR	SUMMARY	TOTAL CASH CENTER DEBITS
630	DR	SUMMARY	TOTAL DEBIT ADJUSTMENTS
632	DR	SUMMARY	TOTAL TRUST DEBITS
640	DR	SUMMARY	TOTAL ESCROW DEBITS
646	DR	SUMMARY	TRANSFER CALCULATION DEBIT
650	DR	SUMMARY	INVESTMENTS PURCHASED
655	DR	SUMMARY	TOTAL INVESTMENT INTEREST DEBITS
665	DR	SUMMARY	INTERCEPT DEBITS
670	DR	SUMMARY	TOTAL BACK VALUE ADJUSTMENT
685	DR	SUMMARY	TOTAL UNIVERSAL DEBITS
689	DR	SUMMARY	TOTAL FREIGHT PAYMENT DEBITS
690	DR	SUMMARY	TOTAL MISCELLANEOUS DEBITS
701	NA	STATUS	PRINCIPAL LOAN BALANCE
703	NA	STATUS	AVAILABLE COMMITMENT AMOUNT
705	NA	STATUS	PAYMENT AMOUNT DUE
707	NA	STATUS	PRINCIPAL AMOUNT PAST DUE
709	NA	STATUS	INTEREST AMOUNT PAST DUE
720	CR	SUMMARY	TOTAL LOAN PAYMENT
760	DR	SUMMARY	LOAN DISBURSEMENT
900	NA	STATUS	ACCRUED (UNPOSTED) CREDIT INTEREST
901	NA	STATUS	ACCRUED (UNPOSTED) DEBIT INTEREST
902	NA	STATUS	OVERDRAFT LIMIT
904	NA	STATUS	CREDIT INTEREST RATE

BAI Code	BAI Type	BAI Level	Description
905	NA	STATUS	DEBIT INTEREST RATE
906	NA	STATUS	DOMESTIC EQUIVALENT
907	NA	STATUS	RESTRAINED (AMOUNT HOLD)
908	NA	STATUS	CUSTOMER LIMIT
910	NA	STATUS	ACCOUNT STATUS

9.1.2 Retail, Corporate/Institutional and V2 Plus accounts (CAP, CMM and V2P sources)

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
142	51	155	CWTH L INT	INT	COMMONWEALTH LOAN INTEREST
142	*	*	CREDIT	MSC	AP - CREDIT
142	53	155	PAY/SALARY	TRF	PAY/SALARY
142	98	155	PAYMENT	TRF	PERIODIC TRANSFER
146	*	*	POS CR	MSC	POINT OF SALE DEPOSIT
146	*	*	POS CR	MSC	POINT OF SALE MERCHANT CREDIT
146	*	*	INTL POS	MSC	REFUND MAESTRO EFTPOS CR
147	*	*	POS CR	MSC	POINT OF SALE DEPOSIT
147	*	*	POS CR	MSC	POINT OF SALE MERCHANT CREDIT
147	*	*	INTL POS	MSC	REFUND MAESTRO EFTPOS CR
169	53	*	PAY/SALARY	MSC	PAY/SALARY
169	50	*	TRANSFER	TRF	TRANSFER CREDIT
169	*	*	TRANSFER	MSC	ANZ MTS - CREDIT (Default)
169	50	15884	TRANSFER	TRF	TRANSFER CREDIT
169	50	79583	FHOG TFR	TRF	FIRST HOME OWNERS GRANT
169	52	*	FAM PAY	MSC	FAMILY ALLOWANCE/CHILD ENDOWMENT
169	52	15884	FAM PAY	MSC	FAMILY ALLOW/CHILD END (FID ONLY IN TAS)
169	*	*	TRANSFER	MSC	ANZ MTS FUNDS CREDIT
169	53	9046	PHONE BANK	TRF	ANZ PHONE BANKING
169	53	9064	PHONE BANK	TRF	ANZ PHONE BANKING
169	*	*	TRANSFER	TRF	PHONE BANKING CREDIT TRANSFER
169	*	*	PHONE BPAY	TRF	PHONE BANKING BILL PAY CREDIT
169	*	*	TRANSFER	TRF	INTERNET BANKING CREDIT TRANSFER
169	50	17342	TRANSFER	TRF	TRANSFER CREDIT
169	99	75	TRANSFER	MSC	ANZ MTS FUNDS CREDIT
171	53	9506	LOAN PMT	LDP	Loan Payment
172	64	*	DEP ERR CR	MSC	ERROR IN DEPOSIT (LESS THAN $2.00)
172	64	*	ERROR CR	MSC	ERROR IN DEPOSIT (LESS THAN $2.00)
175	60	*	AGT	MSC	AGENT NUMBER - COLLECTION ITEMS
175	70	*	DEPOSIT	MSC	PERSONAL DEP TO NEW SSA/CUSTOMER DEP
175	53	75	CARD ENTRY	MSC	CARD ENTRY AT BRANCH
175	53	*	PAY/SALARY	MSC	PAY/SALARY
175	*	*	DEPOSIT	MSC	BRANCH - CASH/CHEQUE DEPOSIT
175	*	*	DEPOSIT	MSC	BRANCH - CHEQUE ONLY DEPOSIT
175	99	*	DEPOSIT	MSC	CASH/CHEQUE DEPOSIT

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
175	70	*	DEPOSIT	MSC	PERSONAL DEP TO NEW SSA / CUSTOMER DEP
175	*	*	DEPOSIT	MSC	PROOF DEPOSIT
175	60	*	BP AGT	MSC	AGENT NUMBER - COLLECTION ITEMS
175	60	9049	AGT	MSC	AGENT NUMBER - COLLECTION ITEMS
195	50	*	TRANSFER	TRF	TRANSFER CREDIT
195	89	3040	DEP TFR	TRF	DEPOSIT OF TRANSFERRED FUNDS
195	50	43	HARVEST CR	TRF	TRANSFER FROM HARVEST ACCOUNT
195	50	44	BAL TFR	TRF	BALANCE TRANSFERRED
195	50	48	TRANSFER	TRF	TRANSFER FROM CASH MANAGEMENT ACCOUNT
195	89	9000	TRANSFER	TRF	TRANSFER
195	89	4020	BPAY CARD	TRF	BPAY CARD PAYMENT
195	55	*	ALLOTMENT	TRF	SERVICE ALLOTMENT
195	53	9062	INTERNET	TRF	ONLINE FUNDS TRANSFER
195	53	9050	TRANSFER	TRF	SHARE TRADE DEP/FUNDS TFR
195	89	4010	BPAY CASH	TRF	BPAY CASH PAYMENT
195	53	9047	INTERNET	TRF	ANZ PC BANKING
195	53	9051	INTERNET	TRF	ANZ INTERNET BANKING TRANSFER
195	53	9050	INTERNET	TRF	SHARE TRADE DEP/FUNDS TFR
195	53	9063	INTERNET	TRF	ANZ PC BANKING
195	53	9052	INTERNET	TRF	ANZ INTERNET BANKING TRANSFER
195	53	9064	PHONE BANK	TRF	ANZ PHONE BANKING
195	*	*	PHONE BANK	TRF	PHONE BANKING CREDIT MULTIPLE TRANSFER
195	*	*	PHONE BPAY	TRF	PHONE BANKING MULTIPLE BILL PAY CREDIT
195	53	9051	TRANSFER	TRF	ANZ INTERNET BANKING TRANSFER
195	53	9052	TRANSFER	TRF	ANZ INTERNET BANKING TRANSFER
195	*	*	INTERNET	TRF	INTERNET BANKING PAY ANYONE CREDIT
195	*	*	INTERNET	TRF	INTERNET BANKING CREDIT MULTIPLE TRANSFER
195	*	*	TRANSFER	TRF	Cash Management Online Multiple Funds Transfer - CR
195	*	*	PAYANYONE	TRF	Cash Management Online Pay anyone (SDSC) - CR
195	*	*	PAYANYONE	TRF	Cash Management Online Multiple Pay anyone (SDMC) - CR
195	*	*	BPAY	TRF	Cash Management Online Multiple Bill Pay (SDMC) - CR
195	*	*	TRANSFER	TRF	Cash Management Online Direct Credit (SDMC) - CR
195	*	*	BPAY	TRF	Cash Management Online Bill Pay (SDSC) -CR
195	50	*	TRANSFER	TRF	HOME BANKING TYPE 8
195	50	9999	TFR CREDIT	TRF	HOME BANKING TRANSFER
195	50	*	TRANSFER	TRF	HOME BANKING TYPE 9
195	*	*	TRANSFER	TRF	ANZ ONLINE FUNDS TRANSFER CREDIT TRANSFER
195	50	9999	TRANSFER	TRF	HOME BANKING TRANSFER
195	60	*	TRANSFER	TRF	RE-DIRECTED CR FROM TDA

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
195	50	5	CREDIT	TRF	CREDIT REPOST
195	*	*	TRANSFER	TRF	CAP BUREAU OTHER BANK (CREDIT DE)
195	54	*	PENSION	TRF	Cash Management Online Direct Credit (SDMC) - CR
195	55	*	ALLOTMENT	TRF	Cash Management Online Direct Credit (SDMC) - CR
195	53	*	ATMDeposit	TRF	ANZ ATM Deposit
195	53	*	ATMFundsTr	TRF	ANZ ATM Funds Transfer(CR)
195	53	*	FTCREDIT	TRF	Funds Transfer Credit
195	53	1219	LM TRF CR	TRF	LIQUIDITY MANAGEMENT TRANSFER
195	53	9066	GOMONY TRF	TRF	ANZ MOBILE BANKING FUNDS TRANSFER
195	53	1118	INT REALL	TRF	LIQUIDITY MANAGEMENT INTEREST
195	0	9999	TRANSFER	TRF	HOME BANKING TRANSFER
195	00	9999	TRANSFER	TRF	HOME BANKING TRANSFER
195	53	9500	TRANSFER	TRF	PTM-Credit
195	*	*	TRANSFER	TRF	PTM-Credit
195	53	9500	OSKO	TRF	OSKO PAYMENT
195	53	9500	SCT	TRF	SINGLE CREDIT TRANSFER
195	53	9500	TRANSFER	TRF	ANZ INTERNET BANKING TRANSFER
195	53	9500	PAYMENT	TRF	ANZ MOBILE BANKING TRANSFER
195	53	9500	PAYMENT	TRF	TRANSFER
195	53	9500	TRANSFER	TRF	AGENCY TRANSFER
195	53	9500	OSKO	TRF	OSKO PAYMENT
195	53	9500	TRANSFER	TRF	TRANSFER
195	53	9500	TRANSFER	TRF	ANZ MOBILE BANKING TRANSFER
195	53	9500	TRANSFER	TRF	INTERNET BANKING TRANSFER
195	53	9500	TRANSFER	TRF	MOBILE BANKING TRANSFER
195	53	9005	VISACREDIT	TRF	Visa Funds Transfer Credit
195	53	9010	FPOSCREDIT	TRF	Eftpos Funds Transfer Credit
195	53	9500	RTGS PMT	TRF	RTGS PAYMENT
195	53	9500	BULKBPAYCR	TRF	BULK BPAY - CREDIT CLEARING ACCOUNT
195	60	*	BPAY	TRF	Cash Management Online Multiple Bill Pay (SDMC) - CR
195	53	9500	PAYMENT	TRF	MOBILE BANKING PAYMENT
195	53	9500	PAYMENT	TRF	PAYMENT
195	60	*	AGT	MSC	AGENT NUMBER - COLLECTION ITEMS
195	*	*	DEPOSIT	MSC	ELECTRONIC EXCHANGES - CREDIT
195	*	*	CREDIT	MSC	PAY PLUS CREDIT
195	70	4110	RTGS PMT	MSC	DOMESTIC TT RECEIVED
195	70	4130	RTGS SENT	MSC	DOMESTIC TT REMITTED
195	70	4150	TRANSFER	MSC	TRANSFER REFERENCE
195	89	4060	RTGS PMT	MSC	RTGS PAYMENT
195	70	4060	RTGS PMT	MSC	RTGS PAYMENT
195	89	4130	RTGS SENT	MSC	DOMESTIC TT REMITTED

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
195	89	4110	RTGS PMT	MSC	DOMESTIC TT RECEIVED
206	53	9074	BOOK TRF	TRF	Cash Management Online Payment
206	*	*	TRANSFER	TRF	Cash Management Online Funds Transfer (SDSC) - CR
206	89	4150	BOOK TFR	MSC	TRANSFER REFERENCE
208	70	4100	OS REMIT	MSC	OFFSHORE TT RECEIVED
208	70	4120	OS TT SENT	MSC	OFFSHORE TT REMITTED
208	89	2010	OS REMIT	MSC	OVERSEAS REMITTANCE
208	89	100	TRADE	MSC	OVERSEAS BILL
208	89	EBDFLT	EB CREDIT	MSC	PEFT PAYMENT
208	89	4120	OS TT SENT	MSC	OFFSHORE TT REMITTED
208	89	4100	OS REMIT	MSC	OFFSHORE TT RECEIVED
208	89	100	OB CR	MSC	OVERSEAS BILL
208	53	9500	OS REMIT	TRF	OFFSHORE TT RECEIVED
214	*	*	CREDIT	FEX	BRANCH FOREIGN EXCHANGE CR
224	53	9082	GOMONY COM	COM	ANZ MOBILE BANKING COMMISSION
227	98	*	PAYMENT	STO	PERMANENT ENTRY (P/P)
238	56	*	DIVIDEND	DIV	DIVIDEND
238	56	155	DIVIDEND	DIV	DIVIDEND
238	56	*	DIVIDEND	DIV	Cash Management Online Direct Credit (SDMC) - CR
252	93	104	REV ARR LF	CHG	Rev Arrangement Line Fee
252	93	102	REV COMDRN	CHG	Rev Commitment Drawn Fee
252	93	103	REV COMUDR	CHG	Rev Commitment Undrawn Fee
252	93	13	REV REPAY	RTI	REVERSAL LOAN REPAYMENT
252	93	9502	REV DISB	MSC	Reversal Disbursal
252	93	9506	REV PAYMNT	MSC	Reversal Payment
252	93	*	REVERSL CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
252	93	*	REVERSAL	RTI	REVERSAL OF DEBIT
252	93	4100	REV OS DR	RTI	REV OFF SHORE TELEGRAPHIC TRANSFER RCVD
252	93	4110	REV OS DR	RTI	REVR DOMESTIC TELEGRAPHIC TRANSFER RECD
252	93	4120	REV OS DR	RTI	REVERSAL OF DEBIT
252	93	4130	REV RTGS	RTI	REV DOMESTIC TELEGRAPHIC TFR REMITTED
252	93	4140	REV PMT FE	RTI	REVERSAL OF DEBIT
252	93	4150	REV OWNTFR	RTI	REVERSAL OF TRANSFER REFERENCE
255	*	*	DISHONOUR	RTI	DISHONOUR INWARD APCS - CR
257	*	*	REVERSL CR	RTI	DISHONOUR INWARD BECS CR
257	93	*	REVERSL CR	RTI	REVERSAL OF DEBIT
257	*	*	REVERSAL	RTI	DISHONOUR INWARD BECS CR
257	93	*	REVERSAL	RTI	REVERSAL OF DEBIT
266	53	9507	RETURNED	RTI	OSKO/SCT PAYMENT RETURN
266	*	*	DISHONOUR	RTI	ELECTRONIC DISHONOURS - DEBIT
266	93	*	REVERSAL	RTI	REVERSAL OF DEBIT

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
266	*	*	REVERSAL	RTI	DISHONOUR OUTWARD BECS DR
266	93	9507	REVERSAL	RTI	Reversal of Debit
275	59	1219	LM SWP CR	CMS	LIQUIDITY MANAGEMENT SWEEP
275	53	1219	LM SWP CR	CMS	LIQUIDITY MANAGEMENT SWEEP
275	62	*	AFT PRI CR	CMS	AUTOMATIC FUNDS TRANSFER
275	63	*	AFT CR	CMS	AUTOMATIC FUNDS TRANSFER
275	89	4010	AFT CR	CMS	AUTOMATIC FUNDS TRANSFER
295	60	*	ANZ ATM	MSC	ANZ ATM CREDIT
295	*	*	ANZ ATM	MSC	ANZ ATM CREDIT
295	*	*	ANZ ATM	MSC	ANZ ATM CREDIT TRANSFER
349	96	117	TCF PRNCPL	COL	Tailored Commercial Facility PRINCIPAL
349	53	9503	LOANPRNCPL	MSC	Loan Principal Payment
354	96	118	TCF INT	INT	Tailored Commercial Facility INTEREST
354	97	1118	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
354	97	1133	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
354	93	1118	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
354	93	1133	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
354	93	1123	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
354	93	1165	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
354	53	9504	LOAN INT	INT	Loan Interest Payment
354	97	9500	CRINTRD	INT	Cache Credit Interest Redirection
354	93	901172	REV NEGINT	RTI	NEG CR INT XFER CR
354	93	901178	NEG INTADJ	INT	NEG CR INT ADJ CR
354	93	*	NIR CR ADJ	RTI	REV NEG CR INT ADJ-DR
354	93	901181	NEG INTADJ	INT	NEGCR INT +ADJ TO 3P
354	93	901183	NEG INTADJ	INT	NEG CR INT +ADJ FR 3P
354	93	901185	REV NEGINT	RTI	NEGCR INT -ADJ XFERD
354	93	901187	WVE NEGINT	INT	WAIVE NEG CR INT
354	93	901177	REV NEGINT	RTI	NEG CR INT ADJ CR
354	93	901188	WVE NEGINT	INT	WAIVE NEG CR INT
354	97	*	INT EARNED	INT	UNIDENTIFIED CHANNEL CODE - "wildcard"
354	97	*	INT EARNED	INT	INTEREST PAID ON DEPOSITS
354	57	*	DEB INT	CPN	DEBENTURE/NOTE INTEREST
354	57	155	DEB INT	CPN	DEBENTURE/NOTE INTEREST
354	97	*	INTEREST	INT	INTEREST PAID ON DEPOSITS
354	51	*	CWTH L INT	INT	Cash Management Online Direct Credit (SDMC) - CR
354	57	*	DEB INT	INT	Cash Management Online Direct Credit (SDMC) - CR
354	97	*	INTEREST	INT	INTEREST
357	50	60	LOAN ADJ	MSC	LOAN ADJUSTMENT
357	89	*	REVERSL CR	MSC	Reversal Credit
359	97	300	INT ADJ	INT	MANUAL CR INTEREST ADJUSTMENT INC-CUR YR

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
359	97	301	INT ADJ	INT	CR INT ADJ INC-CUR YR FROM XXXX-XXXXX
359	93	302	INT ADJ	INT	CR INT ADJ INC-CUR YR FROM XXXX-XXXXX
359	93	303	REVERS ADJ	INT	REVERSAL OF CR INT ADJ DEC-CUR YR
359	93	304	REVERS ADJ	INT	REVERSAL OF CR INT ADJ DEC-CUR YR FROM XXXX-XXXXX
359	93	305	REVERS ADJ	INT	REVERSAL OF CR INT ADJ DEC-CUR YR FROM XXXX-XXXXX
359	93	306	REVERS ADJ	INT	REVERSAL OF DR INT ADJ INC-CUR YR
359	93	307	REVERS ADJ	INT	REVERSAL OF DR INT ADJ INC-CUR YR FROM XXXX-XXXX
359	93	308	REVERS ADJ	INT	REVERSAL OF DR INT ADJ INC-CUR YR FROM XXXX-XXXX
359	97	309	INT ADJ	INT	MANUAL DR INTEREST ADJUSTMENT DEC-CUR YR
359	97	310	INT ADJ	INT	DR INT ADJ DEC-CUR YR FROM XXXX-XXXXX
359	93	336	INT ADJ	INT	DR INT ADJ DEC-CUR YR FROM XXXX-XXXXX
359	97	312	INT ADJ	INT	MANUAL CR INTEREST ADJUSTMENT INC-PR YR
359	97	313	INT ADJ	INT	CR INT ADJ INC-PR YR FROM XXXX-XXXXX
359	93	314	INT ADJ	INT	CR INT ADJ INC-PR YR FROM XXXX-XXXXX
359	93	315	REVERS ADJ	INT	REVERSAL OF CR INT ADJ DEC-PR YR
359	93	316	REVERS ADJ	INT	REVERSAL OF CR INT ADJ DEC-PR YR FROM XXXX-XXXXX
359	93	317	REVERS ADJ	INT	REVERSAL OF CR INT ADJ DEC-PR YR FROM XXXX-XXXXX
359	93	318	REVERS ADJ	INT	REVERSAL OF DR INT ADJ INC-PR YR
359	93	319	REVERS ADJ	INT	REVERSAL OF DR INT ADJ INC-PR YR FROM XXXX-XXXXX
359	93	320	REVERS ADJ	INT	REVERSAL OF DR INT ADJ INC-PR YR FROM XXXX-XXXXX
359	97	321	INT ADJ	INT	MANUAL DR INTEREST ADJUSTMENT DEC-PR YR
359	97	322	INT ADJ	INT	DR INT ADJ DEC-PR YR FROM XXXX-XXXXX
359	93	323	INT ADJ	INT	DR INT ADJ DEC-PR YR FROM XXXX-XXXXX
359	97	324	INT ADJ	INT	MANUAL CR INTEREST ADJUSTMENT INC-OTH YR
359	97	325	INT ADJ	INT	CR INT ADJ INC-OTH YR FROM XXXX-XXXXX
359	93	326	INT ADJ	INT	CR INT ADJ INC-OTH YR FROM XXXX-XXXXX
359	93	327	REVERS ADJ	INT	REVERSAL OF CR INT ADJ DEC-OTH YR
359	93	328	REVERS ADJ	INT	REVERSAL OF CR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
359	93	329	REVERS ADJ	INT	REVERSAL OF CR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
359	93	330	REVERS ADJ	INT	REVERSAL OF DR INT ADJ INC-OTH YR
359	93	331	REVERS ADJ	INT	REVERSAL OF DR INT ADJ INC-OTH YR FROM XXXX-XXXXX
359	93	332	REVERS ADJ	INT	REVERSAL OF DR INT ADJ INC-OTH YR FROM XXXX-XXXXX
359	97	333	INT ADJ	INT	MANUAL DR INTEREST ADJUSTMENT DEC-OTH YR
359	97	334	INT ADJ	INT	DR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
359	93	335	INT ADJ	INT	DR INT ADJ DEC-OTH YR FROM XXXX-XXXXX

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
359	93	109	REV W/TAX	MSC	REVERSAL OF RES W/TAX INCR-CUR YR
359	93	1	REV W/TAX	MSC	REVERSAL OF RES W/TAX INCR-CUR YR FROM XXXX-XXXXX
359	93	309	REV W/TAX	MSC	REVERSAL OF RES W/TAX INCR-CUR YR FROM XXXX-XXXXX
359	93	110	REV W/TAX	MSC	REVERSAL OF N/R W/TAX INCR- CUR YR
359	93	2	REV W/TAX	MSC	REVERSAL OF N/R W/TAX INCR-CUR YR FROM XXXX-XXXXX
359	93	310	REV W/TAX	MSC	REVERSAL OF N/R W/TAX INCR-CUR YR FROM XXXX-XXXXX
359	93	111	REV W/TAX	MSC	REVERSAL OF RES W/TAX INCR-PR YR
359	93	3	REV W/TAX	MSC	REVERSAL OF RES W/TAX INCR-PR YR FROM XXXX-XXXXX
359	93	311	REV W/TAX	MSC	REVERSAL OF RES W/TAX INCR-PR YR FROM XXXX-XXXXX
359	93	112	REV W/TAX	MSC	REVERSAL OF N/R W/TAX INCR-PR YR
359	93	4	REV W/TAX	MSC	REVERSAL OF N/R W/TAX INCR-PR YR FROM XXXX-XXXXX
359	93	312	REV W/TAX	MSC	REVERSAL OF N/R W/TAX INCR-PR YR FROM XXXX-XXXXX
359	93	9	W/TAX ADJ	MSC	Res W/Tax Adj Decr Cur Yr
359	99	1	W/TAX ADJ	MSC	Res W/Tax Adj Decr Cur Yr tfrd
359	93	209	W/TAX ADJ	MSC	Res W/Tax Adj Decr Cur Yr Oth
359	93	10	W/TAX ADJ	MSC	N/R W/Tax Adj Decr Cur Yr
359	99	2	W/TAX ADJ	MSC	N/R W/Tax Adj Decr Cur Yr tfrd
359	93	210	W/TAX ADJ	MSC	N/R W/Tax Adj Decr Cur Yr Oth
359	93	11	W/TAX ADJ	MSC	Res W/Tax Adj Decr Pr Yr
359	99	3	W/TAX ADJ	MSC	Res W/Tax Adj Decr Pr Yr tfrd
359	93	211	W/TAX ADJ	MSC	Res W/Tax Adj Decr Pr Yr Oth
359	93	12	W/TAX ADJ	MSC	N/R W/Tax Adj Decr Pr Yr
359	99	4	W/TAX ADJ	MSC	N/R W/Tax Adj Decr Pr Yr tfrd
359	93	212	W/TAX ADJ	MSC	N/R W/Tax Adj Decr Pr Yr Oth
359	93	9504	REV INT	INT	Reversal Interest
359	97	9101	INT ADJ	INT	Cache Debit Int Adjust
359	97	9102	INT ADJ	INT	Cache Credit Int Adjust
366	60	*	AGT	MSC	AGENT NUMBER - COLLECTION ITEMS
366	70	*	DEPOSIT	MSC	PERSONAL DEP TO NEW SSA/CUSTOMER DEP
366	*	*	DEPOSIT	MSC	BRANCH - CASH DEPOSIT
366	53	75	CARD ENTRY	MSC	CARD ENTRY AT BRANCH
366	70	*	CREDIT	MSC	PERSONAL DEP TO NEW SSA/CUSTOMER DEP
373	53	*	PAY/SALARY	TRF	Cash Management Online Direct Credit (SDMC) - CR
398	53	104	ARR LNFEE	CHG	Rebate Arrangement Line Fee
398	53	9069	GOMONY RFD	MSC	ANZ MOBILE BANKING TOP UP REFUND
398	53	9505	LOAN FEE	CHG	Loan Fee Payment
398	93	9505	REV FEE	MSC	Reversal Fee

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
398	53	9510	SUBS FEE	CHG	SUBSCRIPTION FEE REFUND
398	53	9505	EVNT FEE	CHG	EVENT FEE REFUND
399	53	75	CARD ENTRY	MSC	CARD ENTRY AT BRANCH
399	79	*	CREDIT	MSC	CUSTOMER DEPOSIT
399	89	20	LOAN REPAY	MSC	LOAN REPAYMENT
399	53	9067	GOMONY PAY	MSC	ANZ MOBILE BANKING PAYMENT
399	53	9081	GOMONY PAY	MSC	ANZ MOBILE BANKING PAYMENT
399	53	9086	GOMONY DON	MSC	ANZ MOBILE BANKING PAYMENT
399	53	9068	GOMONY TUP	MSC	ANZ MOBILE BANKING TOP UP
399	53	9083	GOMONY RFD	MSC	ANZ MOBILE BANKING COMMISSION REFUND
399	96	116	TCF FEES	MSC	Tailored Commercial Facility FEES
399	89	2040	TRADE	MSC	TRADE
399	96	*	ADVICE	MSC	CUSTOMER ADVISED CREDIT
399	*	*	Misc CR	MSC	Miscellaneous Credit
399	53	9502	LOAN DISB	MSC	Loan Disbursal
399	79	9507	MISC LN CR	MSC	Loan Miscellaneous
399	93	9503	REV PRNCPL	MSC	Reversal Principal
399	99	*	CREDIT	MSC	CREDIT
399	950	*	TRANSFER	MSC	TRANSFER
399	86	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	87	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	88	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	89	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	90	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	91	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	92	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	94	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	95	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	96	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	98	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	99	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	50	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	51	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	52	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	53	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	54	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	55	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	56	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	57	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	58	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	59	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	60	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	61	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
399	64	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	65	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	66	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	67	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	68	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	69	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	70	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	71	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	72	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	73	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	74	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	75	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	76	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	77	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	78	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	79	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	80	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	81	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	82	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	83	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	84	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	85	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	*	*	CREDIT	MSC	NOMINEES CREDIT
399	*	*	CREDIT	MSC	MONEY MARKET CREDIT
399	89	2200	CBILL ROLL	MSC	NET SETTLMNT OF COMM BILL FACILTY ROLLVR
399	89	2300	CBILL DISC	MSC	PROCEEDS OF DISC OF COMM BILL
399	89	2500	NET CBILL	MSC	NET SETTLMNT - ROLLOVER COMM BILL INVEST
399	89	2600	MAT CBILL	MAT	MATURITY OF COMMERCIAL BILL INVESTMENT
399	96	*	ADVISED CR	MSC	CUSTOMER ADVISED CREDIT
399	99	*	CREDIT	MSC	CASH/CHEQUE DEPOSIT
399	*	*	CREDIT	MSC	SUPENANNUATION CREDIT
399	*	*	CARD ENTRY	MSC	BRANCH CARDHOLDER TRANSFER CR
399	79	*	DEPOSIT	MSC	CUSTOMER DEPOSIT
399	88	*	TELE TRF	MSC	PROCEEDS OF TELEGRAPHIC TRANSFER
399	89	100	OB CR	MSC	OVERSEAS BILL
399	89	1500	ERROR CR	MSC	CREDIT UNRECONCILED
399	89	1800	FT CR	MSC	FAST TRACK
399	89	2060	ED CR	MSC	EXPORT COLLECTION
399	89	2070	ED CR	MSC	EXPORT COLLECTION
399	89	2080	E CR	MSC	EXPORT CREDIT
399	89	3010	ADJ CUSDEP	MSC	ADJUSTMENT TO CUSTOMER DEPOSIT
399	89	3030	ADJ EMPDEP	MSC	ADJUSTMENT TO EMPLOYER DEPOSIT
399	89	3190	SUPER GTEE	CHG	SUPERANNUATION GUARANTEE CHARGE

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
399	89	4050	CHESS SETL	MSC	CHESS SETTLEMENT
399	93	1	S/D REFUND	MSC	STAMP DUTY REFUND
399	50	47	SETTLE CR	MSC	SETTLEMENT
399	*	*	CREDIT	MSC	ESANDA CREDIT
399	*	*	DEPOSIT	MSC	DISTRIBUTION CREDIT
399	*	*	CHESS SETL	MSC	CHESS
399	51	*	CWTH L INT	INT	COMMONWEALTH LOAN INTEREST
399	54	*	PENSION	MSC	PENSION/SUPERANNUATION
399	54	253	PENSION	MSC	PENSION/SUPERANNUATION (FID ONLY IN TAS)
399	54	1248	PENSION	MSC	PENSION/SUPERANNUATION DEPOSIT
399	54	15884	PENSION	MSC	PENSION/SUPERANNUATION (FID ONLY IN TAS)
399	54	24507	PENSION	MSC	PENSION/SUPER (FID EXEMPT SA, VIC & WA)
399	54	90181	PENSION	MSC	PENSION/SUPER (FID EXEMPT SA, VIC & WA)
399	99	70	TAPE CR	MSC	CUSTOMER DEPOSIT
399	99	71	DISK CR	MSC	CUSTOMER DEPOSIT
399	99	72	DIAL UP CR	MSC	CUSTOMER DEPOSIT
399	99	74	ANZ CR	MSC	CUSTOMER DEPOSIT
399	99	75	ONLINE CR	MSC	CUSTOMER DEPOSIT
399	99	76	HOST CR	MSC	CUSTOMER DEPOSIT
399	99	77	BUREAU CR	MSC	CUSTOMER DEPOSIT
399	99	78	GROUP CR	MSC	CUSTOMER DEPOSIT
399	*	*	INTNETBPAY	MSC	INTERNET BANKING BILL PAY CREDIT
399	50	9047	REVERSAL	MSC	REVERSAL OF ANZ PC BANKING
399	*	*	BPAY CR	MSC	INTERNET BANKING MULTIPLE BILL PAY CREDIT
399	*	*	INTERNET	MSC	INTERNET BANKING MULTIPLE PAY ANYONE CREDIT
399	*	*	DEPOSIT	MSC	VISION PLUS CREDIT
399	89	2060	TRADE	MSC	EXPORT COLLECTION
399	*	*	EB CREDIT	MSC	VIPA CREDIT
399	99	*	DEPOSIT	MSC	CASH/CHEQUE DEPOSIT
399	89	2080	TRADE	MSC	EXPORT CREDIT
399	89	2070	TRADE	MSC	EXPORT COLLECTION
399	*	*	CREDIT	MSC	CSL BILL PAY CREDIT
399	*	*	BAL ITEM	DDT	Cash Management Online Direct Debit (SCMD) - CR
399	*	*	POS	MSC	ANZ ONLINE CREDIT
399	50	9990	POS	MSC	HOME BANKING
399	50	9991	POS	MSC	HOME BANKING
399	50	9993	POS	MSC	HOME BANKING
399	50	9994	POS	MSC	HOME BANKING
399	50	9995	POS	MSC	HOME BANKING
399	50	9996	POS	MSC	HOME BANKING
399	50	9997	POS	MSC	HOME BANKING

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
399	50	9998	POS	MSC	HOME BANKING
399	00	9990	POS	MSC	HOME BANKING
399	*	*	CREDIT	MSC	CAP CREDIT
399	50	41	DRAWDWN CR	MSC	PROCEEDS OF LOAN DRAWDOWN
399	50	49	D/DOWN TFR	TRA	TRANSFER FROM LOAN ACCOUNT
399	60	1	TERM DEP	MSC	TERM DEPOSIT
399	60	2	T/D INT	INT	TERM DEPOSIT INTEREST
399	*	*	CREDIT	MSC	SWIFT CREDIT
399	89	EBDFLT	EB CREDIT	MSC	PEFT PAYMENT
399	79	*	MISC CREDI	MSC	CUSTOMER DEPOSIT
399	79	91	SETTLE CR	PRN	SETTLEMENT CREDIT
399	52	*	FAM PAY	MSC	Cash Management Online Direct Credit (SDMC) - CR
399	53	*	POSDeposit	MSC	Point of Sale (POS) Deposit
399	0	9990	POS	MSC	HOME BANKING
399	89	2080	ED CR	MSC	EXPORT CREDIT
399	79	*	MISC CR	MSC	CUSTOMER DEPOSIT
399	93	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	97	*	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	*	*	TRANSFER	DDT	Cash Management Online Direct Debit (SCMD) - CR
399	*	*	PAYMENT	MSC	Cash Management Online Direct Credit (SCMD) - CR
399	*	*	POS	MSC	ANZ ONLINE DEBIT
399	0	9991	POS	MSC	HOME BANKING
399	0	9992	POS	MSC	HOME BANKING
399	0	9993	POS	MSC	HOME BANKING
399	0	9994	POS	MSC	HOME BANKING
399	0	9995	POS	MSC	HOME BANKING
399	0	9996	POS	MSC	HOME BANKING
399	0	9997	POS	MSC	HOME BANKING
399	0	9998	POS	MSC	HOME BANKING
399	89	2200	CBILL ROLL	MSC	NET SETTLMNT OF COMM BILL FACILITY ROLLVR
399	*	*	CREDIT	MSC	SUPERANNUATION CREDIT
399	00	9991	POS	MSC	HOME BANKING
399	00	9992	POS	MSC	HOME BANKING
399	00	9993	POS	MSC	HOME BANKING
399	00	9994	POS	MSC	HOME BANKING
399	00	9995	POS	MSC	HOME BANKING
399	00	9996	POS	MSC	HOME BANKING
399	00	9997	POS	MSC	HOME BANKING
399	00	9998	POS	MSC	HOME BANKING
399	70	*	DEPOSIT	MSC	CUSTOMER DEPOSIT
466	*	*	PAYMENT	MSC	NOMINEES DEBIT

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
466	08	*	PAYMENT	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
466	*	*	PAYMENT	MSC	AP DEBIT
466	*	*	PAYMENT	MSC	CAP BUREAU OTHER BANK (DEBIT DE)
466	8	*	PAYMENT	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
467	*	*	PAYMENT	MSC	CAP BUREAU OTHER BANK (DEBIT DE)
467	8	*	PAYMENT	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
467	*	*	PAYMENT	MSC	AP DEBIT
467	*	*	PAYMENT	MSC	NOMINEES DEBIT
467	08	*	PAYMENT	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
469	08	79012	S/TDE WDL	PCH	SHARE TRADER WITHDRAWAL
469	08	3764	PAYMENT	TRF	MORTGAGE PROTECTION INSURANCE
469	08	144177	S/TDE WDL	PCH	SHARE TRADER WITHDRAWAL
469	37	*	DEBIT	MSC	MISCELLANEOUS DEBIT
469	37	74	ANZ FEE	CHG	MISCELLANEOUS DEBIT
469	37	75	ONLINE DR	MSC	MISCELLANEOUS DEBIT
469	*	*	PAYMENT	DDT	ANZ MTS DIRECT DEBIT
469	08	*	PAYMENT	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
469	08	93	LEASE DUTY	CHG	LEASE DUTY
469	08	94	LEASE	CHG	LEASE RENTAL
469	*	*	PAYMENT	MSC	ANZ MTS FUNDS DEBIT
469	8	79012	S/TDE WDL	PCH	SHARE TRADER WITHDRAWAL
469	8	3764	PAYMENT	TRF	MORTGAGE PROTECTION INSURANCE
469	8	144177	S/TDE WDL	PCH	SHARE TRADER WITHDRAWAL
469	8	*	PAYMENT	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
469	8	93	LEASE DUTY	CHG	LEASE DUTY
469	8	94	LEASE	CHG	LEASE RENTAL
475	*	*	CHEQUE	CHK	BRANCH - CASH WITHDRAWAL
475	*	*	CHEQUE	CHK	BRANCH - CASHED CHEQUE
475	*	*	DEBIT	CHK	PROOF CHEQUE WITHDRAWAL
475	00	*	CHEQUE	CHK	DR BY CHEQUE/WARRANT
475	09	*	CHEQUE	CHK	CHEQUE FOR OUTSORTING
475	*	*	CHEQUE	CHK	ELECTRONIC EXCHANGES - DEBIT
475	0	*	CHEQUE	CHK	DR BY CHEQUE/WARRANT
475	9	*	CHEQUE	CHK	CHEQUE FOR OUTSORTING
477	08	302	P PAYMENT	MSC	INTRA-BANK PP
477	8	302	P PAYMENT	MSC	INTRA-BANK PP
481	8	9506	LOAN PMT	LDP	Loan Payment
481	08	9506	LOAN PMT	LDP	Loan Payment
495	08	44	TRANSFER	TRF	TRANSFER

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
495	49	4150	TRANSFER	TRF	TRANSFER
495	*	*	PHONE BANK	TRF	PHONE BANKING DEBIT TRANSFER
495	08	9062	INTER BANK	TRF	ONLINE FUNDS TRANSFER
495	08	9050	S/TDE WDL	TRF	SHARE TRADE W/DRAWAL/FUNDS TFR
495	08	9046	PHONE BANK	TRF	ANZ PHONE BANKING
495	*	*	PHONE BPAY	TRF	PHONE BANKING BILL PAY DEBIT
495	08	9048	PHONE BPAY	TRF	ANZ PHONE BANKING BILL PAYMENT
495	08	9047	INTERNET	TRF	ANZ PC BANKING
495	*	*	TRANSFER	TRF	INTERNET BANKING DEBIT TRANSFER
495	08	9049	INTNETBPAY	TRF	ANZ PC BANKING BILL PAYMENT
495	*	*	PHONE BPAY	TRF	PHONE BANKING MULTIPLE BILL PAY DEBIT
495	*	*	INTERNET	TRF	INTERNET BANKING PAY ANYONE DEBIT
495	08	9051	INTERNET	TRF	IB SDMC MULTI-TRANSFER
495	*	*	INTERNET	TRF	INTERNET BANKING DEBIT MULTIPLE TRANSFER
495	08	9061	INTERNET	TRF	IB SDMC BILLPAY
495	08	9052	INTERNET	TRF	IB SDMC PAY-ANYONE
495	*	*	TRANSFER	TRF	Cash Management Online Multiple Funds Transfer - DR
495	*	*	PAYANYONE	TRF	Cash Management Online Pay anyone (SDSC)- DR
495	*	*	PAYANYONE	TRF	Cash Management Online Multiple Pay anyone (SDMC) - DR
495	*	*	BPAY	TRF	Cash Management Online Multiple Bill Pay (SDMC) - DR
495	00	9999	TFR DEBIT	TRF	HOME BANKING TRANSFER
495	*	*	TRANSFER	TRF	ANZ ONLINE FUNDS TRANSFER DEBIT TRANSFER
495	08	46	FHOG DR	TRF	FIRST HOME OWNERS GRANT DEBIT
495	08	1199	LM TRF DR	TRF	LIQUIDITY MANAGEMENT TRANSFER
495	08	9066	GOMONY TRF	TRF	ANZ MOBILE BANKING FUNDS TRANSFER
495	8	44	TRANSFER	TRF	TRANSFER
495	8	9062	INTER BANK	TRF	ONLINE FUNDS TRANSFER
495	8	9050	S/TDE WDL	TRF	SHARE TRADE W/DRAWAL/FUNDS TFR
495	8	9046	PHONE BANK	TRF	ANZ PHONE BANKING
495	8	9048	PHONE BPAY	TRF	ANZ PHONE BANKING BILL PAYMENT
495	8	9047	INTERNET	TRF	ANZ PC BANKING
495	8	9049	INTNETBPAY	TRF	ANZ PC BANKING BILL PAYMENT
495	8	9051	INTERNET	TRF	IB SDMC MULTI-TRANSFER
495	8	9061	INTERNET	TRF	IB SDMC BILLPAY
495	8	9052	INTERNET	TRF	IB SDMC PAY-ANYONE
495	0	9999	TFR DEBIT	TRF	HOME BANKING TRANSFER
495	8	46	FHOG DR	TRF	FIRST HOME OWNERS GRANT DEBIT
495	8	1199	LM TRF DR	TRF	LIQUIDITY MANAGEMENT TRANSFER
495	8	9066	GOMONY TRF	TRF	ANZ MOBILE BANKING FUNDS TRANSFER
495	8	1123	INT REALL	TRF	LIQUIDITY MANAGEMENT INTEREST

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
495	8	75	CARD ENTRY	TRF	CARD ENTRY AT BRANCH
495	*	*	BPAY	TRF	Cash Management Online Bill Pay(SDSC) DR
495	08	75	CARD ENTRY	TRF	CARD ENTRY AT BRANCH
495	8	9500	TRANSFER	TRF	PTM-Debit
495	*	*	TRANSFER	TRF	PTM-Debit
495	08	9500	TRANSFER	TRF	PTM-Debit
495	08	9500	OSKO	TRF	OSKO PAYMENT
495	08	9500	SCT	TRF	SINGLE CREDIT TRANSFER
495	08	9500	PAYMENT	TRF	ANZ INTERNET BANKING PAYMENT
495	08	9500	PAYMENT	TRF	ANZ MOBILE BANKING PAYMENT
495	08	9500	TRANSFER	TRF	PAYMENT
495	08	9500	PAYMENT	TRF	AGENCY PAYMENT
495	8	9073	S/TDE WDL	TRF	SHARE TRADE TRANSFER
495	08	9073	S/TDE WDL	TRF	SHARE TRADE TRANSFER
495	8	521347	S/TDE WDL	TRF	SHARE TRADE TRANSFER
495	08	521347	S/TDE WDL	TRF	SHARE TRADE TRANSFER
495	08	9500	PAYMENT	TRF	PAYMENT
495	08	9500	OSKO	TRF	OSKO PAYMENT
495	08	9500	PAYMENT	TRF	INTERNET BANKING PAYMENT
495	08	9500	PAYMENT	TRF	MOBILE BANKING PAYMENT
495	8	9500	RTGS PMT	TRF	RTGS PAYMENT
495	8	9500	OS REMIT	TRF	OFFSHORE TT
495	8	9500	BULK BPAY	TRF	BULK BILL PAYMENT
495	8	9067	BPAY	TRF	Cash Management Online Multiple Bill Pay (SDMC) - DR
495	08	9500	TRANSFER	TRF	MOBILE BANKING TRANSFER
495	08	9520	BPAY	TRF	BPAY DEBIT
495	08	*	PAYMENT	TRF	PAYMENT
495	8	9500	TRANSFER	TRF	TRANSFER
495	29	4110	RTGS PMT	MSC	DOMESTIC TT
495	29	4130	RTGS SENT	MSC	DOMESTIC TT REMITTED
495	49	4110	RTGS PMT	MSC	DOMESTIC TT RECEIVED
506	29	4150	OWN AC TFR	TRF	TRANSFER
506	*	*	TRANSFER	TRF	Cash Management Online Funds Transfer (SDSC) - DR
508	49	4120	OS TT SENT	MSC	OFFSHORE TT REMITTED
508	29	4100	OS REMIT	MSC	OFFSHORE TT RECEIVED
508	29	4120	OS TT SENT	MSC	OFFSHORE TT REMITTED
508	49	4100	OS REMIT	MSC	OFFSHORE TT RECEIVED
508	00	9074	INT/RTGS	CMI	Cash Management Online -International/RTGS
508	08	9074	INT/RTGS	CMI	Cash Management Online -International/RTGS
508	0	9074	INT/RTGS	CMI	Cash Management Online -International/RTGS
508	8	9074	INT/RTGS	CMI	Cash Management Online -International/RTGS

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
512	29	100	LC DR	MSC	DRAWING OR CHARGE UNDER LETTER OF CREDIT
514	*	*	DEBIT	FEX	BRANCH FOREIGN EXCHANGE DR
524	08	9082	GOMONY COM	COM	ANZ MOBILE BANKING COMMISSION
524	8	9082	GOMONY COM	COM	ANZ MOBILE BANKING COMMISSION
527	08	*	PAYMENT	STO	PERIODIC PAYMENT
527	8	*	PAYMENT	STO	PERIODIC PAYMENT
544	11	*	DEP ERR DR	MSC	ERROR IN DEPOSIT UNDER $2.00
544	11	*	ERROR DR	CHG	ERROR IN DEPOSIT UNDER $2.00
552	29	30	REV REPAY	RTI	REVERSAL LOAN REPAYMENT
552	34	104	REV ARR LF	CHG	Rev of Rebate Arrangement Line Fee
552	34	9502	REV DISB	MSC	Reversal Disbursal
552	34	9506	REV PAYMNT	MSC	Reversal Payment
552	34	*	REVERSL DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
552	34	*	REVERSAL	RTI	REVERSAL OF CREDIT
555	43	*	DISHONOUR	RTI	UNIDENTIFIED CHANNEL CODE - "wildcard"
555	*	*	DISHONOUR	RTI	ELECTRONIC DISHONOURS - CREDIT
555	43	*	DISHONOUR	RTI	DISHONOUR OF CHEQUE LODGED FOR CREDIT
555	*	*	DISHONOUR	RTI	DISHONOUR INWARD APCS - DR
555	*	*	REVERSL DR	RTI	DISHONOUR INWARD BECS DR
555	34	*	REVERSL DR	RTI	REVERSAL OF CREDIT
555	*	*	DISHONOUR	RTI	DISHONOUR OUTWARD APCS DR
555	*	*	DISHONOUR	RTI	DISHONOUR OUTWARD BECS - DR
555	34	*	REVERSAL	RTI	REVERSAL OF CREDIT
555	*	*	REVERSAL	RTI	DISHONOUR INWARD BECS DR
555	34	9507	REVERSAL	RTI	Reversal of Credit
566	08	9507	RETURNED	RTI	OSKO/SCT PAYMENT RETURN
566	08	4010	BPAYRETURN	RTI	BPAY STANDARD REFUND
566	11	4015	BPAY CARD	RTI	BPAY+ REFUND WITH NET SETTLEMENT BY BILLER CODE
566	11	4020	BPAYRETURN	RTI	BPAY+ REFUND WITH SETTLEMENT BY CHANNEL
575	01	1199	LM SWP DR	CMS	LIQUIDITY MANAGEMENT SWEEP
575	1	1199	LM SWP DR	CMS	LIQUIDITY MANAGEMENT SWEEP
575	22	*	AFT PRI DR	CMS	AUTOMATIC FUNDS TRANSFER
575	23	*	AFT DR	CMS	AUTOMATIC FUNDS TRANSFER
595	08	*	Intl ATM	MSC	Plus International ATM Withdrawals
595	8	*	Intl ATM	MSC	Plus International ATM Withdrawals
595	8	*	ANZ ATM	MSC	ANZ ATM DEBIT
595	08	*	ANZ ATM	MSC	ANZ ATM DEBIT
595	*	*	ANZ ATM	MSC	ANZ ATM DEBIT
595	*	*	NONANZ ATM	MSC	NON-ANZ ATM DEBIT TRANSFER
595	*	*	NONANZ ATM	MSC	NON-ANZ ATM WITHDRAWAL
595	*	*	NONANZ ATM	MSC	NON-ANZ ATM DEBIT TRANSFER

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
595	*	*	NONANZ ATM	MSC	NON-ANZ ATM WITHDRAWAL
595	*	*	INTL ATM	MSC	INTERNATIONAL ATM
595	08	9011	INTL ATM	MSC	CIRRUS INTERNATIONAL ATM WITHDRAWAL
595	08	9012	INTL ATM	MSC	PLUS INTERNATIONAL ATM WITHDRAWAL
595	*	*	ANZ ATM	MSC	ANZ ATM DEBIT TRANSFER
595	8	9011	INTL ATM	MSC	CIRRUS INTERNATIONAL ATM WITHDRAWAL
595	8	9012	INTL ATM	MSC	PLUS INTERNATIONAL ATM WITHDRAWAL
595	*	*	INTL ATM	MSC	INTERNATIONAL ANZ ATM WITHDRAWAL
595	8	9011	INTL ATM	MSC	CIRRUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	8	9012	INTL ATM	MSC	PLUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	8	*	INTL ATM	MSC	PLUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	*	*	INTL ATM	MSC	PLUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	08	9011	INTL ATM	MSC	CIRRUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	08	9012	INTL ATM	MSC	PLUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	08	*	INTL ATM	MSC	PLUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	08	*	NONANZ ATM	MSC	NON-ANZ ATM DEBIT TRANSFER
631	08	60	LOAN ADJ	MSC	LOAN ADJUSTMENT
654	34	1118	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
654	34	1133	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
654	46	*	INTEREST	INT	INTEREST
654	46	1123	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
654	46	1165	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
654	34	1165	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
654	46	9504	LOAN INT	INT	Loan Interest Payment
654	46	9500	DRINTRD	INT	Cache Debit Interest Redirection
654	46	901171	NEG CR INT	INT	NEG CR INT FOR 3P
654	46	901173	NEG CR INT	INT	NEG CR INT FROM 3P
654	46	901175	NEG CR INT	INT	NEG CR INT CHRG
654	34	*	NIR DR ADJ	RTI	REV NEG CR INT ADJ-CR
654	46	901176	NEG INTADJ	INT	NEG CR INT ADJ DR
654	34	901182	REV NEGINT	RTI	NEGCR INT +ADJ XFERD
654	46	901184	NEG INTADJ	INT	NEG CR INT -ADJ TO 3P
654	46	901186	NEG INTADJ	INT	NEGCR INT -ADJ FR 3P
654	46	901179	REV NEGINT	RTI	NEG CR INT ADJ DR
658	49	117	TCF PRNCPL	COL	Tailored Commercial Facility PRINCIPAL
658	29	9503	LOANPRNCPL	MSC	Loan Principal Payment
659	34	300	REVERS ADJ	INT	REVERSAL OF CR INT ADJ INC-CUR YR
659	34	301	REVERS ADJ	INT	REVERSAL OF CR INT ADJ INC-CUR YR FROM XXXX-XXXXX
659	34	302	REVERS ADJ	INT	REVERSAL OF CR INT ADJ INC-CUR YR FROM XXXX-XXXXX
659	34	303	INT ADJ	INT	MANUAL CR INTEREST ADJUSTMENT DEC-CUR YR
659	34	304	INT ADJ	INT	CR INT ADJ DEC-CUR YR FROM XXXX-XXXXX

