



Payment initiation using
ISO20022 messages
Message implementation guide
Philippines

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Payment system overview

Philippines offers the following payment types

Payment system	Currency support
Book Transfer Between ANZ Philippines account	Multiple currencies include PHP/USD/AUD/NZD/EUR/GBP/JY/CHF/CNY same and Cross Currency
Domestic ACH	PHP same currency
Real Time Gross Settlement (RTGS)	PHP same currency or cross currency
Gross Settlement Real Time (GSRT)	USD same currency
Cross Border Funds Transfer CBFT)	Multiple currencies include USD/AUD/NZD/GBP/EUR/JPY/CHF/HKD/SGD/CNY same and Cross Currency
Bank Cheque (Cashier Order)	PHP Debit and Credit in the same currency
Customer Cheque	PHP Customer to print OR Bank to print
PAYROLL	Payroll in PHP & USD
Payment Remittance Email	Available on Request



Country payment system attributes

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

For local payment clearing (ACH) and RTGS in PHP, SWIFT BIC code in 11 characters is required. For GSRT in USD, clearing (BP ID) Code in 11 characters plus NCC (i.e.

<CdtTrfTxInf><CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Prtry> = 'PH') are required.

Note: Please check with in country Implementation Manager on the latest list of 'Blacklisted Characters' and clearing code.

[Appendix A](#) provides a current list of Clearing Codes as of 31 July 2020.

[Appendix B](#) provides applicable 'Bearer of bank Charges' option(s) in different payment types.



Using ISO20022 messages

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

pain.001.001.03 CustomerCreditTransferInitiationV03

pain.002.001.03 CustomerPaymentStatusReportV03

camt.053.001.02 BankToCustomerStatementV02

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

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

Typical customer payment integration data flow/pattern

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

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

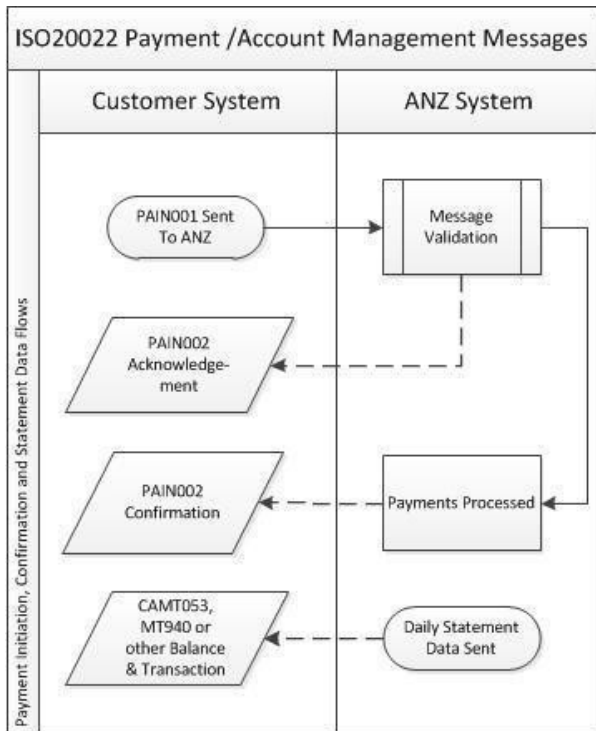
The typical payment initiation and resulting reply file data patterns are illustrated on the following page.

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

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

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





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

Category purpose code, i.e. <PmtInf><PmtTpInf><CtgyPurp><Cd>INTC</Cd></CtgyPurp></PmtTpInf>

'Beneficiary code' is mandatory and to be represented in xml by the following two xml nodes:

Creditor ID, i.e. <CdtTrfTxInf><Cdtr><Id><OrgId><Othr><Id>. This node to show the code value which had been maintained in downstream payment system.

Creditor SchemeName, i.e. <CdtTrfTxInf> <Cdtr><Id><OrgId> <Othr><SchmeNm><Prtry>. This node should populate BENEFICIARY CODE to indicate the associated ID field's value meaning.

