



Payment initiation using ISO20022 messages Message implementation guide

Pacific Islands
(Cook Islands, Samoa, Tonga, Kiribati,
Vanuatu, Timor Leste, Fiji and Solomon Islands)

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Introduction

The purpose of this Message Implementation Guide (MIG) is to provide guidance as to the structure and content required for exchanging ISO20022 messages with ANZ, in order to process payments in Pacific Island countries.

Requirements for implementing the following message types are covered:

Pain.001.001.03

Pain.002.001.03

Additional information

This MIG should be read in conjunction with the ISO20022 documentation listed in the External References section below.

Domestic Payments and Book transfers

In Pacific Island countries, book transfers, which are payments to other ANZ accounts (BKT) and domestic payments to accounts at other banks (ACH) are processed separately. The payments are to be identified distinctly in the PAIN.001.001.03 payment file. (Refer payment field 6.1.1).

Payment type

Where special consideration is required this guide will refer to the following payment types in following Pacific Island countries (Cook Islands, Samoa, Tonga, Kiribati, Vanuatu, Timor Leste, Fiji and Solomon Islands):

ACH	GIRO/ACH (Domestic Transfers)
BKT	Book Transfer
CBFT	Cross Border Funds Transfer

Bank cheques & Customer cheques are not available in Pacific Island countries. Only Book Transfer (BKT) payment type is available in Kiribati. Please ask ANZ for further advise as required.

In Timor Leste, beneficiary account maintain in local banks support IBAN format while ANZ Timor Leste account must be in bank account format.

If input payment batch (Refer payment field 2.0 - PmtInf) enclosed multiple payment instructions (Refer payment field 2.27- CdtTrfTxInf), all payment instructions should



Character set

It is recommended to use UTF-8-character encoding standard with ISO20022 messages. Letters: A-Z, a-z

Numbers: 0-9

The following Characters: spaces () , ampersands (&), apostrophes (') , commas (,) , hyphens (-), full stops (.), forward slashes (/), plus sign (+), dollar sign (\$), exclamation mark (!), percentage sign (%), left parenthesis ((), right parenthesis ()), asterisk (*), number sign (#), equal sign (=), colon (:), question mark (?), left square bracket ([), right square bracket (]), underscore (_), circumflex (^) and the at symbol (@)

Reserved XML characters should be specified in the XML using XML predefined entities (example: in order to specify & the value should be specified as &)

Unicode support

Where elements support the use of non-English characters these will be indicated below. Non-English characters may only be provided where supported by local processing capability.

Please refer to your ANZ Implementation Manager or Customer Manager for confirmation on supported local character sets.

External references

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

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



Description of column

This guide specifies ANZ usage of ISO20022 message elements. Additional message elements may be provided in the relevant MDR (Message Definition Report) and are not supported for ANZ usage. Where additional elements not required by this guide or not supported for the payment type are included in a message these will be considered as overpopulation and ignored.

ISO Index	Refers to item number in message definition report.
Or	Indicates item is a choice. Only one of choice of elements may be present. Not all choices are supported by ANZ and as such have been omitted
Message Item	Item name
<XML Tag>	XML element name
Mult.	Indicates multiplicity. Permitted values: [0..1] Optional field, one value permitted [0..n] Optional field, multiple or specified number of values permitted [1..1] Mandatory field, one value permitted [1..n] Mandatory field, multiple or specified number of values permitted
Type	ISO20022 Data Type
Comments	ANZ specific rules and field usage information



PAIN.001.001.03 Customer credit transfer initiation V03

Applicable to ACH, BKT and CBFT payment types. Refer [Appendix A](#) for examples of pain.001.001.03 across various payment types.

Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
		Message root	<CstmrCdtTrfInitr>	[1..1]		
1.0		GroupHeader	<GrpHdr>	[1..1]	+	
1.1		+MessageIdentification	<MsgId>	[1..1]	Max35Text	Unique reference to identify the message. Unicode supported where allowed by in country processing.
1.2		+CreationDateTime	<CreDtTm>	[1..1]	ISODatetime	Date and time at which the message was created.
1.6		+NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumericText	Number of individual transactions contained in the message.
1.7		+ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the message, irrespective of currencies.
1.8		+InitiatingParty	<InitgPty>	[1..1]	+	
9.1.0		++Name	<Nm>	[0..1]	Max140Text	Name of party that initiates the payment. At least Nm should be present for all payment types.
2.0		PaymentInformation	<PmtInf>	[1..n]	+	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.1		+PaymentInformationIdentification	<PmtInflId>	[1..1]	Max35Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.
2.2		+PaymentMethod	<PmtMtd>	[1..1]	PaymentMethod3Code	ACH BKT CBFT Must contain code TRF (Transfer)
2.3		+BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndicator	Where the element is not provided a default value of false will be applied. true Items within payment information group will be further grouped by payment type. Debit for sum of all amounts for each payment type grouping will be posted to debtor account. false A debit for each individual amount within payment information group will be posted to debtor account.
2.4		+NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumericText	Number of individual transactions contained in the payment information group.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.5		+ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the group, irrespective of currencies.
2.6		+PaymentTypeInformation	<PmtTplnf>	[0..1]	+	
2.7		++InstructionPriority	<InstrPrty>	[0..1]	Priority2Code	CBFT Recommended to contain code HIGH. ACH BKT Default code NORM will be applied.
2.8		++ServiceLevel	<SvcLvl>	[0..1]	+	
2.9	{Or	+++Code	<Cd>	[1..1]	ExternalServiceLevelCode	CBFT Mandatory. Must contain code URGP. ACH BKT Optional. Default code NURG will be applied.
2.17		+RequestedExecutionDate	<ReqdExctnDt>	[1..1]	ISODate	Date payment information block will be processed