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
659	34	305	INT ADJ	INT	CR INT ADJ DEC-CUR YR FROM XXXX-XXXXX
659	34	306	INT ADJ	INT	MANUAL DR INTEREST ADJUSTMENT INC-CUR YR
659	34	307	INT ADJ	INT	DR INT ADJ INC-CUR YR FROM XXXX-XXXXX
659	34	308	INT ADJ	INT	DR INT ADJ INC-CUR YR FROM XXXX-XXXXX
659	34	309	REVERS ADJ	INT	REVERSAL OF DR INT ADJ DEC-CUR YR
659	34	310	REVERS ADJ	INT	REVERSAL OF DR INT ADJ DEC-CUR YR FROM XXXX-XXXX
659	34	311	REVERS ADJ	INT	REVERSAL OF DR INT ADJ DEC-CUR YR FROM XXXX-XXXX
659	34	312	REVERS ADJ	INT	REVERSAL OF CR INT ADJ INC-PR YR
659	34	313	REVERS ADJ	INT	REVERSAL OF CR INT ADJ INC-PR YR FROM XXXX-XXXXX
659	34	314	REVERS ADJ	INT	REVERSAL OF CR INT ADJ INC-PR YR FROM XXXX-XXXXX
659	34	315	INT ADJ	INT	MANUAL CR INTEREST ADJUSTMENT DEC-PR YR
659	34	316	INT ADJ	INT	CR INT ADJ DEC-PR YR FROM XXXX-XXXXX
659	34	317	INT ADJ	INT	CR INT ADJ DEC-PR YR FROM XXXX-XXXXX
659	34	318	INT ADJ	INT	MANUAL DR INTEREST ADJUSTMENT INC-PR YR
659	34	319	INT ADJ	INT	DR INT ADJ INC-PR YR FROM XXXX-XXXXX
659	34	320	INT ADJ	INT	DR INT ADJ INC-PR YR FROM XXXX-XXXXX
659	34	321	REVERS ADJ	INT	REVERSAL OF DR INT ADJ DEC-PR YR
659	34	322	REVERS ADJ	INT	REVERSAL OF DR INT ADJ DEC-PR YR FROM XXXX-XXXXX
659	34	323	REVERS ADJ	INT	REVERSAL OF DR INT ADJ DEC-PR YR FROM XXXX-XXXXX
659	34	324	REVERS ADJ	INT	REVERSAL OF CR INT ADJ INC-OTH YR
659	34	325	REVERS ADJ	INT	REVERSAL OF CR INT ADJ INC-OTH YR FROM XXXX-XXXXX
659	34	326	REVERS ADJ	INT	REVERSAL OF CR INT ADJ INC-OTH YR FROM XXXX-XXXXX
659	34	327	INT ADJ	INT	MANUAL CR INTEREST ADJUSTMENT DEC-OTH YR
659	34	328	INT ADJ	INT	CR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
659	34	329	INT ADJ	INT	CR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
659	34	330	INT ADJ	INT	MANUAL DR INTEREST ADJUSTMENT INC-OTH YR
659	34	331	INT ADJ	INT	DR INT ADJ INC-OTH YR FROM XXXX-XXXXX
659	34	332	INT ADJ	INT	DR INT ADJ INC-OTH YR FROM XXXX-XXXXX
659	34	333	REVERS ADJ	INT	REVERSAL OF DR INT ADJ DEC-OTH YR
659	34	334	REVERS ADJ	INT	REVERSAL OF DR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
659	34	335	REVERS ADJ	INT	REVERSAL OF DR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
659	34	9	REV W/TAX	MSC	REVERSAL OF RES W/TAX DECR-CUR YR
659	34	1	REV W/TAX	MSC	REVERSAL OF RES W/TAX DECR-CUR YR FROM XXXX-XXXXX
659	34	209	REV W/TAX	MSC	REVERSAL OF RES W/TAX DECR-CUR YR FROM XXXX-XXXXX
659	34	10	REV W/TAX	MSC	REVERSAL OF N/R W/TAX DECR-CUR YR

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
659	34	2	REV W/TAX	MSC	REVERSAL OF N/R W/TAX DECR-CUR YR FROM XXXX-XXXXX
659	34	210	REV W/TAX	MSC	REVERSAL OF N/R W/TAX DECR-CUR YR FROM XXXX-XXXXX
659	34	11	REV W/TAX	MSC	REVERSAL OF RES W/TAX DECR-PR YR
659	34	3	REV W/TAX	MSC	REVERSAL OF RES W/TAX DECR-PR YR FROM XXXX-XXXXX
659	34	211	REV W/TAX	MSC	REVERSAL OF RES W/TAX DECR-PR YR FROM XXXX-XXXXX
659	34	12	REV W/TAX	MSC	REVERSAL OF N/R W/TAX DECR-PR YR
659	34	4	REV W/TAX	MSC	REVERSAL OF N/R W/TAX DECR-PR YR FROM XXXX-XXXXX
659	34	212	REV W/TAX	MSC	REVERSAL OF N/R W/TAX DECR-PR YR FROM XXXX-XXXXX
659	30	109	W/TAX ADJ	MSC	Res W/Tax Adj Incr Cur Yr
659	37	1	W/TAX ADJ	MSC	Res W/Tax Adj Incr Cur Yr tfrd
659	30	309	W/TAX ADJ	MSC	Res W/Tax Adj Incr Cur Yr Oth
659	30	110	W/TAX ADJ	MSC	N/R W/Tax Adj Incr Cur Yr
659	37	2	W/TAX ADJ	MSC	N/R W/Tax Adj Incr Cur Yr tfrd
659	30	210	W/TAX ADJ	MSC	N/R W/Tax Adj Incr Cur Yr Oth
659	30	111	W/TAX ADJ	MSC	Res W/Tax Adj Incr Pr Yr
659	37	3	W/TAX ADJ	MSC	Res W/Tax Adj Incr Pr Yr tfrd
659	30	311	W/TAX ADJ	MSC	Res W/Tax Adj Incr Pr Yr Oth
659	30	112	W/TAX ADJ	MSC	N/R W/Tax Adj Incr Pr Yr
659	37	4	W/TAX ADJ	MSC	N/R W/Tax Adj Incr Pr Yr tfrd
659	30	312	W/TAX ADJ	MSC	N/R W/Tax Adj Incr Pr Yr Oth
659	30	310	W/TAX ADJ	MSC	N/R W/Tax Adj Incr Cur Yr Oth
659	34	9504	REV INT	INT	Reversal Interest
659	46	9100	INT ADJ	INT	Cache Credit Int Adjust
659	46	9103	INT ADJ	INT	Cache Debit Int Adjust
659	46	9104	INT ADJ	INT	Cache Penalty Int Charged
698	30	104	ARR LNFEE	CHG	Arrangement Line Fee
698	30	102	COMFEE DRN	CHG	Commitment Drawn Fee
698	30	103	COMFEE UDR	CHG	Commitment Undrawn Fee
698	49	116	TCF FEES	MSC	Tailored Commercial Facility FEES
698	49	116	TCF FEES	MSC	Tailored Commercial Facility FEES
698	30	9505	LOAN FEE	CHG	Loan Fee Payment
698	34	9505	REV FEE	MSC	Reversal Fee
698	30	9501	FEE RD	CHG	Cache Fee Redirection
698	30	119	COMMIT FEE	CHG	COMMITMENT FEE
698	30	9505	LOAN FEE	CHG	Loan Fee Payment
698	08	9510	SUBS FEE	CHG	SUBSCRIPTION FEE
698	08	9505	EVNT FEE	CHG	EVENT FEE
698	30	*	FEE	CHG	UNIDENTIFIED CHANNEL CODE - "wildcard"
698	30	18	CR DUTY	CHG	FINANCIAL INSTITUTIONS DUTY

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
698	30	57	SUPER TAX	REC	SUPERANNUATION TAXES
698	30	56	EPT TAX	MSC	ETP TAX
698	30	83	SUPER FEE	CHG	ACCOUNT SERVICING FEE (PRO RATA)
698	30	21	S CLR FEE	CHG	SPECIAL CLEARANCE FEE
698	30	22	T CHQ FEE	CHG	TRAVELLER'S CHEQUES FEE
698	30	25	BK CHQ FEE	CHG	BANK CHEQUE FEE
698	30	92	DEP BK FEE	CHG	DEPOSIT BOOK FEE
698	30	93	OTC CH FEE	CHG	OTC CASH HANDLING FEE
698	30	94	FDC FEE	CHG	FAST DEPOSIT CASH HANDLING FEE
698	30	1	MISC FEE	CHG	MISCELLANEOUS FEE
698	*	*	FEE	CHG	BRANCH - FEE DEBIT
698	30	31	S/D FEE	STP	GOVT STAMP DUTY ON SECURITY DOCUMENTS
698	30	32	S/D TFR	CHG	GOVT STAMP DUTY ON TRANSFER OF LAND
698	30	35	PRO/LOD	CHG	PROD/LODGMNT OF SECURITY DOCS FEE
698	30	38	LE FEE C/B	CHG	COMMERCIAL BILL LINE FEE
698	30	39	ANZCASH FE	CHG	CASH HANDLING FEE
698	30	44	RECON FEE	CHG	RECONCILLIATION FEE
698	30	52	SEARCH FEE	CHG	SEARCH FEE
698	30	54	SLCTR FEE	CHG	SOLICITOR'S FEE
698	30	88	DOC PREP	CHG	SECURITY DOCUMENT PREPARATION FEE
698	30	90	F/DEP FEE	CHG	FAST DEPOSIT BAG FEE
698	30	95	P/BK FEE	CHG	DUPLICATE/TRIPLICATE PAY IN BOOK
698	42	*	CHQ BOOK	MSC	STAMP DUTY ON CHEQUE BOOK
698	29	1000	FEC CHG	CHG	CHARGES ON FORWARD EXCHANGE CONTRACT
698	29	2010	OS CHARGE	CHG	OVERSEAS REMITTANCE CHARGE
698	30	2	CA FEE	CHG	ACCOUNT KEEPING FEE
698	30	4	L A FEE	CHG	LIMIT/LOAN APPROVAL FEE
698	30	6	DSR FEE	CHG	DISHONOUR FEE
698	30	10	T/O SEARCH	CHG	TITLES OFFICE SEARCH FEE
698	30	11	REG FEE	CHG	REGISTRATION FEE
698	30	12	STAMP DUTY	MSC	STAMP DUTY
698	30	13	GUARANTEE	CHG	GUARANTEE FEE
698	30	15	STATMT FEE	CHG	ADDITIONAL STATEMENT FEE
698	30	16	TT FEE	CHG	TELEGRAPHIC TRANSFER FEE
698	30	17	C/BILL FEE	CHG	COMMERCIAL BILL FEE
698	30	20	LIST FEE	CHG	PAYMENT FROM LIST FEE
698	30	22	T CHQ FEE	CHG	TRAVELLERS' CHEQUES
698	30	24	ERROR DR	CHG	DEBIT UNRECONCILED/ERROR IN DEPOSITS
698	30	26	OPINION	CHG	BANK OPINION FEE
698	30	27	SETTLE FEE	CHG	SETTLEMENT FEE
698	30	28	T/O FEE	CHG	TITLES OFFICE REGISTRATION FEE
698	30	30	CLCR FEE	CHG	ARRANGMNT TO CASH CHEQUES EST/RENEW FEE
698	30	70	TAPE FEE	CHG	BANK OFFICER INITIATED FEES

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
698	30	71	DISK FEE	CHG	BANK OFFICER INITIATED FEES
698	30	75	ONLINE FEE	CHG	BANK OFFICER INITIATED FEES
698	30	76	HOST FEE	CHG	BANK OFFICER INITIATED FEES
698	30	77	BUREAU FEE	CHG	BANK OFFICER INITIATED FEES
698	37	70	TAPE FEE	CHG	MISCELLANEOUS DEBIT
698	37	71	DISK FEE	CHG	MISCELLANEOUS DEBIT
698	37	77	BUREAU FEE	CHG	MISCELLANEOUS DEBIT
698	08	92	PP NON FEE	CHG	PERIODICAL PAYMENT
698	49	4140	PMT FEE	CHG	PAYMENT PROCESSING FEE
698	29	4060	RTGS FEE	CHG	RTGS PAYMENT CHARGE
698	29	4140	PTY FEE	CHG	PAYMENT PROCESSING FEE
698	49	4060	RTGS FEE	CHG	RTGS PAYMENT CHARGE
698	30	46	ATM FEE	CHG	NON-ANZ ATM FEE
698	30	47	MAINT FEE	CHG	ACCOUNT MAINTENANCE FEE
698	30	48	DEBIT FEE	CHG	EXCESS DEBIT TRANSACTIONS (CMA)
698	30	49	CR FEE	CHG	CREDIT FACILITY LINE
698	30	50	DEBIT DUTY	CHG	FINANCIAL INSTITUTIONS DEBITS DUTY
698	30	51	EFTDD	CHG	EFT DEBITS DUTY (GOVT - NT)
698	30	53	RES W/TAX	MSC	RESIDENT WITHHOLDING TAX
698	30	58	AC SER FEE	CHG	ACCOUNT SERVICING FEE
698	30	59	W/DRWL FEE	CHG	WITHDRAWAL FEE
698	30	45	TRANS FEE	CHG	EXCESS TRANSACTIONS FEE
698	30	42	EXCESS FEE	CHG	OVERDRAWN ACCOUNT FEE
698	30	19	DEBIT TAX	CHG	FEDERAL GOVERNMENT DEBITS TAX
698	30	3	ADMIN FEE	CHG	LOAN ADMINISTRATION FEE
698	*	*	CHQ BK	MSC	ABOS
698	30	86	CARD FEE	CHG	BANK OFFICER INITIATED FEES
698	*	*	CARD FEE	CHG	PCM - FEE (new card)
698	08	98	NGT SF FEE	CHG	NIGHT SAFE FEE
698	08	97	D/PKT FEE	CHG	DEED BOXES/PACKETS
698	08	96	GTEE FEE	CHG	GUARANTEE FEES
698	08	77	CL CR FEE	CHG	ARRANGEMENTS TO CASH CHEQUES FEE
698	08	71	L/FEE C/BI	CHG	LINE FEE - COMMERCIAL BILL
698	*	*	PP NON FEE	CHG	AP FAILED FEE
698	08	92	PP NON FEE	CHG	FAILED FUNDS FEE
698	30	90	F/DEP FEE	CHG	FAST DEPOSIT BAG FEE FROM ALT ACCT
698	30	92	DEP BK FEE	CHG	DEPOSIT BOOK FEE FROM ALT ACCT
698	30	93	OTC CH FEE	CHG	OTC CASH HANDLING FEE FROM ALT ACCT
698	30	94	FDC FEE	CHG	FAST DEP CASH HANDLING FEE FROM ALT ACCT
698	30	96	PKGE FEE	CHG	ANZ BREAKFREE PACKAGE FEE
698	30	62	LK BOX FEE	CHG	LOCKED BOX FEE - PERMANENT
698	30	63	LK BOX FEE	CHG	LOCKED BOX FEE - TEMPORARY
698	30	64	PKT FEE	CHG	STANDARD PKT FEE - UNSEALED

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
698	30	65	PKT FEE	CHG	SEALED PKT FEE - PERMANENT
698	30	66	PKT FEE	CHG	SEALED PKT FEE - TEMPORARY
698	30	67	NGHT FEE	CHG	NIGHT SAFE FEE - TEMPORARY
698	30	68	LKBOX RENT	CHG	LOCKED RENTAL BOX FEE
698	30	69	NGHT FEE	CHG	NIGHT SAFE FEE - PERMANENT
698	30	97	BUS CH FEE	CHG	ANZ BUSINESS CHOICE FEE
698	30	110	TFR FEE	CHG	TRANSFER OTHER BANK TRANSFER FEE
698	30	9051	IDM FEE TF	CHG	SDMC FEE - INTERNET MULTI PAYMENT
698	30	9052	INT FEE	CHG	SDMC FEE - INTERNET PAY ANYONE
698	30	101	Card Fee	CHG	Card Servicing Fee Transferred
698	8	92	PP NON FEE	CHG	PERIODICAL PAYMENT
698	8	98	NGT SF FEE	CHG	NIGHT SAFE FEE
698	8	97	D/PKT FEE	CHG	DEED BOXES/PACKETS
698	8	96	GTEE FEE	CHG	GUARANTEE FEES
698	8	77	CL CR FEE	CHG	ARRANGEMENTS TO CASH CHEQUES FEE
698	8	71	L/FEE C/BI	CHG	LINE FEE - COMMERCIAL BILL
698	8	92	PP NON FEE	CHG	FAILED FUNDS FEE
698	8	96	GTEE FEE	CHG	GUARANTEE FEES
698	8	98	NGT SF FEE	CHG	NIGHT SAFE FEE
698	8	97	D/PKT FEE	CHG	DEED BOXES/PACKETS
698	8	92	PP NON FEE	CHG	FAILED FUNDS FEE
698	8	92	PP NON FEE	CHG	PERIODICAL PAYMENT
698	30	28	T/O REG	CHG	REGISTRATION OF PERSONAL PROPERTY
698	30	44	RECON FEE	CHG	RECONCILIATION FEE
698	8	9500	TT FEE	CHG	TELEGRAPHIC TRANSFER FEE
698	08	*	FEE	CHG	FEE
698	00	*	FEE	CHG	FEE
698	37	8	DEP FEE	MSC	CHEQUE OR MERCHANT DEPOSITS - FEE
699	34	4100	REV OS DR	MSC	REV OFF SHORE TELEGRAPHIC TFR RECEIVED
699	34	4110	REV RTGS	MSC	REV DOMESTIC TELEGRAPHIC TFR RECEIVED
699	34	4120	REV OS DR	MSC	REV OFF SHORE TELEGRAPHIC TFR REMITTED
699	34	4130	REV RTGS	RTI	REV DOMESTIC TELEGRAPHIC TFR REMITTED
699	34	4150	TRANSFER	RTI	REVERSAL OF TRANSFER REFERENCE
699	49	*	ADVICE	MSC	CUSTOMER ADVISED DEBIT
699	29	20	LOAN REPAY	MSC	LOAN REPAYMENT
699	08	9067	GOMONY PAY	MSC	ANZ MOBILE BANKING PAYMENT
699	08	9071	GOMONY PAY	MSC	ANZ MOBILE BANKING PAYMENT
699	08	9068	GOMONY TUP	MSC	ANZ MOBILE BANKING TOP UP SERVICE PROVIDER
699	08	9069	GOMONY RFD	MSC	ANZ MOBILE BANKING TOP UP SERVICE PROVIDER REFUND
699	08	9083	GOMONY RFD	MSC	ANZ MOBILE BANKING COMMISSION REFUND
699	49	118	TCF INT	INT	Tailored Commercial Facility INTEREST

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
699	8	9067	GOMONY PAY	MSC	ANZ MOBILE BANKING PAYMENT
699	8	9071	GOMONY PAY	MSC	ANZ MOBILE BANKING PAYMENT
699	8	9068	GOMONY TUP	MSC	ANZ MOBILE BANKING TOP UP SERVICE PROVIDER
699	8	9069	GOMONY RFD	MSC	ANZ MOBILE BANKING TOP UP SERVICE PROVIDER REFUND
699	8	9083	GOMONY RFD	MSC	ANZ MOBILE BANKING COMMISSION REFUND
699	*	*	Misc DR	MSC	Miscellaneous Debit
699	49	118	TCF INT	INT	Tailored Commercial Facility INTEREST
699	8	9502	LOAN DISB	MSC	Loan Disbursal
699	34	9503	REV PRNCPL	MSC	Reversal Principal
699	37	9507	MISC LN DR	MSC	Loan Miscellaneous
699	45	9500	DRWTRD	MSC	Cache Debit W/T Redirection
699	29	9500	LOANRPRD	MSC	Cache Loan Repayment Redirection
699	08	9502	LOAN DISB	MSC	Loan Disbursal
699	29	9042	TCF IRRM	MSC	TCF IRRM PREMIUM
699	08	*	FTDEBIT	MSC	Funds Transfer Debit
699	08	9001	VISADEBIT	MSC	Visa Funds Transfer Debit
699	08	9010	FPOSDEBIT	MSC	Eftpos Funds Transfer Debit
699	*	*	MISC DR	DDT	Miscellaneous Debit
699	08	*	POS DR	MSC	POINT OF SALE(POS)WITHDRAWAL
699	08	*	ATMWithdwl	MSC	ANZ ATM Withdrawal
699	08	*	Non ANZATM	MSC	Non-ANZ ATM Withdrawal
699	08	46	DEBIT	MSC	CLOSING ACCOUNT BALANCE
699	24	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	25	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	26	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	27	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	28	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	29	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	31	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	32	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	33	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	35	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	36	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	37	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	38	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	39	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	40	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	41	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	42	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	44	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	45	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
699	46	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	47	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	48	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	49	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	00	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	01	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	02	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	03	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	04	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	05	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	06	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	07	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	08	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	09	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	10	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	11	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	12	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	13	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	14	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	15	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	16	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	17	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	18	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	19	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	20	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	21	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	*	*	POS DR	MSC	POINT OF SALE (POS) WITHDRAWAL
699	*	*	POS DR	MSC	POINT OF SALE MERCHANT DEBIT
699	*	*	INTL POS	MSC	MAESTRO INTERNATIONAL EFTPOS W/DRWL
699	*	*	DEBIT	MSC	MONEY MARKET DEBIT
699	29	2500	CBILL INV	MSC	NET SETTLMNT - ROLLOVER COMM BILL INVEST
699	29	2400	CBILL INV	MSC	COMMERCIAL BILL INVESTMENT
699	29	2200	CBILL ROLL	MSC	NET SETTL. OF COMM. BILL FACILITY ROLLOV
699	29	2700	MAT CBILL	MAT	MATURITY OF COMMERCIAL BILL LOAN
699	49	*	ADVISED DR	MSC	CUSTOMER ADVISED DEBIT
699	37	*	DEBIT	MSC	MISCELLANEOUS DEBIT
699	29	3100	ADJ STX DR	MSC	SUPERANNUATION TAX ADJUSTMENT
699	29	3080	DEBIT	MSC	PARTIAL WITHDRAWAL
699	29	3060	DEBIT	MSC	ANZSAS WITHDRAWAL
699	*	*	DEBIT	MSC	SUPERANNUATION DEBIT
699	34	76	REVERSAL	MSC	REVERSAL OF CARD ENTRY
699	08	47	SETTLE DR	MSC	SETTLEMENT
699	08	45	WITHDRAWAL	MSC	WITHDRAWAL

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
699	*	*	CARD ENTRY	MSC	BRANCH CARD DEPOSIT
699	08	75	CARD ENTRY	MSC	CARD ENTRY AT BRANCH
699	*	*	CARD ENTRY	MSC	BRANCH CARDHOLDER TRANSFER DR
699	*	*	CARD ENTRY	MSC	BRANCH CARD WITHDRAWAL
699	34	*	REVERSAL	RTI	REVERSAL OF CREDIT
699	08	43	TRANSFER	TRA	TRANSFER TO HARVEST ACCOUNT
699	08	48	TRANSFER	TRA	TRANSFER TO CASH MANAGEMENT ACCOUNT
699	29	2040	ID DR	MSC	IMPORT COLLECTION
699	29	2060	ED DR	MSC	EXPORT COLLECTION
699	29	2070	EC CR	MSC	EXPORT COLLECTION
699	29	2080	E DR	MSC	EXPORT CREDIT
699	29	3010	ADJ CDP DR	MSC	ADJUSTMENT TO CUSTOMER DEPOSIT
699	29	3030	ADJ TAX DR	MSC	ADJUSTMENT TO EMPLOYER DEPOSIT
699	29	4050	CHESS SETL	MSC	CHESS SETTLEMENT
699	29	9060	DRAWDWN	MSC	TRADE FINANCE LOAN - AUD
699	*	*	DEBIT	MSC	DISTRIBUTION DEBIT
699	*	*	CHESS SETL	MSC	CHESS
699	37	75	ONLINE DR	MSC	MISCELLANEOUS DEBIT
699	49	4130	RTGS SENT	MSC	DOMESTIC TT REMITTED
699	*	*	PAYMENT	MSC	PAYPLUS DEBIT
699	*	*	INTNETBPAY	MSC	INTERNET BANKING BILL PAY DEBIT
699	*	*	INTERNET	MSC	INTERNET BANKING MULTIPLE BILL PAY DEBIT
699	*	*	INTERNET	MSC	INTERNET BANKING MULTIPLE PAY ANYONE DEBIT
699	08	94	LEASE	CHG	LEASE RENTAL
699	08	93	LEASE DUTY	CHG	LEASE DUTY
699	08	37	BANK CARD	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	08	38	VISA CARD	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	08	36	BUS CARD	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	*	*	PAYMENT	MSC	VISION PLUS DEBIT
699	08	39	MASTRCARD	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	29	2080	TRADE	MSC	EXPORT CREDIT
699	29	2070	TRADE	MSC	EXPORT COLLECTION
699	29	2060	TRADE	MSC	EXPORT COLLECTION
699	29	2040	TRADE	MSC	IMPORT COLLECTION
699	29	2030	IC DR	MSC	IMPORT COLLECTION
699	29	EBDFLT	EB DEBIT	MSC	PEFT PAYMENT
699	*	*	EB DEBIT	MSC	VIPA DEBIT
699	*	*	PAYMENT	DDT	Cash Management Online Direct Debit (SCMD) DR

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
699	*	*	BAL ITEM	MSC	Cash Management Online Direct Credit (SDMC) - DR
699	00	9991	POS	MSC	HOME BANKING
699	00	9992	POS	MSC	HOME BANKING
699	00	9993	POS	MSC	HOME BANKING
699	00	9994	POS	MSC	HOME BANKING
699	00	9995	POS	MSC	HOME BANKING
699	00	9996	POS	MSC	HOME BANKING
699	00	9997	POS	MSC	HOME BANKING
699	00	9998	POS	MSC	HOME BANKING
699	*	*	POS	MSC	ANZ ONLINE DEBIT
699	00	9990	POS	MSC	HOME BANKING
699	*	*	DEBIT	MSC	CAP DEBIT
699	00	8	DEBIT	MSC	DEBIT REPOST
699	08	41	DRAWDWN DR	TRA	TRANSFER TO LOAN ACCOUNT
699	20	53	W/HOLD TAX	MSC	WITHHOLDING TAX COLLECTION
699	29	1900	REV INS DR	CHG	REVERSAL OF TRANSFER OF INSURANCE/FEES
699	29	1950	REFUND	CHG	REVERSAL OF LOAN OVERPAYMENT
699	29	1960	PRE PAY	MSC	LOAN PREPAYMENT
699	29	9040	LN FEE TFR	CHG	RE-DIRECTED FEE FROM LOAN ACCOUNT
699	29	9050	INT TFR	CHG	RE-DIRECT DR INT CHGD DEC FROM LOAN ACC
699	46	*	INT	INT	INTEREST ON OVERDRAFT/LOAN
699	*	*	EB DEBIT	MSC	SWIFT DEBIT
699	37	*	MISC DEBIT	MSC	MISCELLANEOUS DEBIT
699	08	*	VISA Debit	MSC	VISA Debit Purchase
699	08	*	Non ANZATM	MSC	Non-ANZ ATM Withdrawal
699	08	*	ATMWithdwl	MSC	ANZ ATM Withdrawal
699	08	*	ATMFundsTr	MSC	ANZ ATM Funds Transfer(DR)
699	08	*	Non ANZATM	MSC	Non-ANZ Branch Withdrawal
699	08	*	Withdrawal	MSC	Intern Branch Withdrawal
699	08	9078	PAYBILL	CMI	Cash Management Online Pay Bill (SDSC) DR
699	08	1123	INT REALL	INT	LIQUIDITY MANAGEMENT INTEREST
699	1	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	2	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	3	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	4	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	5	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	6	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	7	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	8	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	9	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	8	47	SETTLE DR	MSC	SETTLEMENT
699	8	45	WITHDRAWAL	MSC	WITHDRAWAL

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
699	8	75	CARD ENTRY	MSC	CARD ENTRY AT BRANCH
699	8	43	TRANSFER	TRA	TRANSFER TO HARVEST ACCOUNT
699	8	45	WITHDRAWAL	MSC	WITHDRAWAL
699	8	47	SETTLE DR	MSC	SETTLEMENT
699	8	48	TRANSFER	TRA	TRANSFER TO CASH MANAGEMENT ACCOUNT
699	8	94	LEASE	CHG	LEASE RENTAL
699	8	93	LEASE DUTY	CHG	LEASE DUTY
699	8	37	BANK CARD	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	8	38	VISA CARD	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	8	36	BUS CARD	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	8	39	MASTRCARD	MSC	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	0	9991	POS	MSC	HOME BANKING
699	0	9992	POS	MSC	HOME BANKING
699	0	9993	POS	MSC	HOME BANKING
699	0	9994	POS	MSC	HOME BANKING
699	0	9995	POS	MSC	HOME BANKING
699	0	9996	POS	MSC	HOME BANKING
699	0	9997	POS	MSC	HOME BANKING
699	0	9998	POS	MSC	HOME BANKING
699	0	9990	POS	MSC	HOME BANKING
699	0	8	DEBIT	MSC	DEBIT REPOST
699	8	41	DRAWDWN DR	TRA	TRANSFER TO LOAN ACCOUNT
699	8	*	VISA Debit	MSC	VISA Debit Purchase
699	8	*	Non ANZATM	MSC	Non-ANZ ATM Withdrawal
699	8	*	ATMWithdwl	MSC	ANZ ATM Withdrawal
699	8	*	ATMFundsTr	MSC	ANZ ATM Funds Transfer(DR)
699	8	*	Non ANZATM	MSC	Non-ANZ Branch Withdrawal
699	8	*	Withdrawal	MSC	Intern Branch Withdrawal
699	8	9078	PAYBILL	CMI	Cash Management Online Pay Bill (SDSC) DR
699	5	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	6	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	7	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	8	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	9	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	8	75	CARD ENTRY	MSC	CARD ENTRY AT BRANCH
699	8	43	TRANSFER	TRA	TRANSFER TO HARVEST ACCOUNT
699	49	4130	RTGS SENT	MSC	DOMESTIC TT REMITTED
699	8	94	LEASE	CHG	LEASE RENTAL
699	30	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	34	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"

BAI Code	Transaction Code	AUXDOM	Transaction Type	Swift Transaction Code	Description
699	43	*	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	*	*	PAYMENT	MSC	Cash Management Online Direct Credit (SDMC) - DR
699	*	*	WITHDRAWAL	MSC	BRANCH - CASH WITHDRAWAL
699	*	*	WITHDRAWAL	MSC	WITHDRAWAL
699	08	*	Intl ATM	MSC	Plus International ATM Withdrawals

Note: * indicates a wildcard

9.1.3 MANTEC accounts, MIDANZ accounts and other bank accounts

MANTEC accounts domiciled in NZ; MIDANZ accounts domiciled in AU, CN, DE, FR, GB, HK, ID, IN, JP, KR, LA, MM, PH, SG, TH, US; and other bank accounts.

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
115	LBX	Lock box	LBX	Lock box
169	TRF	PAY IN	TRF	Domestic Clearing Transaction
169	*	PAY IN	TRF	Domestic Clearing Transaction
169	TRF	PAY IN	TRF	Domestic NEFT Fund Transfer
169	TRF	PAY IN	TRF	Domestic ECS Fund Transfer
169	TRF	PAY IN	TRF	Domestic NECS Fund Transfer
169	TRF	PAY IN	TRF	Domestic NACH Fund Transfer
169	MSC	PAY IN	TRF	Domestic Clearing Transaction
171	LDP	LOAN	LDP	Loan Deposit
175	CHK	CHEQUE	CHK	CHEQUE
175	MSC	CHEQUE	CHK	Bankers Cheque/ Demand Draft/ Cashiers Order
175	CHK	CHEQUE	CHK	Cheque Deposit
175	*	CHEQUE	CHK	Bankers Cheque/ Demand Draft/ Cashiers Order
175	*	CHEQUE	CHK	Cheque Deposit
175	MSC	CHEQUE	CHK	Cheque Deposit
187	CLR	CASH	CLR	CASH
195	TRF	TX/AIR	TRF	Telex / Airmail
195	TRF	PAY IN	TRF	Same day funds transfer
195	TRF	INT PYMT	TRF	Cross Border Credit Transfer
195	*	PAY IN	TRF	Same day funds transfer
195	*	INT PYMT	TRF	Cross Border Credit Transfer
195	TRF	CMI-S	TRF	Domestic Transfer
195	MSC	PAY IN	TRF	Same day funds transfer
195	MSC	INT PYMT	TRF	Cross Border Credit Transfer
195	BKT	FAST	TRF	INWARD G3 FAST CREDIT
206	MSC	PAY IN	TRF	Book Transfer to ANZ account
206	TRF	PAY IN	TRF	Book Transfer to ANZ account
206	*	PAY IN	TRF	Book Transfer to ANZ account
208	TT	INT PYMT	MSC	INTERNATIONAL PMNT
208	TT	INT PYMT	MSC	INTL PAYMENT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
213	DCR	DOC CREDIT	DCR	DOC CREDIT
214	FEX	FX TRANS	FEX	Foreign Exchange
224	COM	COMMISSION	COM	COMMISSION
227	STO	S/ORDER	SLO	S/ORDER
237	COL	COLLECTION	COL	COLLECTION
238	DIV	DIVIDEND	DIV	DIVIDEND
255	RTI	RETURNED	RTI	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	RTI	RETURNED	RTI	Returned Cheque Deposit
255	*	RETURNED	RTI	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	*	RETURNED	RTI	Returned Cheque Deposit
255	MSC	RETURNED	RTI	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	MSC	RETURNED	RTI	Returned Cheque Deposit
266	RTI	RETURNED	RTI	RETURNED
266	RTI	RETURNED	RTI	Payroll return
266	RTI	RETURNED	RTI	Return - Domestic Clearing transaction
266	RTI	RETURNED	RTI	Return - Same day funds transfer
266	RTI	RETURNED	RTI	Return - Cross border transfer
266	RTI	RETURNED	RTI	Return - Book transfer
266	MSC	RETURNED	RTI	Return - Cross border transfer
266	*	RETURNED	RTI	Payroll return
266	*	RETURNED	RTI	Return - Domestic Clearing transaction
266	*	RETURNED	RTI	Return - Same day funds transfer
266	*	RETURNED	RTI	Return - Cross border transfer
266	*	RETURNED	RTI	Return - Book transfer
266	RTI	RETURNED	RTI	Return - Direct Debit
266	RTI	RETURNED	RTI	Returned NEFT Fund Transfer
266	RTI	RETURNED	RTI	Returned NECS Fund Transfer
266	RTI	RETURNED	RTI	Returned ECS Fund Transfer
266	RTI	RETURNED	RTI	Returned NACH Fund Transfer
266	RTI	RETURNED	RTI	Return - Tax
266	MSC	RETURNED	RTI	Payroll return
266	MSC	RETURNED	RTI	Return - Domestic Clearing transaction
266	MSC	RETURNED	RTI	Return - Same day funds transfer
266	MSC	RETURNED	RTI	Return - Book transfer
266	MSC	RETURNED	RTI	Return - Direct Debit
354	INT	INTEREST	INT	INTEREST
354	10	INTEREST	INT	Liquidity Mgmt-CR Interest
354	02	INTEREST	INT	Liquidity Mgmt-DR Interest
354	TRF	CMI-NP	CMI	Notional Pooling Interest
354	INT	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
354	INT	CMI-NP	CMI	IO Credit Adjustment

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
354	INT	CMI-NP	CMI	Notional Pooling Interest
357	VDA	VAL DATE	VDA	VAL DATE
399	BKT	Bank Trans	MSC	Bank Trans
399	CBP	CASH POST	MSC	CASH POST
399	DIR	DIR DEB	DDT	DIR DEB
399	FDL	FX DEAL	MSC	FX DEAL
399	MSP	MORT SUBS	MSC	MORT SUBS
399	MT	MAIL TRANS	MSC	MAIL TRANS
399	PNS	PENSION	MSC	PENSION
399	PYN	PAY IN	MSC	PAY IN
399	REV	REVERSAL	RTI	REVERSAL
399	SDL	STG DEAL	MSC	STG DEAL
399	WAG	WAGES	MSC	WAGES
399	BNK	SRI-BF	BNK	Securities Related Item - Bank fees
399	ECK	EUROCHEQUE	MSC	EUROCHEQUE
399	EQA	EQUIVSUM	EQA	EQUIVSUM
399	BRF	BROKER FEE	BRF	BROKER FEE
399	BOE	BILL OF EX	BOE	BILL OF EX
399	CHG	CHARGES	CHG	CHARGES
399	MSC	MISC CR	MSC	MISC CR
399	TCK	TVL CHEQUE	TCK	TVL CHEQUE
399	CAR	SRI-CAR	CAR	Securities Related Item - Corporate Actions Related
399	CAS	SRI-CIL	CAS	Securities Related Item - Cash in Lieu
399	CMI	CMI-ND	CMI	Cash management item - No detail
399	CMN	CMI-NP	CMN	Cash management item - Notional pooling
399	CMP	CC	CMP	Compensation claim
399	CMS	CMI-S	CMS	Cash management item - Sweeping
399	CMT	CMI-T	CMT	Cash management item -Topping
399	CMZ	CMI-ZB	CMZ	Cash management item - Zero balancing
399	CPN	SRI-CP	CPN	Securities Related Item - Coupon payments
399	DDT	DDI	DDT	Direct Debit Item
399	DIS	SRI-GD	DIS	Securities Related Item - Gains disbursement
399	EXT	SRI-ETOA	EXT	Securities Related Item External transfer for own account
399	MAR	SRI-MP/R	MAR	Securities Related Item - Margin payments/Receipts
399	MAT	SRI-M	MAT	Securities Related Item - Maturity
399	MGT	SRI-MF	MGT	Securities Related Item - Management fees
399	NWI	SRI-NID	NWI	Securities Related Item - New issues distribution
399	ODC	OC	ODC	Overdraft charge
399	OPT	SRI-O	OPT	Securities Related Item - Options
399	PCH	SRI-P	PCH	Securities Related Item - Purchase
399	POP	SRI-POP	POP	Securities Related Item - Pair-off proceeds
399	PRN	SRI-PPDU	PRN	Securities Related Item - Principal pay-down/pay-up
399	REC	SRI-TR	REC	Securities Related Item - Tax reclaim

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
399	RED	SRI-RW	RED	Securities Related Item - Redemption/Withdrawal
399	RIG	SRI-R	RIG	Securities Related Item - Rights
399	SAL	SRI-SALE	SAL	Securities Related Item - Sale
399	SEC	SECURITIES	SEC	Securities (used when entering a principal amount)
399	SLE	SRI-SLR	SLE	Securities Related Item - Securities lending related
399	STP	SRI-SD	STP	Securities Related Item - Stamp duty
399	SUB	SRI-SUBS	SUB	Securities Related Item - Subscription
399	SWP	SRI-SWAP	SWP	Securities Related Item - SWAP payment
399	TAX	SRI-WTP	TAX	Securities Related Item - Withholding tax payment
399	TCM	SRI-TCM	TCM	Securities Related Item - Tripartite collateral management
399	TRA	SRI-ITFOA	TRA	Securities Related Item Internal transfer for own account
399	TRN	SRI-TF	TRN	Securities Related Item - Transaction fee
399	UWC	SRI-UC	UWC	Securities Related Item - Underwriting commission
399	WAR	SRI-W	WAR	Securities Related Item - Warrant
399	COW	OB COMM	MSC	Outward Bill Comm
399	DDA	LODGE FEE	CHG	Lodgement Fee
399	FCA	DOC CRDR W	MSC	Doc Credit Drawing
399	100	SC CR TFR	100	Single Customer Credit Transfer
399	103	SC CR TFR	103	Single Customer Credit Transfer
399	200	FI TFR OA	200	Financial Institution Transfer for its Own Account
399	201	MFI TFR OA	201	Multiple Financial Institution Transfer for Own Account
399	202	GFI TFR	202	General Financial Institution Transfer
399	203	MGFI TFR	203	Multiple General Financial Institution Transfer
399	204	FMDD MSG	204	Financial Markets Direct Debit Message
399	205	FI TFR EXE	205	Financial Institution Transfer Execution
399	300	FE CONF	300	Foreign Exchange Confirmation
399	350	AOL/ DIP	350	Advice of Loan/Deposit Interest Payment
399	400	AOP	400	Advice Of Payment
399	*	CREDIT	MSC	CREDIT
399	BNK	SRI-BF	BNK	SRI-Bank Fees
399	CAR	SRI-CAR	CAR	SRI-Corp Actions
399	CAS	SRI-CIL	CAS	SRI-Cash in Lieu
399	CMI	CMI-ND	CMI	CMI-No detail
399	CMN	CMI-NP	CMN	CMI-Notional pool
399	CMS	CMI-S	CMS	CMI-Sweeping
399	CMT	CMI-T	CMT	CMI-Topping
399	CMZ	CMI-ZB	CMZ	CMI-Zero bal
399	CPN	SRI-CP	CPN	SRI-Coupon payment
399	DIS	SRI-GD	DIS	SRI-Gains
399	EXT	SRI-ETOA	EXT	SRI-Ext transfer
399	MAR	SRI-MP/R	MAR	SRI-Margin pymts

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
399	MAT	SRI-M	MAT	SRI-Maturity
399	MGT	SRI-MF	MGT	SRI-Mgt Fees
399	NWI	SRI-NID	NWI	SRI-New Issues
399	OPT	SRI-O	OPT	SRI-Options
399	PCH	SRI-P	PCH	SRI-Purchase
399	POP	SRI-POP	POP	SRI-Pair-off
399	PRN	SRI-PPDU	PRN	SRI-Principal
399	REC	SRI-TR	REC	SRI-Tax reclaim
399	RED	SRI-RW	RED	SRI-Redemption
399	RIG	SRI-R	RIG	SRI-Rights
399	SAL	SRI-SALE	SAL	SRI-Sale
399	SEC	SECURITIES	SEC	Securities
399	SLE	SRI-SLR	SLE	SRI-Sec lending
399	STP	SRI-SD	STP	SRI-Stamp duty
399	SUB	SRI-SUBS	SUB	SRI-Subscription
399	SWP	SRI-SWAP	SWP	SRI-SWAP payment
399	TAX	SRI-WTP	TAX	SRI-Witholding tax
399	TCM	SRI-TCM	TCM	SRI-Tripartite mgt
399	TRA	SRI-ITFOA	TRA	SRI-Internal Tfrs
399	TRN	SRI-TF	TRN	SRI-Trans Fee
399	UWC	SRI-UC	UWC	SRI-Underwriting
399	WAR	SRI-W	WAR	SRI-Warrant
399	100	SC CR TFR	100	Credit Transfer
399	103	SC CR TFR	103	Credit Transfer
399	200	FI TFR OA	200	FI Transfer
399	201	MFI TFR OA	201	Multiple FI Tfrs
399	202	GFI TFR	202	General FI Tfrs
399	203	MGFI TFR	203	Multiple FI Tfrs
399	204	FMDD MSG	204	FI Direct Debit
399	205	FI TFR EXE	205	FI Transfer
399	300	FE CONF	300	FX Confirmation
399	350	AOL/ DIP	350	Advice of Loan
399	MC	LM CR	CMS	Liquidity Mgmt-CR
399	CMS	CMI-S	CMI	Sweep Credit
399	CMS	CMI-S	CMI	Intercompany Loan Transfer
399	TRF	CMI-S	CMI	Intercompany Interest transfer
399	CLR	CASH	TRF	Cash Deposit
399	TRF	DIR DEB	DDT	Direct Debit Authorisation
399	DDT	DIR DEB	DDT	Direct Debit Collection
399	CLR	CASH	CLR	Cash Deposit
399	*	DIR DEB	DDT	Direct Debit Authorisation
399	TRF	DIR DEB	DDT	Direct Debit Collection
399	*	CASH	TRF	Cash Deposit

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
399	*	DIR DEB	DDT	Direct Debit Collection
399	MSC	Tax	TAX	Tax payment
399	MSC	CASH	TRF	Cash Deposit
399	MSC	DIR DEB	DDT	Direct Debit Authorisation
399	MSC	DIR DEB	DDT	Direct Debit Collection
415	LBX	Lock box	LBX	Lock box
469	TRF	DEBIT	TRF	Domestic Clearing Transaction
469	*	DEBIT	TRF	Domestic Clearing Transaction
469	TRF	DEBIT	TRF	Domestic NEFT Fund Transfer
469	TRF	DEBIT	TRF	Domestic ECS Fund Transfer
469	TRF	DEBIT	TRF	Domestic NECS Fund Transfer
469	TRF	DEBIT	TRF	Domestic NACH Fund Transfer
469	MSC	DEBIT	TRF	Domestic Clearing Transaction
475	CHK	CHEQUE	CHK	CHEQUE
475	CHK	CHEQUE	CHK	Bankers Cheque/ Demand Draft/ Cashiers Order
475	CHK	CHEQUE	CHK	Cheque Deposit
475	*	CHEQUE	CHK	Bankers Cheque/ Demand Draft/ Cashiers Order
475	*	CHEQUE	CHK	Cheque Deposit
475	MSC	CHEQUE	CHK	Cheque Deposit
475	MSC	CHEQUE	CHK	Bankers Cheque/ Demand Draft/ Cashiers Order
481	LDP	LOAN	LDP	Loan Deposit
487	CLR	CASH	CLR	CASH
487	COL	COLLECTION	COL	COLLECTION
495	TRF	TX/AIR	TRF	Telex / Airmail
495	TRF	DEBIT	TRF	Same day funds transfer
495	*	DEBIT	TRF	Same day funds transfer
495	TRF	CMI-S	TRF	Domestic Transfer
495	TRF	DEBIT	TRF	Domestic Clearing Transaction
495	MSC	DEBIT	TRF	Same day funds transfer
495	MSC	DEBIT	TRF	Domestic Clearing Transaction
506	TRF	DEBIT	TRF	Book Transfer to ANZ account
506	*	DEBIT	TRF	Book Transfer to ANZ account
506	MSC	DEBIT	TRF	Book Transfer to ANZ account
508	TT	INT PYMT	MSC	INTERNATIONAL PMNT
508	TT	INT PYMT	MSC	INTL PAYMENT
508	TRF	INT PYMT	TRF	Cross Border Credit Transfer
508	*	INT PYMT	TRF	Cross Border Credit Transfer
508	MSC	INT PYMT	TRF	Cross Border Credit Transfer
513	DCR	DOC CREDIT	DCR	DOC CREDIT
514	FEX	FX TRANS	FEX	Foreign Exchange
524	COM	COMMISSION	COM	COMMISSION
527	STO	S/ORDER	SLO	S/ORDER
549	DIV	DIVIDEND	DIV	DIVIDEND

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
566	RTI	RETURNED	RTI	RETURNED
566	RTI	RETURNED	RTI	Return - Domestic Clearing transaction
566	RTI	RETURNED	RTI	Return - Same day funds transfer
566	RTI	RETURNED	RTI	Return - Cross border transfer
566	RTI	RETURNED	RTI	Return - Book transfer
566	RTI	RETURNED	RTI	Return - Direct Debit Collection
566	RTI	RETURNED	RTI	Return - Cheques
566	DDI	RETURNED	RTI	Return - Direct Debit
566	TRF	DDA	DDT	Direct Debit Authorisation
566	TRF	RETURNED	RTI	Direct Debit Authorisation
566	DDT	RETURNED	RTI	Direct Debit Collection
566	RTI	RETURNED	RTI	Return - Direct Debit
566	*	RETURNED	RTI	Direct Debit Authorisation
566	*	RETURNED	RTI	Direct Debit Collection
566	*	RETURNED	RTI	Return - Domestic Clearing transaction
566	*	RETURNED	RTI	Return - Same day funds transfer
566	*	RETURNED	RTI	Return - Cross border transfer
566	*	RETURNED	RTI	Return - Book transfer
566	*	RETURNED	RTI	Return - Direct Debit Collection
566	*	RETURNED	RTI	Return - Cheques
566	*	RETURNED	RTI	Return - Direct Debit
566	RTI	RETURNED	RTI	Returned NEFT Fund Transfer
566	RTI	RETURNED	RTI	Returned NECS Fund Transfer
566	RTI	RETURNED	RTI	Returned ECS Fund Transfer
566	RTI	RETURNED	RTI	Returned NACH Fund Transfer
566	MSC	RETURNED	RTI	Return - Direct Debit
566	MSC	DDA	DDT	Direct Debit Authorisation
566	MSC	RETURNED	RTI	Return - Domestic Clearing transaction
566	MSC	RETURNED	RTI	Return - Same day funds transfer
566	MSC	RETURNED	RTI	Return - Cross border transfer
566	MSC	RETURNED	RTI	Return - Book transfer
566	MSC	RETURNED	RTI	Return - Direct Debit Collection
566	MSC	RETURNED	RTI	Return - Cheques
566	REV	RETURNED	RTI	INWARD G3 FAST REVERSAL
631	VDA	VAL DATE	VDA	VAL DATE
654	INT	INTEREST	INT	INTEREST
654	02	INTEREST	INT	Liquidity Mgmt-DR Interest
654	10	INTEREST	INT	Liquidity Mgmt-CR Interest
654	TRF	CMI-NP	CMI	Notional Pooling Interest
654	INT	INTEREST	INT	LIQUIDITY MANAGEMENT INTEREST
654	INT	CMI-NP	CMI	IO Debit Adjustment
654	INT	CMI-NP	CMI	Notional Pooling Interest
698	BRF	BROKER FEE	BRF	BROKER FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
698	CHG	CHARGES	CHG	CHARGES
698	COW	OB COMM	MSC	Outward Bill Comm
698	DDA	LODGE FEE	CHG	Lodgement Fee
698	MSC	CHARGES	CHG	Charges
699	CBP	CASH POST	MSC	CASH POST
699	DIR	DIR DEB	DDT	DIR DEB
699	FDL	FX DEAL	MSC	FX DEAL
699	MSP	MORT SUBS	MSC	MORT SUBS
699	MT	MAIL TRANS	MSC	MAIL TRANS
699	PYN	PAY IN	MSC	PAY IN
699	REV	REVERSAL	RTI	REVERSAL
699	SDL	STG DEAL	MSC	STG DEAL
699	WAG	WAGES	MSC	WAGES
699	BNK	SRI-BF	BNK	Securities Related Item - Bank fees
699	ECK	EUROCHEQUE	MSC	EUROCHEQUE
699	EQA	EQUIVSUM	EQA	EQUIVSUM
699	BOE	BILL OF EX	BOE	BILL OF EX
699	MSC	MISC DR	MSC	MISC DR
699	TCK	TVL CHEQUE	TCK	TVL CHEQUE
699	CAR	SRI-CAR	CAR	Securities Related Item - Corporate Actions Related
699	CAS	SRI-CIL	CAS	Securities Related Item - Cash in Lieu
699	CMI	CMI-ND	CMI	Cash management item - No detail
699	CMN	CMI-NP	CMN	Cash management item - Notional pooling
699	CMP	CC	CMP	Compensation claim
699	CMS	CMI-S	CMS	Cash management item - Sweeping
699	CMT	CMI-T	CMT	Cash management item -Topping
699	CMZ	CMI-ZB	CMZ	Cash management item - Zero balancing
699	CPN	SRI-CP	CPN	Securities Related Item - Coupon payments
699	DDT	DDI	DDT	Direct Debit Item
699	DIS	SRI-GD	DIS	Securities Related Item - Gains disbursement
699	EXT	SRI-ETOA	EXT	Securities Related Item External transfer for own account
699	MAR	SRI-MP/R	MAR	Securities Related Item - Margin payments/Receipts
699	MAT	SRI-M	MAT	Securities Related Item - Maturity
699	MGT	SRI-MF	MGT	Securities Related Item - Management fees
699	NWI	SRI-NID	NWI	Securities Related Item - New issues distribution
699	ODC	OC	ODC	Overdraft charge
699	OPT	SRI-O	OPT	Securities Related Item - Options
699	PCH	SRI-P	PCH	Securities Related Item - Purchase
699	POP	SRI-POP	POP	Securities Related Item - Pair-off proceeds
699	PRN	SRI-PPDU	PRN	Securities Related Item - Principal pay-down/pay-up
699	REC	SRI-TR	REC	Securities Related Item - Tax reclaim
699	RED	SRI-RW	RED	Securities Related Item - Redemption/Withdrawal
699	RIG	SRI-R	RIG	Securities Related Item - Rights

