



Payments initiation using
ISO 20022 messages
Message implementation guide
Australia

Contents

Introduction.....	4
Additional Information.....	4
Global Payables Message Implementation Guide	4
External References	4
Payment systems overview.....	5
Available Payment Types	5
Payment cut-off times	5
Australian bank account conventions.....	6
Country payment system attributes.....	6
OSKO (New Payment Platform)	6
Real Time Gross Settlement (RTGS)	7
Cross Border Funds Transfer (CBFT)	7
Domestic Payments (Direct Entry)	8
BPAY	9
Data requirements – Pain.001.001.03.....	11
NPP (New Payments Platform) OSKO Payment	11
Sample NPP (New Payment Platform) OSKO Pain.001 message	17
Real Time Gross Settlement (RTGS).....	19
Sample RTGS Pain.001.001.03 message	22
Cross Border Funds Transfer (CBFT).....	24
Sample CBFT Pain.001 message	29
Domestic Credit.....	31
Sample Local Domestic Pain.001.001.03 Message	34
BPAY.....	36
Sample BPay Pain.001.001.03 Message	38
Data Requirements – Pain.008.001.02, Domestic Payments (Debit).....	40
Sample Local Domestic Pain.008 Message	43
Appendix A- Direct Entry Failure Codes and Reasons.....	45
Appendix B- OSKO (New Payments Platform) Error Codes.....	48
Appendix C - RTGS/CBFT Failure Messages.....	52



Appendix D - Supported National Clearing System Codes..... 54

Appendix E – Purpose code for mandatory STP payment..... 57

Appendix F- Int'l & Domestic Urgent (High value) Payments Postal Address Options..... 59



Introduction

The purpose of this guide is to provide detailed information as to local data requirements for successful payments, as well as processing capabilities applicable to initiating payments in Australia using ISO20022 messages.

The following message types are supported for initiating payments in Australia:

- Pain.001.001.03
- Pain.008.001.02

The scope of this guide is limited to requirements for Australian payment processing and should be read in conjunction with the Global Payables Message Implementation Guide.

Please refer to your ANZ Implementation Manager or Customer Manager for any further information required in regard to particular country payment rules and the data required to fulfil a successful payment.

Additional Information

Global Payables Message Implementation Guide

The Global Payables MIG complements this document, providing general information about the structure, common field usage and conventions required for initiating payments using ISO20022 messages. The Global Payables MIG should be referred to for information regarding content and possible status combinations returned in the customer payment status report.

Global Receivables Message Implementation Guide

For documentation regarding account management messages please refer to the Global Receivables MIG. This will provide information applicable to implementing ISO20022 messages for account reporting and reconciliation.

Country Specific Guides

A list of available country specific guides is provided in the Global Payables MIG.

External References

Detailed information regarding the ISO20022 standards can be found at www.iso20022.org. Specific documents referenced from this guide are listed below:

- External code sets
- Message Definition Report (MDR)
- Third version of the Payments Initiation Messages

ANZ prefers the use of ISO20022 messages that meet the CGI (Common Global Implementation) standards. For further information please refer below:



- [Common Global Implementation](#)

Exclusions

Payments requiring cheque and/ or remittances must be processed through the ANZ Payment Solutions Innovation channel (PSI). Customers processing through PSI should contact their ANZ representative to obtain PSI specific documentation.

Payment systems overview

Available Payment Types

Australia supports the following payment types:

Payment type	Currency support
OSKO (New Payments Platform)	AUD
Real Time Gross Settlement (RTGS)	AUD
Cross Border Funds Transfer (CBFT)	Multiple Currencies, Same and Cross Currency
Domestic Payments (Direct Entry) *Ceases in 2030	AUD
BPAY	AUD

Payment cut-off times

Payment Type	To	Cut-off time (AEST)	Final submission time (AEST)
OSKO	Australia	No Cutoff	No Cutoff
Real Time Gross Settlement (RTGS)	Australia	16:00	16:30
Cross Border Funds Transfer (CBFT)	New Zealand	10:30	16:30
	Asia (including Indonesia)	11:00	16:30
	Foreign Currency to an AU Beneficiary Bank	13:00	16:30
	Europe/USA	16:00	16:30
Domestic Payments (Direct Entry) *Ceases in 2030	Australia	18:00	19:30
BPAY	Australia	18:00	19:30



Australian bank account conventions

Account type	Format	Example
ANZ Australian Domestic	[0-9]{9}	123456789
Other Bank Domestic	[0-9]{6,9}	123456 000123456
ANZ Foreign Currency	[0-9]{6}[A-Z]{3}[0-9]{5}	123456USD00001

Country payment system attributes

OSKO (New Payment Platform)

The New Payments Platform (NPP) is a real time payments service providing fast clearing and settlement of low value payments, ability to make payments outside of normal business hours, support for more complete remittance information and a variety of addressing options.

Osko by BPAY offers the ability to make faster payments between participating accounts, with close to immediate funds availability to the recipient for single Osko payments. Note: Osko batch payments are not subject to the same SLA's as single Osko payments.

Maximum Number of Batches per physical file or message is 500 batches

Max Batch Size*	Max Value**	Past Dating	Future Dating
50,000 items – Single bulk debit batch	\$500,000,000.00 per item	Up to 14 days in past	Up to 60 days in future
5,000 items – Itemised debit batch	\$500,000,000.00 per Batch		5,000 items – Itemised debit batch

* Only 100 items per batch using Pay ID, rest must be BSB + Account number

**Consecutive batch files up to the maximum value of \$500,000,000.00 must not be sent concurrently and must have a delay of 1 - 2 minutes per file. If a batch file is submitted that exceeds the maximum value limit some items within the batch may fail.

Payments may be routed using a variety of addressing options such as:

- BSB and Account Number
- Phone Number
- Email address
- Organisation Identifier



Processing

- Osko single bulk debit batch available (Fileactive STP only)
- Osko itemised debit batch available (Fileactive STP and Non-STP/TG Hybrid)

Error reporting for OSKO payments:

Depending on where the error occurs in your file, you will receive different failure status codes and reasons.

Please see [Appendix B](#) for a complete list of Osko Payment error codes and status messages.

Real Time Gross Settlement (RTGS)

RTGS payments are primarily designed to cater to low volume, high value, and time critical payments.

Thresholds

Maximum Number of Batches per physical file or message is 500 batches.

Max batch size	Max value	Past dating	Future dating
500 items per file	\$99,999,999,999.99 per item	Up to 14 days in past.	Up to 60 days in future.

Routing requirement

Payments are routed using BSB (Bank State Branch code) associated with the beneficiary bank/ branch. A BSB must be provided for both the Debtor and Creditor accounts.

Processing

RTGS items are processed individually as single payments. Each item will be debited individually from the funding account.

Error Reporting

Potential error messages for single payments are provided in [Appendix B](#).

Cross Border Funds Transfer (CBFT)

CBFT payments are used for transfer of funds outside of Australia in both domestic and foreign currencies as well as transfer of foreign currencies domestically within Australia.

Thresholds

Maximum Number of Batches per physical file or message is 500 batches.

Max batch size	Max value	Past dating	Future dating
500 items per file	\$9,999,999,999.99 per item	Up to 14 days in past.	Up to 60 days in future.



Requirement routing

CBFT payments may be routed using either SWIFT BIC or a national clearing code. Refer [Appendix C](#) for list of supported national clearing systems.

Processing

CBFT items are processed individually as single payments.

Error reporting

Potential error messages for single payments are provided in [Appendix B](#).

Domestic Payments (Direct Entry)

Australian domestic payments are typically used for regular day to day payments. Requirements below apply to both debit and credit payments. **** (Domestic Payment (DE) ceased in 2030)**

Thresholds

Maximum Number of Batches per physical file or message is 500 batches.

Max batch size	Max value	Past dating	Future dating
100,000 items	\$99,999,999.99 per item \$99,999,999.99 per batch	Up to 7 days in past.	Recommended limit of 120 days in future.

Routing Requirements

Payments are routed using BSB (Bank State Branch code) associated with the beneficiary bank/ branch. A BSB must be provided for both the Debtor and Creditor accounts.

Direct Entry User ID (DE User ID)

DE User ID is a six-digit APCA (Australian Payments and Clearing Association) assigned identifier required for all Australian domestic payments. Please refer to your ANZ Implementation Manager or Customer Manager for information regarding the DE User IDs linked to your accounts.

Processing

Files processed before 6:00pm will be processed overnight and standard processing fees apply.

Files processed between 6:00pm and 7:30pm will be processed overnight but will incur a late lodgement fee. Refer to the ANZ Transactive Fee Schedule for further information on applicable fees.