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.19		+Debtor	<Dbtr>	[1..1]	+	
9.1.0		++Name	<Nm>	[0..1]	Max140Text	ACH BKT CBFT Party that owes an amount of money to the (ultimate) creditor.
9.1.1		++PostalAddress	<PstlAdr>	[0..1]	+	Address may consist of: BuildingNumber, StreetName or AddressLine Up to 70 chars. and any of: TownName, PostCode, CountrySubDivision, Country
9.1.5		+++StreetName	<StrtNm>	[0..1]	Max70Text	
9.1.6		+++BuildingNumber	<BldgNb>	[0..1]	Max16Text	
9.1.7		+++PostCode	<PstCd>	[0..1]	Max16Text	
9.1.8		+++TownName	<TwnNm>	[1..1]	Max35Text	“Mandatory for CBFT Payments”
9.1.9		+++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
9.1.10		+++Country	<Ctry>	[1..1]	CountryCode	Where present will be 2 char ISO country code.
9.1.11		+++AddressLine	<AdrLine>	[0..7]	Max70Text	Free form address line.
2.20		+DebtorAccount	<DbtrAcct>	[1..1]	+	
1.1.0		++Identification	<Id>	[1..1]	+	
1.1.1	{Or	+++IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Debit account number where account is in IBAN format. **IBAN format is not supported for account maintained with ANZ Timor Leste.Please use below 1.1.3 instead
1.1.2	Or}	+++Other	<Othr>	[1..1]	+	
1.1.3		++++Identification	<Id>	[1..1]	Max34Text	Debit account number as provided by ANZ.
2.21		+DebtorAgent	<DbtrAgt>	[1..1]	+	
6.1.0		++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	+	
6.1.1		+++BIC	<BIC>	[0..1]	BICIdentifier	Will contain SWIFT BIC associated with debtor account. A full 11 char BIC must be provided.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
6.1.25		++BranchIdentification	<BrnchId>	[0..1]	+	
6.1.26		+++Identification	<Id>	[0..1]	Max35Text	Truncated to 20 chars. Unicode supported where allowed by in country processing.
2.24		+ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	ACH BKT CBFT Supported codes: CRED (Borne By Creditor) DEBT (Borne By Debtor) SHAR (Shared) Charge code will be applied to each transaction where CdtTrfTxInf/ChrgBr is not present and holds a valid code.
2.27		++CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]	+	
2.28		+++PaymentIdentification	<PmtId>	[1..1]	+	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.29		++++InstructionIdentification	<InstrId>	[0..1]	Max35Text	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. May be optionally included. Will not be passed with payment.
2.30		++++EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Truncated in payment to first 20 chars.
2.42		+++Amount	<Amt>	[1..1]	+	
2.43	{Or	++++InstructedAmount	<InstdAmt>	[1..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Xml attribute: Currency (Ccy) must be 3 char ISO currency code. E.g. <InstdAmtCcy="FJD">1.00</InstdAmt> Decimal points are not implied.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.47		+++ExchangeRateInformation	<XchgRateInf>	[0..1]	+	CBFT Optional. Contains details of currency exchange rate and contract.
2.48		++++ExchangeRate	<XchgRate>	[0..1]	BaseOneRate	Price at which one currency was bought with another currency.
2.50		++++ContractIdentification	<CtrctId>	[0..1]	Max35Text	Unique and unambiguous reference to the foreign exchange contract.
2.51		+++ChargeBearer	<ChrgBr>	[0..1]	ChargeBeare rType1Code	ACH BKT CBFT Supported codes: CRED (Borne By Creditor) DEBT (Borne By Debtor) SHAR (Shared) Will be used with priority over PmtInf/ChrgBr.
2.52		+++ChequeInstruction	<ChqInstr>	[0..1]	+	
2.53		++++ChequeType	<ChqTp>	[0..1]	Code	Specifies the type of cheque to be issued. **Not supported in country
2.58		++++DeliveryMethod	<DlvryMtd>	[0..1]	+	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.59	{Or	+++++Code	<Cd>	[1..1]	ChequeDeliveryCode	Possible delivery methods. PUCD (Pick Up By Creditor) PUDB (Pick Up By Debtor) **Not supported in country
2.61		++++DeliverTo	<DlvrTo>	[0..1]	+	
2.62		+++++Name	<Nm>	[1..1]	Max140Text	Name of cheque recipient. Must match name provided in Cdtr/Nm **Not supported in country



