



Payment initiation using  
ISO 20022 messages  
Message implementation guide  
Vietnam

# Contents

Payment system overview .....	3
Country payment system attributes .....	4
Using ISO20022 messages .....	4
Typical customer payment integration data flow/pattern .....	4
Data required for ACH payments in Vietnam .....	6
Sample ACH pain.001 message .....	8
Data required for ACH payroll in VND .....	10
Sample ACH payroll pain.001 message .....	10
Data required for Cross Border Funds Transfer .....	11
Data required for Tax payment .....	13
Sample additional xml nodes and data required for Tax payment .....	18
Sample Cash withdrawal in VND pain.001 message .....	22
Appendix A .....	23
Vietnam, Clearing system bank member codes .....	23
Appendix C .....	23
Appendix D .....	24
Int'l and Domestic urgent (high value) payments postal address options .....	24



# Payment system overview

Vietnam offers the following payment types:

Payment system	Currency support
Book Transfer (Between ANZ Vietnam accounts)	Multiple currencies include VND/AUD/CAD/CHF/EUR/GBP/HKD/JPY/NZD/SEK/SGD/THB/USD, same and Cross Currency
Domestic ACH	VND/AUD/CHF/EUR/GBP/JPY/USD same and Cross Currency
Cross Border Funds Transfer	Multiple currencies include AUD/CAD/CHF/EUR/GBP/HKD/JPY/NZD/SEK/SGD/THB/USD
Payroll	Via ACH in VND/AUD/CHF/EUR/GBP/JPY/USD
Tax Payment	VND
Cash Withdrawal	Through NEP branch in VND/USD/EUR/AUD
Payment Remittance Email	Available on request.



# Country payment system attributes

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

CITAD Bank Codes are required for every domestic payment within Vietnam in order for the payment to be processed by the National Clearing System. Please refer to Appendix A for details.

For Tax Payment, please refer to Appendix B for details of applicable values/options.

## 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.

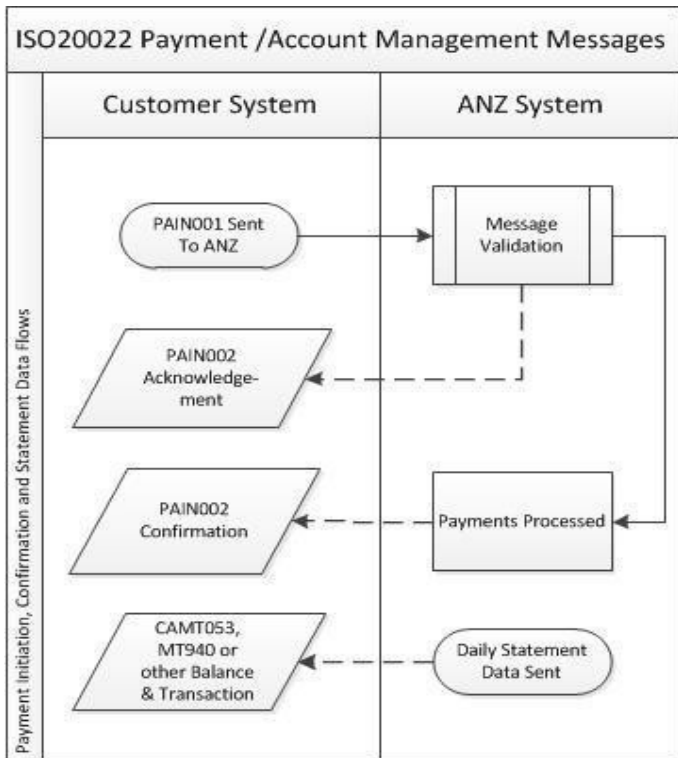
An XML message may contain multiple payment types and payments according to the ISO20022 PAIN001 rules. For customers initiating payments from accounts domiciled in multiple countries, either a single XML message can be used or separate files/messages can be used for each country. Customers should discuss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

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.

