

ANZ CASHACTIVE VAM FILE FORMAT GUIDE

Australia
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INTRODUCTION

Purpose

This section applies to the following ANZ Cashactive VAM file formats:

- **Account Opening and Allocation Rule File Formats:**
virtual account opening via VAM (Import);
virtual account opening and allocation rule setup via VAM (Import).
- **Domestic Payment File Formats:**
domestic payments via VAM (Import);
urgent domestic payments via VAM (Import).
- **Reporting File Formats:**
virtual account Balance and Transaction Report (BTR) via VAM (Export);
virtual account BTR via H2H (Export).

Further Assistance

If you require further assistance, please contact ANZ Customer Service Centre.

Contact information:

Australia	13 31 99	6:00am – 8:00pm AEST
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		Monday – Friday, excluding public holidays.

Please refer to anz.com/servicecentres for the most up to date information.

FILE IMPORT: VIRTUAL ACCOUNT OPENING VIA VAM

The **virtual account opening** file allows a user to import a CSV file via the VAM application containing data for one or more Virtual Account Holders.

File format	CSV (no headers)
Function	Single/bulk virtual account opening

The Virtual Account Import file format consists of one File Record Type:

- File Record Type '1' (Account Holder).

File Record Type	Description
File Record Type '1'	<ul style="list-style-type: none"> - Mandatory; - Should be the first row in the Account Import file; - Contains fields used to create one virtual account; - Multiple rows can be added in one CSV file for bulk virtual account opening.
Character Set	Fields that are marked ' Alpha ' (Alphanumeric) in the 'Type' column are limited to: <ul style="list-style-type: none"> - Letters A-Z, a-z - Numbers 0-9 - Invalid characters include [-()*^%\$£"!/?<>;:,@~#{ }\= _`+'].
	Fields that are marked ' Numeric ' in the 'Type' column are limited to: <ul style="list-style-type: none"> - Numbers 0-9

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

Account Holder Record Type has a pre-determined number of fields. Any data in the CSV file over and above the maximum number of fields will be ignored by the system.

File Format for Record Type '1' (Account Holder)

Every occurrence of a File Record Type '1' occupies one row in the CSV file and denotes one new Virtual Account.

Record Position	Field	Type	Description	Max. Length	Mandatory/Optional
1	File Record Type	Numeric	Must be '1'.	1	Mandatory
2	Account Holder Reference	Numeric	User determined Virtual account reference for business reconciliation purposes. Once imported, the system will: <ul style="list-style-type: none"> - add the 6-character Location code prefix*, and - zero [0] fill any Account Holder Reference shorter than 14 digits in length. *Location code prefix does not reduce the 14-digit count.	14	Mandatory

Record Position	Field	Type	Description	Max. Length	Mandatory/Optional
3	Account Holder Name	Alpha Numeric	Virtual account holder name (entity or individual) for business reconciliation purposes.	190	Mandatory
4	Primary Address	Alpha Numeric	-	38	Mandatory
5	Primary City	Alpha Numeric	-	38	Mandatory
6	Primary State	Alpha Numeric	-	38	Mandatory
7	Primary Post Code	Alpha Numeric	-	8	Mandatory
8	Date of Birth	Numeric	In the form DD/MM/YYYY	10	Optional
9	Tax File Number	Numeric	Validated TFN, if required. System will lead with a zero [0], if only 8 characters supplied.	9	Optional
10	Non-Resident	Alpha	Virtual account holder tax residency in AU ('YES' or 'NO'). Defaults to 'NO', if not supplied.	3	Optional
11	Australian Business Number	Numeric	Validated ABN, if required.	11	Optional
12	Account Holder Surname	Alpha Numeric	Virtual account holder surname for business reconciliation purposes if the Virtual account applies to an individual.	38	Optional
13	Telephone	Numeric	-	15	Optional
14	Fax	Numeric	-	15	Optional
15	Country	Alpha	ISO Country Code where the Virtual account is located (e.g. AU).	2	Optional
16	Email	Alpha Numeric	-	50	Optional
17	Default Currency	Alpha	Virtual account currency (e.g. AUD). If not supplied, it will default to the currency configured for the user's location.	3	Mandatory
18	Primary Payee Name	Alpha Numeric	User determined external individual or entity associated with outgoing transactions that are usually reflected in this Virtual account. The field can be used for business reconciliation purposes.	35	Optional
19	Primary Account Bank Branch	Numeric	User determined external account associated with transactions that are usually reflected in this Virtual account. The field can be used for business reconciliation purposes.	10	Optional
20	Primary Account Number	Numeric	User determined external account associated with transactions that are usually reflected in this Virtual account. The field can be used for business reconciliation purposes.	30	Optional
21	Transaction Authorisation Limit Group	Alpha	A valid transaction authorisation Limit Group code. If not supplied, it will default to the globally configured value.	-	Optional
22	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'.	-	Optional
23	Credit Limit 2	Numeric	If not supplied will default to '0'.	-	Optional

