



Payment initiation using
ISO20022 messages
Message implementation guide
Hong Kong

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Payment system overview

Hong Kong offers the following payment types:

Payment system	Currency support
Book Transfer (Between ANZ Hong Kong Accounts)	Multiple currencies include HKD, AUD, CAD, CHF, CNY, DKK, EUR, FJD, GBP, IDR, INR, JPY, NOK, NZD, SEK, SGD, THB, USD same and Cross Currency
FASTER Payment (FPS)	HKD/CNY (Maximum threshold amount is below either HKD1Mn or CNY1Mn) Debit and Credit in the same currency
Real Time Gross Settlement (CHATS)	Multiple currencies include HKD/CNY/USD/EUR same and Cross Currency
Cross Border Funds Transfer	Multiple currencies include HKD, AED, AUD, CAD, CHF, CNY, DKK, EUR, FJD, GBP, IDR, INR, JPY, NOK, NZD, SEK, SGD, THB, USD, ZAR Same and Cross Currency
Bank Cheque (Cashier Order)	HKD/CNY/USD Debit and Credit in the same currency
PAYROLL	FPS in HKD/CNY
Tax Payment / Utility Bills	Bank Cheque in HKD/CNY/USD
Payment Remittance Email	Available on Request



Market payment system attributes

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

For local payment including Book Transfer, FASTER Payment (FPS), Clearing System Bank and Branch Identifier Codes in six digits should be used. For example, where Payments to ANZ Hong Kong is requested (Book Transfer) Bank branch Code is “152987”.

Appendix A provides URL to download list of Bank Branch Codes plus a current list at the time of publishing this document.

Using ISO20022 messages

ANZ prefers the use of ISO20022 messages that meet the CGI standards. For Payment and Account Management, it includes the following message types:

- pain.001.001.03 CustomerCreditTransferInitiationV03
- pain.002.001.03 CustomerPaymentStatusReportV03
- camt.053.001.02 BankToCustomerStatementV02

Refer to the separately published ISO20022 Message Implementation Guides applicable to the relevant message for the full message schema, which should be used in conjunction with this document.

The section below details the expected data patterns and describes the data required to fulfil a payment initiation which will trigger the resulting acknowledgement and confirmation data files.

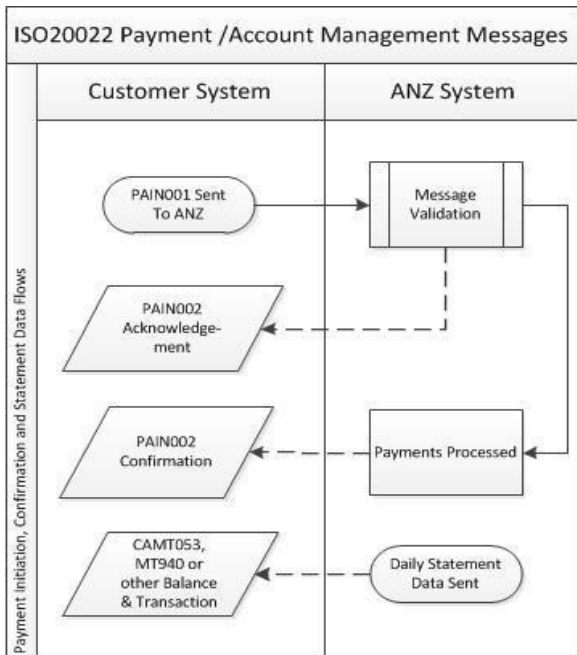
Typical customer payments integration data flow/pattern

The following data patterns are readily supported by ANZ. Where a deviation is required, please discuss your requirements with your ANZ Implementation Manager or ANZ Client Systems Integration Solution Consultant.

An XML message may contain multiple payment types and payments according to the ISO20022 PAIN001 rules. For customers initiating payments from accounts domiciled in multiple countries, either a single XML message can be used, or separate files/messages can be used for each country/market. Customers should discuss your preference during implementation.

The typical payment initiation and resulting reply file data patterns are illustrated on the following page.





Reply files are optional however at a minimum, rejected payments should be issued by PDF report either by the same incoming transfer method or email.

'EndToEndIdentification' <EndtoEndID> can be used as the key reference field for tracking result of payment initiation across reply files and daily transaction statement data.