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.63		+++++Address	<Adr>	[1..1]	+	Where node is not present Cdtr/PstAdr node will be used as delivery address. Address may consist of: BuildingNumber, StreetName or AddressLine Up to 70 chars. and TownName and Country as Mandatory for CBFT and RTGS. Elements will be used in order above up to a maximum of 140 chars. Unicode supported where allowed by in country processing.
10.1.3		+++++StreetName	<StrtNm>	[0..1]	Max70Text	
10.1.4		+++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	
10.1.5		+++++PostCode	<PstCd>	[0..1]	Max16Text	
10.1.6		+++++TownName	<TwnNm>	[1..1]	Max35Text	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
10.1.7		+++++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	
10.1.8		+++++Country	<Ctry>	[1..1]	CountryCode	Where present will be 2 char ISO country code.
10.1.9		+++++AddressLine	<AdrLine>	[0..7]	Max70Text	Free form address line.
2.69		++++PrintLocation	<PrtLctn>	[0..1]	Max35Text	Location where cheque will be printed. Truncated to 20 chars. Unicode supported where allowed by in country processing. **Not supported in country
2.71		+++IntermediaryAgent1	<IntrmyAgt1>	[0..1]	+	CBFT Agent between the debtor's agent and the creditor's agent.
6.1.0		++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]	+	
6.1.1		+++++BIC	<BIC>	[1..1]	BICIdentifier	Where present a full 11 char BIC must be provided.
6.1.25		++++BranchIdentification	<BrnchId>	[0..1]	+	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
6.1.26		+++++Identification	<Id>	[0..1]	Max35Text	Intermediary bank branch identifier. Optional unless required for in country processing.
6.1.27		+++++Name	<Nm>	[0..1]	Max140Text	Intermediary bank branch name. Optional unless required for in country processing.
6.1.28		+++++PostalAddress	<PstlAdr>	[0..1]	+	Intermediary bank branch address. Address may consist of: BuildingNumber, StreetName or AddressLine Up to 70 chars And any of: TownName and Country as Mandatory for CBFT and RTGS.
6.1.32		++++++StreetName	<StrtNm>	[0..1]	Max70Text	
6.1.33		++++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
6.1.34	+++++	PostCode	<PstCd>	[0..1]	Max16Text	
6.1.35	+++++	TownName	<TwnNm>	[1..1]	Max35Text	
6.1.36	+++++	CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	
6.1.37	+++++	Country	<Ctry>	[1..1]	CountryCode	Where present will be 2 char ISO country code.
6.1.38	+++++	AddressLine	<AdrLine>	[0..7]	Max70Text	Free form address line.
2.77	+++	CreditorAgent	<CdtrAgt>	[0..1]	+	
6.1.0	++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	+	
6.1.1	+++++	BIC	<BIC>	[1..1]	BICIdentifier	BKT ACH CBFT SWIFT BIC of beneficiary bank. Refer to Appendix D for Pacific islands requires SWIFT BIC for domestic ACH payments.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
6.1.7		+++++Name	<Nm>	[0..1]	Max140Text	ACH Name of beneficiary financial institution. Optional unless required for in country processing. Truncated to 35 chars. Unicode supported where allowed by in country processing.
6.1.2		+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	+	
6.1.3		++++++ClearingSystemIdentification	<ClrSysId>	[0..1]	+	
6.1.4	{Or	+++++++Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1 Code	Identification of a clearing system, in a coded form as published in an external list. Optional field. Where present must be a valid 5 char code as provided in ISO20022 external code set.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
6.1.6	+++++	MemberIdentification	<Mmblid>	[1..1]	Max35Text	ACH Mandatory – Refer Appendix D for applicable Pacific Island with local bank code only. Beneficiary bank branch code.
6.1.36	+++++	CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	
6.1.37	+++++	Country	<Ctry>	[0..1]	CountryCode	Where present will be 2 char ISO country code.
6.1.38	+++++	AddressLine	<AdrLine>	[0..7]	Max70Text	Free form address line.
2.79	+++	Creditor	<Cdtr>	[0..1]	+	
9.1.0	++++	Name	<Nm>	[0..1]	Max140Text	ACH BKT Truncated to 120 chars. May be further truncated according to in country requirements. CBFT Truncated to 35 chars. Unicode supported where allowed by in country processing.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
9.1.1		++++PostalAddress	<PstlAdr>	[0..1]	+	CBFT Postal address may consist of: BuildingNumber, StreetName or AddressLine Up to 70 chars and Elements will be used in order above up to a maximum of 140 chars. Beneficiary Town and Country is mandatory for CBFT Unicode supported where allowed by in country processing.
9.1.5		+++++StreetName	<StrNm>	[0..1]	Max70Text	
9.1.6		+++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	
9.1.7		+++++PostCode	<PstCd>	[0..1]	Max16Text	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
9.1.8		++++TownName	<TwnNm>	[1..1]	Max35Text	
9.1.9		++++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	
9.1.10		++++Country	<Ctry>	[1..1]	CountryCode	2 char ISO country code. Mandatory for CBFT and RTGS payments.
9.1.11		++++AddressLine	<AdrLine>	[0..7]	Max70Text	Free form text. Where length exceeds 35 chars will be split across two address fields in payment.
9.1.12		++++Identification	<Id>	[0..1]	+	
9.1.13	{Or	++++OrganisationIdentificat ion	<OrgId>	[1..1]	+	
9.1.15		+++++Other	<Othr>	[0..n]	+	
9.1.16		++++++Identification	<Id>	[1..1]	Max35Text	May contain Vendor ID where payment is being made using beneficiary code facility.
9.1.17		+++++++SchemeName	<SchmeNm>	[0..1]	+	
9.1.18	{{Or	+++++++Code	<Cd>	[1..1]	ExternalOrga nisationIdent ification1Cod e	Where Vendor ID provided must contain code CUST
9.1.34		++++ContactDetails	<CtctDtls>	[0..1]	+	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
9.1.40	+++++	EmailAddress	<EmailAdr>	[0..1]	Max2048Text	Beneficiary email address. Optional field. Where provided email notification will be sent to stated email address(es). Refer Appendix C for information about email notifications. Multiple email addresses may be included as a comma separated list (no spaces). Maximum length of 255 chars is allowed.
2.80	+++	CreditorAccount	<CdtrAcct>	[0..1]	+	ACH BKT CBFT Beneficiary account number must be provided.
1.1.0	++++	Identification	<Id>	[1..1]	+	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
1.1.1	{Or	+++++IBAN	<IBAN>	[1..1]	IBAN2007Identifier	International Bank Account Number (IBAN) **IBAN format is mandatory for account maintained with any other banks in Timor Leste for domestic ACH payment. For Beneficiary account maintained with ANZ Timor Leste, bank account in ANZ provided format to be populated in below 1.1.3 instead.
1.1.2	Or}	+++++Other	<Othr>	[1..1]	+	
1.1.3		+++++Identification	<Id>	[1..1]	Max34Text	Account number as provided by beneficiary.
2.81		+++UltimateCreditor	<UltmtCdtr>	[0..1]	+	
9.1.0		+++Name	<Nm>	[0..1]	Max140Text	Optional field. May be included as supplementary data for payment as below. CBFT Will be included with details of payment where space allows.
2.89		+++RegulatoryReporting	<RgltryRptg>	[0..10]	+	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
11.1.4		++++Details	<DtIs>	[0..n]	+	
11.1.8		+++++Code	<Cd>	[0..1]	Max10Text	Reporting code. Optional unless required for in country processing. Unicode supported where allowed by in country processing.
11.1.10		+++++Information	<Inf>	[0..n]	Max35Text	Central bank reporting. Max 3 occurrences will be used. Optional unless required for in country processing. Unicode supported where allowed by in country processing.
2.98		+++RemittanceInformation	<RmtInf>	[0..1]	+	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.99		++++Unstructured	<Ustrd>	[0..n]	Max140Text	Where EmailAddress is present will be included as part of email notification. Refer Appendix C . CBFT May optionally contain details of payment information. Unicode supported where allowed by in country processing.
2.1		++++Structured	<Strd>	[0..n]	+	
2.101		+++++ReferredDocumentInformation	<RfrdDocInf>	[0..n]	+	Set of elements used to identify the documents referred to in the remittance information.
2.102		+++++Type	<Tp>	[0..1]	+	
2.103		+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]	+	
2.104	{Or	+++++++Code	<Cd>	[1..1]	DocumentType5Code	Where EmailAddress is present will be included as part of email notification. Refer Appendix C . Document type in a coded form.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.105	Or}	+++++++Proprietary	<Prtry>	[1..1]	Max35Text	
2.106		+++++++Issuer	<Issr>	[0..1]	Max35Text	Where EmailAddress is present will be included as part of email notification. Refer Appendix C . Identification of the issuer of the reference document type.
2.107		+++++++Number	<Nb>	[0..1]	Max35Text	Where EmailAddress is present will be included as part of email notification. Refer Appendix C . Unique and unambiguous identification of the referred document.