Error reporting

Depending on where the error occurs in your file, you will receive different failure status codes and reasons. Failure codes are broken into two categories:

- Batch level (i.e. Invalid batch totals, possible duplicate batch, insufficient funds etc.)



- Item level (i.e. Invalid transaction code for a payee, invalid account number for a payee etc.)

Where an error message is more than 40 characters long, this error will be truncated to 40 characters in the Reply File.

Please see [Appendix A](#) for a complete list of domestic payment error codes and status messages.

BPAY

BPAY payments are designed to cater for fast, convenient, and easy bill payments. Payments can be uploaded individually or as a batch* and scheduled for a date in the future.

BPAY Payments provides the following benefits:

- Convenient method of paying bills – via Biller code with no BSB and account details required
- BPAY validates the customer reference number against the Biller code to ensure payments go to the right Biller
- Billers specify threshold amounts to reduce errors in payment value
- Cut off time of 6:00pm
- Transaction reports include details of payments processed

*Batch files continue to create individual / multiple debits, as opposed to multiple credit/single debit which is not currently offered by ANZ.

Thresholds

Maximum Number of Batches per physical file or message is 500 batches.

Max batch size	Max value	Past dating	Future dating
500 items per file	\$99,999,999.99 per item \$99,999,999.99 per batch	Up to 14 days in past.	Up to 60 days in future.

Payments are routed using BPAY biller code with customer reference number (CRN) providing the unique identification.

Processing

BPAY items are processed individually as single payments. Each item will be debited individually from the funding account.

Error Reporting

Potential error messages for single payments are provided in [Appendix A](#).



1. Use of this guide

Character Set

It is recommended to use UTF-8-character encoding standard with ISO20022 messages. Reserved XML characters should be specified in the XML using XML predefined entities. List of accepted characters for payment types:

BPAY

abcdefghijklmnopqrstuvwxyzABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789&'(),./@!"#\$\$%*+:=?[]\^_{}|~spaces

Real Time Gross Settlement (RTGS)

abcdefghijklmnopqrstuvwxyzABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789'()+,-./:~spaces

OSKO (New Payments Platform)

abcdefghijklmnopqrstuvwxyzABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789!'()+,-./:~spaces_&

Domestic Payment (Direct Entry) **** (DE Payment Ceases from 2030)**

Space!#\$%&'()*+,-./0123456789:=?@ABCDEFGHIJKLMNOPQRSTUVWXYZ[]^_`abcdefghijklmnopqrstuvwxyz

**Tags must be as specified in the Data Requirement section for all type of payment. Any additional tags not specified in this MIG could have adverse impacts in payments outcome.

Description of Columns

This guide specifies ANZ usage of ISO20022 message elements. Additional message elements may be provided in the relevant MDR (Message Definition Report) and are not supported for ANZ usage.

Column Name	Column Usage
Field Name	Field name
<XML Tag>	XML element tag. Specified in relation to the Payment Information or Transaction Information group.
Presence	Indicates required presence of tag. May be one of: M (Mandatory) C (Conditional) O (optional) Where conditional is specified, rules will be provided in comments
Truncation	Indicates whether truncation will be applied prior to processing. Truncation is shown in characters and will apply from start of field. Any excess characters will be discarded. Truncation will only be specified where the number of characters used are less than the allowed ISO20022 field length.
Comments	ANZ specific rules and field usage information



Data requirements – Pain.001.001.03

NPP (New Payments Platform) OSKO Payment

Data set required for NPP OSKO is similar to local domestic payment. The below fields and options illustrate data required to make a payment using NPP OSKO.

Field Name	XML Tag	Presence	Truncation	Details
Customer Credit Transfer initiation	<CstmrCdtTrfInItn>	M	N/A	Parent Tag
Group Header	<GrpHdr>	M	N/A	Message Header
Message Identification	<GrpHdr> <MsgId>	M	35	Unique reference to identify the message.
Creation Date and time	<GrpHdr ><CreDtTm>	M	N/A	Date and time at which the message was created.
NumberOfTransaction	<GrpHdr ><NbOfTx>	M	15	Number of individual transactions contained in the message.
ControlSum	<GrpHdr ><CtrlSum>	O	N/A	Total of all individual amounts included in the message, irrespective of currencies.
InitiatingParty/Name	<GrpHdr ><InitgPty><Nm>	M	N/A	Initiating Party Name
Payment Information Identification	<PmtInf><PmtInfId>	M	35	Unique batch identification
Payment Method	<PmtInf><PmtMtd>	M	N/A	Use value: - “TRF”
Batch Booking	<PmtInf><BtchBookg >	O	N/A	Possible values: - “false” – for Itemised debit - “true” – batches will be processed as single bulk debit If a value is not provided, the system will default it to “false”



Field Name	XML Tag	Presence	Truncation	Details
Number Of Transactions	<PmtInf><NbOfTx>	O	N/A	The total number of payment transactions given in the batch must match with this data. The batch will be rejected if this does not match the actual number of payment transactions
Control Sum	<PmtInf><CtrlSum>	O	N/A	The arithmetic sum of all payment transaction amounts in the batch.
Payment Type Information	<PmtInf><PmtTpInf>	M	N/A	Must exist on the batch level or on every transaction within a batch, batch level: PmtInf, transaction level: CdtTrfTxInf
Service Level	<PmtInf><PmtTpInf><SvcLvl><Prtry>	O	N/A	Use value: - "npp.clear.01-x2p1.01" - for OSKO payments If a value is not provided, the system will default this to "npp.clear.01- x2p.01"
Local Instrument	<PmtInf><PmtTpInf><LclInstrm><Prtry>	M	N/A	Use value: - "AUNPP"
Category Purpose	<PmtInf><PmtTpInf><CtgyPurp><Cd>	O	N/A	Use value: - "SALA" - for salary payments - "OTHR" - for non-salary payments If a value is not provided, the system will treat it as "OTHR"
Requested Execution Date	<PmtInf><ReqdExctnDt>	M	N/A	Payment Value Date ISO format YYYY-MM-DD
Debtor Name	<PmtInf><Dbtr><Nm>	M	N/A	Debtor (payer) account name



Field Name	XML Tag	Presence	Truncation	Details
Debtor Account Identification	<PmtInf><DbtrAcct><Id><Othr><Id>	M	N/A	ANZ account identification Option 1: Where the tag DbtrAgt/FinInstnId/ClrSysMmbld/Mmbld is used to provide the BSB of the Debit Account, this tag must only contain the Debit Account Number, without the BSB. Option 2: This value may contain the BSB as part of the Debit Account Number if DbtrAgt/FinInstnId/ClrSysMmbld/Mmbld is not populated.
Debtor Agent Clearing System Code	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>	M	N/A	Use value: - "AUBSB"
Debtor Agent Clearing System Member Id (BSB)	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	C*	N/A	Debit Account BSB. If provided, the BSB must be 6 digits without hyphen and must not form part of the Debtor Account Number field (DbtrAcct/Id/Othr/Id)
Debtor Account Country	<PmtInf><DbtrAgt><FinInstnId><PstlAdr><Ctry>	M	N/A	Use value: - "AU"
Instruction Identification	<CdtTrfTxInf><PmtId>><InstrId>	O	N/A	Unique identification for the transaction Note: Customers are recommended to provide a value, and it must be unique within the Payment Information batch
End To End Identification	<CdtTrfTxInf><PmtId>><EndToEndId>	M	N/A	End to End identification for the instruction. Note: This value must only contain printable ASCII characters and will be shown to the beneficiary



Field Name	XML Tag	Presence	Truncation	Details
Instructed Amount	<CdtTrfTxInf><Amt><InstdAmt>	M	N/A	Payment amount. Use "AUD" as currency and always specify two decimal places (e.g. <InstdAmt Ccy="AUD">100.00</InstdAmt>)
Creditor Agent Clearing System Code	<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>	C	N/A	Possible Options: - Option 1: Use value "AUBSB" if paying to a specific BSB and Account Number Option 2: Not required if paying to a Pay ID
Creditor Agent Clearing System Member Id (BSB)	<CdtTrfTxInf><CdtrAgt>><FinInstnId><ClrSysMmbld><Mmbld>	C*	N/A	Beneficiary Account BSB. Possible Options: - Option 1: Paying to a specific BSB and Account Number: Use the 6 digits BSB of the beneficiary account without hyphen and must not form part of Creditor Account Number field (CdtrAcct/Id/Othr/Id) Option 2: Paying to a PayID: Not required if paying to a Pay ID
Creditor Account Country	<CdtTrfTxInf><CdtrAgt>><FinInstnId><PstAdr><Ctry>	O	N/A	Use value: - "AU"
Creditor Name	<CdtTrfTxInf><Cdtr><Nm>	M	N/A	Beneficiary Name. - For AU Domestic payments: Max 35 chars. *If exceeds 35 chars file will be rejected.
Creditor Country	<CdtTrfTxInf><Cdtr><PstAdr><Ctry>	O	N/A	Use value: - "AU"
Creditor Address Line	<CdtTrfTxInf><Cdtr><PstAdr><AdrLine>	O	N/A	Beneficiary Address Line