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
699	SAL	SRI-SALE	SAL	Securities Related Item - Sale
699	SEC	SECURITIES	SEC	Securities (used when entering a principal amount)
699	SLE	SRI-SLR	SLE	Securities Related Item - Securities lending related
699	STP	SRI-SD	STP	Securities Related Item - Stamp duty
699	SUB	SRI-SUBS	SUB	Securities Related Item - Subscription
699	SWP	SRI-SWAP	SWP	Securities Related Item - SWAP payment
699	TAX	SRI-WTP	TAX	Securities Related Item - Withholding tax payment
699	TCM	SRI-TCM	TCM	Securities Related Item - Tripartite collateral management
699	TRA	SRI-ITFOA	TRA	Securities Related Item Internal transfer for own account
699	TRN	SRI-TF	TRN	Securities Related Item - Transaction fee
699	UWC	SRI-UC	UWC	Securities Related Item - Underwriting commission
699	WAR	SRI-W	WAR	Securities Related Item - Warrant
699	FCA	DOC CRDR W	MSC	Doc Credit Drawing
699	100	SC CR TFR	100	Single Customer Credit Transfer
699	103	SC CR TFR	103	Single Customer Credit Transfer
699	200	FI TFR OA	200	Financial Institution Transfer for its Own Account
699	201	MFI TFR OA	201	Multiple Financial Institution Transfer for Own Account
699	202	GFI TFR	202	General Financial Institution Transfer
699	203	MGFI TFR	203	Multiple General Financial Institution Transfer
699	204	FMDD MSG	204	Financial Markets Direct Debit Message
699	205	FI TFR EXE	205	Financial Institution Transfer Execution
699	300	FE CONF	300	Foreign Exchange Confirmation
699	350	AOL/ DIP	350	Advice of Loan/Deposit Interest Payment
699	400	AOP	400	Advice Of Payment
699	*	DEBIT	MSC	DEBIT
699	PNS	PENSION	MSC	PENSION
699	BNK	SRI-BF	BNK	SRI-Bank Fees
699	CAR	SRI-CAR	CAR	SRI-Corp Actions
699	CAS	SRI-CIL	CAS	SRI-Cash in Lieu
699	CMI	CMI-ND	CMI	SRI-No detail
699	CMN	CMI-NP	CMN	SRI-Notional pool
699	CMS	CMI-S	CMS	CMI-Sweeping
699	CMT	CMI-T	CMT	CMI-Topping
699	CMZ	CMI-ZB	CMZ	CMI-Zero bal
699	CPN	SRI-CP	CPN	SRI-Coupon payment
699	DIS	SRI-GD	DIS	SRI-Gains
699	EXT	SRI-ETOA	EXT	SRI-Ext transfer
699	MAR	SRI-MP/R	MAR	SRI-Margin pymts
699	MAT	SRI-M	MAT	SRI-Maturity
699	MGT	SRI-MF	MGT	SRI-Mgt Fees
699	NWI	SRI-NID	NWI	SRI-New Issues
699	OPT	SRI-O	OPT	SRI-Options

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
699	PCH	SRI-P	PCH	SRI-Purchase
699	POP	SRI-POP	POP	SRI-Pair-off
699	PRN	SRI-PPDU	PRN	SRI-Principal
699	REC	SRI-TR	REC	SRI-Tax reclaim
699	RED	SRI-RW	RED	SRI-Redemption
699	RIG	SRI-R	RIG	SRI-Rights
699	SAL	SRI-SALE	SAL	SRI-Sale
699	SEC	SECURITIES	SEC	Securities
699	SLE	SRI-SLR	SLE	SRI-Sec lending
699	STP	SRI-SD	STP	SRI-Stamp duty
699	SUB	SRI-SUBS	SUB	SRI-Subscription
699	SWP	SRI-SWAP	SWP	SRI-SWAP payment
699	TAX	SRI-WTP	TAX	SRI-Witholding tax
699	TCM	SRI-TCM	TCM	SRI-Tripartite mgt
699	TRA	SRI-ITFOA	TRA	SRI-Internal Tfrs
699	TRN	SRI-TF	TRN	SRI-Trans Fee
699	UWC	SRI-UC	UWC	SRI-Underwriting
699	WAR	SRI-W	WAR	SRI-Warrant
699	COW	OB COMM	MSC	Outward Bill Comm
699	100	SC CR TFR	100	Credit Transfer
699	103	SC CR TFR	103	Credit Transfer
699	200	FI TFR OA	200	FI Transfer
699	201	MFI TFR OA	201	Multiple FI Tfrs
699	202	GFI TFR	202	General FI Tfrs
699	203	MGFI TFR	203	Multiple FI Tfrs
699	204	FMDD MSG	204	FI Direct Debit
699	205	FI TFR EXE	205	FI Transfer
699	300	FE CONF	300	FX Confirmation
699	350	AOL/ DIP	350	Advice Of Loan
699	MD	LM DR	CMS	Liquidity Mgmt-DR
699	DDT	DIR DEB	DDT	Direct Debit
699	CMS	CMI-S	CMI	Sweep debit
699	CMS	CMI-S	CMI	Intercompany Loan Transfer
699	TRF	CMI-S	CMI	Domestic transfer
699	CLR	CASH	CLR	Cash Withdrawal
699	TRF	PAYROLL	TRF	Payroll
699	DDT	DDO	DDT	Direct Debit Collection
699	TRF	DIR DEB	DDT	Direct Debit
699	*	PAYROLL	TRF	Payroll
699	*	CASH	CLR	Cash Withdrawal
699	MSC	Tax	TAX	Tax payment
699	MSC	Tax	TAX	Tax
699	BKT	BANK TRANS	MSC	BANK TRANS

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
699	TRF	Tax	TAX	Domestic Tax Payment
699	MSC	DIR DEB	DDT	Direct Debit
699	MSC	CASH	CLR	Cash Withdrawal
699	MSC	PAYROLL	TRF	Payroll
699	MSC	DDO	DDT	Direct Debit Collection

9.1.4 New Zealand ANZ Bank (SYS account source)

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
146	50	EFT-POS CR	MSC	EFT-POS CREDIT
169	62	SCP	MSC	SAME-DAY CLEARED PAYMENT
175	149	ATM DEP	CHK	ATM CHEQUE DEPOSIT
187	148	ATM DEP	MSC	ATM CASH DEPOSIT
195	50	BILL PYMNT	TRF	BILL PAYMENT
195	51	CR TRF ATM	TRF	CR TRF ATM
195	83	BILL PYMNT	TRF	BILL PAYMENT
195	155	OMFACC TRF	TRF	OMF TRANSFER TO NOMINATED ACCOUNT
195	170	ATM TRF	TRF	ATM TRANSFER
206	51	TFR CREDIT	TRF	Cash Management Online Funds Transfer (SDSC) - CR
208	62	INWARD IMT	MSC	INWARD INTERNATIONAL PAYMENT
214	77	FOREXITEM	FEX	FOREIGN ITEM WITH NINE DIGIT SERIAL
238	61	DIVIDEND	DIV	DIVIDEND
275	105	TRGETBALCR	CMS	TARGET BALANCE CREDIT
295	132	ATM DEP	MSC	ATM DEPOSIT
354	67	INTEREST	INT	INTEREST
354	261	INTEREST	INT	Liquidity Mgmt-CR Interest
354	262	INTEREST	INT	Liquidity Mgmt-CR Interest
354	263	INTEREST	INT	Liquidity Mgmt-CR Interest
354	264	INTEREST	INT	Liquidity Mgmt-CR Interest
354	270	INT REV	INT	NEGATIVE CREDIT INT REVERSAL
354	271	TSF INT	INT	TRANSFER NEG CREDIT INTEREST
354	191	SO INT ADJ	INT	ADJUSTED SETOFF NEG CREDIT INT CHG
359	120	DR INT REV	INT	DEBIT INTEREST REVERSAL
359	190	SO INT REV	INT	SETOFF NEGATIVE CREDIT INT REVERSAL
373	52	PAY/SALARY	MSC	Cash Management Online Direct Credit (SDMC) - CR
398	51	CR TRF	TRF	CREDIT TRANSFER
398	71	CREDIT	MSC	CREDIT
398	71	PHOTO REV	MSC	MYPHOTO FEE REVERSAL
398	71	SP ANS DEP	MSC	SPECIAL ANSWER DEPOSIT
398	80	AP FEE REV	CHG	AUTOMATIC PAYMENT FEE REVERSAL
398	80	AM FEE REV	CHG	ACCOUNT MAINT FEE REVERSAL

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
398	80	ATM REV	MSC	ATM REVERSAL
398	80	BILLFEEREV	CHG	BILL PAY FEE REVERSAL
398	80	CHQDUTRFND	MSC	CHEQUE DUTY REFUND
398	80	DSRFEE REV	CHG	DISHONOUR FEE REVERSAL
398	80	EFT-POS RV	MSC	EFT-POS REVERSAL
398	80	FEE REVERS	CHG	FEE REVERSAL
398	80	NON-NZDREV	MSC	NON-NZD SALE FEE REVERSAL
398	80	ICASH REF	MSC	ICASH CARD REFUND
398	80	OMF REV	MSC	OMF REVERSAL
398	80	REVCARDREV	MSC	REPLACEMENT CARD FEE REVERSAL
398	80	REV DEBIT	RTI	REVERSAL OF DEBIT
398	80	TXNFEE REV	CHG	MANUAL TRANS FEE REVERSAL
398	80	TXNFEE REV	CHG	AUTOMATIC TRANS FEE REVERSAL
398	80	URGFEEREV	CHG	URGENT CARD FEE REVERSAL
398	80	VDBTFEEREV	CHG	VISA DEBIT CARD FEE REVERSAL
398	81	UNPD REV	RTI	UNPAID ITEM REV
398	123	AECREVRSAL	CHG	ACCOUNT EXCESS CHARGE REVERSAL
398	124	CLRFEE REV	CHG	CLEARANCE FEE REVERSAL
398	125	AM FEE REV	CHG	ACCOUNT MAINT FEE REVERSAL
398	126	TXNFEEREV	CHG	TRANSACTION FEE REVERSAL
398	127	OMFREVRSAL	CHG	OVERDRAFT MANAGEMENT FEE REVERSAL
398	130	FEE REVERS	CHG	FEE REVERSAL
398	141	AP FEE REV	CHG	AUTOMATIC PAYMENT FEE REVERSAL
398	144	LOANFEEREV	CHG	LOAN FEE REVERSAL
398	80	STMT FEEREV	CHG	PAPER STMT FEE REVERSAL
399	50	ATMDeposit	MSC	ATM DEPOSIT
399	50	CREDIT	MSC	CREDIT
399	50	DEPOSIT	MSC	DEPOSIT
399	50	DIR CRE	MSC	DIRECT CREDIT
399	50	FOREX	FEX	FOREIGN EXCHANGE
399	50	KITS	MSC	KITS
399	50	MoneyMkt	MSC	MONEY MARKET
399	50	MTSDirEnt	MSC	MTS DIRECT ENTRY
399	50	FUNDS CR	DDT	Cash Management Online Direct Debit (SCMD) - CR
399	52	SALARY	MSC	SALARY
399	53	DIRECT CR	MSC	SPECIAL DIRECT CREDIT
399	54	OFF ENTRY	MSC	OFFICE ENTRY
399	55	DIRINP TXN	MSC	DIRECT INPUT TRANSACTION
399	56	CHCK DIGIT	MSC	ANALYSIS CODE WITH CHECK DIGIT
399	57	NONCHK DIG	MSC	ANALYSIS CODE NON CHECK DIGIT
399	58	DEPOSIT	MSC	MODULES 10 CHECK
399	59	DEPOSIT	MSC	MODULES 9 CHECK

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
399	60	GovtSalary	MSC	GOVT SALARY
399	60	NZGovtPmnt	MSC	NZ GOVT PAYMENT
399	62	TT	MSC	TELEGRAPHIC TRANSFER
399	63	UNAPP FNDS	MSC	UNAPPLIED FUNDS
399	64	DEPOSIT	MSC	DEPOSIT WITH SERIAL NUMBER
399	65	THIRDPTYDP	MSC	3RD PARTY DEP
399	66	MIN OF DEF	MSC	MINISTRY OF DEFENCE
399	68	PUBLIC AC	MSC	PUBLIC ACCOUNT
399	69	PUBAC RAIL	MSC	PUBLIC AC RAIL
399	70	PUBLIC AC	MSC	PUBLIC ACCOUNT
399	72	INTGOV STK	CPN	INTEREST GOVERNMENT STOCK
399	73	CREDIT	MSC	CREDIT
399	74	CREDIT	MSC	CREDIT
399	75	DEPOSIT	MSC	DEPOSIT
399	76	CREDIT	MSC	CREDIT
399	78	CREDIT	MSC	CREDIT
399	79	CHQDTYRFND	MSC	CHQ DUTY REFUND
399	82	STOP MTS	MSC	STOPPED MTS PYMT
399	84	CREDIT	MSC	CREDIT
399	85	CREDIT	MSC	CREDIT
399	86	CREDIT	MSC	CREDIT
399	87	CREDIT	MSC	CREDIT
399	88	CREDIT	MSC	CREDIT
399	89	CREDIT	MSC	CREDIT
399	90	CREDIT	MSC	CREDIT
399	91	CREDIT	MSC	CREDIT
399	92	CREDIT	MSC	CREDIT
399	93	TRST MGMT	MSC	TRUST MGMT
399	94	CREDIT	MSC	CREDIT
399	95	CREDIT	MSC	CREDIT
399	96	RPAT TO RB	MSC	REPATRIATION TO RESERVE BANK
399	97	CREDIT	MSC	CREDIT
399	98	CREDIT	MSC	CREDIT
399	99	CREDIT	MSC	CREDIT
399	103	INTTRANSFR	INT	INTEREST TRANSFER
399	107	DSRFEE REV	CHG	DISHON FEE REV
399	108	LOAN DDOWN	SEC	LOAN DRAW DOWN
399	109	LOANPMTREV	LDP	LOAN PAYMENT REVERSAL
399	113	TR UNCLAIM	TRF	TRANSFER TO UNCLAIMED MONIES
399	115	TD PRINCPL	MSC	TERM DEPOSIT PRINCIPAL
399	116	TDINTEREST	INT	TERM DEPOSIT INTEREST
399	117	TD BREAK	MSC	TERM DEPOSIT BREAK
399	128	CREDIT	MSC	CREDIT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
399	137	CREDIT	MSC	CREDIT
399	139	ATM DEP	MSC	ATM DEPOSIT
399	143	LOANINTREV	INT	LOAN INTEREST REVERSAL
399	146	CREDIT	MSC	CREDIT
399	147	CREDIT	MSC	CREDIT
399	152	TRF CR INT	INT	TRANSFER CREDIT INTEREST
399	157	AMTFEE REV	CHG	AMOUNT FEE REV
399	158	CRCHQPRNTS	MSC	CREDIT TO CHEQUE PRINTERS
399	160	OMF ADJ	MSC	OMF ADJUSTMENT
399	161	OAF REV	MSC	OAF REVERSAL
399	167	ADJ TO TAX	MSC	ADJUSTMENT TO TAX
399	169	TRF CR INT	INT	TRANSFER CREDIT INTEREST
399	171	ATM DEP	MSC	ATM DEPOSIT
399	172	ATM SETTLE	MSC	ATM SETTLEMENT
399	174	INT ADJ	INT	INTEREST ADJUSTMENT
399	176	WHOLDTXADJ	MSC	WITHHOLDING TAX ADJUSTMENT
399	182	SO CR INT	INT	SETOFF CREDIT INTEREST
399	185	INT ADJ	INT	INTEREST ADJUSTMENT
399	187	WHOLDTXADJ	MSC	WITHHOLDING TAX ADJUSTMENT
399	189	PROFIT PMT	MSC	PROFIT PAYMENT
399	191	BALLOT PMT	MSC	BALLOT CASH PAYMENT
399	202	BlkngTXNCr	MSC	BULKING TXN CR
399	209	OAFACCTRF	MSC	OAF TRANSFER TO NOMINATED ACCOUNT
399	250	CREDIT SAV	MSC	CREDIT - SAVINGS
399	253	MISC LN CR	MSC	MISC LOAN CREDIT
399	254	MYTEL CR	MSC	MYTEL CREDIT CONTRA
399	260	DIRECT CR	MSC	DIRECT CREDIT
399	CR	Misc CR	MSC	Miscellaneous Credit
399	50	PAYMENT	MSC	Cash Management Online Direct Credit (SDMC) - CR
399	51	TFR CREDIT	CMS	Liquidity Mgmt-CR
399	251	WHOLDTXADJ	MSC	WITHHOLDING TAX ADJUSTMENT
399	252	INT ADJ	INT	INTEREST ADJUSTMENT
399	*	Misc CR	MSC	Miscellaneous Credit
475	00	CHQ WITHDL	CHK	CHEQUE WITHDRAWAL
475	03	COUNTERCHQ	CHK	COUNTER CHEQUE
475	08	CHEQUE	CHK	MODULES 10 CHECK ON SERIAL
475	09	CHEQUE	CHK	MODULES 9 CHECK ON SERIAL
475	18	TRAVRS CHQ	CHG	TRAVELLERS CHQS
475	35	CHQ WITHDL	CHK	CHEQUE WITHDRAWAL
481	110	LOAN PMT	LDP	LOAN PAYMENT
495	33	BILL PYMNT	TRF	BILL PAYMENT
495	36	DEBIT TRF	TRF	DEBIT TRANSFER

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
495	114	TR UNCLAIM	TRF	TRANSFER TO UNCLAIMED MONIES
495	118	TRNS TO TD	TRF	TRANSFER TO TERM DEPOSIT
506	36	TFR DEBIT	TRF	Cash Management Online Funds Transfer (SDSC) - DR
508	27	INT/RTGS	MSC	Cash Management Online -International/RTGS
508	00	INT/RTGS	MSC	Cash Management Online -International/RTGS
514	00	FOREX	FEX	FOREIGN EXCHANGE
527	15	AUTO PYMNT	STO	AUTOMATIC PAYMENT
575	100	TRGETBALDR	CMS	TARGET BAL DR
654	212	INTEREST	INT	Liquidity Mgmt-DR Interest
654	214	INTEREST	INT	Liquidity Mgmt-DR Interest
654	215	INTEREST	INT	Liquidity Mgmt-DR Interest
654	220	TSF INT	INT	TRANSFER NEG CREDIT INTEREST
654	221	INT ADJ	INT	ADJUSTED NEGATIVE CREDIT INT CHARGE
659	175	INT ADJ	INT	INTEREST ADJUSTMENT
659	186	INT ADJ	INT	INTEREST ADJUSTMENT
659	202	INT ADJ	INT	INTEREST ADJUSTMENT
659	189	NEG CR INT	INT	SETOFF NEGATIVE CREDIT INT CHARGE
698	01	UNPD ITEM	RTI	UNPAID ITEM
698	02	CLCR FEE	CHG	CLEARANCE FEE
698	13	ACPT END	CHG	ACCEPT END FEE
698	13	ALTAMD FEE	CHG	ALERT AMEND FEE
698	13	ALRTLD FEE	CHG	ALERT LOAD FEE
698	13	ALTSRV FEE	CHG	ALERT SERV FEE
698	13	AUDRPTFee	CHG	AUD CONF REPORT
698	13	B CHQ FEE	CHG	BCHQ FEE
698	13	BNK CHRG	CHG	BANK CHARGE
698	13	BILLPMTPEN	CHG	BILL PMT PENALTY
698	13	CASHHNDFEE	CHG	CASH HANDLING FEE
698	13	CASHSRVFEE	CHG	CASH SERVICE FEE
698	13	CERTINCHGD	CHG	CERT IN CHRGED FEE
698	13	CERTMRGINT	CHG	CERT MRTGAGE INT
698	13	CERTBALFEE	CHG	CERT OF BAL FEE
698	13	CERTINTFEE	CHG	CERT OF INT FEE
698	13	CT TLE FEE	CHG	CERT OF TITLE FEE
698	13	CRTWTAXFEE	CHG	CERT WTAX FEE
698	13	FEE REVERS	CHG	NON-NZD SALE FEE REVERSAL
698	13	COINHNDFEE	CHG	COIN HANDLING FEE
698	13	COMAMENDLC	CHG	COMM AMEND LC FEE
698	13	CR TRF FEE	CHG	CREDIT TRF FEE
698	13	DSCHDOCFEE	CHG	DISCHARGE SECURITY DOC FEE
698	13	DISHNR FEE	CHG	DISHONOUR FEE
698	13	DOCHDL FEE	CHG	DOC HANDLING FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
698	13	D STMT FEE	CHG	DUP STMT FEE
698	13	EXESECDOC	CHG	EXECUTION OF SEC DOCS
698	13	FEC FEE	CHG	FOREX CNTRCT FEE
698	13	ICSHPURFEE	CHG	ICASH CARD PURCH
698	13	INVEST FEE	CHG	INVESTMENT FEE
698	13	LC ADV COM	COM	LC ADVISE COMM
698	13	LC COMM	COM	LC COMMISSION
698	13	LC EST FEE	CHG	LC EST FEE
698	13	LINE FEE	CHG	LINE FEE
698	13	LOAN FEE	CHG	LOAN FEE
698	13	LN HLD FEE	CHG	LOAN HOLDING FEE
698	13	LTDCO SRCH	CHG	LTD CO SEARCH FEE
698	13	MNTHLY FEE	CHG	MONTHLY BANKING FEE
698	13	MRCHSVCCHG	CHG	MERCHANT SVC CHG
698	13	MONTRG FEE	CHG	MONITORING FEE
698	13	PHOTO FEE	CHG	MYPHOTO FEE
698	13	OL MTH FEE	CHG	ONLINE BANK MTH FEE
698	13	OL REG FEE	CHG	ONLINE BANK REG FEE
698	13	OS TXN COM	COM	OSEAS TXN COMM
698	13	ONEOFF FEE	CHG	ONE-OFF PYMT FEE
698	13	OL CDE FEE	CHG	ONLINE CODE FEE
698	13	ORDERS FEE	CHG	ORDERS FEE
698	13	CHQBK FEE	CHG	OVERPRINT CHQBK
698	13	PVT BK FEE	CHG	PRIVATE BANKING
698	13	PRDSECDOC	CHG	PRODUCTION OF SEC DOCS
698	13	REPCRD FEE	CHG	REPLACEMENT CARD FEE
698	13	REP FEE	CHG	REPRESENT FEE
698	13	SCRIP FEE	CHG	SCRIPT FEE
698	13	SDCP FEE	CHG	SAME DAY CL PMT FEE
698	13	SCINSP FEE	CHG	SECURITY INSPECTION FEE
698	13	SHOEBOX AC	CHG	SHOEBOX ACCOUNTS
698	13	SP ANS FEE	CHG	SPECIAL ANSWER FEE
698	13	ST CPY FEE	CHG	STMT COPY FEE
698	13	STPPMT FEE	CHG	STOP PAYMENT FEE
698	13	PD CHQ FEE	CHG	SURRENDER PAID CHQ FEE
698	13	TVLCHQ COM	COM	TRAVELLERS CHQS COMM
698	13	TTONE FEE	CHG	TOUCH TONE FEE
698	13	TVL BK FEE	CHG	TRAVEL BOOKINGS
698	13	TRFFND FEE	CHG	TRF OF FUNDS FEE
698	13	TXTREQ FEE	CHG	TXT-REQUEST FEE
698	13	URGCRD FEE	CHG	URGENT CARD FEE
698	13	VDBT FEE	CHG	VISA DEBIT CARD FEE
698	13	VR SCH FEE	CHG	VOUCHER SEARCH

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
698	13	W DRWL FEE	CHG	WITHDRAWAL FEE
698	21	DATABNKCHG	CHG	DATABANK CHARGE
698	22	BNKCHG GST	CHG	BANK CHGS (INC GST)
698	22	BUSFCS CHG	CHG	BUSINESS FOCUS CHARGE (INC GST)
698	22	BUSPLS CHG	CHG	BUSINESS PLUS CHARGE (INC GST)
698	22	GUARANTEE	CHG	INDEMNITY GUARANTEE FEE (INC GST)
698	22	OPTION FEE	CHG	OPTION FEE (INC GST)
698	22	SAFCUS FEE	CHG	SAFE CUSTODY FEE (INC GST)
698	22	STRTUP CHG	CHG	START UP CHARGE (INC GST)
698	26	ATMWTHDRWL	MSC	ATM WITHDRAWAL
698	26	BCARD CHRG	CHG	BCARD CHARGES
698	26	BCDCHG ADJ	MSC	BCARD CHG ADJ
698	26	BNK CHRG	CHG	BANK CHARGE
698	26	CSHPNT DEP	MSC	CASH POINT DEP
698	26	CSHPNT FC	MSC	CASHPOINT FAST CASH
698	26	CSHPNT TNF	MSC	CASHPOINT TRANSFER
698	26	CSHPNT FEE	CHG	CASHPOINT CARD WITHDRAWAL
698	26	CHRG BACK	CHG	CHARGE BACK
698	26	IWSREN FEE	CHG	IWS RENEWAL FEE
698	26	MTSERR FEE	CHG	MTS ERROR FEE
698	26	NONRES LEV	CHG	NON RESIDENT LEVY
698	26	NONRES WT	CHG	NON RESIDENT WITHHOLDING TAX
698	26	OS BK CHG	CHG	OSEAS BK CHGS
698	26	POSTAGE	CHG	POSTAGE
698	26	REG FEE	CHG	REG FEES - RELEASE MTGE/CHATTEL SECS
698	26	STAMP DUTY	MSC	STAMP DUTY
698	26	CR CRD ADJ	MSC	SUNDRY CREDIT CARD ADJ
698	26	W HOLD TAX	CHG	WHOLDING TAX
698	49	EDS CHARGE	CHG	EDS (CICS) CHG
698	101	MNTHLY FEE	CHG	MONTHLY ACCOUNT AND TRANSACTION FEE
698	101	ACCSER FEE	CHG	ACCOUNT SERVICE FEE
698	101	AP GEN FEE	CHG	AUTOMATIC PAYMENT GENERATION FEE
698	101	AUTOTXNFEE	CHG	AUTOMATED TRANSACTION FEE
698	101	GEN FEE	CHG	GENERATED FEE
698	101	LOWWD CHRG	CHG	LOW WITHDRAWAL CHARGE
698	101	MANTXNFEE	CHG	MANUAL TRANSACTION FEE
698	101	MNTHLY FEE	CHG	MONTHLY ACCOUNT FEE
698	101	OD APP FEE	ODC	OVERDRAFT APPLICATION FEE
698	101	OM FEE	ODC	OVERDRAFT MANAGEMENT FEE
698	101	TXN FEE	CHG	TRANSACTION FEE
698	101	UO FEE	ODC	UNARRANGED OVERDRAFT FEE
698	104	STPPMT FEE	CHG	STOP PYMT FEE
698	106	DISHNR FEE	CHG	DISHONOUR FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
698	140	AP GEN FEE	CHG	AUTOMATIC PAYMENT GENERATION FEE
698	140	AP LD FEE	CHG	AUTOMATIC PAYMENT LOAD AND AMEND FEE
698	162	AC TXN FEE	CHG	MONTHLY ACCOUNT AND TRANSACTION FEE
698	162	BILLPMTMT	CHG	BILL PAYMENT MAINTENANCE FEE
698	162	BILLPMTFEE	CHG	BILL PAYMENT LOAD FEEE
698	162	ACC FEE	CHG	ACCOUNT FEES AT CLOSURE
698	162	MTH AC FEE	CHG	MONTHLY ACCOUNT FEE
698	163	CHQTXNFEE	CHG	CHEQUE TRANSACTION FEE
698	163	TXN FEE	CHG	TRANSACTION FEE
698	164	OD APP FEE	ODC	OVERDRAFT APPLICATION FEE
698	165	OD MGT FEE	ODC	OVERDRAFT MANAGEMENT FEE
698	165	OMF FEEAPR	ODC	OVERDRAFT MANAGEMENT FEE-APRIL
698	165	OMF FEEAUG	ODC	OVERDRAFT MANAGEMENT FEE-AUGUST
698	165	OMF FEEDEC	ODC	OVERDRAFT MANAGEMENT FEE-DECEMBER
698	165	OMF FEEFEB	ODC	OVERDRAFT MANAGEMENT FEE-FEBRUARY
698	165	OMF FEEJAN	ODC	OVERDRAFT MANAGEMENT FEE -JANUARY
698	165	OMF FEEJUL	ODC	OVERDRAFT MANAGEMENT FEE-JULY
698	165	OMF FEEJUN	ODC	OVERDRAFT MANAGEMENT FEE-JUNE
698	165	OMF FEEMAR	ODC	OVERDRAFT MANAGEMENT FEE-MARCH
698	165	OMF FEEMAY	ODC	OVERDRAFT MANAGEMENT FEE-MAY
698	165	OMF FEENOV	ODC	OVERDRAFT MANAGEMENT FEE-NOVEMBER
698	165	OMF FEEOCT	ODC	OVERDRAFT MANAGEMENT FEE-OCTOBER
698	165	OMF FEESEP	ODC	OVERDRAFT MANAGEMENT FEE-SEPTEMBER
698	165	UO FEE	ODC	UNARRANGED OVERDRAFT FEE
698	178	SO OMFFEES	CHG	SETOFF OMF FEES
698	179	SO OAFFEES	CHG	SETOFF OAF FEES
698	204	OBKATM FEE	CHG	OTHER BANK ATM FEE
698	205	OS ATM FEE	CHG	OVERSEAS ATM FEE
698	206	MISC LN DR	CHG	MISC LOAN DEBIT
698	207	MYTEL DR	MSC	MYTEL DEBIT CONTRA
698	208	OAFACCTRF	MSC	OAF TRANSFER FROM NOMINATED ACCOUNT
698	210	ONEOFF PMT	MSC	ONE-OFF PAYMENT
698	211	ONLINE DC	MSC	ONLINE DC
698	13	BNKCHG	CHG	Bank Charges
698	13	STMT FEE	CHG	PAPER STMT FEE
699	00	ATM DEBIT	MSC	ATM DEBIT
699	00	DEBIT	MSC	DEBIT
699	00	DIRECT DR	DDT	DIRECT DEBIT
699	00	EFT-POS	MSC	EFT-POS
699	00	ONEOFF PMT	MSC	ON LINE ONE-OFF PAYMENT
699	00	FUNDS DR	MSC	Cash Management Online Direct Credit (SDMC) - DR
699	04	OFF ENTRY	MSC	OFFICE ENTRY

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
699	05	DEBIT	MSC	DEBIT
699	06	CHCK DIGIT	MSC	ANALYSIS CODE WITH CHECK DIGIT
699	07	NONCHK DIG	MSC	ANALYSIS CODE NON CHECK DIGIT
699	10	DEBIT	MSC	DEBIT
699	11	GVTCHQ DUT	CHG	GOVT CHEQUE DUTY
699	12	BILL DRFT	MSC	BILL DRAFT
699	14	INSURANCE	MSC	INSURANCE
699	15	ONLINE DC	MSC	ONLINE DIRECT CREDIT
699	16	DEBIT	MSC	DEBIT
699	17	DEBIT	MSC	DEBIT
699	19	DEBIT	MSC	DEBIT
699	20	DEBIT	MSC	DEBIT
699	23	TELCAB CST	CHG	TELEPHONE/CABLE COST
699	24	DEBIT	MSC	DEBIT
699	25	DEP ERROR	MSC	DEPOSIT CORRECTION
699	27	FOREXITEM	MSC	FOREIGN ITEM WITH NINE DIGIT S/N
699	28	DEBIT	MSC	DEBIT
699	29	DEBIT	MSC	DEBIT
699	30	REVERSALCR	RTI	REVERSAL OF CR
699	31	UNPD REV	RTI	UNPAID ITEM REV
699	32	STPMTS PMT	MSC	STOPPED MTS PYMT
699	34	DEBIT	MSC	DEBIT
699	37	DEBIT	MSC	DEBIT
699	38	EXCHQDEPBK	MSC	KEY FORM EXEMPT CHEQUE AND DEPOSIT BOOK
699	39	DEBIT	MSC	DEBIT
699	40	DEBIT	MSC	DEBIT
699	41	DEBIT	MSC	DEBIT
699	42	DEBIT	MSC	DEBIT
699	43	TRUST MGMT	MSC	TRUST MGMT
699	44	DEBIT	MSC	DEBIT
699	45	DEBIT	MSC	DEBIT
699	46	RPAT TO RB	MSC	REPATRIATION TO RESERVE BANK
699	47	DEBIT	MSC	DEBIT
699	48	DEBIT	MSC	DEBIT
699	102	DR INT TRF	INT	DEBIT INTEREST TRANSFER
699	111	LOAN INT	INT	LOAN INTEREST
699	112	LOAN FEE	CHG	LOAN FEE
699	119	PMTPRTCOST	CHG	PAYMENT FOR PRINT COSTS
699	121	DR INT	INT	DEBIT INTEREST
699	122	AC EX CHG	CHG	ACCOUNT EXCESS CHARGE
699	129	DEBIT	MSC	DEBIT
699	131	ATM DEBIT	MSC	ATM DEBIT
699	133	TELLERDR	MSC	TELLER DEBIT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
699	134	TELLERDR	MSC	TELLER DEBIT
699	135	DEBIT	MSC	DEBIT
699	136	DEBIT	MSC	DEBIT
699	138	ATM DEBIT	MSC	ATM DEBIT
699	138	EFT-POS	MSC	EFT-POS
699	142	LNDRWNREV	MSC	LOAN DRAWDOWN REVERSAL
699	145	DEBIT	MSC	DEBIT
699	150	DEBIT	MSC	DEBIT
699	151	TRF CR INT	INT	TRANSFER CREDIT INTEREST
699	153	INWDIS REV	RTI	INWARD DISHONOUR REVERSAL
699	154	OMFACC TRF	TRF	OMF TRANSFER TO NOMINATED ACCOUNT
699	156	AMFNOMACT	TRF	AMF TRANSFER TO NOMINATED ACCOUNT
699	159	OMF ADJ	MSC	OMF ADJUSTMENT
699	166	ADJ TO TAX	MSC	ADJUSTMENT TO TAX
699	168	CR TRANSFR	TRF	CREDIT TRANSFER
699	173	ATM SETTLE	MSC	ATM SETTLEMENT
699	177	WHOLDTXADJ	MSC	WITHHOLDING TAX ADJUSTMENT
699	180	SO AC TXN	CHG	SETOFF MONTHLY ACCOUNT AND TRANSACTION FEE
699	181	SO OD INT	INT	SETOFF OVERDRAFT INTEREST
699	183	SOTAXWHELD	MSC	SETOFF TAX WITHHELD
699	188	WHOLDTXADJ	MSC	WITHHOLDING TAX ADJUSTMENT
699	190	TAXONPRFIT	MSC	TAX ON PROFIT
699	192	TAXONBALOT	MSC	TAX ON CASH BALLOT PAYMENT
699	193	FORFEITURE	MSC	FORFEITURE
699	200	DEBIT SAV	MSC	DEBIT - SAVINGS
699	202	BlkngTXNDr	MSC	BULKING TXN DR
699	203	TRF CR INT	INT	TRANSFER CREDIT INTEREST
699	606	AUTOTF DDA	MSC	AUTO TRANSFER DDA
699	707	AUTODDABCR	MSC	AUTO LN DDA CREDIT
699	808	AUTOLN DR	MSC	AUTO LN LN DEBIT
699	909	AUTPAY DR	MSC	AUTPAY DDA DEBIT
699	DR	Misc DR	MSC	Miscellaneous Debit
699	00	PAYMENT	DDT	Cash Management Online Direct Debit (SCMD) DR
699	36	TFR DEBIT	CMS	Liquidity Mgmt-DR
699	201	WHOLDTXADJ	MSC	WITHHOLDING TAX ADJUSTMENT
699	*	Misc DR	MSC	Miscellaneous Debit

9.1.5 New Zealand Cross Bank accounts (Westpac & Bank of New Zealand)

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
195	51	TFR CREDIT	TRF	Credit Transfer
195	83	BILL PYMNT	TRF	Bill Payment
238	61	DIVIDEND	DIV	DIVIDEND
399	50	CREDIT	MSC	CREDIT
399	52	SALARY	MSC	SALARY
399	56	ANL CDE CR	MSC	ANALYSIS CODE CREDIT
399	57	ANL CDE CR	MSC	ANALYSIS CODE CREDIT
399	67	CR INT	INT	CREDIT INTEREST
399	75	BKADJ MICR	MSC	BANK ADJUSTMENT MICR DEPOSIT
399	80	CR(REV DR)	MSC	CREDIT (REVERSED DEBIT)
399	53	SPECIAL DC	MSC	Special Direct Credit
399	54	OFF ENTRY	MSC	Office Entry
399	55	DIRECT TXN	MSC	Direct Input Transaction
399	58	CHEQUE	CHK	Modulus 10 Cheque Serial Number
399	59	CHEQUE	CHK	Modulus 9 Cheque Serial Number
399	60	GOVTSALARY	MSC	Government Salaries
399	62	TT	MSC	Telegraphic Transfers
399	63	UNAPP FNDS	MSC	Unapplied Funds
399	64	DEPOSIT	MSC	Deposits with Serial Number
399	65	THIRDPARTY	MSC	Third Party Deposits
399	66	MIN OF DEF	MSC	Ministry of Defence
399	68	PUBLIC AC	MSC	Public Account
399	69	PUBLIC AC	MSC	Public Account Railway
399	70	PUBLIC AC	MSC	Public Account
399	72	INTGOV STK	CPN	Interest Government Stock
399	77	FX ITEM	MSC	Foreign Item with 9 Digit Serial Number
399	79	CHQDUTRFND	MSC	Cheque Duty Refund
399	81	REVERSAL	RTI	Unpaid Item Reversal
399	82	STOPMTS	MSC	Stopped MTS Payment
399	93	CR TRUST	MSC	Credit Trust Management
399	96	REP RESBNK	MSC	Repatriation to Reserve Bank
399	71	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	73	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	74	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	76	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	78	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	84	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	85	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	86	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	87	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	88	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	89	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
399	90	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	91	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	92	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	94	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	95	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	97	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	98	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	99	MISC CR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	CR	CREDIT	MSC	CREDIT
475	3	COUNT CHQ	CHK	Counter Cheque
475	8	CHEQUE	CHK	Modulus 10 Cheque Serial Number
475	9	CHEQUE	CHK	Modulus 9 Cheque Serial Number
475	03	COUNT CHQ	CHK	Counter Cheque
475	08	CHEQUE	CHK	Modulus 10 Cheque Serial Number
475	09	CHEQUE	CHK	Modulus 9 Cheque Serial Number
495	33	BILL PYMNT	TRF	Bill Payment
495	36	TFR DEBIT	TRF	Debit Transfer
527	15	AUTO PAY	STO	Automatic Payment
698	13	BNK CHRG	CHG	BANK CHARGES
698	2	CLEAR FEE	CHG	Clearance Fee
698	16	ACC MNTFEE	CHG	Account Maintenance Fee
698	19	OD APP FEE	ODC	Overdraft Application Fee
698	20	AC TXN FEE	CHG	Account Transaction Fee
698	24	OD MGT FEE	ODC	Overdraft Management Fee
698	02	CLEAR FEE	CHG	Clearance Fee
699	0	DEBIT	MSC	DEBIT
699	1	UNPD ITEM	RTI	UNPAID ITEM
699	6	ANL CDE DR	MSC	ANALYSIS CODE DEBIT
699	7	ANL CDE DR	MSC	ANALYSIS CODE DEBIT
699	25	BKADJ MICR	MSC	BANK ADJUSTMENT MICR DEPOSIT
699	30	DR(REV CR)	MSC	DEBIT (REVERSED CREDIT)
699	35	REPRES CHQ	MSC	REPRESENTED CHEQUE
699	4	OFF ENTRY	MSC	Office Entry
699	11	GOVCHQ DTY	CHG	Government Cheque Duty
699	12	BILL DRAFT	MSC	Bill/Draft
699	14	INSURANCE	MSC	Insurance
699	17	DEBIT INT	INT	Debit Interest
699	22	BNKCHG GST	CHG	Bank Charges - GST inclusive
699	23	TEL CABLE	CHG	Telephone/Cable Cost
699	26	CHARGES	CHG	Charges (non Fees) with Statement Description
699	27	FX ITEM	MSC	Foreign Item with 9 Digit Serial Number
699	32	STOPMTSREV	MSC	Stopped MTS Payment Reversal
699	38	EXEMPT	MSC	Key From Exempt Cheque or Deposit Book

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
699	43	DEBITTRUST	MSC	Debit Trust Management
699	46	REP RESBNK	MSC	Repatriation to Reserve Bank
699	5	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	10	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	18	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	21	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	28	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	29	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	31	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	34	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	37	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	39	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	40	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	41	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	42	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	44	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	45	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	47	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	48	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	49	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	00	DEBIT	MSC	DEBIT
699	01	UNPD ITEM	RTI	UNPAID ITEM
699	06	ANL CDE DR	MSC	ANALYSIS CODE DEBIT
699	07	ANL CDE DR	MSC	ANALYSIS CODE DEBIT
699	04	OFF ENTRY	MSC	Office Entry
699	05	MISC DR	MSC	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	DR	DEBIT	MSC	DEBIT

9.1.6 Finacle accounts

Countries where Finacle accounts are domiciled: HK, IN, PH, TW.

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
168	CRTI	RETURNED	RTI	TW	Return - Domestic Clearing transaction
168	CRTI	RETURNED	RTI	PH	Return - Domestic Clearing transaction
168	CMSC	RETURNED	RTI	TW	Return - Domestic Clearing transaction
168	CMSC	RETURNED	RTI	PH	Return - Domestic Clearing transaction
169	CTRF	PAY IN	TRF	TW	Domestic Clearing Transaction
169	CTRF	PAY IN	TRF	HK	Domestic Clearing Transaction
169	CTRF	PAY IN	TRF	PH	Domestic Clearing Transaction
169	CCQCD	DEPOSIT	MSC	TW	CLEARING CHQ DEPST
169	CCQCD	DEPOSIT	MSC	HK	CLEARING CHQ DEPST
169	CCQCD	DEPOSIT	MSC	*	CLEARING CHQ DEPST
169	CCQCD	DEPOSIT	MSC	PH	CLEARING CHQ DEPST

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
169	*	PAY IN	TRF	IN	Domestic Clearing Transaction
169	*	PAY IN	TRF	IN	Domestic ECS Fund Transfer
169	*	PAY IN	TRF	IN	Domestic NECS Fund Transfer
169	*	PAY IN	TRF	IN	Domestic NEFT Fund Transfer
169	*	PAY IN	TRF	IN	Domestic NACH Fund Transfer
169	CMSC	PAY IN	TRF	TW	Domestic Clearing Transaction
169	CMSC	PAY IN	TRF	HK	Domestic Clearing Transaction
169	CMSC	PAY IN	TRF	PH	Domestic Clearing Transaction
175	CCHK	CHEQUE	CHK	TW	Cheque Deposit
175	CMSC	CHEQUE	CHK	HK	Bankers Cheque/ Demand Draft/ Cashiers Order
175	CMSC	CHEQUE	CHK	HK	Cheque Deposit
175	CMSC	CHEQUE	CHK	TW	Cheque Deposit
175	CDDT	CHEQUE	CHK	TW	Cheque Deposit
175	CCHK	CHEQUE	CHK	PH	Cheque Deposit
175	CMSC	CHEQUE	CHK	PH	Cheque Deposit
175	CDDT	CHEQUE	CHK	PH	Cheque Deposit
175	CCHK	CHEQUE	CHK	TW	Bankers Cheque/ Demand Draft/ Cashiers Order
175	CCHK	CHEQUE	CHK	PH	Bankers Cheque/ Demand Draft/ Cashiers Order
175	*	CHEQUE	CHK	IN	Bankers Cheque/ Demand Draft/ Cashiers Order
175	CMSC	CHEQUE	CHK	TW	Bankers Cheque/ Demand Draft/ Cashiers Order
175	CMSC	CHEQUE	CHK	PH	Bankers Cheque/ Demand Draft/ Cashiers Order
195	CTRF	PAY IN	TRF	TW	Same day funds transfer
195	CTRF	INT PYMT	TRF	TW	Cross Border Credit Transfer
195	CTRF	PAY IN	TRF	HK	Same day funds transfer
195	CTRF	INT PYMT	TRF	HK	Cross Border Credit Transfer
195	CTRF	PAY IN	TRF	PH	Same day funds transfer
195	CTRF	INT PYMT	TRF	PH	Cross Border Credit Transfer
195	*	INT PYMT	TRF	IN	Cross Border Credit Transfer
195	CMSC	PAY IN	TRF	TW	Same day funds transfer
195	CMSC	INT PYMT	TRF	TW	Cross Border Credit Transfer
195	CMSC	PAY IN	TRF	HK	Same day funds transfer
195	CMSC	INT PYMT	TRF	HK	Cross Border Credit Transfer
195	CMSC	PAY IN	TRF	PH	Same day funds transfer
195	CMSC	INT PYMT	TRF	PH	Cross Border Credit Transfer
206	CMSC	PAY IN	TRF	TW	Book Transfer to ANZ account
206	CTRF	PAY IN	TRF	HK	Book Transfer to ANZ account
206	CMSC	PAY IN	TRF	PH	Book Transfer to ANZ account
206	*	PAY IN	TRF	IN	Book Transfer to ANZ account
206	CMSC	PAY IN	TRF	HK	Book Transfer to ANZ account
227	CACSO	TRANSFER	STO	TW	ACCT TRF ST ORDER

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
227	CACSO	TRANSFER	STO	HK	ACCT TRF ST ORDER
227	CACSO	TRANSFER	STO	*	ACCT TRF ST ORDER
227	CACSO	TRANSFER	STO	PH	ACCT TRF ST ORDER
237	CBGOL	DEPOSIT	MSC	TW	OUTWARD COLLECTION
237	CBGOL	DEPOSIT	MSC	HK	OUTWARD COLLECTION
237	CBGOL	DEPOSIT	MSC	*	OUTWARD COLLECTION
237	CBGOL	DEPOSIT	MSC	PH	OUTWARD COLLECTION
255	CMSC	RETURNED	RTI	TW	Returned Cheque Deposit
255	CRTI	RETURNED	RTI	HK	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	CRTI	RETURNED	RTI	HK	Returned Cheque Deposit
255	CRTI	RETURNED	RTI	TW	Returned Cheque Deposit
255	CMSC	RETURNED	RTI	PH	Returned Cheque Deposit
255	CRTI	RETURNED	RTI	PH	Returned Cheque Deposit
255	*	RETURNED	RTI	IN	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	*	RETURNED	RTI	IN	Returned Cheque Deposit
255	*	RETURNED	RTI	IN	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	CMSC	RETURNED	RTI	HK	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	CMSC	RETURNED	RTI	HK	Returned Cheque Deposit
266	CRTI	RETURNED	RTI	TW	Return - Same day funds transfer
266	DMSC	RETURNED	RTI	TW	Return - Cross border transfer
266	DRTI	RETURNED	RTI	TW	Return - Direct Debit
266	CRTI	RETURNED	RTI	TW	Return - Book transfer
266	CRTI	RETURNED	RTI	PH	Return - Same day funds transfer
266	DMSC	RETURNED	RTI	PH	Return - Cross border transfer
266	DRTI	RETURNED	RTI	PH	Return - Direct Debit
266	CRTI	RETURNED	RTI	PH	Return - Book transfer
266	CCLR	RETURNED	RTI	PH	Cash Withdrawal
266	*	RETURNED	RTI	IN	Return - Direct Debit
266	CMSC	RETURNED	RTI	PH	Cash Withdrawal
266	CMSC	RETURNED	RTI	TW	Return - Same day funds transfer
266	CMSC	RETURNED	RTI	TW	Return - Direct Debit
266	CMSC	RETURNED	RTI	TW	Return - Book transfer
266	CMSC	RETURNED	RTI	PH	Return - Same day funds transfer
266	DMSC	RETURNED	RTI	PH	Return - Direct Debit
266	CMSC	RETURNED	RTI	PH	Return - Book transfer
266	CRTI	RETURNED	RTI	TW	Return - Cash Withdrawal
266	DRTI	RETURNED	RTI	TW	Payroll return
266	CRTI	RETURNED	RTI	HK	Payroll return
266	CRTI	RETURNED	RTI	HK	Return - Domestic Clearing transaction
266	CRTI	RETURNED	RTI	HK	Return - Same day funds transfer
266	CRTI	RETURNED	RTI	HK	Return - Cross border transfer