PAIN.002.001.03 Customer payment status report V03

Customer payment status report will returned for each pain.001.001.03 message. The default configuration will provide an initial technical acceptance message followed by a processing confirmation message. Where an ISO20022 xml fails against initial schema validation only a group level response will be provided.

GROUP STATUS REPORTING

Combined status will be provided at group and payment information levels as per table. Where group contains a mixture of positive and negative transaction status then group status may be reported as either RJCT or PART.

ACCP, ACSC, ACWC and RCVD statuses are not supported. Where a mixture of final statuses (ACSP & RJCT) is present status report customers may opt to have group level status reported as either RJCT or PART.

Transaction 1	Transaction 2	Group	
ACTC	ACTC	ACTC	
PDNG	PDNG	PDNG	
PDNG	ACSP	PART	
ACSP	ACSP	ACSP	
ACSP	RJCT	RJCT	{Or
ACSP	RJCT	PART	Or}
RJCT	RJCT	RJCT	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
		Message root	<CstmrPmtStsRpt>	[1..1]		
1		GroupHeader	<GrpHdr>	[1..1]	+	
1.1		+MessageIdentification	<MsgId>	[1..1]	Max35Text	Unique reference to identify the message.
1.2		+CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created.
1.3		+InitiatingParty	<InitgPty>	[0..1]	+	Will echo InitgPty node from original initiation message.
2		OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..1]	+	Original group information concerning the group of transactions, to which the status report message refers to.
2.1		+OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Max35Text	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
2.2		+OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Max35Text	Specifies the original message name identifier to which the message refers. Pain.001.001.03
2.3		+OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	ISODateTime	Echoed from original initiation message.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.4		+OriginalNumberOfTransactions	<OrgnlNbOfTx>	[0..1]	Max15Numeri cText	Will echo NbOfTx provided in original initiation message.
2.5		+OriginalControlSum	<OrgnlCtrlSum>	[0..1]	DecimalNumb er	Will echo CtrlSum provided in original initiation message.
2.6		+GroupStatus	<GrpSts>	[0..1]	TransactionGr oupStatus3Co de	Specifies the status of a group of transactions. Possible codes: ACTC PDNG PART ACSP RJCT
2.7		+StatusReasonInformation	<StsRsnInf>	[0..n]	+	Set of elements used to provide detailed information on the status reason.
2.9		++Reason	<Rsn>	[0..1]	+	
2.10	{Or	+++Code	<Cd>	[1..1]	ExternalStatu sReason1Cod e	In case of group level rejection will contain "NARR"



