



Payments initiation using
ISO20022 message
Message implementation guide
India

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Payment system overview

India offers the following payment types

Payment system	Currency support
Book Transfer (Between ANZ India Accounts)	INR
Domestic ACH / National Electronic Fund Transfer - NEFT	INR Debit and Credit in the same currency
Real Time Gross Settlement (RTGS)	INR
Cross Border Funds Transfer (CBFT)	Multiple currencies include: AUD/CAD/CHF/EUR/GBP/HKD/JPY/NOK/NZD/SEK/SGD /USD/ZAR
Bank Cheque (Cashier Order)	INR
Customer Cheque	INR
PAYROLL via NEFT batch payment	INR
Payment Remittance Email (Optional)	Beneficiary advice available Debit and Credit advice available for ANZ client.



Country payment system attributes

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

For domestic payment via either RTGS or ACH which is also referred as NEFT, 11 digits Indian Financial System Code (IFSC) need to be captured in the bank branch code field. For example, where Payments are from ANZ India to ANZ account i.e. (Book Transfer) Bank branch Code is "ANZB0000001".

NEFT supports any instruction amount which will be executed in hourly batches to make fund available to beneficiary within 2 hours while RTGS instruction amount must be greater than or equal to INR200,000.

In all domestic NEFT and RTGS payment instruction, both Creditor and Debtor Legal Entity Identifier, i.e. LEI are required optional 'beneficiary type' information.

It is India regulatory requirement for customer to provide supporting documents for CBFT. Client requires this payment service using ISO message can adopt either one of the following options:

For hybrid H2H client who requires approval of payment instruction via portal, access bank portal to retrieve submitted payment instruction, select applicable 'Purpose Code' and upload supporting document to ANZ India to complete the payment initiation process.

For STP H2H client who doesn't require approval of instruction via portal, i.e. STP- Straight Through Processing, send required documentation via email/fax/post to ANZ India. (Note: Please expects delay in receiving payment status report, i.e. Pain002v3, as transaction are processed by Operations manually after reviewing supporting document from client.)



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 Customer Credit Transfer Initiation V03
- pain.002.001.03 Customer Payment Status Report V03
- camt.053.001.02 Bank To Customer Statement V02

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.

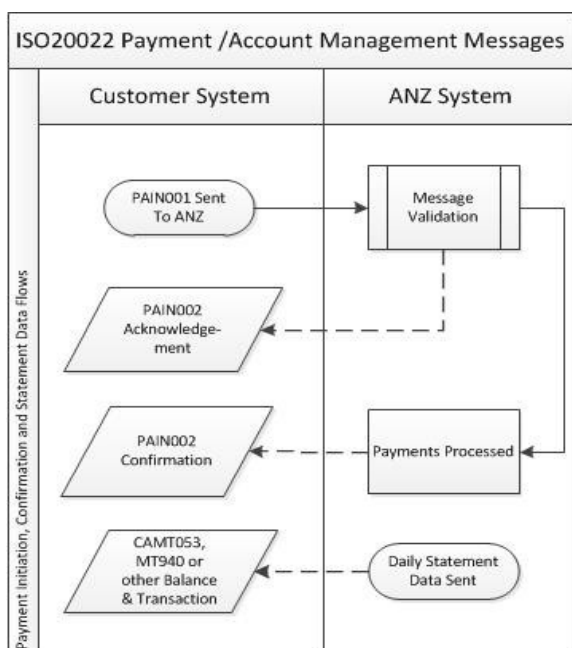
The section below details the expected data patterns and describes the data required to fulfil a payment initiation which will trigger the resulting acknowledgement and confirmation data files.

Typical customer payments 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><Orgld><Othr><Id>. This node to show the code value which had been maintained in downstream payment system.

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



Data required for ACH (NEFT) payments in India

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/NEFT Domestic payment plus optional fields applicable to NEFT Payroll payment in batch booking.

Field Name	Pain.001 xml	Details
Payment Method	PmtInf><PmtMtd>	Static value = "TRF"
Batch Booking (Optional)	<PmtInf><BtchBookg>	Static Value = 'true' is required for Payroll via NEFT as batch payment in India
Category Purpose Code (Optional)	<PmtInf><PmtTplnf><CtgyPurp><Cd>	Static value of "SALA" is required for Payroll in India
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 LEI	<Dbtr><Id><OrgId><Othr> <Id> <Dbtr><Id><OrgId><Othr> <SchmeNm><Prtry>	Populate LEI value in <Id> node plus static code word 'LEIC' in <SchmeNm><Prtry> node.
Debtor Account Number	DbtrAcct><Id><Othr><Id>	Specifies funding account for batch from which debit will happen
Debtor Bank's Clearing Bank Branch Code	<DbtrAgt><FinInstnId><ClrSys Mmbld><Mmbld>	IFSC Code in 11 characters ANZ India: ANZB0000001
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><InstAmt>	Amount of payment in currency of funding account. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstAmt Ccy="INR">10000
Creditor Bank's Clearing Bank Branch code	<CdtrAgt><FinInstnId><ClrSys Mmbld><Mmbld>	IFSC code in 11 characters
Creditor Bank Name (Optional)	<CdtrAgt><FinInstnId><Nm>	Optional Bank Name up to 40 characters is recommended to supplement Branch Code above.
Creditor Bank Branch Name (Optional)	<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.