Balance and Transaction Reporting can be delivered in customer preferred formats such as CAMT053, MT940 or SAP Multicash

If customer requires to have 'payment instructions between companies belonging to the same group', please note to populate the following xml nodes:

1. Category purpose code, i.e. <PmtInf><PmtTplnf><CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTplnf>
2. Beneficiary code' is mandatory and to be represented in xml by the following two xml nodes:
 - Creditor ID, i.e. <CdtTrfTxInf><Cdtr><Id><Orgld><Othr><Id>. This node to show the code value which had been maintained in downstream payment system.
 - Creditor SchemeName, i.e. <CdtTrfTxInf> <Cdtr><Id><Orgld> <Othr><SchmeNm><Prtry>. This node should populate BENEFICIARY CODE to indicate the associated ID field's value meaning.

If it is required to populate Beneficiary bank's Clearing Member Identification, i.e.

<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>, it is mandatory to populate Beneficiary bank's Clearing System Identification code in one of the following xml node:

<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd> OR

<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Prtry>



Data required for Faster (FPS) payments in Hong Kong

In addition to mandatory fields specified in the PAIN001 Message Implementation Guide (Refer separate ANZ document), the following tags are the minimum fields and values required to be populated to fulfil a FASTER (FPS) Domestic payment. 'Category Purpose' field is applicable to Payroll in FASTER (FPS) payment and all other FASTER (FPS) payment:

Field name	Pain.001 XML tag	Details
Payment Method	<PmtMtd>	Static Value = "TRF"
Batch Booking	<PmtInf><BtchBookg>	"true" or "false"
Service Level	<PmtTplnf><SvcLvl><Cd>	Mandatory to state 'URNS' (Urgent Payment Net Settlement) for FASTER (FPS) Payment.
Category Purpose (Note: use <Cd> or <Prtry> where applicable but not both)	<PmtInf><PmtTplnf> <CtgyPurp><Cd> or <PmtInf><PmtTplnf> <CtgyPurp><Prtry>	For Payroll payment, static value of "SALA" in <Cd> is required. For Non-Payroll payment, mandatory require purpose code CXBSNS in <Prtry>, i.e. FPS General Business Payment
Requested Execution Date	<ReqdExctnDt>	Value should be in the form of YYYY-MM-DD Date payment is to be processed.
Debtor Name Or Ultimate Debtor Name	<Dbtr><Nm> <UltmtDbtr><Nm>	Value should be Debit Account Name.
Debtor Account Number	<DbtrAcct><Id><Othr><Id>	Specifies funding account for batch
Debtor Bank Identifier (BIC)	<DbtrAgt><FinInstnId><BIC>	Value should be 11-character BIC
Bearer of Bank Charges	<ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Value of "SHAR".
Individual Payment Reference	<CdtTrfTxInf><PmtId> <EndToEndId>	Value should be up to 35c characters (space and special characters are not allowed). This value appears on bank statement for individual debit amounts per payment.



Field name	Pain.001 XML tag	Details
Category Purpose	<CdtTrfTxInf><PmtTplnf> <CtgyPurp><Prtry>	<p>For Payroll payment, CXSALA is required in each payment instruction.</p> <p>If client has pre-arrangement with ANZ HK to support 'no name check' on beneficiary name by beneficiary bank. Instruction requires 'no name check' need to populate the applicable proprietary code word.</p> <p>CNOCXBSNS – No Name Check FPS General Business Payment.</p> <p>CNOCXSALA – No Name Check FPS SALA and Benefits Payment, i.e. Payroll payment.</p> <p>(Note: If no pre-arrangement with ANZ HK, present of anyone of these 'no name check' codes will cause rejection by payment system.)</p>
Payment Amount	<CdtTrfTxInf><Amt> <InstdAmt>	<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="HKD">10000</p>
Creditor Bank's Clearing Bank Branch code	<CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	Domestic Clearing Bank Branch code in 6 digits
Creditor Bank Name	<CdtrAgt><FinInstnId><Nm>	Optional Bank Name up to 35 characters. ANZ will ignore this piece of information and derive from Creditor bank identifier, i.e. SWIFT BIC or Bank branch code.
Creditor Bank Branch Name	CdtrAgt><Brbchld><Nm>	Optional Branch Name up to 40 characters is recommended to supplement Branch Code above.
Creditor Name	<Cdtr><Nm>	Name of Creditor/Beneficiary Account up to 140.
Creditor Address	<Cdtr><PstlAdr><TwnNm>	Town Name up to max 35 characters.
	<Cdtr><PstlAdr><Ctry>	Two Character ISO Country Code Address Line max up to 70 Characters.
	<Cdtr><PstlAdr><AdrLine>	<p>From Nov2025, ISO hybrid address structure option support present of optional <AdrLine> nodes.</p> <p>If present, do not repeat structured address tag information in <AdrLine>. For details of valid</p>