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





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 node:

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

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



# Data required for ACH payments in Vietnam

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	<PmtInf><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> Or <UltmtDbtr><Nm>	Value should be Debit Account Name as maintained
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 Bank's Clearing bank branch code	<DdtrAgt><FinInstnId><ClrSys><MmblD><MmblD>	Clearing Bank Branch (i.e. CITAD) code in 8 digits
Bearer of Bank Charges	<ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Value of "DEBT" (i.e. OUR) for Bank Charges is required for ACH in Vietnam.
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 attributes Ccy with 3 char currency code. E.g <InstdAmt Ccy="VND">10000
Creditor Bank's Clearing Bank Branch code	<CdtrAgt><FinInstnId><ClrSys><MmblD><MmblD>	Domestic Clearing Bank Branch code in 8 digits
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 in recommended to supplement Branch Code above



Field name	Pain.001 XML tag	Details
Creditor Name	<Cdtr><Nm>	Name of the Creditor/Beneficiary Account
Creditor Address (Optional in ACH but <Ctry> is mandatory if Creditor Bank is ANZ VN)	<Cdtr><PstlAdr><TwnNm>  <Cdtr><PstlAdr><Ctry>  <Cdtr><PstlAdr><AdrLine>	Town Name truncated to 30 characters.  Two Character ISO Country Code  Address data max up to 150 Characters. ISO support max 7 <AdrLine> nodes and each node accept max 70 Characters.
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

The below example depicts a local ACH Payment for Vietnam including Clearing System Bank and Branch (CITAD) Code

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfInItm>
  <GrpHdr>
    <MsgId>1052982532</MsgId>
    <CreDtTm>2016-01-08T01:28:59</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>400.00</CtrlSum>
    <InitgPty>
      <Nm>ABC GROUP LIMITED</Nm>
    </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>ANZBVNVXXXX</BIC>
        <ClrSysMmbld>
          <Mmbld>79602001</Mmbld>
        </ClrSysMmbld>
      </FinInstnId>
    </DbtrAgt>
    <ChrgBr>DEBT</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>1601180001</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="VND">400.00</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <ClrSysMmbld>
          <Mmbld>79617001</Mmbld>
        </ClrSysMmbld>
        <Nm>The HongKong and Shanghai Banking Corporation LTD</Nm>
      </FinInstnId>
    </CdtrAgt>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItm>
</Document>
```





```
</FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>FooBaa Co.,Ltd.</Nm>
  <PstlAdr>
    <TwnNm>Ho CHI MING CITY</TwnNm>
    <Ctry>VN</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>
</CstmrCdtTrfIntr>
</Document>
```



# Data required for ACH payroll in VND

Data set required for Payroll in VND 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>	Static value "TRUE" required
Category Purpose Code	<PmtInf><PmtPlnf> <Ctgypurp><Cd>	Static value "SALA" required

## Sample ACH payroll pain.001 message

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfInittn>
  <GrpHdr>
  <PmtInf>
    <PmtInfId>12345678</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>TRUE</BtchBookg>
    <NbOfTxes>2</NbOfTxes>
    <CtrlSum>700.00</CtrlSum>
  ..
  <PmtPlnf>
    <CtgyPurp>
      <Cd>SALA</Cd>
    </CtgyPurp>
  </PmtPlnf>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>1601180001</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="VND">400.00</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <ClrSysMmbld>
          <Mmbld>79602001</Mmbld>
        </ClrSysMmbld>
        <Nm>NH TNHH MOT THANH VIEN ANZ VN</Nm>
      </FinInstnId>
    </CdtrAgt>
  ..
  ..
  ..
</CstmrCdtTrfInittn>
</Document>

```



# Data required for Cross Border Funds

## Transfer

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

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.