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
266	CRTI	RETURNED	RTI	HK	Return - Book transfer
266	CRTI	RETURNED	RTI	PH	Return - Cash Withdrawal
266	DRTI	RETURNED	RTI	PH	Payroll return
266	*	RETURNED	RTI	IN	Return - Domestic Clearing transaction
266	*	RETURNED	RTI	IN	Return - Book transfer
266	*	RETURNED	RTI	IN	Return - Same day funds transfer
266	*	RETURNED	RTI	IN	Payroll return
266	*	RETURNED	RTI	IN	Returned ECS Fund Transfer
266	*	RETURNED	RTI	IN	Returned NACH Fund Transfer
266	*	RETURNED	RTI	IN	Returned NECS Fund Transfer
266	*	RETURNED	RTI	IN	Returned NEFT Fund Transfer
266	*	RETURNED	RTI	IN	Returned Domestic Tax Payment
266	*	RETURNED	RTI	IN	Return - Cross border transfer
266	CMSC	RETURNED	RTI	TW	Return - Cash Withdrawal
266	CMSC	RETURNED	RTI	TW	Payroll return
266	CMSC	RETURNED	RTI	PH	Return - Cash Withdrawal
266	DMSC	RETURNED	RTI	PH	Payroll return
266	CMSC	RETURNED	RTI	HK	Payroll return
266	CMSC	RETURNED	RTI	HK	Return - Domestic Clearing transaction
266	CMSC	RETURNED	RTI	HK	Return - Same day funds transfer
266	CMSC	RETURNED	RTI	HK	Return - Cross border transfer
266	CMSC	RETURNED	RTI	HK	Return - Book transfer
354	CTRF	CMI-NP	CMI	TW	Notional Pooling Interest
354	CTRF	CMI-NP	CMI	HK	Notional Pooling Interest
354	CTRF	CMI-NP	CMI	PH	Notional Pooling Interest
354	*	CMI-NP	CMI	IN	Notional Pooling Interest
354	CIN	INTEREST	INT	TW	Interest
354	CIN	INTEREST	INT	HK	Interest
354	CIN	CMI-NP	CMI	TW	AS Credit Adjustment
354	CIN	CMI-NP	CMI	HK	AS Credit Adjustment
354	CIN	CMI-NP	CMI	TW	IO Credit Adjustment
354	CIN	CMI-NP	CMI	HK	IO Credit Adjustment
354	CIN	CMI-NP	INT	TW	GIO Benefit
354	CIN	CMI-NP	INT	HK	GIO Benefit
354	CIN	INTEREST	INT	*	Interest
354	CIN	INTEREST	INT	PH	Interest
354	CIN	CMI-NP	CMI	PH	AS Credit Adjustment
354	CIN	CMI-NP	CMI	PH	IO Credit Adjustment
354	CIN	CMI-NP	INT	PH	GIO Benefit
354	*	CMI-NP	CMI	IN	AS Credit Adjustment
354	*	CMI-NP	INT	IN	GIO Benefit
354	*	CMI-NP	CMI	IN	IO Credit Adjustment
366	RTI	RETURN CR	RTI	TW	RETURNED

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
366	RTI	RETURN CR	RTI	HK	RETURNED
366	RTI	RETURN CR	RTI	*	RETURNED
366	RTI	RETURN CR	RTI	PH	RETURNED
398	CHG	CHARGES	CHG	TW	CHARGES
398	CREFF	FEE REFND	RTI	TW	FEE REFUND
398	CCHG	LMS CHGS CR	CHG	TW	LMS Charge Credit
398	CHG	CHARGES	CHG	HK	CHARGES
398	CREFF	FEE REFND	RTI	HK	FEE REFUND
398	CCHG	LMS CHGS CR	CHG	HK	LMS Charge Credit
398	CCHG	CHARGES	CHG	TW	Charges
398	CCHG	CHARGES	CHG	HK	Charges
398	CHG	CHARGES	CHG	*	CHARGES
398	CREFF	FEE REFND	RTI	*	FEE REFUND
398	CCHG	LMS CHGS CR	CHG	*	LMS Charge Credit
398	CHG	CHARGES	CHG	PH	CHARGES
398	CREFF	FEE REFND	RTI	PH	FEE REFUND
398	CCHG	LMS CHGS CR	CHG	PH	LMS Charge Credit
398	CCHG	CHARGES	CHG	PH	Charges
398	*	CHARGES	CHG	IN	Charges
399	CCLR	CASH	TRF	TW	Cash Deposit
399	CDDT	DIR DEB	DDT	TW	Direct Debit Collection
399	CCLR	CASH	TRF	HK	Cash Deposit
399	CDDT	DIR DEB	DDT	HK	Direct Debit Authorisation
399	CDDT	DIR DEB	DDT	HK	Direct Debit Collection
399	CCLR	CASH	TRF	PH	Cash Deposit
399	CDDT	DIR DEB	DDT	PH	Direct Debit Collection
399	103	SC CR TFR	103	TW	Credit Transfer
399	CACTR	TRANSFER	TRF	TW	ACCT TRF GENERAL
399	CCADP	DEPOSIT	TRF	TW	CASH DEPOSIT
399	CCQDP	DEPOSIT	MSC	TW	CHEQUE DEPOSITED
399	CCQOL	DEPOSIT	MSC	TW	OUTWD COLLECT CHQ
399	COM	COMMISSION	MSC	TW	COMMISSION
399	CTCSD	TRAV CHEQ	TCK	TW	TRAVELLER CHQ SOLD
399	DEF	CREDIT	MSC	TW	CREDIT
399	IRM	INWD REMIT	MSC	TW	FISC Inward Remit
399	MSC	MISC CR	MSC	TW	MISCELLANEOUS
399	ORR	RJCT REMIT	MSC	TW	Outwd Remit Reject
399	CTRF	LM TRSFER CR	TRF	TW	LM TRANSFER
399	TRF	TRSFER CR	TRF	TW	TRANSFER
399	CCMS	LMS CR	CMS	TW	Liquidity Management Credit
399	CMSC	MISC CR	MSC	TW	MISCELLANEOUS
399	CCMS	CMI-S	CMI	TW	Sweep Credit
399	CCMS	CMI-S	CMI	TW	Intercompany Loan Transfer

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
399	CTRF	CMI-S	CMI	TW	Intercompany Interest transfer
399	CDDT	DIR DEB	DDT	TW	Direct Debit Authorisation
399	103	SC CR TFR	103	HK	Credit Transfer
399	CACTR	TRANSFER	TRF	HK	ACCT TRF GENERAL
399	CCADP	DEPOSIT	TRF	HK	CASH DEPOSIT
399	CCQDP	DEPOSIT	MSC	HK	CHEQUE DEPOSITED
399	CCQOL	DEPOSIT	MSC	HK	OUTWD COLLECT CHQ
399	COM	COMMISSION	MSC	HK	COMMISSION
399	CTCSD	TRAV CHEQ	TCK	HK	TRAVELLER CHQ SOLD
399	DEF	CREDIT	MSC	HK	CREDIT
399	IRM	INWD REMIT	MSC	HK	FISC Inward Remit
399	MSC	MISC CR	MSC	HK	MISCELLANEOUS
399	ORR	RJCT REMIT	MSC	HK	Outwd Remit Reject
399	CTRF	LM TRSFER CR	TRF	HK	LM TRANSFER
399	TRF	TRSFER CR	TRF	HK	TRANSFER
399	CCMS	LMS CR	CMS	HK	Liquidity Management Credit
399	CMSC	MISC CR	MSC	HK	MISCELLANEOUS
399	CCMS	CMI-S	CMI	HK	Sweep Credit
399	CCMS	CMI-S	CMI	HK	Intercompany Loan Transfer
399	CTRF	CMI-S	CMI	HK	Intercompany Interest transfer
399	103	SC CR TFR	103	*	Credit Transfer
399	CACTR	TRANSFER	TRF	*	ACCT TRF GENERAL
399	CCADP	DEPOSIT	TRF	*	CASH DEPOSIT
399	CCQDP	DEPOSIT	MSC	*	CHEQUE DEPOSITED
399	CCQOL	DEPOSIT	MSC	*	OUTWD COLLECT CHQ
399	COM	COMMISSION	MSC	*	COMMISSION
399	CTCSD	TRAV CHEQ	TCK	*	TRAVELLER CHQ SOLD
399	DEF	CREDIT	MSC	*	CREDIT
399	IRM	INWD REMIT	MSC	*	FISC Inward Remit
399	MSC	MISC CR	MSC	*	MISCELLANEOUS
399	ORR	RJCT REMIT	MSC	*	Outwd Remit Reject
399	CTRF	LM TRSFER CR	TRF	*	LM TRANSFER
399	TRF	TRSFER CR	TRF	*	TRANSFER
399	CCMS	LMS CR	CMS	*	Liquidity Management Credit
399	CMSC	MISC CR	MSC	*	MISCELLANEOUS
399	103	SC CR TFR	103	PH	Credit Transfer
399	CACTR	TRANSFER	TRF	PH	ACCT TRF GENERAL
399	CCADP	DEPOSIT	TRF	PH	CASH DEPOSIT
399	CCQDP	DEPOSIT	MSC	PH	CHEQUE DEPOSITED
399	CCQOL	DEPOSIT	MSC	PH	OUTWD COLLECT CHQ
399	COM	COMMISSION	MSC	PH	COMMISSION
399	CTCSD	TRAV CHEQ	TCK	PH	TRAVELLER CHQ SOLD
399	DEF	CREDIT	MSC	PH	CREDIT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
399	IRM	INWD REMIT	MSC	PH	FISC Inward Remit
399	MSC	MISC CR	MSC	PH	MISCELLANEOUS
399	ORR	RJCT REMIT	MSC	PH	Outwd Remit Reject
399	CTRF	LM TRSFER CR	TRF	PH	LM TRANSFER
399	TRF	TRSFER CR	TRF	PH	TRANSFER
399	CCMS	LMS CR	CMS	PH	Liquidity Management Credit
399	CMSC	MISC CR	MSC	PH	MISCELLANEOUS
399	CCMS	CMI-S	CMI	PH	Sweep Credit
399	CCMS	CMI-S	CMI	PH	Intercompany Loan Transfer
399	CTRF	CMI-S	CMI	PH	Intercompany Interest transfer
399	CDDT	DIR DEB	DDT	PH	Direct Debit Authorisation
399	*	LM TRSFER CR	TRF	IN	LM TRANSFER
399	*	DIR DEB	DDT	IN	Direct Debit Collection
399	*	CMI-S	CMI	IN	Intercompany Interest transfer
399	*	CMI-S	CMI	IN	Intercompany Loan Transfer
399	*	CMI-S	CMI	IN	Sweep Credit
399	CMSC	CASH	TRF	TW	Cash Deposit
399	CMSC	DIR DEB	DDT	TW	Direct Debit Collection
399	CMSC	CASH	TRF	HK	Cash Deposit
399	CMSC	DIR DEB	DDT	HK	Direct Debit Authorisation
399	CMSC	DIR DEB	DDT	HK	Direct Debit Collection
399	CMSC	CASH	TRF	PH	Cash Deposit
399	CMSC	DIR DEB	DDT	PH	Direct Debit Collection
399	CMSC	DIR DEB	DDT	TW	Direct Debit Authorisation
399	CMSC	DIR DEB	DDT	PH	Direct Debit Authorisation
399	*	CREDIT	MSC	TW	CREDIT
399	*	CREDIT	MSC	HK	CREDIT
399	*	CREDIT	MSC	HK	CREDIT
399	*	CREDIT	MSC	*	CREDIT
399	*	CREDIT	MSC	PH	CREDIT
399	*	CREDIT	MSC	IN	CREDIT
469	DTRF	DEBIT	TRF	TW	Domestic Clearing Transaction
469	DTRF	DEBIT	TRF	HK	Domestic Clearing Transaction
469	DTRF	DEBIT	TRF	PH	Domestic Clearing Transaction
469	*	DEBIT	TRF	IN	Domestic Clearing Transaction
469	*	DEBIT	TRF	IN	Domestic ECS Fund Transfer
469	*	DEBIT	TRF	IN	Domestic NECS Fund Transfer
469	*	DEBIT	TRF	IN	Domestic NEFT Fund Transfer
469	*	DEBIT	TRF	IN	Domestic NACH Fund Transfer
469	DMSC	DEBIT	TRF	TW	Domestic Clearing Transaction
469	DMSC	DEBIT	TRF	HK	Domestic Clearing Transaction
469	DMSC	DEBIT	TRF	PH	Domestic Clearing Transaction
475	DCHK	CHEQUE	CHK	TW	Bankers Cheque/ Demand Draft/ Cashiers Order

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
475	DCHK	CHEQUE	CHK	TW	Cheque Deposit
475	DMSC	CHEQUE	CHK	HK	Bankers Cheque/ Demand Draft/ Cashiers Order
475	DMSC	CHEQUE	CHK	HK	Cheque Deposit
475	DMSC	CHEQUE	CHK	TW	Cheque Deposit
475	DCHK	CHEQUE	CHK	PH	Bankers Cheque/ Demand Draft/ Cashiers Order
475	DCHK	CHEQUE	CHK	PH	Cheque Deposit
475	DMSC	CHEQUE	CHK	PH	Cheque Deposit
475	DBGIL	WITHDRAWAL	MSC	TW	INWD COLLECTION
475	DCQIL	CHEQUE	CHK	TW	INWD COLLT CHQ DEP
475	DBGIL	WITHDRAWAL	MSC	HK	INWD COLLECTION
475	DCQIL	CHEQUE	CHK	HK	INWD COLLT CHQ DEP
475	DBGIL	WITHDRAWAL	MSC	*	INWD COLLECTION
475	DCQIL	CHEQUE	CHK	*	INWD COLLT CHQ DEP
475	DBGIL	WITHDRAWAL	MSC	PH	INWD COLLECTION
475	DCQIL	CHEQUE	CHK	PH	INWD COLLT CHQ DEP
475	*	CHEQUE	CHK	IN	Cheque Deposit
475	*	CHEQUE	CHK	IN	Bankers Cheque/ Demand Draft/ Cashiers Order
475	*	CHEQUE	CHK	IN	Cheque Deposit
475	DMSC	CHEQUE	CHK	TW	Bankers Cheque/ Demand Draft/ Cashiers Order
475	DMSC	CHEQUE	CHK	PH	Bankers Cheque/ Demand Draft/ Cashiers Order
475	DCHK	CHEQUE	CHK	HK	Cheque Deposit
475	DEF	DEBIT	CHK	HK	DEBIT
495	DTRF	DEBIT	TRF	TW	Same day funds transfer
495	DTRF	DEBIT	TRF	HK	Same day funds transfer
495	DTRF	DEBIT	TRF	PH	Same day funds transfer
495	*	DEBIT	TRF	IN	Same day funds transfer
495	DMSC	DEBIT	TRF	TW	Same day funds transfer
495	DMSC	DEBIT	TRF	HK	Same day funds transfer
495	DMSC	DEBIT	TRF	PH	Same day funds transfer
506	DTRF	DEBIT	TRF	TW	Book Transfer to ANZ account
506	DTRF	DEBIT	TRF	HK	Book Transfer to ANZ account
506	DTRF	DEBIT	TRF	PH	Book Transfer to ANZ account
506	*	DEBIT	TRF	IN	Book Transfer to ANZ account
506	DMSC	DEBIT	TRF	TW	Book Transfer to ANZ account
506	DMSC	DEBIT	TRF	HK	Book Transfer to ANZ account
506	DMSC	DEBIT	TRF	PH	Book Transfer to ANZ account
508	DTRF	INT PYMT	TRF	TW	Cross Border Credit Transfer
508	DTRF	INT PYMT	TRF	HK	Cross Border Credit Transfer
508	DTRF	INT PYMT	TRF	PH	Cross Border Credit Transfer
508	*	INT PYMT	TRF	IN	Cross Border Credit Transfer

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
508	DMSC	INT PYMT	TRF	TW	Cross Border Credit Transfer
508	DMSC	INT PYMT	TRF	HK	Cross Border Credit Transfer
508	DMSC	INT PYMT	TRF	PH	Cross Border Credit Transfer
524	DCAWC	COMM WDRWL	MSC	TW	CASH WDL COMM
524	DCNDC	COM CCYDEP	COM	TW	COMM CCY DEPOSIT
524	DCNPC	COM CCYPUR	COM	TW	COMM CCY PURCH
524	DCNSC	COM CCYSLD	COM	TW	COMM CCY SOLD
524	DCNWC	COM CCYWDL	COM	TW	COMM CCY WDL
524	DCOMM	COMMISSION	COM	TW	COMMISSION
524	DCQDC	COMM DEPST	COM	TW	COMM CHQ DEPST
524	DCQLC	COMM CHQ	COM	TW	COMM CHQ COLLEC
524	DCQPC	COMM CHQ	COM	TW	COMM CHQ PURCH
524	DDDUC	COMM DRAFT	COM	TW	COMM DRAFT ISSUED
524	DTTUC	COMM TT	COM	TW	COMM TT ISSUED
524	DCAWC	COMM WDRWL	MSC	HK	CASH WDL COMM
524	DCNDC	COM CCYDEP	COM	HK	COMM CCY DEPOSIT
524	DCNPC	COM CCYPUR	COM	HK	COMM CCY PURCH
524	DCNSC	COM CCYSLD	COM	HK	COMM CCY SOLD
524	DCNWC	COM CCYWDL	COM	HK	COMM CCY WDL
524	DCOMM	COMMISSION	COM	HK	COMMISSION
524	DCQDC	COMM DEPST	COM	HK	COMM CHQ DEPST
524	DCQLC	COMM CHQ	COM	HK	COMM CHQ COLLEC
524	DCQPC	COMM CHQ	COM	HK	COMM CHQ PURCH
524	DDDUC	COMM DRAFT	COM	HK	COMM DRAFT ISSUED
524	DTTUC	COMM TT	COM	HK	COMM TT ISSUED
524	DCAWC	COMM WDRWL	MSC	*	CASH WDL COMM
524	DCNDC	COM CCYDEP	COM	*	COMM CCY DEPOSIT
524	DCNPC	COM CCYPUR	COM	*	COMM CCY PURCH
524	DCNSC	COM CCYSLD	COM	*	COMM CCY SOLD
524	DCNWC	COM CCYWDL	COM	*	COMM CCY WDL
524	DCOMM	COMMISSION	COM	*	COMMISSION
524	DCQDC	COMM DEPST	COM	*	COMM CHQ DEPST
524	DCQLC	COMM CHQ	COM	*	COMM CHQ COLLEC
524	DCQPC	COMM CHQ	COM	*	COMM CHQ PURCH
524	DDDUC	COMM DRAFT	COM	*	COMM DRAFT ISSUED
524	DTTUC	COMM TT	COM	*	COMM TT ISSUED
524	DCAWC	COMM WDRWL	MSC	PH	CASH WDL COMM
524	DCNDC	COM CCYDEP	COM	PH	COMM CCY DEPOSIT
524	DCNPC	COM CCYPUR	COM	PH	COMM CCY PURCH
524	DCNSC	COM CCYSLD	COM	PH	COMM CCY SOLD
524	DCNWC	COM CCYWDL	COM	PH	COMM CCY WDL
524	DCOMM	COMMISSION	COM	PH	COMMISSION
524	DCQDC	COMM DEPST	COM	PH	COMM CHQ DEPST

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
524	DCQLC	COMM CHQ	COM	PH	COMM CHQ COLLEC
524	DCQPC	COMM CHQ	COM	PH	COMM CHQ PURCH
524	DDDUC	COMM DRAFT	COM	PH	COMM DRAFT ISSUED
524	DTTUC	COMM TT	COM	PH	COMM TT ISSUED
527	DACSO	A/C TRANS	STO	TW	ACCT TFR ST ORDER
527	DACSO	A/C TRANS	STO	HK	ACCT TFR ST ORDER
527	DACSO	A/C TRANS	STO	*	ACCT TFR ST ORDER
527	DACSO	A/C TRANS	STO	PH	ACCT TFR ST ORDER
566	DTRF	RETURNED	RTI	TW	Return - Cross border transfer
566	DRTI	RETURNED	RTI	HK	Return - Domestic Clearing transaction
566	DRTI	RETURNED	RTI	HK	Return - Same day funds transfer
566	DRTI	RETURNED	RTI	HK	Return - Cross border transfer
566	DRTI	RETURNED	RTI	HK	Return - Book transfer
566	DRTI	RETURNED	RTI	HK	Return - Direct Debit Collection
566	DRTI	RETURNED	RTI	HK	Return - Cheques
566	DRTI	RETURNED	RTI	HK	Return - Direct Debit
566	DRTI	RETURNED	RTI	TW	Return - Book transfer
566	DMSC	RETURNED	RTI	TW	Return - Cheques
566	DRTI	RETURNED	RTI	TW	Return - Cheques
566	DTRF	RETURNED	RTI	PH	Return - Cross border transfer
566	DRTI	RETURNED	RTI	PH	Return - Book transfer
566	DMSC	RETURNED	RTI	PH	Return - Cheques
566	DRTI	RETURNED	RTI	PH	Return - Cheques
566	DRTI	RETURNED	RTI	TW	Return - Same day funds transfer
566	DTRF	RETURNED	RTI	TW	Direct Debit Authorisation
566	DDDT	RETURNED	RTI	TW	Direct Debit Collection
566	DRTI	RETURNED	RTI	TW	Return - Direct Debit
566	DDDT	RETURNED	RTI	HK	Direct Debit Authorisation
566	DDDT	RETURNED	RTI	HK	Direct Debit Collection
566	DRTI	RETURNED	RTI	PH	Return - Same day funds transfer
566	DTRF	RETURNED	RTI	PH	Direct Debit Authorisation
566	DDDT	RETURNED	RTI	PH	Direct Debit Collection
566	DRTI	RETURNED	RTI	PH	Return - Direct Debit
566	*	RETURNED	RTI	IN	Return - Domestic Clearing transaction
566	*	RETURNED	RTI	IN	Return - Book transfer
566	*	RETURNED	RTI	IN	Return - Cheques
566	*	RETURNED	RTI	IN	Return - Direct Debit
566	*	RETURNED	RTI	IN	Return - Direct Debit Collection
566	*	RETURNED	RTI	IN	Return - Same day funds transfer
566	*	RETURNED	RTI	IN	Returned ECS Fund Transfer
566	*	RETURNED	RTI	IN	Returned NACH Fund Transfer
566	*	RETURNED	RTI	IN	Returned NECS Fund Transfer
566	*	RETURNED	RTI	IN	Returned NEFT Fund Transfer

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
566	*	RETURNED	RTI	IN	Return - Cross border transfer
566	DMSC	RETURNED	RTI	TW	Return - Cross border transfer
566	DMSC	RETURNED	RTI	PH	Return - Cross border transfer
566	DMSC	RETURNED	RTI	TW	Direct Debit Authorisation
566	DMSC	RETURNED	RTI	TW	Direct Debit Collection
566	DMSC	RETURNED	RTI	HK	Direct Debit Authorisation
566	DMSC	RETURNED	RTI	HK	Direct Debit Collection
566	DMSC	RETURNED	RTI	PH	Direct Debit Authorisation
566	DMSC	RETURNED	RTI	PH	Direct Debit Collection
566	DMSC	RETURNED	RTI	TW	Return - Book transfer
566	DMSC	RETURNED	RTI	TW	Return - Same day funds transfer
566	DMSC	RETURNED	RTI	TW	Return - Direct Debit
566	DMSC	RETURNED	RTI	PH	Return - Book transfer
566	DMSC	RETURNED	RTI	PH	Return - Same day funds transfer
566	DMSC	RETURNED	RTI	PH	Return - Direct Debit
566	DMSC	RETURNED	RTI	HK	Return - Domestic Clearing transaction
566	DMSC	RETURNED	RTI	HK	Return - Same day funds transfer
566	DMSC	RETURNED	RTI	HK	Return - Cross border transfer
566	DMSC	RETURNED	RTI	HK	Return - Book transfer
566	DMSC	RETURNED	RTI	HK	Return - Direct Debit Collection
566	DMSC	RETURNED	RTI	HK	Return - Cheques
566	DMSC	RETURNED	RTI	HK	Return - Direct Debit
654	DIN	INTEREST	INT	TW	Interest
654	DIN	INTEREST	INT	HK	Interest
654	DIN	CMI-NP	CMI	TW	AS Debit Adjustment
654	DIN	CMI-NP	CMI	HK	AS Debit Adjustment
654	DIN	CMI-NP	CMI	TW	IO Debit Adjustment
654	DIN	CMI-NP	CMI	HK	IO Debit Adjustment
654	DIN	CMI-NP	INT	TW	GIO Benefit
654	DIN	CMI-NP	INT	HK	GIO Benefit
654	DIN	INTEREST	INT	*	Interest
654	DTRF	CMI-NP	CMI	TW	Notional Pooling Interest
654	DTRF	CMI-NP	CMI	HK	Notional Pooling Interest
654	DIN	INTEREST	INT	PH	Interest
654	DIN	CMI-NP	CMI	PH	AS Debit Adjustment
654	DIN	CMI-NP	CMI	PH	IO Debit Adjustment
654	DIN	CMI-NP	INT	PH	GIO Benefit
654	DTRF	CMI-NP	CMI	PH	Notional Pooling Interest
654	*	CMI-NP	CMI	IN	AS Debit Adjustment
654	*	CMI-NP	INT	IN	GIO Benefit
654	*	CMI-NP	CMI	IN	IO Debit Adjustment
654	*	CMI-NP	CMI	IN	Notional Pooling Interest
698	DACTF	AC TFR FEE	CHG	TW	ACCT TRANSFER FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
698	DCBCG	CHARGES	CHG	TW	CABLE CHARGES
698	DLORF	LORO FEE	CHG	TW	LORO FEE
698	DNETF	NETWRK FEE	CHG	TW	NETWORK FEE
698	DNETN	NETWRK TRN	MSC	TW	NETWORK TRN
698	DOTCG	CHGS OTHER	CHG	TW	OTHER CHARGES
698	DCHG	LMS CHGS DR	CHG	TW	LMS Charge Debit
698	DCHG	CHARGES	CHG	TW	Charges
698	DACTF	AC TFR FEE	CHG	HK	ACCT TRANSFER FEE
698	DCBCG	CHARGES	CHG	HK	CABLE CHARGES
698	DLORF	LORO FEE	CHG	HK	LORO FEE
698	DNETF	NETWRK FEE	CHG	HK	NETWORK FEE
698	DNETN	NETWRK TRN	MSC	HK	NETWORK TRN
698	DOTCG	CHGS OTHER	CHG	HK	OTHER CHARGES
698	DCHG	LMS CHGS DR	CHG	HK	LMS Charge Debit
698	DCHG	CHARGES	CHG	HK	Charges
698	DCHG	CHARGES	CHG	TW	Charges
698	DCHG	CHARGES	CHG	HK	Charges
698	DACTF	AC TFR FEE	CHG	*	ACCT TRANSFER FEE
698	DCBCG	CHARGES	CHG	*	CABLE CHARGES
698	DLORF	LORO FEE	CHG	*	LORO FEE
698	DNETF	NETWRK FEE	CHG	*	NETWORK FEE
698	DNETN	NETWRK TRN	MSC	*	NETWORK TRN
698	DOTCG	CHGS OTHER	CHG	*	OTHER CHARGES
698	DCHG	LMS CHGS DR	CHG	*	LMS Charge Debit
698	DACTF	AC TFR FEE	CHG	PH	ACCT TRANSFER FEE
698	DCBCG	CHARGES	CHG	PH	CABLE CHARGES
698	DLORF	LORO FEE	CHG	PH	LORO FEE
698	DNETF	NETWRK FEE	CHG	PH	NETWORK FEE
698	DNETN	NETWRK TRN	MSC	PH	NETWORK TRN
698	DOTCG	CHGS OTHER	CHG	PH	OTHER CHARGES
698	DCHG	LMS CHGS DR	CHG	PH	LMS Charge Debit
698	DCHG	CHARGES	CHG	PH	Charges
698	DCHG	CHARGES	CHG	PH	Charges
698	*	CHARGES	CHG	IN	Charges
698	*	CHARGES	CHG	IN	Charges
698	DMSC	CHARGES	CHG	TW	Charges
698	DMSC	CHARGES	CHG	HK	Charges
698	DMSC	CHARGES	CHG	PH	Charges
698	DTCPC	COMM TCHQ	COM	TW	COMM TCHQ PURCH
698	DTCSC	COMM TCHQ	COM	TW	COMM TCHQ SOLD
698	DTCPC	COMM TCHQ	COM	HK	COMM TCHQ PURCH
698	DTCSC	COMM TCHQ	COM	HK	COMM TCHQ SOLD
698	DTCPC	COMM TCHQ	COM	*	COMM TCHQ PURCH

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
698	DTCSC	COMM TCHQ	COM	*	COMM TCHQ SOLD
698	DTCPC	COMM TCHQ	COM	PH	COMM TCHQ PURCH
698	DTCSC	COMM TCHQ	COM	PH	COMM TCHQ SOLD
699	DCLR	CASH	CLR	TW	Cash Withdrawal
699	DTRF	PAYROLL	TRF	TW	Payroll
699	DTRF	DIR DEB	DDT	TW	Direct Debit
699	DTRF	DIR DEB	DDT	HK	Direct Debit
699	DTRF	CASH	CLR	HK	Cash Withdrawal
699	DTRF	PAYROLL	TRF	HK	Payroll
699	DCLR	CASH	CLR	PH	Cash Withdrawal
699	DTRF	PAYROLL	TRF	PH	Payroll
699	DTRF	DIR DEB	DDT	PH	Direct Debit
699	103	SC CR TFR	103	TW	Debit Transfer
699	DACTR	A/C TRANS	TRF	TW	ACCT TFR GENERAL
699	DCAWD	CASH WDRWL	MSC	TW	CASH WITHDRAWAL
699	DCNPU	CURR PURCH	MSC	TW	CCY NOTES PURCHASED
699	DCNSD	CURR SOLD	MSC	TW	CCY SOLD
699	DEF	DEBIT	MSC	TW	DEBIT
699	DPOIN	PAY ORDER	MSC	TW	INCOMING PAYORDER
699	DTCPU	TRAV CHEQ	TCK	TW	TRAV CHQ PURCHASED
699	IRR	RJCT REMIT	MSC	TW	Inwd Remit Reject
699	MSC	MISC DR	MSC	TW	MISCELLANEOUS
699	ORM	OUT REMIT	MSC	TW	FISC Outwd Remit
699	RTI	RETURN DR	RTI	TW	RETURNED
699	DTRF	LM TRSFER CR	TRF	TW	LM TRANSFER
699	TRF	TRSFER DR	TRF	TW	TRANSFER
699	DMSC	MISC DR	MSC	TW	MISCELLANEOUS
699	DCMS	CMI-S	CMI	TW	Sweep debit
699	DCMS	CMI-S	CMI	TW	Intercompany Loan Transfer
699	DTRF	CMI-S	CMI	TW	Domestic transfer
699	103	SC CR TFR	103	HK	Debit Transfer
699	DACTR	A/C TRANS	TRF	HK	ACCT TFR GENERAL
699	DCAWD	CASH WDRWL	MSC	HK	CASH WITHDRAWAL
699	DCNPU	CURR PURCH	MSC	HK	CCY NOTES PURCHASED
699	DCNSD	CURR SOLD	MSC	HK	CCY SOLD
699	DEF	DEBIT	MSC	HK	DEBIT
699	DPOIN	PAY ORDER	MSC	HK	INCOMING PAYORDER
699	DTCPU	TRAV CHEQ	TCK	HK	TRAV CHQ PURCHASED
699	IRR	RJCT REMIT	MSC	HK	Inwd Remit Reject
699	MSC	MISC DR	MSC	HK	MISCELLANEOUS
699	ORM	OUT REMIT	MSC	HK	FISC Outwd Remit
699	RTI	RETURN DR	RTI	HK	RETURNED
699	DTRF	LM TRSFER CR	TRF	HK	LM TRANSFER

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
699	TRF	TRSFER DR	TRF	HK	TRANSFER
699	DMSC	MISC DR	MSC	HK	MISCELLANEOUS
699	DCMS	CMI-S	CMI	HK	Sweep debit
699	DCMS	CMI-S	CMI	HK	Intercompany Loan Transfer
699	DTRF	CMI-S	CMI	HK	Domestic transfer
699	103	SC CR TFR	103	*	Debit Transfer
699	DACTR	A/C TRANS	TRF	*	ACCT TFR GENERAL
699	DCAWD	CASH WDRWL	MSC	*	CASH WITHDRAWAL
699	DCNPU	CURR PURCH	MSC	*	CCY NOTES PURCHASED
699	DCNSD	CURR SOLD	MSC	*	CCY SOLD
699	DEF	DEBIT	MSC	*	DEBIT
699	DPOIN	PAY ORDER	MSC	*	INCOMING PAYORDER
699	DTCPU	TRAV CHEQ	TCK	*	TRAV CHQ PURCHASED
699	IRR	RJCT REMIT	MSC	*	Inwd Remit Reject
699	MSC	MISC DR	MSC	*	MISCELLANEOUS
699	ORM	OUT REMIT	MSC	*	FISC Outwd Remit
699	RTI	RETURN DR	RTI	*	RETURNED
699	DTRF	LM TRSFER CR	TRF	*	LM TRANSFER
699	TRF	TRSFER DR	TRF	*	TRANSFER
699	DMSC	MISC DR	MSC	*	MISCELLANEOUS
699	103	SC CR TFR	103	PH	Debit Transfer
699	DACTR	A/C TRANS	TRF	PH	ACCT TFR GENERAL
699	DCAWD	CASH WDRWL	MSC	PH	CASH WITHDRAWAL
699	DCNPU	CURR PURCH	MSC	PH	CCY NOTES PURCHASED
699	DCNSD	CURR SOLD	MSC	PH	CCY SOLD
699	DEF	DEBIT	MSC	PH	DEBIT
699	DPOIN	PAY ORDER	MSC	PH	INCOMING PAYORDER
699	DTCPU	TRAV CHEQ	TCK	PH	TRAV CHQ PURCHASED
699	IRR	RJCT REMIT	MSC	PH	Inwd Remit Reject
699	MSC	MISC DR	MSC	PH	MISCELLANEOUS
699	ORM	OUT REMIT	MSC	PH	FISC Outwd Remit
699	RTI	RETURN DR	RTI	PH	RETURNED
699	DTRF	LM TRSFER CR	TRF	PH	LM TRANSFER
699	TRF	TRSFER DR	TRF	PH	TRANSFER
699	DMSC	MISC DR	MSC	PH	MISCELLANEOUS
699	DCMS	CMI-S	CMI	PH	Sweep debit
699	DCMS	CMI-S	CMI	PH	Intercompany Loan Transfer
699	DTRF	CMI-S	CMI	PH	Domestic transfer
699	*	LM TRSFER CR	TRF	IN	LM TRANSFER
699	*	Tax	TAX	IN	Domestic Tax Payment
699	*	CASH	CLR	IN	Cash Withdrawal
699	*	DIR DEB	DDT	IN	Direct Debit
699	*	CMI-S	CMI	IN	Domestic transfer

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
699	*	CMI-S	CMI	IN	Intercompany Loan Transfer
699	*	PAYROLL	TRF	IN	Payroll
699	*	CMI-S	CMI	IN	Sweep debit
699	DMSC	CASH	CLR	TW	Cash Withdrawal
699	DMSC	PAYROLL	TRF	TW	Payroll
699	DMSC	DIR DEB	DDT	TW	Direct Debit
699	DMSC	DIR DEB	DDT	HK	Direct Debit
699	DMSC	CASH	CLR	HK	Cash Withdrawal
699	DMSC	PAYROLL	TRF	HK	Payroll
699	DMSC	CASH	CLR	PH	Cash Withdrawal
699	DMSC	PAYROLL	TRF	PH	Payroll
699	DMSC	DIR DEB	DDT	PH	Direct Debit
699	*	DEBIT	MSC	TW	DEBIT
699	DCMS	LMS DR	CMS	TW	Liquidity Management Debit
699	*	DEBIT	MSC	HK	DEBIT
699	DCMS	LMS DR	CMS	HK	Liquidity Management Debit
699	*	DEBIT	MSC	HK	DEBIT
699	*	DEBIT	MSC	*	DEBIT
699	DCMS	LMS DR	CMS	*	Liquidity Management Debit
699	*	DEBIT	MSC	PH	DEBIT
699	DCMS	LMS DR	CMS	PH	Liquidity Management Debit
699	*	DEBIT	MSC	IN	DEBIT

9.1.7 FINET accounts

Countries where FINET accounts are domiciled: FJ, KI, PG, SB, TL, TO, VN, VU, WS, CK.

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
169	001045	PAY IN	TRF	VN	Domestic Clearing Transaction
169	006045	PAY IN	TRF	VN	Domestic Clearing Transaction
169	006045	PAY IN	TRF	KH	Domestic Clearing Transaction
175	001045	CHEQUE	CHK	VN	Cheque Deposit
175	006045	CHEQUE	CHK	VN	Cheque Deposit
175	000020	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	000021	CHEQUE	CHK	*	LATE CHEQUE DEPOSIT
175	000022	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	000070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	000075	CHEQUE	CHK	*	MULTI WITHDRAWL
175	001020	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	001021	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	001022	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	001023	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	001062	CHEQUE	CHK	*	INWARD CHEQUE DISHONOUR
175	001067	CHEQUE	CHK	*	INWARD CHQ DISHONOR

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
175	001070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	001080	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	001081	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	001090	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	001120	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	001121	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	001122	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	001123	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	001160	CHEQUE	CHK	*	CORR CASH WITHDRAWAL
175	001161	CHEQUE	CHK	*	CORR DISHONOUR FEE
175	001162	CHEQUE	CHK	*	CORR INWARD DISHONOUR
175	001167	CHEQUE	CHK	*	CORR IW CHQ DISHONOR
175	001170	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
175	001180	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
175	001181	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
175	001190	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
175	001370	CHEQUE	CHK	*	PARTIAL TERM BREAKOUT
175	001380	CHEQUE	CHK	*	PARTIAL TERM BREAKOUT
175	001390	CHEQUE	CHK	*	PARTIAL TERM BREAKOUT
175	003070	CHEQUE	CHK	*	CLOSE ACCT CHQ WDL
175	003080	CHEQUE	CHK	*	CLOSE ACCOUNT BY CHEQUE
175	003081	CHEQUE	CHK	*	AUTO CLOSE ACCT CHQ WDL
175	004020	CHEQUE	CHK	*	ATM CHEQUE DEPOSIT
175	004070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL (ATM)
175	004080	CHEQUE	CHK	*	3RD PARTY WDL (ATM)
175	004120	CHEQUE	CHK	*	CORR ATM CHEQUE DEPOSIT
175	004170	CHEQUE	CHK	*	CORR CHEQUE WDL (ATM)
175	004180	CHEQUE	CHK	*	CORR 3RD PARTY WDL (ATM)
175	004190	CHEQUE	CHK	*	CORR NO CHQUE WDL (ATM)
175	005020	CHEQUE	CHK	*	O.S CHEQUE DEPOSIT
175	005021	CHEQUE	CHK	*	O.S LATE CHEQUE DEPOSIT
175	005022	CHEQUE	CHK	*	O.S OWN CHEQUE DEPOSIT
175	005040	CHEQUE	CHK	*	O.S CEMTEX TRANSACTION
175	005070	CHEQUE	CHK	*	O.S. CHEQUE WITHDRAWAL
175	005090	CHEQUE	CHK	*	O.S NO CHEQUE WITHDRAWAL
175	005120	CHEQUE	CHK	*	CORR O.S. CHEQUE DEPOSIT
175	005121	CHEQUE	CHK	*	CORR O.S. LATE CHEQUE DEPOSIT
175	005122	CHEQUE	CHK	*	CORR O.S. OWN CHEQUE DEPOSIT
175	005140	CHEQUE	CHK	*	CORR O.S. CEMTEX TRANS
175	005170	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
175	005190	CHEQUE	CHK	*	CORR NO CHEQUE WITHDRAWAL
175	006020	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	006021	CHEQUE	CHK	*	CHEQUE DEPOSIT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
175	006022	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	006023	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	006040	CHEQUE	CHK	*	O.S. CEMTEX TRANSACTION
175	006052	CHEQUE	CHK	*	OUTWD CLRG CHQ RETURN
175	006061	CHEQUE	CHK	*	DISHONOUR FEE
175	006062	CHEQUE	CHK	*	INWARD CHEQUE DISHONOUR
175	006067	CHEQUE	CHK	*	INWARD CHQ DISHONOR
175	006070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	006080	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	006090	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	006120	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	006121	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	006122	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	006123	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	006152	CHEQUE	CHK	*	O/W CLG CHQ RETURN CORRN
175	006161	CHEQUE	CHK	*	CORR DISHONOUR FEE
175	006167	CHEQUE	CHK	*	CORR IW CHQ DISHONOR
175	006170	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
175	006180	CHEQUE	CHK	*	CORR CHQ WITHDRAWAL
175	006185	CHEQUE	CHK	*	CORR CHQ WITHDRAWAL
175	006190	CHEQUE	CHK	*	CORR CHQ WITHDRAWAL
175	008020	CHEQUE	CHK	*	OFF SYS ATM CHQ DEP
175	008070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL(ATM)
175	008090	CHEQUE	CHK	*	NO CHEQUE WDL (ATM)
175	008120	CHEQUE	CHK	*	CORR OFF SYS ATM CHQ DEP
175	008170	CHEQUE	CHK	*	CORR CHEQUE WDL-ATM
175	008190	CHEQUE	CHK	*	CORR NO CHEQUE WDL-ATM
175	020020	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	020022	CHEQUE	CHK	*	CASHIER CHEQUE ISSUE
175	020023	CHEQUE	CHK	*	GL CHEQUE ISSUANCE
175	020024	CHEQUE	CHK	*	GL CHEQUE CERTIFY
175	020043	CHEQUE	CHK	*	CHQ. COLLECTION
175	020070	CHEQUE	CHK	*	ACCOUNT CHEQUE DEDUCTION
175	020071	CHEQUE	CHK	*	MANUAL CHEQUE PRESENT
175	020072	CHEQUE	CHK	*	CHEQUE PRESENTATION
175	020080	CHEQUE	CHK	*	CHEQUE PAYMENT
175	020090	CHEQUE	CHK	*	CHQ PAYT - NO CHQ REQD
175	020120	CHEQUE	CHK	*	CORR CHEQUE
175	020122	CHEQUE	CHK	*	CORR CHEQUE ISSUE
175	020123	CHEQUE	CHK	*	CORR GL CHQ ISSUANCE
175	020124	CHEQUE	CHK	*	CORR GL CHQ CERTIFY
175	020170	CHEQUE	CHK	*	CORR CHEQUE PAYMENT
175	020171	CHEQUE	CHK	*	CORR M/CHQ PRESENTATION

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
175	020172	CHEQUE	CHK	*	CORR CHEQUE PRESENTATION
175	020180	CHEQUE	CHK	*	CORR CHEQUE PAYMENT
175	020190	CHEQUE	CHK	*	CORR CHQ PAY/NO CHQ REQD
175	021040	CHEQUE	CHK	*	CHQ. PURCHASE
175	021041	CHEQUE	CHK	*	CHQ. PURCHASE
175	021073	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	021074	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	021173	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	021174	CHEQUE	CHK	*	COR CHQ DEP
175	025020	CHEQUE	CHK	*	CHEQUE POSTING
175	025022	CHEQUE	CHK	*	CASHIER CHEQUE
175	025023	CHEQUE	CHK	*	CHEQUE ISSUE
175	025024	CHEQUE	CHK	*	CHEQUE CERTIFY
175	025043	CHEQUE	CHK	*	CHQ. COLLECTION
175	025071	CHEQUE	CHK	*	MANUAL CHEQUE
175	025073	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	025080	CHEQUE	CHK	*	CHEQUE PAYMENT
175	025090	CHEQUE	CHK	*	CHQ PAYT-NO CHQ REQD
175	025120	CHEQUE	CHK	*	CORR CHEQUE POSTING
175	025122	CHEQUE	CHK	*	CORR CHEQUE TO CASH
175	025123	CHEQUE	CHK	*	CORR CHEQUE ISSUE
175	025124	CHEQUE	CHK	*	CORR CHEQUE CERT
175	025138	CHEQUE	CHK	*	CORR REVOL CHQ REP
175	025163	CHEQUE	CHK	*	CORR TRAV CHQ DEP
175	025170	CHEQUE	CHK	*	CORR ACCT CHQ PAYT
175	025171	CHEQUE	CHK	*	CORR CERT CHEQUE
175	025173	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	025180	CHEQUE	CHK	*	CORR CHEQUE PAYMENT
175	025190	CHEQUE	CHK	*	CORR PAYT - NO CHQ
175	026040	CHEQUE	CHK	*	CHQ. PURCHASE
175	026041	CHEQUE	CHK	*	CHQ. PURCHASE
175	026073	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	026074	CHEQUE	CHK	*	CHEQUE DEPOSIT
175	026163	CHEQUE	CHK	*	CORR T/CHQ DEPOSIT
175	026173	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
175	026174	CHEQUE	CHK	*	COR CHQ DEP
175	051020	CHEQUE	CHK	*	CHEQUE RETURN
175	051021	CHEQUE	CHK	*	OUTWARD CHQ DISHONOR
175	051023	CHEQUE	CHK	*	OUTWARD CHQ DISHONOR
175	051070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	051071	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	051072	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	051073	CHEQUE	CHK	*	CHEQUE WITHDRAWAL

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
175	051075	CHEQUE	CHK	*	SPECIAL ANSWER REQUEST
175	051077	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	051079	CHEQUE	CHK	*	DISHONOUR CHEQUE
175	051082	CHEQUE	CHK	*	CASH CHEQUE
175	051083	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
175	051085	CHEQUE	CHK	*	CHEQUE TFR DD/TT
175	051120	CHEQUE	CHK	*	CHEQUE RETN CORR
175	051121	CHEQUE	CHK	*	CORR OW CHQ DISHONOR
175	051123	CHEQUE	CHK	*	CORR OW CHQ DISHONOR
175	051170	CHEQUE	CHK	*	CORR CHEQUE
175	051171	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
175	051172	CHEQUE	CHK	*	CORR CASH CHEQUE
175	051173	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
175	051175	CHEQUE	CHK	*	SPECIAL ANSWER REQUEST CORRECTION
175	051176	CHEQUE	CHK	*	SPECIAL ANSWER PRESENTATION CORRECT
175	051177	CHEQUE	CHK	*	CORR CHEQUE
175	051179	CHEQUE	CHK	*	CHQ DISHONOUR CORR
175	051182	CHEQUE	CHK	*	CORR CASH CHEQUE
175	051183	CHEQUE	CHK	*	CORR CHQ WDL
175	051185	CHEQUE	CHK	*	CORR-CHQ TFR DD/TT
175	006045	CHEQUE	CHK	KH	Cheque Deposit
175	001045	CHEQUE	CHK	KH	Cheque Deposit
187	000010	CASH	TRF	*	CASH DEPOSIT
187	000015	CASH	CLR	*	MULTI DEPOSIT
187	000030	CASH	CLR	*	CREDIT
187	000040	CASH	CLR	*	DEPOSIT
187	000060	CASH	CLR	*	CASH WITHDRAWAL
187	000080	CASH	CLR	*	3RD PARTY WITHDRAWAL
187	000090	CASH	CLR	*	NO CHEQUE WITHDRAWAL
187	001010	CASH	TRF	*	CASH DEPOSIT
187	001015	CASH	CLR	*	MULTI DEPOSIT
187	001018	CASH	CLR	*	DRAFT ISSUE
187	001019	CASH	CLR	*	DRAFT ISSUE
187	001030	CASH	CLR	*	CREDIT
187	001037	CASH	CLR	*	CASH/CHQ DEP
187	001038	CASH	CLR	*	CASH/CHQ DEP
187	001039	CASH	CLR	*	CASH/CHQ DEP
187	001040	CASH	CLR	*	DEPOSIT
187	001048	CASH	CLR	*	SWIFT TXN - CR TO VOSTRO
187	001060	CASH	CLR	*	CASH WITHDRAWAL
187	001075	CASH	CLR	*	MULTI WITHDRAWAL
187	001110	CASH	CLR	*	CORR CASH DEPOSIT
187	001118	CASH	CLR	*	CORR DRAFT FROM ACCOUNT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
187	001119	CASH	CLR	*	CORR DRAFT FROM CASH
187	001130	CASH	CLR	*	CORR CREDIT
187	001138	CASH	CLR	*	CORR CONSOLIDATED DEP
187	001139	CASH	CLR	*	COR FORCED GROUP CREDIT
187	001140	CASH	CLR	*	CORR CEMTEX TRANS
187	001143	CASH	CLR	*	CORR TRAV CHEQUE DEP
187	001150	CASH	CLR	*	CORR DEBIT
187	003060	CASH	CLR	*	CLOSE ACCOUNT BY CASH
187	003350	CASH	CLR	*	CLOSE ACCOUNT DEBIT
187	004010	CASH	CLR	*	ATM CASH DEPOSIT
187	004011	CASH	CLR	*	POS RFND
187	004015	CASH	CLR	*	MULTI DEPOSIT (ATM)
187	004030	CASH	CLR	*	CREDIT TRANSACTION (ATM)
187	004051	CASH	CLR	*	BILL PAY DEBIT (ATM/INTERNET BANKING/MPTU)
187	004060	CASH	CLR	*	ATM CSH WDL
187	004061	CASH	CLR	*	POS PURCH
187	004062	CASH	CLR	*	ATM CSH WDL
187	004066	CASH	CLR	*	POS PURCH
187	004067	CASH	CLR	*	EFTPOS CSH ADV
187	004068	CASH	CLR	*	EFTPOS CSH ADV
187	004075	CASH	CLR	*	MULTI WITHDRAWAL (ATM)
187	004090	CASH	CLR	*	NO CHEQUE WDL (ATM)
187	004110	CASH	CLR	*	CORR ATM CASH DEPOSIT
187	004111	CASH	CLR	*	COR POS RFND
187	004130	CASH	CLR	*	CORR CREDIT TRANS (ATM)
187	004160	CASH	CLR	*	COR ATM CSH WDL
187	004161	CASH	CLR	*	COR POS PURCH
187	004162	CASH	CLR	*	COR ATM CSH WDL
187	004166	CASH	CLR	*	COR POS PURCH
187	004167	CASH	CLR	*	COR E/POS CSH ADV
187	004168	CASH	CLR	*	COR E/POS CSH ADV
187	004700	CASH	CLR	*	ATM MINI STATEMENT PRINT
187	005010	CASH	CLR	*	O.S CASH DEPOSIT
187	005030	CASH	CLR	*	O.S CREDIT
187	005060	CASH	CLR	*	O.S. CASH WITHDRAWAL
187	005080	CASH	CLR	*	O.S 3RD PARTY WITHDRAWAL
187	005110	CASH	CLR	*	CORR O.S. CASH DEPOSIT
187	005130	CASH	CLR	*	CORR O.S. CREDIT TRANS
187	005160	CASH	CLR	*	CORR CASH WITHDAWAL
187	005180	CASH	CLR	*	CORR 3RD PARTY WITHDRAWAL
187	006010	CASH	TRF	*	CASH DEPOSIT
187	006015	CASH	CLR	*	MULTI DEPOSIT
187	006018	CASH	CLR	*	DRAFT ISSUE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
187	006038	CASH	CLR	*	CASH/CHEQUE DEPOSIT
187	006039	CASH	CLR	*	CREDIT
187	006048	CASH	CLR	*	SWIFT TXN - CR VOST
187	006049	CASH	CLR	*	SWIFT INWARD CREDIT
187	006058	CASH	CLR	*	SWIFT DEBIT
187	006059	CASH	CLR	*	SWIFT INWARD DEBIT
187	006060	CASH	CLR	*	CASH WITHDRAWAL
187	006065	CASH	CLR	*	VISA PURCHASE
187	006085	CASH	CLR	*	VISA PURCHASE
187	006110	CASH	CLR	*	CORR CASH DEPOSIT
187	006115	CASH	CLR	*	CORR MULTI DEPOSIT
187	006116	CASH	CLR	*	CORRECTION ACCOUNT TLX
187	006118	CASH	CLR	*	CORR DRAFT FROM ACCOUNT
187	006130	CASH	CLR	*	CORR CREDIT
187	006138	CASH	CLR	*	CORR CONSOLIDATED DEP
187	006139	CASH	CLR	*	COR CREDIT
187	006140	CASH	CLR	*	CORR CEMTEX TXN
187	006149	CASH	CLR	*	SWIFT INWARD CREDIT CORR
187	006150	CASH	CLR	*	CORR DEBIT
187	006158	CASH	CLR	*	SWIFT CORR DEBIT
187	006159	CASH	CLR	*	SWIFT INWARD DEBIT CORR
187	006160	CASH	CLR	*	CORR CASH WITHDRAWAL
187	006165	CASH	CLR	*	CORR VISA PURCHASE
187	008010	CASH	CLR	*	OFF SYS ATM CASH DEP
187	008011	CASH	CLR	*	POS RFND
187	008016	CASH	CLR	*	POS RFND
187	008030	CASH	CLR	*	CREDIT TRANSACTION (ATM)
187	008031	CASH	CLR	*	CREDIT (TERMS)(ATM)
187	008032	CASH	CLR	*	CREDIT(SD/CR) (ATM)
187	008040	CASH	CLR	*	CEMTEX TXN (ATM)
187	008060	CASH	CLR	*	ATM CSH WDL
187	008061	CASH	CLR	*	POS PURCH
187	008062	CASH	CLR	*	ATM CSH WDL
187	008066	CASH	CLR	*	POS PURCH
187	008067	CASH	CLR	*	EFTPOS CSH ADV
187	008068	CASH	CLR	*	EFTPOS CSH ADV
187	008080	CASH	CLR	*	3RD PARTY W/DRWL-ATM
187	008110	CASH	CLR	*	CORR OFF SYS ATM CASH DEP
187	008111	CASH	CLR	*	COR POS RFND
187	008116	CASH	CLR	*	COR POS RFND
187	008130	CASH	CLR	*	CORR CREDIT TRAN (ATM)
187	008140	CASH	CLR	*	COR CEMTEX TXN (ATM)
187	008160	CASH	CLR	*	COR ATM CSH WDL

