

ANZ CASHACTIVE CONTROL FILE FORMAT

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1 INTRODUCTION

1.1 About ANZ Cashactive Control

ANZ Cashactive Control is an advanced, web based cash management solution that enhances the control of managing client monies.

ANZ Cashactive Control:

- Supports the segregation of client monies
- Provides the ability to add, modify and close client accounts without having to contact ANZ
- Incorporates workflows, control and permission levels to effectively manage client funds
- Allows beneficiary details to be recorded against client accounts
- Streamlines account reconciliation by enabling payments to be initiated from client accounts
- Enables automatic or manual fees and interest allocation

1.2 About this document

This document is designed to:

- Collate the various file formats for ANZ Cashactive Control
- Be a file format specification guide only, and as such does not include any training on how to use the different file formats.

This document will be updated with new functionality and information when necessary. Please ensure you regularly check the available version to ensure you have the most up-to-date copy.

1.3 Scope

This document applies to the following ANZ Cashactive Control file formats:

Account Import File Formats:

- Self Tax Reporting
- Streamline Tax Reporting
- Beneficiaries
- Allocations Rules

Domestic Payment File Formats:

- AU Domestic Payments (Web)
- AU Domestic Payments (H2H)
- AU Domestic Payments Reply File (H2H)

Balance and Transaction File Formats:

- Balance and Transaction (BTR)

2 AU ACCOUNT IMPORT FILE FORMAT (WEB)

2.1 Overview

The Account Import file format (Web) allows a user to import a CSV file containing a batch of Account Holders including one or more beneficiary details and one or more allocation rules into the ANZ Cashactive Control user interface (UI).

2.2 CSV File Layout and Character Set

The following character set is allowed in a CSV file:

Fields that are marked '**Alpha**' (Alphanumeric) in the 'Type' column are limited to:

- Letters: A-Z, a-z
- Numbers: 0-9
- The following Characters: spaces (), hyphens (-), full stops (.), forward slashes (/)

Restricted/Invalid characters includes: `[~()*^%$£\!"!<>;:;@~#{ }\|=|_`+']`

- at symbol (@) only valid in email fields

Fields that are marked '**Numeric**' in the 'Type' column are limited to:

- Numbers: 0-9

2.3 Row Order Restriction and Definition

The Account Import file format (UI) will follow CSV file format and contains no headers.

The rows in the upload file can only be the File Record Type of the set {1, 2, 3 and 4}.

File Record Type	Definition
1	Single account or self-reporting account
2	Stream line tax reporting account
3	Beneficiary account
3C	Beneficiary type
3I	Tax Reporting Type = Individual Individual includes all individual/natural person(s) that hold a financial account with ANZ. For example, as a Sole Trader is not a separate legal entity, the individual operating the Sole Trader business would need to provide their individual tax residency details.
3EE	Tax Reporting Type = Exempt Entity Entities are exempt for the purpose of CRS if the qualifying conditions are met. Examples of Exempt Entities may include: <ul style="list-style-type: none">• Publicly Traded Non-Financial Entity (A Corporation that is not a Financial Institution, AND the stock of which is regularly traded on an Established Stock Exchange)• Related Entity of a Publicly Traded Non-Financial Entity• Central Bank• Government Entity

	<ul style="list-style-type: none"> • International Organisation • Entity wholly owned by a Central Bank, Government Entity or International Organisation
3FTE	<p>Tax Reporting Type = No Residency for Tax Purposes – Active Non-Financial Entity</p> <p>A fiscally transparent Entity is relevant for some partnerships, trusts & companies where the entity is not taxed (has no tax residency) because all income flows through the entity to its owners. A Not Passive Non-Financial Entity (Or Active Non-Financial Entity) may include the following:</p> <ul style="list-style-type: none"> • Active Non-Financial Entity (by Income or Asset) – During the preceding year or the appropriate reporting period, the Entity • Derived less than 50% of its gross income from passive sources; AND • Held less than 50% of assets that produced or were held for production of passive income • Holding Company or Treasury Centre • Start-Up Company • Entity in Liquidation or Bankruptcy • Tax Exempt Non-Profit Organisation
3FI	<p>Tax Reporting Type = Financial Institution</p> <p>Generally the term 'Financial Institution' means a Custodial Institution, a Depository Institution, an Investment Entity or a Specified Insurance Company. Please refer to the ATO website for further details and exclusions to the AEOI Financial Institution definition.</p>
3ANE	<p>Tax Reporting Type = Active Non-Financial Entity</p> <p>An Active Non-Financial Entity is a Non-Financial Entity that meets the following criteria:</p> <ul style="list-style-type: none"> • Income and Asset Test • During the preceding calendar year or other appropriate reporting period, <ul style="list-style-type: none"> a) Less than 50% of the Entity's gross income is passive income from passive sources; AND b) Less than 50% of the assets held by the Entity produced or were held for the production of passive income • Holding Company or Treasury Centre • Start-Up Company • Entity in Liquidation or Bankruptcy • Tax Exempt Non-Profit Organisation
3MIE	<p>Tax Reporting Type = Managed Investment Entity - CRS Country</p> <p>A Managed Investment Entity is generally an entity where:</p> <ol style="list-style-type: none"> the gross income is primarily attributable to investing, reinvesting or trading in Financial Assets; AND it is managed by another Entity (that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity) that performs certain activities on its behalf. <p>Please refer to the ATO website for further details and exclusions to this information.</p>
3MIN	<p>Tax Reporting Type = Managed Investment Entity - Non-CRS Country</p> <p>A Managed Investment Entity is generally an entity where:</p> <ol style="list-style-type: none"> the gross income is primarily attributable to investing, reinvesting or trading in Financial Assets; AND it is managed by another Entity (that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity) that performs certain activities on its behalf. <p>Please refer to the ATO website for further details and exclusions to this information.</p>

3PNE	<p>Tax Reporting Type = Passive Non-Financial Entity</p> <p>A NFE will be deemed a Passive NFE if at least 50% of the NFE's gross income for the preceding calendar year or appropriate reporting period is passive income OR at least 50% of the assets held by the NFE during the same period are assets that produce or are held for the production of passive income. Further information is required where a beneficiary is a Passive NFE prior to establishing a financial account.</p>
3FTP	<p>Tax Reporting Type = No Residency for Tax Purposes - Passive Non-Financial Entity</p> <p>A fiscally transparent Entity is relevant for some partnerships, trusts & companies where the entity is not taxed (has no tax residency) because all income flows through the entity to its owners.</p> <p>A NFE will be deemed a Passive NFE if at least 50% of the NFE's gross income for the preceding calendar year or appropriate reporting period is passive income OR at least 50% of the assets held by the NFE during the same period are assets that produce or are held for the production of passive income. Further information is required where a beneficiary is a Passive NFE prior to establishing a financial account.</p>
3T	Tax for Individual or Entity
3CP	Controlling Person
3CPT	Tax for Controlling Person
4	Allocation Rule

*Approval from ANZ is required for the use of Self-Tax Reporting Accounts

A row within the import file with a File Record Type of 1 or 2 marks the start of the new account holder information.

File Record Type 1 can be the first row of the account holder upload file (if used).

File Record Type 2 can be the first row of the account holder upload file (if used).

File Record Type 3 cannot be the first row of the account holder upload file.

File Record Type 3 can only be the immediate next row after a File Record Type 2 or any of the File Record Type 3's.

File Record Type 3C must follow either **Record Type 3** (if excluded from Account purposes) or **Record Types 3I, 3EE, 3FTE, 3FI, 3ANE, 3MIE, 3MIN, 3PNE, 3FTP, 3CP** and **3CPT** (if Account Purpose information is required).

