



Payment initiation using
ISO20022 messages
Message implementation guide
New Zealand

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Payment system overview

Available Payment Types

New Zealand offers the following payment types:

Payment type	Currency support
Domestic Credits Domestic Debits (Direct debits)	New Zealand Dollar
Real Time Gross Settlement (RTGS) also Same day Cleared Payments (SCP)	New Zealand Dollar
Cross Border Funds Transfer (CBFT) aka International Money Transfers (IMT)	Multiple Currencies, Same and Cross Currency

Country payment system attributes

Domestic account number format

NZ domestic account numbers are usually presented in the format BBbbbbAAAAAAASS, where the parts of the number are

BB – bank number

bbbb – branch number

AAAAAAA – account number (usually “Account Number” refers to the entire number)

SS – suffix

This gives a total of 15 digits. Often hyphens are used when writing these numbers, in the format BB-bbbb-AAAAAA-SS. However, hyphens should not be used when instructing ANZ.

Sometimes numbers will be written with a 3-digit suffix BBbbbbAAAAAAASSS and/or an 8-digit account number BBbbbbAAAAAAASSS. (In either case these extra digits will have value zero). It is possible though unusual for extra digits to cause ambiguity when interpreting a number. In most cases a 16-digit number should be interpreted as having a 3-digit suffix.

The 15-digit BBbbbbAAAAAAASS format should be used when sending instructions to ANZ. In the PAIN.001 format the BBbbbb and AAAAAAASS sections are submitted in separate variables.

(Foreign currency accounts domiciled in NZ are formatted differently.)

Domestic payment references

For NZ domestic payments, referencing consists of three 12-character reference fields (referred to as the Particulars, (Analysis) Code, and Reference fields, along with a 20 character “Other Party Name” field. These references can be specified both for the payment initiator (“own account references”) and for the beneficiary (“other party references”).



“Other party name” is not specified in the instruction file. The “Other Party Name” field for the beneficiary is determined by the name registered with ANZ during implementation. The “Other Party Name” for the initiator’s statement is an ANZ internal reference number, or if batch booking is not used, the counterparty name specified in each transaction.

For the three reference fields, the standard ISO20022 fields to use are <CdtTrfTxInf><PmtId><InstrId> and <CdtTrfTxInf><PmtId><EndToEndId> for the own-account and other party account references respectively. However, these fields are 35 characters long. NZ supports 3 x 12 = 36, so optionally the field <CdtTrfTxInf><RmtInf><Ustrd> may be used to specify Other Party Account and Own Account references in characters 1-36 and 37-72 respectively. For batch booking the Own Account references for the first transaction will be used.

<InstrId> is used for own account references & <EndToEndId> is the other party referencing – These are 35 characters are mapped to Particulars, Code and Reference fields on their NZ Statement/BTR. E.g.

Particulars – chars 1-12

Code – chars 13-24

Reference – chars 25-35

(if they require full 36 referencing which is 12 chars for all 3 fields then Unstructured remittance should be used which is chars 1-36 for other party & chars 37-72 for Own account).

Payment type	<InstrId>	<EndToEndId>	<RmtInf><Ustrd> (1-36 chars)	<RmtInf><Ustrd> (37-72 chars)
Direct Debit (Pain008)	Own account (credit account)	Other party (Payer)	Other party (Payer)	Own account (credit account)
Direct Credit (Pain001)	Own account (debit account)	Other party (Payee)	Other party (Payee)	Own account (debit account)

Direct debit initiator code

When instructing direct debits, the instruction must be accompanied by a Direct Debit Initiator Code which is a seven-digit numeric code. This code must be pre-registered with ANZ and traditionally the counterparties to be debited must have registered this code against their bank account (though there is now more flexibility around this in many instances).

For direct credits no such equivalent code is required (unlike in Australia).

General Specifications:

File extension is: xml.

File naming is at your discretion.

Length of file name should not exceed 100 characters.

Maximum file size is 5MB.

