



Payments initiation using ISO20022 message Messae Implementation guide

Taiwan

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Payment system overview

Taiwan offers the following payment types

Payment type	Currency support
Book Transfer (Transfer Between ANZ Taiwan Accounts)	Taiwan Dollar Multiple currencies, same and Cross Currency (AUD/CAD/CHF/CNH/CZK/ DKK/EUR/GBP/HKD/JPY/ NOK/NZD/PLN/SEK/SGD/ THB/TRY/USD/ZAR)
Domestic ACH (Payroll and Local Accounts Payable)	Taiwan Dollar
Real Time Gross Settlement (RTGS)	Taiwan Dollar
Cross Border Funds Transfer	NOT Taiwan Dollar Multiple Currencies, Same and Cross Currency (AUD/CAD/CHF/CNH/CZK/ DKK/EUR/GBP/HKD/JPY/ NOK/NZD/PLN/SEK/SGD/ THB/TRY/USD/ZAR)



Market payment system attributes

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

For both local payment clearing (ACH) and Real Time Gross Settlement (RTGS), Clearing System Bank and Branch Identifier Codes are used. Codes are in seven digits number. Where Payments to ANZ Taiwan (i.e. Book Transfer) both SWIFT BIC ANZBTWTPXXX and Bank branch Code “0390019” are required.

[Appendix A](#) provides a list of Bank Codes current at the time of publishing this document. Refer to your ANZ Implementation Manager to check for an updated list.

Cross border Fund Transfer or Book Transfer involved foreign exchange requires to provide

‘Purpose code’. Please refer to [Appendix B](#) for the list of ‘Purpose code’

Domestic non-urgent payment via ACH requires Beneficiary Tax ID and ‘Purpose code’ which is different from the list in [Appendix B](#). Please contact Implementation Manager to obtain the latest and applicable list if ACH payment type is required.

Using ISO20022 message

ANZ prefers the use of ISO20022 messages that meet the Common Global Implementation (CGI) standards. For Payments and Account Balance and Transaction Reporting, it includes the following message types:

pain.001.001.03 CustomerCreditTransferInitiationV03 (Payment message sent to bank for processing)

pain.002.001.03 CustomerPaymentStatusReportV03 (Reply message sent back by the bank)

camt.053.001.02 BankToCustomerStatementV02 (Account Balance and Transaction Reporting)

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

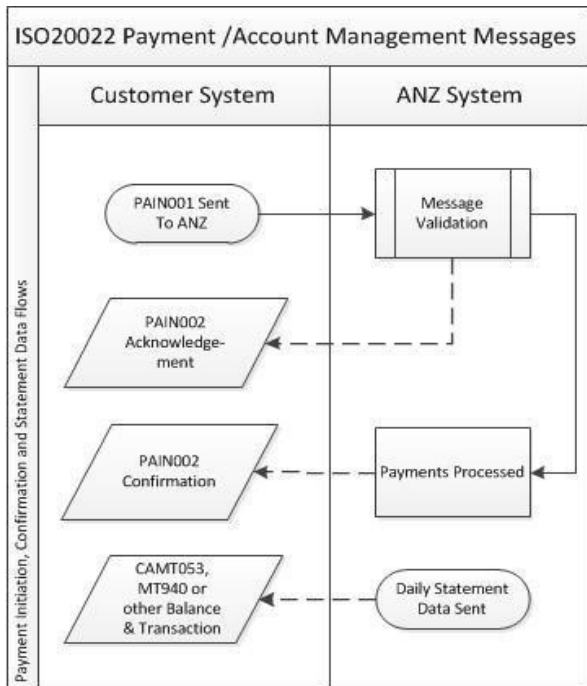
The following data patterns are readily supported by ANZ. Where a deviation is required, please discuss your requirements with your ANZ Implementation Manager or ANZ Client Systems Integration Consultant.

An XML message may contain multiple payment types and payments according to the ISO20022 PAIN001 rules. For customers initiating payments from accounts domiciled in multiple countries, either a single XML

message can be used or separate files/messages can be used for each country/market. Customers should discuss your preference during implementation.

The typical payment initiation and resulting reply file data patterns are illustrated 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.

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.



Data required for ACH payments in Taiwan

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

Note:

ACH supports Beneficiary Name in Traditional Chinese characters in Taiwan depends on beneficiary account name being maintained in Beneficiary Bank.

Specific fields for Payroll payment are also included.

It is mandatory to provide 'Beneficiary Tax Id' and 'Purpose Code' in ACH Payment. Please contact Implementation Manager to obtain the applicable list.