File Record Types 3I, 3EE, 3FTE, 3FI, 3ANE, 3MIE, 3MIN, 3PNE, 3FTP must follow Record Type 3. There can only be one of this file record type per file record type 3.

File Record Types 3I, 3EE, 3FTE, 3FI, 3ANE, 3MIE, 3MIN, 3PNE, 3FTP are only required if the value for Is Account Purpose Excluded in the associated File Record Type 2 = No

File Record Type 3T must follow file record types 3I, 3ANE, 3MIN, and 3PNE and can only be present if:

- File Record Type = 3I **AND** Australian Tax Resident Only = No
- File Record Type = 3ANE, 3MIN, or 3PNE **AND** The Entity Has No Residency for Tax Purposes = No **AND** Australian Tax Resident Only = No
- There can be no more than 5 3T file record types per (3I, 3ANE, 3MIN, and 3PNE) file record types.

At least one File Record Type 3CP must follow record types 3MIN, 3PNE, and 3FTP. There is no limit to the number of 3CP records.

File Record Type = 3CP must follow file record types 3CP and can only be present if:
 File Record Type = 3CPT **AND** Australian Tax Resident Only = No
 There can be no more than 5 3CPT file record types per CPT file record type.

File Record Type 4 cannot be the first row of the account holder upload file.

File Record Type 4 can only be the immediate next row after File Record Type 1, 3 or 4.

2.4 Detail Record

Each Detail Record contains information used to create one Account Holder including one or more beneficiary details and one or more allocation rules (Detail Item).

There may be many Detail Records in one CSV file.

All fields must be separated by a comma (,) and each record will end with CRLF (carriage-return/line feed).

Default values for conditional fields;

Conditional Fields	AU Control Default Value	NZ Control Default Value
Account Holder Type	CLI (Client Money Trust Account)	CLI (Client Money Trust Account)
Account Opening Template	CLIAUD (AUD Client Account)	CLINZD (NZD Client Account)
Allocation Transaction Type	AATOCLI (Trust Allocation to Client Account)	AATOCLI (Trust Allocation to Client Account)
Allocation Bank Details	Natural Account	Natural Account

This single file format caters for Account Holders, Beneficiaries and Allocation Rules. Each file record type in the file has a predetermined maximum number of columns. Any data within the file over and above the maximum number of data items for the file record type will be ignored by the system.

2.4.1 File Record Type 1: Self Tax Reporting Account Holder

The Self Tax Reporting Account Holder file format allows a user to import a CSV file containing Account Holders including one or more Allocation Rules for each Account Holder.

The Self Tax Reporting Account Holder file formats will comprise a file record type 1, and optionally additional 4. Every occurrence of a file record type 1 denotes a new Account Holder. Each record type occupies one line of the file format.

The following table describes the format of the Self Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '1'.	1	1	Mandatory

Account Holder Reference	Alpha	The (up to) 14 character Account Holder Reference. The import process is proposed to prefix the 6 character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Primary Address	Alpha		4	38	Mandatory
Primary City	Alpha		5	38	Mandatory
Primary State	Alpha		6	38	Mandatory
Primary Post Code	Alpha		7	8	Mandatory
Is Account Purpose Excluded	Alpha	The value can be Yes, or No. There is no default. Refer to section 2.3 for interdependencies between these values and record combinations.	8	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g. 19/01/1988)	9	10	Optional
Tax File Number	Numeric	Validated TFN if supplied. Will pad with leading zero if 8 characters supplied	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Account Holder Surname	Alpha		13	38	Optional
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional
Country	Alpha	ISO Country Code where the account is registered (e.g. AU). If empty will default to the importing user's registered "location of business" value captured as part of the user's on boarding.	16	2	Optional
Email	Alpha + @		17		Optional

Default Currency	Alpha	Default Account Currency (e.g. AUD). If not supplied it will default to the globally configured default currency value for the instance.	18	3	Optional
Primary Payee Name	Alpha		19	35	Optional
Primary Account Bank Branch	Numeric		20	10	Optional
Primary Account Number	Numeric		21	30	Optional
Transaction Authorisation Limit Group	Alpha	A valid Currency Limit Group Code. If not supplied it will default to the globally configured instance default.	22		Optional
Credit Limit 1	Numeric	If not supplied will default to '0'. If supplied and the user does not have permission to Set Credit Limits it will default to '0'	23		Optional
Credit Limit 2	Numeric	If not supplied will default to '0'. If supplied and the user does not have permission to Set Credit Limits it will default to '0'	24		Optional
Status	Alpha	'YES' or 'NO'. Defaults to 'YES' if not supplied.	25	3	Optional
Notes	Alpha		26	255	Optional
Alternative Address	Alpha		27	38	Optional
Alternative City	Alpha		28	38	Optional
Alternative State	Alpha		29	38	Optional
Alternative Post Code	Alpha		30	8	Optional
Account Holder Type	Alpha	Please user client account type " CLI " unless been instructed by ANZ Customer Implementation team to use other values.	31	-	Mandatory
Account Opening Template	Alpha	Please use the client account opening template " CLIAUD " unless you have been instructed by the ANZ Customer Implementation team to use other values.	312	-	Mandatory

2.4.2 File Record Type 2: Streamline Tax Reporting Account Holder

The following table describes the format of the Streamline Tax Reporting Account Holder Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '2'.	1	1	Mandatory
Account Holder Reference	Alpha	The (up to) 14 character Account Holder Reference. The import process is proposed to prefix the 6 character Location code and zero fill any supplied Account Holder Reference shorter than 14 characters in length.	2	14	Mandatory
Account Holder Name	Alpha		3	190	Mandatory
Is Account Purpose Excluded ¹	Alpha	The value can be Yes, or No. There is no default. Refer to section 2.3 for interdependencies between these values and record combinations.	4	3	Mandatory
Country	Alpha	ISO Country Code where the account is registered (e.g. AU). If not supplied it will default to the import user's registered 'location of business' value captured as part of the user's on boarding.	5	2	Optional
Default Currency	Alpha	Default Account Currency (e.g. AUD). If not supplied it will default to the globally configured default currency value for the instance.	6	3	Optional
Transaction Authorisation Limit Group		Default to the system code available.	7	-	Optional
Credit Limit 1		Default to 0	8	-	Optional
Credit Limit 2		Default to 0	9	-	Optional
Account Holder Type	Alpha	Please use the client account type " CLI " unless you have been instructed by the ANZ Customer Implementation team to use other values.	10	3	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Account Opening Template	Alpha	Please use the client account opening template " CLIAUD " unless you have been instructed by the ANZ Customer Implementation team to use other values.	11	6	Mandatory

¹ Excluded Accounts are certain Financial Accounts that are seen to present a low risk of being used to evade tax and are excluded from review and reporting under the AEOI regimes. Examples of Excluded Accounts may include Australian Superannuation and Pension Accounts, Escrow Accounts such as Presale deposits for property purchases and Deceased Estate Accounts where the qualifying conditions are met.