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)
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
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.
Exchange Rate	<XchgRateInf><XchgRate>	Optional field to specify the agreed exchange rate
Contact Identification	<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



Field name	Pain.001 XML tag	Details
Creditor Postal Address	<CdtTrfTxInf><Cdtr><PstlAdr>	Mandatory fields in CBFT.
TownName	<TwnNm>	Beneficiary City in free narrative up to maximum 35 characters.
Country	<Ctry>	And Beneficiary Country in ISO Country code.
AddressLine (and/or other structured nodes)	<AdrLine>(and/or <Dept>,<SubDept>,<StrtNm>,<BldgNb>)	AddressLine in free narrative Max 70 Characters. Recommend populating supported structured address tags instead If present, do not repeat structured address tag information. For details of valid Postal address options, please refer to Appendix B
Instructions for credit bank Required for CBFT to beneficiary in IN/ID/MY/AE	<InstrForCdtrAgt><InstrInf>	Populate purpose of payment with or without purpose in following format /ACC/free narrative



# Data required for Tax payment

Data set required for Tax payment is similar to domestic payment (ACH). The condition sought to determine a payment as being 'Tax Payment' are the present of proprietary Category Purpose code '60' and Tax nodes. The below additional fields and required Tax payment information need to be populated in Tax nodes. (Note: Since Vietnam tax payment required information is unique and thus required to largely depends on the

<Tax><Rcrd><AddtlInf> node)

Field name	Pain.001 XML tag	Details
Category Purpose Code Proprietary	<PmtInf><PmtTpInf> <Ctgyprop><Cd><Prtry>	Static value "60"
Tax Reference Number	<Tax><RefNb>	Populate "Tax Reference number"
Tax Payer's Tax Code	<Tax><<Dbtr><TaxId>	Populate "Taxpayer's Tax Code"
Admin Region Code	<Tax><AdmstnZn>	To be looked up at "Ma dia ban HC" sheet in the "Consolidate tax look up table" file in Appendix B
Collecting Agent Code	<Tax><Rcrd><AddtlInf>	To be looked up at "Ma CQ thu" sheet in the "Consolidated tax look up table" file in Appendix B  Populate value with preceding code word '/ColltgAgtCd/' which is being enclosed by forward slash (i.e. '/').  <Rcrd> <AddtlInf>/ColltgAgtCd/1054025</AddtlInf> </Rcrd>
Tax Type	<Tax><Dbtr><TaxTp>	This field support maximum 35 characters. The following 3 out of the total of 4 optional values exceed 35 character 01-Khoan thu co co quan thue quan ly 02-Thu phi, le phi bo nganh 03-Khoan thu do co quan khac quan ly 04-Khoan thu do co quan hai quan quan ly Populate applicable option's value without the characters in red.
Collection Account	<Tax><Rcrd><AddtlInf>	To be looked up at "Collection Account" tab in the "GCP_Pipe_Delimited_Format_with_Tax_Fields" file in Appendix B  Populate value with preceding code word '/ColltnAcct/'