Amounts should not have comma or any universal currency symbol e.g., \$ £ €, etc.,

Local language (Simplified Chinese) will be supported only for domestic non-cross-border transactions. For cross-border / TT payments, valid character set is as below:



Country	Payment method	Type	Character list
NZ	BKT	WHITE_LIST	Space!"#\$%&'()*+,-./0123456789:=-?@ABCDEFGHIJKLMNOPQRSTUVWXYZ[\]^_abcdefghijklmnopqrstuvwxyz{ }~
NZ	ACH	WHITE_LIST	Space!"#\$%&'()*+,-./0123456789:=-?@ABCDEFGHIJKLMNOPQRSTUVWXYZ[\]^_abcdefghijklmnopqrstuvwxyz{ }~
NZ	DD	WHITE_LIST	Space!"#\$%&'()*+,-./0123456789:=-?@ABCDEFGHIJKLMNOPQRSTUVWXYZ[\]^_abcdefghijklmnopqrstuvwxyz{ }~
NZ	RTGS	WHITE_LIST	abcdefghijklmnopqrstuvwxyzABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789'()+,-./:~spaces

Key - Type:

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

Notes:

Any field marked M must be present in the file.

Any field marked C is conditional and may be required based on the payment method used.

Batches containing mixed payment types will be split into domestic and international payment batches.

Cross border funds transfer (CBFT)

A national clearing system code is mandatory where a payment is being made to a national clearing system rather than a SWIFT BIC.

Refer to Appendix C for supported national system codes.

An International Bank Account Number (IBAN) is only valid for CBFT payments.

Bank and Branch (BSB) numbers are not applicable for Foreign Currency Accounts.

Payment cutoff times

Domestic payments: 21:30 pm (NZST)

After 09:00am and prior to 21:30pm, instructions received are sent to other NZ banks within approximately an hour.

RTGS/SCP payments: 16:00 pm (NZT) for guaranteed same day processing.

16:30 pm (NZT) final cut off.



CBFT (IMT/MT101) Payments:

Currency	Cut-off time (NZT)
AUD	17:30
NZD	16:30
Pacific Island Currencies	14:00
JPY	14:00
USD, GBP, EUR	17:30

Payments submitted after cut-off time and dated for processing on that day will fail unless the payer has registered with ANZ for Past Dated Payments, in which case the payment will automatically roll to the next day.

Payments can also be future dated with a recommended limit of up to 90 days. If a payment is future dated, one acknowledgement file will be received after submission, and one confirmation file received after processing.

Payments submitted after cut-off time and dated for processing on that day will fail unless the payer has registered with ANZ for Past Dated Payments, in which case the payment will automatically roll to the next day.

Payments can also be future dated with a recommended limit of up to 90 days. If a payment is future dated, one acknowledgement file will be received after submission, and one confirmation file received after processing.

Payment batch sizes/Max value

Payment type	Max batch size	Max value
Domestic Payments	60,000 Items	\$99,999,999.99
RTGS	500 recommended*	\$99,999,999,999.99
CBFT	500 recommended*	\$9,999,999,999.99

*RTGS and CBFT are always processed as single payments (debited individually). For Domestic payments, Batch Booking is optional for batches of less than 5000 payments, after which it is mandatory.

Error Codes

Direct Entry

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

These 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.)

Note, that 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 error/status codes.



RTGS/CBFT

Please see Appendix B for a complete list of failure message Using ISO20022 Messages.

ANZ prefers the use of ISO20022 messages that meet the CGI standards. For payments it includes the following message types:

Pain.001.001.03 Customer Credit Transfer Initiation V03

Pain.008.001.02 Customer Direct Debit Initiation V02

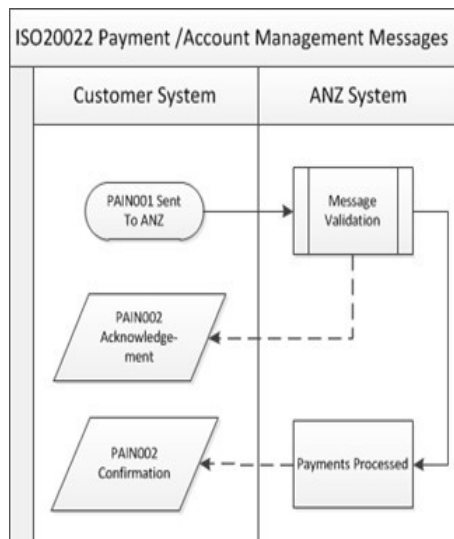
Pain.002.001.02 Customer Payment Status Report V2



Typical Customer Payments Integration Data Flow

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 PAIN001/008 rules. The typical payment initiation and resulting reply file data patterns are illustrated below.