Field Name	Pain.001 xml	Details
Creditor Address (Optional in ACH but <Ctry> is mandatory if Creditor Bank is ANZ IN)	<Cdtr><PstlAdr><TwnNm>	Town Name truncated to 35 characters.
	<Cdtr><PstlAdr><Ctry>	Two Character ISO Country Code
	<Cdtr><PstlAdr><AdrLine>	Address data max up to 150 Characters. ISO support max 7 <AdrLine> nodes and each node accept 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
Creditor LEI	<Cdtr><Id><OrgId><Othr> <Id> <Cdtr><Id><OrgId><Othr> <SchmeNm><Prtry>	Populate LEI value in <Id> node plus static code word 'LEIC' in <SchmeNm><Prtry> node.
Beneficiary Type	Cdtr><Id><OrgId><Othr> <Id> <Cdtr><Id><OrgId><Othr> <SchmeNm><Prtry>	Xml node <Other><Id> can be populated to show applicable 'beneficiary type' value plus static code word 'BENEFICIARY Type' in <SchmeNm><Prtry> node.
Creditor Email Address (Optional)	<Cdtr><CtctDtls><EmailAdr>	Where present, ANZ will issue a Payee beneficiary 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. Local clearing system support maximum 34 digits.
Remittance Information (Variances available)	<RmtInf><Ustrd> OR	All <RmtInf> fields will be returned in Pain.002.001.03. 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	Referred Document Type Code Set (Refer to Codes available in PAIN001 XML Specification.) Identification of the issuer of the reference document type.
	<RmtInf><RfrdDocInf><Tp> <Issr>	
	OR <RmtInf><RfrdDocInf><Nb>	Referred Document Number



Sample ACH/NEFT pain.001 message

The below example depicts a local ACH/NEFT Payment for INDIA including Clearing System Bank and Branch (i.e. IFSC) Code, Debtor and Creditor LEI plus the optional xml tag for Payroll batch payment.

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInItn>
    <GrpHdr>
      <MsgId>1803141420214881</MsgId>
      <CreDtTm>2018-03-14T14:20:24</CreDtTm>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>450035000.0</CtrlSum>
      <InitgPty>
        <Nm>ABCD Technologies Co., Ltd.</Nm>
        <Id>
          <OrgId>
            <BICOrBEI>ABCD CNBS</BICOrBEI>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>1234567</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <ReqdExctnDt>2023-06-30</ReqdExctnDt>
      <Dbtr>
        <Nm>ABC INDIA CO.,LTD</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>123456NN1ZBZQLHOU012</Id>
              <SchmeNm>
                <Prtry>LEIC</Prtry>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>00300003591</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbld>
            <Mmbld>ANZB0000001</Mmbld>
          </ClrSysMmbld>
          <Nm>ANZ BANKING GROUP LIMITED INDIA</Nm>
          <PstlAdr>
            <Ctry>IN</Ctry>
          </PstlAdr>
        </FinInstnId>
      </DbtrAgt>
    </PmtInf>
  </CstmrCdtTrfInItn>
</Document>
```



```

    </PstlAdr>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>1041089741</InstrId>
    <EndToEndId>1234568</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="INR">450000000</InstdAmt>
  </Amt>
  <ChrgBr>DEBT</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <Mmbld>HSBC0110002</Mmbld>
      </ClrSysMmbld>
      <Nm>The HongKong and Shanghai Banking Corporation LTD</Nm>
      <PstlAdr>
        <Ctry>IN</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>ABC INDIA Co. LTD</Nm>
    <PstlAdr>
      <Ctry>IN</Ctry>
      <AdrLine>TD</AdrLine>
    </PstlAdr>
    <Id>
      <OrgId>
        <Othr>
          <Id>333456NN1ZBZQLHOU012</Id>
          <SchmeNm>
            <Prtry>LEIC</Prtry>
          </SchmeNm>
        </Othr>
        <Othr>
          <Id>21</Id>
          <SchmeNm>
            <Prtry>Beneficiary Type</Prtry>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>123456789001</Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Strd>

```