2.4.3 File Record Type 3: Beneficiaries

The following table describes the format of the Beneficiaries Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
File Record Type	Numeric	Must be '3'.	1	1	Mandatory
Beneficiary Name	Alpha		2	190	Mandatory
Primary Address	Alpha		3	38	Mandatory
Primary City	Alpha		4	38	Mandatory
Primary State	Alpha		5	38	Mandatory
Primary Post Code	Alpha		6	8	Mandatory
Tax Reporting Type ¹	Alpha	The value must be N/A, I, EE, FI, MIE, FTE, ANE, PNE, MIN, or FTP. There is no default.	7	3	Mandatory
Date of Birth	Date	In the form DD/MM/YYYY (e.g. 19/01/1988) If Tax Reporting Type = I, then this field is required.	8	10	Optional
Country	Alpha	ISO Country Code of Beneficiary's Country of Residence (e.g. AU).	9	2	Optional
Tax File Number	Numeric	Validated TFN if supplied. Will pad with leading zero if 8 characters supplied	10	9	Optional
Non-Resident	Alpha	'YES' or 'NO'. Defaults to 'NO' if not supplied.	11	3	Optional

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Australian Business Number	Numeric	Validated ABN if supplied	12	11	Optional
Beneficiary Surname*	Alpha	Mandatory for Individuals	13	38	Optional*
Telephone	Numeric		14	15	Optional
Fax	Numeric		15	15	Optional
Email	Alpha + @		16		Optional
Notes	Alpha		17	255	Optional
Alternative Address	Alpha		18	38	Optional
Alternative City	Alpha		19	38	Optional
Alternative State	Alpha		20	38	Optional
Alternative Post Code	Alpha		21	8	Optional

* Conditional. Must be supplied for individuals

¹ Note: Tax Reporting Type = N/A is only valid when the Account Purpose Excluded = Yes in the Type 2 record.

2.4.3.1 Beneficiary Type – Record Type 3C

The following table describes the format for Beneficiary type

Field	Mandatory	Description
File Record Type	Y	Must be "3C"
Comment Field Number	Y	The n th Beneficiary Account Holder Comment field Should always be "1" in the context of Beneficiary Type input since only one beneficiary type applies to one beneficiary. Otherwise, the system will return an error message "Account Holder Comment Number is invalid."
Comment Field Value	Y	The value for the Account Holder Comment field In the context of Beneficiary Type input, the value should correspond to the Beneficiary Type Code (refer to Appendix D). Otherwise, the system will return an error message "Account Holder Comment value is invalid."

2.4.3.2 The various Reporting Tax Types – Record Type 3

The follow tables describe the file formats for each of the reporting tax types. There can only be one reporting tax type record per Record Type 3. Refer to section 2.3 for interdependencies between field values and record combinations.

Reporting Tax Type = I

Field	Mandatory	Description
File Record Type	Y	Must be "3I"
Place of Birth	Y	ISO Country code, e.g. AU.
Australian Tax Resident Only	Y	The value can be Yes or No. There is no default.
Number of Tax Countries	Y	*If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied. Then, immediately following this record, there must be the same number of 3T records as the value supplied. If Australian Tax Resident Only = Yes, then the value must be 0 or empty.

Reporting Tax Type = EE

Field	Mandatory	Description
File Record Type	Y	Must be "3EE"
Place of Establishment/ Incorporation	Y	ISO Country code, e.g. AU.
Place of Effective Management	Y	ISO Country code, e.g. AU.
GIIN	N	This is the Global Intermediary Identification Number issued by the IRS. It must be 19 characters in length, only alphanumeric and full stops permitted, no spaces.

Reporting Tax Type = FTE

Field	Mandatory	Description
File Record Type	Y	Must be "3FTE"
Place of Establishment/ Incorporation	Y	ISO Country code, e.g. AU.
Place of Effective Management	Y	ISO Country code, e.g. AU.

Field	Mandatory	Description
GIIN	N	Do not use this field
The Entity has No Residency for Tax Purpose	N	This is not required in the file however will default to Yes in the database.

Reporting Tax Type = FI

Field	Mandatory	Description
File Record Type	Y	Must be "3FI"
Place of Establishment/ Incorporation	Y	ISO Country code, e.g. AU.
Place of Effective Management	Y	ISO Country code, e.g. AU.
GIIN	Y*	<p>This is the Global Intermediary Identification Number issued by the IRS.</p> <p>It must be 19 characters in length, only alphanumeric and full stops permitted, no spaces.</p> <p>Whether this field is required or not will depend if the Place of Establishment/Incorporation is the US or an IGA country. Refer to Appendix for list of IGA countries or www.anz.com/aeoi for more information.</p>

* Conditional. Must be supplied if the FI is not registered in the US OR an IGA country.

Reporting Tax Type = ANE

Field	Mandatory	Description
File Record Type	Y	Must be "3ANE"
Place of Establishment/ Incorporation	Y	ISO Country code, e.g. AU.
Place of Effective Management	Y	ISO Country code, e.g. AU.
Australian Tax Resident Only	Y	<p>The value can be Yes or No.</p> <p>There is no default.</p>
Number of Tax Countries	Y*	<p>If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied.</p> <p>Then, immediately following this record, there must be the same number of 3T records as the value supplied.</p> <p>If Australian Tax Resident Only = Yes, then the value must be 0 or empty.</p>

Field	Mandatory	Description
GIIN	N	Not to be used.
The Entity has No Residency for Tax Purpose		This is not required in the file however will default to No in the database.

* Conditional. Must be supplied if Australian Tax Resident Only = No.

Reporting Tax Type = MIE

Field	Mandatory	Description
File Record Type	Y	Must be "3MIE"
Place of Establishment/ Incorporation	Y	ISO Country code, e.g. AU.
Place of Effective Management	Y	ISO Country code, e.g. AU.
GIIN	N	This is the Global Intermediary Identification Number issued by the IRS. It must be 19 characters in length, only alphanumeric and full stops permitted, no spaces. Whether this field is required or not will depend if the Place of Establishment/Incorporation is an IGA country. Refer to Appendix for list of IGA countries.

Reporting Tax Type = MIN

Field	Mandatory	Description
File Record Type	Y	Must be "3MIN"
Place of Establishment/ Incorporation	Y	ISO Country code, e.g. AU.
Place of Effective Management	Y	ISO Country code, e.g. AU.
The Entity Has No Residency for Tax Purposes	Y	The value can be Yes or No. There is no default. Please note that if The Entity Has No Residency for Tax Purposes = Yes, then Australian Tax Resident will default to N/A and no other data is required.
Australian Tax Resident Only	Y*	A value for this field is required if The Entity Has No Residency for Tax Purposes = No. The value can be Yes or No. There is no default.
Number of Tax Countries	Y*	If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied.

Field	Mandatory	Description
		<p>Then, immediately following this record, there must be the same number of 3T records as the value supplied.</p> <p>If Australian Tax Resident Only = Yes, or The Entity Has No Residency for Tax Purposes = Yes, then the value must be 0 or empty.</p>
Number of Controlling Persons	Y	<p>This is the number of controlling persons associated with the entity.</p> <p>It must be a numeric value > 0.</p> <p>There is no limit to the number of controlling persons.</p> <p>Then, immediately following this record, there must be the same number of 3CP records as the value supplied for Number of Controlling Persons.</p> <p>In addition, if the controlling person's Australian Tax Resident Only = No, there must be the same number of 3CPT records as the value supplied for the Controlling Person's Number of Tax Countries.</p>
GIIN	N	<p>This is the Global Intermediary Identification Number issued by the IRS.</p> <p>It must be 19 characters in length, only alphanumeric and full stops permitted, no spaces.</p>

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

Reporting Tax Type = PNE

Field	Mandatory	Description
File Record Type	Y	Must be "3PNE"
Place of Establishment/ Incorporation	Y	ISO Country code, e.g. AU.
Place of Effective Management	Y	ISO Country code, e.g. AU.
Australian Tax Resident Only	Y	<p>The value can be Yes or No.</p> <p>There is no default.</p>
Number of Tax Countries	Y*	<p>If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied.</p> <p>Then, immediately following this record, there must be the same number of 3T records as the value supplied.</p> <p>If Australian Tax Resident Only = Yes, then the value must be 0 or empty.</p>

Field	Mandatory	Description
Number of Controlling Persons	Y	<p>This is the number of controlling persons associated with the entity.</p> <p>It must be a numeric value > 0.</p> <p>There is no limit to the number of controlling persons.</p> <p>Then, immediately following this record, there must be the same number of 3CP records as the value supplied for Number of Controlling Persons.</p> <p>In addition, if the controlling person's Australian Tax Resident Only = No, there must be the same number of 3CPT records as the value supplied for the Controlling Person's Number of Tax Countries.</p>
GIIN	N	<p>This is the Global Intermediary Identification Number issued by the IRS.</p> <p>It must be 19 characters in length, only alphanumeric and full stops permitted, no spaces.</p>
The Entity has No Residency for Tax Purpose		This is not required in the file however will default to No in the database.