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
2.11	Or}	+++Proprietary	<Prtry>	[1..1]	Max35Text	Reason for the status, in a proprietary form. Where positive status has been achieved will contain "PT_OriginalFilename"
2.12		++AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Further details on the status reason. In all cases except group level rejection will contain first 105 chars of original initiating filename. Where group level rejection has occurred will contain status reason.
3		OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>	[0..n]	+	Information concerning the original payment information, to which the status report message refers.
3.1		+OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[1..1]	Max35Text	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
3.2		+OriginalNumberOfTransactions	<OrgnlNbOfTxes>	[0..1]	Max15NumericText	Will echo NbOfTxes provided in original initiation message.
3.3		+OriginalControlSum	<OrgnlCtrlSum>	[0..1]	DecimalNumber	Will echo CtrlSum provided in original initiation message.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
3.4		+PaymentInformationStatus	<PmtInfSts>	[0..1]	TransactionGroupStatus3Code	Specifies the status of the payment information group. Possible codes: ACTC PDNG PART ACSP RJCT
3.15		+TransactionInformationAndStatus	<TxInfAndSts>	[0..n]	+	Set of elements used to provide information on the original transactions to which the status report message refers.
3.16		++StatusIdentification	<StsId>	[0..1]	Max35Text	Where TxSts is RJCT will contain status code. If no status code is available will contain value "REJECTED".
3.17		++OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Max35Text	Will echo InstrId provided in original initiation file.
3.18		++OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Max35Text	Will echo EndToEndId provided in original initiation file.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
3.19		++TransactionStatus	<TxSts>	[0..1]	TransactionIndividualStatus3Code	Specifies the status of a transaction. Possible codes: ACTC PDNG ACSP RJCT
3.20		++StatusReasonInformation	<StsRsnInf>	[0..n]	+	Node will contain further information relating to transaction status. Refer Appendix B for list of potential status codes and reasons.
3.22		+++Reason	<Rsn>	[0..1]	+	
3.24	Or}	++++Proprietary	<Prtry>	[1..1]	Max35Text	Reason for the status, in a proprietary form. Where TxSts is RJCT will contain status code. If no status code is available will contain value "REJECTED".
3.25		+++AdditionalInformation	<AddtlInf>	[0..n]	Max105Text	Further details on the status reason.



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
3.30		++AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	ANZ assigned identifier. Unique per original initiating file.
3.32		++OriginalTransactionReference	<OrgnlTxRef>	[0..1]	+	
3.34		+++Amount	<Amt>	[0..1]	+	Will echo Amt node provided in original initiating file.
3.35	{Or	++++InstructedAmount	<InstdAmt>	[1..1]	ActiveOrHistoricCurrencyAndAmount	
3.55		+++PaymentTypeInformation	<PmtTplnf>	[0..1]	+	Will echo PmtTplnf node provided in initiating file.
3.56		++++InstructionPriority	<InstrPrty>	[0..1]	Priority2Code	
3.58		++++ServiceLevel	<SvcLvl>	[0..1]	+	
3.59	{Or	+++++Code	<Cd>	[1..1]	ExternalServiceLevelCode	
3.60	Or}	+++++Proprietary	<Prtry>	[1..1]	Max35Text	
3.61		++++LocalInstrument	<LclInstrm>	[0..1]	+	
3.62	{Or	+++++Code	<Cd>	[1..1]	ExternalLocalInstrumentCode	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
3.63	Or}	++++Proprietary	<Prtry>	[1..1]	Max35Text	
3.65		++++CategoryPurpose	<CtgyPurp>	[0..1]	+	
3.66	{Or	++++Code	<Cd>	[1..1]	ExternalCategoryPurpose1Code	
3.67	Or}	++++Proprietary	<Prtry>	[1..1]	Max35Text	
3.68		+++PaymentMethod	<PmtMtd>	[0..1]	PaymentMethod4Code	Will echo PmtMtd tag of initiating file.
3.88		+++RemittanceInformation	<RmtInf>	[0..1]	+	RmtInf elements will be repeated as provided in original initiating file.
3.89		++++Unstructured	<Ustrd>	[0..n]	Max140Text	Will echo Ustrd tags of initiating file.
3.90		++++Structured	<Strd>	[0..n]	+	
3.91		+++++ReferredDocumentInformation	<RfrdDocInf>	[0..n]	+	
3.92		+++++Type	<Tp>	[0..1]	+	
3.93		++++++CodeOrProprietary	<CdOrPrtry>	[1..1]	+	
3.94	{Or	+++++++Code	<Cd>	[1..1]	DocumentType5Code	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
3.95	Or}	+++++++Proprietary	<Prtry>	[1..1]	Max35Text	
3.96		+++++++Issuer	<Issr>	[0..1]	Max35Text	
3.97		+++++Number	<Nb>	[0..1]	Max35Text	
3.98		+++++RelatedDate	<RltdDt>	[0..1]	ISODate	
3.99		+++++ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	+	
3.100		+++++DuePayableAmount	<DuePyblAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	
3.101		+++++DiscountAppliedAmount	<DscntApldAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	
3.102		+++++CreditNoteAmount	<CdtNoteAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	
3.103		+++++TaxAmount	<TaxAmt>	[0..1]	ActiveOrHistoricCurrencyAndAmount	
3.104		+++++AdjustmentAmountAndReason	<AdjstmntAmtAndRs n>	[0..n]	+	