```
<RfrdDocInf>
  <Tp>
    <CdOrPrtry>
      <Cd>CINV</Cd>
    </CdOrPrtry>
  </Tp>
  <Nb>POT.1819.09066</Nb>
</RfrdDocInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntr>
</Document>
```



Data required for Real Time Gross Settlement (RTGS)

Data set required for Real Time Gross Settlement (RTGS) is similar to domestic payment (ACH). The condition sought to determine a payment as being a RTGS is payment instruction in INR with amount greater than or equal to 200,000.00, Creditor Agent's bank branch code in IFSC plus appropriate Instruction Priority flag AND/OR Service level code. 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 RTGS
Service Level	<PmtInf><PmtTplnf> <SvcLvl><Cd> OR <CdtTrfTxInf><PmtTplnf> <SvcLvl><Cd>	Static value "URGP" (Urgent Payment) is required for RTGS
Bearer of Bank Charges	<ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Static value "DEBT" means Our
Creditor Address (Optional in ACH but <Ctry> is mandatory if Creditor Bank is ANZ IN)	<Cdtr><PstlAdr><TwnNm> <Cdtr><PstlAdr><Ctry> <Cdtr><PstlAdr><AdrLine>	TownName and Country Mandatory if Postal Address is provided. Town Name truncated to 35 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. 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



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="INR">210000.00</InstdAmt>
  </Amt>
  <ChrgBr>DEBT</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <ClrSysMmbld>
        <Mmbld>HSBC0400002</Mmbld>
      </ClrSysMmbld>
      <Nm>The HongKong and Shanghai Banking Corporation LTD</Nm>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>FooBaa Co.,Ltd.</Nm>
    <PstlAdr>
      <TwnNm>MUMBAI</TwnNm>
      <Ctry>IN</Ctry>
      <AdrLine>123 654</AdrLine>
    </PstlAdr>
    <Id>
      <OrgId>
        <Othr>
          <Id>123456NN1ZBZQLHOU012</Id>
          <SchmeNm>
            <Prtry>LEIC</Prtry>
          </SchmeNm>
        </Othr>
        <Othr>
          <Id>21</Id>
          <SchmeNm>
            <Prtry>Beneficiary Type</Prtry>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>002123456001</Id>
      </Othr>
    </Id>
  </CdtrAcct>
```



```
<RmtInf>  
  <Ustrd>Your Ref 1234</Ustrd>  
</RmtInf>  
</CdtTrfTxInf>  
</PmtInf>  
</CstmrCdtTrfInitt>  
</Document>
```



Data required for Cross Border Funds Transfer (CBFT)

Data set required for Cross Border Funds Transfer (CBFT) is similar to domestic payment (ACH/NEFT). 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. In India, supporting document is required to be attached for processing CBFT transaction. Hybrid client is suggested log in ANZ Transactive Global to upload supporting document and select applicable 'Purpose Code' to complete the initiation process.

For STP customer, please send required documentation via email/fax/post to ANZ India. The below additional fields and options illustrate cross currency payment data required and, if applicable, Purpose codes, foreign exchange rate and contract.

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

Field Name	Pain.001 xml	Details
Bearer of Bank Charges	<ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node)	Optional Values: "DEBT" means Our "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 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 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) <Mandatory either Contract or counter rate which is defined>



Field Name	Pain.001 xml	Details						
Creditor Bank Identifier (BIC)	<CdtrAgt><FinInstnId><BIC>	Value should be 11-character BIC						
Creditor Address (Optional in ACH but <Ctry> is mandatory if Creditor Bank is ANZ IN)	<Cdtr><PstlAdr><TwnNm> <Cdtr><PstlAdr><Ctry> <Cdtr><PstlAdr><AdrLine>	TownName and Country Mandatory if Postal Address is provided. Town Name truncated to 35 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. 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						
Category Purpose Proprietary	<CtgyPurp><Prtry>	For India, the purpose code needs to be specified clearly. Below shows examples for import related. Please refer to list of purpose codes available on ANZ Transactive Global: <table border="1" data-bbox="874 864 1433 1294"> <thead> <tr> <th>Code word</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>S0101</td> <td>CBFT- Advance payment against import made to countries other than Nepal and Bhutan</td> </tr> <tr> <td>S0102</td> <td>CBFT-Payment towards imports- settlement of invoice other than Nepal and Bhutan.</td> </tr> </tbody> </table>	Code word	Remarks	S0101	CBFT- Advance payment against import made to countries other than Nepal and Bhutan	S0102	CBFT-Payment towards imports- settlement of invoice other than Nepal and Bhutan.
Code word	Remarks							
S0101	CBFT- Advance payment against import made to countries other than Nepal and Bhutan							
S0102	CBFT-Payment towards imports- settlement of invoice other than Nepal and Bhutan.							