* Conditional. Must be supplied if Australian Tax resident only = No.

Reporting Tax Type = FTP

Field	Mandatory	Description
File Record Type	Y	Must be "3FTP"
Place of Establishment/ Incorporation	Y	ISO Country code, e.g. AU.
Place of Effective Management	Y	ISO Country code, e.g. AU.
Number of Controlling Persons	Y	<p>This is the number of controlling persons associated with the entity.</p> <p>It must be a numeric value > 0.</p> <p>There is no limit to the number of controlling persons.</p> <p>Then, immediately following this record, there must be the same number of 3CP records as the value supplied for Number of Controlling Persons.</p> <p>In addition, if the controlling person's Australian Tax Resident Only = No, there must be the same number of 3CPT records as the value supplied for the Controlling Person's Number of Tax Countries.</p>
GIIN	N	This is the Global Intermediary Identification Number issued by the IRS.

Field	Mandatory	Description
		It must be 19 characters in length, only alphanumeric and full stops permitted, no spaces.
The Entity has No Residency for Tax Purpose		This is not required in the file however will default to Yes in the database.

Reporting Tax Type = T or CPT (Tax Country)

Field	Mandatory	Description
File Record Type	Y	Must be "3T" or "3CPT"
Tax Country	Y	ISO Country code, however cannot be AU.
TIN	N	Tax Identification Number Alphanumeric, no spaces. Maximum length 50.
Reason Code	Y*	If a TIN has not been supplied, then one of the following reason codes must be supplied: A, B, C, or Z A – Not issued B – Not Required C – Applied For Z - Unobtainable If a TIN has been supplied then the value will default to P (Provided).
Comment	Y*	Required if Reason = Z or otherwise leave blank Alphanumeric, spaces permitted. Maximum length 50.

* Conditional. Must be supplied depending on other data entered as described in this table.

Reporting Tax Type = CP (Controlling Person)

Field	Mandatory	Description
File Record Type	Y	Must be "3CP"
Name	Y	Alphanumeric, spaces permitted. Maximum length 190.
Address 1	Y	Alphanumeric, spaces permitted. Maximum length 38.

Field	Mandatory	Description
Address 2	N	Alphanumeric, spaces permitted. Maximum length 38.
Address 3	N	Alphanumeric, spaces permitted. Maximum length 38.
Address 4	N	Alphanumeric, spaces permitted. Maximum length 38.
Address 5	N	Alphanumeric, spaces permitted. Maximum length 38.
Country of Residence	Y	ISO Country code, e.g. AU.
Place of Birth	Y	ISO Country code, e.g. AU.
Date of Birth	Y	DD/MM/YYYY format.
Australian Tax Resident Only	Y	The value can be Yes or No. There is no default.
Number of Tax Countries	Y*	If Australian Tax Resident Only = No, then a value between 1 and 5 must be supplied. Then, immediately following this record, there must be the same number of 3CPT records as the value supplied. If Australian Tax Resident Only = Yes, then the value must be 0 or empty.

* Conditional. Must be supplied if Australian Tax Resident Only = No.

2.4.4 File Record Type 4: Allocation Rule

The following table describes the format of the Allocation Rule Record:

Field	Mandatory	Description
File Record Type	Y	Must be "4"
Static Reference	N^	
Bank Transaction Type	N^	A valid Bank Transaction Type code for the bank area of the supplied bank account details. E.g. TRANSFER
Static Reference Case Sensitive	N	Default to NO if not supplied
Range Min	N^	Numeric
Range Max	N^	Numeric
Ignore Whitespace	N	Default to YES if not supplied
Allocation Transaction Description for Debit	N	

Field	Mandatory	Description
Allocation Transaction Description for Credit	N	
Bank Account Details	Y*	The full (concatenated) bank account source, account BSB/Bank Branch, and account number of the ANZ bank account for the rule to be lodged against. The account must be valid for the supplied allocation account holder (i.e. linked record types "1" or "2"). e.g. CMM013009123456789 or SYS987654123456789 If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.4). If more than one correct value exists for the user the process will throw an error.
Allocation Transaction Type	Y*	A valid Allocation Transaction Type code for the Account Holder Type. If this value is not defined in the file the system will work out the correct value (Please refer to the default value look up table in 2.4). If more than one correct value exists for the user the process will throw an error.

* Conditional. Must be supplied if more than one configured value is applicable for the importing user.

^ At least one field within this field group must be supplied.

2.5 Samples

2.5.1 Self Tax Reporting Account Holder sample

Self Tax Reporting file formats will comprise a file record type 1, and optionally additional 4. Every occurrence of a file record type 1 denotes a new Account Holder. Each record type occupies one line of the file format.

The following examples represents a Self Tax Reporting detail record:

```
1,22113555,FullName,300 Princes
Street,Sydney,NSW,2074,12/12/1990,,NO,,Bloggs,,,AU,sample@ABCDE.com,AUD,,,,,,,,YES,enter
a note,,,,,CLI,CLIAUD
```

OR just the minimum mandatory fields along with an allocation rule:

```
1,22113555,FullName,300 Princes Street,Sydney,NSW,2074,,,,smith,,,,,,,,,YES,,,,,CLI,CLIAUD
4,Static Reference Test Transaction,,,,,
```

2.5.2 Streamline Tax Reporting Account Holder samples

Streamline Tax Reporting Files Formats will comprise a file record type 2 and types of 3; and optionally additional types of 3 and 4. Every occurrence of a file record type 2 denotes a new Account Holder. Each record type occupies one line of the file format.

2.5.3 Streamline Tax Reporting Beneficiaries sample where account purpose is excluded

2,191002658,Trustee of TestingCom on behalf of John Smith and Jane Doe,Yes,AU,AUD,0,0,0,CLI,CLIAUD
3,Ms Jane Doe,100/2 Sydney Rd,Sydney,NSW,2000,N/A,12/12/1990,AU,123456789,YES,99999999,Doe,88877766555,,,,,,,,
3,Mr John Smith,100/1 Test Rd,Sydney,NSW,2000,N/A,12/12/1980,AU,987654321,NO,,Smith,,,,,,,,
3C,1,2

OR the minimum mandatory fields

2,191002658,Trustee of TestingCom on behalf of John Smith,Yes,,,,,CLI,CLIAUD
3,Mr Peter Johnson,100/15 Sydney Rd,Sydney,NSW,2000,N/A,12/12/1981
3,Mr Andrew Lee, 100/16 Sydney Rd,Sydney,NSW,2000,N/A,28/02/1962
3C,1,2

Reporting Type "3I" sample (Account purpose not excluded)

2,191002658,Import Individual Bene Type Test,No,AU,AUD,0,0,0,CLI,CLIAUD
3,Ms Jane Doe, 100/20 Test Rd,Sydney,NSW,2000,I,28/02/1962
3I,US,NO,1
3T,US,TIN123456789
3C,1,1

Reporting Type "3EE" sample (Account purpose not excluded)