Index	Or	Message Item	<XML Tag>	Mult.	Type	Comments
3.105		+++++++Amount	<Amt>	[1..1]	ActiveOrHistoricCurrencyAndAmount	
3.106		+++++++CreditDebitIndicator	<CdtDbtInd>	[0..1]	CreditDebitCode	
3.107		+++++++Reason	<Rsn>	[0..1]	Max4Text	
3.108		+++++++AdditionalInformation	<AddtlInf>	[0..1]	Max140Text	
3.120		+++UltimateDebtor	<UltmtDbtr>	[0..1]	+	Will echo UltmtDbtr node as provided in original initiating file.
3.121		+++Debtor	<Dbtr>	[0..1]	+	Will echo Dbtr node as provided in original initiating file.
3.122		+++DebtorAccount	<DbtrAcct>	[0..1]	+	Will echo DbtrAcct node as provided in original initiating file.
3.125		+++CreditorAgent	<CdtrAgt>	[0..1]	+	Will echo CdtrAgt node as provided in original initiating file.
3.127		+++Creditor	<Cdtr>	[0..1]	+	Will echo Cdtr node as provided in original initiating file.
3.128		+++CreditorAccount	<CdtrAcct>	[0..1]	+	Will echo CdtrAcct node as provided in original initiating file.
3.129		+++UltimateCreditor	<UltmtCdtr>	[0..1]	+	Will echo UltmtCdtr node as provided in original initiating file.



Appendix A

Credit Transfer initiation sample ACH/GIRO

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInItn>
    <GrpHdr>
      <MsgId>0000000001</MsgId>
      <CreDtTm>2016-05-16T00:00:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>1.11</CtrlSum>
      <InitgPty>
        <Nm>Sample Company</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>ACH PAY</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>1.11</CtrlSum>
      <ReqdExctnDt>2016-05-16</ReqdExctnDt>
      <Dbtr>
        <Nm>Sample Company</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBTONNXXX</BIC>
          <ClrSysMmbld>
            <Mmbld>012123</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>Instruction Number</InstrId>
          <EndToEndId>Customer Reference</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="TOP">1.11</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>BOSPTONUXXX</BIC>
            <ClrSysMmbld>
```

```
<Mmbld>012321</Mmbld>
</ClrSysMmbld>
</FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Creditor</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>22222222</Id>
    </Othr>
  </Id>
</CdtrAcct>

</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntr>
</Document>
```

Credit Transfer Initiation Examples Book Transfer

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>0000000001</MsgId>
      <CreDtTm>2016-05-16T00:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.11</CtrlSum>
      <InitgPty>
        <Nm>Sample Company</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>BOOK TRF</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.11</CtrlSum>
      <ReqdExctnDt>2016-05-16</ReqdExctnDt>
      <Dbtr>
        <Nm>Sample Company</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBPGPXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>Instruction Number</InstrId>
          <EndToEndId>Customer Reference</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PGK">1.11</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>ANZBPGPXXX</BIC>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Creditor</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
```



```
<Othr>  
  <Id>222222222</Id>  
</Othr>  
</Id>  
</CdtrAcct>  
</CdtTrfTxInf>  
</PmtInf>  
</CstmrCdtTrfInittn>  
</Document>
```

Cross Border Funds Transfer

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>0000000001</MsgId>
      <CreDtTm>2016-05-16T00:00:00</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>100.00</CtrlSum>
      <InitgPty>
        <Nm>Sample Company</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>CBFT PAY</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>100.00</CtrlSum>
      <PmtTplnf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
          <Cd>URGP</Cd>
        </SvcLvl>
      </PmtTplnf>
      <ReqdExctnDt>2016-05-16</ReqdExctnDt>
      <Dbtr>
        <Nm>Sample Company</Nm>
        <PstlAdr>
          <TwnNm>Port Moresby</TwnNm>
          <Ctry>PG</Ctry>
          <AdrLine>1 PNG Road</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBPGPXXX</BIC>
          <ClrSysMmbld>
            <Mmbld>012123</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>Instruction Number</InstrId>
```

```
<EndToEndId>Customer Reference</EndToEndId>
</PmtId>
<Amt>
  <InstdAmt Ccy="AUD">100.00</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BIC>ANZBAU3MXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Creditor</Nm>
  <PstlAdr>
    <TwnNm>Melbourne</TwnNm>
    <CtrySubDvsn>VIC</CtrySubDvsn>
    <Ctry>AU</Ctry>
    <AdrLine>123 Address Line</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>222222222</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Details of Payment</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Real Time Gross Settlement