Data required for Bank Cheque (Cashier order/Demand Draft)

Field Name	Pain.001 xml	Details
Payment Method	<PmtInf><PmtMtd>	Static value "CHK" for Cheque Payment.
Cheque Type	CdtTrfTxInf> <CheqInstr><ChqTp>	Static value "BCHQ" for Bank Cheque
Delivery Method	CdtTrfTxInf> <CheqInstr><DlvryMtd><Cd>	Support options: "CRCD" – CourierToCreditor "RGDB" – RegisteredMailToDebtor "PUDB" – PickupByDebtor "PUCD" – PickupByCreditor "PUFA" – PickupByFinalAgent
Payout Locations	<PmtInf> <DbtrAgt><BrnchId><Id>	Field is mandatory for Bank cheque (Cashier Order) with valid value are "MUMBAI" or "GURGAON" or "BANGALORE" Other value will result in issuing Demand Draft instead.
Delivery Branch	<CdtTrfTxInf> <ChqInstr><PrtLctn>	Field is mandatory for 'Delivery Method' = "PUDB" or "PUCD" or "PUCD" or "PUFA". Valid value for Bank cheque (Cashier Order) are "MUMBAI" or "GURGAON" or "BANGALORE" Other value will result in issuing Demand Draft instead.



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

```
..
..
<InitgPty>
  <Nm>ABC GROUP LIMITED</Nm>
  <Id>
  </Id>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>12345678</PmtInfId>
  <PmtMtd>CHK</PmtMtd>
  <NbOfTxs>1</NbOfTxs>
  <CtrlSum>400.00</CtrlSum>
..
..
  <DbtrAgt>
  ..
  ..
    <BrnchId>
      <Id>MUMBAI</Id>
    </BrnchId>
  ..
  ..
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>1601180001</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="INR">400.00</InstdAmt>
  </Amt>
  <ChqInstr>
    <ChqTp>BCHQ</ChqTp>
    <DivryMtd>
      <Cd>PUDB</Cd>
    </DivryMtd>
    <PrtLctn>MUMBAI</PrtLctn>
  </ChqInstr>
  <Cdtr>
    <Nm>FooBaa Co.,Ltd.</Nm>
    <PstlAdr>
      <TwnNm>Mumbai</TwnNm>
      <Ctry>IN</Ctry>
      <AdrLine>123 654</AdrLine>
    </PstlAdr>
  </Cdtr>
  ..
</CdtTrfTxInf>
</PmtInf>
<CstmrCdtTrfInitt>
</Document>
```



Data required for Customer Cheque

Data set required for Customer Cheque is similar to domestic payment (ACH/NEFT). 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 fields, options in delivery method.

Field Name	Pain.001 xml	Details
Payment Method	<PmtInf><PmtMtd>	Static value "CHK" for Cheque Payment.
Cheque Type	CdtTrfTxInf> <CheqInstr><ChqTp>	Static value "BCHQ" for Bank Cheque
Delivery Method	CdtTrfTxInf> <CheqInstr><DlvryMtd><Cd>	Support options: "CRCD" – CourierToCreditor "RGDB" – RegisteredMailToDebtor
Payout Location	<PmtInf> <DbtrAgt><BrnchId><Id>	Field is mandatory for Customer cheque with default value "MUMBAI". Other than Mumbai, please use "OTHER"



Sample additional xml nodes and data required for Customer Cheque

```
..
<InitgPty>
  <Nm>ABC GROUP LIMITED</Nm>
  <Id>
  </Id>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>12345678</PmtInfId>
  <PmtMtd>CHK</PmtMtd>
  <NbOfTxes>1</NbOfTxes>
  <CtrlSum>400.00</CtrlSum>
..
  <DbtrAgt>
..
    <BrnchId>
      <Id>MUMBAI</Id>
    </BrnchId>
  </DbtrAgt>
..
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>1601180001</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="INR">400.00</InstdAmt>
    </Amt>
    <ChqInstr>
      <ChqTp>CCHQ</ChqTp>
      <DivryMtd>
        <Cd>RGDB</Cd>
      </DivryMtd>
    </ChqInstr>
    <Cdtr>
      <Nm>FooBaa Co.,Ltd.</Nm>
      <PstlAdr>
        <TwnNm>Mumbai</TwnNm>
        <Ctry>IN</Ctry>
        <AdrLine>123 654</AdrLine>
      </PstlAdr>
    </Cdtr>
..
..
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInit>
</Document>
```



Appendix A

India clearing system Bank member codes (i.e. IFSC)

IFS codes are used for Local Payments (ACH) & RTGS transfers where a IFSC is mandatory within the PAIN001 XML tag <CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>.

Download the latest India Bank Branch Code list from the Reserve bank of India website.

https://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=2009

IFSC (11 digits) its mandatory for doing NEFT(ACH) and RTGS fund transfer. Each bank branch is allocated with a IFSC which stands for “Indian Financial System Code” for banks.



Appendix B

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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