2,191002658,Trustee of Exempt Entity,No
3,Exempt Entity, 100/1 Sydney Rd,Sydney,NSW,2000,EE
3EE,AU,AU,12.4567890123456789
3C,1,2

Reporting Type "3FTE" sample (Account purpose not excluded)

2,181002658,Trustee of No Residency for Tax Purposes Active NFE,No,,,,,CLI,CLIAUD
3,No Residency for Tax Purposes Active NFE, 100/1 Sydney Rd,Sydney,NSW,2000,FTE
3FTE,AU,NZ
3C,1,2

Reporting Type "3FI" sample (Account purpose not excluded)

2,191002658,Trustee of Financial Institution,No,,,,,CLI,CLIAUD
3,Financial Institution, 100/1 Sydney Rd,Sydney,NSW,2000,FI
3FI,AL,AL,GIN1234568123456789
3C,1,7

Reporting Type "3ANE" sample (Account purpose not excluded)

2,191002658,Trustee of ANE,No,,,,,CLI,CLIAUD
3,Active Non Financial Entity, 100/1 Sydney Rd,Sydney,NSW,2000,ANE
3ANE,AU,AU,No,2
3T,US,TIN123456789
3T,CA,,C
3,Active Non Financial Entity 2, 100/1 Sydney Rd,Sydney,NSW,2000,ANE
3ANE,AU,AU,Yes
3C,1,4

Reporting Type "3MIE" sample (Account purpose not excluded)

2,191002658, Trustee of MIE,No,,,,,CLI,CLIAUD
3, Managed Investment Entity CRS Country, 100/1 Sydney Rd,Sydney,NSW,2000,MIE
3MIE,AU,NZ
3C,1,3

Reporting Type "3MIN" sample (Account purpose not excluded)

2,191002658,Trustee of MIN,No
3,Managed Investment Entity NonCRS
Country,Address,City,State,3000,MIN,03/05/1962,AU,,YES,,,,,,,,
3MIN,AU,AU,No,No,2,2,1234.1234.1234.1234
3T,US,TIN123456789
3T,AF,,Z,Comment Field
3CP,CP Name,Add 1,Add 2,3,4,5,AU,AU,06/12/1980,Yes
3CP,CP Name 2,Add1,Add2,3,4,5,AU,US,01/12/1974,No,1
3CPT,US,TIN999111333
3C,1,3

Reporting Type "3PNE" sample (Account purpose not excluded)

2,191002658,Trustee of PNE,No,,,,,CLI,CLIAUD
3,Passive Non-Financial Entity Beneficiary
00,Address,City,State,3000,PNE,03/05/1962,AU,,YES,,,,,,,,
3PNE,AU,AU,No,1,2,1234.1234.1234.1234
3T,US,TIN123456789
3CP,CP Name,Add 1,Add 2,3,4,5,AU,AU,06/12/1980,Yes
3CP,CP Name 2,Add1,Add2,3,4,5,AU,US,01/12/1974,No,1
3CPT,US,TIN999111333
3C,1,4

Reporting Type "3FTP" sample (Account purpose not excluded)

2,211111120,PrincipalAH1,No,AU,AUD,0,0,0,CLI,CLIAUD
3,The Entity Has No Residency for Tax Purposes Passive Non-Financial Entity,100/1 Sydney
Rd,Sydney,NSW,2000,FTP
3FTP,AU,AU,1
3CP,CP Name 2,Add 1,Add 2,3,4,5,AU,US,01/12/1974,No,1
3CPT,US,TIN999111333
3C,1,4

2.5.4 Self Tax Reporting Allocation Rule sample

Sample 1;

4,Static Reference Test Transaction,,,100,1000,YES,,Credit
description,CMM013009123456789,AATOCLI

OR the minimum mandatory fields:

4,Static Reference Test Transaction

3 AU DOMESTIC PAYMENTS FILE FORMAT (WEB)

3.1 Overview

The Domestic Payments file format (Web) allows a user to import a CSV file containing domestic payment details into the ANZ Cashactive Control user interface (UI).

3.2 CSV File Layout and Character Set

A valid CSV file consists of only one record type, Detail Record. Domestic payment detail items will be created for each Detail Record in the CSV file.

The format specifications for the Detail Record is are outlined in detail further in this document.

The following character set is allowed in a CSV file:

Fields that are marked '**Alpha**' (Alphanumeric) in the 'Type' column are limited to:

- Letters: A-Z, a-z
- Numbers: 0-9
- The following Characters: spaces (), hyphens (-), full stops (.), forward slashes (/)

Restricted/Invalid characters includes: [-()*^%\$£\!"!<>;:;@~#{ }\|=|_`+']

Fields that are marked '**Numeric**' in the 'Type' column are limited to:

- Numbers: 0-9

3.3 Detail Record

Each Detail Record contains information used to create one payment instruction (Detail Item).

There may be many Detail Records in one CSV file.

All fields must be separated by a comma (,) and each record will end with CRLF (carriage-return/line feed).

The following table describes the format of the Detail Record:

Field Description	Type	Notes	Record Position	Length	Mandatory/Optional
Account Holder Reference	Alpha	Must be a valid Account Holder Reference for the customer client account being paid from	1	20	Mandatory
Payee Name	Alpha		2	18	Mandatory
Payee BSB	Numeric		3	10	Mandatory
Payee Account Number	Numeric		4	14	Mandatory
Narrative	Alpha	Payment Description	5	18	Mandatory
Payment Date	Date	In the form DD/MM/YYYY (e.g. 19/01/1988)	6	10	Mandatory

Amount	Numeric	Unsigned, no decimals Must be > 0, e.g. \$1 should be input as 100	7	12	Mandatory
Transaction Code	Alpha	Must be 'BLKEFT'	8	6	Mandatory
Comments	Alpha	Comment if required	9	500	Optional
BTA Reference	Alpha	Leave Blank	10	20	No Input
Currency	Alpha	Must be AUD	11	3	Mandatory
Generate External Remittances		Must be '1'	12	1	Mandatory
PayCat	Alpha	Must be '50'	13	2	Mandatory
Field 1	Numeric	Must contain exactly same information as Amount field	14	12	Mandatory
Field 2	Numeric	Populate with 0	15	1	Mandatory
Field 3	Numeric	Populate with 0	16	1	Mandatory
Field 4	Numeric	Populate with 0	17	1	Mandatory
Field 5	Numeric	Populate with 0	18	1	Mandatory
Field 6	Numeric	Populate with 0	19	1	Mandatory
Field 7	Numeric	Populate with 0	20	1	Mandatory
Field 8	Numeric	Populate with 0	21	1	Mandatory
Field 9	Numeric	Populate with 0	22	1	Mandatory
Field 10	Numeric	Populate with 0	23	1	Mandatory

3.4 Sample Format

The following example represents a detail record:

12345600000789C9999,JSmith,111222,98745632101,INV1234,01/05/2013,450014,BLKEFT, April Pension payment,,AUD,1,50,450014,0,0,0,0,0,0,0,0

4 INTERNAL FUNDS TRANSFER AND RECEIPT

4.1 Overview

Transferring funds between a Client account and another internal account in the same location.