Field Name	XML Tag	Presence	Truncation	Details
Creditor PayID Name	<CdtTrfTxInf><Cdtr><CtctDtls><Nm>	O	N/A	<p>Possible Options:</p> <ul style="list-style-type: none"> - Option 1: Not required if paying to a Specific BSB and Account Number - Option 2: Use the PayID Short Name if paying to a PayID, however this is optional
Creditor PayID	<CdtTrfTxInf><Cdtr><CtctDtls><EmailAdr>	C	N/A	<p>PayID value.</p> <p>Possible Options:</p> <ul style="list-style-type: none"> - Option 1: Not required if paying to a Specific BSB and Account Number - Option 2: Use the PayID of beneficiary, e.g. "email@npp.com" <p>Note: When paying to a Telephone Number, the format must be as follows:<+ plus symbol><Numeric Country Code><- hyphen><telephone number> e.g. +61-412345678 e.g. +61-391234567</p>
Creditor PayID Type	<CdtTrfTxInf><Cdtr><CtctDtls><Othr>	C	N/A	<p>PayID type.</p> <p>Possible Options:</p> <ul style="list-style-type: none"> - Option 1: Not required if paying to a Specific BSB and Account Number - Option 2: <p>Possible Values:</p> <ul style="list-style-type: none"> - "TELI" - for phone number - "EMAL" - for email address - "AUBN" - for ABN "ORGN" - for Organisation ID



Field Name	XML Tag	Presence	Truncation	Details
Creditor Account Identification	<CdtTrfTxInf><CdtrAcct><Id><Othr><Id>	M	N/A	Beneficiary account identification. Possible Options: Option 1: Paying to a PayID: Not required if paying to a Pay ID Option 2: Where the tag CdtrAgt/FinInstnId/ClrSysMmbld/Mmbld is used to provide the BSB of the Beneficiary Account, this tag must only contain the Beneficiary Account Number, without the BSB. Option 3: This value may contain the BSB as part of the Beneficiary Account Number if CdtrAgt/FinInstnId/ClrSysMmbld/Mmbld is not populated.
Creditor Account Scheme	<CdtTrfTxInf><CdtrAcct><Id><Othr><SchemeNm><Cd>	C	N/A	Beneficiary account scheme. Possible Options: Option 1: Use value "BBAN" if paying to a Specific BSB and Account Number Option 2: Not required if paying to a Pay ID
Purpose	<CdtTrfTxInf><Purp><Prtry>	O	N/A	Payment Purpose. All values supported by ISO External Code Set will be supported. External code sets can be downloaded from http://www.iso20022.org
Regulatory Reporting Type	<CdtTrfTxInf><RgltryRptg><Dtls><Tp>	O	N/A	Possible values: - "INDV" - if debtor is an individual - "NIND" - if debtor is a non-individual (e.g. corporate customer) Note: If a value is not provided, it will be defaulted to "NIND" (non- individual)
Regulatory Reporting Code	<CdtTrfTxInf><RgltryRptg><Dtls><Cd>	M	N/A	Use value: - DBTRTP
Remittance Information	<CdtTrfTxInf><RmtInf>><Ustrd>	O	N/A	Remittance information of the transaction. Up to 280 characters are supported for OSKO payments. This requires 2 x <Ustrd> tags of 140 characters each. This value will be shown to the beneficiary.



Sample NPP (New Payment Platform) OSKO Pain.001 message

The below message provides an example of NPP payments using both creditor account and creditor alias:

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsd="http://www.w3.org/2001/XMLSchema"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>MessageId</MsgId>
      <CreDtTm>2019-05-16T19:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>3.50</CtrlSum>
      <InittgPty>
        <Nm>Sample Initiator</Nm>
      </InittgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>BatchId</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>>false</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>3.50</CtrlSum>
      <PmtTplnf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
          <Prtry>npp.clear.01-x2p1.01</Prtry>
        </SvcLvl>
        <LclInstrm>
          <Prtry>AUNPP</Prtry>
        </LclInstrm>
        <CtgyPurp>
          <Cd>OTHR</Cd>
        </CtgyPurp>
      </PmtTplnf>
      <ReqdExctnDt>2019-05-16</ReqdExctnDt>
      <Dbtr>
        <Nm>Sample Debtor</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>123456789</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <ClrSysId>
              <Cd>AUBSB</Cd>
            </ClrSysId>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
    </PmtInf>
  </CstmrCdtTrfInittn>
</Document>
```



```

</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>UniqueTxnId 1</InstrId>
    <EndToEndId>EndToEndId 1</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="AUD">3.50</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <Mmbld>012123</Mmbld>
      </ClrSysMmbld>
      <PstlAdr>
        <Ctry>AU</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Sample Creditor</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>987654321</Id>
      </Othr>
      <SchmeNm>
        <Cd>BBAN</Cd>
      </SchmeNm>
    </Id>
  </CdtrAcct>
  <Purp>
    <Prtry>DEPT</Prtry>
  </Purp>
  <RgltryRptg>
    <Dtls>
      <Tp>NIND</Tp>
      <Cd>DBTRTP</Cd>
    </Dtls>
  </RgltryRptg>
  <RmtInf>
    <Ustrd>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Curabitur quis metus varius erat maximus
    tristique.</Ustrd>
    <Ustrd>Lorem ipsum tristique.</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>

```



Real Time Gross Settlement (RTGS)

Data set required for Real Time Gross Settlement is similar to local domestic payment. The below fields and options illustrate RTGS payment data required.

Field Name	XML Tag	Presence	Truncation	Details
Customer Credit Transfer initiation	<CstmrCdtTrfInittn>	M	N/A	Parent Tag
Group Header	<GrpHdr>	M	N/A	Message Header
Message Identification	<GrpHdr><MsgId>	M	35	Unique reference to identify the message.
Creation Date and time	<GrpHdr><CreDtTm>	M	N/A	Date and time at which the message was created.
NumberOfTransaction	<GrpHdr><NbOfTxes>	M	15	Number of individual transactions contained in the message.
ControlSum	<GrpHdr><CtrlSum>	O	N/A	Total of all individual amounts included in the message, irrespective of currencies.
InitiatingParty/ Name	<GrpHdr><InitgPty><Nm>	M	N/A	Initiating Party Name
Payment Method	<PmtInf><PmtMtd>	M	N/A	Use value: - "TRF"
Batch Booking	<PmtInf><BtchBooking>	M	N/A	Set as "false". RTGS payments will be debited on an individual basis.
Instruction Priority	<PmtInf><PmtTplnf><InstrPrty>	O	N/A	Indicates urgency of payment. Should contain value of HIGH for RTGS payments.
Service Level Code	<PmtInf><PmtTplnf><SvcLvl><Cd>	M	N/A	Value of URGP should be provided.
Local Instrument Proprietary	<PmtInf><PmtTplnf><LclInstrm><Prtry>	O	N/A	Recommended to include value of RTGS.
Requested Execution Date	<PmtInf><ReqdExctnDt>	M	N/A	Value should be in the form of YYYY-MM-DD. Date payment is to be processed.
Debtor Name	<PmtInf><Dbtr><Nm>	M	N/A	Name of the Debtor initiating the payment
Debtor Postal Address	<PmtInf><Dbtr><PstlAdr>	O	N/A	Debtor Postal address
PostCode	<PmtInf><Dbtr><PstlAdr><PstCd>	O	N/A	Post Code



Field Name	XML Tag	Presence	Truncation	Details
TownName	<PmtInf><Dbtr><PstlAdr><TwnNm>	M	N/A	Max 35 text
Country	<PmtInf><Dbtr><PstlAdr><Ctry>	M	N/A	Where present must be 2 char ISO country code.
AddressLine	<Dbtr><PstlAdr><AdrLine>	O	Max 2*70Text	Optional, applicable to Hybrid address structure option. If present, do not repeat structured address tag information. For details of valid Postal address options, please refer to Appendix F
Debtor Account Number	<PmtInf><DbtrAcct><Id><Othr><Id>	M	N/A	Specifies funding account.
Debtor BSB	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	M*	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Details of Charges	<PmtInf><ChrgBr> OR <CdtTrfTxInf><ChrgBr>	M	N/A	Charge Bearer. For RTGS will always be SHAR
EndtoEndId	<CdtTrfTxInf><PmtId>><EndToEndId>	M	16	Will be used as the Sender Reference and Transaction Reference which will appear on both the Payer's and Payee's statement
Payment Amount	<CdtTrfTxInf><Amt><InstdAmt>	M	N/A	Amount of payment in currency of funding account. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy="AUD">10000
Clearing System Identification Code	<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId>><Cd>	M	N/A	Identification of a clearing system, in a coded form as published in an external list. For RTGS will always be AUBSB.
Creditor BSB	<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	M*	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).



Field Name	XML Tag	Presence	Truncation	Details
Creditor Name	<CdtTrfTxInf><CdtR><Nm>	M	140	Name of beneficiary.
Creditor Postal Address	<CdtTrfTxInf><CdtR><PstlAdr>	O	70	Information that locates and identifies a specific address, as defined by postal services. "TownName and Country mandatory if Postal Address is Provided"
PostCode	<CdtTrfTxInf><CdtR><PstlAdr><PstCd>	O	N/A	Max 16 text
TownName	<CdtTrfTxInf><CdtR><PstlAdr><TownNm>	M	N/A	Max 35 text
Country	<CdtTrfTxInf><CdtR><PstlAdr><Country>	M	N/A	Where present must be 2 char ISO country code.
AddressLine	<CdtTrfTxInf><CdtR><PstlAdr><AddressLine>	O	Max 2*70Text	Optional, applicable to Hybrid address structure option. If present, do not repeat structured address tag information. For details of valid Postal address options, please refer to Appendix F
Creditor Account Number	<CdtTrfTxInf><CdtR><Acct><Id><Other><Id>	M	N/A	Specifies beneficiary account number. The account number is 9 digits long. If the account number exceeds this length, the file will be rejected.
Remittance Info	<CdtTrfTxInf><RmtInf><Ustrd>	O	140	Will be sent as details of payment.



Sample RTGS Pain.001.001.03 message

The below example depicts a local Domestic RTGS Payment (Credit) for Australia