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInItN>
    <GrpHdr>
      <MsgId>RTGS000001</MsgId>
      <CreDtTm>2016-05-16T00:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>101.00</CtrlSum>
      <InitgPty>
        <Nm>Sample Company</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>RTGS PAY</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>101.00</CtrlSum>
      <PmtTplnf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
          <Cd>URGP</Cd>
        </SvcLvl>
      </PmtTplnf>
      <ReqdExctnDt>2016-05-16</ReqdExctnDt>
      <Dbtr>
        <Nm>Sample Company</Nm>
        <PstlAdr>
          <TwnNm>Port Moresby</TwnNm>
          <Ctry>PG</Ctry>
          <AdrLine>1 PNG Road</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>12345678</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBPGPXXX</BIC>
          <ClrSysMmbld>
            <Mmbld>012123</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>Instruction Number</InstrId>
```

```
<EndToEndId>Customer Reference</EndToEndId>
</PmtId>
<Amt>
  <InstdAmt Ccy="PGK">101.00</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BIC>ABCDPGPXXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Creditor Name</Nm>
  <PstlAdr>
    <TwnNm>Melbourne</TwnNm>
    <CtrySubDvsn>VIC</CtrySubDvsn>
    <Ctry>AU</Ctry>
    <AdrLine>123 Address Line</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>222222222</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Details of Payment</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Bank Cheque

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>0000000001</MsgId>
      <CreDtTm>2016-06-07T00:00:00</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>1001.01</CtrlSum>
      <InitgPty>
        <Nm>Sample Company</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>BCHK PAY</PmtInflId>
      <PmtMtd>CHK</PmtMtd>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>1001.01</CtrlSum>
      <ReqdExctnDt>2016-07-01</ReqdExctnDt>
      <Dbtr>
        <Nm>Sample Company</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>123456789</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBPGPXXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>Instruction Number</InstrId>
          <EndToEndId>Customer Reference</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PGK">1001.01</InstdAmt>
        </Amt>
        <ChqInstr>
          <ChqTp>BCHQ</ChqTp>
          <DlvryMtd>
            <Cd>MLCD</Cd>
          </DlvryMtd>
          <DlvrTo>
            <Nm>Sample Creditor</Nm>
            <Adr>
              <PstCd>1181</PstCd>
              <TwnNm>Port Moresby</TwnNm>
              <CtrySubDvsn>A Region</CtrySubDvsn>
            </Adr>
          </DlvrTo>
        </ChqInstr>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInittn>
</Document>
```

```

        <Ctry>PG</Ctry>
        <AdrLine>123 Address Line</AdrLine>
    </Adr>
</DivrTo>
</ChqInstr>
<Cdtr>
    <Nm>Sample Creditor</Nm>
</Cdtr>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

Status Report Examples- Acceptance

```

<?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.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>0000000001</MsgId>
      <CreDtTm>2016-05-16T11:41:27.3018647+10:00</CreDtTm>
      <InitgPty>
        <Nm>Sample Company</Nm>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>0000000001</OrgnlMsgId>
      <OrgnlMsgNmId>Pain.001.001.03</OrgnlMsgNmId>
      <OrgnlCreDtTm>2016-05-16T00:00:00</OrgnlCreDtTm>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>1.11</OrgnlCtrlSum>
      <GrpSts>ACSP</GrpSts>
      <StsRsnInf>
        <Rsn>
          <Prtry>PT_OriginalFilename</Prtry>
        </Rsn>
        <AddtlInf>Pain001V3PGACHSample.xml</AddtlInf>
      </StsRsnInf>
    </OrgnlGrplnfAndSts>
    <OrgnlPmtlnfAndSts>
      <OrgnlPmtlnfld>ACH PAY</OrgnlPmtlnfld>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>1.11</OrgnlCtrlSum>
      <PmtlnfSts>ACSP</PmtlnfSts>
      <TxlnfAndSts>
        <OrgnlInstrId>Instruction Number</OrgnlInstrId>
        <OrgnlEndToEndId>Customer Reference</OrgnlEndToEndId>
        <TxSts>ACSP</TxSts>
        <AcctSvcrRef>8179779</AcctSvcrRef>
        <OrgnlTxRef>

```

```

<Amt>
  <InstdAmt Ccy="PGK">1.11</InstdAmt>
</Amt>
<ReqdExctnDt>2016-05-16</ReqdExctnDt>
<PmtMtd>TRF</PmtMtd>
<Dbtr>
  <Nm>Sample Company</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>12345678</Id>
    </Othr>
  </Id>
</DbtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>ABCBPGPXXXX</BIC>
    <ClrSysMmbld>
      <Mmbld>012321</Mmbld>
    </ClrSysMmbld>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Creditor</Nm>
  <PstlAdr>
    <Ctry>PG</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>22222222</Id>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

Schema Failure

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>8187481</MsgId>
      <CreDtTm>2016-05-16T16:54:57</CreDtTm>