Record Position	Field	Type	Description	Max. Length	Mandatory/Optional
			If supplied and the user does not have permission to set credit limits it will default to '0'.		
24	Status	Alpha	'YES' or 'NO': 'YES' – when opened, Virtual account status will be Active, 'NO' - when opened, Virtual account status will be Inactive. If not supplied will default to 'YES'.	3	Optional
25	Notes	Alpha Numeric	User determined. The field can be used for business reconciliation purposes.	255	Optional
26	Alternative Address	Alpha Numeric	-	38	Optional
27	Alternative City	Alpha Numeric	-	38	Optional
28	Alternative State	Alpha Numeric	-	38	Optional
29	Alternative Post Code	Alpha Numeric	-	8	Optional
30	Account Holder Type	Alpha	'1VA' or '2VA': '1VA' - 1 st tier Virtual account, '2VA' - 2 nd tier Virtual account.	3	Mandatory
31	Account Opening Template	Alpha	Must be 'PVAAUD'	6	Mandatory

Example (multiple Virtual Accounts)

1,REFERENCE1,NAME1,1 Sydney Road,Sydney,NSW,2000,,,,,,,,,AU,example@company.com,AUD,,,,,,,,,,,,,1VA,PVAAUD
1,REFERENCE2,NAME2,1 Sydney Road,Sydney,NSW,2000,,,,,,,,,AU,example@company.com,AUD,,,,,,,,,,,,,2VA,PVAAUD

FILE IMPORT: VIRTUAL ACCOUNT OPENING AND ALLOCATION RULE SETUP VIA VAM

The **virtual account opening** and **allocation rule setup** file allows a user to import a CSV file via the VAM application containing data for one or more Virtual Account Holders as well as one or more allocation rules.

File format	CSV (no headers)
Function	Single/bulk virtual account and transaction allocation rule opening

This file format consists of two File Record Types:

- File Record Type **'1'** (Account Holder), and
- File Record Type **'4'** (Allocation Rule).

The import file should contain at least one File Record Type **'1'** and may optionally contain one or more File Record Types **'4'**.

File Record Type	Description
File Record Type '1'	<ul style="list-style-type: none"> - Mandatory; - Should be the first row in the Account Import file; - Contains fields used to create one virtual account; - Multiple rows can be added in one CSV file for bulk virtual account opening.
File Record Type '4'	<ul style="list-style-type: none"> - Optional; - Should not be the first row of the Virtual account import file; - Contains fields used to create one Allocation rule; - Should follow in the next row(s) after the Virtual account to which it applies.

Character Set	Fields that are marked 'Alpha' (Alphanumeric) in the 'Type' column are limited to: <ul style="list-style-type: none"> - Letters A-Z, a-z - Numbers 0-9 - Invalid characters include [~()*^%\$£\!"?<>;:;.,@~#{ }\\= _` +'].
	Fields that are marked 'Numeric' in the 'Type' column are limited to: <ul style="list-style-type: none"> - Numbers 0-9

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

All Record Types have pre-determined number of fields. Any data in the CSV file over and above the maximum number of fields will be ignored by the system.

File Format for Record Type '1' (Account Holder)

Every occurrence of a File Record Type **'1'** occupies one row in the CSV file and denotes one new Virtual Account.

Please see page 4-6.

File Format for Record Type '4' (Allocation Rule)

Every occurrence of a File Record Type **'4'** occupies one row in the CSV file and denotes one new Allocation Rule.

Record Position	Field	Type	Description	Max Length	Mandatory/Optional
1	File Record Type	Numeric	Must be '4' .	1	Mandatory