```
<?xml version="1.0"?>
<Document xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>1234ABCD</MsgId>
      <CreDtTm>2016-01-01T00:00:00</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>1.23</CtrlSum>
      <InitgPty>
        <Nm>ANZ Sample</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>RTGS6789</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>1.23</CtrlSum>
    <PmtTplInf>
      <InstrPrty>HIGH</InstrPrty>
      <SvcLvl>
        <Cd>URGP</Cd>
      </SvcLvl>
      <LclInstrm>
        <Prtry>RTGS</Prtry>
      </LclInstrm>
    </PmtTplInf>
    <ReqdExctnDt>2016-05-02</ReqdExctnDt>
    <Dbtr>
      <Nm>ANZ Sample</Nm>
      <PstlAdr>
        <StrtNm>123 Fake St</StrtNm>
        <PstCd>0000</PstCd>
        <TwnNm>Melbourne</TwnNm>
        <Ctry>AU</Ctry>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr>
          <Id>999999999</Id>
        </Othr>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>ANZBAU3MXXX</BIC>
      <ClrSysMmbld>
        <ClrSysId>
          <Prtry>AUBSB</Prtry>
        </ClrSysId>
      <Mmbld>012001</Mmbld>
    </ClrSysMmbld>
  </FinInstnId>
```



```

</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>Sender Reference</InstrId>
    <EndToEndId>Payee Reference</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="AUD">1.23</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>AUBSB</Cd>
        </ClrSysId>
      <Mmbld>012123</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>RTGS Creditor</Nm>
    <PstlAdr>
      <PstCd>3000</PstCd>
      <TwnNm>MELBOURNE</TwnNm>
      <Ctry>AU</Ctry>
      <AdrLine>456 Street St</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>123456710</Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Payment Details</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```



Cross Border Funds Transfer (CBFT)

Data set required for Cross Border Funds Transfer is similar to RTGS local domestic payment. The below fields and options illustrate CBFT payment data required.

Field Name	XML Tag	Presence	Truncation	Details
Customer Credit Transfer initiation	<CstmrCdtTrflnitn>	M	N/A	Parent Tag
Group Header	<GrpHdr>	M	N/A	Message Header
Message Identification	<GrpHdr><MsgId>	M	35	Unique reference to identify the message.
Creation Date and time	<GrpHdr ><CreDtTm>	M	N/A	Date and time at which the message was created.
NumberOfTransaction	<GrpHdr ><NbOfTxes>	M	15	Number of individual transactions contained in the message.
ControlSum	<GrpHdr><CtrlSum>	O	N/A	Total of all individual amounts included in the message, irrespective of currencies.
InitiatingParty/Name	<GrpHdr><InitgPty><Nm>	M	N/A	Initiating Party Name
Payment Method	<PmtInf><PmtMtd>	M	N/A	Use value: - "TRF"
Batch Booking	<PmtInf><BtchBookg>	M	N/A	Set as "false". CBFT payments will be debited on an individual basis.
Instruction Priority	<PmtInf><PmtTplnf><InstrPrty>	O	N/A	Indicates urgency of payment information block. Should contain value of HIGH for CBFT payments.
Service Level Code	<PmtInf><PmtTplnf><SvcLvl><Cd>	M	N/A	Value of URGP should be provided
Requested Execution Date	<PmtInf><ReqdExctnDt>	M	N/A	Value should be in the form of YYYY-MM-DD Date payment is to be processed.
Debtor Name	<PmtInf><Dbtr><Nm>	M	N/A	Name of the Debtor initiating the payment
Debtor Postal Address	<PmtInf><Dbtr><PstlAdr>	O	N/A	Debtor Postal address



Field Name	XML Tag	Presence	Truncation	Details
Debtor PostCode	<PmtInf><Dbtr><PstlAdr><PstCd>	O	N/A	Post Code
TownName	<PmtInf><Dbtr><PstlAdr><TwnNm>	M	N/A	Max 35 text
Debtor Country	<PmtInf><Dbtr><PstlAdr><Ctry>	M	N/A	Where present must be 2 char ISO country code.
AddressLine	<Dbtr><PstlAdr><AdrLine>	O	Max 2*70Text	Optional, applicable to Hybrid address structure option. If present, do not repeat structured address tag information. For details of valid Postal address options, please refer to Appendix F
Account Servicing Institution	<PmtInf><DbtrAgt><FinInstnId><BIC>	M	N/A	Identifies the financial institution that services the funding account.
Clearing System Identification Code	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>	O	N/A	Identification of a clearing system, in a coded form as published in an external list. AUBSB (AU)
Debtor BSB	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	C*	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen). If the BSB exceeds these lengths, the file will be rejected. Not required for Foreign Currency Accounts. Must be present where payment funded from ANZ domestic account.
Details of Charges	<PmtInf><ChrgBr> OR <CdtTrfTxInf><ChrgBr>	M	N/A	Required Values: DEBT means Our CRED means Beneficiary SHAR means Shared (Default)
EndtoEndId	<CdtTrfTxInf><PmtId><EndToEndId>	M	16	Senders Reference and Transaction Reference which will appear on both the Payer and Payee Statements.



Field Name	XML Tag	Presence	Truncation	Details
Payment Amount	<CdtTrfTxInf><Amt>	M	N/A	Amount of payment in currency of funding account.
Or	Or			Where present must include xml attribute Ccy with 3 char currency code. E.g.
Equivalent Amount	<CdtTrfTxInf><Amt><EqvtAmt><Amt>			<InstdAmt Ccy="USD">10000 Expressed in the currency of the debtor's account, and the currency in which the amount is to be moved Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.
Intermediary Bank	<CdtTrfTxInf><IntrmyAgt1><FinInstnl><BIC>	C	N/A	Intermediary Bank details is optional - To utilise this option, customer's TG Site will need to be configured/enabled by Registration Team.
Currency of Transfer	<CdtTrfTxInf><Amt><EqvtAmt><CcyOfTrf>	C	N/A	Specifies the currency of the amount to be transferred, which is different from the currency of the debtor's account. Must contain 3-character ISO currency code. Mandatory where EqvtAmt node is present.
Exchange Rate Information	<CdtTrfTxInf><XchgRateInf>	O	N/A	Contains details of currency exchange rate and contract.
Contract Identification	<CdtTrfTxInf><ContractId>	O	35	Unique and unambiguous reference to the foreign exchange contract.
Account Servicing Institution	<CdtTrfTxInf><CdtrAgt><FinInstnId><BIC>	M	N/A	Where present a full 11-character BIC must be provided. Must be present where payment is being routed via SWIFT. Should not be used where CdtrAgt/FinInstnId/ClrSysMmbld is present.