Field name	Pain.001 XML tag	Details
		<p>which is being enclosed by forward slash (i.e. '/').</p> <p>For example:</p> <pre>&lt;Rcrd&gt; &lt;AddtlInf&gt;/ColltnAcct/01-Nopvao ngan sach      nha nuoc&lt;/AddtlInf&gt; &lt;/Rcrd&gt;</pre>
Requesting Agent	<Tax><Rcrd><AddtlInf>	<p>To be looked up at "Requesting Agent" tab in the "GCP_Pipe_Delimited_Format_with_Tax_Fields" file in Appendix B.</p> <p>Populate value with preceding code word '/ReqtgAgt/' which is being enclosed by forward slash (i.e. '/').</p> <p>For example:</p> <pre>&lt;Rcrd&gt; &lt;AddtlInf&gt;/ReqtgAgt/02-Thanh tra Tai chinh&lt;/AddtlInf&gt; &lt;/Rcrd&gt;</pre>
State Treasury ID	<Tax><Rcrd><AddtlInf>	<p>To be looked up at "Ma KBNN" sheet in the "Consolidated tax look up table" field in Appendix B.</p> <p>Populate value with preceding code word '/StateTreasuryID/' which is being enclosed by forward slash (i.e. '/').</p>
State Budget Collecting Account	<Tax><Rcrd><AddtlInf>	<p>Populate value with preceding code word '/StateBudgetColltnAcct/' which is being enclosed by forward slash (i.e. '/').</p> <p>For example:</p> <pre>&lt;Rcrd&gt; &lt;AddtlInf&gt;/StateBudgetColltnAcct/11111111222&lt;/AddtlInf&gt; &lt;/Rcrd&gt;</pre>
Customs Agency Code	<Tax><Rcrd><AddtlInf>	<p>Applicable to 04 tax type only. To be looked up at "Ma CQ Hai Quan" sheet in the "Consolidated tax look up table" file in Appendix B</p> <p>Populate value with preceding code word '/CustomsAgcyCd/' which is being enclosed by forward slash (i.e. '/').</p> <p>For example</p> <pre>&lt;Rcrd&gt; &lt;AddtlInf&gt;/CustomsAgcyCd/02F2&lt;/AddtlInf&gt; &lt;/Rcrd&gt;</pre>
Customs Type	<Tax><Rcrd><AddtlInf>	<p>To be looked up at "Customs Type" tab in the "GCP_Pipe_Delimited_Format_with_Tax_Fields" file in Appendix B.</p> <p>Populate value with preceding code word '/Customs</p>



Field name	Pain.001 XML tag	Details
		<p>Tp/' which is being enclosed by forward slash (i.e. '/')</p> <p>For example</p> <pre>&lt;Rcrd&gt; &lt;AddtlInf&gt;/CustomsTp/5-Phat vi pham hanh chinh trong linh vue thue&lt;/AddtlInf&gt; &lt;Rcrd&gt;</pre>
Imp-Exp Type	<Tax><Rcrd><AddtlInf>	<p>To be looked up at "Imp-Exp Type" tab in the "GCP_Pipe_Delimited_Format_with_Tax_Fields" file in Appendix B.</p> <p>Populate value with preceding code word</p> <p>'/Imp-ExpTp/' which is being enclosed by forward slash (i.e. '/')</p> <pre>&lt;Rcrd&gt; &lt;AddtlInf&gt;/Imp- ExpTp/A1&lt;/AddtlInf&gt; &lt;Rcrd&gt;</pre>
Tax Payment Details 1- Declaration ID	<Tax><Rcrd><AddtlInf>	<p>Tax Type 01 or 03: input Declaration /Decision/Notification number.</p> <p>Tax Type 02: input Document number.</p> <p>Tax Type 04: input the declaration number</p> <p>Populate value with preceding code word</p> <p>'/TPD1-DeclaratnID/' which is being enclosed by forward slash (i.e. '/'). 'TPD1' to indicate this piece of information is related to the 1st Tax payment details as each Tax payment instruction can support upto maximum 5 Tax payment items which are belonging to the same Tax caterias-type, admin zone etc.</p> <p>For example:</p> <pre>&lt;AddtlInf&gt;/TPD1- DeclaratnID/xxxxxx&lt;/AddtlInf&gt;</pre>
Tax payment details -1 Date	<pre>&lt;Tax&gt;&lt;Rcrd&gt;&lt;AddtlInf&gt; &lt;Tax&gt;&lt;Rcrd&gt;&lt;Prd&gt;&lt;FrToDt&gt; &lt;Tax&gt;&lt;Rcrd&gt;&lt;Prd&gt;&lt;Yr&gt; &lt;Tax&gt;&lt;Rcrd&gt;&lt;Prd&gt;&lt;Tp&gt;</pre>	<p>Populate value in one of the following options:</p> <p>Use 'YYYY-MM-DD' in both &lt;FrDt&gt; and &lt;ToDt&gt; within &lt;FrToDt&gt; node if value is in 'DD/MM/YYYY'</p> <p>Use 'YYYY-MM-DD' in &lt;Yr&gt; to indicate the year plus 'MMnn' or 'QTRn' in &lt;Tp&gt; node if value is monthly or quarterly tax payment for that particular period.</p> <p>Use &lt;AddtlInf&gt; node with preceding code word '/TPD1-Dt/' which is being enclosed by forward slash (i.e. '/') for all scenarios OR just scenarios not being supported by the above- mentioned option 1 or 2.</p> <p>If using option 3, please follow below date format by tax type:</p>