4.2 Internal Transfer File Format

The file used to transfer funds from the Client Account is a CSV file with the following format:

Field Description	Type	Notes	Record Position	Length	Mandatory/Optional
Account Holder Reference	Alphanumeric	Account holder reference of the "From" Client account	1	20	Mandatory
Scheme Name		Leave Blank	2		No Input
Amount	Numeric	Amount to be transferred (unsigned, no decimals)	3	12	Mandatory
Payment date	Date Dd/mm/yyyy	Current day's date (DD/MM/YYYY)	4	10	Mandatory
TransCode	Alphanumeric	See below for valid transaction codes	5	6	Mandatory
Comments	Alphanumeric	Transaction description	6	500	Optional
BTA Reference	Alphanumeric	Blank	7		No Input
Currency	Alphanumeric	'AUD'	8	3	Mandatory
Field 1	Numeric	Must contain exactly same information as Amount field	9	12	Conditional *
Field 2	Numeric	Populate with 0	10	12	Mandatory
Field 3	Numeric	Populate with 0	11	12	Mandatory
Field 4	Numeric	Populate with 0	12	12	Mandatory
Field 5	Numeric	Populate with 0	13	12	Mandatory
Field 6	Numeric	Populate with 0	14	12	Mandatory
Field 7	Numeric	Populate with 0	15	12	Mandatory
Field 8	Numeric	Populate with 0	16	12	Mandatory
Field 9	Numeric	Populate with 0	17	12	Mandatory
Field 10	Numeric	Populate with 0	18	12	Mandatory

* when performing a Cli to Nom transaction this field should be Blank

Transaction Codes:

BLKNVI – Debit Client Account, Credit Nominated Account
BLKTR1 – Debit Client Account, Credit General Account
BLKTCS – Debit Client Account, Credit Sundry Account

Sample Format:

LOC99900000123456789,,100,01/01/2019,BLKNVI,Comments Cli to Nom,,AUD, ,0,0,0,0,0,0,0,0

LOC99900000123456789,,150,01/01/2019,BLKTR1,Comments Cli to Gen,,AUD,150,0,0,0,0,0,0,0,0

LOC99900000123456789,,150,01/01/2019,BLKTCS,Comments Cli to Gen,,AUD,150,0,0,0,0,0,0,0,0

4.3 Internal Receipt File Format

The file used to transfer funds to the Client Account is a CSV file with the following format:

Field Description	Type	Notes	Record Position	Length	Mandatory/Optional
Account Holder Reference	Alphanumeric	Account holder reference of the "To" Client account	1	20	Mandatory
Deposit Date	Date dd/mm/yyyy	Current day's date (DD/MM/YYYY)	2		Mandatory
Amount	Numeric	Amount to be transferred (unsigned, no decimals)	3	12	Mandatory
TransCode	Alphanumeric	See below for valid transaction codes	4	6	Mandatory
Comments	Alphanumeric	Transaction description	5	500	Optional
Received From	Alphanumeric	Blank	6	50	Optional
BTA Reference	Alphanumeric	Blank	7		No Input
Reserved	Alphanumeric	Blank	8		No Input
Currency	Alphanumeric	'AUD'	9	12	Mandatory
Field 1	Numeric	Must contain exactly same information as Amount field	10	12	Mandatory
Field 2	Numeric	Populate with 0	11	12	Mandatory
Field 3	Numeric	Populate with 0	12	12	Mandatory
Field 4	Numeric	Populate with 0	13	12	Mandatory
Field 5	Numeric	Populate with 0	14	12	Mandatory
Field 6	Numeric	Populate with 0	15	12	Mandatory

Field 7	Numeric	Populate with 0	16	12	Mandatory
Field 8	Numeric	Populate with 0	17	12	Mandatory
Field 9	Numeric	Populate with 0	18	12	Mandatory
Field 10	Numeric	Populate with 0	19	12	Mandatory

Transaction Codes:

BLKINV – Credit Client Account, Debit Nominated Account
 BLKTR2 – Credit Client Account, Debit General Account
 BLKTSC – Credit Client Account, Debit Sundry Account

Sample Format:

LOC222000000000000001,01/01/2019,280,BLKINV,Comments Nom to Cli,,,,AUD,280,0,0,0,0,0,0,0,0

LOC222000000000000002,01/01/2019,110,BLKTR2,Comments Gen to Cli,,,,AUD,110,0,0,0,0,0,0,0,0

LOC222000000000000002,01/01/2019,110,BLKTSC,Comments Gen to Cli,,,,AUD,110,0,0,0,0,0,0,0,0

5 BALANCE & TRANSACTION REPORTING (BTR)

5.1 Overview

This section defines the Reporting file formats that you receive from ANZ Cashactive Control.

5.2 Balance & Transaction Reporting File Format

The following table describes the file format of the Balance & Transaction report:

Field Description	Type	Notes	Record Position	Length
Account Holder Reference	Alpha		1	20
Account Holder Name	Alpha		2	
Account	Alpha	Account Number	3	18
Account type	Alpha		4	3
Currency	Alpha		5	3
Amount	Numeric	Signed, no decimals	6	
Description	Alpha	Transaction Narrative	7	280

Value Date	Date	YYYYMMDD, Transaction Value Date	8	
Transaction Date	Date	YYYYMMDD	9	
Transaction Type	Alpha		10	14
Reference	Alpha	Transaction reference	11	10
Forward Balance	Numeric	Signed, no decimals	12	
Cleared Balance	Numeric	Signed, no decimals	13	

For accounts that don't have transactions that day, a dummy record will be created with empty transaction data and a transaction amount of 0.

5.3 Client Account List Reporting File Format

The following table describes the file format of the Client Account report:

Field Description	Type	Notes	Record Position	Length
Account Holder Reference	Alpha		1	20
Account Holder Name	Alpha		2	
Account Number	Alpha		3	18
Account type	Alpha		4	3
Status	Alpha	Possible values: Open Blocked Closed	5	
Interest Description	Alpha		6	
Default Interest Description	Alpha		7	
Interest Exception Flag	Alpha	Set to Y if the account interest differs from the default value. Otherwise set to N.	8	1

6 APPENDIX

Appendix A: Transaction Type

The ANZ Cashactive Control Transaction list below outlines the unique codes which advise the classification of the transaction that appears in your Balance and Transaction Reporting file:

Posting Type	TransactionType	Posting Rule description
Sub posting rule	1XX	Reverse Cli Interest Adj
Sub posting rule	3XX	Reverse Adj GEN to INT
Sub posting rule	3SX	Sundry to Interest Adj
Trust Allocation To Client Account	ACC	Auto Allocation Client Account Credit
Trust Allocation To Client Account	ACD	Auto Allocation Client Account Debit
Sub posting rule	ADJ	Adj INT to CLI
Reverse IMA to NAT only	AXN	Reverse IMA to NAT Only
Sub posting rule	BCP	Bank Cheque Payment
Trust Allocation To General	BGC	Auto Allocation General Credit
Trust Allocation To General	BGD	Auto Allocation General Debit
Trust Allocation To Sundry	BSC	Auto Allocation Sundry Credit
Trust Allocation To Sundry	BSD	Auto Allocation Sundry Debit
Trust Allocation To Interest	BIC	Auto Allocation Interest Credit
Trust Allocation To Interest	BID	Auto Allocation Interest Debit
Capitalisation	CA2	Capitalisation
Control Capitalisation	CAP	Control Capitalisation
Client Ac Credit Correct	CCC	Client Ac Credit Correct
Client Ac Debit Correct	CCD	Client Ac Debit Correct
Corporate Cheque Payment	CCP	Corporate Cheque
Client Account Credit Interest	CDI	Credit Client Ac Interest
Client Domestic Payment	CDP	Client Domestic Payment
Closure Client Domestic Payment	CDP	Client Domestic Payment
Reverse MA General Credit	CGN	Reverse Manual Allocation General Credit
Adjust Client Account to Interest	CIA	Client Ac to Interest Adj
Reverse Close Stat Trust Inv	CNV	Reverse Close Stat Trust Inv
Bank Cheque Standard Priority	CQ2	Cheque Standard Priority
Closure Bank Chq Standard Priority	CQ2	Cheque Standard Priority