Field name	Pain.001 XML tag	Details
		Postal address options and applicable payment types, please refer to Appendix C
Creditor Email Address(Optional)	<Ctr><CtctDtls><EmailAdr>	Where present, ANZ will issue a Payee Advice. Multiple email addresses may be included separated by comma and no space. Up to 255 characters.
Creditor Account Number	<CtrAcct><Id><Other><Id>	Specifies Creditor/Beneficiary's Account Number maximum 34
Remittance Information	<RmtInf><Ustrd>	<p>All <RmtInf> fields will be returned in Pain.002.001.03.</p> <p>Where present the field will be included and can be used for remittance information, concatenated up to 140 chars.</p> <p>If customer needs to populate Structured node, please contact implementation manager to discuss purpose and requirement of using Strd node.</p>



Sample Faster (FPS) payment pain.001 message

The below example depicts a local FASTER (FPS) Payment for Hong Kong including Clearing System Bank and Branch Code plus Service Level code (in red) and Category Purpose code (in blue) for FPS General Purpose Payment.

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInItn>
    <GrpHdr>
      <MsgId>1052982532</MsgId>
      <CreDtTm>2016-01-08T01:28:59</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>400.00</CtrlSum>
      <InitgPty>
        <Nm>ABC GROUP LIMITED</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>12345678</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>400.00</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>URNS</Cd>
        </SvcLvl>
        <CtgyPurp>
          <Prtry>CXBSNS</Prtry>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdExctnDt>2016-01-08</ReqdExctnDt>
      <Dbtr>
        <Nm>ABC GROUP LIMITED</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>120345</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBHKHXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>1601180001</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="HKD">400.00</InstdAmt>
        </Amt>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInItn>
</Document>
```



```
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbld>
      <ClrSysId>
        <Cd>HKNCC</Cd>
      </ClrSysId>
      <Mmbld>004002</Mmbld>
    </ClrSysMmbld>
    <Nm>The HongKong and Shanghai Banking</Nm>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>FooBaa Co., Ltd.</Nm>
  <PstlAdr>
    <TwnNm>WanChai</TwnNm>
    <Ctry>HK</Ctry>
    <AdrLine>123 654</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>123456001</Id>
    </Othr>
  </Id>
</CdtrAcct>

  <RmtInf>
    <Ustrd>Your Ref 1234</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```



Data required for Real Time Gross Settlement (RTGS)

Data set required for Real Time Gross Settlement (RTGS) is similar to domestic payment (FPS) with the following exceptions:

- Category Purpose is not required.
- Creditor Agent BIC instead of Member Identification.
- Creditor Account number included preceding beneficiary bank's branch code.

The condition sought to determine a payment as being a RTGS is the country/market code within the Creditor Bank Identifier (BIC) same as that of the Debtor Bank Identifier and therefore payment is to the same country/market plus appropriate Instruction Priority flag AND/OR Service level code. The below additional fields illustrate these optional flag and code node.

Field name	Pain.001 XML tag	Details
Instruction Priority	<PmtInf><PmtTpInf><InstrPrty> OR <CdtTrfTxInf><PmtTpInf><InstrPrty>	Static value "HIGH" is required for RTGS
Service Level	<PmtTpInf><SvcLvl><Cd>	Static value 'URNS' (Urgent Payment Net Settlement) for FASTER (FPS) Payment.
Bearer of Bank Charges	ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Optional Values: "DEBT" means Our "CRED" means Beneficiary "SHAR" means Shared (Default)
Creditor Postal Address	<CdtTrfTxInf><Cdtr><PstlAdr>	TownName and Country Mandatory if Postal Address is provided.
TownName	<TwnNm>	Beneficiary City in free narrative up to maximum 35 characters, and
Country	<Ctry>	
AddressLine (and/or other structured nodes)	<AdrLine>(and/or <Dept>,<SubDept>,<StrtNm>, <BldgNb>)	Beneficiary Country/Market in ISO Country/Market Code AddressLine In free narrative.