Record Position	Field	Type	Description	Max Length	Mandatory/Optional
2	Static Reference	Alpha Numeric	<p>An expected non-varying transaction reference, e.g. the receiving virtual account number determining to which virtual account this transaction will be added.</p> <p>This field applies to outgoing and incoming transactions (debits and credits).</p> <p>RECOMMENDED: To be completed for most effective transaction allocation results.</p>	80	<p>Conditional Optional**</p> <p>**At least one of these fields must be supplied</p>
3	Bank Transaction Type	Alpha	<p>A valid Bank Transaction Type code (e.g. TRANSFER)</p> <p>RECOMMENDED: To be left blank unless transaction type is the key determinant.</p>	-	Conditional Optional**
4	Static Reference Case Sensitive	Alpha	<p>In the form 'YES' or 'NO'.</p> <p>'YES' – the Static Reference rule should be case sensitive, 'NO' – the Static Reference rule should not be case sensitive.</p> <p>If not supplied will default to 'NO'.</p> <p>RECOMMENDED: 'NO'</p>	3	Optional
5	Range Min	Numeric	<p>A minimum value within a transaction reference range (e.g. 1).</p> <p>RECOMMENDED: To be left blank unless a varying numeric transaction reference is expected. This field is required when "Range Max" is specified.</p> <p>When specified, must be smaller than "Range Max".</p>	10	Conditional Optional**
6	Range Max	Numeric	<p>A maximum value within a transaction reference range (e.g. 100).</p> <p>This field is required only when "Range Min" is specified.</p> <p>When specified, must be greater than "Range Min".</p>	10	Conditional Optional**
7	Ignore Whitespace	Alpha	<p>In the form 'YES' or 'NO'.</p> <p>'YES' – spaces between characters/words/numbers in transaction references should not determine transaction allocation to a virtual account, 'NO' – spaces between characters/words/numbers in transaction references should determine transaction allocation to a virtual account.</p>	3	Optional

Record Position	Field	Type	Description	Max Length	Mandatory/Optional
			<p>If not supplied will default to 'YES'.</p> <p>RECOMMENDED: 'YES' unless spaces in this transaction's reference will be a differentiating factor.</p>		
8	Allocation Transaction Description for Debit	Alpha Numeric	A user determined additional reference to be added by the system if the allocated transaction is a debit.	80	Optional
9	Allocation Transaction Description for Credit	Alpha Numeric	A user determined additional reference to be added by the system if the allocated transaction is a credit.	80	Optional
10	Bank Account Details	Alpha Numeric	<p>The account - 'CMM', BSB and account number - of the bank account (Natural Account) against which the rule will be lodged (e.g. CMM013009123456789).</p> <p>If this value is not defined in the file, the system will pre-fill the correct value.</p> <p>If more than one correct value exists for the user, i.e. the user has access to more than one ANZ (Natural) account in Cashactive VAM, the file will produce an error.</p>	-	Conditional Optional**
11	Allocation Transaction Type	Alpha	<p>An allocation type code valid for the account type to which the allocation rule will be attached (e.g. Allocate To Virtual Account, Allocate To General, or Allocate To Interest).</p> <p>If this value is not defined in the file, the system will pre-fill the correct value.</p> <p>If more than one correct value exists for the user, the file will produce an error.</p>	-	Conditional Optional**

Example (multiple Virtual accounts with Allocation rules)

```

1,REFERENCE1,NAME1,1 Sydney Road,Sydney,NSW,2000,,,,,,,,,AU,example@company.com,AUD,,,,,,,,,,,,,1VA,PVAAUD
4,TRANSACTIONREFERENCE1
4,TRANSACTIONREFERENCE11
1,REFERENCE2,NAME2,1 Sydney Road,Sydney,NSW,2000,,,,,,,,,AU,example@company.com,AUD,,,,,,,,,,,,,1VA,PVAAUD
4,TRANSACTIONREFERENCE2

```

FILE IMPORT: PAYMENT INITIATION VIA VAM

The **payment** file allows a user to import a CSV file via the VAM application containing data for one or more domestic payments.

File format	CSV (no headers)
Function	Single/bulk payment initiation (Domestic Payment, Urgent Domestic Payment, Cheque)

Character Specifications	
Character Set	Fields that are marked ' Alpha ' (Alphanumeric) in the 'Type' column are limited to: <ul style="list-style-type: none"> - Letters A-Z, a-z - Numbers 0-9 - Invalid characters include [-()*^%\$£\"!?!><;:;@~#{ }\= _` '+].
	Fields that are marked ' Numeric ' in the 'Type' column are limited to: <ul style="list-style-type: none"> - Numbers 0-9

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

File Format for Payment Initiation: Domestic Payment

Every payment instruction occupies one row in the CSV file and denotes one payment.