Field Name	XML Tag	Presence	Truncation	Details
National Clearing System Code	<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>	C	N/A	Where present must contain valid external clearing system code. Refer Appendix C for list of supported national Clearing systems.
National Clearing System Identifier	<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	C*	N/A	Where present must contain valid national clearing system identifier. Refer Appendix C for list of supported national Clearing systems. Should not be used where CdtrAgt/FinInstnId/BIC is present.
Creditor Name	<CdtTrfTxInf><Cdtr><Nm>	M	140	Name of Creditor/ Requestor Account.
Creditor Postal Address	<CdtTrfTxInf><Cdtr><PstlAdr>	M	70	Information that locates and identifies a specific address, as defined by postal services.
PostCode	<CdtTrfTxInf><Cdtr><PstlAdr><PstCd>	O	N/A	Max 16 text
TownName	<CdtTrfTxInf><Cdtr><PstlAdr><TwnNm>	M	N/A	Max 35 text
Country	<CdtTrfTxInf><Cdtr><PstlAdr><Ctry>	M	N/A	Where present must be 2 char ISO country code.
AddressLine	<CdtTrfTxInf><Cdtr><PstlAdr><AdrLine>	O	Max 2*70 Text	Optional, applicable to Hybrid address structure option. If present, do not repeat structured address tag information. For details of valid Postal address options, please refer to Appendix F
Creditor Account Number	<CdtTrfTxInf><CdtrAcct><Id><Other><Id>	M	N/A	Specifies Creditor/Requestor Account Number.



Field Name	XML Tag	Presence	Truncation	Details
Purpose Code	<CdtTrfTxInf><Purp><Prtry>	C	N/A	CBFT Payment to particular destination country such as Mainland China or Malaysia will require Purpose Code to be used within the file. Please refer to Appendix D for list of codes.
Remittance Info	<CdtTrfTxInf><RmtInf><Ustrd>	O	140	Will be sent as details of payment.



Sample CBFT Pain.001 message

The below example depicts a CBFT Payment (Credit)

```
<?xml version="1.0"?>
Document xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>ABCD1234</MsgId>
    <CreDtTm>2016-01-01T00:00:00</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>1.23</CtrlSum>
    <InitgPty>
      <Nm>ANZ Sample</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInflId>CBFT1234</PmtInflId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>>false</BtchBookg>
    <NbOfTxs>1</NbOfTxs>
    <PmtTplnf>
      <InstrPrty>HIGH</InstrPrty>
      <SvcLvl>
        <Cd>URGP</Cd>
      </SvcLvl>
    </PmtTplnf>
    <ReqdExctnDt>2016-01-01</ReqdExctnDt>
    <Dbtr>
      <Nm>ANZ Sample</Nm>
      <PstlAdr>
        <PstCd>0000</PstCd>
        <TwnNm>Melbourne</TwnNm>
        <Ctry>AU</Ctry>
        <AdrLine>123 Fake St</AdrLine>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr>
          <Id>098765432</Id>
        </Othr>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>ANZBAU3MXXX</BIC>
        <ClrSysMmbld>
          <ClrSysId>
            <Cd>AUBSB</Cd>
          </ClrSysId>
          <Mmbld>012001</Mmbld>
        </ClrSysMmbld>
      </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>Sender Reference</InstrId>
        <EndToEndId>Payee Reference</EndToEndId>
      </PmtId>
```



```
<Amt>
  <InstdAmt Ccy="NZD">1.23</InstdAmt>
</Amt>
<XchgRateInf>
  <XchgRate>1.2345</XchgRate>
  <CtrctId>XXX11-22-33</CtrctId>
</XchgRateInf>
<CdtrAgt>
  <FinInstnId>
    <BIC>ANZBNZ22XXX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Test Creditor</Nm>
  <PstlAdr>
    <PstCd>111</PstCd>
    <TwnNm>Chch</TwnNm>
    <Ctry>NZ</Ctry>
    <AdrLine>456 Sample St</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>123456710</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Payment Details</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>
```



Domestic Credit

In addition to mandatory fields specified in the Global Payables Message Implementation Guide, the following tags are the minimum fields and values required to be populated to fulfil a Local Domestic payment (Credit).

(**Domestic Payments (DE) Payments cease in 2030)

Field Name	XML Tag	Presence	Truncation	Details
Customer Credit Transfer initiation	<CstmrCdtTrflnitr>	M	N/A	Parent Tag
Group Header	<GrpHdr>	M	N/A	Message Header
Message Identification	<GrpHdr><MsgId>	M	35	Unique reference to identify the message.
Creation Date and time	<GrpHdr><CreDtTm>	M	N/A	Date and time at which the message was created.
NumberOfTransaction	<GrpHdr><NbOfTxes>	M	15	Number of individual transactions contained in the message.
ControlSum	<GrpHdr><CtrlSum>	O	N/A	Total of all individual amounts included in the message, irrespective of currencies.
InitiatingParty/Name	<GrpHdr><InitgPty><Nm>	M	N/A	Initiating Party Name
Payment Information Id	<PmtInf><PmtInflId>	M	12	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Will appear on payer statement.
Payment Method	<PmtInf><PmtMtd>	M	N/A	Use value: - "TRF"
Batch Booking	<PmtInf><BtchBooking>	M	N/A	Set as "true". Australian domestic payment batches will be processed as single bulk debit.



Field Name	XML Tag	Presence	Truncation	Details
Category Purpose Code	<p><PmtInf><PmtTplnf><CtgyPurp><Cd></p> <p>Or</p> <p><CdtrTrfTxInf><PmtTplnf><CtgyPurp><Cd></p>	O	N/A	<p>Specifies the type of payment.</p> <p>May be specified at batch (PmtInf) or transaction (CdtrTrfTxInf) level. Codes provided at transaction level will take precedence.</p> <p>SALA = Payroll PENS = Pension DIVI = Dividend INTE = Interest</p> <p>Where element is not present or contains a value not specified will default to General Credit</p>
Debtor Name	<PmtInf><Dbtr><Nm>	M	N/A	Name of Debtor. Allows up to 26 chars.
Debtor Identification	<PmtInf><Dbtr><Id><Orgld><Othr><Id>	M	6	6-digit APCA identifier linked to funding account.
Debtor Account Number	<PmtInf><DbtrAcct><Id><Othr><Id>	M	N/A	Specifies funding account for batch.
Debtor BSB	<PmtInf><DbtrAgt><FinInstnl><ClrSysMmbld><Mmbld>	M*	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Individual Payment Reference	<CdtTrfTxInf><Pmtld><EndToEndld>	M	18	This value appears on the payee bank statement for individual credit amounts per payment.
Payment Amount	<CdtTrfTxInf><Amt><InstdAmt>	M	N/A	<p>Amount of payment in currency of funding account.</p> <p>Where present must include xml attribute Ccy with 3 char currency code. E.g.</p> <p><InstdAmt Ccy="AUD">1.00</p>



Field Name	XML Tag	Presence	Truncation	Details
Remitter Name	<CdtTrfTxInf><UltmtDbtr><Nm>	O	16	Where present will be used with priority over PmtInf/Dbtr/Nm
Creditor BSB	<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	M*	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Creditor Account Name or Creditor Name	<CdtTrfTxInf><CdtrAcct><Nm> <CdtTrfTxInf><Cdtr><Nm>	M	N/A	Name of Creditor/ Beneficiary Account. Beneficiary name cannot exceed 35 chars Where both creditor name and creditor account name are present, creditor name will be used with priority.
Creditor Account Number	<CdtTrfTxInf><CdtrAcct><Id><Other><Id>	M	N/A	Specifies Creditor/Beneficiary Account Number.
Trace Account	<CdtTrfTxInf><InstrForCdtrAgt><InstrInf>	O	N/A	Trace account should be prefixed with BSB and not contain hyphens. Where not provided debtor account will be used as trace account.
Withholding Tax Type	<CdtTrfTxInf><Tax><Mtd>	O	N/A	One of the following values, if applicable: '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.
Withholding Tax Amount	<CdtTrfTxInf><Tax><TtITaxAmt>	O	N/A	Amount of tax in currency of funding account. Where present must include xml attribute Ccy with 3 char currency code. E.g. < TtITaxAmt Ccy="AUD">1.00



Sample Local Domestic Pain.001.001.03 Message

The below sample depicts a Local Domestic Payment (Credit) for Australia

```
<?xml version="1.0"?>
<Documentxmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfIntrn>
    <GrpHdr>
      <MsgId>0123456789</MsgId>
      <CreDtTm>2016-04-15T00:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.23</CtrlSum>
      <IntrPty>
        <Nm>ANZ Sample</Nm>
      </IntrPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Batch Name</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.23</CtrlSum>
      <ReqdExctnDt>2016-04-15</ReqdExctnDt>
      <Dbtr>
        <Nm>ANZ Sample</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>123456</Id>
            </Othr>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>098765432</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBAU3M</BIC>
          <ClrSysMmbld>
            <ClrSysId>
              <Cd>AUBSB</Cd>
            </ClrSysId>
            <Mmbld>012001</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>Sender Reference</InstrId>
        <EndToEndId>Payee Reference</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="AUD">1.23</InstdAmt>
      </Amt>
    <CdtrAgt>
      <FinInstnId>
```



```
<BIC>ANZBAU3M</BIC>
<ClrSysMmbld>
  <ClrSysId>
    <Cd>AUBSB</Cd>
  </ClrSysId>
  <Mmbld>012001</Mmbld>
</ClrSysMmbld>
</FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Payee</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>123456710</Id>
    </Othr>
  </Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>
```



BPAY

In addition to mandatory fields specified in the Global Payables Message Implementation Guide, the following tags are the minimum fields and values required to be populated to fulfil a BPAY payment.