Sample additional xml nodes and data required for RTGS pain.001 message

```
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>1601181231</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>HIGH</InstrPrty>
    <SvcLvl>
      <Cd>URGP</Cd>
    </SvcLvl>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="HKD">600.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>HSBCHKHHHKH</BIC>
      <Nm>The HongKong and Shanghai Banking Corporation LTD</Nm>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>FooBaa Co.,Ltd.</Nm>
    <PstlAdr>
      <TwnNm>WanChai</TwnNm>
      <Ctry>HK</Ctry>
      <AdrLine>123 654</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>002123456001</Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Your Ref 1234</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
<PmtInf>
</PmtInf>
<CstmrCdtTrfIntr>
</CstmrCdtTrfIntr>
</Document>
```



Data required for Cross Border Funds Transfer (CBFT)

Data set required for Cross Border Funds Transfer (CBFT) is similar to domestic payment (FPS). The condition sought to determine a payment as being a CBFT is the country/market code within the Creditor Bank Identifier (BIC) differs to that of the Debtor Bank Identifier and therefore payment is not to the same country/market.

Note: Beneficiary Address (<Cdtr><PstlAdr><AdrLine>), City (<Cdtr><PstlAdr><TwnNm>) and Country (<Cdtr><PstlAdr><Ctry>) are mandatory pieces of information for Economic and Trade Sanctions checking.

Category Purpose is mandatory for international payments to China, India, Indonesia, Malaysia and UAE.

For example, Cross Border Payment in CNY currency to beneficiary in China requires Purpose code information as per below.

The below additional fields and options illustrate cross currency payment data required and, if applicable, foreign exchange rate and contract.

Field name	Pain.001 XML tag	Details
Bearer of Bank Charges	ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Optional Values: “DEBT” means Our “CRED” means Beneficiary “SHAR” means Shared (Default)
Category Purpose	<CtgyPurp><Prtry>	Specify purpose code for the payment instruction, if applicable. Refer to Appendix B for a list of purpose code required by respective beneficiary country. If required, please contact your implementation manager for the latest list of purpose code for the required beneficiary country. For CNY Payments to China requires one of the following Purpose Codes – CGODDR - Good Trade CSTRDR - Service Trade CCTFDR - Capital Transfer COCADR - Other Current Account Transaction CCDNDR - Charity Donation
Payment Amount	<CdtTrfTxInf><Amt> <InstdAmt>	Amount of money in the payment currency as order by the initiating party. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy=” CNY”>10000



Field name	Pain.001 XML tag	Details
Equivalent Amount Amount	<CdtTrfTxInf><Amt> <EqvtAmt><Amt>	Amount of money in the currency of the debit account
Currency Of Transfer	<CdtTrfTxInf><Amt> <EqvtAmt><CcyOfTrf>	Specifies the currency of transfer amount, which is different from the currency of the debtor's account. Either 'Payment Amount' OR 'Equivalent Amount' can be used but not both.
ExchangeRate	<XchgRateInf><XchgRate>	Optional field to specify the agreed exchange rate
ContractIdentification	<XchgRateInf><CtrctId>	Optional field to specify the foreign exchange contract reference. (Note: This pair of tags can be applied in all payment types as long as foreign exchange to be involved with pre-agreed/contract exchange rate. These are not included when ANZ Carded Rate applies)
Creditor Bank Identifier (BIC)	<CdtrAgt><FinInstnId><BIC>	Value should be 11-character BIC
Creditor Postal Address	<CdtTrfTxInf><Cdtr><PstlAdr>	TownName and Country Mandatory if Postal Address is provided.
TownName	<TwnNm>	
Country	<Ctry>	Beneficiary City in free narrative up to maximum 35 characters, and
AddressLine (and/or other structured nodes)	<AdrLine>(and/or <Dept>,<SubDept>,<StrtNm>, <BldgNb>)	Beneficiary Country/Market in ISO Country/Market Code AddressLine In free narrative.



Sample additional XML nodes and data required for CBFT pain.001 message

```
..
..
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>1601181231</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <CtgyPurp>
      <Prtry>CGODDR</Prtry>
    </CtgyPurp>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="CNY">1500000</InstdAmt>
  </Amt>
  <ChrgBr>DEBT</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SCBLCNSXBJG</BIC>
      <PstlAdr>
        <TwnNm>Beijing</TwnNm>
        <Ctry>CN</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>XYZ Co., Ltd.</Nm>
    <PstlAdr>
      <TwnNm>Beijing</TwnNm>
      <Ctry>CN</Ctry>
      <AdrLine>7th Floor</AdrLine>
    </PstlAdr>
  </Cdtr>
..
..
  <CdtrAcct>
    <Id>
      </Id>
    </CdtrAcct>
..
..
..
</CdtTrfTxInf>
```



Data required for Bank Cheque (Cashier Order)

Data set required for Bank Cheque is similar to domestic payment (FPS). The condition sought to determine a payment as being a Bank Cheque is the Payment Method populate 'CHK' and Cheque Type is "BCHQ". The below additional fields, options illustrate this fields and options in delivery method.