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
187	008161	CASH	CLR	*	COR POS PURCH
187	008162	CASH	CLR	*	COR ATM CSH WDL
187	008166	CASH	CLR	*	COR POS PURCH
187	008167	CASH	CLR	*	COR E/POS CSH ADV
187	008168	CASH	CLR	*	COR E/POS CSH ADV
187	008180	CASH	CLR	*	CORR W/DRWL-ATM
187	020008	CASH	CLR	*	GENR CASH POSTING
187	020009	CASH	CLR	*	GENERATED POSTING
187	020010	CASH	TRF	*	CASH DEPOSIT
187	020019	CASH	CLR	*	DRAFT ISSUE
187	020030	CASH	CLR	*	CREDIT
187	020050	CASH	CLR	*	DEBIT
187	020060	CASH	CLR	*	CASH DEDUCTION
187	020108	CASH	CLR	*	CORR GENR CASH POSTING
187	020109	CASH	CLR	*	CORR GENERATED POSTING
187	020110	CASH	CLR	*	CORRECTION CASH POSTING
187	020119	CASH	CLR	*	CORR DRAFT FROM CASH
187	020130	CASH	CLR	*	CORRECTION CREDIT
187	020131	CASH	CLR	*	COR CREDIT
187	020150	CASH	CLR	*	CORRECTION DEBIT
187	020160	CASH	CLR	*	CORRECTION CASH PAYMENT
187	021016	CASH	CLR	*	TELEX TRANSFER
187	021018	CASH	CLR	*	DRAFT ISSUE
187	021079	CASH	CLR	*	DRAFT REPURCHASE
187	021116	CASH	CLR	*	CORR ACCT TELEX
187	021118	CASH	CLR	*	CORR DRAFT FROM ACCOUNT
187	021131	CASH	CLR	*	COR CREDIT
187	021145	CASH	CLR	*	COR CREDIT
187	024060	CASH	CLR	*	ATM CSH ADV
187	024160	CASH	CLR	*	COR ATM CSH ADV
187	025008	CASH	CLR	*	GENR CASH POSTING
187	025009	CASH	CLR	*	GENERATED POSTING
187	025010	CASH	TRF	*	CASH DEPOSIT
187	025016	CASH	CLR	*	ACCT TO TELEX
187	025017	CASH	CLR	*	TELEX TRANSFER
187	025018	CASH	CLR	*	ACCOUNT TO DRAFT
187	025019	CASH	CLR	*	DRAFT ISSUE
187	025030	CASH	CLR	*	CREDIT
187	025037	CASH	CLR	*	REVOLV CASH REPAY
187	025038	CASH	CLR	*	REVOLV CHEQUE REPAY
187	025039	CASH	CLR	*	CREDIT
187	025048	CASH	CLR	*	SWIFT TXN OS CR GL -NOST
187	025049	CASH	CLR	*	SWIFT INWARD CREDIT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
187	025050	CASH	CLR	*	DEBIT
187	025060	CASH	CLR	*	CASH PAYMENT
187	025116	CASH	CLR	*	CORR AC TO TELEX
187	025117	CASH	CLR	*	CORR CASH TO TELEX
187	025118	CASH	CLR	*	CORR ACCOUNT TO DRAFT
187	025119	CASH	CLR	*	CORR CASH TO DRAFT
187	025130	CASH	CLR	*	CORR CREDIT
187	025137	CASH	CLR	*	CORR REVOL CASH REP
187	025150	CASH	CLR	*	CORR DEBIT
187	025160	CASH	CLR	*	CORR CASH PAYMENT
187	025187	CASH	CLR	*	CORR REVOLVE CSH ADV
187	026016	CASH	CLR	*	TELEX TRANSFER
187	026018	CASH	CLR	*	DRAFT ISSUE
187	026039	CASH	CLR	*	CREDIT
187	026059	CASH	CLR	*	DEBIT
187	026139	CASH	CLR	*	COR CREDIT
187	026159	CASH	CLR	*	COR DEBIT
187	028060	CASH	CLR	*	ATM CSH ADV
187	028160	CASH	CLR	*	COR ATM CSH ADV
195	001045	INT PYMT	TRF	VN	Cross Border Credit Transfer
195	006045	INT PYMT	TRF	VN	Cross Border Credit Transfer
195	000045	TX/AIR	TRF	*	DEPOSIT TRANSFER
195	000050	TX/AIR	TRF	*	DEBIT
195	000055	TX/AIR	TRF	*	WITHDRAWAL TRANSFER
195	000110	TX/AIR	TRF	*	CORR CASH DEPOSIT
195	000120	TX/AIR	TRF	*	CORR CHEQUE DEPOSIT
195	000121	TX/AIR	TRF	*	CORR LATE CHEQUE DEPOSIT
195	000122	TX/AIR	TRF	*	CORR CHEQUE DEPOSIT
195	000130	TX/AIR	TRF	*	CORR CREDIT
195	000140	TX/AIR	TRF	*	CORR CEMTEX
195	000145	TX/AIR	TRF	*	CORR DEPOSIT TRANSFER
195	000150	TX/AIR	TRF	*	CORR DEBIT
195	000155	TX/AIR	TRF	*	CORR WITHDRAWAL TRANSFER
195	000160	TX/AIR	TRF	*	CORR CASH WITHDRAWAL
195	000170	TX/AIR	TRF	*	CORR CHEQUE WITHDRAWAL
195	000180	TX/AIR	TRF	*	CORR 3RD PARTY WITHDRAWAL
195	000190	TX/AIR	TRF	*	CORR NO CHEQUE WITHDRAWAL
195	000345	TX/AIR	TRF	*	PARTIAL TERM BREAKOUT BY TRANSFER (DEPOSIT)
195	000355	TX/AIR	TRF	*	PARTIAL TERM REDEMPTION BY TRANSFER WITHDRAWAL
195	000360	TX/AIR	TRF	*	PARTIAL TERM REDEMPTION BY CASH
195	000370	TX/AIR	TRF	*	PARTIAL TERM REDEMPTIN BY CHEQUE
195	000380	TX/AIR	TRF	*	PARTIAL TERM REDEMPTION BY 3RD CHQ

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
195	000390	TX/AIR	TRF	*	PARTIAL TERM REDEMPTION NO CHEQUE
195	001016	TX/AIR	TRF	*	TELEX TRANSFER
195	001017	TX/AIR	TRF	*	TELEX TRANSFER
195	001025	TX/AIR	TRF	*	TELEX TRANSFER
195	001045	TX/AIR	TRF	*	TRANSFER
195	001047	TX/AIR	TRF	*	SWEEP TRANSFER CREDIT
195	001050	TX/AIR	TRF	*	DEBIT
195	001053	TX/AIR	TRF	*	INTEREST TRANSFER
195	001055	TX/AIR	TRF	*	TRANSFER
195	001057	TX/AIR	TRF	*	SWEEP TRANSFER DEBIT
195	001058	TX/AIR	TRF	*	SWIFT TXN - DR TO VOSTRO
195	001116	TX/AIR	TRF	*	CORR ACCOUNT TELEX
195	001117	TX/AIR	TRF	*	CORR TELEX TRF CSH
195	001125	TX/AIR	TRF	*	CORR TELEX TRF FROM ACC
195	001145	TX/AIR	TRF	*	CORR DEPOSIT TRANSFER
195	001147	TX/AIR	TRF	*	CORR SWEEP TFR CREDIT
195	001155	TX/AIR	TRF	*	CORR WITHDRAWAL TRANSFER
195	001157	TX/AIR	TRF	*	CORR SWEEP TFR DEBIT
195	001158	TX/AIR	TRF	*	SWIFT TXN - CORR DR VOST
195	001345	TX/AIR	TRF	*	TFR PART TERM BREAKOUT
195	001355	TX/AIR	TRF	*	PARTIAL TERM BREAKOUT
195	001360	TX/AIR	TRF	*	PARTIAL TERM BREAKOUT
195	003045	TX/AIR	TRF	*	CLOSE ACCOUNT TRANSFER
195	003046	TX/AIR	TRF	*	AUTO CLOSE ACCT DEP TRF
195	003050	TX/AIR	TRF	*	CLOSE ACCOUNT DEBIT
195	003055	TX/AIR	TRF	*	CLOSE ACCOUNT TRANSFER
195	003056	TX/AIR	TRF	*	AUTO CLOSE ACCT WDL TRF
195	003090	TX/AIR	TRF	*	CLOSE ACCT NO CHQ WDL
195	003145	TX/AIR	TRF	*	CORR CLOSE A/C TRANSFER
195	003150	TX/AIR	TRF	*	CORR CLOSE A/C DEBIT
195	003160	TX/AIR	TRF	*	CORR CLOSE A/C BY CASH
195	003170	TX/AIR	TRF	*	CORRECTION CHQ CLOSURE
195	003180	TX/AIR	TRF	*	CORR CLOSE A/C BY CHEQUE
195	003190	TX/AIR	TRF	*	CORR NO CHEQUE CLOSURE
195	004016	TX/AIR	TRF	*	POS RFND
195	004040	TX/AIR	TRF	*	CEMTEX TRANSACTION (ATM)
195	004045	TX/AIR	TRF	*	ATM TFR FUNDS
195	004050	TX/AIR	TRF	*	DEBIT TRANSACTION (ATM)
195	004055	TX/AIR	TRF	*	WDL TFR(ATM)
195	004116	TX/AIR	TRF	*	COR POS RFND
195	004140	TX/AIR	TRF	*	CORR CEMTEX TRANS (ATM)
195	004145	TX/AIR	TRF	*	ATM COR TFR
195	004150	TX/AIR	TRF	*	CORR DEBIT TRANS (ATM)

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
195	004155	TX/AIR	TRF	*	COR WDL TFR(ATM)
195	005045	TX/AIR	TRF	*	O.S DEPOSIT TRANSFER
195	005050	TX/AIR	TRF	*	O.S. DEBIT
195	005055	TX/AIR	TRF	*	O.S. WITHDRAWAL TRANSFER
195	005145	TX/AIR	TRF	*	CORR DEPOSIT TRANSFER
195	005150	TX/AIR	TRF	*	CORR DEBIT TRANSACTION
195	005155	TX/AIR	TRF	*	CORR WITHDRAWAL TRANSFER
195	006016	TX/AIR	TRF	*	TELEX TRANSFER
195	006030	TX/AIR	TRF	*	CREDIT
195	006031	TX/AIR	TRF	*	CREDIT INTEREST TFR
195	006045	TX/AIR	TRF	*	TRANSFER
195	006050	TX/AIR	TRF	*	OFF SYS NO P/BOOK DEBIT
195	006055	TX/AIR	TRF	*	TRANSFER
195	006145	TX/AIR	TRF	*	CORR DEPOSIT TRANSFER
195	006155	TX/AIR	TRF	*	CORR WITHDRAWAL TFR
195	008045	TX/AIR	TRF	*	ATM TFR FUNDS
195	008050	TX/AIR	TRF	*	DEBIT TRANSACTION (ATM)
195	008051	TX/AIR	TRF	*	DEBIT (SD/CR) (ATM)
195	008055	TX/AIR	TRF	*	WDL TFR(ATM)
195	008145	TX/AIR	TRF	*	ATM COR TFR
195	008150	TX/AIR	TRF	*	CORR DEBIT TRAN (ATM)
195	008155	TX/AIR	TRF	*	COR WDL TFR(ATM)
195	020017	TX/AIR	TRF	*	TELEX TRANSFER
195	020025	TX/AIR	TRF	*	TELEX TRANSFER
195	020045	TX/AIR	TRF	*	TRANSFER
195	020047	TX/AIR	TRF	*	TRANSFER
195	020051	TX/AIR	TRF	*	TRANSFER
195	020055	TX/AIR	TRF	*	TRANSFER
195	020056	TX/AIR	TRF	*	NOSTRO TRANSFER
195	020057	TX/AIR	TRF	*	TRANSFER
195	020058	TX/AIR	TRF	*	TRANSFER
195	020117	TX/AIR	TRF	*	CORR TELEX CASH
195	020145	TX/AIR	TRF	*	CORR FUNDS TRANSFER
195	020147	TX/AIR	TRF	*	COR TRANSFER
195	020151	TX/AIR	TRF	*	COR TRANSFER
195	020155	TX/AIR	TRF	*	COR TRANSFER
195	020157	TX/AIR	TRF	*	COR TRANSFER
195	020158	TX/AIR	TRF	*	COR TRANSFER
195	021031	TX/AIR	TRF	*	TRANSFER
195	021047	TX/AIR	TRF	*	TRANSFER
195	021051	TX/AIR	TRF	*	TRANSFER
195	021055	TX/AIR	TRF	*	TRANSFER
195	021056	TX/AIR	TRF	*	GL CCY TRF WITHDRAWAL

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
195	021058	TX/AIR	TRF	*	TRANSFER
195	021151	TX/AIR	TRF	*	COR TRANSFER
195	021155	TX/AIR	TRF	*	COR TRANSFER
195	021156	TX/AIR	TRF	*	CORR GL TRF WITHDRAWAL
195	021158	TX/AIR	TRF	*	COR TANSFER
195	025031	TX/AIR	TRF	*	TRANSFER
195	025045	TX/AIR	TRF	*	TRANSFER
195	025047	TX/AIR	TRF	*	TRANSFER
195	025051	TX/AIR	TRF	*	TRANSFER
195	025055	TX/AIR	TRF	*	TRANSFER
195	025057	TX/AIR	TRF	*	TRANSFER
195	025131	TX/AIR	TRF	*	COR TRANSFER
195	025139	TX/AIR	TRF	*	CORR REVOL TRF
195	025145	TX/AIR	TRF	*	CORR TRANSFER
195	025147	TX/AIR	TRF	*	COR TRANSFER
195	025151	TX/AIR	TRF	*	COR TRANSFER
195	025155	TX/AIR	TRF	*	COR TRANSFER
195	025157	TX/AIR	TRF	*	COR TRANSFER
195	025189	TX/AIR	TRF	*	CORR REVOLVING CR TRF
195	026031	TX/AIR	TRF	*	TRANSFER
195	026045	TX/AIR	TRF	*	TRANSFER
195	026051	TX/AIR	TRF	*	TRANSFER
195	026055	TX/AIR	TRF	*	TRANSFER
195	026056	TX/AIR	TRF	*	CCY TRF WITHDRW
195	026058	TX/AIR	TRF	*	TRANSFER
195	026131	TX/AIR	TRF	*	COR TRANSFER
195	026145	TX/AIR	TRF	*	COR TRANSFER
195	026146	TX/AIR	TRF	*	CORR CCY TXN
195	026151	TX/AIR	TRF	*	COR TRANSFER
195	026155	TX/AIR	TRF	*	COR TRANSFER
195	026156	TX/AIR	TRF	*	CORR OS CCY TRF WITH
195	026158	TX/AIR	TRF	*	COR TRANSFER
195	006045	INT PYMT	TRF	KH	Cross Border Credit Transfer
195	001045	INT PYMT	TRF	KH	Cross Border Credit Transfer
206	001045	PAY IN	TRF	VN	Book Transfer to ANZ account
206	006045	PAY IN	TRF	VN	Book Transfer to ANZ account
206	006045	PAY IN	TRF	KH	Book Transfer to ANZ account
206	001045	PAY IN	TRF	KH	Book Transfer to ANZ account
224	025068	COMMISSION	COM	*	COMMISSION CHARGES
227	006032	TRANSFER	STO	*	CREDIT TFR STAND/ORDER
227	006051	TRANSFER	STO	*	DEBIT TFR STAND/ORDER
255	001045	RETURNED	RTI	VN	Return Cheque Deposit
255	006045	RETURNED	RTI	VN	Return Cheque Deposit

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
255	006045	RETURNED	RTI	KH	Return Cheque Deposit
255	001045	RETURNED	RTI	KH	Return - Cheques
266	001045	RETURNED	RTI	VN	Return - Cross border transfer
266	001045	RETURNED	RTI	VN	Return - Same day funds transfer
266	001045	RETURNED	RTI	VN	Return - Book transfer
266	006045	RETURNED	RTI	VN	Return - Cross border transfer
266	006045	RETURNED	RTI	VN	Payroll return
266	006045	RETURNED	RTI	VN	Return - Same day funds transfer
266	006045	RETURNED	RTI	VN	Return - Book transfer
266	006045	RETURNED	RTI	KH	Return - Cross border transfer
266	006045	RETURNED	RTI	KH	Cash Withdrawal Return
266	006045	RETURNED	RTI	KH	Payroll return
266	006045	RETURNED	RTI	KH	Return - Same day funds transfer
266	006045	RETURNED	RTI	KH	Return - Book transfer
266	001045	RETURNED	RTI	KH	Return - Cross border transfer
266	001045	RETURNED	RTI	KH	Return - Book transfer
266	001045	RETURNED	RTI	KH	Return - Same day funds transfer
266	001045	RETURNED	RTI	KH	Return Tax payment
266	001045	RETURNED	RTI	KH	Cash Withdrawal Return
266	001045	RETURNED	RTI	KH	Payroll return
266	006045	RETURNED	RTI	KH	Return Tax payment
266	006045	RETURNED	RTI	VN	Cash Withdrawal Return
266	001045	RETURNED	RTI	VN	Cash Withdrawal Return
266	001045	RETURNED	RTI	VN	Payroll return
346	006045	CMI-S	CMI	VN	Intercompany Interest transfer
346	006045	CMI-S	CMI	KH	Intercompany Interest transfer
347	006045	CMI-S	CMI	VN	Intercompany Loan Transfer
347	006045	CMI-S	CMI	KH	Intercompany Loan Transfer
354	001045	CMI-NP	CMI	VN	Notional Pooling Interest
354	001045	CMI-NP	CMI	VN	AS Credit Adjustment
354	001045	CMI-NP	CMI	VN	IO Credit Adjustment
354	006045	CMI-NP	CMI	VN	Notional Pooling Interest
354	006045	CMI-NP	CMI	VN	AS Credit Adjustment
354	006045	CMI-NP	CMI	VN	IO Credit Adjustment
354	000730	INTEREST	INT	*	CREDIT INTEREST
354	000732	INTEREST	INT	*	INTEREST CREDIT ADJUST
354	000736	INTEREST	INT	*	DR INTEREST CR ADJUST
354	000737	INTEREST	INT	*	DR COMM INT CR ADJUST
354	000738	INTEREST	INT	*	CR INT PRV PRD CR ADJUST
354	000739	INTEREST	INT	*	DR INT PRV PRD CR ADJUST
354	000740	INTEREST	INT	*	DEBIT INTEREST CREDIT ADJUSTMENT
354	000750	INTEREST	INT	*	CORR INTEREST CREDIT
354	000751	INTEREST	INT	*	INTEREST PENALTY

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
354	000752	INTEREST	INT	*	INTEREST DEBIT ADJUST
354	000754	INTEREST	INT	*	INTEREST TRANSFER
354	000756	INTEREST	INT	*	DR INT DR ADJUSTMENT
354	000757	INTEREST	INT	*	DR COMM INT DR ADJUSTMNT
354	000758	INTEREST	INT	*	CR INT P/PRD DR ADJUST
354	000759	INTEREST	INT	*	DR INT P/PRD DR ADJUST
354	000760	INTEREST	INT	*	DR COMM INT P/PR DR ADJ
354	006033	INTEREST	INT	*	INTEREST
354	006727	INTEREST	INT	*	DR INT REFUND
354	006730	INTEREST	INT	*	CR INT PAYMENT
354	006750	INTEREST	INT	*	CR INT RECOVER
354	006797	INTEREST	INT	*	DR INT PAYMENT
354	009989	INTEREST	INT	*	COMMITMENT INTEREST
354	009990	INTEREST	INT	*	DEBIT INTEREST
354	020006	INTEREST	INT	*	NOSTRO CREDIT INTEREST
354	020066	INTEREST	INT	*	NOSTRO DEBIT INTEREST
354	020106	INTEREST	INT	*	NOSTRO CREDIT INTERST CORR
354	020166	INTEREST	INT	*	NOSTRO DEBIT INTEREST CORR
354	006045	CMI-NP	CMI	KH	Notional Pooling Interest
354	006045	CMI-NP	CMI	KH	AS Credit Adjustment
354	006045	CMI-NP	CMI	KH	IO Credit Adjustment
354	001045	CMI-NP	CMI	KH	Notional Pooling Interest
354	001045	CMI-NP	CMI	KH	AS Credit Adjustment
354	001045	CMI-NP	CMI	KH	IO Credit Adjustment
354	000799	CMI-NP	CMI	VN	AS Credit Adjustment
354	000748	INTEREST	INT	*	NIRCR PRVPRD CRADJ
354	000741	INTEREST	INT	*	NIRCR REV CURR PRD
398	001052	FEE	CHG	*	LOAN FEE TRANSFER
398	001061	FEE	CHG	*	DISHONOUR FEE
398	001063	FEE	CHG	*	CONTINGENT FEE
398	009200	FEE	CHG	*	FLAT FEE
398	009201	FEE	CHG	*	CORR LOAN APPROVAL FEE
398	009202	FEE	CHG	*	LOAN APPROVAL FEE
398	009203	FEE	CHG	*	CORR LOAN APPROVAL FEE
398	009204	FEE	CHG	*	STANDING ORDER FEE
398	009205	FEE	CHG	*	CORR STANDING ORDER FEE
398	009210	FEE	CHG	*	REBATE LOAN APPROVAL FEE
398	009211	FEE	CHG	*	CORR REB LOAN APP FEE
398	009212	FEE	CHG	*	REBATE LOAN APPROVAL FEE
398	009213	FEE	CHG	*	CORR REB LOAN APP FEE
398	009214	FEE	CHG	*	REB STANDING ORDER FEE
398	009215	FEE	CHG	*	CORR REB STAND/ORD FEE
398	009220	FEE	CHG	*	LEDGER FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
398	009221	FEE	CHG	*	COR LED FEE
398	009222	FEE	CHG	*	MINIMUM BALNANCE FEE
398	009223	FEE	CHG	*	CORR MINIMUM BALANCE FEE
398	009224	FEE	CHG	*	MINIMUM BALANCE FEE
398	009225	FEE	CHG	*	COR MINIMUM BALANCE FEE
398	009226	FEE	CHG	*	MINIMUM BALANCE FEE
398	009227	FEE	CHG	*	COR MINIMUM BALANCE FEE
398	009228	FEE	CHG	*	LEDGER FEE
398	009229	FEE	CHG	*	COR LED FEE
398	009230	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009231	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009232	FEE	CHG	*	REB MINIMUM BALANCE FEE
398	009233	FEE	CHG	*	COR REB MINIMUM BALANCE FEE
398	009234	FEE	CHG	*	REB MINIMUM BALANCE FEE
398	009235	FEE	CHG	*	COR REBATE OF MINIMUM BALNCE FEE
398	009236	FEE	CHG	*	REB MINIMUM BALANCE FEE
398	009237	FEE	CHG	*	COR REBATE OF MINIMUM BALANCE FEE
398	009238	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009239	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009240	FEE	CHG	*	LOAN APPROVAL FEE
398	009241	FEE	CHG	*	CORR LOAN APPROVAL FEE
398	009242	FEE	CHG	*	LOAN ADMIN CHARGE
398	009243	FEE	CHG	*	CORR LOAN ADMIN CHARGE
398	009244	FEE	CHG	*	LEDGER FEE
398	009245	FEE	CHG	*	CORR LEDGER FEE
398	009246	FEE	CHG	*	WITHHOLDING TAX
398	009247	FEE	CHG	*	CORR LEDGER FEE
398	009248	FEE	CHG	*	LEDGER FEE
398	009249	FEE	CHG	*	COR LED FEE
398	009250	FEE	CHG	*	REB LOAN APPROVAL FEE
398	009251	FEE	CHG	*	CORR REBATE OF LAF
398	009252	FEE	CHG	*	REBATE FOR LOAN ADMIN CHARGE
398	009253	FEE	CHG	*	CORR REB LAC
398	009254	FEE	CHG	*	REBATE LEDGER FEE
398	009255	FEE	CHG	*	CORR REB LEDGER FEE
398	009256	FEE	CHG	*	REBATE LEDGER FEE
398	009257	FEE	CHG	*	CORR REB LEDGER FEE
398	009258	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009259	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009260	FEE	CHG	*	TRANSACTION FEE
398	009261	FEE	CHG	*	CORR TRANSACTION FEE
398	009262	FEE	CHG	*	LEDGER FEE
398	009263	FEE	CHG	*	COR LED FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
398	009266	FEE	CHG	*	LEDGER FEE
398	009267	FEE	CHG	*	COR LED FEE
398	009268	FEE	CHG	*	LEDGER FEE
398	009269	FEE	CHG	*	COR LED FEE
398	009270	FEE	CHG	*	REB TRANSACTION FEE
398	009271	FEE	CHG	*	COR REB TRAN FEE
398	009272	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009273	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009276	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009277	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009278	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009279	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009280	FEE	CHG	*	DORMANT ACCOUNT FEE
398	009281	FEE	CHG	*	COR DORMANT ACCOUNT FEE
398	009282	FEE	CHG	*	LEDGER FEE
398	009283	FEE	CHG	*	COR LED FEE
398	009284	FEE	CHG	*	LEDGER FEE
398	009285	FEE	CHG	*	COR LED FEE
398	009286	FEE	CHG	*	LEDGER FEE
398	009287	FEE	CHG	*	COR LED FEE
398	009288	FEE	CHG	*	LEDGER FEE
398	009289	FEE	CHG	*	COR LED FEE
398	009290	FEE	CHG	*	REB DORMANT ACCOUNT FEE
398	009291	FEE	CHG	*	COR REBATE DORMANT ACCOUNT FEE
398	009292	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009293	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009294	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009295	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009296	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009297	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009298	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009299	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009300	FEE	CHG	*	DEMAND DRAFT FEE FCY
398	009301	FEE	CHG	*	CORR D DRAFT FEE FCY
398	009302	FEE	CHG	*	LEDGER FEE
398	009303	FEE	CHG	*	COR LED FEE
398	009304	FEE	CHG	*	WITHDRAWAL FEE
398	009305	FEE	CHG	*	CORR WITHDRAWAL FEE
398	009306	FEE	CHG	*	LOAN APPROVAL FEE
398	009307	FEE	CHG	*	CORR LOAN APPROVAL FEE
398	009308	FEE	CHG	*	LOAN APPROVAL FEE
398	009309	FEE	CHG	*	CORR LOAN APPROVAL FEE
398	009310	FEE	CHG	*	REB D DRAFT FEE FCY

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
398	009311	FEE	CHG	*	COR REB D DRAFT FCY
398	009312	FEE	CHG	*	REBATE FOR LEDGER FEE
398	009313	FEE	CHG	*	COR REBATE OF LEDGER FEE
398	009315	FEE	CHG	*	CORR STOP CHQ FEE
398	009316	FEE	CHG	*	MODIFY STOP FEE
398	009317	FEE	CHG	*	CORR MODIFY STOP FEE
398	009318	FEE	CHG	*	REMOVE STOP FEE
398	009319	FEE	CHG	*	CORR REMOVE STOP FEE
398	009320	FEE	CHG	*	TRANSFER DEBIT FEE
398	009321	FEE	CHG	*	CORR TFR DEBIT FEE
398	009322	FEE	CHG	*	DISCHARGE FEE
398	009323	FEE	CHG	*	CORR DISCHARGE FEE
398	009325	FEE	CHG	*	CORR LIMIT APP FEE
398	009330	FEE	CHG	*	CR INT CAP REBATE CREDIT
398	009331	FEE	CHG	*	CR INT CAP REBATE DEBIT
398	009340	FEE	CHG	*	DEMAND DRAFT FEE LCY
398	009341	FEE	CHG	*	CORR D DRAFT FEE LCY
398	009350	FEE	CHG	*	REB D DRAFT FEE LCY
398	009351	FEE	CHG	*	COR REB D DRAFT LCY
398	009360	FEE	CHG	*	TELEX TRANSFER FEE
398	009361	FEE	CHG	*	COR TLX TFR FEE
398	009368	FEE	CHG	*	LINE FEE
398	009369	FEE	CHG	*	CORR LINE FEE
398	009370	FEE	CHG	*	REB TLX TFR FEE
398	009371	FEE	CHG	*	CORR REB TLX TFR FEE
398	009378	FEE	CHG	*	CORR REBATE LINE FEE
398	009379	FEE	CHG	*	REBATE LINE FEE
398	009380	FEE	CHG	*	SWIFT FEE
398	009381	FEE	CHG	*	CORR SWIFT FEE
398	009386	FEE	CHG	*	LOAN ADMIN CHARGE
398	009387	FEE	CHG	*	CORR LOAN ADMIN CHARGE
398	009390	FEE	CHG	*	REBATE SWIFT FEE
398	009391	FEE	CHG	*	CORR REB SWIFT FEE
398	009400	FEE	CHG	*	SWEEP FEE
398	009401	FEE	CHG	*	CORR SWEEP FEE
398	009410	FEE	CHG	*	REBATE SWEEP FEE
398	009411	FEE	CHG	*	CORR FOR REB SWEEP FEE
398	009420	FEE	CHG	*	TFR O/SYS DEBIT FEE
398	009421	FEE	CHG	*	COR O/SYS TFR DB FEE
398	009430	FEE	CHG	*	REB O/SY TFR DEB FEE
398	009431	FEE	CHG	*	COR REB O/S TFR DEB
398	009440	FEE	CHG	*	DISHONOUR FEE
398	009441	FEE	CHG	*	CORR DIS FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
398	009442	FEE	CHG	*	FEE 122
398	009443	FEE	CHG	*	FEE 123
398	009444	FEE	CHG	*	DISHONOUR FEE
398	009445	FEE	CHG	*	CORR DIS FEE
398	009446	FEE	CHG	*	FEE 127
398	009447	FEE	CHG	*	FEE 128
398	009448	FEE	CHG	*	FEE 131
398	009449	FEE	CHG	*	FEE 140
398	009450	FEE	CHG	*	REB DIS FEE
398	009451	FEE	CHG	*	COR REB DIS FEE
398	009454	FEE	CHG	*	REB DIS FEE
398	009455	FEE	CHG	*	COR REB DIS FEE
398	009460	FEE	CHG	*	ACCOUNT MAINTENANCE FEE
398	009461	FEE	CHG	*	CORR ACCOUNT MAINT FEE
398	009462	FEE	CHG	*	OVER THE COUNTER
398	009463	FEE	CHG	*	CORR OTC TRANSACTION FEE
398	009464	FEE	CHG	*	ELECTRONIC TRANS FEE
398	009465	FEE	CHG	*	CORR ELC TRANS FEE
398	009466	FEE	CHG	*	ACCOUNT MAINTENANCE FEE
398	009467	FEE	CHG	*	CORR ACCOUNT MAINT FEE
398	009470	FEE	CHG	*	REBATE FOR FEE TYPE 121
398	009471	FEE	CHG	*	UNIV REB CORRECTION
398	009472	FEE	CHG	*	STAND ORDER NON PAY FEE
398	009473	FEE	CHG	*	COR S/ORDER NON PAY FEE
398	009474	FEE	CHG	*	REB S/ORDER NON PAY FEE
398	009475	FEE	CHG	*	COR REB S/O NON PAY FEE
398	009476	FEE	CHG	*	REBATE FOR FEE TYPE 127
398	009477	FEE	CHG	*	REBATE FOR FEE TYPE 128
398	009478	FEE	CHG	*	REBATE FOR FEE TYPE 131
398	009479	FEE	CHG	*	REBATE FOR FEE TYPE 140
398	009480	FEE	CHG	*	REBATE FOR FEE TYPE 141
398	009500	FEE	CHG	*	INV FUNDS DEPOSIT
398	009510	FEE	CHG	*	INV FUNDS WITHDRAWL
398	009520	FEE	CHG	*	INV FUNDS RATE SETTING
398	009550	FEE	CHG	*	UNARRANGED O/D CHG
398	009551	FEE	CHG	*	REFUND: O/D CHG
398	009552	FEE	CHG	*	UNARRANGED O/D CHG
398	009553	FEE	CHG	*	REFUND: O/D CHG
398	009554	FEE	CHG	*	LATE PAYMENT FEE
398	009555	FEE	CHG	*	REFUND: LATE PAY FEE
398	009556	FEE	CHG	*	LOAN COMMITMENT FEE
398	009557	FEE	CHG	*	LOAN COMMITMENT FEE -CORR
398	009558	FEE	CHG	*	LOAN APPLICATION FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
398	009559	FEE	CHG	*	CORR LOAN APP FEE
398	009560	FEE	CHG	*	STATEMENT FEE
398	009561	FEE	CHG	*	CORR STATEMENT FEE
398	009580	FEE	CHG	*	PROPERTY SETTLE FEE
398	009582	FEE	CHG	*	PROPERTY DISCHAR FEE
398	009600	FEE	CHG	*	TELLER ENQUIRY
398	009601	FEE	CHG	*	ACTIVE APPLICATION ENQUIRY
398	009750	FEE	CHG	*	PASSWORD CHANGE
398	009760	FEE	CHG	*	RESET RETRY
398	009761	FEE	CHG	*	CAPABILITY CHANGE
398	009800	FEE	CHG	*	VISA STATEMENT FEE
398	009801	FEE	CHG	*	VISA LATE PAYMENT FEE
398	009802	FEE	CHG	*	VISA ANNUAL ACCOUNT FEE
398	009803	FEE	CHG	*	VISA REPLACEMENT CARD FEE
398	009804	FEE	CHG	*	VISA DOMESTIC ADVANCE FEE
398	009805	FEE	CHG	*	VISA OVERSEAS ADVANCE FEE
398	009806	FEE	CHG	*	VISA GOVERNMENT TRAN DUTY
398	009807	FEE	CHG	*	VISA LINE OF CREDIT FEE
398	009808	FEE	CHG	*	REINSTATE DISPUTED TRANSACTION
398	009809	FEE	CHG	*	VISA DISPUTED TRANSACTION
398	009810	FEE	CHG	*	VISA FEE COLLECTION
398	009815	FEE	CHG	*	VISA SALES CHARGEBACK
398	009816	FEE	CHG	*	VISA CREDIT CHARGEBACK
398	009817	FEE	CHG	*	VISA CASH/ADVANCE CHARGEBACK
398	009820	FEE	CHG	*	VISA FUNDS DISBURSEMENT
398	009825	FEE	CHG	*	VISA SALES REVERSAL
398	009826	FEE	CHG	*	VISA CREDIT REVERSAL
398	009827	FEE	CHG	*	VISA CASH/ADVANCE REVERSAL
398	009850	FEE	CHG	*	VISA TEXT MESSAGE
398	009851	FEE	CHG	*	VISA REQUEST FOR ORIGINAL
398	009852	FEE	CHG	*	VISA REQUEST FOR PHOTOCOPY
398	009856	FEE	CHG	*	S/ORDR ESTAB FEE
398	009858	FEE	CHG	*	S/ORDER AMEND FEE
398	009884	FEE	CHG	*	LOANS PPP DEBIT
398	009907	FEE	CHG	*	NO INTEREST FEE
398	009908	FEE	CHG	*	CORR NO INTEREST FEE
398	009911	FEE	CHG	*	C/F BALANCE
398	009915	FEE	CHG	*	DORMANT ACCOUNT FEE
398	009916	FEE	CHG	*	CORRECT DORMANT ACT FEE
398	009917	FEE	CHG	*	DORMANT ACCOUNT FEE
398	009918	FEE	CHG	*	CORRECT DORMANT ACT FEE
398	009961	FEE	CHG	*	C/F BALANCE
398	009984	FEE	CHG	*	FID TRANSACTION

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
398	009985	FEE	CHG	*	BADT TRANSACTION
398	009986	FEE	CHG	*	STAMP DUTY TRANSACTION
398	009987	FEE	CHG	*	FEE TRANSACTION
398	009988	FEE	CHG	*	DEBT ADMINISTRATION FEE
398	009999	FEE	CHG	*	TAX TRANSACTION
398	020011	FEE	CHG	*	CREDIT COMMISSION
398	020067	FEE	CHG	*	NOSTRO FEES / CHARGES
398	020068	FEE	CHG	*	COMMISSION CHARGES
398	020069	FEE	CHG	*	CHANGE
398	020111	FEE	CHG	*	CORR CR COMMISSION
398	020167	FEE	CHG	*	NOSTRO FEES / CHARGES CORR
398	020168	FEE	CHG	*	CORR COMMISSION CHARGES
398	020169	FEE	CHG	*	CORR CHANGE
398	025011	FEE	CHG	*	CREDIT COMMISSION
398	025111	FEE	CHG	*	CORR COMMISSION CHGS
398	025168	FEE	CHG	*	CORR COMM CHGS
398	025169	FEE	CHG	*	CORR CHANGE BACKDATED
398	21031	CHARGES	CHG	VN	Charges
399	001045	CMI-S	CMI	VN	Sweep Credit
399	001045	CMI-S	CMI	VN	Intercompany Loan Transfer
399	001045	CMI-S	CMI	VN	Intercompany Interest transfer
399	001045	CASH	TRF	VN	Cash Deposit
399	001045	DIR DEB	DDT	VN	Direct Debit Collection
399	006045	CMI-S	CMI	VN	Sweep Credit
399	006045	CASH	TRF	VN	Cash Deposit
399	006045	DIR DEB	DDT	VN	Direct Debit Collection
399	001045	MISC CR	MSC	*	Miscellaneous Credit
399	006045	MISC CR	MSC	*	Miscellaneous Credit
399	020048	BAL ITEM	DDT	*	SWIFT TXN CR TO GL-NOST
399	025059	BAL ITEM	DDT	*	SWIFT INWARD DEBIT
399	025149	BAL ITEM	DDT	*	SWIFT INWARD CREDIT CORR
399	025159	BAL ITEM	DDT	*	SWIFT INWARD DEBIT CORR
399	001051	MISC CREDI	MSC	*	STAMP DUTY
399	001065	MISC CREDI	MSC	*	VISA PURCHASE
399	020061	MISC CREDI	MSC	*	INT BR CROSS CCY
399	020062	MISC CREDI	MSC	*	CROSS CURRENCY TXN
399	020087	MISC CREDI	MSC	*	REVOLVING CR CSH ADV
399	020098	MISC CREDI	MSC	*	GENERATED CASH DEDUCTION
399	020099	MISC CREDI	MSC	*	GENERATED DEDUCTION
399	020118	MISC CREDI	MSC	*	CORR DRAFT DEP ACCOUNT
399	020161	MISC CREDI	MSC	*	CORR INT BR CROSS CCY
399	020162	MISC CREDI	MSC	*	CORR CROSS CURRENCY
399	020187	MISC CREDI	MSC	*	CORR REVOLV CR CSH ADV

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
399	020198	MISC CREDI	MSC	*	CORR GENR CASH DEDUCTION
399	020199	MISC CREDI	MSC	*	CORR GENERATED DEDUCTION
399	021046	MISC CREDI	MSC	*	CURRENCY TRANSACTION
399	021146	MISC CREDI	MSC	*	CORR CCY TRANSACTION
399	025061	MISC CREDI	MSC	*	CROSS CCY
399	025062	MISC CREDI	MSC	*	CROSS CCY
399	025069	MISC CREDI	MSC	*	CHANGE BACKDATED
399	025070	MISC CREDI	MSC	*	ACCT CHQ PAYMENT
399	025087	MISC CREDI	MSC	*	CORR REVOLV CASH ADV
399	025089	MISC CREDI	MSC	*	REVOLV CR TRF ADV
399	025098	MISC CREDI	MSC	*	GENR CASH DEDUCTION
399	025099	MISC CREDI	MSC	*	GENR DEDUCTION
399	025108	MISC CREDI	MSC	*	CORR GENR CASH POST
399	025109	MISC CREDI	MSC	*	CORR GENR POSTING
399	025110	MISC CREDI	MSC	*	CORRE CASH POSTING
399	025161	MISC CREDI	MSC	*	CORR CROSS CCY
399	025162	MISC CREDI	MSC	*	CORR CROSS CCY
399	025198	MISC CREDI	MSC	*	CORR GENR CSH DEDUC
399	025199	MISC CREDI	MSC	*	CORR GENR DEDUCTION
399	026046	MISC CREDI	MSC	*	CURRENCY TRANSACTION
399	026113	MISC CREDI	MSC	*	ACCT TO TELEX
399	026116	MISC CREDI	MSC	*	CORR ACC TO TLX
399	001043	TVL CHEQUE	TCK	*	TRAVELLERS CHQ DEPOSIT
399	006043	TVL CHEQUE	TCK	*	TRAVELLERS CHQ DEPOSIT
399	006143	TVL CHEQUE	TCK	*	CORR TRAV CHQ DEPOSIT
399	020014	TVL CHEQUE	TCK	*	T/CHEQUE SELL
399	020064	TVL CHEQUE	TCK	*	T/CHEQUE BUY
399	020114	TVL CHEQUE	TCK	*	CORR SALE OF TRAV CHQS
399	020164	TVL CHEQUE	TCK	*	CORR PURCHASE TRAV CHQS
399	021013	TVL CHEQUE	TCK	*	T/CHEQUE SELL
399	021063	TVL CHEQUE	TCK	*	T/CHEQUE BUY
399	021113	TVL CHEQUE	TCK	*	CORR ACCT TRAV CHQS
399	021163	TVL CHEQUE	TCK	*	CORR TRAV CHQS DEP
399	025013	TVL CHEQUE	TCK	*	ACCT TO TRAV CHQ
399	025014	TVL CHEQUE	TCK	*	T/CHEQUE SELL
399	025063	TVL CHEQUE	TCK	*	TRAV CHQ DEP
399	025064	TVL CHEQUE	TCK	*	T/CHEQUE BUY
399	025113	TVL CHEQUE	TCK	*	CORR AC TO TRAV CHQS
399	025114	TVL CHEQUE	TCK	*	CORR SALE TRAV CHQS
399	025164	TVL CHEQUE	TCK	*	CORR BUY TRAV CHQ
399	026013	TVL CHEQUE	TCK	*	T/CHEQUE SELL
399	026063	TVL CHEQUE	TCK	*	T/CHEQUE BUY
399	001151	MISC CREDI	MSC	*	CORR STAMP DUTY TRANS

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
399	001165	MISC CREDI	MSC	*	CORR VISA PURCHASE
399	*	CREDIT	MSC	*	CREDIT
399	006045	CMI-S	CMI	KH	Sweep Credit
399	006045	CASH	TRF	KH	Cash Deposit
399	006045	DIR DEB	DDT	KH	Direct Debit Collection
399	001045	CMI-S	CMI	KH	Sweep Credit
399	001045	CMI-S	CMI	KH	Intercompany Loan Transfer
399	001045	CMI-S	CMI	KH	Intercompany Interest transfer
399	001045	CASH	TRF	KH	Cash Deposit
469	001055	DEBIT	TRF	VN	Domestic Clearing Transaction
469	006055	DEBIT	TRF	VN	Domestic Clearing Transaction
469	020048	PAYMENT	DDT	*	SWIFT TXN CR TO GL-NOST
469	025059	PAYMENT	DDT	*	SWIFT INWARD DEBIT
469	025149	PAYMENT	DDT	*	SWIFT INWARD CREDIT CORR
469	025159	PAYMENT	DDT	*	SWIFT INWARD DEBIT CORR
469	006055	DEBIT	TRF	KH	Domestic Clearing Transaction
475	001055	DEBIT	TRF	VN	Cheque Withdrawl
475	006055	DEBIT	TRF	VN	Cheque Withdrawl
475	000020	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	000021	CHEQUE	CHK	*	LATE CHEQUE DEPOSIT
475	000022	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	000070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	000075	CHEQUE	CHK	*	MULTI WITHDRAWL
475	001020	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	001021	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	001022	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	001023	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	001062	CHEQUE	CHK	*	INWARD CHEQUE DISHONOUR
475	001067	CHEQUE	CHK	*	INWARD CHQ DISHONOR
475	001070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	001080	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	001081	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	001090	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	001120	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
475	001121	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
475	001122	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
475	001123	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
475	001160	CHEQUE	CHK	*	CORR CASH WITHDRAWAL
475	001161	CHEQUE	CHK	*	CORR DISHONOUR FEE
475	001162	CHEQUE	CHK	*	CORR INWARD DISHONOUR
475	001167	CHEQUE	CHK	*	CORR IW CHQ DISHONOR
475	001170	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
475	001180	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
475	001181	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
475	001190	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
475	001370	CHEQUE	CHK	*	PARTIAL TERM BREAKOUT
475	001380	CHEQUE	CHK	*	PARTIAL TERM BREAKOUT
475	001390	CHEQUE	CHK	*	PARTIAL TERM BREAKOUT
475	003070	CHEQUE	CHK	*	CLOSE ACCT CHQ WDL
475	003080	CHEQUE	CHK	*	CLOSE ACCOUNT BY CHEQUE
475	003081	CHEQUE	CHK	*	AUTO CLOSE ACCT CHQ WDL
475	004020	CHEQUE	CHK	*	ATM CHEQUE DEPOSIT
475	004070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL (ATM)
475	004080	CHEQUE	CHK	*	3RD PARTY WDL (ATM)
475	004120	CHEQUE	CHK	*	CORR ATM CHEQUE DEPOSIT
475	004170	CHEQUE	CHK	*	CORR CHEQUE WDL (ATM)
475	004180	CHEQUE	CHK	*	CORR 3RD PARTY WDL (ATM)
475	004190	CHEQUE	CHK	*	CORR NO CHQUE WDL (ATM)
475	005020	CHEQUE	CHK	*	O.S CHEQUE DEPOSIT
475	005021	CHEQUE	CHK	*	O.S LATE CHEQUE DEPOSIT
475	005022	CHEQUE	CHK	*	O.S OWN CHEQUE DEPOSIT
475	005040	CHEQUE	CHK	*	O.S CEMTEX TRANSACTION
475	005070	CHEQUE	CHK	*	O.S. CHEQUE WITHDRAWAL
475	005090	CHEQUE	CHK	*	O.S NO CHEQUE WITHDRAWAL
475	005120	CHEQUE	CHK	*	CORR O.S. CHEQUE DEPOSIT
475	005121	CHEQUE	CHK	*	CORR O.S. LATE CHEQUE DEPOSIT
475	005122	CHEQUE	CHK	*	CORR O.S. OWN CHEQUE DEPOSIT
475	005140	CHEQUE	CHK	*	CORR O.S. CEMTEX TRANS
475	005170	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
475	005190	CHEQUE	CHK	*	CORR NO CHEQUE WITHDRAWAL
475	006020	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	006021	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	006022	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	006023	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	006040	CHEQUE	CHK	*	O.S. CEMTEX TRANSACTION
475	006052	CHEQUE	CHK	*	OUTWD CLRG CHQ RETURN
475	006061	CHEQUE	CHK	*	DISHONOUR FEE
475	006062	CHEQUE	CHK	*	INWARD CHEQUE DISHONOUR
475	006067	CHEQUE	CHK	*	INWARD CHQ DISHONOR
475	006070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	006080	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	006090	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	006120	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
475	006121	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
475	006122	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
475	006123	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
475	006152	CHEQUE	CHK	*	O/W CLG CHQ RETURN CORRN
475	006161	CHEQUE	CHK	*	CORR DISHONOUR FEE
475	006167	CHEQUE	CHK	*	CORR IW CHQ DISHONOR
475	006170	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
475	006180	CHEQUE	CHK	*	CORR CHQ WITHDRAWAL
475	006185	CHEQUE	CHK	*	CORR CHQ WITHDRAWAL
475	006190	CHEQUE	CHK	*	CORR CHQ WITHDRAWAL
475	008020	CHEQUE	CHK	*	OFF SYS ATM CHQ DEP
475	008070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL(ATM)
475	008090	CHEQUE	CHK	*	NO CHEQUE WDL (ATM)
475	008120	CHEQUE	CHK	*	CORR OFF SYS ATM CHQ DEP
475	008170	CHEQUE	CHK	*	CORR CHEQUE WDL-ATM
475	008190	CHEQUE	CHK	*	CORR NO CHEQUE WDL-ATM
475	020020	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	020022	CHEQUE	CHK	*	CASHIER CHEQUE ISSUE
475	020023	CHEQUE	CHK	*	GL CHEQUE ISSUANCE
475	020024	CHEQUE	CHK	*	GL CHEQUE CERTIFY
475	020043	CHEQUE	CHK	*	CHQ. COLLECTION
475	020070	CHEQUE	CHK	*	ACCOUNT CHEQUE DEDUCTION
475	020071	CHEQUE	CHK	*	MANUAL CHEQUE PRESENT
475	020072	CHEQUE	CHK	*	CHEQUE PRESENTATION
475	020080	CHEQUE	CHK	*	CHEQUE PAYMENT
475	020090	CHEQUE	CHK	*	CHQ PAYT - NO CHQ REQD
475	020120	CHEQUE	CHK	*	CORR CHEQUE
475	020122	CHEQUE	CHK	*	CORR CHEQUE ISSUE
475	020123	CHEQUE	CHK	*	CORR GL CHQ ISSUANCE
475	020124	CHEQUE	CHK	*	CORR GL CHQ CERTIFY
475	020170	CHEQUE	CHK	*	CORR CHEQUE PAYMENT
475	020171	CHEQUE	CHK	*	CORR M/CHQ PRESENTATION
475	020172	CHEQUE	CHK	*	CORR CHEQUE PRESENTATION
475	020180	CHEQUE	CHK	*	CORR CHEQUE PAYMENT
475	020190	CHEQUE	CHK	*	CORR CHQ PAY/NO CHQ REQD
475	021040	CHEQUE	CHK	*	CHQ. PURCHASE
475	021041	CHEQUE	CHK	*	CHQ. PURCHASE
475	021073	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	021074	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	021173	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
475	021174	CHEQUE	CHK	*	COR CHQ DEP
475	025020	CHEQUE	CHK	*	CHEQUE POSTING
475	025022	CHEQUE	CHK	*	CASHIER CHEQUE
475	025023	CHEQUE	CHK	*	CHEQUE ISSUE
475	025024	CHEQUE	CHK	*	CHEQUE CERTIFY
475	025043	CHEQUE	CHK	*	CHQ. COLLECTION