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.



Data required for local Domestic Payments (CREDIT/PAIN001)

In addition to mandatory fields specified in the PAIN001 V3 Message Implementation Guide, the following tags are the minimum fields and values required to be populated to fulfil a Local Domestic payment (Credit).

Field Name	XML Tag	Presence	Truncation	Details
Customer Credit Transfer initiation	<CstmrCdtTrfInitt>	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><NbOfTxs>	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><PmtInfId>	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	This parameter is supported, however, for batches of 5000 or more transaction, this flag will be ignored, and a "true" value will be used.



Field Name	XML Tag	Presence	Truncation	Details
Category Purpose Code	<PmtInf><PmtTplnf><CtgyPurp><Cd> Or <CdtrTrfTxInf>PmtTplnf><CtgyPurp><Cd>	O	N/A	Specify the type of payment. May be specified at batch (PmtInf) or transaction (CdtrTrfTxInf) level. Codes provided at transaction level will take precedence. SALA=Payroll PENS=Pension DIVI=Dividend INTE=Interest Where element is not present or contains a value not specified will default to General Credit
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
Debtor Account Identification	<PmtInf><DbtrAcct><Id><Othr><Id>	M	N/A	ANZ account identification
Debtor Account Number	<PmtInf><DbtrAcc>	M	N/A	Specific funding account for Batch
Account Servicing Institution	<PmtInf><DbtrAgt><FinInstnId><BIC>	O	N/A	Where present a full 11-character BIC must be provided Must be present where payment is being routed via SWIFT
Clearing system Identification Code	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>	M	N/A	Identification of a clearing system, in a coded form as published in an external list.
Debtor Agent/Bank Branch Code	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	M	N/A	BSBs accepting with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen). Not required for Foreign Currency Accounts. Must be present where payment funded from ANZ domestic account
Payment ID	<PmtInf><CdtTrfTxInf><PmtId>	M	N/A	Set of elements used to reference a payment
Instruction Id	CdtTrfTxInf/PmtId/InstrId	O	N/A	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.



Field Name	XML Tag	Presence	Truncation	Details
Individual Payment Reference	<CdtTrfTxInf><PmtId><EndToEndId>	M	18	This value appears on the payee bank statement for individual credit amounts per payment.
Instructed 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="USD">10000
Ultimate Debtor Name/Remitter Name	<PmtInf><CdtTrfTxInf><UltmtDbtr><Nm>	M	16	Where present will be used with priority over PmtInf/Dbtr/Nm
Creditor Agent	<PmtInf><CdtTrfTxInf><CdtrAgt>	M	N/A	Financial institution servicing an account for the creditor
Creditor Agent financial ID	<PmtInf><CdtTrfTxInf><CdtrAgt><FinInstnId><BIC>	O	N/A	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
Clearing System Identification Code	<PmtInf><CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>	M	N/A	Identification of a clearing system, in a coded form as published in an external list.
Creditor Agent Bank Branch Code	<PmtInf><CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	M	N/A	BSBs accepting with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Creditor Name	<CdtTrfTxInf><Cdtr><Nm>	M	N/A	Name of the Creditor/Beneficiary Name. Beneficiary name cannot exceed 35 character. Where both creditor name and creditor account name are present, creditor name will be used with priority.
Creditor Account Id	<CdtTrfTxInf><CdtrAcct><Id><Other><Id>	M	N/A	Specifies Creditor/Beneficiary Account number.
Trace Account (Instruction for Creditor Agent)	<CdtTrfTxInf><InstrForCdtrAgt><InstrInf>	O	N/A	Trace account should be prefixed with BSB and not contains hyphens. Where not provided debtor account will be used as trace account.