Field Name	XML Tag	Presence	Truncation	Details
Customer Credit Transfer initiation	<CstmrCdtTrfInitn>	M	N/A	Parent Tag
Group Header	<GrpHdr>	M	N/A	Message Header
Message Identification	<GrpHdr><Msgld>	M	35	Unique reference to identify the message.
Creation Date and time	<GrpHdr><CreDtTm>	M	N/A	Date and time at which the message was created.
NumberOfTransaction	<GrpHdr><NbOfTx>	M	15	Number of individual transactions contained in the message.
ControlSum	<GrpHdr><CtrlSum>	O	N/A	Total of all individual amounts included in the message, irrespective of currencies.
InitiatingParty/Name	<GrpHdr><InitgPty><Nm>	M	N/A	Initiating Party Name
Payment Information Identification	<PmtInf><PmtInfId>	M	N/A	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Will appear on payer statement.
Payment Method	<PmtInf><PmtMtd>	M	N/A	Use value: - "TRF"
Batch Booking	<PmtInf><BtchBooking>	O	N/A	Request a batch booking. Must be 'false' A debit for each individual amount within payment information group will be posted to debtor account.
Number Of Transactions	<PmtInf><NbOfTx>	O	N/A	Number of individual transactions contained in the payment information group.



Field Name	XML Tag	Presence	Truncation	Details
Control Sum	<PmtInf><CtrlSum>	O	N/A	Total of all individual amounts included in the payment information group, irrespective of currencies.
Payment Type Info - Local Instrument	<PmtInf><PmtTpInf><LclInstrm><Prtry>	C	N/A	Use value: - "BPAY"
Requested Execution Date	<PmtInf><ReqdExctnDt>	M	N/A	Date payment information group will be processed. This should be the BPAY Settlement Date in the format YYYY-MM-DD.
Debtor Account Number	<PmtInf><DbtrAcct><Id><Othr><Id>	M	N/A	Specifies funding account for batch.
Debtor BSB	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	M*	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Instruction ID	<CdtTrfTxInf><PmtId><InstrId>	M	N/A	Sender's Reference
End To End ID	<CdtTrfTxInf><PmtId><EndToEndId>	M	N/A	This is your Customer Reference Number (CRN) for the BPAY payment. Allows up to 20 chars
Amount	<CdtTrfTxInf><Amt>	M	N/A	Details of total amount.
Creditor Account ID	<CdtTrfTxInf><CdtrAcct><Id><Othr><Id>	M	N/A	Billor Code



Sample BPay Pain.001.001.03 Message

The Below example depicts a BPAY (Credit) for Australia

```
<?xml version="1.0"?>
<Document xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<Document>
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <Msgld>0123456789</Msgld>
      <CreDtTm>2016-04-15T00:00:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>1.23</CtrlSum>
      <InitgPty>
        <Nm>ANZ Sample</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>Batch Name</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>1.23</CtrlSum>
      <PmtTpInf>
        <LclInstrm>
          <Prtry>BPAY</Prtry>
        </LclInstrm>
      </PmtTpInf>
      <ReqdExctnDt>2019-11-01</ReqdExctnDt>
      <Dbtr>
        <Nm>ANZ Sample</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>098765432</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBAU3M</BIC>
          <ClrSysMmbld>
            <ClrSysId>
              <Cd>AUBSB</Cd>
            </ClrSysId>
            <Mmbld>012001</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>Sender Reference</InstrId>
          <EndToEndId>100804829</EndToEndId>
        </PmtId>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
</Document>
```



```
</PmtId>
  <Amt>
    <InstdAmt Ccy="AUD">1.23</InstdAmt>
  </Amt>
  <Cdtr>
    <Nm>Utilicorp</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>0000206748</Id>
      </Othr>
    </Id>
  </CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>
```



Data Requirements – Pain.008.001.02, Domestic Payments (Debit)

In Addition to mandatory fields specified in the Pain.008 Message Implementation Guide, the following tags are the minimum fields and values required to be populated to fulfil a Local Domestic Debit.

Field Name	XML Tag	Presence	Truncation	Details
Customer Credit Transfer initiation	<CstmrCdtTrfInItN>	M	N/A	Parent Tag
Group Header	<GrpHdr>	M	N/A	Message Header
Message Identification	<GrpHdr><MsgId>	M	35	Unique reference to identify the message.
Creation Date and time	<GrpHdr><CreDtTm>	M	N/A	Date and time at which the message was created.
NumberOfTransaction	<GrpHdr><NbOfTxes>	M	15	Number of individual transactions contained in the message.
ControlSum	<GrpHdr><CtrlSum>	O	N/A	Total of all individual amounts included in the message, irrespective of currencies.
InitiatingParty/Name	<GrpHdr><InitgPty><Nm>	M	N/A	Initiating Party Name
Payment Information Id	<PmtInf><PmtInfd>	M	12	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Will appear on Payer's statement.
Payment Method	<PmtInf><PmtMtd>	M	N/A	Use value: –“DD”
Batch Booking	<PmtInf><BtchBooking>	M	N/A	Set as “true”.
Requested Collection Date	<PmtInf><ReqdColltnDt>	M	N/A	Value should be in the form of YYYY-MM-DD. Date payment is to be collected.



Field Name	XML Tag	Presence	Truncation	Details
Creditor Name	<PmtInf><Cdtr><Nm>	M	35	Name of Creditor / Requestor Account.
DE User ID	<PmtInf><Cdtr><Id>><OrgId><Othr><Id>	M	6	Direct Entry User ID. Up to 6 digits will be used.
Creditor Account Number	<PmtInf><CdtrAcct>><Id><Other><Id>	M	N/A	Specifies Creditor/ Requestor Account Number.
Creditor BSB	<PmtInf><CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	M	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Individual Payment Reference	<DrctDbtTxInf><PmtId><EndToEndId>	M	18	Value should be up to 18 characters. This value appears on Payee's bank statement for individual debit amounts per payment.
Instructed Amount	<DrctDbtTxInf><InstdAmt>	M	N/A	Amount of payment in currency of debtor account. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy="AUD">10000
Debtor BSB	<DrctDbtTxInf><<DbtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	M*	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen) *Ensure branch code/national clearing code information is only populated in the 'Mmbld'. Do not use the 'Brnchld' for this purpose.
Debtor Name	<DrctDbtTxInf><<Dbtr><Nm>	M	N/A	Name of debtor account.
Debtor Account Number	<DrctDbtTxInf><<DbtrAcct><Id><Other>><Id>	M	N/A	Specifies debtors account Number.
Trace Account	<DrctDbtTxInf><<InstrForCdtrAgt>	O	N/A	Trace account should be prefixed with BSB and not contain hyphens. Where not provided creditor account will be used as trace account.