Field Name	Pain.001 xml	Details
Payment Method	<PmtInf><PmtMtd>	Static Value ="TRF"
Category Purpose (Optional)	<PmtInf><PmtTplnf> <CtgyPurp><Cd>	Static value of "SALA" is required for Payroll payment only.
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> or <UltmtDbtr><Nm>	Specify the funding account for batch
Debtor Account Number	<DbtrAcct><Id><Othr><Id>	Specifies funding account for batch
Debtor Bank's Identifier	<DbtrAgt><FinInstnId><BIC>	SWIFT BIC Code in 11 characters ANZ China Shanghai: ANZBCNSHXXX
Bearer of Bank Charges	<ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Static Value of "SHAR", for Bank Charges 'Shared' is required for ACH in Taiwan.
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.
Category Purpose Code	<CdtTrfTxInf><PmtTplnf> <CtgyPurp><Prtry>	'Purpose code' is mandatory for ACH payment. Please contact Implementation Manager to obtain the applicable list.
Payment Amount	<CdtTrfTxInf><Amt><InstdAmt>	Amount of payment in currency of funding account. Where present must include xml attribute Ccy with 3-character ISO



Field Name	Pain.001 xml	Details
		code. E.g. <InstdAmt Ccy="TWDY">10000
Creditor Bank's Taiwan Clearing Bank Branch Code	<CdtrAgt><FinInstnId><ClrSys Mmbld><Mmbld>	Taiwan ACH Payments require Clearing System Bank and Branch Number. Refer to Appendix A or ANZ Implementation Manager for an updated list of codes.
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><BrbchId><Nm>	Optional Branch Name up to 40 characters is recommended to supplement Branch Code above.
Creditor Name	<Cdtr><Nm>	Name of Creditor/Beneficiary Account. Beneficially name is limited up to 35 characters more than that put in address line 1.
Creditor Document ID	<Cdtr><Id><OrgId><Othr><Id>	This is mandatory field in ACH to populate Tax ID's value.
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
Creditor Postal Address (Optional in ACH but <Ctry> is mandatory if creditor bank is ANZ TW)	<CdtTrfTxInf><Cdtr><PstlAdr><Cdtr><PstlAdr><TwnNm>	TownName and Country Mandatory if Postal Address is provided. Town Name truncated to 35 characters.
TownName	<Cdtr><PstlAdr><Ctry>	Two Character ISO Country Code
Country	<Cdtr><PstlAdr><AdrLine>	Optional, recommend populating supported structured address tags instead
Addressline		If present, do not repeat structured address tag information. For details of valid Postal address options, please refer to Appendix C
Creditor Document Type	<Cdtr><Id><OrgId><Othr><SchmeNm><Cd>	This is mandatory field in ACH to populate code word 'TXID' for 'Tax ID'
Creditor Document ID	<Cdtr><Id><OrgId><Othr><Id>	This is mandatory field in ACH to populate Tax ID's value.
Creditor Email Address	<Cdtr><CtctDtls><EmailAdr>	Where present, ANZ will issue a Payee Advice. Multiple email addresses may be included



Field Name	Pain.001 xml	Details
		separated by comma and no space. Up to 255 characters.
Creditor Account Number	<CctrAcct><Id><Other><Id>	Specifies Creditor/Beneficiary's Account Number
Remittance Information	<RmtInf><Ustrd>	All <RmtInf> fields will be returned in Pain.002.001.03.
	Or	Where present the following fields will be included and can be used for remittance information, i.e. Credit Details, concatenated up to 140 chars: Unstructured
	<RmtInf><RfrdDocInf><Tp>Cd OrPrtry><Cd> AND <RmtInf><RfrdDocInf><Tp> <Issr> OR	Referred Document Type Code Set (Refer to Codes available in PAIN001 XML Specification.) Identification of the issuer of the reference document type.
	<RmtInf><RfrdDocInf><Nb>	Referred Document Number



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>40000</CtrlSum>
      <InitgPty>
        <Nm>ABC GROUP LIMITED</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>12345678</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>40000</CtrlSum>
      <PmtTpInf>
        <CtgyPurp>
          <Cd>SALA</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdExctnDt>2016-01-08</ReqdExctnDt>
      <Dbtr>
        <Nm>ABC GROUP LIMITED</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>120345</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBTWTPXXX</BIC>
          <ClrSysMmbld>
            <Mmbld>0390019</Mmbld>
          </ClrSysMmbld>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SHAR</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>1601180001</EndToEndId>
        </PmtId>
        <PmtTpInf>
          <CtgyPurp>
            <Prtry>101</Prtry>
          </CtgyPurp>
        </PmtTpInf>
        <Amt>
          <InstdAmt Ccy="TWD">40000</InstdAmt>
        </Amt>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInItN>
</Document>
```



```
</Amt>
<CdtrAgt>
  <FinInstnId>
    <ClrSysMmbld>
      <Mmbld>0810016</Mmbld>
    </ClrSysMmbld>
    <Nm>HSBC Taipei</Nm>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>MrWXY</Nm>
  <PstlAdr>
    <TwnNm>Taipei</TwnNm>
    <Ctry>TW</Ctry>
    <AdrLine>123 654</AdrLine>
  </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>Y123456789</Id>
        <SchmeNm>
          <Cd>TXID</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>1100220000333</Id>
    </Othr>
  </Id>
</CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```



Data required for Real Time Gross Settlement (RTGS)

Data set required for Real Time Gross Settlement (RTGS) is similar to domestic payment (ACH) using Beneficiary Bank branch code. The condition sought to determine a domestic payment as being a RGTS is the appropriate Instruction Priority flag AND/OR Service level code

RTGS supports Beneficiary Name in Traditional Chinese characters in Taiwan depends on beneficiary account name being maintained in Beneficiary Bank.