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
475	025071	CHEQUE	CHK	*	MANUAL CHEQUE
475	025073	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	025080	CHEQUE	CHK	*	CHEQUE PAYMENT
475	025090	CHEQUE	CHK	*	CHQ PAYT-NO CHQ REQD
475	025120	CHEQUE	CHK	*	CORR CHEQUE POSTING
475	025122	CHEQUE	CHK	*	CORR CHEQUE TO CASH
475	025123	CHEQUE	CHK	*	CORR CHEQUE ISSUE
475	025124	CHEQUE	CHK	*	CORR CHEQUE CERT
475	025138	CHEQUE	CHK	*	CORR REVOL CHQ REP
475	025163	CHEQUE	CHK	*	CORR TRAV CHQ DEP
475	025170	CHEQUE	CHK	*	CORR ACCT CHQ PAYT
475	025171	CHEQUE	CHK	*	CORR CERT CHEQUE
475	025173	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
475	025180	CHEQUE	CHK	*	CORR CHEQUE PAYMENT
475	025190	CHEQUE	CHK	*	CORR PAYT - NO CHQ
475	026040	CHEQUE	CHK	*	CHQ. PURCHASE
475	026041	CHEQUE	CHK	*	CHQ. PURCHASE
475	026073	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	026074	CHEQUE	CHK	*	CHEQUE DEPOSIT
475	026163	CHEQUE	CHK	*	CORR T/CHQ DEPOSIT
475	026173	CHEQUE	CHK	*	CORR CHEQUE DEPOSIT
475	026174	CHEQUE	CHK	*	COR CHQ DEP
475	051020	CHEQUE	CHK	*	CHEQUE RETURN
475	051021	CHEQUE	CHK	*	OUTWARD CHQ DISHONOR
475	051023	CHEQUE	CHK	*	OUTWARD CHQ DISHONOR
475	051070	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	051071	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	051072	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	051073	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	051075	CHEQUE	CHK	*	SPECIAL ANSWER REQUEST
475	051077	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	051079	CHEQUE	CHK	*	DISHONOUR CHEQUE
475	051082	CHEQUE	CHK	*	CASH CHEQUE
475	051083	CHEQUE	CHK	*	CHEQUE WITHDRAWAL
475	051085	CHEQUE	CHK	*	CHEQUE TFR DD/TT
475	051120	CHEQUE	CHK	*	CHEQUE RETN CORR
475	051121	CHEQUE	CHK	*	CORR OW CHQ DISHONOR
475	051123	CHEQUE	CHK	*	CORR OW CHQ DISHONOR
475	051170	CHEQUE	CHK	*	CORR CHEQUE
475	051171	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
475	051172	CHEQUE	CHK	*	CORR CASH CHEQUE
475	051173	CHEQUE	CHK	*	CORR CHEQUE WITHDRAWAL
475	051175	CHEQUE	CHK	*	SPECIAL ANSWER REQUEST CORRECTION

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
475	051176	CHEQUE	CHK	*	SPECIAL ANSWER PRESENTATION CORRECT
475	051177	CHEQUE	CHK	*	CORR CHEQUE
475	051179	CHEQUE	CHK	*	CHQ DISHONOUR CORR
475	051182	CHEQUE	CHK	*	CORR CASH CHEQUE
475	051183	CHEQUE	CHK	*	CORR CHQ WDL
475	051185	CHEQUE	CHK	*	CORR-CHQ TFR DD/TT
475	006055	DEBIT	TRF	KH	Cheque Withdrawl
475	001055	DEBIT	TRF	KH	Cheque Withdrawl
487	000010	CASH	CLR	*	CASH DEPOSIT
487	000015	CASH	CLR	*	MULTI DEPOSIT
487	000030	CASH	CLR	*	CREDIT
487	000040	CASH	CLR	*	DEPOSIT
487	000060	CASH	CLR	*	CASH WITHDRAWAL
487	000080	CASH	CLR	*	3RD PARTY WITHDRAWAL
487	000090	CASH	CLR	*	NO CHEQUE WITHDRAWAL
487	001010	CASH	CLR	*	CASH DEPOSIT
487	001015	CASH	CLR	*	MULTI DEPOSIT
487	001018	CASH	CLR	*	DRAFT ISSUE
487	001019	CASH	CLR	*	DRAFT ISSUE
487	001030	CASH	CLR	*	CREDIT
487	001037	CASH	CLR	*	CASH/CHQ DEP
487	001038	CASH	CLR	*	CASH/CHQ DEP
487	001039	CASH	CLR	*	CASH/CHQ DEP
487	001040	CASH	CLR	*	DEPOSIT
487	001048	CASH	CLR	*	SWIFT TXN - CR TO VOSTRO
487	001060	CASH	CLR	*	CASH WITHDRAWAL
487	001075	CASH	CLR	*	MULTI WITHDRAWAL
487	001110	CASH	CLR	*	CORR CASH DEPOSIT
487	001118	CASH	CLR	*	CORR DRAFT FROM ACCOUNT
487	001119	CASH	CLR	*	CORR DRAFT FROM CASH
487	001130	CASH	CLR	*	CORR CREDIT
487	001138	CASH	CLR	*	CORR CONSOLIDATED DEP
487	001139	CASH	CLR	*	COR FORCED GROUP CREDIT
487	001140	CASH	CLR	*	CORR CEMTEX TRANS
487	001143	CASH	CLR	*	CORR TRAV CHEQUE DEP
487	001150	CASH	CLR	*	CORR DEBIT
487	003060	CASH	CLR	*	CLOSE ACCOUNT BY CASH
487	003350	CASH	CLR	*	CLOSE ACCOUNT DEBIT
487	004010	CASH	CLR	*	ATM CASH DEPOSIT
487	004011	CASH	CLR	*	POS RFND
487	004015	CASH	CLR	*	MULTI DEPOSIT (ATM)
487	004030	CASH	CLR	*	CREDIT TRANSACTION (ATM)
487	004051	CASH	CLR	*	BILL PAY DEBIT (ATM/INTERNET BANKING/MPTU)

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
487	004060	CASH	CLR	*	ATM CSH WDL
487	004061	CASH	CLR	*	POS PURCH
487	004062	CASH	CLR	*	ATM CSH WDL
487	004066	CASH	CLR	*	POS PURCH
487	004067	CASH	CLR	*	EFTPOS CSH ADV
487	004068	CASH	CLR	*	EFTPOS CSH ADV
487	004075	CASH	CLR	*	MULTI WITHDRAWAL (ATM)
487	004090	CASH	CLR	*	NO CHEQUE WDL (ATM)
487	004110	CASH	CLR	*	CORR ATM CASH DEPOSIT
487	004111	CASH	CLR	*	COR POS RFND
487	004130	CASH	CLR	*	CORR CREDIT TRANS (ATM)
487	004160	CASH	CLR	*	COR ATM CSH WDL
487	004161	CASH	CLR	*	COR POS PURCH
487	004162	CASH	CLR	*	COR ATM CSH WDL
487	004166	CASH	CLR	*	COR POS PURCH
487	004167	CASH	CLR	*	COR E/POS CSH ADV
487	004168	CASH	CLR	*	COR E/POS CSH ADV
487	004700	CASH	CLR	*	ATM MINI STATEMENT PRINT
487	005010	CASH	CLR	*	O.S CASH DEPOSIT
487	005030	CASH	CLR	*	O.S CREDIT
487	005060	CASH	CLR	*	O.S. CASH WITHDRAWAL
487	005080	CASH	CLR	*	O.S 3RD PARTY WITHDRAWAL
487	005110	CASH	CLR	*	CORR O.S. CASH DEPOSIT
487	005130	CASH	CLR	*	CORR O.S. CREDIT TRANS
487	005160	CASH	CLR	*	CORR CASH WITHDAWAL
487	005180	CASH	CLR	*	CORR 3RD PARTY WITHDRAWAL
487	006010	CASH	CLR	*	CASH DEPOSIT
487	006015	CASH	CLR	*	MULTI DEPOSIT
487	006018	CASH	CLR	*	DRAFT ISSUE
487	006038	CASH	CLR	*	CASH/CHEQUE DEPOSIT
487	006039	CASH	CLR	*	CREDIT
487	006048	CASH	CLR	*	SWIFT TXN - CR VOST
487	006049	CASH	CLR	*	SWIFT INWARD CREDIT
487	006058	CASH	CLR	*	SWIFT DEBIT
487	006059	CASH	CLR	*	SWIFT INWARD DEBIT
487	006060	CASH	CLR	*	CASH WITHDRAWAL
487	006065	CASH	CLR	*	VISA PURCHASE
487	006085	CASH	CLR	*	VISA PURCHASE
487	006110	CASH	CLR	*	CORR CASH DEPOSIT
487	006115	CASH	CLR	*	CORR MULTI DEPOSIT
487	006116	CASH	CLR	*	CORRECTION ACCOUNT TLX
487	006118	CASH	CLR	*	CORR DRAFT FROM ACCOUNT
487	006130	CASH	CLR	*	CORR CREDIT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
487	006138	CASH	CLR	*	CORR CONSOLIDATED DEP
487	006139	CASH	CLR	*	COR CREDIT
487	006140	CASH	CLR	*	CORR CEMTEX TXN
487	006149	CASH	CLR	*	SWIFT INWARD CREDIT CORR
487	006150	CASH	CLR	*	CORR DEBIT
487	006158	CASH	CLR	*	SWIFT CORR DEBIT
487	006159	CASH	CLR	*	SWIFT INWARD DEBIT CORR
487	006160	CASH	CLR	*	CORR CASH WITHDRAWAL
487	006165	CASH	CLR	*	CORR VISA PURCHASE
487	008010	CASH	CLR	*	OFF SYS ATM CASH DEP
487	008011	CASH	CLR	*	POS RFND
487	008016	CASH	CLR	*	POS RFND
487	008030	CASH	CLR	*	CREDIT TRANSACTION (ATM)
487	008031	CASH	CLR	*	CREDIT (TERMS)(ATM)
487	008032	CASH	CLR	*	CREDIT(SD/CR) (ATM)
487	008040	CASH	CLR	*	CEMTEX TXN (ATM)
487	008060	CASH	CLR	*	ATM CSH WDL
487	008061	CASH	CLR	*	POS PURCH
487	008062	CASH	CLR	*	ATM CSH WDL
487	008066	CASH	CLR	*	POS PURCH
487	008067	CASH	CLR	*	EFTPOS CSH ADV
487	008068	CASH	CLR	*	EFTPOS CSH ADV
487	008080	CASH	CLR	*	3RD PARTY W/DRWL-ATM
487	008110	CASH	CLR	*	CORR OFF SYS ATM CASH DEP
487	008111	CASH	CLR	*	COR POS RFND
487	008116	CASH	CLR	*	COR POS RFND
487	008130	CASH	CLR	*	CORR CREDIT TRAN (ATM)
487	008140	CASH	CLR	*	COR CEMTEX TXN (ATM)
487	008160	CASH	CLR	*	COR ATM CSH WDL
487	008161	CASH	CLR	*	COR POS PURCH
487	008162	CASH	CLR	*	COR ATM CSH WDL
487	008166	CASH	CLR	*	COR POS PURCH
487	008167	CASH	CLR	*	COR E/POS CSH ADV
487	008168	CASH	CLR	*	COR E/POS CSH ADV
487	008180	CASH	CLR	*	CORR W/DRWL-ATM
487	020008	CASH	CLR	*	GENR CASH POSTING
487	020009	CASH	CLR	*	GENERATED POSTING
487	020010	CASH	CLR	*	CASH DEPOSIT
487	020019	CASH	CLR	*	DRAFT ISSUE
487	020030	CASH	CLR	*	CREDIT
487	020050	CASH	CLR	*	DEBIT
487	020060	CASH	CLR	*	CASH DEDUCTION
487	020108	CASH	CLR	*	CORR GENR CASH POSTING

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
487	020109	CASH	CLR	*	CORR GENERATED POSTING
487	020110	CASH	CLR	*	CORRECTION CASH POSTING
487	020119	CASH	CLR	*	CORR DRAFT FROM CASH
487	020130	CASH	CLR	*	CORRECTION CREDIT
487	020131	CASH	CLR	*	COR CREDIT
487	020150	CASH	CLR	*	CORRECTION DEBIT
487	020160	CASH	CLR	*	CORRECTION CASH PAYMENT
487	021016	CASH	CLR	*	TELEX TRANSFER
487	021018	CASH	CLR	*	DRAFT ISSUE
487	021079	CASH	CLR	*	DRAFT REPURCHASE
487	021116	CASH	CLR	*	CORR ACCT TELEX
487	021118	CASH	CLR	*	CORR DRAFT FROM ACCOUNT
487	021131	CASH	CLR	*	COR CREDIT
487	021145	CASH	CLR	*	COR CREDIT
487	024060	CASH	CLR	*	ATM CSH ADV
487	024160	CASH	CLR	*	COR ATM CSH ADV
487	025008	CASH	CLR	*	GENR CASH POSTING
487	025009	CASH	CLR	*	GENERATED POSTING
487	025010	CASH	CLR	*	CASH DEPOSIT
487	025016	CASH	CLR	*	ACCT TO TELEX
487	025017	CASH	CLR	*	TELEX TRANSFER
487	025018	CASH	CLR	*	ACCOUNT TO DRAFT
487	025019	CASH	CLR	*	DRAFT ISSUE
487	025030	CASH	CLR	*	CREDIT
487	025037	CASH	CLR	*	REVOLV CASH REPAY
487	025038	CASH	CLR	*	REVOLV CHEQUE REPAY
487	025039	CASH	CLR	*	CREDIT
487	025048	CASH	CLR	*	SWIFT TXN OS CR GL -NOST
487	025049	CASH	CLR	*	SWIFT INWARD CREDIT
487	025050	CASH	CLR	*	DEBIT
487	025060	CASH	CLR	*	CASH PAYMENT
487	025116	CASH	CLR	*	CORR AC TO TELEX
487	025117	CASH	CLR	*	CORR CASH TO TELEX
487	025118	CASH	CLR	*	CORR ACCOUNT TO DRAFT
487	025119	CASH	CLR	*	CORR CASH TO DRAFT
487	025130	CASH	CLR	*	CORR CREDIT
487	025137	CASH	CLR	*	CORR REVOL CASH REP
487	025150	CASH	CLR	*	CORR DEBIT
487	025160	CASH	CLR	*	CORR CASH PAYMENT
487	025187	CASH	CLR	*	CORR REVOLVE CSH ADV
487	026016	CASH	CLR	*	TELEX TRANSFER
487	026018	CASH	CLR	*	DRAFT ISSUE
487	026039	CASH	CLR	*	CREDIT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
487	026059	CASH	CLR	*	DEBIT
487	026139	CASH	CLR	*	COR CREDIT
487	026159	CASH	CLR	*	COR DEBIT
487	028060	CASH	CLR	*	ATM CSH ADV
487	028160	CASH	CLR	*	COR ATM CSH ADV
495	000045	TX/AIR	TRF	*	DEPOSIT TRANSFER
495	000050	TX/AIR	TRF	*	DEBIT
495	000055	TX/AIR	TRF	*	WITHDRAWAL TRANSFER
495	000110	TX/AIR	TRF	*	CORR CASH DEPOSIT
495	000120	TX/AIR	TRF	*	CORR CHEQUE DEPOSIT
495	000121	TX/AIR	TRF	*	CORR LATE CHEQUE DEPOSIT
495	000122	TX/AIR	TRF	*	CORR CHEQUE DEPOSIT
495	000130	TX/AIR	TRF	*	CORR CREDIT
495	000140	TX/AIR	TRF	*	CORR CEMTEX
495	000145	TX/AIR	TRF	*	CORR DEPOSIT TRANSFER
495	000150	TX/AIR	TRF	*	CORR DEBIT
495	000155	TX/AIR	TRF	*	CORR WITHDRAWAL TRANSFER
495	000160	TX/AIR	TRF	*	CORR CASH WITHDRAWAL
495	000170	TX/AIR	TRF	*	CORR CHEQUE WITHDRAWAL
495	000180	TX/AIR	TRF	*	CORR 3RD PARTY WITHDRAWAL
495	000190	TX/AIR	TRF	*	CORR NO CHEQUE WITHDRAWAL
495	000345	TX/AIR	TRF	*	P/TERM BOUT BY TRF DEP
495	000355	TX/AIR	TRF	*	P/TERM BOUT BY TRF WDL
495	000360	TX/AIR	TRF	*	P/TERM BOUT BY CASH
495	000370	TX/AIR	TRF	*	P/TERM BOUT BY CHEQUE
495	000380	TX/AIR	TRF	*	P/TERM BOUT BY 3RD CHQ
495	000390	TX/AIR	TRF	*	P/TERM BOUT NO CHEQUE
495	001016	TX/AIR	TRF	*	TELEX TRANSFER
495	001017	TX/AIR	TRF	*	TELEX TRANSFER
495	001025	TX/AIR	TRF	*	TELEX TRANSFER
495	001045	TX/AIR	TRF	*	TRANSFER
495	001047	TX/AIR	TRF	*	SWEEP TRANSFER CREDIT
495	001050	TX/AIR	TRF	*	DEBIT
495	001053	TX/AIR	TRF	*	INTEREST TRANSFER
495	001055	TX/AIR	TRF	*	TRANSFER
495	001057	TX/AIR	TRF	*	SWEEP TRANSFER DEBIT
495	001058	TX/AIR	TRF	*	SWIFT TXN - DR TO VOSTRO
495	001116	TX/AIR	TRF	*	CORR ACCOUNT TELEX
495	001117	TX/AIR	TRF	*	CORR TELEX TRF CSH
495	001125	TX/AIR	TRF	*	CORR TELEX TRF FROM ACC
495	001145	TX/AIR	TRF	*	CORR DEPOSIT TRANSFER
495	001147	TX/AIR	TRF	*	CORR SWEEP TFR CREDIT
495	001155	TX/AIR	TRF	*	CORR WITHDRAWAL TRANSFER

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
495	001157	TX/AIR	TRF	*	CORR SWEEP TFR DEBIT
495	001158	TX/AIR	TRF	*	SWIFT TXN - CORR DR VOST
495	001345	TX/AIR	TRF	*	TFR PART TERM BREAKOUT
495	001355	TX/AIR	TRF	*	PARTIAL TERM BREAKOUT
495	001360	TX/AIR	TRF	*	PARTIAL TERM BREAKOUT
495	003045	TX/AIR	TRF	*	CLOSE ACCOUNT TRANSFER
495	003046	TX/AIR	TRF	*	AUTO CLOSE ACCT DEP TRF
495	003050	TX/AIR	TRF	*	CLOSE ACCOUNT DEBIT
495	003055	TX/AIR	TRF	*	CLOSE ACCOUNT TRANSFER
495	003056	TX/AIR	TRF	*	AUTO CLOSE ACCT WDL TRF
495	003090	TX/AIR	TRF	*	CLOSE ACCT NO CHQ WDL
495	003145	TX/AIR	TRF	*	CORR CLOSE A/C TRANSFER
495	003150	TX/AIR	TRF	*	CORR CLOSE A/C DEBIT
495	003160	TX/AIR	TRF	*	CORR CLOSE A/C BY CASH
495	003170	TX/AIR	TRF	*	CORRECTION CHQ CLOSURE
495	003180	TX/AIR	TRF	*	CORR CLOSE A/C BY CHEQUE
495	003190	TX/AIR	TRF	*	CORR NO CHEQUE CLOSURE
495	004016	TX/AIR	TRF	*	POS RFND
495	004040	TX/AIR	TRF	*	CEMTEX TRANSACTION (ATM)
495	004045	TX/AIR	TRF	*	ATM TFR FUNDS
495	004050	TX/AIR	TRF	*	DEBIT TRANSACTION (ATM)
495	004055	TX/AIR	TRF	*	WDL TFR(ATM)
495	004116	TX/AIR	TRF	*	COR POS RFND
495	004140	TX/AIR	TRF	*	CORR CEMTEX TRANS (ATM)
495	004145	TX/AIR	TRF	*	ATM COR TFR
495	004150	TX/AIR	TRF	*	CORR DEBIT TRANS (ATM)
495	004155	TX/AIR	TRF	*	COR WDL TFR(ATM)
495	005045	TX/AIR	TRF	*	O.S DEPOSIT TRANSFER
495	005050	TX/AIR	TRF	*	O.S. DEBIT
495	005055	TX/AIR	TRF	*	O.S. WITHDRAWAL TRANSFER
495	005145	TX/AIR	TRF	*	CORR DEPOSIT TRANSFER
495	005150	TX/AIR	TRF	*	CORR DEBIT TRANSACTION
495	005155	TX/AIR	TRF	*	CORR WITHDRAWAL TRANSFER
495	006016	TX/AIR	TRF	*	TELEX TRANSFER
495	006030	TX/AIR	TRF	*	CREDIT
495	006031	TX/AIR	TRF	*	CREDIT INTEREST TFR
495	006045	TX/AIR	TRF	*	TRANSFER
495	006050	TX/AIR	TRF	*	OFF SYS NO P/BOOK DEBIT
495	006055	TX/AIR	TRF	*	TRANSFER
495	006145	TX/AIR	TRF	*	CORR DEPOSIT TRANSFER
495	006155	TX/AIR	TRF	*	CORR WITHDRAWAL TFR
495	008045	TX/AIR	TRF	*	ATM TFR FUNDS
495	008050	TX/AIR	TRF	*	DEBIT TRANSACTION (ATM)

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
495	008051	TX/AIR	TRF	*	DEBIT (SD/CR) (ATM)
495	008055	TX/AIR	TRF	*	WDL TFR(ATM)
495	008145	TX/AIR	TRF	*	ATM COR TFR
495	008150	TX/AIR	TRF	*	CORR DEBIT TRAN (ATM)
495	008155	TX/AIR	TRF	*	COR WDL TFR(ATM)
495	020017	TX/AIR	TRF	*	TELEX TRANSFER
495	020025	TX/AIR	TRF	*	TELEX TRANSFER
495	020045	TX/AIR	TRF	*	TRANSFER
495	020047	TX/AIR	TRF	*	TRANSFER
495	020051	TX/AIR	TRF	*	TRANSFER
495	020055	TX/AIR	TRF	*	TRANSFER
495	020056	TX/AIR	TRF	*	NOSTRO TRANSFER
495	020057	TX/AIR	TRF	*	TRANSFER
495	020058	TX/AIR	TRF	*	TRANSFER
495	020117	TX/AIR	TRF	*	CORR TELEX CASH
495	020145	TX/AIR	TRF	*	CORR FUNDS TRANSFER
495	020147	TX/AIR	TRF	*	COR TRANSFER
495	020151	TX/AIR	TRF	*	COR TRANSFER
495	020155	TX/AIR	TRF	*	COR TRANSFER
495	020157	TX/AIR	TRF	*	COR TRANSFER
495	020158	TX/AIR	TRF	*	COR TRANSFER
495	021031	TX/AIR	TRF	*	TRANSFER
495	021047	TX/AIR	TRF	*	TRANSFER
495	021051	TX/AIR	TRF	*	TRANSFER
495	021055	TX/AIR	TRF	*	TRANSFER
495	021056	TX/AIR	TRF	*	GL CCY TRF WITHDRAWAL
495	021058	TX/AIR	TRF	*	TRANSFER
495	021151	TX/AIR	TRF	*	COR TRANSFER
495	021155	TX/AIR	TRF	*	COR TRANSFER
495	021156	TX/AIR	TRF	*	CORR GL TRF WITHDRAWAL
495	021158	TX/AIR	TRF	*	COR TANSFER
495	025031	TX/AIR	TRF	*	TRANSFER
495	025045	TX/AIR	TRF	*	TRANSFER
495	025047	TX/AIR	TRF	*	TRANSFER
495	025051	TX/AIR	TRF	*	TRANSFER
495	025055	TX/AIR	TRF	*	TRANSFER
495	025057	TX/AIR	TRF	*	TRANSFER
495	025131	TX/AIR	TRF	*	COR TRANSFER
495	025139	TX/AIR	TRF	*	CORR REVOL TRF
495	025145	TX/AIR	TRF	*	CORR TRANSFER
495	025147	TX/AIR	TRF	*	COR TRANSFER
495	025151	TX/AIR	TRF	*	COR TRANSFER
495	025155	TX/AIR	TRF	*	COR TRANSFER

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
495	025157	TX/AIR	TRF	*	COR TRANSFER
495	025189	TX/AIR	TRF	*	CORR REVOLVING CR TRF
495	026031	TX/AIR	TRF	*	TRANSFER
495	026045	TX/AIR	TRF	*	TRANSFER
495	026051	TX/AIR	TRF	*	TRANSFER
495	026055	TX/AIR	TRF	*	TRANSFER
495	026056	TX/AIR	TRF	*	CCY TRF WITHDRW
495	026058	TX/AIR	TRF	*	TRANSFER
495	026131	TX/AIR	TRF	*	COR TRANSFER
495	026145	TX/AIR	TRF	*	COR TRANSFER
495	026146	TX/AIR	TRF	*	CORR CCY TXN
495	026151	TX/AIR	TRF	*	COR TRANSFER
495	026155	TX/AIR	TRF	*	COR TRANSFER
495	026156	TX/AIR	TRF	*	CORR OS CCY TRF WITH
495	026158	TX/AIR	TRF	*	COR TRANSFER
495	001055	DEBIT	TRF	KH	Same day funds transfer
495	001055	DEBIT	TRF	VN	Same day funds transfer
495	006055	DEBIT	TRF	VN	Same day funds transfer
495	006055	DEBIT	TRF	KH	Same day funds transfer
506	001055	DEBIT	TRF	VN	Book Transfer to ANZ account
506	006055	DEBIT	TRF	VN	Book Transfer to ANZ account
506	006055	DEBIT	TRF	KH	Book Transfer to ANZ account
506	001055	DEBIT	TRF	KH	Book Transfer to ANZ account
508	001055	INT PYMT	TRF	VN	Cross Border Credit Transfer
508	006055	INT PYMT	TRF	VN	Cross Border Credit Transfer
508	006055	INT PYMT	TRF	KH	Cross Border Credit Transfer
508	001055	INT PYMT	TRF	KH	Cross Border Credit Transfer
524	025068	COMMISSION	COM	*	COMMISSION CHARGES
527	006032	A/C TRANS	STO	*	CREDIT TFR STAND/ORDER
527	006051	A/C TRANS	STO	*	DEBIT TFR STAND/ORDER
566	001055	RETURNED	RTI	VN	Return - Domestic Clearing transaction
566	001055	DIR DEB	RTI	VN	Return Direct Debit Collection
566	001055	RETURNED	RTI	VN	Return - Cheques
566	001055	RETURNED	RTI	VN	Return - Direct Debit
566	006055	RETURNED	RTI	VN	Return - Domestic Clearing transaction
566	006055	DIR DEB	RTI	VN	Return Direct Debit Collection
566	006055	RETURNED	RTI	VN	Return - Cheques
566	006055	RETURNED	RTI	VN	Return - Direct Debit
566	006055	RETURNED	RTI	KH	Return - Domestic Clearing transaction
566	006055	DIR DEB	RTI	KH	Return Direct Debit Collection
566	006055	RETURNED	RTI	KH	Return - Cheques
566	006055	RETURNED	RTI	KH	Return - Direct Debit
566	001055	RETURNED	RTI	KH	Return - Cheques

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
654	001055	CMI-NP	CMI	VN	Notional Pooling Interest
654	001055	CMI-NP	CMI	VN	AS Debit Adjustment
654	006055	CMI-NP	CMI	VN	Notional Pooling Interest
654	006055	CMI-NP	CMI	VN	AS Debit Adjustment
654	000730	INTEREST	INT	*	CREDIT INTEREST
654	000732	INTEREST	INT	*	INTEREST CREDIT ADJUST
654	000736	INTEREST	INT	*	DR INTEREST CR ADJUST
654	000737	INTEREST	INT	*	DR COMM INT CR ADJUST
654	000738	INTEREST	INT	*	CR INT PRV PRD CR ADJUST
654	000739	INTEREST	INT	*	DR INT PRV PRD CR ADJUST
654	000740	INTEREST	INT	*	DR COMM INT P/PRD CR ADJ
654	000750	INTEREST	INT	*	DEBIT INTEREST
654	000751	INTEREST	INT	*	INTEREST PENALTY
654	000752	INTEREST	INT	*	INTEREST DEBIT ADJUST
654	000754	INTEREST	INT	*	DEBIT INTT ADJUSTMENT
654	000756	INTEREST	INT	*	DR INT DR ADJUSTMENT
654	000757	INTEREST	INT	*	DR COMM INT DR ADJUSTMNT
654	000758	INTEREST	INT	*	CR INT P/PRD DR ADJUST
654	000759	INTEREST	INT	*	DR INT P/PRD DR ADJUST
654	000760	INTEREST	INT	*	DR COMM INT P/PR DR ADJ
654	006033	INTEREST	INT	*	INTEREST
654	006727	INTEREST	INT	*	DR INT REFUND
654	006730	INTEREST	INT	*	CR INT PAYMENT
654	006750	INTEREST	INT	*	CR INT RECOVER
654	006797	INTEREST	INT	*	DR INT PAYMENT
654	009989	INTEREST	INT	*	COMMITMENT INTEREST
654	009990	INTEREST	INT	*	DEBIT INTEREST
654	020006	INTEREST	INT	*	NOSTRO CREDIT INTEREST
654	020066	INTEREST	INT	*	NOSTRO DEBIT INTEREST
654	020106	INTEREST	INT	*	NOSTRO CREDIT INTERST CORR
654	020166	INTEREST	INT	*	NOSTRO DEBIT INTEREST CORR
654	006055	CMI-NP	CMI	KH	Notional Pooling Interest
654	006055	CMI-NP	CMI	KH	AS Debit Adjustment
654	001055	CMI-NP	CMI	KH	Notional Pooling Interest
654	001055	CMI-NP	CMI	KH	AS Debit Adjustment
654	000799	CMI-NP	CMI	VN	AS Debit Adjustment
654	000768	INTEREST	INT	*	NIRCR PRVPRD DRADJ
654	000761	INTEREST	INT	*	NIR CREDIT INT
656	006055	CMI-S	CMI	VN	Intercompany Loan Transfer
656	006055	CMI-S	CMI	KH	Intercompany Loan Transfer
677	001055	Tax	TAX	KH	Tax payment
677	006055	Tax	TAX	KH	Tax payment
698	001055	CHARGES	CHG	VN	Charges

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
698	006055	CHARGES	CHG	VN	Charges
698	001052	FEE	CHG	*	LOAN FEE TRANSFER
698	001061	FEE	CHG	*	DISHONOUR FEE
698	001063	FEE	CHG	*	CONTINGENT FEE
698	009200	FEE	CHG	*	FLAT FEE
698	009201	FEE	CHG	*	CORR LOAN APPROVAL FEE
698	009202	FEE	CHG	*	LOAN APPROVAL FEE
698	009203	FEE	CHG	*	CORR LOAN APPROVAL FEE
698	009204	FEE	CHG	*	STANDING ORDER FEE
698	009205	FEE	CHG	*	CORR STANDING ORDER FEE
698	009210	FEE	CHG	*	REBATE LOAN APPROVAL FEE
698	009211	FEE	CHG	*	CORR REB LOAN APP FEE
698	009212	FEE	CHG	*	REBATE LOAN APPROVAL FEE
698	009213	FEE	CHG	*	CORR REB LOAN APP FEE
698	009214	FEE	CHG	*	REB STANDING ORDER FEE
698	009215	FEE	CHG	*	CORR REB STAND/ORD FEE
698	009220	FEE	CHG	*	LEDGER FEE
698	009221	FEE	CHG	*	COR LED FEE
698	009222	FEE	CHG	*	MINIMUM BALNANCE FEE
698	009223	FEE	CHG	*	CORR MINIMUM BALANCE FEE
698	009224	FEE	CHG	*	MINIMUM BALANCE FEE
698	009225	FEE	CHG	*	COR MINIMUM BALANCE FEE
698	009226	FEE	CHG	*	MINIMUM BALANCE FEE
698	009227	FEE	CHG	*	COR MINIMUM BALANCE FEE
698	009228	FEE	CHG	*	LEDGER FEE
698	009229	FEE	CHG	*	COR LED FEE
698	009230	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009231	FEE	CHG	*	COR REBATE OF LEDGER FEE
698	009232	FEE	CHG	*	REB MINIMUM BALANCE FEE
698	009233	FEE	CHG	*	COR REB MINIMUM BALANCE FEE
698	009234	FEE	CHG	*	REB MINIMUM BALANCE FEE
698	009235	FEE	CHG	*	COR REBATE OF MINIMUM BALNCE FEE
698	009236	FEE	CHG	*	REB MINIMUM BALANCE FEE
698	009237	FEE	CHG	*	COR REBATE OF MINIMUM BALANCE FEE
698	009238	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009239	FEE	CHG	*	COR REBATE OF LEDGER FEE
698	009240	FEE	CHG	*	LOAN APPROVAL FEE
698	009241	FEE	CHG	*	CORR LOAN APPROVAL FEE
698	009242	FEE	CHG	*	LOAN ADMIN CHARGE
698	009243	FEE	CHG	*	CORR LOAN ADMIN CHARGE
698	009244	FEE	CHG	*	LEDGER FEE
698	009245	FEE	CHG	*	CORR LEDGER FEE
698	009246	FEE	CHG	*	WITHHOLDING TAX

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
698	009247	FEE	CHG	*	CORR LEDGER FEE
698	009248	FEE	CHG	*	LEDGER FEE
698	009249	FEE	CHG	*	COR LED FEE
698	009250	FEE	CHG	*	REB LOAN APPROVAL FEE
698	009251	FEE	CHG	*	CORR REBATE OF LAF
698	009252	FEE	CHG	*	REBATE FOR LOAN ADMIN CHARGE
698	009253	FEE	CHG	*	CORR REB LAC
698	009254	FEE	CHG	*	REBATE LEDGER FEE
698	009255	FEE	CHG	*	CORR REB LEDGER FEE
698	009256	FEE	CHG	*	REBATE LEDGER FEE
698	009257	FEE	CHG	*	CORR REB LEDGER FEE
698	009258	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009259	FEE	CHG	*	COR REBATE OF LEDGER FEE
698	009260	FEE	CHG	*	TRANSACTION FEE
698	009261	FEE	CHG	*	CORR TRANSACTION FEE
698	009262	FEE	CHG	*	LEDGER FEE
698	009263	FEE	CHG	*	COR LED FEE
698	009266	FEE	CHG	*	LEDGER FEE
698	009267	FEE	CHG	*	COR LED FEE
698	009268	FEE	CHG	*	LEDGER FEE
698	009269	FEE	CHG	*	COR LED FEE
698	009270	FEE	CHG	*	REB TRANSACTION FEE
698	009271	FEE	CHG	*	COR REB TRAN FEE
698	009272	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009273	FEE	CHG	*	COR REBATE OF LEDGER FEE
698	009276	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009277	FEE	CHG	*	COR REBATE OF LEDGER FEE
698	009278	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009279	FEE	CHG	*	COR REBATE OF LEDGER FEE
698	009280	FEE	CHG	*	DORMANT ACCOUNT FEE
698	009281	FEE	CHG	*	COR DORMANT ACCOUNT FEE
698	009282	FEE	CHG	*	LEDGER FEE
698	009283	FEE	CHG	*	COR LED FEE
698	009284	FEE	CHG	*	LEDGER FEE
698	009285	FEE	CHG	*	COR LED FEE
698	009286	FEE	CHG	*	LEDGER FEE
698	009287	FEE	CHG	*	COR LED FEE
698	009288	FEE	CHG	*	LEDGER FEE
698	009289	FEE	CHG	*	COR LED FEE
698	009290	FEE	CHG	*	REB DORMANT ACCOUNT FEE
698	009291	FEE	CHG	*	COR REBATE DORMANT ACCOUNT FEE
698	009292	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009293	FEE	CHG	*	COR REBATE OF LEDGER FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
698	009294	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009295	FEE	CHG	*	COR REBATE OF LEDGER FEE
698	009296	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009297	FEE	CHG	*	COR REBATE OF LEDGER FEE
698	009298	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009299	FEE	CHG	*	COR REBATE OF LEDGER FEE
698	009300	FEE	CHG	*	DEMAND DRAFT FEE FCY
698	009301	FEE	CHG	*	CORR D DRAFT FEE FCY
698	009302	FEE	CHG	*	LEDGER FEE
698	009303	FEE	CHG	*	COR LED FEE
698	009304	FEE	CHG	*	WITHDRAWAL FEE
698	009305	FEE	CHG	*	CORR WITHDRAWAL FEE
698	009306	FEE	CHG	*	LOAN APPROVAL FEE
698	009307	FEE	CHG	*	CORR LOAN APPROVAL FEE
698	009308	FEE	CHG	*	LOAN APPROVAL FEE
698	009309	FEE	CHG	*	CORR LOAN APPROVAL FEE
698	009310	FEE	CHG	*	REB D DRAFT FEE FCY
698	009311	FEE	CHG	*	COR REB D DRAFT FCY
698	009312	FEE	CHG	*	REBATE FOR LEDGER FEE
698	009313	FEE	CHG	*	COR REBATE OF LEDGER FEE
698	009315	FEE	CHG	*	CORR STOP CHQ FEE
698	009316	FEE	CHG	*	MODIFY STOP FEE
698	009317	FEE	CHG	*	CORR MODIFY STOP FEE
698	009318	FEE	CHG	*	REMOVE STOP FEE
698	009319	FEE	CHG	*	CORR REMOVE STOP FEE
698	009320	FEE	CHG	*	TRANSFER DEBIT FEE
698	009321	FEE	CHG	*	CORR TFR DEBIT FEE
698	009322	FEE	CHG	*	DISCHARGE FEE
698	009323	FEE	CHG	*	CORR DISCHARGE FEE
698	009325	FEE	CHG	*	CORR LIMIT APP FEE
698	009330	FEE	CHG	*	CR INT CAP REBATE CREDIT
698	009331	FEE	CHG	*	CR INT CAP REBATE DEBIT
698	009340	FEE	CHG	*	DEMAND DRAFT FEE LCY
698	009341	FEE	CHG	*	CORR D DRAFT FEE LCY
698	009350	FEE	CHG	*	REB D DRAFT FEE LCY
698	009351	FEE	CHG	*	COR REB D DRAFT LCY
698	009360	FEE	CHG	*	TELEX TRANSFER FEE
698	009361	FEE	CHG	*	COR TLX TFR FEE
698	009368	FEE	CHG	*	LINE FEE
698	009369	FEE	CHG	*	CORR LINE FEE
698	009370	FEE	CHG	*	REB TLX TFR FEE
698	009371	FEE	CHG	*	CORR REB TLX TFR FEE
698	009378	FEE	CHG	*	CORR REBATE LINE FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
698	009379	FEE	CHG	*	REBATE LINE FEE
698	009380	FEE	CHG	*	SWIFT FEE
698	009381	FEE	CHG	*	CORR SWIFT FEE
698	009386	FEE	CHG	*	LOAN ADMIN CHARGE
698	009387	FEE	CHG	*	CORR LOAN ADMIN CHARGE
698	009390	FEE	CHG	*	REBATE SWIFT FEE
698	009391	FEE	CHG	*	CORR REB SWIFT FEE
698	009400	FEE	CHG	*	SWEEP FEE
698	009401	FEE	CHG	*	CORR SWEEP FEE
698	009410	FEE	CHG	*	REBATE SWEEP FEE
698	009411	FEE	CHG	*	CORR FOR REB SWEEP FEE
698	009420	FEE	CHG	*	TFR O/SYS DEBIT FEE
698	009421	FEE	CHG	*	COR O/SYS TFR DB FEE
698	009430	FEE	CHG	*	REB O/SY TFR DEB FEE
698	009431	FEE	CHG	*	COR REB O/S TFR DEB
698	009440	FEE	CHG	*	DISHONOUR FEE
698	009441	FEE	CHG	*	CORR DIS FEE
698	009442	FEE	CHG	*	FEE 122
698	009443	FEE	CHG	*	FEE 123
698	009444	FEE	CHG	*	DISHONOUR FEE
698	009445	FEE	CHG	*	CORR DIS FEE
698	009446	FEE	CHG	*	FEE 127
698	009447	FEE	CHG	*	FEE 128
698	009448	FEE	CHG	*	FEE 131
698	009449	FEE	CHG	*	FEE 140
698	009450	FEE	CHG	*	REB DIS FEE
698	009451	FEE	CHG	*	COR REB DIS FEE
698	009454	FEE	CHG	*	REB DIS FEE
698	009455	FEE	CHG	*	COR REB DIS FEE
698	009460	FEE	CHG	*	ACCOUNT MAINTENANCE FEE
698	009461	FEE	CHG	*	CORR ACCOUNT MAINT FEE
698	009462	FEE	CHG	*	OVER THE COUNTER
698	009463	FEE	CHG	*	CORR OTC TRANSACTION FEE
698	009464	FEE	CHG	*	ELECTRONIC TRANS FEE
698	009465	FEE	CHG	*	CORR ELC TRANS FEE
698	009466	FEE	CHG	*	ACCOUNT MAINTENANCE FEE
698	009467	FEE	CHG	*	CORR ACCOUNT MAINT FEE
698	009470	FEE	CHG	*	REBATE FOR FEE TYPE 121
698	009471	FEE	CHG	*	UNIV REB CORRECTION
698	009472	FEE	CHG	*	STAND ORDER NON PAY FEE
698	009473	FEE	CHG	*	COR S/ORDER NON PAY FEE
698	009474	FEE	CHG	*	REB S/ORDER NON PAY FEE
698	009475	FEE	CHG	*	COR REB S/O NON PAY FEE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
698	009476	FEE	CHG	*	REBATE FOR FEE TYPE 127
698	009477	FEE	CHG	*	REBATE FOR FEE TYPE 128
698	009478	FEE	CHG	*	REBATE FOR FEE TYPE 131
698	009479	FEE	CHG	*	REBATE FOR FEE TYPE 140
698	009480	FEE	CHG	*	REBATE FOR FEE TYPE 141
698	009500	FEE	CHG	*	INV FUNDS DEPOSIT
698	009510	FEE	CHG	*	INV FUNDS WITHDRAWL
698	009520	FEE	CHG	*	INV FUNDS RATE SETTING
698	009550	FEE	CHG	*	UNARRANGED O/D CHG
698	009551	FEE	CHG	*	REFUND: O/D CHG
698	009552	FEE	CHG	*	UNARRANGED O/D CHG
698	009553	FEE	CHG	*	REFUND: O/D CHG
698	009554	FEE	CHG	*	LATE PAYMENT FEE
698	009555	FEE	CHG	*	REFUND: LATE PAY FEE
698	009556	FEE	CHG	*	LOAN COMMITMENT FEE
698	009557	FEE	CHG	*	LOAN COMMITMENT FEE -CORR
698	009558	FEE	CHG	*	LOAN APPLICATION FEE
698	009559	FEE	CHG	*	CORR LOAN APP FEE
698	009560	FEE	CHG	*	STATEMENT FEE
698	009561	FEE	CHG	*	CORR STATEMENT FEE
698	009580	FEE	CHG	*	PROPERTY SETTLE FEE
698	009582	FEE	CHG	*	PROPERTY DISCHAR FEE
698	009600	FEE	CHG	*	TELLER ENQUIRY
698	009601	FEE	CHG	*	ACTIVE APPLICATION ENQUIRY
698	009750	FEE	CHG	*	PASSWORD CHANGE
698	009760	FEE	CHG	*	RESET RETRY
698	009761	FEE	CHG	*	CAPABILITY CHANGE
698	009800	FEE	CHG	*	VISA STATEMENT FEE
698	009801	FEE	CHG	*	VISA LATE PAYMENT FEE
698	009802	FEE	CHG	*	VISA ANNUAL ACCOUNT FEE
698	009803	FEE	CHG	*	VISA REPLACEMENT CARD FEE
698	009804	FEE	CHG	*	VISA DOMESTIC ADVANCE FEE
698	009805	FEE	CHG	*	VISA OVERSEAS ADVANCE FEE
698	009806	FEE	CHG	*	VISA GOVERNMENT TRAN DUTY
698	009807	FEE	CHG	*	VISA LINE OF CREDIT FEE
698	009808	FEE	CHG	*	REINSTATE DISPUTED TRANSACTION
698	009809	FEE	CHG	*	VISA DISPUTED TRANSACTION
698	009810	FEE	CHG	*	VISA FEE COLLECTION
698	009815	FEE	CHG	*	VISA SALES CHARGEBACK
698	009816	FEE	CHG	*	VISA CREDIT CHARGEBACK
698	009817	FEE	CHG	*	VISA CASH/ADVANCE CHARGEBACK
698	009820	FEE	CHG	*	VISA FUNDS DISBURSEMENT
698	009825	FEE	CHG	*	VISA SALES REVERSAL

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
698	009826	FEE	CHG	*	VISA CREDIT REVERSAL
698	009827	FEE	CHG	*	VISA CASH/ADVANCE REVERSAL
698	009850	FEE	CHG	*	VISA TEXT MESSAGE
698	009851	FEE	CHG	*	VISA REQUEST FOR ORIGINAL
698	009852	FEE	CHG	*	VISA REQUEST FOR PHOTOCOPY
698	009856	FEE	CHG	*	S/ORDR ESTAB FEE
698	009858	FEE	CHG	*	S/ORDER AMEND FEE
698	009884	FEE	CHG	*	LOANS PPP DEBIT
698	009907	FEE	CHG	*	NO INTEREST FEE
698	009908	FEE	CHG	*	CORR NO INTEREST FEE
698	009911	FEE	CHG	*	C/F BALANCE
698	009915	FEE	CHG	*	DORMANT ACCOUNT FEE
698	009916	FEE	CHG	*	CORRECT DORMANT ACT FEE
698	009917	FEE	CHG	*	DORMANT ACCOUNT FEE
698	009918	FEE	CHG	*	CORRECT DORMANT ACT FEE
698	009961	FEE	CHG	*	C/F BALANCE
698	009984	FEE	CHG	*	FID TRANSACTION
698	009985	FEE	CHG	*	BADT TRANSACTION
698	009986	FEE	CHG	*	STAMP DUTY TRANSACTION
698	009987	FEE	CHG	*	FEE TRANSACTION
698	009988	FEE	CHG	*	DEBT ADMINISTRATION FEE
698	009999	FEE	CHG	*	TAX TRANSACTION
698	020011	FEE	CHG	*	CREDIT COMMISSION
698	020067	FEE	CHG	*	NOSTRO FEES / CHARGES
698	020068	FEE	CHG	*	COMMISSION CHARGES
698	020069	FEE	CHG	*	CHANGE
698	020111	FEE	CHG	*	CORR CR COMMISSION
698	020167	FEE	CHG	*	NOSTRO FEES / CHARGES CORR
698	020168	FEE	CHG	*	CORR COMMISSION CHARGES
698	020169	FEE	CHG	*	CORR CHANGE
698	025011	FEE	CHG	*	CREDIT COMMISSION
698	025111	FEE	CHG	*	CORR COMMISSION CHGS
698	025168	FEE	CHG	*	CORR COMM CHGS
698	025169	FEE	CHG	*	CORR CHANGE BACKDATED
698	006055	CHARGES	CHG	KH	Charges
698	001055	CHARGES	CHG	KH	Charges
699	001055	DIR DEB	TRF	VN	Direct Debit Collection
699	001055	CMI-S	CMI	VN	Sweep debit
699	001055	CMI-S	CMI	VN	Intercompany Loan Transfer
699	001055	CMI-S	CMI	VN	Domestic transfer
699	001055	CMI-NP	CMI	VN	IO Debit Adjustment
699	001055	PAYROLL	TRF	VN	Payroll
699	001055	CASH	CLR	VN	Cash Withdrawal