Field name	Pain.001 XML tag	Details
		<p>Declaration date: DD/MM/YYYY</p> <p>e.g. '12/03/2017'</p> <p>-Adhoc tax payment; by decision/notification: DD/MM/YYYY (date of the document submission or decision/notification date);</p> <p>Monthly tax payment: 00/MM/YYYY e.g. '00/02/2017' is Monthly tax payment in Feb2017.</p> <p>(to be continued in next page)</p>
Continue..		<p>-Quarterly tax payment: 00/Qx/YYYY e.g. '00/Q2/2017' is for the 2nd quarter.</p> <p>-Tax payment for specific period of year: 00/Kx/YYYY where '00' and 'K' are static, 'x' is a numeric value, and 'YYYY' is year.</p> <p>-Yearly tax payment: 00/CN/YYYY where '00' and 'CN' are static.</p> <p>-Tax payment for yearly adjustment: 00/QT/YYYY where '00' and 'QT' are static.</p> <p>For example:</p> <p>&lt;AddtlInf&gt;/TPD1- Dt/22/03/2017&lt;/AddtlInf&gt;</p>
Tax Payments Details 1 – Tax Details	<Tax><Rcrd><AddtlInf>	Populate value with preceding code word '/TPD1-TaxDtl/' which is being enclosed by forward slash (i.e. '/')
Tax Payment Details 1- Amount in VND	<Tax><Rcrd><AddtlInf> <Tax><Rcrd><TaxAmt> <TtlAmt>	<p>Same &lt;Rcrd&gt; node's &lt;AddtlInf&gt; start with '/TPD1-..../' for other piece of information relevant to Tax Payment Details 1.</p> <p>&lt;TtlAmt&gt; represent value of TPD1's tax payment item amount. Sum of all tax payment items (i.e. TPD1 upto max TPD5) should equal to &lt;InstdAmt&gt; of the &lt;CdtTrfTxInf&gt; node.</p>
Tax Payment Details 1- Chapter Code	<Tax><Rcrd><AddtlInf>	<p>Must be a valid code from list of Chapter-codes - "Ma chuong" sheet in the "Consolidated tax look up table" file in Appendix B.</p> <p>Populate value with preceding code word '/TPD1-ChaptrCd/' which is being enclosed by forward slash (i.e. '/')</p> <p>For example:</p> <p>&lt;AddtlInf&gt;/TPD1- ChaptrCd/17&lt;/AddtlInf&gt;</p>
Tax Payment Details 1- Economic Code	<Tax><Rcrd><AddtlInf>	<p>Must be a valid code from table Sub- codes - " Ma tieu muc" sheet in the "Consolidated tax look up table" file in Appendix B.</p>
Tax Payment Details 2- Declaration ID	<Tax><Rcrd><AddtlInf>	Same details as above-mentioned in "Tax Payment Details 1- Declaration ID" except code word start with '/TPD2-...../'