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

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

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

OR

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



Data required for ACH payments in Philippines

In addition to mandatory fields specified in the PAIN001 Message Implementation Guide (Refer separate ANZ document), the following tags are the minimum fields and values required to be populated to fulfil an ACH Domestic payment:

Field name	Pain.001 XML tag	Details
Payment Method	<PmtMtd>	Static Value ="TRF"
Requested Execution Date	<ReqdExctnDt>	Value should be in the form of YYYY-MM-DD Date payment is to be processed.
Debtor Name Or Ultimate Debtor Name	<Dbtr><Nm> <UltmtDbtr><Nm>	Value should be Debit Account Name.
Debtor Account Number	<DbtrAcct><Id><Othr><Id>	Specifies funding account for batch
Debtor Bank Identifier (BIC)	<DbtrAgt><FinInstnId><BIC>	Value should be 11-character BIC
Debtor Banks Clearing Bank Branch Code	<DdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	Clearing Bank Branch code
Bearer of Bank Charges	<ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Value of "SHAR". Charges is required for ACH in Philippines
Individual Payment Reference	<CdtTrfTxInf><PmtId> <EndToEndId>	Value should be up to 20 characters (space and special characters are not allowed). This value appears on bank statement for individual debit amounts per payment.
Payment Amount	<CdtTrfTxInf><Amt> <InstdAmt>	Amount of payment in currency of funding account. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy="PHP">10000
Creditor Bank Identifier (BIC)	<CdtrAgt><FinInstnId><BIC>	Value should be 11-character SWIFT BIC



Field name	Pain.001 XML tag	Details
Creditor Bank Name	<CdtrAgt><FinInstnId><Nm>	Optional Bank Name up to 40 characters is recommended to supplement Branch Code above.
Creditor Bank Branch Name	CdtrAgt><Brbchld><Nm>	Optional Branch Name up to 40 characters is recommended to supplement Branch Code above.
Creditor Name	<Cdtr><Nm>	Name of Creditor/Beneficiary Name.
Creditor Address	<Cdtr><PstlAdr><TwnNm> <Cdtr><PstlAdr><Ctry> <Cdtr><PstlAdr><AdrLine>	Town Name up to max 35 characters. Two Character ISO Country Code Address Line max up to 70 Characters. From Nov2025, ISO hybrid address structure option support present of optional <AdrLine> nodes. If present, do not repeat structured address tag information in <AdrLine>. For details of valid Postal address options and applicable payment types, please refer to Appendix D
Creditor Email Address (Optional)	<Cdtr><CtctDtls><EmailAdr>	Where present, ANZ will issue a Payee Advice. Multiple email addresses may be included separated by comma and no space. Up to 255 characters.
Creditor Account Number	<CdtrAcct><Id><Other><Id>	Specifies Creditor/Beneficiary's Account Number.
Remittance Information	<RmtInf><Ustrd>	All <RmtInf> fields will be returned in Pain.002.001.03. Where present the field will be included and can be used for remittance information, concatenated up to 140 chars. If customer needs to populate Structured node, please contact implementation manager to discuss purpose and requirement of using Strd node.



Sample ACH pain.001 message

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInItN>
    <GrpHdr>
      <MsgId>1052982532</MsgId>
      <CreDtTm>2016-01-08T01:28:59</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>400.00</CtrlSum>
      <InitgPty>
        <Nm>ABC GROUP LIMITED</Nm>
        <Id>
          </Id>
        </InitgPty>
      </GrpHdr>
    <PmtInf>
      <PmtInfId>12345678</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>400.00</CtrlSum>
      <ReqdExctnDt>2016-01-08</ReqdExctnDt>
      <Dbtr>
        <Nm>ABC GROUP LIMITED</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>120345</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBPHMXXX</BIC>
          <ClrSysMmbld>
            <Mmbld>010700015</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>1601180001</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="PHP">400.00</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>HSBCPHMMXXX</BIC>
            <Nm>The HongKong and Shanghai Banking Corporation LTD</Nm>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>FooBaa Co.,Ltd.</Nm>
        </Cdtr>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInItN>
</Document>
```



```
<PstlAdr>
  <TwnNm>Manila</TwnNm>
  <Ctry>PH</Ctry>
  <AdrLine>123 654</AdrLine>
</PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>002123456001</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Your Ref 1234</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

