



Payment initiation using ISO20022 messages Message implementation guide

Laos

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1.1 Numbered Heading 2	Error! Bookmark not defined.



Payment system overview

Laos offers the following payment types

Payment system	Currency support
Book Transfer Between ANZ Laos accounts	LAK- Laotian KIP/USD/THB
Domestic ACH	USD/THB/LAK Same and Cross Currency
Cross Border Funds Transfer	Not LAK. Multiple Currencies, Same and Cross Currency
Payroll	ACH in USD/THB/THB/LAK Same and Cross Currency
Payment Remittance Email	Available on request



Country payment system attributes

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

Maximum number of transactions per batch is 6,500 transactions.

For local payment clearing (ACH), use SWIFT Bank Identifier Code (BIC) in 11 characters.

If input payment batch (PmtInf) enclosed multiple payment instructions (CdtTrfTxInf), all payment instructions

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 Customer Credit Transfer Initiation V03

pain.002.001.03 Customer Payment Status Report V03

camt.053.001.02 Bank To Customer Statement V02

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.

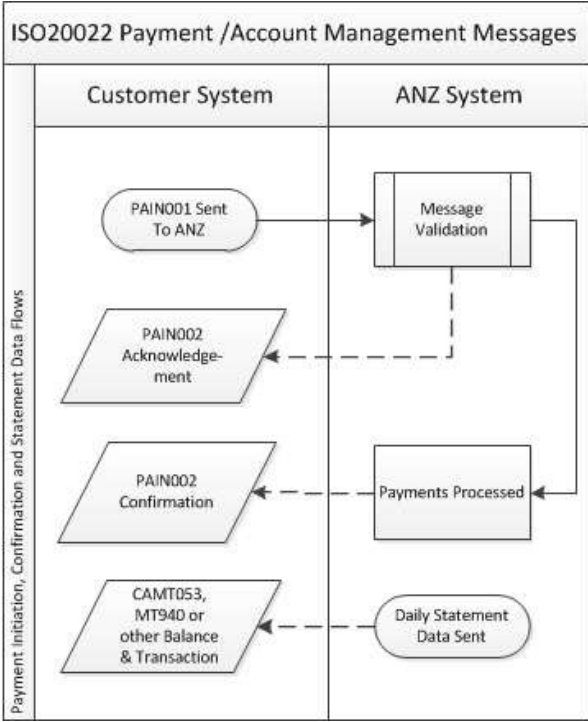
Typical customer payments integration data flow/pattern

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. 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.



Data required for ACH payments in Laos

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 an ACH Domestic payment.

Note:

For Payroll via ACH, requires populating BatchBooking (i.e. <BtchBookg> = 'true') and SalaryPayment flag (i.e. SALA) in <PmtInf><PmtTplnf><CtgyPurp><Cd>.

Book Transfer will use the same message structure where both Creditor and Debtor banks are referring to ANZ Laos.

Field name	Pain001 XML Tag	Details
Payment Method	<PmtInf><PmtMtd>	Static Value ='TRF'
Batch Booking	<PmtInf><BtchBookg>	'true' or 'false', i.e. bulk or itemized debit. If not present will consider it as 'false'.
Category Purpose (for Payroll only)	<PmtInf><PmtTplnf> <CtgyPurp><Cd>	'SALA', i.e. SalaryPayment
Requested Execution Date	<ReqdExctnDt>	Value should be in the form of YYYY-MM-DD Date payment is to be processed
Debtor Name	<Dbtr><Nm>	Value should be Debit Account
Debit Account Number	<DbtrAcct><Id><Othr><Id>	Specifies funding account for batch which debit will occur.
Debtor Bank Identifier	<DbtrAgt><FinInstnId><BIC>	ISO 11-character BIC Code
Individual Payment	<CdtTrfTxInf><PmtId>	Value should be up to 20
Reference	<EndToEndId>	characters (space and special characters are not allowed). This value appears on bank statement for individual debit amounts per payment.
Payment Amount	<CdtTrfTxInf><Amt> <InstdAmt>	Amount of payment in currency of funding account. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy="LAK">10000 Note: When payment amount is in LAK, decimal value must not be present. Otherwise, payment will be rejected by Laos local clearing.
Creditor Bank's SWIFT BIC	<CdtrAgt><FinInstnId><BIC>	Laos ACH Payments require either SWIFT BIC or ANZ internal clearing code. This field is for SWIFT BIC