Field Name	XML Tag	Presence	Truncation	Details
Withholding Tax Type	<DrctDbtTxInf><Tax><Mtd>	O	N/A	One of the following values, if applicable: <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	Amount of tax in currency of funding account. Where present must include xml attribute Ccy with 3 char currency code. E.g. < TtlTaxAmt Ccy="NZD">1.00

Category Purpose Code Use (optional)

A Category Purpose Code can be included at batch level or transaction level (using the values

<PmtInf><PmtTplnf><CtgyPurp><Cd> or <CdrTrfTxInf><PmtTplnf><CtgyPurp><Cd>). The value “SALA” (for Salary) will create a batch with domestic transaction code 52. For all other values, or if no Category Purpose Code is included, the domestic transaction code 50 will be used. 52 is a legacy code that behaves the same way as 50, so this parameter is effectively non-functional.



Sample local Domestic Pain001 message

The below example depicts a Local Domestic Payment (Credit) for New Zealand.

```
<?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>0123456789</MsgId>
      <CreDtTm>2016-01-01T00:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.23</CtrlSum>
    </GrpHdr>
    <InitgPty>
      <Nm>ANZ Sample</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInflId>1</PmtInflId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>true</BtchBookg>
    <NbOfTxs>1</NbOfTxs>
    <ReqdExctnDt>2016-01-01</ReqdExctnDt>
    <Dbtr>
      <Nm>ANZ Sample</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr>
          <Id>765432100</Id>
        </Othr>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>ANZBNZ22XXX</BIC>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>NZNCC</Cd>
        </ClrSysId>
      <Mmbld>012001</Mmbld>
    </ClrSysMmbld>
  </FinInstnId>
</DbtrAgt>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>Particulars Code Reference</InstrId>
      <EndToEndId>Particulars Code Reference</EndToEndId>
    </PmtId>
```



```
<Amt>
  <InstdAmt Ccy="NZD">1.00</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BIC>ANZBNZ22</BIC>
  <ClrSysMmbld>
    <ClrSysId>
      <Cd>NZNCC</Cd>
    </ClrSysId>
  <Mmbld>012001</Mmbld>
</ClrSysMmbld>
</FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Sample Payee 1</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>123456710</Id>
    </Othr>
  </Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntr>
</Document>
```



Data required for local domestic Debits (DEBIT/PAIN008)

Field Name	XML Tag	Presence	Truncation	Details
Customer Credit Transfer initiation	<CstmrCdtTrfInitt>	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 ID	<PmtInf><PmtInfId>	M	N/A	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message
Payment Method	<PmtInf><PmtMtd>	M	N/A	Use value: - "TRF"
Batch Booking	<PmtInf><BtchBookg>	M	N/A	Set as "false". RTGS payments will be debited on an individual basis.
Instruction Priority	<PmtInf><PmtTpInf><InstrPrty>	O	N/A	Indicates urgency of payment. Should contain value of HIGH for RTGS payments.
Requested Execution Date	<PmtInf><ReqdExctnDt>	M	N/A	Value should be in the form of YYYY-MM-DD. Date payment is to be processed.
Creditor Name	<PmtInf><Cdtr><Nm>	M	32	Name of Creditor / Requestor Account.
Creditor direct debit ID	<PmtInf><Cdtr><Id><OrgId><Othr><Id>	M	7	Direct debit initiator authority code (7 digits).



Field Name	XML Tag	Presence	Truncation	Details
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	<DrctDbtTxInf><PmtId>	M	35	Value should be up to 35 characters. This individual debit amounts per payment.
Instruction Identification	<DrctDbtTxInf><PmtId><InstrId>	M	35	Value should be up to 35 characters. This value appears on own account statement for individual debit amounts.
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="NZD">10000
Debtor BSB	<DrctDbtTxInf><<DbtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	M*	N/A	Bank and Branch section of complete account number (first 6 characters)
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.
Withholding Tax Type	<DrctDbtTxInf><Tax><Mtd>	O	N/A	One of the following values, if applicable: <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><TtTaxAmt>	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. <TtTaxAmt Ccy="NZD">1.00