</CstmrCdtTrfInitn>
</Document>
```



Data required for Payroll in PHP

Data set required for Payroll (in PHP) is similar to domestic payment (ACH). The condition sought to determine a payment as being a batch booking request with Payroll Category Purpose code (i.e., 'SALA'). The below additional fields illustrate these optional flag and code node.

Field name	Pain.001 XML tag	Details
Batch Booking	<PmtInf><BtchBookg>	"true" or "false"
Category Purpose	<PmtInf><PmtTpInf> <CtgyPurp><Cd>	For Payroll payment, static value of "SALA" in <Cd> is required.

Sample Payroll (In PHP) pain.001 message

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInIt>
    <GrpHdr>
    ..
    ..
  </GrpHdr>
  <PmtInf>
    <PmtInfId>12345678</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>TRUE</BtchBookg>
    <NbOfTxes>2</NbOfTxes>
    <CtrlSum>700.00</CtrlSum>
    <PmtTpInf>
      <CtgyPurp>
        <Cd>SALA</Cd>
      </CtgyPurp>
    </PmtTpInf>
    ..
    ..
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>1601180001</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="PHP">400.00</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>MBTCPHMMXXX</BIC>
        <Nm>Metro Bank</Nm>
      </FinInstnId>
    </CdtrAgt>
    ..
    ..
```



```
</CdtTrfTxInf>  
</PmtInf>  
</CstmrCdtTrfInitt>  
</Document>
```



Data required for Real Time Gross Settlement (RTGS) in PHP/Gross Settlement Real Time in USD

Field name	Pain.001 XML tag	Details
Instruction Priority	<PmtInf><PmtTplnf><InstrPrty> OR <CdtTrfTxInf><PmtTplnf><InstrPrty>	Static value "HIGH" is required for RTGS
Service Level	<PmtTplnf><SvcLvl><Cd>	Static value "URGP" (Urgent Payment) is required for RGTS
Purpose Code	<CdtTrfTxInf><PmtTplnf> <CtgyPurp><Prtry>	Specify purpose code for the payment instruction from Appendix C
Bearer of Bank Charges	ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	"SHAR" means Shared (Default)
Creditor Postal Address	<CdtTrfTxInf><Cdtr><PstlAdr>	"Mandatory Fields in RTGS"
TownName	<TwnNm>	Beneficiary City in free narrative up to maximum 35 characters, and
Country	<Ctry>	Beneficiary Country in ISO Country
AddressLine (and/or other structured nodes)	<AdrLine>(and/or <Dept>,<SubDept>,<StrtNm>, <BldgNb>)	AddressLine in free narrative For details of valid Postal address options, please refer to Appendix D .



Sample additional xml nodes and data required for RTGS pain.001 messag3

```
..
..
..
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>1601181231</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>HIGH</InstrPrty>
    <SvcLvl>
      <Cd>URGP</Cd>
    </SvcLvl>
    <CtgyPurp>
      <Prtry>CORPYB</Prtry>
    </CtgyPurp>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="PHP">600.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>HSBCPHMMXXX</BIC>
      <ClrSysMmbld>
        <ClrSysId>
          <Prtry>PH</Prtry>
        </ClrSysId>
        <Mmbld>
          Clearing code value in 11 characters in here plus above
          <Prtry> if payment is in USD
        </Mmbld>
      </ClrSysMmbld>
      <Nm>The HongKong and Shanghai Banking Corporation LTD</Nm>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>FooBaa Co.,Ltd.</Nm>
    <PstlAdr>
      <TwnNm>Manila</TwnNm>
      <Ctry>PH</Ctry>
    ..
    ..
  </PstlAdr>
</Cdtr>
<RmtInf>
  <Ustrd>Your Ref 1234</Ustrd>
</RmtInf>
</CdtTrfTxInf>
```



Data required for Cross Border Funds Transfer (CBFT)

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

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

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

Field name	Pain.001 XML tag	Details
Bearer of Bank Charges	ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Optional Values: “DEBT” means Our “CRED” means Beneficiary “SHAR” means Shared (Default)
Category Purpose	<CtgyPurp><Prtry>	Payment Purpose code is required for CNY to beneficiary in China and Beneficiary in IN/ID/MY/AE (contact your local implementation manager for list)
Payment Amount	<CdtTrfTxInf><Amt> <InstdAmt>	Amount of money in the payment currency as order by the initiating party. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy=” USD”>10000
Equivalent Amount	<CdtTrfTxInf><Amt> <EqvtAmt><Amt>	Amount of money in the currency of the debit account