Field Name	XML Tag	Presence	Truncation	Details
Withholding Tax Type	<DrctDbtTxInf><Tax><Mtd>	O	N/A	<p>One of the following values, if applicable:</p> <ul style="list-style-type: none"> • '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.
Withholding Tax Amount	<DrctDbtTxInf><Tax><TtlTaxAmt>	O	N/A	<p>Amount of tax in currency of funding account.</p> <p>Where present must include xml attribute Ccy with 3 char currency code. E.g.</p> <p>< TtlTaxAmt Ccy="AUD">1.00</p>



Sample Local Domestic Pain.008 Message

The below example depicts a Local Domestic Debit for Australia

```
<?xml version="1.0" encoding="iso-8859-1"?>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrDrctDbtInitn>
  <GrpHdr>
    <MsgId>0123456789</MsgId>
    <CreDtTm>2016-04-19T00:00:00</CreDtTm>
    <NbOfTx>1</NbOfTx>
    <CtrlSum>1.00</CtrlSum>
    <InitgPty>
      <Nm>ANZ Sample</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInflId>Batch Name</PmtInflId>
    <PmtMtd>DD</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <NbOfTx>1</NbOfTx>
    <CtrlSum>1.00</CtrlSum>
    <ReqdColltnDt>2016-04-19</ReqdColltnDt>
  <Cdtr>
    <Nm>ANZ Sample</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>123456</Id>
      </Othr>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>123456789</Id>
    </Othr>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>ANZBAU3MXXX</BIC>
    <ClrSysMmbld>
      <ClrSysId>
        <Cd>AUBSB</Cd>
      </ClrSysId>
      <Mmbld>012123</Mmbld>
    </ClrSysMmbld>
  </FinInstnId>
</CdtrAgt>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>Sender Reference</InstrId>
    <EndToEndId>Lodgement Reference</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="AUD">1.00</InstdAmt>
<DbtrAgt>
  <FinInstnId>
    <ClrSysMmbld>
```



```
<ClrSysId>
  <Cd>AUBSB</Cd>
</ClrSysId>
  <Mmbld>012321</Mmbld>
</ClrSysMmbld>
</FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Sample Debtor</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>999999999</Id>
    </Othr>
  </Id>
</DbtrAcct>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtIni>
</Document>
```



Appendix A- Direct Entry Failure Codes and Reasons

Level	Status Code	Status Description
B	0100	Technical error contact ANZ helpdesk.
B	1001	Authorisation is rejected.
B	1014	Pay Date is not a valid date. Pay date must not be in the past.
B	1015	Pay date is not a valid business date.
B	1016	Time is past cut-off.
B	1017	Template mismatch/account not entitled.
B	1023	There are no detail records in the batch.
B	1024	Invalid batch totals.
B	1028	The batch header is a possible duplicate.
B	2102	Payment stopped at customer's request.
B	0105	Batch name is mandatory.
B	0106	Invalid characters in <Field Name>.
B	0501	Number of batch records exceeded.
B	0505	Batch must start with a header record.
B	0506	Batch must end with a control record.
B	0110	A valid payment threshold does not exist.
B	2940	Insufficient Funds.
B	0111	No funding account detected in the batch. A default value has been selected.
B	2010	Remitter name is mandatory.



Level	Status Code	Status Description
B	0500	There are no records in the file.
B	0503	Number of detail records exceeded.
B	1033	Limit exceeded pending ANZ approval
B	2000	BSB is mandatory. Invalid ANZ Payee Account BSB. Invalid BSB. BSB must be 6 digits.
B	2001	Invalid payee account number.
B	2003	Invalid transaction code.
B	2007	Payee name is mandatory.
B	2008	Lodgement reference is mandatory.
B	2009	Trace account is invalid.
B	2010	Remitter name is mandatory.
B	2101	Deleted.
B	2103	Held.
B	2104	Zero dollar.
B	0106	Invalid characters in <Field Name>.
B	0211	Payee account is mandatory.
B	0214	BSB payee account is invalid.
B	0226	Trace BSB number is invalid.
T	2000	BSB is mandatory. Invalid ANZ Payee Account BSB. Invalid BSB. BSB must be 6 digits.
T	2001	Invalid payee account number.



Level	Status Code	Status Description
T	2003	Invalid transaction code. transaction code.
T	2007	Payee name is mandatory.
T	2008	Lodgement reference is mandatory.
T	2009	Trace account is invalid.
T	2010	Remitter name is mandatory.
T	0210	Invalid length of <Field Name>.
T	3005	Invalid <Field Name>.
T	3006	<Field Name> is mandatory.
T	3090	Other Party Name is mandatory.
T	3091	Other party particulars is invalid.
T	3092	Other party code is invalid.
T	3093	Other party reference is invalid.
T	3094	Amount must be less than 100,000,000.00.
T	2945	Payment cannot be processed using DE



Appendix B- OSKO (New Payments Platform)

Error Codes

Level	Status Code	Status Description
T	2310	Beneficiary Account is invalid
T	2901	Payment was previously aborted
T	2360	Beneficiary Account is closed
T	2431	Beneficiary Account is not eligible to receive Osko transaction
T	2450	Beneficiary Account is not eligible to receive Osko transaction
T	2433	RETURNED: Beneficiary account is invalid or is not eligible to receive Osko transaction
T	2424	There was an error processing this transaction. Contact ANZ for more information
T	2474	The Bank BIC (BSB) is invalid or missing
T	2430	Beneficiary Account is not eligible to receive Osko transaction
T	2432	Destination Account cannot accept credit in given currency
T	301	Settlement System Not Available
T	302	The Beneficiary Bank was unavailable to process this transaction. Re-create payment and try again
T	2901	Payment was previously aborted
T	307	NPP GW Unavailable
T	305	Payment held for too long
T	203	Payment Message not complaint to usage guidelines
T	502	Clearing Message Timeout



Level	Status Code	Status Description
T	3330	Number Of Payments Invalid
T	3183	Payee Name not provided
T	202	Provide schema validation failed
T	2121	Creating Date Time in clearing message not valid
T	1021	Clearing Service Level code is not as per the specified format
T	2020	#N/A
T	3330	Number of Payments Invalid
T	2021	To amount is zero
T	1501	Contact Details Missing of Invalid
T	204	Element is not allowed as per overlay service
T	2016	Number if decimal points not compatible with currency
T	2122	Invalid Date in message
T	202	Provider schema validation failed
T	1223	End-to-end ID is invalid.
T	1231	Regulatory Information Invalid
T	1241	Message to Beneficiary is invalid.
T	303	Payment could not delivered due to fatal error
T	1014	Payment date is not a valid date.
T	1028	The payment is a possible duplicate.
T	1041	Daily OSKO limit exceeded. Available remaining limit is AUD XXXXX.XX
T	2102	Payment stopped at customer's request



Level	Status Code	Status Description
T	200	There was an error processing this transaction. Contact the ANZ Customer Service Centre for more information.
T	2941	Payer Participant ESA balance low
T	306	There was an error processing this transaction. Re-create payment and try again
T	1025	NPP Reference Data Validation Failed.
T	2033	#N/A
T	2021	To amount is zero
T	2080	Invalid payment amount
T	2015	Currency not Valid
T	2022	Settlement amount missing and invalid. Or does not match clearing request.
T	2944	Product is not entitled. Contact the ANZ Customer Service Centre.
T	2961	The beneficiary bank does not participate in OSKO payments.
T	3581	There was an error processing this transaction. Re-create payment and try again.
T	2941/0106	Field only allows SWIFT character set.
T	2941/0111	The debit account is not valid.
T	2941/2950	Invalid payment currency.
T	2954	payid.Invalid
T	2955	Payid.invalid.creditAccountType
T	2956	Payid.osko.bsbconflict
T	2957	Payid.osko.ineligible



Level	Status Code	Status Description
T	200	There was an error processing this transaction. Contact the ANZ Customer Service Centre for more information.
T	301	Settlement System Not Available
T	304	There was an error processing this transaction. Re-create payment try again.
T	501	There was an error processing this transaction. Re-create payment and try again
T	502	Clearing message Time out
T	1022	NPP GW Validation Failed
T	1025	NPP Reference Data Validation Failed
T	1605	Participant Bank Unavailable
T	1606	NPP GW Unavailable
T	1607	NPP Service Unavailable
T	2421	Account is not eligible for this transaction
T	2422	Debit Account is not Osko Enable
T	2423	Beneficiary Account is not eligible to receive Osko transactions. Try another payment method
T	2428	Beneficiary Account is not eligible to received Osko.
T	2430	Beneficiary Account is not eligible to receive Osko transactions
T	2431	Beneficiary account is invalid or is not eligible to receive Osko transactions
T	2433	RETURNED: Beneficiary account is invalid or is not eligible to receive Osko transactions.
T	2450	Beneficiary account is not eligible to receive Osko transactions
T	2464	From Account Branch outside of range
T	2901	Payment was previously aborted



Level	Status Code	Status Description
T	2945	Payment cannot be processed using DE
T	2958	Payid.owner.changed
T	2959	Payid.technical.error
T	2961	The beneficiary bank does not participate in Osko payments,

Appendix C – RTGS/CBFT Failure Messages

Description

Unable to identify payment type.

The debit account is not registered to the user group.

Insufficient entitlements for the requested operation.

The debit account is not valid.

<Field Name> only allows <Character Set Name> characters.

Invalid payment structure.

Beneficiary bank code is not a valid Australian clearing code.

Debit account is not unique for the user group.

<Field Name> cannot be longer than <Field Maximum Value > characters.

<Field> field is missing.

Payment date is not a valid date.

Payment date must be greater than or equal to today.