Sample local domestic pain.008 message

The below example depicts a Local Domestic Debit for New Zealand.

```
<?xml version="1.0" encoding="iso-8859-1"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrDrctDbtInittn>
    <GrpHdr>
      <MsgId>0123456789</MsgId>
      <CreDtTm>2016-04-19T00:00:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>1.00</CtrlSum>
      <InittgPty>
        <Nm>ANZ Sample</Nm>
      </InittgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Batch Name</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
      </PmtTpInf>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>1.00</CtrlSum>
      <ReqdColltnDt>2016-04-19</ReqdColltnDt>
      <Cdtr>
        <Nm>ANZ Sample</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>0612345</Id>
            </Othr>
          </OrgId>
        </Id>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>123456789</Id>
          </Othr>
        </Id>
      </CdtrAcct>
    </PmtInf>
  </CstmrDrctDbtInittn>
</Document>
```



```

<CtrAgt>
  <FinInstnId>
    <ClrSysMmbld>
      <ClrSysId>
        <Cd>NZNCC</Cd>
      </ClrSysId>
      <Mmbld>010123</Mmbld>
    </ClrSysMmbld>
  </FinInstnId>
</CtrAgt>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>Particulars Code Reference</InstrId>
    <EndToEndId>Particulars Code Reference</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="NZD">1.00</InstdAmt>
  <DbtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <ClrSysId>
          <Cd>NZNCC</Cd>
        </ClrSysId>
        <Mmbld>010101</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Sample Debtor</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>999999999</Id>
      </Othr>
    </Id>
  </DbtrAcct>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>

```



Data Required for Real Time Gross Settlement (RTGS)

Field Name	XML Tag	Presence	Truncation	Details
Customer Credit Transfer initiation	<CstmrCdtTrfInitt>	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 Informaiton ID	<PmtInf><PmtInflD>	M	12	Identify the payment information group with the message. Will appear on the payer statement.
Payment Method	<PmtInf><PmtMtd>	M	N/A	Use value: - "TRF"
Batch Booking	<PmtInf><BtchBookg >	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
TownName	<PmtInf><Dbtr><PstlAdr><TwnNm>	M	N/A	Max 35 text



Field Name	XML Tag	Presence	Truncation	Details
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 D
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="NZD">10000
Financial Institution ID	<PmtInf><CdtTrfTxInf><CdtrAgt><FinInstnId><BIC>	M	N/A	Where present please provide full 11-character BIC. Must be presented where payment is being routed via swift.
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 NZNCC.
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><C dtr><Nm>	M	140	Name of beneficiary.
Creditor Postal Address	<CdtTrfTxInf><C dtr><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><C dtr><PstlAdr><P stCd>	O	N/A	Max 16 text
TownName	<CdtTrfTxInf><C dtr><PstlAdr><T wnNm>	M	N/A	Max 35 text
Country	<CdtTrfTxInf><C dtr><PstlAdr><Ct ry>	M	N/A	Where present must be 2 char ISO country code.
AddressLine	<CdtTrfTxInf><C dtr><PstlAdr><A drLine>	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 D
Creditor Account Number	<CdtTrfTxInf><Cdt rAcct><Id><Ot her><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><Rmt Inf><Ustrd>	O	140	Will be sent as details of payment.



Sample RTGS pain.001 message

The below example depicts a Local Domestic RTGS Payment (Credit) for New Zealand.

```
<?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>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>1.23</CtrlSum>
      <InitgPty>
        <Nm>ANZ Sample</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>RTGS6789</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTx>1</NbOfTx>
      <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
          <Cd>URGP</Cd>
        </SvcLvl>
        <LclInstrm>
          <Prtry>RTGS</Prtry>
        </LclInstrm>
      </PmtTpInf>
      <ReqdExctnDt>2016-01-01</ReqdExctnDt>
      <Dbtr>
        <Nm>ANZ Sample</Nm>
        <PstAdr>
          <PstCd>1010</PstCd>
          <TwnNm>Auckland</TwnNm>
          <Ctry>NZ</Ctry>
          <AdrLine>123 Fake St</AdrLine>
        </PstAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>012345601</Id>
          </Othr>
        </Id>
      </DbtrAcct>
    </PmtInf>
  </CstmrCdtTrfInittn>
</Document>
```



```

<DbtrAgt>
  <FinInstnId>
    <ClrSysMmbld>
      <ClrSysId>
        <Cd>NZNCC</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>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <ClrSysId>
          <Prtry>NZNCC</Prtry>
        </ClrSysId>
        <Mmbld>040123</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Test Creditor</Nm>
    <PstlAdr>
      <PstCd>2022</PstCd>
      <TwnNm>Auckland</TwnNm>
      <Ctry>NZ</Ctry>
      <AdrLine>456 Sample St</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>065432100</Id>
      </Othr>
    </Id>
    <Nm>Sample Payee 1</Nm>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Payment Details</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>

```



Data Required for 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 for a payment from an ANZ account domiciled in NZ.