Field name	Pain001 XML Tag	Details
Creditor Bank Name	<CdtrAgt><FinInstnId><Nm>	Optional Bank Name up to 35 characters is recommended to supplement Bank Branch Code above.
Creditor Bank Branch Name	<CdtrAgt><BrbchId><Nm>	Optional Branch Name up to 35 characters is recommended to supplement Bank Branch Code above.
Creditor Name	<Cdtr><Nm>	Name of Creditor/Beneficiary Account.
Creditor Postal Address	<Cdtr><PstlAdr> <Cdtr><PstlAdr><TwnNm> <Cdtr><PstlAdr><Ctry> <Cdtr><PstlAdr><AdrLine>	Mandatory fields in CBFT Beneficiary City in free narrative up to maximum of 35 characters Beneficiary Country in ISO Country Code AddressLine in free narrative Appendix B
Creditor Email Address (Optional)	<Cdtr><CtctDtIs><EmailAdr>	Address for electronic mail (e-mail). (Set of elements used to indicate how to contact the party. e.g email address, phone number – Use appropriate nodes, like PhneNb, MobNb etc.)
Creditor Account Number	<CdtrAcct><Id><Other><Id>	Specifies Creditor/Beneficiary's Account Number
Regulatory reporting	<RgltryRptg><DtIs><Cd>	Optional, use purpose code See Appendix A for more details.
Remittance Information	<RmtInf><Ustrd> Or <RmtInf><RfrdDocInf><Tp> <CdOrPrtry> <Cd>AND <RmtInf><RfrdDocInf><Tp><Issr> Or <RmtInf><RtrdDocInf><Nb>	All <RmtInf> fields will be returned in Pain.002.001.03. Where present the following fields will be included and can be used for remittance information. i.e. Credit Details, concatenated up to 140 characters: Unstructured Referred Document Type Code set (Refer to Codes available in Pain.001 XML Specification. Identification of the issuer of the reference document type. Referred Document Number



Sample LCH pain.001 message

```
<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>
      <NbOfTxS>2</NbOfTxS>
      <CtrlSum>7000</CtrlSum>
      <InitgPty>
        <Nm>ABC GROUP LIMITED</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>12345678</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <PmtTpInf>
        <CtgyPurp>
          <Cd>SALA</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <NbOfTxS>2</NbOfTxS>
      <CtrlSum>7000</CtrlSum>
      <ReqdExctnDt>2016-01-08</ReqdExctnDt>
      <Dbtr>
        <Nm>ABC GROUP LIMITED</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>†1234567890</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBLALAXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
    </PmtInf>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>†60†180001</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="LAK">4000</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <BIC>IDCBLALAXXX</BIC>
          <Nm>INDOCHINA BANK LTD</Nm>
          <PstlAdr>
            <Ctry>LA</Ctry>
          </PstlAdr>
        </FinInstnId>
      </CdtrAgt>
    </CdtTrfTxInf>
  </CstmrCdtTrfInItN>
</Document>
```



```
</CdtrAgt>

<Cdtr>
  <Nm>Rxxxxx Jxxxxx</Nm>
  <PstlAdr>
    <TwnNm>XXXXX</TwnNm>
    <Ctry>LA</Ctry>
    <AdrLine>123 654xxxxx</AdrLine>
  </PstlAdr>
  <CtctDtls>
    <EmailAdr>abc@123.com,th@bc.com</EmailAdr>
  </CtctDtls>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>123456001</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Your Ref 1234</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>
```



Data required for Cross Border Funds Transfer (CBFT)

Data set required for Cross Border Funds Transfer (CBFT) is similar to domestic payment (ACH).

The condition sought to determine a payment as being a CBFT is the country code within the Creditor Bank Identifier (BIC) differs to that of the Debtor Bank Identifier and therefore payment is not to the same country.

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

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

Field name	Pain001 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)
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=“USD”>10000
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) <Mandatory either Contract or counter rate which is defined >



Field name	Pain001 XML Tag	Details
Creditor Bank Identifier (BIC)	<CdtrAgt><FinInstnId><BIC>	ISO BIC code 11-character BIC
Creditor Postal Address	<Cdtr><PstlAdr>	Mandatory fields in CBFT
	<Cdtr><PstlAdr><TwnNm>	Beneficiary City in free narrative up to maximum of 35 characters
	<Cdtr><PstlAdr><Ctry>	Beneficiary Country in ISO Country Code
	<Cdtr><PstlAdr><AdrLine> and and/or<Dept>,<SubDept>, <StrtNm>,<BldgNb>)	AddressLine in free narrative Appendix B



Appendix A

Purpose code

Purpose code to be used as follows

Reporting code	Description
100	100 Buy Sell Land
101	101 Veh Imp Exp Par Ovs
102	102 Veh Imp Exp Dist co
103	103 Veh Mfg Est Dist co
104	104 Veh Dist Indiv Corp
105	105 Veh Indiv Corp Org



Appendix B

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>
```



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