Posting Type	TransactionType	Posting Rule description
Reverse Manual Allocation Tax Credit	CTN	Reverse Manual Allocation Tax Credit
Client Urgent Payment	CUP	Client Urgent Payment
Closure Client Urgent Payment	CUP	Client Urgent Payment
Cli Int Adj Dbt No ANZ Trf	CXA	Cli to Int Adjustment
Debit Cli Ac Interest	DB2	Debit Cli Ac Interest
Adjust Interest to Client Account	ICA	Interest to CLI Adjust
Reverse IMA Initialise	IIN	Reverse IMA Initialise
Initialise Interest Mgmt Account	INI	IMA Initialise
Transfer Nominated to Client A/C	INV	Open Stat Trust Invest
Sub posting rule	JDA	Adj CLI to INT
Allocate Credit to Client Account	MCC	Manual Allocation Client Ac Credit
Allocate Debit to Client Account	MCD	Manual Allocation Client Ac Debit
Non-Client Interest Payment	MGN	Export Interest Margin
Transaction directly on the real bank account	NFC	Bank Account transaction that Control will attempt to Match to forward Cash transaction or allocate according to allocation rules (status "an unallocated transaction")
Transaction is in a pending allocation error status	NFE	Unable to automatically allocate transaction (due to multiple matching rules)
Allocated transaction	NFR	Transaction has already been allocated
Transaction on the real bank account marked as not for allocation	NFX	This is to prevent an allocation from being made (a scenario usually only when remedial action has been taken) (status "marked as not to be allocated")
Allocate Trust Credit to General	NGC	Manual Allocation General Credit
Allocate Trust Debit to General	NGD	Manual Allocation General Debit
Allocate Trust Credit to Sundry	NSC	Manual Allocation Sundry Credit
Allocate Trust Debit to Sundry	NSD	Manual Allocation Sundry Debit
Reverse Non-Client Interest Payment	NGM	Reverse Export Int Margin
Allocate Trust Credit to Interest	NIC	Manual Allocation Interest Credit
Allocate Trust Debit to Interest	NID	Manual Allocation Interest Debit
AllocateTrust Credit to Tax	NTC	Manual Allocation Tax Credit

Posting Type	TransactionType	Posting Rule description
Closure Transfer Client A/C to Nominated	NVC	Close Stat Trust Invest
Transfer Client A/C to Nominated	NVI	Close Stat Trust Invest
IMA to NAT Only	NXA	IMA to NAT Only
Opening Client Account Credit Bal	OCC	Opening Client Ac Credit
Opening Client Account Debit Bal	OCD	Opening Client Ac Debit
OTC Bank Cheque Payment	OTC	OTC Bank Cheque
Opening General Account Credit Bal.	PGC	Open Gen Credit Balance
Opening General Account Debit Bal.	PGD	Open Gen Debit Balance
Opening Sundry Account Credit Bal.	PSC	Open Sundry Credit Balance
Opening Sundry Account Debit Bal.	PSD	Open Sundry Debit Balance
Reverse Capitalisation	RA2	Reverse Capitalisation
Sub posting rule	RBC	Reverse STP Bank Cheque
Sub posting rule	RC2	Reverse Chq Standard Priority
Adjust client account to control	RCC	Reverse Client Ac Credit
Reverse Client Ac Debit	RCD	Reverse Client Ac Debit
Sub posting rule	RCP	Reverse Capitalisation
Reverse Opening CLI Cred Bal	RCT	Reverse Opening CLI Cred Bal
Reverse Opening Deb Bal	RDT	Reverse Opening Deb Bal
Sub posting rule	RHT	Reverse Withholding Tax
Sub posting rule	RMX	Reversal between Naturals
Reverse WHT Payment	RTX	Reverse WHT Payment
Reverse Withholding Tax	RW2	Reverse Withholding Tax CLI
Reverse General Credit	SGC	Reverse General Credit
Reverse General Debit	SGD	Reverse General Debit
Reverse Sundry Credit	SSC	Reverse Sundry Credit
Reverse Sundry Debit	SSD	Reverse Sundry Debit
Reverse TAX CREDIT	STC	Reverse TAX CREDIT
Withholding Tax Payment	TAX	Withholding Tax Payment
Transfer Client Account to General	TCG	Transfer Client Ac to Gen
Transfer General to Client Account	TGC	Transfer Gen to Client Ac
Transfer Client Account to Sundry	TCS	Transfer Client Ac to Sundry

Posting Type	TransactionType	Posting Rule description
Transfer Sundry to Client Account	TSC	Transfer Sundry to Client Ac
Client Account Journal	TRC	Journal entry on Client Ac
Natural Accounts Journal	TRN	Natural Accounts Journal
Control Client account to WHT	WHT	Withholding Tax
Withholding Tax on CLI	WT2	Withholding Tax on CLI
Withholding Tax on CLI	WTX	Withholding Tax on CLI
Reverse Reversal between Nats	XMR	Reverse Reversal between Nats
Sub posting rule	XX1	Cli to Int Adjustment
IMA to NAT transfer	XX2	Transfer IMA to NAT
GEN to INT adjustment	XX3	General to Interest Adj
Debit Control Credit General	XX4	Debit CON Credit GEN
Credit Control Debit General	XX5	Credit CON Debit GEN
Sundry to INT adjustment	XS3	Sundry to Interest Adj
Debit Control Credit Sundry	XS4	Debit CON Credit SUN
Credit Control Debit Sundry	XS5	Credit CON Debit SUN
Debit Client Credit Control	XX6	Debit CLI Credit CON
Credit Client Debit Control	XX7	Credit CLI Debit CON

Appendix B: Account Type

Account Code	Account Code Description
CLI	Client Account
CON	Control Account
IMA	Interest Management Account
IMC	Interest Management Control Account
INT	Interest Account
NAT	Natural Account
NOM	Nominated Account
GEN	General Account
SUN	Sundry Account
TAX	Tax Account

Appendix C: Country Code

COUNTRY	CODE
ANDORRA	AD
UNITED ARAB EMIRATES	AE
AFGHANISTAN	AF
ANTIGUA AND BARBUDA	AG
ANGUILLA	AI
ALBANIA	AL
ARMENIA	AM
ANGOLA	AO
ANTARCTICA	AQ
ARGENTINA	AR
AMERICAN SAMOA	AS
AUSTRIA	AT
AUSTRALIA	AU
ARUBA	AW
ALAND ISLANDS	AX
AZERBAIJAN	AZ
BOSNIA AND HERZEGOVINA	BA
BARBADOS	BB
BANGLADESH	BD
BELGIUM	BE
BURKINA FASO	BF
BULGARIA	BG
BAHRAIN	BH
BURUNDI	BI
BENIN	BJ
SAINT BARTHELEMY	BL
BERMUDA	BM
BRUNEI DARUSSALAM	BN
BOLIVIA PLURINATIONAL STATE OF	BO
BONAIRE SAINT EUSTATIUS AND SABA	BQ

COUNTRY	CODE
SRI LANKA	LK
LIBERIA	LR
LESOTHO	LS
LITHUANIA	LT
LUXEMBOURG	LU
LATVIA	LV
LIBYAN ARAB JAMAHIRIYA	LY
MOROCCO	MA
MONACO	MC
MOLDOVA REPUBLIC OF	MD
MONTENEGRO	ME
SAINT MARTIN FRENCH PART	MF
MADAGASCAR	MG
MARSHALL ISLANDS	MH
MACEDONIA	MK
MALI	ML
MYANMAR	MM
MONGOLIA	MN
MACAO	MO
NORTHERN MARIANA ISLANDS	MP
MARTINIQUE	MQ
MAURITANIA	MR
MONTSERRAT	MS
MALTA	MT
MAURITIUS	MU
MALDIVES	MV
MALAWI	MW
MEXICO	MX
MALAYSIA	MY
MOZAMBIQUE	MZ