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><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 Id	<PmtInf><PmtInfId>	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"
Number of transactions	<PmtInf><NbOfTx>	M	N/A	Number of individual transactions contained in the message.
Batch Booking	<PmtInf><BtchBookg>	M	N/A	Set as "false". CBFT payments will be debited on an individual basis.
Number of Transaction	<PmtInf><NbOfTx>	O	N/A	Number of Individual transactions obtained in the group.
Control Sum	<PmtInf><CtrlSum>	O	N/A	Total of all individual amounts included in the group.



Field Name	XML Tag	Presence	Truncation	Details
Instruction Priority	<PmtInf><PmtTpInf><InstrPrty>	O	N/A	Indicates urgency of payment information block. Should contain value of HIGH for CBFT payments.
Service Level Code	<PmtInf><PmtTpInf><SvcLv><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><PstAdr>	O	N/A	Debtor Postal address
Debtor PostCode	<PmtInf><Dbtr><PstAdr><PstCd>	O	N/A	Post Code
TownName	<PmtInf><Dbtr><PstAdr><TwnNm>	M	N/A	Max 35 text
Debtor Country	<PmtInf><Dbtr><PstAdr><Ctry>	M	N/A	Where present must be 2 char ISO country code.
AddressLine	<Dbtr><PstAdr><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 D
Debtor Account Number	<PmtInf><DbtrAcct><Id><Othr><Id>	M	N/A	Specifies funding account.
Debtor Agent	<PmtInf><DbtrAgt>	M	N/A	Financial institution servicing an account for the debtor.
Account Servicing Institution	<PmtInf><DbtrAgt><FinInstnId><BIC>	M	N/A	Identifies the financial institution that services the funding account. E.g. ANZBNZ22
Debtor BSB	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	C*	N/A	Bank and Branch section of account number (first 6 digits) *if standard NZ account, then BSB is mandatory, if it's a FCA (Foreign Currency Account) then not required.



Field Name	XML Tag	Presence	Truncation	Details
Charge Bearer/ Details of Charges	<PmtInf><ChrgBr> Or <CdtTrfTxInf><ChrgBr>	O – STP M- NSTP	N/A	Optional Values: DEBT means Our CRED means Beneficiary SHAR means Shared (Default) M- this field is mandatory if using a hybrid/non STP method.
Payment ID	<PmtInf><CdtTrfTxInf><PmtId>	M	N/A	Senders reference No
Instruction ID	<PmtInf><CdtTrfTxInf> <PmtId><InstrId>	O	18	Unique identification as assigned by an instructing party for an instructed party
EndtoEndId	<CdtTrfTxInf><PmtId><EndToEndId>	M	16	Senders Reference and Transaction Reference which will appear on both the Payer and Payee Statements.
Payment Amount Or Equivalent Amount	<CdtTrfTxInf><Amt><InstdAmt> Or <CdtTrfTxInf><Amt><EqvtAmt><Amt>	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="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.
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><CtrctId>	O	35	Unique and unambiguous reference to the foreign exchange contract.
Intermediary Bank	<PmtInfCdtTrfTxInf><IntrmyAgt1>	C	N/A	Intermediary bank details are optional. To use this option, customer's TG site will need to be configured/enabled by registration team.
Financial Institution Identification	<PmtInf><CdtTrfTxInf><IntrmyAgt1><FinInstnId>	O	N/A	Identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme



Field Name	XML Tag	Presence	Truncation	Details
BIC	<PmtInf><CdtTrfTxInf> <IntrmyAgt1><FinInstnId ><BIC>	M	18	Value should be up to 18 characters. This value appears on Payee's bank statement for individual debit amounts per payment.
Postal Address Country	<PmtInf><CdtTrf Tx>< Inf><IntrmyAgt1> <FinInstnId><Pstl Adr><Ctry>	O	N/A	Where available must use 2-digit ISO country code
Account Servicing Institution	<CdtTrfTxInf><CdtrAgt ><FinInstnId><BIC>	C	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.
Creditor Name	<CdtTrfTxInf><Cdtr><N m>	M	140	Name of Creditor/ Requestor Account.
Creditor Postal Address	<CdtTrfTxInf><Cdtr><P stlAdr>	M	70	Information that locates and identifies a specific address, as defined by postal services.
PostCode	<CdtTrfTxInf><Cdtr><P stlAdr><PstCd>	O	N/A	Max 16 text
TownName	<CdtTrfTxInf><Cdtr><P stlAdr><TwnNm>	M	N/A	Max 35 text
Country	<CdtTrfTxInf><Cdtr><P stlAdr><Ctry>	M	N/A	Where present must be 2 char ISO country code.
AddressLine	<CdtTrfTxInf><Cdtr><P stlAdr><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 D
Creditor Account Number	<CdtTrfTxInf><CdtrAcc t><Id><Other><Id>	M	N/A	Specifies Creditor/Requestor Account Number.
Remittance Info	<CdtTrfTxInf><RmtInf>< Ustrd>	O	140	Will be sent as details of payment.

Data For CNY Payments:

To utilise the CdtTrfTxInf\Purp\Prtry tag using the purpose codes listed below:

CCTFDR: Capital Transfer - Capital injections, direct investments, acquisition of non-productive or non-financial assets etc.

CGODDR: Goods Trade - Sell and purchase of goods, Letter of Credit, procurement of goods etc.

CSTRDR: Service Trade - Rent, legal fee, advertising and promotion fee, insurance, financial services, patent, and licence fees



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.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>ABCD1234</MsgId>
      <CreDtTm>2016-01-01T00:00:00</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>1.23</CtrlSum>
      <InitgPty>
        <Nm>ANZ Sample</Nm>
        <PstlAdr>
          <TwnNm>Auckland</TwnNm>
          <Ctry>NZ</Ctry>
        </PstlAdr>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>CBFT1234</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxes>1</NbOfTxes>
      <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
          <Cd>URGP</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2016-01-01</ReqdExctnDt>
      <Dbtr>
        <Nm>ANZ Sample</Nm>
        <PstlAdr>
          <PstCd>1010</PstCd>
          <TwnNm>Auckland</TwnNm>
          <Ctry>NZ</Ctry>
          <AdrLine>23 Albert St</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>012345601</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBNZ22</BIC>
        <ClrSysMmbld>
          <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>
    </CdtTrfTxInf>
  </CstmrCdtTrfInittn>
</Document>
```



```
<XchgRateInf>
  <XchgRate>1.2345</XchgRate>
  <CtrctId>XXX11-22-33</CtrctId>
</XchgRateInf>
<CdtrAgt>
  <FinInstnId>
    <BIC>ANZBAU3MXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Test Creditor</Nm>
  <PstlAdr>
    <PstCd>2222</PstCd>
    <TwnNm>Auckland</TwnNm>
    <Ctry>NZ</Ctry>
    <AdrLine>456 Sample St</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>123456710</Id>
    </Othr>
  </Id>
  <Nm>Sample Payee 1</Nm>
</CdtrAcct>
<RmtInf>
  <Ustrd>Payment Details</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntrn>
</Document>
```



Appendix A – Direct entry failure codes and reason

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.
B	0500	There are no records in the file.
B	0503	Number of detail records exceeded.
B	1033	Limit exceeded pending ANZ approval



Level	Status code	Status description
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.
T	2003	Invalid 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	2101	Deleted.
T	2103	Held.



Level	Status code	Status description
T	2104	Zero dollar.
T	0106	Invalid characters in <Field Name>.
T	0211	Payee account is mandatory.
T	0214	BSB payee account is invalid.
T	0226	Trace BSB number is invalid.
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.



Appendix B – 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.

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

<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.



Appendix C – Supported national clearing system codes

National clearing codes are specified in external codes sets as type ExternalClearingSystemIdentification1Code. ANZ Trans-Tasman supports cross border payments to the following national clearing systems:

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
GRBIC	Hellenic 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	1!n
ITNCC	Italian Domestic Identification Code	Bank Branch code used in Italy	Italy	10!n



ISO20022 External Code	Name	Definition	Country	Length
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



Appendix D

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 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>
```



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