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



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

```
...
...
...
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>1601181231</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="USD">1500000</InstdAmt>
  </Amt>
  <ChrgBr>DEBT</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SCBLINBBXXX</BIC>
      <PstlAdr>
        <TwnNm>MUMBAI</TwnNm>
        <Ctry>IN</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>XYZ Co.,Ltd.</Nm>
    <PstlAdr>
      <TwnNm>MUMBAI</TwnNm>
      <Ctry>IN</Ctry>
      <AdrLine>7th Floor</AdrLine>
    </PstlAdr>
  </Cdtr>
  ..
  ..
  ..
  <CdtrAcct>
  </CdtrAcct>
  <InstrForCdAgt>
    <InstrInf>/ACC/Purpose of payment</InstrInf>
  </InstrForCdAgt>
  ..
  ..
</CdtTrfTxInf>
```



Data required for Bank Cheque (Cashier Order)

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

In Philippines, Withholding Tax (WHT) information is mandatory for Bank printed cheque payment types, i.e., either Bank cheque (Cashier Order) or Customer cheque. Please refer to below WHT section for details.

Note:

If credit details are required to be printed in structured format, please contact country IM to specify requirements.

Field name	Pain.001 XML tag	Details
Payment Method	<PmtInf><PmtMtd>	Static value "CHK" for Cheque Payment.
Cheque Type	<CdtTrfTxInf><ChqInstr><ChqTp>	Static value "BCHQ" for Bank Cheque payment.
Delivery Method	<CdtTrfTxInf> <ChqInstr><DlvryMtd><Cd>	Optional Values: "PUDB" means PickUpByDebtor "PUCD" means PickUpByCreditor "PUFA" means PickUpByFinalAgent (i.e., Collect from Branch) OR "RGDB" means RegisterMailToDebtor (i.e., Courier to Customer)
Payout Location	<PmtInf> <DbtrAgt><BrnchId><Id>	Field is mandatory for Bank cheque (Cashier Order) with default value "MANILA"
Authorised Person (Conditional)	<CdtTrfTxInf> <ChqInstr><DlvrTo><Nm>	Field is mandatory for Bank cheque (Cashier Order) if delivery method is 'Collect from Branch' Max. up to 40 texts.
Authorised Person ID (Conditional)	<CdtTrfTxInf> <ChqInstr><DlvrTo><Nm> <ChqInstr><DlvrTo><Adr> <Ctry>	Field is mandatory for Bank cheque (Cashier Order) if delivery method is 'Collect from Branch'. Populate immediately after 'Authorised Person Name' value + code word (":ID:") + ID's value. Max. ID's value up to 15 texts To meet message schema requirement, static 'PH' is required



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

```
<PmtInf>
  <PmtInfId>12345678</PmtInfId>
  <PmtMtd>CHK</PmtMtd>
  <NbOfTxs>1</NbOfTxs>
  <CtrlSum>1025.00</CtrlSum>
  ..
  ..
  <DbtrAgt>
  ..
  ..
    <BrnchId>
      <Id>MANILA</Id>
    </BrnchId>
  ..
  <Amt>
    <InstdAmt Ccy="PHP">1025.00</InstdAmt>
  </Amt>
  ..
  ..
  <ChqInstr>
    <ChqTp>BCHQ</ChqTp>
    <DlvryMtd>
      <Cd>PUDB</Cd>
    </DlvryMtd>
    <DlvrTo>
      <Nm>ABCDE.ID:A123456</Nm>
      <Adr>
        <Ctry>PH</Ctry>
      </Adr>
    </DlvrTo>
  </ChqInstr>
  ..
  ..
  <Cdtr>
    <PstlAdr>
    ..
    ..
    </PstlAdr>
  </Cdtr>

  <Tax>
  ...
  ....
  </Tax>
</PmtInf>
```



Data required for Customer Cheque

Data set required for Customer Cheque is similar to Bank Cheque. The condition sought to determine a payment as being a Customer Cheque is the Payment Method populate 'CHK' and Cheque Type is 'CCHQ'. The below additional fields and options illustrate this payment type.