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
699	006055	DIR DEB	TRF	VN	Direct Debit Collection
699	006055	CMI-S	CMI	VN	Sweep debit
699	006055	CMI-S	CMI	VN	Domestic transfer
699	006055	CMI-NP	CMI	VN	IO Debit Adjustment
699	006055	PAYROLL	TRF	VN	Payroll
699	006055	CASH	CLR	VN	Cash Withdrawal
699	001055	MISC DR	MSC	*	Miscellaneous Debit
699	006055	MISC DR	MSC	*	Miscellaneous Debit
699	001051	MISC DEBIT	MSC	*	STAMP DUTY
699	001065	MISC DEBIT	MSC	*	VISA PURCHASE
699	020061	MISC DEBIT	MSC	*	INT BR CROSS CCY
699	020062	MISC DEBIT	MSC	*	CROSS CURRENCY TXN
699	020087	MISC DEBIT	MSC	*	REVOLVING CR CSH ADV
699	020098	MISC DEBIT	MSC	*	GENERATED CASH DEDUCTION
699	020099	MISC DEBIT	MSC	*	GENERATED DEDUCTION
699	020118	MISC DEBIT	MSC	*	CORR DRAFT DEP ACCOUNT
699	020161	MISC DEBIT	MSC	*	CORR INT BR CROSS CCY
699	020162	MISC DEBIT	MSC	*	CORR CROSS CURRENCY
699	020187	MISC DEBIT	MSC	*	CORR REVOLV CR CSH ADV
699	020198	MISC DEBIT	MSC	*	CORR GENR CASH DEDUCTION
699	020199	MISC DEBIT	MSC	*	CORR GENERATED DEDUCTION
699	021046	MISC DEBIT	MSC	*	CURRENCY TRANSACTION
699	021146	MISC DEBIT	MSC	*	CORR CCY TRANSACTION
699	025061	MISC DEBIT	MSC	*	CROSS CCY
699	025062	MISC DEBIT	MSC	*	CROSS CCY
699	025069	MISC DEBIT	MSC	*	CHANGE BACKDATED
699	025070	MISC DEBIT	MSC	*	ACCT CHQ PAYMENT
699	025087	MISC DEBIT	MSC	*	CORR REVOLV CASH ADV
699	025089	MISC DEBIT	MSC	*	REVOLV CR TRF ADV
699	025098	MISC DEBIT	MSC	*	GENR CASH DEDUCTION
699	025099	MISC DEBIT	MSC	*	GENR DEDUCTION
699	025108	MISC DEBIT	MSC	*	CORR GENR CASH POST
699	025109	MISC DEBIT	MSC	*	CORR GENR POSTING
699	025110	MISC DEBIT	MSC	*	CORRE CASH POSTING
699	025161	MISC DEBIT	MSC	*	CORR CROSS CCY
699	025162	MISC DEBIT	MSC	*	CORR CROSS CCY
699	025198	MISC DEBIT	MSC	*	CORR GENR CSH DEDUC
699	025199	MISC DEBIT	MSC	*	CORR GENR DEDUCTION
699	026046	MISC DEBIT	MSC	*	CURRENCY TRANSACTION
699	026113	MISC DEBIT	MSC	*	ACCT TO TELEX
699	026116	MISC DEBIT	MSC	*	CORR ACC TO TLX
699	001043	TVL CHEQUE	TCK	*	TRAVELLERS CHQ DEPOSIT
699	006043	TVL CHEQUE	TCK	*	TRAVELLERS CHQ DEPOSIT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
699	006143	TVL CHEQUE	TCK	*	CORR TRAV CHQ DEPOSIT
699	020014	TVL CHEQUE	TCK	*	T/CHEQUE SELL
699	020064	TVL CHEQUE	TCK	*	T/CHEQUE BUY
699	020114	TVL CHEQUE	TCK	*	CORR SALE OF TRAV CHQS
699	020164	TVL CHEQUE	TCK	*	CORR PURCHASE TRAV CHQS
699	021013	TVL CHEQUE	TCK	*	T/CHEQUE SELL
699	021063	TVL CHEQUE	TCK	*	T/CHEQUE BUY
699	021113	TVL CHEQUE	TCK	*	CORR ACCT TRAV CHQS
699	021163	TVL CHEQUE	TCK	*	CORR TRAV CHQS DEP
699	025013	TVL CHEQUE	TCK	*	ACCT TO TRAV CHQ
699	025014	TVL CHEQUE	TCK	*	T/CHEQUE SELL
699	025063	TVL CHEQUE	TCK	*	TRAV CHQ DEP
699	025064	TVL CHEQUE	TCK	*	T/CHEQUE BUY
699	025113	TVL CHEQUE	TCK	*	CORR AC TO TRAV CHQS
699	025114	TVL CHEQUE	TCK	*	CORR SALE TRAV CHQS
699	025164	TVL CHEQUE	TCK	*	CORR BUY TRAV CHQ
699	026013	TVL CHEQUE	TCK	*	T/CHEQUE SELL
699	026063	TVL CHEQUE	TCK	*	T/CHEQUE BUY
699	001151	MISC DEBIT	MSC	*	CORR STAMP DUTY TRANS
699	001165	MISC DEBIT	MSC	*	CORR VISA PURCHASE
699	*	DEBIT	MSC	*	DEBIT
699	006055	DIR DEB	TRF	KH	Direct Debit Collection
699	006055	CMI-S	CMI	KH	Sweep debit
699	006055	CMI-S	CMI	KH	Domestic transfer
699	006055	CMI-NP	CMI	KH	IO Debit Adjustment
699	006055	PAYROLL	TRF	KH	Payroll
699	006055	CASH	CLR	KH	Cash Withdrawal
699	001055	CMI-S	CMI	KH	Sweep debit
699	001055	CMI-S	CMI	KH	Intercompany Loan Transfer
699	001055	CMI-S	CMI	KH	Domestic transfer
699	001055	CMI-NP	CMI	KH	IO Debit Adjustment
699	001055	PAYROLL	TRF	KH	Payroll
699	001055	CASH	CLR	KH	Cash Withdrawal

9.1.8 Nostro accounts

Countries where Nostro accounts are domiciled: AU, NZ

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
115	LBX	Lock box	LBX	Lock box
171	LDP	LOAN	LDP	Loan Deposit
175	CHK	CHEQUE	CHK	CHEQUE
187	CLR	CASH	CLR	CASH
195	TRF	TX/AIR	TRF	Telex / Airmail

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
208	TT	INT PYMT	MSC	INTERNATIONAL PAYMENT
213	DCR	DOC CREDIT	DCR	DOC CREDIT
214	FEX	FX TRANS	FEX	Foreign Exchange
224	COM	COMMISSION	COM	COMMISSION
227	STO	S/ORDER	SLO	S/ORDER
237	COL	COLLECTION	COL	COLLECTION
238	DIV	DIVIDEND	DIV	DIVIDEND
266	RTI	RETURNED	RTI	RETURNED
354	INT	INTEREST	INT	INTEREST
357	VDA	VAL DATE	VDA	VAL DATE
398	DDA	LODGE FEE	CHG	Lodgement Fee
399	FCA	DOC CRDR W	MSC	Doc Credit Drawing
399	100	SC CR TFR	100	Single Customer Credit Transfer
399	103	SC CR TFR	103	Single Customer Credit Transfer
399	200	FI TFR OA	200	Financial Institution Transfer for its Own Account
399	201	MFI TFR OA	201	Multiple Financial Institution Transfer for Own Account
399	202	GFI TFR	202	General Financial Institution Transfer
399	203	MGFI TFR	203	Multiple General Financial Institution Transfer
399	204	FMDD MSG	204	Financial Markets Direct Debit Message
399	205	FI TFR EXE	205	Financial Institution Transfer Execution
399	300	FE CONF	300	Foreign Exchange Confirmation
399	350	AOL/ DIP	350	Advice of Loan/Deposit Interest Payment
399	400	AOP	400	Advice Of Payment
399	*	CREDIT	MSC	CREDIT
399	BKT	Bank Trans	MSC	Bank Trans
399	CBP	CASH POST	MSC	CASH POST
399	DIR	DIR DEB	DDT	DIR DEB
399	FDL	FX DEAL	MSC	FX DEAL
399	MSP	MORT SUBS	MSC	MORT SUBS
399	MT	MAIL TRANS	MSC	MAIL TRANS
399	PNS	PENSION	MSC	PENSION
399	PYN	PAY IN	MSC	PAY IN
399	REV	REVERSAL	RTI	REVERSAL
399	SDL	STG DEAL	MSC	STG DEAL
399	WAG	WAGES	MSC	WAGES
399	BNK	SRI-BF	BNK	Securities Related Item - Bank fees
399	ECK	EUROCHEQUE	MSC	EUROCHEQUE
399	EQA	EQUIVSUM	EQA	EQUIVSUM
399	BRF	BROKER FEE	BRF	BROKER FEE
399	BOE	BILL OF EX	BOE	BILL OF EX
399	CHG	CHARGES	CHG	CHARGES
399	MSC	MISC CR	MSC	MISC CR
399	TCK	TVL CHEQUE	TCK	TVL CHEQUE

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
399	CAR	SRI-CAR	CAR	Securities Related Item - Corporate Actions Related
399	CAS	SRI-CIL	CAS	Securities Related Item - Cash in Lieu
399	CMI	CMI-ND	CMI	Cash management item - No detail
399	CMN	CMI-NP	CMN	Cash management item - Notional pooling
399	CMP	CC	CMP	Compensation claims
399	CMS	CMI-S	CMS	Cash management item - Sweeping
399	CMT	CMI-T	CMT	Cash management item -Topping
399	CMZ	CMI-ZB	CMZ	Cash management item - Zero balancing
399	CPN	SRI-CP	CPN	Securities Related Item - Coupon payments
399	DDT	DDI	DDT	Direct Debit Item
399	DIS	SRI-GD	DIS	Securities Related Item - Gains disbursement
399	EXT	SRI-ETOA	EXT	Securities Related Item External transfer for own account
399	MAR	SRI-MP/R	MAR	Securities Related Item - Margin payments/Receipts
399	MAT	SRI-M	MAT	Securities Related Item - Maturity
399	MGT	SRI-MF	MGT	Securities Related Item - Management fees
399	NWI	SRI-NID	NWI	Securities Related Item - New issues distribution
399	ODC	OC	ODC	Overdraft charge
399	OPT	SRI-O	OPT	Securities Related Item - Options
399	PCH	SRI-P	PCH	Securities Related Item - Purchase
399	POP	SRI-POP	POP	Securities Related Item - Pair-off proceeds
399	PRN	SRI-PPDU	PRN	Securities Related Item - Principal pay-down/pay-up
399	REC	SRI-TR	REC	Securities Related Item - Tax reclaim
399	RED	SRI-RW	RED	Securities Related Item - Redemption/Withdrawal
399	RIG	SRI-R	RIG	Securities Related Item - Rights
399	SAL	SRI-SALE	SAL	Securities Related Item - Sale
399	SEC	SECURITIES	SEC	Securities (used when entering a principal amount)
399	SLE	SRI-SLR	SLE	Securities Related Item - Securities lending related
399	STP	SRI-SD	STP	Securities Related Item - Stamp duty
399	SUB	SRI-SUBS	SUB	Securities Related Item - Subscription
399	SWP	SRI-SWAP	SWP	Securities Related Item - SWAP payment
399	TAX	SRI-WTP	TAX	Securities Related Item - Withholding tax payment
399	TCM	SRI-TCM	TCM	Securities Related Item - Tripartite collateral management
399	TRA	SRI-ITFOA	TRA	Securities Related Item Internal transfer for own account
399	TRN	SRI-TF	TRN	Securities Related Item - Transaction fee
399	UWC	SRI-UC	UWC	Securities Related Item - Underwriting commission
399	WAR	SRI-W	WAR	Securities Related Item - Warrant
399	COW	OB COMM	MSC	Outward Bill Commission
415	LBX	Lock box	LBX	Lock box
475	CHK	CHEQUE	CHK	CHEQUE
481	LDP	LOAN	LDP	Loan Deposit
487	CLR	CASH	CLR	CASH

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
487	COL	COLLECTION	COL	COLLECTION
495	TRF	TX/AIR	TRF	Telex / Airmail
508	TT	INT PYMT	MSC	INTERNATIONAL PAYMENT
513	DCR	DOC CREDIT	DCR	DOC CREDIT
514	FEX	FX TRANS	FEX	Foreign Exchange
524	COM	COMMISSION	COM	COMMISSION
527	STO	S/ORDER	SLO	S/ORDER
549	DIV	DIVIDEND	DIV	DIVIDEND
566	RTI	RETURNED	RTI	RETURNED
631	VDA	VAL DATE	VDA	VAL DATE
654	INT	INTEREST	INT	INTEREST
698	BRF	BROKER FEE	BRF	BROKER FEE
698	CHG	CHARGES	CHG	CHARGES
698	DDA	LODGE FEE	CHG	Lodgement Fee
699	BKT	BANK TRANS	MSC	BANK TRANS
699	PNS	PENSION	MSC	PENSION
699	CBP	CASH POST	MSC	CASH POST
699	DIR	DIR DEB	DDT	DIR DEB
699	FDL	FX DEAL	MSC	FX DEAL
699	MSP	MORT SUBS	MSC	MORT SUBS
699	MT	MAIL TRANS	MSC	MAIL TRANS
699	PYN	PAY IN	MSC	PAY IN
699	REV	REVERSAL	RTI	REVERSAL
699	SDL	STG DEAL	MSC	STG DEAL
699	WAG	WAGES	MSC	WAGES
699	BNK	SRI-BF	BNK	Securities Related Item - Bank fees
699	ECK	EUROCHEQUE	MSC	EUROCHEQUE
699	EQA	EQUIVSUM	EQA	EQUIVSUM
699	BOE	BILL OF EX	BOE	BILL OF EX
699	MSC	MISC DR	MSC	MISC DR
699	TCK	TVL CHEQUE	TCK	TVL CHEQUE
699	CAR	SRI-CAR	CAR	Securities Related Item - Corporate Actions Related
699	CAS	SRI-CIL	CAS	Securities Related Item - Cash in Lieu
699	CMI	CMI-ND	CMI	Cash management item - No detail
699	CMN	CMI-NP	CMN	Cash management item - Notional pooling
699	CMP	CC	CMP	Compensation claims
699	CMS	CMI-S	CMS	Cash management item - Sweeping
699	CMT	CMI-T	CMT	Cash management item -Topping
699	CMZ	CMI-ZB	CMZ	Cash management item - Zero balancing
699	CPN	SRI-CP	CPN	Securities Related Item - Coupon payments
699	DDT	DDI	DDT	Direct Debit Item
699	DIS	SRI-GD	DIS	Securities Related Item - Gains disbursement
699	EXT	SRI-ETOA	EXT	Securities Related Item External transfer for own account

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Description
699	MAR	SRI-MP/R	MAR	Securities Related Item - Margin payments/Receipts
699	MAT	SRI-M	MAT	Securities Related Item - Maturity
699	MGT	SRI-MF	MGT	Securities Related Item - Management fees
699	NWI	SRI-NID	NWI	Securities Related Item - New issues distribution
699	ODC	OC	ODC	Overdraft charge
699	OPT	SRI-O	OPT	Securities Related Item - Options
699	PCH	SRI-P	PCH	Securities Related Item - Purchase
699	POP	SRI-POP	POP	Securities Related Item - Pair-off proceeds
699	PRN	SRI-PPDU	PRN	Securities Related Item - Principal pay-down/pay-up
699	REC	SRI-TR	REC	Securities Related Item - Tax reclaim
699	RED	SRI-RW	RED	Securities Related Item - Redemption/Withdrawal
699	RIG	SRI-R	RIG	Securities Related Item - Rights
699	SAL	SRI-SALE	SAL	Securities Related Item - Sale
699	SEC	SECURITIES	SEC	Securities (used when entering a principal amount)
699	SLE	SRI-SLR	SLE	Securities Related Item - Securities lending related
699	STP	SRI-SD	STP	Securities Related Item - Stamp duty
699	SUB	SRI-SUBS	SUB	Securities Related Item - Subscription
699	SWP	SRI-SWAP	SWP	Securities Related Item - SWAP payment
699	TAX	SRI-WTP	TAX	Securities Related Item - Withholding tax payment
699	TCM	SRI-TCM	TCM	Securities Related Item - Tripartite collateral management
699	TRA	SRI-ITFOA	TRA	Securities Related Item Internal transfer for own account
699	TRN	SRI-TF	TRN	Securities Related Item - Transaction fee
699	UWC	SRI-UC	UWC	Securities Related Item - Underwriting commission
699	WAR	SRI-W	WAR	Securities Related Item - Warrant
699	COW	OB COMM	MSC	Outward Bill Commission
699	FCA	DOC CRDR W	MSC	Doc Credit Drawing
699	100	SC CR TFR	100	Single Customer Credit Transfer
699	103	SC CR TFR	103	Single Customer Credit Transfer
699	200	FI TFR OA	200	Financial Institution Transfer for its Own Account
699	201	MFI TFR OA	201	Multiple Financial Institution Transfer for Own Account
699	202	GFI TFR	202	General Financial Institution Transfer
699	203	MGFI TFR	203	Multiple General Financial Institution Transfer
699	204	FMDD MSG	204	Financial Markets Direct Debit Message
699	205	FI TFR EXE	205	Financial Institution Transfer Execution
699	300	FE CONF	300	Foreign Exchange Confirmation
699	350	AOL/ DIP	350	Advice of Loan/Deposit Interest Payment
699	400	AOP	400	Advice Of Payment
699	*	DEBIT	MSC	DEBIT

9.1.9 Virtual Account Management (VAM)

Countries where VAM accounts are domiciled: SG, HK

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
115	LBX	Lock box	LBX	*	Lock box
169	TRF	PAY IN	TRF	SG	Domestic Clearing Transaction
169	*	PAY IN	TRF	*	Domestic Clearing Transaction
169	MSC	PAY IN	TRF	SG	Domestic Clearing Transaction
169	CTRF	PAY IN	TRF	HK	Domestic Clearing Transaction
169	CCQCD	DEPOSIT	MSC	HK	CLEARING CHQ DEPST
169	CCQCD	DEPOSIT	MSC	*	CLEARING CHQ DEPST
169	CMSC	PAY IN	TRF	HK	Domestic Clearing Transaction
171	LDP	LOAN	LDP	*	Loan Deposit
175	MSC	CHEQUE	CHK	SG	Bankers Cheque/ Demand Draft/ Cashiers Order
175	CHK	CHEQUE	CHK	SG	Cheque Deposit
175	*	CHEQUE	CHK	*	Bankers Cheque/ Demand Draft/ Cashiers Order
175	*	CHEQUE	CHK	*	Cheque Deposit
175	MSC	CHEQUE	CHK	SG	Cheque Deposit
175	CMSC	CHEQUE	CHK	HK	Bankers Cheque/ Demand Draft/ Cashiers Order
175	CMSC	CHEQUE	CHK	HK	Cheque Deposit
175	CHK	CHEQUE	CHK	*	CHEQUE
187	CLR	CASH	CLR	*	CASH
195	TRF	PAY IN	TRF	SG	Same day funds transfer
195	TRF	INT PYMT	TRF	SG	Cross Border Credit Transfer
195	*	PAY IN	TRF	*	Same day funds transfer
195	*	INT PYMT	TRF	*	Cross Border Credit Transfer
195	MSC	PAY IN	TRF	SG	Same day funds transfer
195	MSC	INT PYMT	TRF	SG	Cross Border Credit Transfer
195	BKT	FAST	TRF	SG	INWARD G3 FAST CREDIT
195	CTRF	PAY IN	TRF	HK	Same day funds transfer
195	CTRF	INT PYMT	TRF	HK	Cross Border Credit Transfer
195	CMSC	PAY IN	TRF	HK	Same day funds transfer
195	CMSC	INT PYMT	TRF	HK	Cross Border Credit Transfer
195	TRF	TX/AIR	TRF	*	Telex / Airmail
206	MSC	PAY IN	TRF	SG	Book Transfer to ANZ account
206	*	PAY IN	TRF	*	Book Transfer to ANZ account
206	CTRF	PAY IN	TRF	HK	Book Transfer to ANZ account
206	CMSC	PAY IN	TRF	HK	Book Transfer to ANZ account
208	TT	INT PYMT	MSC	*	INTL PAYMENT
213	DCR	DOC CREDIT	DCR	*	DOC CREDIT
214	FEX	FX TRANS	FEX	*	Foreign Exchange
224	COM	COMMISSION	COM	*	COMMISSION
227	CACSO	TRANSFER	STO	HK	ACCT TRF ST ORDER

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
227	CACSO	TRANSFER	STO	*	ACCT TRF ST ORDER
227	STO	S/ORDER	SLO	*	S/ORDER
237	CBGOL	DEPOSIT	MSC	HK	OUTWARD COLLECTION
237	CBGOL	DEPOSIT	MSC	*	OUTWARD COLLECTION
237	COL	COLLECTION	COL	*	COLLECTION
238	DIV	DIVIDEND	DIV	*	DIVIDEND
255	RTI	RETURNED	RTI	SG	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	RTI	RETURNED	RTI	SG	Returned Cheque Deposit
255	*	RETURNED	RTI	*	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	*	RETURNED	RTI	*	Returned Cheque Deposit
255	MSC	RETURNED	RTI	SG	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	MSC	RETURNED	RTI	SG	Returned Cheque Deposit
255	CRTI	RETURNED	RTI	HK	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	CRTI	RETURNED	RTI	HK	Returned Cheque Deposit
255	CMSC	RETURNED	RTI	HK	Returned Bankers Cheque/ Demand Draft/ Cashiers Order
255	CMSC	RETURNED	RTI	HK	Returned Cheque Deposit
266	RTI	RETURNED	RTI	SG	Payroll return
266	RTI	RETURNED	RTI	SG	Return - Domestic Clearing transaction
266	RTI	RETURNED	RTI	SG	Return - Same day funds transfer
266	RTI	RETURNED	RTI	SG	Return - Cross border transfer
266	RTI	RETURNED	RTI	SG	Return - Book transfer
266	*	RETURNED	RTI	*	Payroll return
266	*	RETURNED	RTI	*	Return - Domestic Clearing transaction
266	*	RETURNED	RTI	*	Return - Same day funds transfer
266	*	RETURNED	RTI	*	Return - Cross border transfer
266	*	RETURNED	RTI	*	Return - Book transfer
266	RTI	RETURNED	RTI	*	RETURNED
266	MSC	RETURNED	RTI	SG	Payroll return
266	MSC	RETURNED	RTI	SG	Return - Domestic Clearing transaction
266	MSC	RETURNED	RTI	SG	Return - Same day funds transfer
266	MSC	RETURNED	RTI	SG	Return - Cross border transfer
266	MSC	RETURNED	RTI	SG	Return - Book transfer
266	CRTI	RETURNED	RTI	HK	Payroll return
266	CRTI	RETURNED	RTI	HK	Return - Domestic Clearing transaction
266	CRTI	RETURNED	RTI	HK	Return - Same day funds transfer
266	CRTI	RETURNED	RTI	HK	Return - Cross border transfer
266	CRTI	RETURNED	RTI	HK	Return - Book transfer
266	CMSC	RETURNED	RTI	HK	Payroll return
266	CMSC	RETURNED	RTI	HK	Return - Domestic Clearing transaction
266	CMSC	RETURNED	RTI	HK	Return - Same day funds transfer

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
266	CMSC	RETURNED	RTI	HK	Return - Cross border transfer
266	CMSC	RETURNED	RTI	HK	Return - Book transfer
354	INT	INTEREST	INT	*	Liquidity Management Interest
354	TRF	CMI-NP	CMI	*	Notional Pooling Interest
354	INT	CMI-NP	CMI	SG	IO Credit Adjustment
354	INT	INTEREST	INT	*	INTEREST
354	CIN	INTEREST	INT	HK	Interest
354	CIN	INTEREST	INT	*	Interest
357	VDA	VAL DATE	VDA	*	VAL DATE
366	RTI	RETURN CR	RTI	HK	RETURNED
366	RTI	RETURN CR	RTI	*	RETURNED
398	CHG	CHARGES	CHG	HK	CHARGES
398	CREFF	FEE REFND	RTI	HK	FEE REFUND
398	CCHG	LMS CHGS CR	CHG	HK	LMS Charge Credit
398	CHG	CHARGES	CHG	*	CHARGES
398	CREFF	FEE REFND	RTI	*	FEE REFUND
398	CCHG	LMS CHGS CR	CHG	*	LMS Charge Credit
399	CLR	CASH	TRF	SG	Cash Deposit
399	TRF	DIR DEB	DDT	SG	Direct Debit Authorisation
399	DDT	DIR DEB	DDT	SG	Direct Debit Collection
399	*	CREDIT	MSC	SG	CREDIT
399	*	CASH	TRF	*	Cash Deposit
399	*	DIR DEB	DDT	*	Direct Debit Authorisation
399	TRF	DIR DEB	DDT	*	Direct Debit Collection
399	*	DIR DEB	DDT	*	Direct Debit Collection
399	MSC	Tax	TAX	SG	Tax payment
399	MSC	Tax	TAX	*	Tax payment
399	EXT	SRI-ETOA	EXT	*	SRI-Ext transfer
399	COW	OB COMM	MSC	*	Outward Bill Comm
399	MSC	CASH	TRF	SG	Cash Deposit
399	MSC	DIR DEB	DDT	SG	Direct Debit Authorisation
399	MSC	DIR DEB	DDT	SG	Direct Debit Collection
399	CCLR	CASH	TRF	HK	Cash Deposit
399	CDDT	DIR DEB	DDT	HK	Direct Debit Authorisation
399	CDDT	DIR DEB	DDT	HK	Direct Debit Collection
399	103	SC CR TFR	103	HK	Credit Transfer
399	CACTR	TRANSFER	TRF	HK	ACCT TRF GENERAL
399	CCADP	DEPOSIT	TRF	HK	CASH DEPOSIT
399	CCQDP	DEPOSIT	MSC	HK	CHEQUE DEPOSITED
399	CCQOL	DEPOSIT	MSC	HK	OUTWD COLLECT CHQ
399	COM	COMMISSION	MSC	HK	COMMISSION
399	CTCSD	TRAV CHEQ	TCK	HK	TRAVELLER CHQ SOLD
399	DEF	CREDIT	MSC	HK	CREDIT

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
399	IRM	INWD REMIT	MSC	HK	FISC Inward Remit
399	MSC	MISC CR	MSC	HK	MISCELLANEOUS
399	ORR	RJCT REMIT	MSC	HK	Outwd Remit Reject
399	TRF	TRSFER CR	TRF	HK	TRANSFER
399	CCMS	LMS CR	CMS	HK	Liquidity Management Credit
399	CMSC	MISC CR	MSC	HK	MISCELLANEOUS
399	CACTR	TRANSFER	TRF	*	ACCT TRF GENERAL
399	CCADP	DEPOSIT	TRF	*	CASH DEPOSIT
399	CCQDP	DEPOSIT	MSC	*	CHEQUE DEPOSITED
399	CCQOL	DEPOSIT	MSC	*	OUTWD COLLECT CHQ
399	COM	COMMISSION	MSC	*	COMMISSION
399	CTCSD	TRAV CHEQ	TCK	*	TRAVELLER CHQ SOLD
399	DEF	CREDIT	MSC	*	CREDIT
399	IRM	INWD REMIT	MSC	*	FISC Inward Remit
399	MSC	MISC CR	MSC	*	MISCELLANEOUS
399	ORR	RJCT REMIT	MSC	*	Outwd Remit Reject
399	TRF	TRSFER CR	TRF	*	TRANSFER
399	CCMS	LMS CR	CMS	*	Liquidity Management Credit
399	CMSC	MISC CR	MSC	*	MISCELLANEOUS
399	CMSC	CASH	TRF	HK	Cash Deposit
399	CMSC	DIR DEB	DDT	HK	Direct Debit Authorisation
399	CMSC	DIR DEB	DDT	HK	Direct Debit Collection
399	CMS	CMI-S	CMI	*	Sweep Credit
399	CMS	CMI-S	CMI	*	Intercompany Loan Transfer
399	TRF	CMI-S	CMI	*	Intercompany Interest transfer
399	*	CREDIT	MSC	*	CREDIT
399	BKT	Bank Trans	MSC	*	Bank Trans
399	CBP	CASH POST	MSC	*	CASH POST
399	DIR	DIR DEB	DDT	*	DIR DEB
399	FDL	FX DEAL	MSC	*	FX DEAL
399	MSP	MORT SUBS	MSC	*	MORT SUBS
399	MT	MAIL TRANS	MSC	*	MAIL TRANS
399	PYN	PAY IN	MSC	*	PAY IN
399	REV	REVERSAL	RTI	*	REVERSAL
399	SDL	STG DEAL	MSC	*	STG DEAL
399	WAG	WAGES	MSC	*	WAGES
399	BNK	SRI-BF	BNK	*	SRI-Bank Fees
399	ECK	EUROCHEQUE	MSC	*	EUROCHEQUE
399	EQA	EQUIVSUM	EQA	*	EQUIVSUM
399	BRF	BROKER FEE	BRF	*	BROKER FEE
399	BOE	BILL OF EX	BOE	*	BILL OF EX
399	CHG	CHARGES	CHG	*	CHARGES
399	MSC	MISC CR	MSC	*	MISC CR

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
399	TCK	TVL CHEQUE	TCK	*	TVL CHEQUE
399	CAR	SRI-CAR	CAR	*	SRI-Corp Actions
399	CAS	SRI-CIL	CAS	*	SRI-Cash in Lieu
399	CMI	CMI-ND	CMI	*	CMI-No detail
399	CMN	CMI-NP	CMN	*	CMI-Notional pool
399	CMP	CC	CMP	*	Compensation claim
399	CMS	CMI-S	CMS	*	CMI-Sweeping
399	CMT	CMI-T	CMT	*	CMI-Topping
399	CMZ	CMI-ZB	CMZ	*	CMI-Zero bal
399	CPN	SRI-CP	CPN	*	SRI-Coupon payment
399	DDT	DDI	DDT	*	Direct Debit Item
399	DIS	SRI-GD	DIS	*	SRI-Gains
399	MAR	SRI-MP/R	MAR	*	SRI-Margin pymts
399	MAT	SRI-M	MAT	*	SRI-Maturity
399	MGT	SRI-MF	MGT	*	SRI-Mgt Fees
399	NWI	SRI-NID	NWI	*	SRI-New Issues
399	ODC	OC	ODC	*	Overdraft charge
399	OPT	SRI-O	OPT	*	SRI-Options
399	PCH	SRI-P	PCH	*	SRI-Purchase
399	POP	SRI-POP	POP	*	SRI-Pair-off
399	PRN	SRI-PPDU	PRN	*	SRI-Principal
399	REC	SRI-TR	REC	*	SRI-Tax reclaim
399	RED	SRI-RW	RED	*	SRI-Redemption
399	RIG	SRI-R	RIG	*	SRI-Rights
399	SAL	SRI-SALE	SAL	*	SRI-Sale
399	SEC	SECURITIES	SEC	*	Securities
399	SLE	SRI-SLR	SLE	*	SRI-Sec lending
399	STP	SRI-SD	STP	*	SRI-Stamp duty
399	SUB	SRI-SUBS	SUB	*	SRI-Subscription
399	SWP	SRI-SWAP	SWP	*	SRI-SWAP payment
399	TAX	SRI-WTP	TAX	*	SRI-Witholding tax
399	TCM	SRI-TCM	TCM	*	SRI-Tripartite mgt
399	TRA	SRI-ITFOA	TRA	*	SRI-Internal Tfrs
399	TRN	SRI-TF	TRN	*	SRI-Trans Fee
399	UWC	SRI-UC	UWC	*	SRI-Underwriting
399	WAR	SRI-W	WAR	*	SRI-Warrant
399	DDA	LODGE FEE	CHG	*	Lodgement Fee
399	FCA	DOC CRDR W	MSC	*	Doc Credit Drawing
399	100	SC CR TFR	100	*	Credit Transfer
399	103	SC CR TFR	103	*	Credit Transfer
399	200	FI TFR OA	200	*	FI Transfer
399	201	MFI TFR OA	201	*	Multiple FI Tfrs
399	202	GFI TFR	202	*	General FI Tfrs

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
399	203	MGFI TFR	203	*	Multiple FI Tfrs
399	204	FMDD MSG	204	*	FI Direct Debit
399	205	FI TFR EXE	205	*	FI Transfer
399	300	FE CONF	300	*	FX Confirmation
399	350	AOL/ DIP	350	*	Advice of Loan
399	400	AOP	400	*	Advice Of Payment
399	*	CREDIT	MSC	HK	CREDIT
415	LBX	Lock box	LBX	*	Lock box
469	TRF	DEBIT	TRF	SG	Domestic Clearing Transaction
469	*	DEBIT	TRF	*	Domestic Clearing Transaction
469	MSC	DEBIT	TRF	SG	Domestic Clearing Transaction
469	DTRF	DEBIT	TRF	HK	Domestic Clearing Transaction
469	DMSC	DEBIT	TRF	HK	Domestic Clearing Transaction
475	CHK	CHEQUE	CHK	SG	Bankers Cheque/ Demand Draft/ Cashiers Order
475	CHK	CHEQUE	CHK	SG	Cheque Deposit
475	*	CHEQUE	CHK	*	Bankers Cheque/ Demand Draft/ Cashiers Order
475	*	CHEQUE	CHK	*	Cheque Deposit
475	MSC	CHEQUE	CHK	SG	Cheque Deposit
475	MSC	CHEQUE	CHK	SG	Bankers Cheque/ Demand Draft/ Cashiers Order
475	DMSC	CHEQUE	CHK	HK	Bankers Cheque/ Demand Draft/ Cashiers Order
475	DMSC	CHEQUE	CHK	HK	Cheque Deposit
475	DBGIL	WITHDRAWAL	MSC	HK	INWD COLLECTION
475	DCQIL	CHEQUE	CHK	HK	INWD COLLT CHQ DEP
475	DBGIL	WITHDRAWAL	MSC	*	INWD COLLECTION
475	DCQIL	CHEQUE	CHK	*	INWD COLLT CHQ DEP
475	DCHK	CHEQUE	CHK	HK	Cheque Deposit
475	DEF	DEBIT	CHK	HK	DEBIT
475	CHK	CHEQUE	CHK	*	CHEQUE
481	LDP	LOAN	LDP	*	Loan Deposit
487	CLR	CASH	CLR	*	CASH
487	COL	COLLECTION	COL	*	COLLECTION
495	TRF	DEBIT	TRF	SG	Same day funds transfer
495	*	DEBIT	TRF	*	Same day funds transfer
495	TRF	DEBIT	TRF	SG	Domestic Clearing Transaction
495	MSC	DEBIT	TRF	SG	Same day funds transfer
495	MSC	DEBIT	TRF	SG	Domestic Clearing Transaction
495	DTRF	DEBIT	TRF	HK	Same day funds transfer
495	DMSC	DEBIT	TRF	HK	Same day funds transfer
495	TRF	TX/AIR	TRF	*	Telex / Airmail
506	TRF	DEBIT	TRF	SG	Book Transfer to ANZ account
506	*	DEBIT	TRF	*	Book Transfer to ANZ account

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
506	MSC	DEBIT	TRF	SG	Book Transfer to ANZ account
506	DTRF	DEBIT	TRF	HK	Book Transfer to ANZ account
506	DMSC	DEBIT	TRF	HK	Book Transfer to ANZ account
508	TRF	INT PYMT	TRF	SG	Cross Border Credit Transfer
508	*	INT PYMT	TRF	*	Cross Border Credit Transfer
508	MSC	INT PYMT	TRF	SG	Cross Border Credit Transfer
508	DTRF	INT PYMT	TRF	HK	Cross Border Credit Transfer
508	DMSC	INT PYMT	TRF	HK	Cross Border Credit Transfer
508	TT	INT PYMT	MSC	*	INTL PAYMENT
513	DCR	DOC CREDIT	DCR	*	DOC CREDIT
514	FEX	FX TRANS	FEX	*	Foreign Exchange
524	DCAWC	COMM WDRWL	MSC	HK	CASH WDL COMM
524	DCNDC	COM CCYDEP	COM	HK	COMM CCY DEPOSIT
524	DCNPC	COM CCYPUR	COM	HK	COMM CCY PURCH
524	DCNSC	COM CCYSLD	COM	HK	COMM CCY SOLD
524	DCNWC	COM CCYWDL	COM	HK	COMM CCY WDL
524	DCOMM	COMMISSION	COM	HK	COMMISSION
524	DCQDC	COMM DEPST	COM	HK	COMM CHQ DEPST
524	DCQLC	COMM CHQ	COM	HK	COMM CHQ COLLEC
524	DCQPC	COMM CHQ	COM	HK	COMM CHQ PURCH
524	DDDUC	COMM DRAFT	COM	HK	COMM DRAFT ISSUED
524	DTTUC	COMM TT	COM	HK	COMM TT ISSUED
524	DCAWC	COMM WDRWL	MSC	*	CASH WDL COMM
524	DCNDC	COM CCYDEP	COM	*	COMM CCY DEPOSIT
524	DCNPC	COM CCYPUR	COM	*	COMM CCY PURCH
524	DCNSC	COM CCYSLD	COM	*	COMM CCY SOLD
524	DCNWC	COM CCYWDL	COM	*	COMM CCY WDL
524	DCOMM	COMMISSION	COM	*	COMMISSION
524	DCQDC	COMM DEPST	COM	*	COMM CHQ DEPST
524	DCQLC	COMM CHQ	COM	*	COMM CHQ COLLEC
524	DCQPC	COMM CHQ	COM	*	COMM CHQ PURCH
524	DDDUC	COMM DRAFT	COM	*	COMM DRAFT ISSUED
524	DTTUC	COMM TT	COM	*	COMM TT ISSUED
524	COM	COMMISSION	COM	*	COMMISSION
527	DACSO	A/C TRANS	STO	HK	ACCT TFR ST ORDER
527	DACSO	A/C TRANS	STO	*	ACCT TFR ST ORDER
527	STO	S/ORDER	SLO	*	S/ORDER
549	DIV	DIVIDEND	DIV	*	DIVIDEND
566	RTI	RETURNED	RTI	SG	Return - Domestic Clearing transaction
566	RTI	RETURNED	RTI	SG	Return - Same day funds transfer
566	RTI	RETURNED	RTI	SG	Return - Cross border transfer
566	RTI	RETURNED	RTI	SG	Return - Book transfer
566	RTI	RETURNED	RTI	SG	Return - Direct Debit Collection

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
566	RTI	RETURNED	RTI	SG	Return - Cheques
566	DDI	RETURNED	RTI	SG	Return - Direct Debit
566	TRF	DDA	DDT	SG	Direct Debit Authorisation
566	*	RETURNED	RTI	*	Return - Domestic Clearing transaction
566	*	RETURNED	RTI	*	Return - Same day funds transfer
566	*	RETURNED	RTI	*	Return - Cross border transfer
566	*	RETURNED	RTI	*	Return - Book transfer
566	*	RETURNED	RTI	*	Return - Direct Debit Collection
566	*	RETURNED	RTI	*	Return - Cheques
566	*	RETURNED	RTI	*	Return - Direct Debit
566	*	RETURNED	RTI	*	Direct Debit Authorisation
566	*	RETURNED	RTI	*	Direct Debit Collection
566	MSC	RETURNED	RTI	SG	Return - Direct Debit
566	MSC	DDA	DDT	SG	Direct Debit Authorisation
566	MSC	RETURNED	RTI	SG	Return - Domestic Clearing transaction
566	MSC	RETURNED	RTI	SG	Return - Same day funds transfer
566	MSC	RETURNED	RTI	SG	Return - Cross border transfer
566	MSC	RETURNED	RTI	SG	Return - Book transfer
566	MSC	RETURNED	RTI	SG	Return - Direct Debit Collection
566	MSC	RETURNED	RTI	SG	Return - Cheques
566	REV	RETURNED	RTI	SG	INWARD G3 FAST REVERSAL
566	DRTI	RETURNED	RTI	HK	Return - Domestic Clearing transaction
566	DRTI	RETURNED	RTI	HK	Return - Same day funds transfer
566	DRTI	RETURNED	RTI	HK	Return - Cross border transfer
566	DRTI	RETURNED	RTI	HK	Return - Book transfer
566	DRTI	RETURNED	RTI	HK	Return - Direct Debit Collection
566	DRTI	RETURNED	RTI	HK	Return - Cheques
566	DRTI	RETURNED	RTI	HK	Return - Direct Debit
566	DDDT	RETURNED	RTI	HK	Direct Debit Authorisation
566	DDDT	RETURNED	RTI	HK	Direct Debit Collection
566	DMSC	RETURNED	RTI	HK	Direct Debit Authorisation
566	DMSC	RETURNED	RTI	HK	Direct Debit Collection
566	DMSC	RETURNED	RTI	HK	Return - Domestic Clearing transaction
566	DMSC	RETURNED	RTI	HK	Return - Same day funds transfer
566	DMSC	RETURNED	RTI	HK	Return - Cross border transfer
566	DMSC	RETURNED	RTI	HK	Return - Book transfer
566	DMSC	RETURNED	RTI	HK	Return - Direct Debit Collection
566	DMSC	RETURNED	RTI	HK	Return - Cheques
566	DMSC	RETURNED	RTI	HK	Return - Direct Debit
566	RTI	RETURNED	RTI	*	RETURNED
631	VDA	VAL DATE	VDA	*	VAL DATE
654	INT	CMI-NP	CMI	*	IO Debit Adjustment
654	DIN	INTEREST	INT	HK	Interest

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
654	DIN	INTEREST	INT	*	Interest
654	INT	INTEREST	INT	*	Liquidity Management Interest
654	TRF	CMI-NP	CMI	*	Notional Pooling Interest
654	INT	INTEREST	INT	*	INTEREST
698	CHG	CHARGES	CHG	SG	Charges
698	CHG	CHARGES	CHG	*	Charges
698	MSC	CHARGES	CHG	SG	Charges
698	DACTF	AC TFR FEE	CHG	HK	ACCT TRANSFER FEE
698	DCBCG	CHARGES	CHG	HK	CABLE CHARGES
698	DLORF	LORO FEE	CHG	HK	LORO FEE
698	DNETF	NETWRK FEE	CHG	HK	NETWORK FEE
698	DNETN	NETWRK TRN	MSC	HK	NETWORK TRN
698	DOTCG	CHGS OTHER	CHG	HK	OTHER CHARGES
698	DCHG	LMS CHGS DR	CHG	HK	LMS Charge Debit
698	DCHG	CHARGES	CHG	HK	Charges
698	DACTF	AC TFR FEE	CHG	*	ACCT TRANSFER FEE
698	DCBCG	CHARGES	CHG	*	CABLE CHARGES
698	DLORF	LORO FEE	CHG	*	LORO FEE
698	DNETF	NETWRK FEE	CHG	*	NETWORK FEE
698	DNETN	NETWRK TRN	MSC	*	NETWORK TRN
698	DOTCG	CHGS OTHER	CHG	*	OTHER CHARGES
698	DCHG	LMS CHGS DR	CHG	*	LMS Charge Debit
698	DMSC	CHARGES	CHG	HK	Charges
698	BRF	BROKER FEE	BRF	*	BROKER FEE
698	DDA	LODGE FEE	CHG	*	Lodgement Fee
698	DTCPC	COMM TCHQ	COM	HK	COMM TCHQ PURCH
698	DTCSC	COMM TCHQ	COM	HK	COMM TCHQ SOLD
698	DTCPC	COMM TCHQ	COM	*	COMM TCHQ PURCH
698	DTCSC	COMM TCHQ	COM	*	COMM TCHQ SOLD
699	DDT	DIR DEB	DDT	SG	Direct Debit
699	CLR	CASH	CLR	SG	Cash Withdrawal
699	TRF	PAYROLL	TRF	SG	Payroll
699	DDT	DDO	DDT	SG	Direct Debit Collection
699	*	DEBIT	MSC	SG	DEBIT
699	*	CASH	CLR	*	Cash Withdrawal
699	TRF	DIR DEB	DDT	*	Direct Debit
699	*	PAYROLL	TRF	*	Payroll
699	MSC	Tax	TAX	SG	Tax payment
699	MSC	Tax	TAX	*	Tax payment
699	COW	OB COMM	MSC	*	Outward Bill Comm
699	MSC	DIR DEB	DDT	SG	Direct Debit
699	MSC	CASH	CLR	SG	Cash Withdrawal
699	MSC	PAYROLL	TRF	SG	Payroll

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
699	MSC	DDO	DDT	SG	Direct Debit Collection
699	DTRF	DIR DEB	DDT	HK	Direct Debit
699	DTRF	CASH	CLR	HK	Cash Withdrawal
699	DTRF	PAYROLL	TRF	HK	Payroll
699	103	SC CR TFR	103	HK	Debit Transfer
699	DACTR	A/C TRANS	TRF	HK	ACCT TFR GENERAL
699	DCAWD	CASH WDRWL	MSC	HK	CASH WITHDRAWAL
699	DCNPU	CURR PURCH	MSC	HK	CCY NOTES PURCHASED
699	DCNSD	CURR SOLD	MSC	HK	CCY SOLD
699	DEF	DEBIT	MSC	HK	DEBIT
699	DPOIN	PAY ORDER	MSC	HK	INCOMING PAYORDER
699	DTCPU	TRAV CHEQ	TCK	HK	TRAV CHQ PURCHASED
699	IRR	RJCT REMIT	MSC	HK	Inwd Remit Reject
699	MSC	MISC DR	MSC	HK	MISCELLANEOUS
699	ORM	OUT REMIT	MSC	HK	FISC Outwd Remit
699	RTI	RETURN DR	RTI	HK	RETURNED
699	TRF	TRSFER DR	TRF	HK	TRANSFER
699	DMSC	MISC DR	MSC	HK	MISCELLANEOUS
699	103	SC CR TFR	103	*	Debit Transfer
699	DACTR	A/C TRANS	TRF	*	ACCT TFR GENERAL
699	DCAWD	CASH WDRWL	MSC	*	CASH WITHDRAWAL
699	DCNPU	CURR PURCH	MSC	*	CCY NOTES PURCHASED
699	DCNSD	CURR SOLD	MSC	*	CCY SOLD
699	DEF	DEBIT	MSC	*	DEBIT
699	DPOIN	PAY ORDER	MSC	*	INCOMING PAYORDER
699	DTCPU	TRAV CHEQ	TCK	*	TRAV CHQ PURCHASED
699	IRR	RJCT REMIT	MSC	*	Inwd Remit Reject
699	MSC	MISC DR	MSC	*	MISCELLANEOUS
699	ORM	OUT REMIT	MSC	*	FISC Outwd Remit
699	RTI	RETURN DR	RTI	*	RETURNED
699	TRF	TRSFER DR	TRF	*	TRANSFER
699	DMSC	MISC DR	MSC	*	MISCELLANEOUS
699	DMSC	DIR DEB	DDT	HK	Direct Debit
699	DMSC	CASH	CLR	HK	Cash Withdrawal
699	DMSC	PAYROLL	TRF	HK	Payroll
699	CMS	CMI-S	CMI	*	Sweep Debit
699	CMS	CMI-S	CMI	*	Intercompany Loan Transfer
699	TRF	CMI-S	CMI	*	Intercompany Interest transfer
699	*	DEBIT	MSC	*	DEBIT
699	BKT	BANK TRANS	MSC	*	BANK TRANS
699	PNS	PENSION	MSC	*	PENSION
699	CBP	CASH POST	MSC	*	CASH POST
699	DIR	DIR DEB	DDT	*	DIR DEB

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
699	FDL	FX DEAL	MSC	*	FX DEAL
699	MSP	MORT SUBS	MSC	*	MORT SUBS
699	MT	MAIL TRANS	MSC	*	MAIL TRANS
699	PNS	PENSION	MSC	*	PENSION
699	PYN	PAY IN	MSC	*	PAY IN
699	REV	REVERSAL	RTI	*	REVERSAL
699	SDL	STG DEAL	MSC	*	STG DEAL
699	WAG	WAGES	MSC	*	WAGES
699	BNK	SRI-BF	BNK	*	SRI-Bank Fees
699	ECK	EUROCHEQUE	MSC	*	EUROCHEQUE
699	EQA	EQUIVSUM	EQA	*	EQUIVSUM
699	BOE	BILL OF EX	BOE	*	BILL OF EX
699	MSC	MISC DR	MSC	*	MISC DR
699	TCK	TVL CHEQUE	TCK	*	TVL CHEQUE
699	CAR	SRI-CAR	CAR	*	SRI-Corp Actions
699	CAS	SRI-CIL	CAS	*	SRI-Cash in Lieu
699	CMI	CMI-ND	CMI	*	SRI-No detail
699	CMN	CMI-NP	CMN	*	SRI-Notional pool
699	CMP	CC	CMP	*	Compensation claim
699	CMS	CMI-S	CMS	*	CMI-Sweeping
699	CMT	CMI-T	CMT	*	CMI-Topping
699	CMZ	CMI-ZB	CMZ	*	CMI-Zero bal
699	CPN	SRI-CP	CPN	*	SRI-Coupon payment
699	DDT	DDI	DDT	*	Direct Debit Item
699	DIS	SRI-GD	DIS	*	SRI-Gains
699	EXT	SRI-ETOA	EXT	*	SRI-Ext transfer
699	MAR	SRI-MP/R	MAR	*	SRI-Margin pymts
699	MAT	SRI-M	MAT	*	SRI-Maturity
699	MGT	SRI-MF	MGT	*	SRI-Mgt Fees
699	NWI	SRI-NID	NWI	*	SRI-New Issues
699	ODC	OC	ODC	*	Overdraft charge
699	OPT	SRI-O	OPT	*	SRI-Options
699	PCH	SRI-P	PCH	*	SRI-Purchase
699	POP	SRI-POP	POP	*	SRI-Pair-off
699	PRN	SRI-PPDU	PRN	*	SRI-Principal
699	REC	SRI-TR	REC	*	SRI-Tax reclaim
699	RED	SRI-RW	RED	*	SRI-Redemption
699	RIG	SRI-R	RIG	*	SRI-Rights
699	SAL	SRI-SALE	SAL	*	SRI-Sale
699	SEC	SECURITIES	SEC	*	Securities
699	SLE	SRI-SLR	SLE	*	SRI-Sec lending
699	STP	SRI-SD	STP	*	SRI-Stamp duty
699	SUB	SRI-SUBS	SUB	*	SRI-Subscription

BAI Code	Transaction Code	Transaction Type	Swift Transaction Code	Country Code	Description
699	SWP	SRI-SWAP	SWP	*	SRI-SWAP payment
699	TAX	SRI-WTP	TAX	*	SRI-Witholding tax
699	TCM	SRI-TCM	TCM	*	SRI-Tripartite mgt
699	TRA	SRI-ITFOA	TRA	*	SRI-Internal Tfrs
699	TRN	SRI-TF	TRN	*	SRI-Trans Fee
699	UWC	SRI-UC	UWC	*	SRI-Underwriting
699	WAR	SRI-W	WAR	*	SRI-Warrant
699	FCA	DOC CRDR W	MSC	*	Doc Credit Drawing
699	100	SC CR TFR	100	*	Credit Transfer
699	103	SC CR TFR	103	*	Credit Transfer
699	200	FI TFR OA	200	*	FI Transfer
699	201	MFI TFR OA	201	*	Multiple FI Tfrs
699	202	GFI TFR	202	*	General FI Tfrs
699	203	MGFI TFR	203	*	Multiple FI Tfrs
699	204	FMDD MSG	204	*	FI Direct Debit
699	205	FI TFR EXE	205	*	FI Transfer
699	300	FE CONF	300	*	FX Confirmation
699	350	AOL/ DIP	350	*	Advice Of Loan
699	400	AOP	400	*	Advice Of Payment
699	*	DEBIT	MSC	HK	DEBIT
699	DCMS	LMS DR	CMS	HK	Liquidity Management Debit
699	DCMS	LMS DR	CMS	*	Liquidity Management Debit

9.1.10 SWIFT MT950 Transaction Codes (Tag :61)

Transaction Code	Description
BNK	Securities Related Item - Bank fees
BOE	Bill of exchange
BRF	Brokerage fee
CAR	Securities Related Item - Corporate Actions Related (Should only be used when no specific corporate action event code is available)
CAS	Securities Related Item - Cash in Lieu
CHG	Charges and other expenses
CHK	Cheques
CLR	Cash letters/Cheques remittance
CMI	Cash management item - No detail
CMN	Cash management item - Notional pooling
CMP	Compensation claims
CMS	Cash management item - Sweeping
CMT	Cash management item -Topping
CMZ	Cash management item - Zero balancing
COL	Collections (used when entering a principal amount)
COM	Commission

Transaction Code	Description
CPN	Securities Related Item - Coupon payments
DCR	Documentary credit (used when entering a principal amount)
DDT	Direct Debit Item
DIS	Securities Related Item - Gains disbursement
DIV	Securities Related Item - Dividends
EQA	Equivalent amount
EXT	Securities Related Item - External transfer for own account
FEX	Foreign exchange
INT	Interest
LBX	Lock box
LDP	Loan deposit
MAR	Securities Related Item - Margin payments/Receipts
MAT	Securities Related Item - Maturity
MGT	Securities Related Item - Management fees
MSC	Miscellaneous
NWI	Securities Related Item - New issues distribution
ODC	Overdraft charge
OPT	Securities Related Item - Options
PCH	Securities Related Item - Purchase (including STIF and Time deposits)
POP	Securities Related Item - Pair-off proceeds
PRN	Securities Related Item - Principal pay-down/pay-up
REC	Securities Related Item - Tax reclaim
RED	Securities Related Item - Redemption/Withdrawal
RIG	Securities Related Item - Rights
RTI	Returned item
SAL	Securities Related Item - Sale (including STIF and Time deposits)
SEC	Securities (used when entering a principal amount)
SLE	Securities Related Item - Securities lending related
STO	Standing order
STP	Securities Related Item - Stamp duty
SUB	Securities Related Item - Subscription
SWP	Securities Related Item - SWAP payment
TAX	Securities Related Item - Withholding tax payment
TCK	Travellers cheques
TCM	Securities Related Item - Tripartite collateral management
TRA	Securities Related Item - Internal transfer for own account
TRF	Transfer
TRN	Securities Related Item - Transaction fee
UWC	Securities Related Item - Underwriting commission
VDA	Value date adjustment (used with an entry made to withdraw an incorrectly dated entry - it will be followed by the correct entry with the relevant code)
WAR	Securities Related Item - Warrant

9.1.11 SWIFT MT940 Transaction Codes (Tag :61)

Transaction Type Identification Code	Description
FBNK	Securities Related Item - Bank fees
FBOE	Bill of exchange
FBRF	Brokerage fee
FCAR	Securities Related Item - Corporate Actions Related (Should only be used when no specific corporate action event code is available)
FCAS	Securities Related Item - Cash in Lieu
FCHG	Charges and other expenses
FCHK	Cheques
FCMI	Cash management item - No detail
FCMN	Cash management item - Notional pooling
FCMP	Compensation claims
FCMS	Cash management item - Sweeping
FCMT	Cash management item -Topping
FCMZ	Cash management item - Zero balancing
FCOL	Collections (used when entering a principal amount)
FCOM	Commission
FCPN	Securities Related Item - Coupon payments
FDCR	Documentary credit (used when entering a principal amount)
FDDT	Direct Debit Item
FDIS	Securities Related Item - Gains disbursement
FEXT	Securities Related Item - External transfer for own account
FFEX	Foreign exchange
FINT	Interest
FLDP	Loan deposit
FMAR	Securities Related Item - Margin payments/Receipts
FMAT	Securities Related Item - Maturity
FMGT	Securities Related Item - Management fees
FMSC	Miscellaneous
FNWI	Securities Related Item - New issues distribution
FODC	Overdraft charge
FOPT	Securities Related Item - Options
FPCH	Securities Related Item - Purchase (including STIF and Time deposits)
FPOP	Securities Related Item - Pair-off proceeds
FPRN	Securities Related Item - Principal pay-down/pay-up
FREC	Securities Related Item - Tax reclaim
FRED	Securities Related Item - Redemption/Withdrawal
FRIG	Securities Related Item - Rights
FRTI	Returned item
FSAL	Securities Related Item - Sale (including STIF and Time deposits)
FSEC	Securities (used when entering a principal amount)
FSLE	Securities Related Item - Securities lending related
FSTO	Standing order

Transaction Type Identification Code	Description
FSTP	Securities Related Item - Stamp duty
FSUB	Securities Related Item - Subscription
FSWP	Securities Related Item - SWAP payment
FTAX	Securities Related Item - Withholding tax payment
FTCK	Travellers cheques
FTCM	Securities Related Item - Tripartite collateral management
FTRA	Securities Related Item - Internal transfer for own account
FTRF	Transfer
FTRN	Securities Related Item - Transaction fee
FUWC	Securities Related Item - Underwriting commission
FVDA	Value date adjustment (used with an entry made to withdraw an incorrectly dated entry - it will be followed by the correct entry with the relevant code)
FWAR	Securities Related Item – Warrant
NCHK	Cheques
NCLR	Cash letters/Cheques remittance
NCMI	Cash management item - No detail
NCMS	Cash management item - Sweeping
NCPN	Securities Related Item - Coupon payments
NDDT	Direct Debit Item
NDIV	Securities Related Item - Dividends
NEQA	Equivalent amount
NINT	Interest
NLBX	Lock box
NMSC	Miscellaneous
NPCH	Securities Related Item - Purchase (including STIF and Time deposits)
NSTO	Standing order
NTCK	Travellers cheques
NTRA	Securities Related Item - Internal transfer for own account
NTRF	Transfer

9.2 APPENDIX B: USE OF AUXDOM/TRANCODE

This section offers advice on the use of Trancode/Auxdom in recognising transactions.
Care should be exercised in using these codes as there are many ambiguities. These codes exist for a number of internal bank and interbank processing system uses rather than as a customer reporting tool, however they are reasonably indicative.