Field name	Pain.001 XML tag	Details
Payment Method	<PmtInf><PmtMtd>	Static value "CHK" for Cheque Payment.
Cheque Type	<CdtTrfTxInf><ChqInstr><ChqTp>	Static value "BCHQ" for Bank Cheque
Delivery Method	<CdtTrfTxInf> <ChqInstr><DlvryMtd><Cd>	Support options: "CRCD" means CourierToCreditor "MLCD" means MailToCreditor "RGCD" means RegisteredMailToCreditor "CRDB" means CourierToDebtor 'Collect From Branch' supports the below options (If any one of these three options is being used, following 'DeliveryTo' nodes are mandatory.): "PUDB" means PickUpByDebtor "PUCD" means PickUpByCreditor "PUFA" means PickUpByFinalAgent
Deliver To	<CdtTrfTxInf> <ChqInstr><DlvrTo><Nm>	Field is mandatory if Delivery Methods is one of the 'Collect from Branch' option. Populate the name of the person who will collect the bank cheque following by code word ':ID:' and then identification document number. For example: <DlvrTo> <Nm>Mr ABC DEF:ID:D123789C</Nm> <Adr><Ctry>HK</Ctry></Adr> </DlvrTo> ='Mr ABC DEF' whose ID is 'D123789C' will collect bank cheque.
Country	<CdtTrfTxInf> <ChqInstr><DlvrTo><Adr><Ctry>	Field is mandatory if Delivery Methods is one of the 'Collect from Branch' option. Static country code value 'HK'.



Field name	Pain.001 XML tag	Details
Payout Location	<PmtInf> <DbtrAgt><BrnchId><Id>	Field is mandatory for Bank cheque (Cashier Order) with default value "HONGKONG"



Sample additional XML nodes and data required for Bank Cheque (Cashier Order)

```
<InitgPty>
  <Nm>ABC GROUP LIMITED</Nm>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInflId>12345678</PmtInflId>
  <PmtMtd>CHK</PmtMtd>
  <NbOfTxs>1</NbOfTxs>
  <CtrlSum>400.00</CtrlSum>
..
..
  <DbtrAgt>
..
..
    <BrnchId>
      <Id>HONGKONG</Id>
    </BrnchId>
  </DbtrAgt>
..
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>1601180001</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="HKD">400.00</InstdAmt>
    </Amt>
..
..
  <ChqInstr>
    <ChqTp>BCHQ</ChqTp>
    <DivryMtd>
      <Cd>MLCD</Cd>
    </DivryMtd>
  </ChqInstr>
..
..
  <Cdtr>
    <Nm>FooBaa Co.,Ltd.</Nm>
    <PstlAdr>
      <TwnNm>WanChai</TwnNm>
      <Ctry>HK</Ctry>
      <AdrLine>123 654</AdrLine>
    </PstlAdr>
  </Cdtr>
</CdtTrfTxInf>
</PmtInf>
<CstmrCdtTrfIntrn>
</Document>
```



Appendix A

Hong Kong clearing system bank member codes

The following codes are used for Book Transfers, and FASTER (FPS) Payments where a Clearing System Member ID is mandatory within the PAIN001 XML tag

<CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>.

Download the latest Hong Kong bank branch code list from Hong Kong Interbank Clearing Limited.

Mmbld is in 6 digits i.e., Column B ('Clearing code' in 3 digits) + Column D ('Branch Code' in 3 digits)



Appendix B

Purpose code

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)

For payment to 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

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)



Purpose Code	Description
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 another 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 / purchased/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))
P0103	Advance receipts against export contract (s (export of goods only))
P0104	Receipts against export of goods not covered 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 value of bill to be reported)
P0201	Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad)
P0202	Purchases on account of operating expenses of foreign shipping companies operating in India)
P0205	Purchases on account of operational leasing (with crew) – Shipping companies)
P0207	Receipts of surplus freight/passenger fare 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 leasing (with crew) –Airlines companies
P0213	Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc.))
P0301	Purchases towards travel (Includes purchases 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 tourists
P0401	Postal services
P0402	Courier services
P0403	Telecommunication services
P0404	Satellite services
P0501	Receipts for cost of construction of (services 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 (insurance premium)
P0604	Receipts of Reinsurance premium
P0605	Receipts on account of Auxiliary service (s {commission on Insurance})
P0606	Receipts on account of settlement of claims
P0701	Financial intermediation except investment banking – Bank charges, collection charges, LC charges, cancellation of forward contracts, commission on financial leasing etc.)
P0702	Investment banking - brokerage, under writing commission etc.)