For Customer Cheque (Corporate to print), Cheque number must be present in file.

Field name	Pain.001 XML tag	Details
Payment Method	<PmtInf><PmtMtd>	Static value "CHK" for Cheque Payment.
Cheque Type	<CdtTrfTxInf><ChqInstr><ChqTp>	Static value "CCHQ" for Customer Cheque payment
Cheque Number	<CdtTrfTxInf> <ChqInstr><ChqNb>	(Mandatory for 'Corporate to print' only)
Delivery Method	<CdtTrfTxInf> <ChqInstr><DlvryMtd><Cd>	Field is mandatory for Customer cheque (Bank to print) Support options: "PUDB" means PickUpByDebtor "PUCD" means PickUpByCreditor "PUFA" means PickUpByFinalAgent (i.e., Collect from Branch) OR "RGDB" means RegisterMailToDebtor (i.e. Courier to Customer)
Deliver To	<CdtTrfTxInf> <ChqInstr><DlvrTo><Nm>	Field is mandatory for Customer cheque (Bank to print) Support options: "PUDB" means PickUpByDebtor "PUCD" means PickUpByCreditor "PUFA" means PickUpByFinalAgent (i.e., Collect from Branch) OR "RGDB" means RegisterMailToDebtor (i.e. Courier to Customer)
Payout Location	<PmtInf> <DbtrAgt><Brnchld><ld>	Field is mandatory for Customer cheque (Bank to print) with default value "MANILA"



Data required for Withholding Tax (WHT)

Data set required for WHT in Bank Cheque (Cashier Order) and Customer Cheque (Bank to print) payment instruction. All fields are optional from bank’s perspective as information provided will be printed on ‘Certificate of Creditable Tax Withheld At Source’ (BIR Form No 2307) without any validation

Field name	Pain.001 XML tag	Details
From Date	<CdtTrfTxInf><Tax><Rcrd><Prd><FrToDt><FrDt>	ISODate i.e., YYYY-MM-DD
To Date	<CdtTrfTxInf><Tax><Rcrd><Prd><FrToDt><ToDt>	ISODate i.e., YYYY-MM-DD
TIN (Tax Identification Number) of Payee	<CdtTrfTxInf><Tax><Cdtr><TaxId>	
TIN of Client	<CdtTrfTxInf><Tax><Dbtr><TaxId>	
Payee Registered Address	<CdtTrfTxInf><Tax><Rcrd><AddtlInf>	Populate one node to start with “RegAdr:+Address details”
Zip Code	<CdtTrfTxInf><Tax><Rcrd><AddtlInf>	Populate one node to start with “RegAdrZipCd:+ZipCode details”
ATC Description	<CdtTrfTxInf><Tax><Rcrd><CtgyDtls>	Section starts from ‘ATC Description’ to ‘Tax withheld for the quarter’ can be repeated up to maximum 6 ATC items
ATC Code	<CdtTrfTxInf><Tax><Rcrd><Ctgy>	
1st month	<CdtTrfTxInf><Tax><Rcrd><TaxAmt><Dtls><Prd><Tp> + <Tax><Rcrd><TaxAmt><Dtls><Amt>	<Tp> to populate static value “MM01”, i.e., FirstMonth
2nd month	<CdtTrfTxInf><Tax><Rcrd><TaxAmt><Dtls><Prd><Tp> + <Tax><Rcrd><TaxAmt><Dtls><Amt>	<Tp> to populate static value “MM02”, i.e., SecondMonth
3rd month	<CdtTrfTxInf><Tax><Rcrd><TaxAmt><Dtls><Prd><Tp> + <Tax><Rcrd><TaxAmt><Dtls><Amt>	<Tp> to populate static value “MM03”, i.e., ThirdMonth
Total	<CdtTrfTxInf><Tax><Rcrd><TaxAmt><TaxblBaseAmt>	
Tax withheld for the quarter	<CdtTrfTxInf><Tax><Rcrd><TaxAmt><TtlAmt>	
Total	<CdtTrfTxInf><Tax><TtlTaxblBaseAmt>	