Field name	Pain.001 XML tag	Details
Tax Payment Details 2- Date	<Tax><Rcrd><AddtlInf>	Same details as above-mentioned in “Tax Payment Details 1-Date” except code word start with ‘/TPD2-...../’
Tax Payment Details 2- Tax Details	<Tax><Rcrd><AddtlInf>	Same details as above-mentioned in “Tax Payment Details 1-Tax Details” except code word start with ‘/TPD2-...../’
Tax Payment Details 2- Amount in VND	<Tax><Rcrd><AddtlInf> <Tax><Rcrd><TaxAmt><TtlAmt>	Same details as above-mentioned in “Tax Payment Details 1- Amount in VND” except code word start with ‘/TPD2-...../’
Tax Payment Details 2- Chapter Code	<Tax><Rcrd><AddtlInf>	Same details as above-mentioned in “Tax Payment Details 1- Chapter Code” except code word start with ‘/TPD2-...../’
Tax Payment Details 2- Economic Code	<Tax><Rcrd><AddtlInf>	Same details as above-mentioned in “Tax Payment Details 1- Economic Code” except code word start with ‘/TPD2-...../’
Tax Payment Details 3 i.e.Declaration ID/Date/Tax Details/Amount in VND/Chapter Code/Economic Code	<Tax><Rcrd><AddtlInf>	Same details as above-mentioned in “Tax Payment Details 1- of the relevant node except code word start with ‘/TPD3-...../’
Tax Payment Details 4 i.e.Declaration ID/Date/Tax Details/Amount in VND/Chapter Code/Economic Code	<Tax><Rcrd><AddtlInf>	Same details as above-mentioned in “Tax Payment Details 1- of the relevant node except code word start with ‘/TPD4-...../’
Tax Payment Details 5 i.e.Declaration ID/Date/Tax Details/Amount in VND/Chapter Code/Economic Code	<Tax><Rcrd><AddtlInf>	Same details as above-mentioned in “Tax Payment Details 1- of the relevant node except code word start with ‘/TPD5-...../’



## Sample additional xml nodes and data required for Tax payment

```
....  
...  
  <CdtTrfTxInf>  
    <PmtId>  
      <EndToEndId>AC020082</EndToEndId>  
    </PmtId>  
    <PmtTpInf>  
      <CtgyPurp>  
        <Prtry>60</Prtry>  
      </CtgyPurp>  
    </PmtTpInf>  
    <Amt>  
      <InstdAmt Ccy="VND">482270</InstdAmt>  
    </Amt>  
  </CdtTrfTxInf>  
...  
...  
  <Tax>  
    <Dbtr>  
      <TaxId>TaxPayer's Tax code</TaxId>  
      <TaxTp>02-Thu phi, le phi bo nganh</TaxTp>  
    </Dbtr>  
    <AdmstnZn>05221</AdmstnZn>  
    <RefNb>VN/2017/0459</RefNb>  
    <Rcrd>  
      <AddtlInf>/ColltgAgtCd/1054025</AddtlInf>  
    </Rcrd>  
    <Rcrd>  
      <AddtlInf>/ColltnAcct/01-Nop vao ngan sach nha nuoc</AddtlInf>  
    </Rcrd>  
    <Rcrd>  
      <AddtlInf>/ReqtgAgt/02-Thanh tra Tai chinh</AddtlInf>  
    </Rcrd>  
    <Rcrd>  
      <AddtlInf>/StateTreasuryID/1119</AddtlInf>  
    </Rcrd>  
    <Rcrd>  
      <AddtlInf>/StateBudgetColltnAcct/11111111222</AddtlInf>
```



```

</Rcrd>
<Rcrd>
  <AddtlInf>/CustomsAgcyCd/02F2</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/CustomsTp/5-Phat vi pham hanh chinh trong linh vuc thue</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/Imp-ExpTp/A11</AddtlInf>
</Rcrd>
<Rcrd>
  <Prd>
    <FrToDt>
      <FrDt>2017-03-03</FrDt>
      <ToDt>2017-03-03</ToDt>
    </FrToDt>
  </Prd>
<TaxAmt>
  <TtlAmt Ccy="VND">202270</TtlAmt>
</TaxAmt>
  <AddtlInf>/TPD1-DeclaratnID/xxxxxxx</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/TPD1-TaxDtl/Details of tax payment</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/TPD1-ChaptrCd/17</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/TPD1-EconomicCd/1703</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/TPD2-Dt/00/QT/2017</AddtlInf>
</Rcrd>
<Rcrd>
<TaxAmt>
  <TtlAmt Ccy="VND">80000</TtlAmt>
</TaxAmt>
<AddtlInf>/TPD2-DeclaratnID/xyyyyyyy</AddtlInf>
</Rcrd>