Payment date cannot be a Saturday or Sunday.

The payment is a possible duplicate.

Either debit or credit amount is required.



Contract ID and Rate must be blank for single currency payments

Debit and credit amounts do not match for single currency payments.

Both Contract ID and Rate must be present for a cross-currency payment.

Contract ID and Rate not required for single currency payment.

Incorrect debit and/or credit amount received.

The Beneficiary Country Code must be a valid country code.

There are no records in the file.

The details of charges are not valid.

The debit account is not registered to the payment type.

Transaction date cannot be a debit account bank holiday.

The user group is not entitled to the Contract Rate Override option.

<Field name> is invalid

Limit exceeded pending ANZ approval

Invalid currency for STP payment.

Funding account must begin with “/”.

Currency code is not a valid ISO code.

Debit currency must match debit account.

A valid payment threshold does not exist.

Technical error contact ANZ helpdesk.

Insufficient funds.

Authorisation is rejected.



<Field name> is mandatory

<Field name> must only contain digits

Appendix D - Supported National Clearing System Codes

National clearing codes are specified in external codes sets as type ExternalClearingSystemIdentification1Code. Cross border payments to the following national clearing systems are supported.

Australia

ISO20022 External Code	Name	Definition	Country	Length
ATBLZ	Austrian Bankleitzahl	Bank Branch code used in Austria	Austria	5!n
AUBSB	Australian Bank State Branch Code (BSB)	Bank Branch code used in Australia	Australia	6!n
CACPA	Canadian Payments Association Payment Routing Number	Bank Branch code used in Canada	Canada	9!n
CHBCC	Swiss Clearing Code (BC Code)	Bank Clearing number used in Switzerland	Switzerland	3..5n
CNAPS	CNAPS Identifier	Bank Branch code used in China	China	12..14n
DEBLZ	German Bankleitzahl	Bank Branch code used in Germany	Germany	8!n
ESNCC	Spanish Domestic Inter-banking Code	Bank Branch code used in Spain	Spain	8..9n
GBDSC	UK Domestic Sort Code	Bank Branch code used in the UK	UK	6!n



ISO20022 ExternL Code	Name	Definition	Country	Length
GRBIC	Helenic Bank Identification Code	Bank Branch code used in Greece	Greece	7!n
HKNCC	Hong Kong Bank Code	Bank Branch code used in Hong Kong	Hong Kong	3!n
IENCC	Irish National Clearing Code	Bank Branch code used in Ireland	Ireland	6!n
INFSC	Indian Financial System Code	Bank Branch code used in India	India	11!n
ITNCC	Italian Domestic Identification Code	Bank Branch code used in Italy	Italy	10!n
NZNCC	New Zealand National Clearing Code	Bank Branch code used in New Zealand	New Zealand	6!n
PLKNR	Polish National Clearing Code	Bank Branch code used in Poland	Poland	8!n
PTNCC	Portuguese National Clearing Code	Bank Branch code used in Portugal	Portugal	8!n
RUCBC	Russian Central Bank Identification Code	Bank Branch code used in Russia	Russia	9!n
USABA	United States Routing Number (Fedwire, NACHA)	Routing Transit number assigned by the ABA for US financial institutions	US	9!n
USPID	CHIPS Participant Identifier	Bank identifier used by CHIPS in the US	US	4!n
	CHIPS Universal Identifier	ANZ will also support CHIPS Universal ID. Length of ID will be used to determine whether universal or participant ID	US	6!n
ZANCC	South African National Clearing Code	Bank Branch code used in South Africa	South Africa	6!n



New Zealand

ISO20022 External Code	Name	Definition	Country	Length
AUBSB	Australian Bank State Branch Code (BSB)	Bank Branch code used in Australia	Australia	6!n
CACPA	Canadian Payments Association Payment Routing Number	Bank Branch code used in Canada	Canada	9!n
GBDSC	UK Domestic Sort Code	Bank Branch code used in the UK	UK	6!n
INFSC	Indian Financial System Code	Bank Branch code used in India	India	11!n
USABA	United States Routing Number (Fedwire, NACHA)	Routing Transit number assigned by the ABA for US financial institutions	US	9!n
ZANCC	South African National Clearing Code	Bank Branch code used in South Africa	South Africa	6!n



Appendix E – Purpose code for mandatory STP payment

Payment CCY	Code	Description
MYR	/11100/	Freights on goods
MYR	/11200/	Passenger fare
MYR	/11999/	Other transport services
MYR	/12300/	Operational lease
MYR	/13299/	Travel for personal/business purposes
MYR	/13300/	Travel for pilgrimage and religious observances
MYR	/13400/	Travel for medical treatment
MYR	/13500/	Education
MYR	/14100/	Investment income
MYR	/14229/	Interest on loan obligations
MYR	/14259/	Interest on deposits, debt securities, etc
MYR	/14300/	Remuneration for employee
MYR	/15100/	Government offices
MYR	/16100/	Communication services
MYR	/16200/	Construction and installation services
MYR	/16300/	Insurance services
MYR	/16400/	Financial services
MYR	/16500/	Computer and information services
MYR	/16600/	Royalties and licence fees
MYR	/16710/	Merchanting trade
MYR	/16720/	Sharing of administrative expenses



MYR	/16730/	Research and development
MYR	/16740/	Technical services (e.g., engineering)
MYR	/16750/	Agricultural, mining and on-site processing
MYR	/16760/	Business services
MYR	/16771/	Legal services
MYR	/16772/	Accounting services
MYR	/16773/	Management consulting services
MYR	/16780/	Rental services
MYR	/16800/	Personal, cultural and recreational services
MYR	/16999/	Other services
CNY	/CSTRDR/	Payment of Services
CNY	/CGODDR/	Payment of Goods
CNY	/CCTFDR/	Capital Payment



Appendix F-

Int'l & Domestic Urgent (High value)

Payments Postal Address Options

Option 1: Hybrid

- A combination of structured ISO20022 Town and Country address elements plus up to 2 lines of 70 characters of unstructured “AdrLine” are allowed
- Data in the TownName and Country tags are mandatory
- Town Name and Country data must not be repeated in the AdrLine

Example:

```
1      </CdtrAgt>
2      <Cdtr>
3          <Nm>Payee</Nm>
4          <PstlAdr>
5              <TwnNm>Wanchai</TwnNm>
6              <Ctry>HK</Ctry>
7              <AdrLine>Town Name and Country data must not be repeated in the AddressLine</AdrLine>
8          </PstlAdr>
9      </Cdtr>
```

Option 2: Structured

- Address data may be included in the 12 optional ISO20022 tags, plus the mandatory Town and Country tags.
- Address data is not to be repeated in different tags.
- The “AdrLine” tag is not to be used.

Example:

```
1      </CdtrAgt>
2      <Cdtr>
3          <Nm>Payee</Nm>
4          <PstlAdr>
5              <StrtNm>RUE BREDERODE 16</StrtNm>
6              <PstCd>1000</PstCd>
7              <TwnNm>Brussels</TwnNm>
8              <Ctry>BE</Ctry>
9          </PstlAdr>
10     </Cdtr>
11     <CdtrAcct>
```



DISCLAIMER

© Copyright Australia and New Zealand Banking Group Limited (ANZ) 100 Queen Street, Melbourne 3000, ABN 11 005 357 522. ANZ's colour blue is a trade mark of ANZ.

The purpose of this document is to provide you with information on ANZ's financial products to assist you in making an assessment in purchasing these financial products. This document is not to be used for any other purpose.

The information contained in this document does not constitute financial advice and does not purport to contain all the relevant information that you may require in order to make a decision to purchase ANZ's financial products. You should conduct and rely upon your own investigations and analysis of whether to purchase the financial products. ANZ recommends that any decision to purchase our financial products should be based on the appropriate Terms and Conditions. Please contact your Relationship Manager for a copy of the Terms and Conditions.

Neither the issue of this document nor any part of its contents constitutes an offer to sell or solicitation of an offer to buy ANZ's financial products.

In no circumstances will ANZ or its related bodies corporate and their respective directors, employees, advisers, agents and contractors (together known as "ANZ"), be responsible for any costs or expenses incurred by you in connection with your investigations in a possible purchase of the financial products. Except to the extent permitted at law, ANZ accept no liability (including negligence), for loss or damage arising in connection with the information contained in this document.

NOTICE OF CONFIDENTIALITY

The information disclosed in this document is provided to you strictly on a commercial-in-confidence basis. Except where required at law or with ANZ's written consent, you may not disclose the information contained in this document to any person other than for the purpose of assisting you in assessing the possibility of purchasing ANZ's financial products and only if you have made such person aware of your obligations under this document before you disclose information to them.