Field name	Pain.001 XML tag	Details
Total Tax withheld for the quarter	<CdtTrfTxInf> <Tax><TtlTaxAmt>	
Payer's Authorized Signatory Name	<CdtTrfTxInf> <Tax><Dbtr><Authstn><Nm>	
Payer's TIN of Signatory	<CdtTrfTxInf> <Tax><Dbtr><Authstn><Nm>	If applicable populate TIN as follows: "Name+: TIN: +contents of TIN of signatory" (without the plus '+' sign)
Title of Signatory	<CdtTrfTxInf> <Tax><Dbtr><Authstn><Titl>	



Sample additional xml node and data required for Withholding Tax

```
..
..
<PmtInf>
  <PmtInfId>12345678</PmtInfId>
  <PmtMtd>CHK</PmtMtd>
..
..
  <Cdtr>

  </Cdtr>

  <Tax>
    <Cdtr>
      <TaxId>235756201111</TaxId>
    </Cdtr>

    <Dbtr>
      <TaxId>007649095111</TaxId>
      <Authstn>
        <Titl>CHIEF FINANCE OFFICER</Titl>
        <Nm>Signatory Name</Nm>
      </Authstn>
    </Dbtr>

    <TtlTaxblBaseAmt Ccy="PHP">11100.00</TtlTaxblBaseAmt>
    <TtlTaxAmt Ccy="PHP">555.00</TtlTaxAmt>
    <Rcrd>
      <Prd>
        <FrToDt>
          <FrDt>2015-09-01</FrDt>
          <ToDt>2015-09-30</ToDt>
        </FrToDt>
      </Prd>
      <AddtlInf>RegAdr:30 C MT.Clemens St.XXXXXXXX</AddtlInf>
    </Rcrd>
..
..
    <Rcrd>
      <AddtlInf>RegAdrZipCd:1811</AddtlInf>
    </Rcrd>
    <Rcrd>
      <Ctgy>WC 100</Ctgy>
      <CtgyDtls>Rentals</CtgyDtls>
      <TaxAmt>
        <TaxblBaseAmt Ccy="PHP">4500.00</TaxblBaseAmt>
        <TtlAmt Ccy="PHP">225.00</TtlAmt>
        <Dtls>
          <Prd>
            <Tp>MM03</Tp>
          </Prd>
          <Amt Ccy="PHP">4500.00</Amt>
        </Dtls>

```



```
</TaxAmt>
</Rcrd>
</Tax>
..
..
<Rcrd>
  <Ctgy>WC 100</Ctgy>
  <CtgyDtls>Rentals</CtgyDtls>
  <TaxAmt>
    <TaxblBaseAmt Ccy="PHP">6600.00</TaxblBaseAmt>
    <TtlAmt Ccy="PHP">330.00</TtlAmt>
    <Dtls>
      <Prd>
        <Tp>MM03</Tp>
      </Prd>
      <Amt Ccy="PHP">6600.00</Amt>
    </Dtls>
  </TaxAmt>
</Rcrd>
</Tax>
..
..
<RmtInf>
```