BRAZIL	BR
BAHAMAS	BS
BHUTAN	BT
BOUVET ISLAND	BV
BOTSWANA	BW
BELARUS	BY
BELIZE	BZ
CANADA	CA
COCOS KEELING ISLANDS	CC
CONGO THE DEMOCRATIC REPUBLIC OF	CD
CENTRAL AFRICAN REPUBLIC	CF
CONGO	CG
SWITZERLAND	CH
COTE D`IVOIRE	CI
COOK ISLANDS	CK
CHILE	CL
CAMEROON	CM
CHINA	CN
COLOMBIA	CO
COSTA RICA	CR
CUBA	CU
CAPE VERDE	CV
CURACAO	CW
CHRISTMAS ISLAND	CX
CYPRUS	CY
CZECH REPUBLIC	CZ
GERMANY	DE
DJIBOUTI	DJ
DENMARK	DK
DOMINICA	DM
DOMINICAN REPUBLIC	DO
ALGERIA	DZ

NAMIBIA	NA
NEW CALEDONIA	NC
NIGER	NE
NORFOLK ISLAND	NF
NIGERIA	NG
NICARAGUA	NI
NETHERLANDS	NL
NORWAY	NO
NEPAL	NP
NAURU	NR
NIUE	NU
NEW ZEALAND	NZ
OMAN	OM
PANAMA	PA
PERU	PE
FRENCH POLYNESIA	PF
PAPUA NEW GUINEA	PG
PHILIPPINES	PH
PAKISTAN	PK
POLAND	PL
SAINT PIERRE AND MIQUELON	PM
PITCAIRN	PN
PUERTO RICO	PR
PALESTINIAN TERRITORY OCCUPIED	PS
PORTUGAL	PT
PALAU	PW
PARAGUAY	PY
QATAR	QA
REUNION	RE
ROMANIA	RO
SERBIA	RS
RUSSIAN FEDERATION	RU

ECUADOR	EC
ESTONIA	EE
EGYPT	EG
WESTERN SAHARA	EH
ERITREA	ER
SPAIN	ES
ETHIOPIA	ET
FINLAND	FI
FIJI	FJ
FALKLAND ISLANDS MALVINAS	FK
MICRONESIA FEDERATED STATES OF	FM
FAROE ISLANDS	FO
FRANCE	FR
GABON	GA
UNITED KINGDOM	GB
GRENADA	GD
GEORGIA	GE
FRENCH GUIANA	GF
GUERNSEY	GG
GHANA	GH
GIBRALTAR	GI
GREENLAND	GL
GAMBIA	GM
GUINEA	GN
GUADELOUPE	GP
EQUATORIAL GUINEA	GQ
GREECE	GR
SOUTH GEORGIA AND SOUTH SANDWICH ISLANDS	GS
GUATEMALA	GT
GUAM	GU
GUINEA-BISSAU	GW
GUYANA	GY

RWANDA	RW
SAUDI ARABIA	SA
SOLOMON ISLANDS	SB
SEYCHELLES	SC
SUDAN	SD
SWEDEN	SE
SINGAPORE	SG
SAINT HELENA	SH
SLOVENIA	SI
SVALBARD AND JAN MAYEN	SJ
SLOVAKIA	SK
SIERRA LEONE	SL
SAN MARINO	SM
SENEGAL	SN
SOMALIA	SO
SURINAME	SR
SAO TOME AND PRINCIPE	ST
EL SALVADOR	SV
SINT MAARTEN DUTCH PART	SX
SYRIAN ARAB REPUBLIC	SY
SWAZILAND	SZ
TURKS AND CAICOS ISLANDS	TC
CHAD	TD
FRENCH SOUTHERN TERRITORIES	TF
TOGO	TG
THAILAND	TH
TAJIKISTAN	TJ
TOKELAU	TK
TIMOR-LESTE	TL
TURKMENISTAN	TM
TUNISIA	TN
TONGA	TO

HONG KONG	HK
HEARD ISLAND AND MCDONALD ISLANDS	HM
HONDURAS	HN
CROATIA	HR
HAITI	HT
HUNGARY	HU
INDONESIA	ID
IRELAND	IE
ISRAEL	IL
ISLE OF MAN	IM
INDIA	IN
BRITISH INDIAN OCEAN TERRITORY	IO
IRAQ	IQ
IRAN ISLAMIC REPUBLIC OF	IR
ICELAND	IS
ITALY	IT
JERSEY	JE
JAMAICA	JM
JORDAN	JO
JAPAN	JP
KENYA	KE
KYRGYZSTAN	KG
CAMBODIA	KH
KIRIBATI	KI
COMOROS	KM
SAINT KITTS AND NEVIS	KN
KOREA DEMOCRATIC PEOPLE`S REPUBLIC OF	KP
KOREA REPUBLIC OF	KR
KUWAIT	KW
CAYMAN ISLANDS	KY

TURKEY	TR
TRINIDAD AND TOBAGO	TT
TUVALU	TV
TAIWAN PROVINCE OF CHINA	TW
TANZANIA UNITED REPUBLIC OF	TZ
UKRAINE	UA
UGANDA	UG
UNITED STATES MINOR OUTLYING ISLANDS	UM
UNITED STATES	US
URUGUAY	UY
UZBEKISTAN	UZ
HOLY SEE VATICAN CITY STATE	VA
SAINT VINCENT AND THE GRENADINES	VC
VENEZUELA BOLIVARIAN REPUBLIC OF	VE
VIRGIN ISLANDS BRITISH	VG
VIRGIN ISLANDS U.S.	VI
VIET NAM	VN
VANUATU	VU
WALLIS AND FUTUNA	WF
SAMOA	WS
KOSOVO	XK
YEMEN	YE
MAYOTTE	YT
SOUTH AFRICA	ZA
ZAMBIA	ZM
ZIMBABWE	ZW

KAZAKHSTAN	KZ
LAO PEOPLE`S DEMOCRATIC REPUBLIC	LA
LEBANON	LB
SAINT LUCIA	LC
LIECHTENSTEIN	LI

Appendix D: Beneficiary Type Code

Beneficiary Category	Examples	Map to ANZ Beneficiary type	Code
Individual	Sole Trader, Single Person or Natural Person	Individual	1
Company	Australian Company (Private) Australian Company (Public) Foreign Company Registered (Private) Foreign Company Registered (Public) Foreign Company Registered (Other) Government Body (Domestic) Government Body (Offshore) Registered Co-operative Charities	Company	2
Partnerships	General partnerships (GP) Limited partnerships (LP) Incorporated Limited Partnerships (ILP) <i>*Limited to Partnerships engaging in Non-Financial advisory services only. Partnerships such as Fund Managers, Property Trust Managers, Portfolio investment or managed services should be tagged as FI</i>	Company	2
SMSF	Self-Managed Super Fund (In joint or single names) DIY Small APRA Fund (SAF) Service	SMSF	3
Trusts	Private and Public Ancillary Charitable Trust Testamentary Trust Inter Vivos Trust Unit Trust Family Trust Discretionary Trusts Portfolio Investment Entity (PIE)	Trust	4
Financial Institutions (FI)	Fund Managers Property Trust Managers Portfolio, Investment or Management Service (On a commission or fee basis) Insurance brokers <i>Partnerships such as Fund Managers, Property Trust Managers, Portfolio investment or managed services should be tagged as FI</i>	FI	7
Other	If none of the above	Other	8