```



```

</GrpHdr>
<OrgnlGrplnfAndSts>
  <OrgnlMsgld>0000000001</OrgnlMsgld>
  <OrgnlMsgNmld>Pain.001.001.03</OrgnlMsgNmld>
  <GrpSts>RJCT</GrpSts>
  <StsRsnInf>
    <Rsn>
      <Cd>NARR</Cd>
    </Rsn>
    <AddtlInf>Xml validation failed against schema</AddtlInf>
    <AddtlInf>pain.001.001.03.xsd</AddtlInf>
    <AddtlInf>The 'urn:iso:std:iso:20022:tech:xsd:pain.001.001.03:Nm' element is invalid - The value " is
invalid</AddtlInf>
    <AddtlInf>according to its datatype 'urn:iso:std:iso:20022:tech:xsd:pain.001.001.03:Max140Text' - The
actual</AddtlInf>
    <AddtlInf>length is less than the MinLength value. LineNumber:</AddtlInf>
    <AddtlInf>55.</AddtlInf>
  </StsRsnInf>
</OrgnlGrplnfAndSts>
</CstmrPmtStsRpt>
</Document>

```

Rejection

```

<?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.002.001.03">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <Msgld>0000000001</Msgld>
      <CreDtTm>2016-05-16T11:44:17.838627+10:00</CreDtTm>
      <InitgPty>
        <Nm>Sample Company</Nm>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgld>0000000001</OrgnlMsgld>
      <OrgnlMsgNmld>Pain.001.001.03</OrgnlMsgNmld>
      <OrgnlCreDtTm>2016-05-16T00:00:00</OrgnlCreDtTm>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <OrgnlCtrlSum>98765432.02</OrgnlCtrlSum>
      <GrpSts>RJCT</GrpSts>
      <StsRsnInf>
        <Rsn>
          <Prtry>PT_OriginalFilename</Prtry>
        </Rsn>
        <AddtlInf>Pain001V3PGACHSample_Fail.xml</AddtlInf>
      </StsRsnInf>
    </OrgnlGrplnfAndSts>
    <OrgnlPmtlnfAndSts>
      <OrgnlPmtlnfld>ACH PAY</OrgnlPmtlnfld>
      <PmtlnfSts>RJCT</PmtlnfSts>
      <TxlnfAndSts>
        <Stsld>REJECTED</Stsld>
        <OrgnlInstrld>Instruction Number</OrgnlInstrld>

```

```
<OrgnlEndToEndId>Customer Reference</OrgnlEndToEndId>
<TxSts>RJCT</TxSts>
<StsRsnInf>
  <Rsn>
    <Prtry>REJECTED</Prtry>
  </Rsn>
  <AddtlInf>2940 Insufficient Funds.</AddtlInf>
</StsRsnInf>
<AcctSvcrRef>8179792</AcctSvcrRef>
<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="PGK">98765432.02</InstdAmt>
  </Amt>
  <ReqdExctnDt>2016-05-16</ReqdExctnDt>
  <PmtMtd>TRF</PmtMtd>
  <Dbtr>
    <Nm>Sample Company</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>12345678</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>ABCBPGPXXXX</BIC>
      <ClrSysMmbld>
        <Mmbld>012321</Mmbld>
      </ClrSysMmbld>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor</Nm>
    <PstlAdr>
      <Ctry>PG</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>22222222</Id>
      </Othr>
    </Id>
  </CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

Appendix B

Schema Failure - Where an ISO20022 xml fails validation against schema the invalid element name and a reason for the failure will be provided.

Processing Failure - Processing failure reasons are listed below. Please note that failure reasons may be added and removed without notice. The relevant status elements (GrpSts, PmtInfSts and TxnSts) should be used to determine whether a payment has failed with the failure reason providing human readable detail.

Failure reason

Customer ID <Customer ID Value> is not valid

Customer does not have access to Payments. Please contact the bank for assistance.

No system user has been defined for the Customer. Please contact the bank for assistance

Decryption failed <Provide code error>

Payment Currency <value>in the header is not valid

Payment method <value> is not valid

This payment method of <payment method>is not valid for this <ccy value> currency and <country> country. Please contact the bank for assistance

Invalid debit Account <Account Number>

Account <Account number> is not available for Payment transaction

Account <Account number> is not valid for debit for this user

Execution date cannot be backdated.

FX contract no. has been provided without corresponding FX Rate. Please update the payment file to include the FX Rate.

FX Rate has been provided without the corresponding FX Contract No. Please update the payment file to include a FX contract No.

FX rate is in an invalid format.

Future Value Dated transaction with different debit and credit currencies must have a Foreign Exchange Contract entered in order to be saved as Future Value Dated.

Maximum Spot Rate Amount threshold has been exceeded. Please enter details of your foreign exchange contract that you have established with the bank.

Reporting codes required. Please update the beneficiaries below with the correct Reporting Code and select confirm to continue

Debit account is not valid

Debit account cannot be used for Payments

Debit account is inactive

Number of beneficiaries cannot exceed 10.000 beneficiaries.

Appendix C

Where an email address has been provided with transaction a notification of payment will be sent to the recipient.

Where present in message the following fields will be concatenated, space separated and provided with email notification.

Fields will be used in order below up to a maximum of 80 chars.

Message item	Path	Usage
Unstructured	<RmtInf><Ustrd>	Free Text
Code	<RmtInf><Strd><RfrdDocInf><Tp><CdOrPtry><Cd>	Identification of the issuer
Issuer	<RmtInf><Strd><RfrdDocInf><Tp><Issr>	Identification of the issuer
Number	RmtInf><Strd><RfrdDocInf><Nb>	Used where code and issuer above not provided
UltimateCreditor	<UltmtCdr><Nm>	Used where different to Cdtr/Nm

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

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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