Purpose Code	Description
P0703	Auxiliary services - charges on operation & regulatory fees, custodial services, depository services etc.)
P0801	Hardware consultancy/implementation
P0802	Software consultancy/implementation (other than those covered in SOFTEX form)
P0803	Data base, data processing charges
P0804	Repair and maintenance of computer and software
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, trademarks, industrial processes, franchises etc.)
P0902	Receipts for use, through licensing arrangements, 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 (exports/imports)
P1003	Operational leasing services (other than (financial leasing and without operating crew) including charter hire)
P1004	Legal services
P1005	Accounting, auditing, bookkeeping and tax 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 technical 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.
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 a dfees for distribution rights)
P1102	Personal, cultural services such as those 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 (such as offices of IMF missions, World Bank, UNICEF etc. in India)
P1301	Inward remittance from Indian non-residents towards family maintenance and savings)
P1302	Personal gifts and donations
P1303	Donations to religious and charitable in(situations 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 loans extended to non-residents (ST/MT/LT loans
P1404	Inward remittance of interest on debt securities – debentures / bonds / FRNsetc,)
P1405	Inward remittance towards interest receipts of ADs on their own account (on investments)
P1406	Repatriation of profits to India
P1407	Receipt of dividends by Indians



Purpose Code	Description
P1501	Refunds / rebates on account of imports
P1502	Reversal of wrong entries, refunds of amount remitted for non-imports)
P1503	Remittances (receipts) by residents under international bidding process

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
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 forei gn 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



Purpose Code	Description
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 based on le
01255	a. Receipts in favour 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



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 waxes
5000	Chemicals and related products, not clas
6000	Manufactured goods
7000	Machinery, non-customised packaged software
7100	Power lines, pipelines and undersea comm
8000	Miscellaneous manufactured articles
9000	Commodities and miscellaneous transaction
9001	Goods (Broad Classification)
9100	Refunds relating to goods transactions
9700	Non-monetary gold
10010	Goods for processing (manufacturing serv
1110	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 transportation
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 traveller
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



Purpose Code	Description
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
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 insurance
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 process
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 service
16820	Health services
16830	Education services
16840	Heritage and recreational services
16850	Other personal services
16900	Other services transactions not identify
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 account
17050	Transfer of funds between banking instit



Purpose Code	Description
17060	Transfer of funds between overseas account
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 taxable
21132	Fines and penalties (government sector)
21133	Social contributions and benefits (gover
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



Purpose Code	Description
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
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

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



Appendix C

Int'l and domestic urgent (High value) payments postal address options

Option 1: Hybrid

- A combination of structured ISO20022 Town and Country address elements plus present of optional 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 element(s)

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>
```



Appendix D

Non-Straight Through Processing (NSTP) H2H Cross Currency Payment.

Customer who chose to use NSTP arrangement for their H2H transmitted payment instruction has the following three options of applying exchange rate in their cross-currency payment instructions:

- i. Book FX contract with ANZ prior to submit payment instruction. Populate FX deal Id and exchange rate in CdtTrfTxInf/XchgRateInf/CtrctId and CdtTrfTxInf/XchgRateInf/XchgRate respectively in relevant payment instruction(s).
- ii. Do not include any exchange rate information in payment instruction. When customer user access and approve instruction via Transactive Global, it is required to click 'Get Rate' to obtain applicable exchange rate before continuing the approval and release process. This FX rate is known as 'Dynamic rate'.
- iii. Populate the word 'AUTOTRADE' in CdtTrfTxInf/XchgRateInf/CtrctId in payment instruction. System will automatically apply dynamic rate and client user is not required to go through the 'Get Rate' step as mentioned in option 2.

In case it is a batch of cross currency payment instructions with bulk debit requirement, client can choose to adopt one of the above-mentioned options ONLY for all enclosed instructions. A batch of cross currency payment instructions with a mixed of the above options will be rejected by system.



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