```



```

<Rcrd>
  <AddtlInf>/TPD2-TaxDtl/Details of tax payment</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/TPD2-ChapterCd/18</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/TPD2-EconomicCd/1702</AddtlInf>
</Rcrd>
  <Rcrd>
    <Prd>
      <Yr>2017-02-01</Yr>
      <Tp>MM02</Tp>
    </Prd>
  <TaxAmt>
    <TtlAmt Ccy="VND">200000</TtlAmt>
  </TaxAmt>
  <AddtlInf>/TPD3-DeclaratnID/xxxxxxx</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/TPD3-TaxDtl/Details of tax payment</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/TPD3-ChaptrCd/17</AddtlInf>
</Rcrd>
<Rcrd>
  <AddtlInf>/TPD3-EconomicCd/1703</AddtlInf>
</Rcrd>
</Tax>
<RmtInf>
  <Ustrd>XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrflnitn>
</Document>

```



# Data required for cash withdrawal in VND/USD/EUR/AUD

Data set required for Cash Withdrawal in VND, USD, EUR & AUD is similar to domestic payment (ACH). The condition sought to determine a payment as being a Cash Withdrawal request with Category Purpose code (i.e. 'CashWthDrw'). The below additional fields illustrate these flag and code node.

Field name	Pain.001 XML tag	Details
Payment Method	<PmtMtd>	Static value ="TRF"
Category Purpose	<PmtInf><PmtTpInf> <CtgyPurp><Prtry>	Static value = 'CashWthDrw'
Debtor Agent Information	<DbtrAgt> <FinInstnId><BIC>	Static Value = 'ANZBVNxxxxx'
Creditor Agent Information	<CdtrAgt><FinInstnId> <ClrSysMmbld><Mmbld>	Static Value = '01202003' for VND currency; Static Value = '79203001' for USD, EUR & AUD currencies



## Sample Cash withdrawal in VND pain.001 message

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <PmtInf>
        <PmtInfId>12345678</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <NbOfTxs>1</NbOfTxs>
        <CtrlSum>700.00</CtrlSum>
        <PmtTplInf>
          <CtgyPurp>
            <Prtry>CashWthDrw</Prtry>
          </CtgyPurp>
        </PmtTplInf>
      ..
      ..
    <DbtrAgt>
      <FinInstnId>
        <BIC>ANZBVNXXXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    ..
    ..
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>1601180001</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="VND">700.00</InstdAmt>
      </Amt>
      <CdtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <Mmbld>01202003</Mmbld>
          </ClrSysMmbld>
          <Nm>NHTMCP DAU TU VA PT VN BIDV</Nm>
        </FinInstnId>
      </CdtrAgt>
    ..
    ..
  </CstmrCdtTrfInittn>
</Document>
```



# Appendix A

## Vietnam, Clearing system bank member codes

CITAD Bank Codes are required for every domestic payment within Vietnam in order for the payment to be processed by the National Clearing System. For an updated list of CITAD bank codes, please visit our website at <http://www.anz.com/vietnam/en/Corporate/cash-management/>

# Appendix B

Please refer to the attached consolidated Tax Look up table or check with country Implementation Manager for the latest list. Please contact your country implementation manager for more information.

# Appendix C

Currency	Payout location
AUD	Melbourne
CAD	Toronto
CHF	Zurich
DKK	Copenhagen
EUR	Frankfurt
GBP	London
HKD	Hong Kong
JPY	Tokyo
NZD	Wellington
SEK	Stockholm
SGD	Singapore
THB	Bangkok
USD	Melbourne



# Appendix D

## 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 element(s)

Example:

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

### Option 2: Structured

Address data may be included in the 12 optional ISO20022 tags, plus the mandatory Town and Country tags.

Address data is not to be repeated in different tags.

The “AdrLine” tag is not to be used.

Example:

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





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