Appendix A

Bank participating codes for GSRT in USD

Index	Bank name	Clearing code
1	ASIA UNITED BANK CORPORATION	AUBK0100000
2	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	ANZB0100000
3	BANGKO SENTRAL NG PILIPINAS	BSPI0100000
4	BANGKOK BANK PUBLIC CO., LTD. – MANILA BRANCH	BKBK0100000
5	BANK OF AMERICA, N.A.	BUSA0100000
6	BANK OF CHINA – MANILA BRANCH	BOCH0100000
7	BANK OF COMMERCE	BCOM0100000
8	BANK OF THE PHILIPPINE ISLANDS	BPIS0100000
9	BDO PRIVATE BANK INC.	BCSP0100000
10	BDO UNIBANK, INC.	BCDO0100000
11	CATHAY UNITED BANK CO. LTD., MANILA BRANCH	CUBP0100000
12	CHINA BANKING CORPORATION	CHBC0100000
13	CTBC BANK (PHILIPPINES) CORP.	CTPC0100000
14	CITIBANK, N.A.	CITI0100000
15	DEUTSCHE BANK AG, MANILA BRANCH	DEUB0100000
16	DEVELOPMENT BANK OF THE PHILIPPINES	DBPH0100000
17	EAST WEST BANKING CORPORATION	EWBK0100000
18	FIRST COMMERCIAL BANK LTD	FCBK0100000
19	HUA NAN COMMERCIAL BANK, MANILA BRANCH	HNCB0100000
20	INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED, MANILA BRANCH	ICBK0100000
21	INDUSTRIAL BANK OF KOREA, MANILA BRANCH	IBKM0100000
22	ING BANK N.V., MANILA BRANCH	INGB0100000
23	JP MORGAN CHASE BANK, N.A. – MANILA BRANCH	CMBK0100000
24	KOREA EXCHANGE BANK – MANILA BRANCH	KEBK0100000
25	LAND BANK OF THE PHILIPPINES	LBPH0100000
26	MALAYAN SAVINGS BANK, INC.	MBSM0100000
27	MAYBANK PHILIPPINES, INC.	MAYB0100000
28	METROPOLITAN BANK & TRUST COMPANY	MBTC0100000
29	MIZUHO BANK LTD. – MANILA BRANCH	FUJI0100000
30	MUFG BANK LTD.	BOTM0100000



Index	Bank name	Clearing code
31	PHILIPPINE BANK OF COMMUNICATIONS	PHBC0100000
32	PHILIPPINE BUSINESS BANK	PBBK0100000
33	PHILIPPINE NATIONAL BANK	PNBK0100000
34	PHILIPPINE SAVINGS BANK	PSBK0100000
35	PHILIPPINE TRUST COMPANY	PTCO0100000
36	PHILIPPINE VETERANS BANK	PHVB0100000
37	RIZAL COMMERCIAL BANKING CORPORATION	RCBC0100000
38	ROBINSONS BANK CORPORATION	RSBK0100000
39	SECURITY BANK CORPORATION	SBTC0100000
40	SHINHAN BANK – MANILA BRANCH	SHBM0100000
41	STANDARD CHARTERED BANK	STCB0100000
42	STERLING BANK OF ASIA, INC. (A SAVINGS BANK)	SBAI0100000
43	SUMITOMO MITSUI BANKING CORPORATION	SMBC0100000
44	THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED	HSBC0100000
45	THE INTERNATIONAL COMMERCIAL BANK OF CHINA	ICBC0100000
46	UNION BANK OF THE PHILIPPINES	UBPH0100000
47	UNITED OVERSEAS BANK OF THE PHILIPPINES	WESB0100000



Appendix B

Applicable bearer of Bank Charges option(s) in different payment types

Payment Type		ISO code in <ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Respective Charge type to be shown in Payment System
Book Transfer		DEBT	OUR
Domestic Funds Transfers	EPCS –Electronic Peso Clearing System, i.e., PHP ACH	SHAR	SHARED
	PDDTS- Philippines Domestic Dollar Transfer System, i.e., USD ACH	SHAR	SHARED
	RTGS – Real Time Gross Settlement in PHP/USD	SHAR	SHARED
Telegraphic transfer		DEBT SHAR CRED	OUR, SHARED, BEN
CHEQUES (CORPORATE OR MANAGERS CHEQUES)		DEBT	OUR



Appendix C

Applicable purpose code for Philippines RTGS payments

Purpose code	Description
BLSPAY	Bills payment to non- government
CORPYB	Corporate payment to business
CORPYG	Corporate payment to government
CORPYP	Corporate payment to person
IBCFTR	Interbank Customer FT – Remittance
IBCPAY	Interbank Customer Payment
IBCPYM	Interbank Customer Payment to Merchants
PAYGOV	Other payments to government
PAYRLL	Salary payment



Appendix D

Int'l and Domestic urgent payments postal address options

Option 1: Hybrid

- A combination of structured ISO20022 Town and Country address elements plus present of optional unstructured “AdrLine” are allowed
- Data in the TownName and Country tags are mandatory
- Town Name and Country data must not be repeated in the AdrLine element(s)

Example:

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

Option 2: Structured

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

Example:

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



Appendix E

Purpose code list for CBFT to beneficiary in CN/IN/ID/MY/AE

Please contact your country implementation manager for further information.



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