The things to be careful of are as follows:

1. The Trancode has 3 digits but only the last 2 are significant to define the transaction, the leading digit is mostly 0 but can be 9 or any other number that reflects the way it was processed.
2. TC 0-49 are debits and 50-99 are credits. This is the only absolutely consistent rule. Some transaction have ranges of Auxdoms rather than one specific Auxdom per TC. TC 00 (Cheque) the Auxdom is the cheque number.
   TC 60, 70, 80 the Auxdom is the number of collection items deposited.
   TC 8, 50-56 where the transaction came via Direct Entry the Auxdom is the DE User ID of the submitter.
3. New transaction codes and Auxdoms are occasionally added or discontinued without notice and a way of handling these exceptions must be accommodated.
4. Some Trancodes are ambiguous, in which case the underlying transaction is distinguished by other processing data not in the TC/Auxdom. In particular TC 00 applies to Cheques or OnLine Transfer (debit) or EDI debit.
5. Similarly TC50 or 70 can also apply to OnLine TRF, EDI Credit as well as the Direct Entry "Transfer" (TC50) and Agent Deposit (TC 70).
6. TC 70 also has a specific TC/Auxdom combination indicating certain Point of sale credits. The way these exceptions are recognised is by triggering Alphanumerics in the Traceline and exauxdom. If Bytes 9-10 is CX then the transaction originated from Direct Entry and that Trancode rule applies. If the second last byte of the exauxdom is H then the transaction will be OnLine TRF or EDI: EDI where the last Alphanumeric of the exauxdom is 8; TRF where the last Alphanumeric is 9.
7. Manual entries can have any Trancode but are usually 00 (debit) or 99 (credit). A manual entry will not consistently obey any code rules. The entering officer keys in the appropriate statement narrative and this is what appears on the statement whatever codes are used.

Alternatively the Tran Type has these anomalies removed and should be considered as a key to indicate the transaction type for automatic reconciliation.

9.3 APPENDIX C: CHINA PAYMENT CODES

The following tables provide details for BOP Codes and Purpose Codes required when creating payments in China.

9.3.1 BOP Codes

BOP Transaction Code (交易编码)	BOP Transaction Description (交易编码描述)
121010	一般贸易
121020	进料加工贸易
121030	海关特殊监管区域及保税监管场所进出境物流货物
121040	非货币黄金进出口
121050	金融性租赁贸易
121060	提供国家间、国际组织无偿援助和赠送的物资
121070	国内机构或个人提供无偿援助和赠送的物资
121080	边境小额贸易
121100	外商投资企业作为投资进口设备、物品的支出
121110	加工贸易进口设备
121990	其他纳入海关统计的货物贸易
122010	离岸转手买卖
122020	未纳入海关统计的非货币黄金
122030	未纳入海关统计的网络购物
122990	其他未纳入海关统计的货物贸易
221000	出料加工工缴费支出
222011	涉及我国出口的海洋货运服务
222012	涉及我国进口的海洋货运服务
222013	不涉及我国进出口的海洋货运服务
222014	海运客运
222019	其他海运服务
222021	涉及我国出口的空中货运服务
222022	涉及我国进口的空中货运服务
222023	不涉及我国进出口的空中货运服务
222024	空运客运
222029	其他空运服务
222031	涉及我国出口的其他运输方式货运服务
222032	涉及我国进口的其他运输方式货运服务
222033	不涉及我国进出口的其他运输方式货运服务
222034	其他运输方式客运
222039	其他运输方式的其他服务
222040	邮政及寄递服务
223010	公务及商务旅行
223021	就医及健康相关旅行
223022	留学及教育相关旅行（一年以上）
223023	留学及教育相关旅行（一年及一年以下）

BOP Transaction Code (交易编码)	BOP Transaction Description (交易编码描述)
223029	其他私人旅行
224010	境外建设
224020	境内建设
225010	寿险
225021	为我国出口提供的保险
225022	为我国进口提供的保险
225029	其他非寿险
225030	再保险
225040	标准化担保服务
225050	保险辅助服务
226000	金融服务
227010	电信服务
227020	计算机服务
227030	信息服务
228010	研发成果转让费及委托研发
228021	法律服务
228022	会计服务
228023	管理咨询和公共关系服务
228024	广告服务
228025	展会服务
228026	市场调查、民意测验服务
228031	建筑、工程技术服务
228032	废物处理和防止污染服务
228033	农业和采矿服务
228039	其他技术服务
228040	经营性租赁服务
228050	货物或服务交易佣金及相关服务
228060	办事处、代表处等办公经费
228990	上述未提及的其他商业服务
229010	视听和相关服务
229020	教育服务
229030	医疗服务
229990	其他文化和娱乐服务
230000	别处未涵盖的维护和维修服务
231010	特许和商标使用费
231020	研发成果使用费
231030	复制或分销计算机软件许可费
231040	复制或分销视听及相关产品许可费
231990	其他知识产权使用费

BOP Transaction Code (交易编码)	BOP Transaction Description (交易编码描述)
232000	别处未涵盖的政府货物和服务
321000	职工报酬（工资、薪金和福利）
322011	向境外母公司支付的股息、红利或利润
322012	向境外子公司等支付的股息、红利 (持有本机构 10%以下股份）
322013	向境外联属公司支付的股息、红利（持股 10%以下的关联机构）
322014	向境内建筑物的非居民所有者支付的租金
322021	向境外母公司支付的利息
322022	向境外子公司等支付的利息（持有本机构 10%以下股权）
322023	向境外联属公司支付的利息（持股 10%以下的关联机构）
322031	股票投资的股息、红利
322032	投资基金份额的股息、红利
322033	短期债券利息
322034	中长期债券利息
322041	存贷款利息
322042	向保单持有者支付的红利和利息
322043	向准公司（持股 10%以下）和国际组织份额持有者（因份额投资）支付的红利、收益
322049	其他的其他投资收益
323010	使用自然资源的租金
323020	产品和生产的税收及补贴
421010	个人间捐赠及无偿援助
421020	政府、国际组织间捐赠及无偿援助（与固定资产无关）
421990	其他捐赠及无偿援助（与固定资产无关）
422000	非寿险保险赔偿
423010	社保缴款
423020	社保返还的福利
424000	其他二次收入（经常转移）
521010	债务减免
521020	与固定资产有关的捐赠及无偿援助
521030	移民转移
521990	其他资本转移
522000	品牌、商标、契约和许可所有权等非生产非金融资产转让
621011	新设境外子公司资本金汇出
621012	筹备资金汇出
621013	对境外子公司增资
621014	购买转让的境外企业股权
621015	境外子公司撤回对境内母公司的股权投资（逆向股权投资的撤回）
621016	非法人投资款汇出
621021	对境外子公司的贷款及其他往来
621022	偿还境外子公司的贷款及其他往来（逆向投资的撤回）

BOP Transaction Code (交易编码)	BOP Transaction Description (交易编码描述)
621030	购买境外不动产的支出
621040	收益再投资支出
621050	用境内股权交换境外股权
621060	实物投资
621070	无形资产投资
622011	因外商投资企业清算、终止等撤资
622012	筹备资金撤出
622013	外商投资企业减资
622014	购买转让的外商投资企业股权
622015	外商投资企业对境外母公司的股权投资（逆向股权投资）
622016	非法人投资款撤出
622021	偿还境外母公司的贷款及其他往来
622022	对境外母公司的贷款及其他往来（逆向贷款投资）
622030	从非居民购买境内不动产支出
622050	用境外股权交换境内股权
622060	实物投资
622070	无形资产投资
623011	对境外联属企业的股权投资
623012	境外联属企业撤回对境内的股权投资
623021	向境外联属企业提供贷款及其他债权
623022	偿还境外联属企业贷款及其他债务
721010	投资境外机构境外发行的股票或股权
721020	投资境内机构在境外发行的股票或股权
721030	境内公司回购境外发行的股票或股权
721040	非居民卖出境内股票或股权
721050	非居民发行境内股票或股权
722010	申购境外投资基金
722020	清算境外投资基金
722030	非居民赎回境内投资基金
722040	非居民境内募集投资基金
723011	买入境外短期债券
723012	偿付境外短期债券
723013	非居民卖出境内短期债券
723014	非居民发行境内短期债券
723021	买入境外中长期债券
723022	偿付境外中长期债券
723023	非居民卖出境内中长期债券
723024	非居民发行境内中长期债券
724000	因金融衍生工具交易引起的支出
821010	资产-人寿保险和年金权益

BOP Transaction Code (交易编码)	BOP Transaction Description (交易编码描述)
821020	向境外提供贷款
821030	存放境外存款
821041	出口延期应收款
821042	进口预付货款
821990	其他债权
822010	负债-人寿保险和年金权益
822020	偿还境外贷款
822030	境外存入款项调出
822041	进口延期应付款
822042	出口预收货款
822050	实物外债
822990	偿还其他债务
921010	偿还出口押汇
921020	偿还进口押汇
921030	代理进出口支出
922090	其他
923010	代外国投资者划出投资款
923020	境内投资者投资款划出
923090	其他境内投资支出
924010	偿还国内银行及其他金融机构外汇贷款本金
924020	偿还委托贷款本金
924030	划出委托贷款
924090	偿还其他贷款
925010	个人直系亲属账户资金转出
925020	个人经营性资金转出
929010	同名账户资金转出
929030	提取外币现钞
929040	划出保证金
929050	总分公司之间划转的外汇支出
929060	企业集团公司与境内其他成员企业之间经常项目外汇资金集中管理项下支出
929070	结汇待支付账户（视同外汇账户管理）资金划出
929080	因跨境电子商务引起支付机构境内外汇支出
929090	其他
999998	无实际资金收付的轧差结算
999999	有实际资金收付的集中或轧差结算

9.3.2 Purpose Codes

Country	Payment Method	Purpose Code	Description
CN	BEPS	02103	网银支付 Online bank payment
CN	DHVPS	02103	网银支付 Online bank payment

Country	Payment Method	Purpose Code	Description
CN	CBHVPS	02112	货物贸易结算 Goods trade settlement
CN	CBHVPS	02113	货物贸易结算退款 Goods trade settlement refund
CN	CBHVPS	02114	服务贸易结算 Service trade settlement
CN	CBHVPS	02115	服务贸易结算退款 Service trade settlement refund
CN	CBHVPS	02116	资本项下跨境支付 X-border pmt under capital acc
CN	CBHVPS	02117	资本项下跨境支付退款 X-border pmt refund capital
CN	CBHVPS	02125	其他经常项目支出 Other current acc transactions

9.4 APPENDIX D: BENEFICIARY COUNTRY LIST

The following table provides details of the Country Code and Country Name required for the MT101 file.

Country Code - 2	Country Code - 3	Country Name
AD	AND	ANDORRA
AE	ARE	UNITED ARAB EMIRATES
AF	AFG	AFGHANISTAN
AG	ATG	ANTIGUA AND BARBUDA
AI	AIA	ANGUILLA
AL	ALB	ALBANIA
AM	ARM	ARMENIA
AN	ANT	NL ANTILLES
AO	AGO	ANGOLA
AQ	ATA	ANTARCTICA
AR	ARG	ARGENTINA
AS	ASM	AMERICAN SAMOA
AT	AUT	AUSTRIA
AU	AUS	AUSTRALIA
AW	ABW	ARUBA
AX	ALA	ALAND ISLANDS
AZ	AZE	AZERBAIJAN
BA	BIH	BOSNIA AND HERZEGOVINA
BB	BRB	BARBADOS
BD	BGD	BANGLADESH
BE	BEL	BELGIUM
BF	BFA	BURKINA FASO
BG	BGR	BULGARIA
BH	BHR	BAHRAIN
BI	BDI	BURUNDI
BJ	BEN	BENIN
BL	BLM	SAINT BARTHELEMY
BM	BMU	BERMUDA
BN	BRN	BRUNEI DARUSSALAM
BO	BOL	BOLIVIA, PLURINATIONAL STATE OF
BQ	BES	BONAIRE, SINT EUSTATIUS AND SABA
BR	BRA	BRAZIL
BS	BHS	BAHAMAS
BT	BTN	BHUTAN
BV	BVT	BOUVET ISLAND
BW	BWA	BOTSWANA
BY	BLR	BELARUS
BZ	BLZ	BELIZE
CA	CAN	CANADA
CC	CCK	COCOS (KEELING) ISLANDS
CD	COD	CONGO, THE DEMOCRATIC REPUBLIC OF THE
CF	CAF	CENTRAL AFRICAN REPUBLIC

Country Code - 2	Country Code - 3	Country Name
CG	COG	CONGO
CH	CHE	SWITZERLAND
CI	CIV	COTE DIVOIRE
CK	COK	COOK ISLANDS
CL	CHL	CHILE
CM	CMR	CAMEROON
CN	CHN	CHINA
CO	COL	COLOMBIA
CR	CRI	COSTA RICA
CV	CPV	CAPE VERDE
CW	CUW	CURACAO
CX	CXR	CHRISTMAS ISLAND
CY	CYP	CYPRUS
CZ	CZE	CZECH REPUBLIC
DE	DEU	GERMANY
DJ	DJI	DJIBOUTI
DK	DNK	DENMARK
DM	DMA	DOMINICA
DO	DOM	DOMINICAN REPUBLIC
DZ	DZA	ALGERIA
EC	ECU	ECUADOR
EE	EST	ESTONIA
EG	EGY	EGYPT
EH	ESH	WESTERN SAHARA
ER	ERI	ERITREA
ES	ESP	SPAIN
ET	ETH	ETHIOPIA
FI	FIN	FINLAND
FJ	FJI	FIJI
FK	FLK	FALKLAND ISLANDS (MALVINAS)
FM	FSM	MICRONESIA, FEDERATED STATES OF
FO	FRO	FAROE ISLANDS
FR	FRA	FRANCE
GA	GAB	GABON
GB	GBR	UNITED KINGDOM
GD	GRD	GRENADA
GE	GEO	GEORGIA
GF	GUF	FRENCH GUIANA
GG	GGY	GUERNSEY
GH	GHA	GHANA
GI	GIB	GIBRALTAR
GL	GRL	GREENLAND
GM	GMB	GAMBIA
GN	GIN	GUINEA

Country Code - 2	Country Code - 3	Country Name
GP	GLP	GUADELOUPE
GQ	GNQ	EQUATORIAL GUINEA
GR	GRC	GREECE
GS	SGS	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS
GT	GTM	GUATEMALA
GU	GUM	GUAM
GW	GNB	GUINEA-BISSAU
GY	GUY	GUYANA
HK	HKG	HONG KONG
HM	HMD	HEARD ISLAND AND MCDONALD ISLANDS
HN	HND	HONDURAS
HR	HRV	CROATIA
HT	HTI	HAITI
HU	HUN	HUNGARY
ID	IDN	INDONESIA
IE	IRL	IRELAND
IL	ISR	ISRAEL
IM	IMN	ISLE OF MAN
IN	IND	INDIA
IO	IOT	BRITISH INDIAN OCEAN TERRITORY
IQ	IRQ	IRAQ
IS	ISL	ICELAND
IT	ITA	ITALY
JE	JEY	JERSEY
JM	JAM	JAMAICA
JO	JOR	JORDAN
JP	JPN	JAPAN
KE	KEN	KENYA
KG	KGZ	KYRGYZSTAN
KH	KHM	CAMBODIA
KI	KIR	KIRIBATI
KM	COM	COMOROS
KN	KNA	SAINT KITTS AND NEVIS
KR	KOR	SOUTH KOREA
KW	KWT	KUWAIT
KY	CYM	CAYMAN ISLANDS
KZ	KAZ	KAZAKHSTAN
LA	LAO	LAO PEOPLES DEMOCRATIC REPUBLIC
LB	LBN	LEBANON
LC	LCA	SAINT LUCIA
LI	LIE	LIECHTENSTEIN
LK	LKA	SRI LANKA
LR	LBR	LIBERIA
LS	LSO	LESOTHO

Country Code - 2	Country Code - 3	Country Name
LT	LTU	LITHUANIA
LU	LUX	LUXEMBOURG
LV	LVA	LATVIA
LY	LBY	LIBYAN ARAB JAMAHIRIYA
MA	MAR	MOROCCO
MC	MCO	MONACO
MD	MDA	MOLDOVA, REPUBLIC OF
ME	MNE	MONTENEGRO
MF	MAF	SAINT MARTIN (FRENCH PART)
MG	MDG	MADAGASCAR
MH	MHL	MARSHALL ISLANDS
MK	MKD	MACEDONIA
ML	MLI	MALI
MM	MMR	MYANMAR
MN	MNG	MONGOLIA
MO	MAC	MACAO
MP	MNP	NORTHERN MARIANA ISLANDS
MQ	MTQ	MARTINIQUE
MR	MRT	MAURITANIA
MS	MSR	MONTSERRAT
MT	MLT	MALTA
MU	MUS	MAURITIUS
MV	MDV	MALDIVES
MW	MWI	MALAWI
MX	MEX	MEXICO
MY	MYS	MALAYSIA
MZ	MOZ	MOZAMBIQUE
NA	NAM	NAMIBIA
NC	NCL	NEW CALEDONIA
NE	NER	NIGER
NF	NFK	NORFOLK ISLAND
NG	NGA	NIGERIA
NI	NIC	NICARAGUA
NL	NLD	NETHERLANDS
NO	NOR	NORWAY
NP	NPL	NEPAL
NR	NRU	NAURU
NU	NIU	NIUE
NZ	NZL	NEW ZEALAND
OM	OMN	OMAN
PA	PAN	PANAMA
PE	PER	PERU
PF	PYF	FRENCH POLYNESIA
PG	PNG	PAPUA NEW GUINEA

Country Code - 2	Country Code - 3	Country Name
PH	PHL	PHILIPPINES
PK	PAK	PAKISTAN
PL	POL	POLAND
PM	SPM	SAINT PIERRE AND MIQUELON
PN	PCN	PITCAIRN
PR	PRI	PUERTO RICO
PS	PSE	PALESTINE
PT	PRT	PORTUGAL
PW	PLW	PALAU
PY	PRY	PARAGUAY
QA	QAT	QATAR
RE	REU	REUNION
RO	ROU	ROMANIA
RS	SRB	SERBIA
RU	RUS	RUSSIA
RW	RWA	RWANDA
SA	SAU	SAUDI ARABIA
SB	SLB	SOLOMON ISLANDS
SC	SYC	SEYCHELLES
SE	SWE	SWEDEN
SG	SGP	SINGAPORE
SH	SHN	SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA
SI	SVN	SLOVENIA
SJ	SJM	SVALBARD AND JAN MAYEN
SK	SVK	SLOVAKIA
SL	SLE	SIERRA LEONE
SM	SMR	SAN MARINO
SN	SEN	SENEGAL
SO	SOM	SOMALIA
SR	SUR	SURINAME
SS	SSD	SOUTH SUDAN
ST	STP	SAO TOME AND PRINCIPE
SV	SLV	EL SALVADOR
SX	SXM	SINT MAARTEN (DUTCH PART)
SZ	SWZ	SWAZILAND
TC	TCA	TURKS AND CAICOS ISLANDS
TD	TCD	CHAD
TF	ATF	FRENCH SOUTHERN TERRITORIES
TG	TGO	TOGO
TH	THA	THAILAND
TJ	TJK	TAJIKISTAN
TK	TKL	TOKELAU
TL	TLS	TIMOR-LESTE
TM	TKM	TURKMENISTAN

Country Code - 2	Country Code - 3	Country Name
TN	TUN	TUNISIA
TO	TON	TONGA
TR	TUR	TURKEY
TT	TTO	TRINIDAD AND TOBAGO
TV	TUV	TUVALU
TW	TWN	TAIWAN
TZ	TZA	TANZANIA, UNITED REPUBLIC OF
UA	UKR	UKRAINE
UG	UGA	UGANDA
UM	UMI	UNITED STATES MINOR OUTLYING ISLANDS
US	USA	UNITED STATES OF AMERICA
UY	URY	URUGUAY
UZ	UZB	UZBEKISTAN
VA	VAT	HOLY SEE (VATICAN CITY STATE)
VC	VCT	SAINT VINCENT AND THE GRENADINES
VE	VEN	VENEZUELA, BOLIVARIAN REPUBLIC OF
VG	VGB	VIRGIN ISLANDS, BRITISH
VI	VIR	VIRGIN ISLANDS, U.S.
VN	VNM	VIET NAM
VU	VUT	VANUATU
WF	WLF	WALLIS AND FUTUNA
WS	WSM	SAMOA
XK	XKX	KOSOVO, REPUBLIC OF
YE	YEM	YEMEN
YT	MYT	MAYOTTE
ZA	ZAF	SOUTH AFRICA
ZM	ZMB	ZAMBIA
ZW	ZWE	ZIMBABWE

9.5 APPENDIX E: PURPOSE CODES

9.5.1 For payments to China

Purpose Code	Description
CCDNDR	Charity Donation (CNH Payments)
CCTFDR	Capital Transfer (CNH Payments)
CGODDR	Goods Trade (CNH Payments)
COCADR	Other (CNH Payments)
CSTRDR	Service Trade (CNH Payments)
CTF	Cross-Border Capital Transfer (CNY Payments)
FTF	Bank to Bank Fund Transfer (CNY Payments)
GOD	Cross-Border Goods Trade (CNY Payments)
OTF	Fund Return for Cross-Border Goods Trade (CNY Payments)
RMT	Cross-Border Individual Remittance (CNY Payments)
STR	Cross-Border Service Trade (CNY Payments)

9.5.2 For payments in Hong Kong

Purpose Code	Description
CXBSNS	FPS General Business Payment
CXGOVT	FPS Government Payment*
CXSALA	FPS Salary and Benefits Payment
CNOCXBSNS	No Name Check FPS General Business Pymt^
CNOCXSALA	No Name Check FPS SALA and Benefits Pymt^
CNOCXGOVT	No Name Check FPS Government Pymt*^

*For government entity only
^For customers subscribed to 'No Name Check' service only

9.5.3 For payments to India

Purpose Code	Description
P0001	Repatriation of Indian investment abroad (in equity capital (shares))
P0002	Repatriation of Indian investment abroad (in debt securities)
P0003	Repatriation of Indian investment abroad (in branches)
P0004	Repatriation of Indian investment abroad (in subsidiaries and associates)
P0005	Repatriation of Indian investment abroad (in real estate)
P0006	Foreign direct investment in India in eq(uity)
P0007	Foreign direct investment in India in de(bt securities)
P0008	Foreign direct investment in India in re(al estate)
P0009	Foreign portfolio investment in India in (equity shares)
P0010	Foreign portfolio investment in India in (debt securities including debt funds)
P0011	Repayment of loans extended to Non-Resid(ents)
P0012	Long and medium term loans with original
P0013	Short term loans with original maturity (upto one year from Non-Residents to India (Short-term Trade Credit))
P0014	Receipts o/a Non-Resident deposits (FCNR((B)/NR(E)RA, etc.) {ADs should report these even if funds are not "swapped" into Rupees})
P0015	Loans and overdrafts taken by ADs on the(ir own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported))
P0016	Purchase of a foreign currency against a(nother currency)
P0017	Sale of intangible assets like patents, (copyrights, trademarks etc. by Indian companies)
P0018	Other capital receipts not included else(where)
P0101	Value of export bills negotiated / purch(ased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.)
P0102	Realisation of export bills ((in respect (of goods) sent on collection (full invoice value))

Purpose Code	Description
P0103	Advance receipts against export contract(s (export of goods only))
P0104	Receipts against export of goods not cov(ered by the GR/PP/SOFTEX/EC copy of shipping bill etc.)
P0105	Export bills (in respect of goods) sent (on collection)
P0106	Conversion of overdue export bills from (NPD to collection mode)
P0107	Realisation of NPD export bills (full va(lue of bill to be reported)
P0201	Receipts of surplus freight/passenger fa(re by Indian shipping companies operating abroad)
P0202	Purchases on account of operating expens(es of Foreign shipping companies operating in India)
P0205	Purchases on account of operational leas(ing (with crew) – Shipping companies)
P0207	Receipts of surplus freight/passenger fa(re by Indian Airlines companies operating abroad)
P0208	Receipt on account of operating expenses (of Foreign Airlines companies operating in India)
P0211	Purchases on account of operational leas(ing (with crew) –Airlines companies
P0213	Receipts on account of other transportat(ion services (stevedoring, demurrage, port handling charges etc.))
P0301	Purchases towards travel (Includes purch(ases of foreign TCs, currency: notes etc over the counter, by hotels, hospitals, Emporiums, Educational institutions etc. as well as amount received by TT/SWIFT transfers or debit.
P0308	FC surrendered by returning Indian touri(sts)
P0401	Postal services
P0402	Courier services
P0403	Telecommunication services
P0404	Satellite services
P0501	Receipts for cost of construction of ser(vices projects in India)
P0601	Receipts of life insurance premium
P0602	Receipts of freight insurance – relating (to import & export of goods)
P0603	Receipts on account of other general ins(urance premium)
P0604	Receipts of Reinsurance premium
P0605	Receipts on account of Auxiliary service(s {commission on Insurance})
P0606	Receipts on account of settlement of cla(ims)
P0701	Financial intermediation except investme(ment banking – Bank charges, collection charges, LC charges, cancellation of forward contracts, commission on financial leasing etc.)
P0702	Investment banking - brokerage, under wr(iting commission etc.)
P0703	Auxiliary services - charges on operatio(n & regulatory fees, custodial services, depository services etc.)
P0801	Hardware consultancy/implementation
P0802	Software consultancy/implementation (oth(er than those covered in SOFTEX form)
P0803	Data base, data processing charges
P0804	Repair and maintenance of computer and s(oftware)
P0805	News agency services
P0806	Other information services- Subscription (to newspapers, periodicals, etc.)
P0807	Off site Software Exports
P0901	Franchises services - patents,copy right(s, trade marks, industrial processes, franchises etc.)
P0902	Receipts for use, through licensing arra(ngements, of produced originals or prototypes (such as manuscripts and films))
P1001	Merchanting Services - net receipt (from (sale and purchase of goods without crossing the border)
P1002	Trade related services - Commission on e(xports/imports)
P1003	Operational leasing services (other than(financial leasing and without operating crew) including charter hire)
P1004	Legal services
P1005	Accounting, auditing, book keeping and t(ax consulting services)
P1006	Business and management consultancy and (public relations services)
P1007	Advertising, trade fair, market research (and public opinion polling services)
P1008	Research and Development services
P1009	Architectural, engineering and other tec(hnical services
P1010	Agricultural, mining and on -site process(ing services – protection against insects & disease, increasing of harvest yields, forestry services, mining services like analysis of ores etc.

Purpose Code	Description
P1011	Inward remittance for maintenance of off(ices in India)
P1012	Distribution Services
P1013	Environmental Services
P1019	Other services not included elsewhere
P1101	Audio-visual and related services – serv(ices and associated fees related to production of motion pictures, rentals, fees received by actors, directors, producers an dfees for distribution rights)
P1102	Personal, cultural services such as thos(e related to museums, libraries, archives and sporting activities and fees for correspondence courses of Indian Universities/Institutes
P1201	Maintenance of foreign embassies in Indi(a)
P1203	Maintenance of international institution(s such as offices of IMF missions, World Bank, UNICEF etc. in India)
P1301	Inward remittance from Indian non-reside(nts towards family maintenance and savings)
P1302	Personal gifts and donations
P1303	Donations to religious and charitable in(stitutions in India)
P1304	Grants and donations to governments and (charitable institutions established by the governments
P1306	Receipts / Refund of taxes
P1401	Compensation of employees
P1403	Inward remittance towards interest on lo(ans extended to non-residents (ST/MT/LT loans
P1404	Inward remittance of interest on debt se(curities – debentures / bonds / FRNsetc,)
P1405	Inward remittance towards interest recei(pts of ADs on their own account (on investments)
P1406	Repatriation of profits to India
P1407	Receipt of dividends by Indians
P1501	Refunds / rebates on account of imports
P1502	Reversal of wrong entries, refunds of am(ount remitted for non-imports)
P1503	Remittances (receipts) by residents unde(r international bidding process

9.5.4 For payments to Indonesia

Purpose Code	Description
01000	All receipts/payments affecting OCAs and
01011	Exports, f.o.b. Shipment of merchandise
01013	Refunds - export/import Refunds on retur
01014	Prepayments - export/import Prepayments
01015	Transactions in merchandise in bunkers a
01016	Services pertaining to processing of mer
01017	Passenger transportation
01021	Repair/maintenance services for movable
01022	Freight to/from other countries Transpor
01024	Freight other than for export/import Fre
01025	Transportation support services Transpor
01030	All expenditures incurred for business a
01040	All transactions for training/education
01050	Postal and courier services (such as PO
01060	Construction and installation of buildin
01071	Services for all insurance activities (i
01072	Services for all insurance activities (i
01080	Payment of fees, commissions for brokera
01090	Services transactions pertaining to comp
01099	Merchandise transactions other than expo
01100	Fees for use of trademarks, franchises,
01111	Operational leasing Lease without option
01112	Leasing of land and buildings Lease of l

Purpose Code	Description
01120	Mining, agricultural, forestry, and simi
01129	All receipts/payments affecting overseas
01130	Services related to audiovisual producti
01139	All receipts/payments arising from refun
01140	Receipts from/payments to foreign govern
01161	Payments/receipts in respect of taxes or
01162	Grants/donations (including but not limi
01163	Salaries, wages, and allowances paid to/
01170	Dividend and distributed profits
01181	Interest on: 1) securities issued by non
01182	Interest on: 2) current accounts and dep
01183	Interest on: 3) borrowings/loans (includ
01189	Other investment income
01191	Sale/purchase of transferable patents, c
01192	Sale/purchase of land, buildings, unproc
01199	All service transactions other than ment
01201	Equity participation Receipts from equit
01202	Divestiture of equity participation Rece
01203	Reinvested earnings
01206	Securities issued by non-residents: 1) S
01207	Securities issued by non-residents: 2) O
01208	Securities issued by non-residents: 2) O
01209	Securities issued by residents: 1) Share
01210	Securities issued by residents: 2) Other
01211	Securities issued by residents: 2) Other
01212	Securities issued by residents: 2) Other
01213	Securities issued by residents: 2) Other
01214	Securities issued by residents: 3) Other
01215	Securities issued by residents: 3) Other
01216	Securities issued by residents: 3) Other
01217	Securities issued by residents: 3) Other
01221	a. Provision/drawing of loans with matur
01222	a. Provision/drawing of loans with matur
01231	b. Repayment of loans with maturity of:
01232	b. Repayment of loans with maturity of:
01233	c. Financial leasing Leasing based on le
01255	a. Receipts in favor of OCI of reporting
01256	a. Receipts in favor of OCI of reporting
01259	b. Cash withdrawal/deposit against/in fa
01261	a. Spot transactions (including direct e
01262	a. Spot transactions (including direct e
01263	b. Forward transactions: 1) foreign curr
01264	b. Forward transactions: 2) foreign curr
01265	Derivative transactions Receipts/payment
01266	Derivative transactions Receipts/payment
01299	All capital/financial transactions other

9.5.5 For payments to Malaysia

Purpose Code	Description
0	FOOD AND LIVE ANIMALS
1000	Beverages and tobacco
2000	Crude materials, inedible, except fuels
3000	Mineral fuels, lubricants and related ma
4000	Animal and vegetable oils, fats and waxe

Purpose Code	Description
5000	Chemicals and related products, not clas
6000	Manufactured goods
7000	Machinery, non-customised packaged softw
7100	Power lines, pipelines and undersea comm
8000	Miscellaneous manufactured articles
9000	Commodities and miscellaneous transactio
9001	Goods (Broad Classification)
9100	Refunds relating to goods transactions
9700	Non-monetary gold
10010	Goods for processing (manufacturing serv
11110	Freight by air
11120	Freight by sea
11130	Freight by other modes of transportation
11210	Passenger fare by air
11220	Passenger fare by sea
11230	Passenger fare by other modes of transpo
12110	Airport services
12120	Port services
12130	Other terminal facilities
12140	Postal and courier services
12210	Charter of aircraft (with crew)
12220	Charter of ships and vessels (with crew)
12230	Charter of other modes of transport (wit
12310	Rentals/operating leasing of aircraft (w
12320	Rentals/operating leasing of ships and v
12330	Rentals/operating leasing of other trans
12400	Fees for salvage operations
12500	Repair and maintenance of aircraft, ship
13110	Goods and services purchased by travelle
13210	Goods and services purchased through bus
13220	Goods and services purchased by short te
13300	Travel for pilgrimage and religious obse
13400	Travel for medical treatment
13500	Education-related
14110	Direct investment income
14120	Portfolio investment income
14130	Retained earnings
14140	Investment income attributable to Non-re
14210	Interest paid to/ received from related
14220	Interest paid to/ received from non-rela
14230	Interest paid to/received from Non-resid
14240	Interest paid to/received from Non-resid
14250	Interest paid to/received from Non-resid
14310	Wages and salaries in cash
14320	Wages and salaries in kind/benefits attr
14330	Employer's social contributions
14410	Taxes on products and productions
14420	Subsidies on products and productions
14430	Rental on natural resources
15100	Malaysian government offices abroad and
15200	International organisations
15300	Trade missions
15400	Commission and other charges relating to
15500	The Bank minting of coins and printing o

Purpose Code	Description
16100	Telecommunication services
16210	Construction and installation services i
16220	Construction and installation services a
16311	Premium paid/received on high risk insur
16312	Premiums paid/received on other general
16313	Premium paid/received on life insurance/
16314	Premiums paid/received on reinsurance/re
16315	Premium paid/received on insurance/takaf
16321	Claims settlements on high risk insuranc
16322	Claims settlements on other general insu
16323	Claims settlements on life insurance/tak
16324	Claims paid/received on reinsurance/reta
16325	Claims paid/received on insurance/takafu
16332	Auxiliary Insurance Services
16410	Explicitly-charged financial services
16420	Explicit margins on buying and selling o
16430	Explicitly-charged asset management serv
16440	Financial intermediation service charges
16510	Computer services
16520	Information services
16610	Charges associated with intellectual pro
16620	License fees to reproduce and distribute
16710	Merchanting trade
16720	Sharing of administrative expenses
16730	Research and development
16740	Architectural, engineering, and other te
16750	Agricultural, mining, and on-site proces
16760	Advertising, market research and public
16771	Legal services
16772	Accounting services
16773	Management consulting services
16780	Rentals/operating leasing of dwellings,
16791	Trade-related services
16792	Waste treatment services
16810	Audio-visual and artistic related servic
16820	Health services
16830	Education services
16840	Heritage and recreational services
16850	Other personal services
16900	Other services transactions not identifi
16910	Refunds relating to services transaction
17010	Inter-company settlement for offsetting
17020	Transfer by a company to/from its own cu
17030	Bilateral trade transactions.
17040	Transfer of funds between overseas accou
17050	Transfer of funds between banking instit
17060	Transfer of funds between overseas accou
17070	Transfer by a resident (exclude bank) to
17080	Settlement between Remittance Services P
21110	Government Sector: Grants, aid, donation
21120	Government Sector: Pension, gratuity
21131	Taxes on income, wealth and other taxabl
21132	Fines and penalties (government sector)
21133	Social contributions and benefits (gover

Purpose Code	Description
21140	Compensation and pledging
21201	Personal transfer
21210	Grants and gifts
21220	Workers' remittances
21230	Legacies, compensations and prizes
21241	Taxes on income, wealth and other taxabl
21242	Fines and penalties (private sector)
21245	Net premiums on non-life insurance and s
21246	Non-life insurance claims and calls unde
22110	Debt forgiveness (government sector)
22130	Other capital transfers (government sect
22210	Debt forgiveness (private sector)
22220	Migrant transfer
22230	Other capital transfers (private sector)
23000	Acquisition/ disposal of non-produced, n
31111	Extension/receipt (drawdown) of long-ter
31112	Repayment of principal to/by Non-residen
31113	Prepayment of principal to/by Non-reside
31121	Extension/receipt (drawdown) of short-te
31122	Repayment of principal to/by Non-residen
31123	Prepayment of principal to/by Non-reside
31311	Issuance
31312	Redemption
31411	Financial lease extension to/receipt fro
31412	Repayment of financial lease to/receipt
31413	Prepayment of financial lease to/receipt
31511	Credit facilities extension to/receipt f
31512	Repayment of credit facilities to/by Non
31513	Prepayment of credit facilities to/by No
31911	Extension to /receipt from Non-resident.
31912	Repayment of other loans facilities to/b
31913	Prepayment of other loans facilities to/
31921	Extension to /receipt from Non-resident.
31922	Repayment of other loans facilities to/b
31923	Prepayment of other loans facilities to/
33000	Employee stock options
34000	Subscriptions/ Contributions to/ Reimbur
35130	Mergers and acquisitions
35140	Equity investment other than mergers and
35200	Liquidation of investment
35300	Head office accounts in branches
35400	Capital Expenditure in Special Enterpris
36110	Issued by residents in domestic capital
36120	Issued by residents in international mar
36130	Issued by Non-residents in international
36140	Issued by Non-residents in domestic capi
36210	Issued by residents in domestic capital
36220	Issued by residents in international mar
36230	Issued by Non-residents in international
36240	Issued by Non-residents in domestic capi
36310	Issued by residents in domestic capital
36320	Issued by residents in international mar
36330	Issued by Non-residents in international
36340	Issued by Non-residents in domestic capi

Purpose Code	Description
36410	Purchase/sale of Malaysian Government se
36420	Purchase/sale of Foreign Government secu
36430	Purchase/sale of Foreign Government secu
37100	Swaps
37200	Forwards
37300	Futures
37400	Options
37900	Others derivatives
39111	Purchase/sale of real estate in Malaysia
39112	Purchase/sale of real estate in Malaysia
39121	Purchase/sale of real estate abroad (com
39122	Purchase/sale of real estate abroad (res
39131	Purchase/sale of real estates in host co
39132	Purchase/sale of real estates in host co
39210	Placement/withdrawal of deposits of resi
39220	Placement/withdrawal of deposits of resi
39230	Placement/withdrawal of deposits by Non-
39240	Deposits balances of foreign offices of
39250	Placement/withdrawals of deposits in FC
39260	Nostro balances with the correspondent b
39300	Currency
39600	Guarantees
39700	Credit Commitments
39900	Other investment nie

9.5.6 For payments to UAE

Purpose Code	Description
EDU	Educational Support
FIS	Financial services
GDS	Goods Bought or Sold
GRI	Government related income taxes tariffs
IGT	INTER GROUP TRANSFER
LIP	Loan Interest Payments
OTS	Other modes of transport
SAL	Salary
TTS	Technical trade-related and other busine

9.6 APPENDIX F: MY PRODUCT CODE

9.6.1 Hong Kong

My product code	Description
ECPAY	Account Transfer, FPS Itemised, CHATS, International Itemised
EPPYMNTS	Account Transfer, FPS Bulk
PAYROLL	FPS Salary

9.6.2 India

My product code	Description
BKTPYMNT	Account Transfer
ECPAY	Account Transfer, NEFT Itemised, RTGS Itemised, TT Itemised
EPPYMNTS	Account Transfer, NEFT Bulk
EXTECPAY	NEFT Itemised, RTGS Itemised
NEFTINST	NEFT Itemised
PAYROLL	NEFT Salary
RTGS	RTGS Itemised
TTPYMT	International Itemised

9.6.3 Philippines

My product code	Description
BKTPYMNT	Account Transfer
DFTBULK	PESONET Bulk
DFTINST	PESONET Itemised
ECPAY	Account Transfer, PESONET Itemised, RTGS Itemised, GSRT Itemised, International Itemised
ECPAYDBU	PESONET Itemised
EPPYMNTS	Account Transfer, PESONET Bulk
PAYROLL	PESONET Salary, GSRT Salary
PAYROLLMT	PESONET Salary
RTGS	RTGS Itemised, GSRT Itemised
TTPYMT	International Itemised

9.6.4 Singapore

My product code	Description
ACH	ACH Bulk
BKTBULK	ACH Bulk
BKTPYMNT	ACH Itemised, International Itemised
DFTBULK	ACH Bulk
ECPAY	Account Transfer, ACH Itemised, FAST Itemised, MEPS Itemised
EPPYMNTS	ACH Bulk, Fast Bulk
FASTBPYMT	FAST Bulk
PAYROLL	ACH Salary, FAST Salary
RTGS	MEPS Itemised
TTPYMT	International Itemised

9.6.5 Vietnam

My product code	Description
BKTPYMNT	Account Transfer
DFTINST	ACH Itemised, Tax Itemised
ECPAY	Account Transfer, ACH Itemised, Tax Itemised, International Itemised
PAYROLL	ACH Salary, FAST Salary
RTGSINST	ACH Itemised
TTPYMT	International Itemised

9.7 APPENDIX G: PAYMENT PRODUCT

9.7.1 Hong Kong

Payment Product	Available Payment Currency	Payment method	Debit Method	Condition
HKPFASB*	CNY, HKD	FPS	Bulk	
HKPFASI*	CNY, HKD	FPS	Itemised	
HKPAYFB*	CNY, HKD	FPS Salary	Bulk	
HKPCHAT*	CNY, EUR, HKD, USD	CHATS	Itemised	
HKPITT*	Refer to this page for valid payment currency for your country	International	Itemised	
HKPBKT*	Refer to this page for valid payment currency for your country	International	Itemised	
HKPBKT*	CNY, HKD	FPS	Itemised	Beneficiary Bank eligible for FPS Payment AND Debit Account Currency is same as Payment currency
HKPBKT*	Any currency	Account Transfer	Itemised	Debit and Credit Account belongs to same Customer ID

Note: Replace * with payment currency code

9.7.2 India

Payment Product	Available Payment Currency	Payment method	Debit Method	Condition
INPNFTBINR	INR	NEFT	Bulk	Beneficiary Bank eligible for NEFT Payment AND Debit Account Currency is same as Payment currency
INPNFTIINR	INR	NEFT	Itemised	Beneficiary Bank eligible for NEFT Payment AND Debit Account Currency is same as Payment currency
INPNF1IINR	INR	NEFT	Itemised	Beneficiary Bank eligible for NEFT Payment AND Debit Account Currency is same as Payment currency
INPRTGSINR	INR	RTGS	Itemised	Beneficiary Bank eligible for RTGS Payment AND Debit Account Currency is same as Payment currency
INPRTG1INR	INR	RTGS	Itemised	Beneficiary Bank eligible for RTGS Payment AND Debit Account Currency is same as Payment currency
INPITT*	Refer to this page for valid payment currency for your country	International	Itemised	
INPBKT*	Any currency	Account Transfer	Itemised	Debit and Credit Account belongs to same Customer ID

Note: Replace * with payment currency code

9.7.3 Philippines

Payment Product	Available Payment Currency	Payment method	Debit Method	Condition
PHPEPCSPHP	PHP	PESONET	Itemised	
PHPEPCBPHP	PHP	PESONET	Bulk	
PHPRTGSPHP	PHP	RTGS	Itemised	

Payment Product	Available Payment Currency	Payment method	Debit Method	Condition
PHPRTGSUSD	USD	GSRT	Itemised	Debit Account Currency is same as Payment currency
PHPITT*	Refer to this page for valid payment currency for your country	International	Itemised	
PHPBKT*	Any currency	Account Transfer	Itemised	Debit and Credit Account belongs to same Customer ID
PHPPYGFUSD	USD	GSRT Salary	Bulk	Debit Account Currency is same as Payment currency
PHPPAYMPHP	PHP	PESONET	Bulk	
PHPPAYPHP	PHP	PESONET	Bulk	

Note: Replace * with payment currency code

9.7.4 Singapore

Payment Product	Available Payment Currency	Payment method	Debit Method	Condition
SGPG3BSGD	SGD	ACH	Bulk	
SGPG3ISGD	SGD	ACH	Itemised	
SGPG3PYSGD	SGD	ACH Salary	Bulk	
SGPFABSGD	SGD	FAST	Bulk	
SGPFAISGD	SGD	FAST	Itemised	
SGPFAPSGD	SGD	Fast Salary	Bulk	
SGPMEPS	SGD	MEPS	Itemised	
SGPITT*	Refer to this page for valid payment currency for your country	International	Itemised	
SGPBKT*	Non-SGD and valid for International payment. Refer to this page for valid payment currency for your country	International	Itemised	
SGPBKT*	SGD	ACH	Itemised	Beneficiary Bank eligible for ACH Payment AND Debit Account Currency is SGD
SGPBKT*	Any currency	Account Transfer	Itemised	Debit and Credit Account belongs to same Customer ID
SGPBKTB*	SGD	ACH	Bulk	Beneficiary Bank eligible for ACH Payment AND Debit Account Currency is SGD AND Payment currency for all instructions in the batch is SGD

Note: Replace * with payment currency code

9.7.5 Vietnam

Payment Product	Available Payment Currency	Payment method	Debit Method	Condition
VNPLV1IVND VNPHV1IVND VNPLV2IVND VNPHV2IVND VNPDF2LVND VNPDFT2VND	VND	ACH	Itemised	
VNPDFT2AUD	AUD	ACH	Itemised	

Payment Product	Available Payment Currency	Payment method	Debit Method	Condition
VNPDFT2GBP	GBP	ACH	Itemised	
VNPDFT2JPY	JPY	ACH	Itemised	
VNPDF2IUSD	USD	ACH	Itemised	
VNPDFT2CHF	CHF	ACH	Itemised	
VNPDFT2EUR	EUR	ACH	Itemised	
VNPDFT2DKK	DKK	ACH	Itemised	
VNPHV1BVND VNPHV2BVND VNPLV1BVND VNPLV2BVND	VND	ACH	Bulk	
VNPDF2BUSD	USD	ACH	Bulk	
VNPITT*	Refer to this page for valid payment currency for your country	International	Itemised	
VNPITTB*	EUR, USD	International Salary	Bulk	
VNPBKT*	Any currency	Account Transfer	Itemised	Debit and Credit Account belongs to same Customer ID
VNPPY1LVND VNPPY2LVND VNPPY1HVND VNPPY2HVND	VND	ACH	Bulk	
VNPPY2B*	AUD, CHF, EUR, GBP JPY, USD, VND	ACH	Bulk	
VNTAX*	VND	Tax	Itemised	
VNPCWNP*	AUD, EUR, USD, VND	Cash Withdrawal	Itemised	

Note: Replace * with payment currency code

DISCLAIMER

This document is distributed in Australia by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ("ANZBGL"); in New Zealand by ANZ Bank New Zealand Ltd; and in other countries by the relevant subsidiary or branch of ANZBGL, (collectively "ANZ"). Nothing in this document constitutes a recommendation, solicitation or offer by ANZ to you to acquire any product or service, or an offer by ANZ to provide you with other products or services. All information contained in this document is based on information available at the time of publication. While the document has been prepared in good faith, no representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by ANZ in relation to the accuracy or completeness of this document or the use of information contained in this document. ANZ does not provide any financial, investment, legal or taxation advice in connection with any product or service. ANZ recommends you read the terms and conditions which are available on anz.com and obtain independent professional advice before deciding whether to acquire or hold any product or service. The products and services described in this document may not be available in all countries. This document may not be reproduced, distributed or published by any recipient for any purpose. ANZ's colour blue is a trademark of ANZ. "ANZ", and all associated trademarks, are trademarks of ANZ.