'Purpose code' and 'Beneficiary Tax ID' are not applicable in RTGS.

The below additional fields illustrate these optional flag and code node.

Field Name	Pain.001 xml	Details
Instruction Priority	<PmtInf><PmtTplnf> <InstrPrty> OR <CdtTrfTxInf><PmtTplnf> <InstrPrty>	Static value "HIGH" is required for RGTS
Service level	<PmtInf><PmtTplnf> <SvcLvl><Cd> OR <CdtTrfTxInf><PmtTplnf> <SvcLvl><Cd>	Static value "URGP" (Urgent Payment) is required for RGTS
Bearer of Bank Charges	<ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Optional Values: "DEBT" means Our "CRED" means Beneficiary
Creditor Postal Address (Optional in ACH but <Ctry> is mandatory if creditor bank is ANZ TW)	<CdtTrfTxInf><Cdtr><PstlAdr> <Cdtr><PstlAdr><TwnNm>	TownName and Country Mandatory if Postal Address is provided. Town Name truncated to 35 characters.
TownName	<Cdtr><PstlAdr><Ctry>	Two Character ISO Country Code
Country	<Cdtr><PstlAdr><AdrLine>	Optional, recommend populating supported structured address tags instead
Addressline		If present, do not repeat structured address tag information. For details of valid Postal address options, please refer to Appendix C



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

```
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>1601181231</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>HIGH</InstrPrty>
    <SvcLvl>
      <Cd>URGP</Cd>
    </SvcLvl>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="TWD">60000</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <Mmbld>0810016</Mmbld>
      </ClrSysMmbld>
      <Nm>HSBC Taipei</Nm>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>新豐有限公司</Nm>
    <PstlAdr>
      <TwnNm>Taipei</TwnNm>
      <Ctry>TW</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>
</CstmrCdtTrfInIt>
</Document>
```



Data required for Cross Border Funds Transfer (CBFT)

Data set required for Cross Border Funds Transfer (CBFT) is similar to domestic Real Time Gross Settlement (RTGS) without non-English contents.

The condition sought to determine a payment as being a CBFT is payment currency not equal to 'TWD' and Creditor Bank Identifier (BIC) is not ANZBTWTPXXX.

Note: Beneficiary Address (<Cdtr><PstlAdr><AdrLine>), City (<Cdtr><PstlAdr><TwnNm>) and Country/Market (<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	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)
Purpose Code	<PmtInf><PmtTpInf><CtgyPurp><Prtry> OR <CdtTrfTxInf><PmtTpInf><CtgyPurp><Prtry>	Mandatory field. Please refer to Appendix B to provide the applicable purpose code value in this field.
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 Currency Of Transfer	<CdtTrfTxInf><Amt> <EqvtAmt><Amt> <CdtTrfTxInf><Amt> <EqvtAmt><CcyOfTrf>	Amount of money in the currency of the debit account 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



Field Name	Pain.001 xml	Details
		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 in ISO Country code AddressLine in free narrative
AddressLine (and/or other structured nodes)	<AdrLine>(and/or<Dept>,<SubDept>,<StrtNm>,<BldgNb>)	Populate purpose of payment with or without purpose code in following format /Acc/free narrative
Instructions for Creditor Bank (Required for CBFT to beneficiary in IN/ID/MY/AE)	<InstrForCdrAgt><InstrInf> (Creditor Account Node)	
Creditor Account Type	<CdtrAcct><Tp><Prtry>	This field is mandatory if: Beneficiary Country is TW and Payment Currency is not TWD Provide following one possible value - Own Account Not Own Account
Remittance Information (Structured)	<RmtInf><Strd><Addtl RmtInf>	Mandatory to provide if "Category Purpose code" is having following values- 199/299/399/449/599 Provide in following format (start with "/NatureOfFX/" text, case sensitive) <AddtlRmtInf>/NatureOfFX/Some Text to provide</AddtlRmtInf>



Appendix A

Bank Branch code is used for Book Transfers and Local Payments (ACH) where a Clearing System Member ID is mandatory within the PAIN001 XML tag <CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>. Attached is a list available as marked in the file name and it will change periodically, so please request an updated Bank Member Code list from your country ANZ Implementation Manager.



Appendix B

Purpose code is required for Cross Border Fund Transfer and Book Transfer involved foreign exchange. Please request an updated Purpose Code list from your ANZ Implementation Manager. Only the applicable 3 digits

code under column (分類編號Code) is required to be populated in PAIN001 XML tag

<PmtTpInf><CtgyPurp><Prtry>.



Appendix C

Int'l and Domestic urgent (High Value) payments postal address options

Option 1: Hybrid

A combination of structured ISO20022 Town and Country address elements plus 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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