Record Position	Field	Type	Description	Max. Length	Mandatory/Optional
1	Account Holder Reference	Alphanumeric	Existing Virtual account holder reference from which the payment will be initiated	20	Mandatory
2	Payee Name	Alphanumeric	Payee Name	18	Mandatory
3	Payee BSB	Alphanumeric	Payee BSB Number (minimum 6 digits)	10	Mandatory
4	Payee Account	Alphanumeric	Payee Account Number (minimum 8 digits)	14	Mandatory
5	Transaction Narrative	Alphanumeric	Payment Description	18	Mandatory
6	Payment Date	-	DD/MM/YYYY (e.g. 01/01/1999)	-	Mandatory
7	Amount	Numeric	No decimals and amount must be > 0 (e.g. \$1 should be input as 100)	12	Mandatory
8	Transaction Code	Alpha	Transaction type identifier. Must be: VAWTH	6	Mandatory
9	Comments	Alphanumeric	If no value is present, then the comments will default to Payee Name + Narrative + Payment Date.	500	Optional
10	BTA Reference	-	Please leave the field blank	-	Optional
11	Currency	Alpha	Must be: AUD	3	Mandatory
12	External Payment Generation	Numeric	Indicates if an external payment should be generated Must be: 1	1	Mandatory

Record Position	Field	Type	Description	Max. Length	Mandatory/Optional
13	Payment Category	Numeric	Must be: 50	-	Mandatory
14-22	System mapping fields	-	Please leave the fields blank	-	Optional

File Format for Payment Initiation: Urgent Domestic Payment

Every payment instruction occupies one row in the CSV file and denotes one payment.

Record Position	Field	Type	Description	Max. Length	Mandatory/Optional
1	Account Holder Reference	Alphanumeric	Existing Virtual account holder reference from which the payment will be initiated	20	Mandatory
2	Payee Name	Alphanumeric	Payee Name	18	Mandatory
3	Payee BSB	Alphanumeric	Payee BSB Number (minimum 6 digits)	10	Mandatory
4	Payee Account	Alphanumeric	Payee Account Number (minimum 8 digits)	14	Mandatory
5	Transaction Narrative	Alphanumeric	Narrative required for urgent domestic payments	18	Mandatory
6	Payment Date	-	DD/MM/YYYY (e.g. 01/01/1999)	-	Mandatory
7	Amount	Numeric	No decimals and amount must be > 0 (e.g. \$1 should be input as 100)	12	Mandatory
8	Transaction Code	Alpha	Transaction type identifier. Must be: VAWTH	6	Mandatory
9	Comments	Alphanumeric	If no value is present, then the comments will default to Payee Name + Narrative + Payment Date.	500	Optional
10	Description	Alphanumeric	Additional optional payment description	18	Optional
11	Additional Narrative	Alphanumeric	Additional narrative required for urgent domestic payments	35	Mandatory
12	BTA Reference	Alphanumeric	Please leave blank	20	Optional
13	Currency	-	Must be: AUD	3	Mandatory
14	External Payment Generation	Numeric	Indicates if an external payment should be generated Must be: 1	1	Mandatory
15-23	System mapping fields	-	Please leave the fields blank	-	Optional

FILE EXPORT: VIRTUAL ACCOUNT DATA EXTRACTION VIA VAM

Virtual account reports allow a user to export a PDF/CSV file via the UI containing data for one or more Virtual accounts.

File format	PDF; CSV
File function	Virtual account balance, transaction, and interest reporting

Virtual account reports/files available:

- Account History
- Account Holder List
- Account List
- Accrued Interest for All Accounts
- All Balances by Account Group
- All Balances by Account Holder
- Allocation Rule Warnings
- Frequency Statements
- Interest Audit
- Reconciliation (unallocated transaction list)

Account History File format

Record Position	Field	Description
1	Start Settled Date	User requested range start
2	End Settled Date	User requested range end
3	Account Holder	Account Holder Reference
4	Account	System generated Virtual account number
5	Currency	Virtual account currency
6	Opening Balance	Virtual account balance upon opening the account
7	Settled Date	Transaction settlement date in the form DD/MM/YYYY
8	Transaction Date	Transaction date in the form DD/MM/YYYY
9	Type	Transaction type (e.g. MSC – manual allocation of a credit transaction; NFC – unallocated; ASC – automatic allocation of a credit transaction.)
10	Reference	Transaction reference
11	Description	Transaction description
12	Amount	Transaction amount
13	Running Cleared	Virtual account running balance at the time of the transaction
14	Running Forward	Virtual account running balance at the time of the transaction
15	Cleared	Transaction clearing status. In the form 'TRUE' or 'FALSE'.
16	Closing Balance	Virtual account balance upon extraction of this report
17	Forward Balance	Virtual account balance upon extraction of this report

FILE EXPORT: VIRTUAL ACCOUNT DATA EXTRACTION VIA ANZ FILEACTIVE

The daily Virtual account Start of Day (SOD) report provided via ANZ H2H solution Fileactive provides a user with a Virtual account balance and transaction CSV file via an established H2H channel.

File format	CSV
File function	Virtual account balance and transaction reporting
Frequency	Daily, generated by the system for transactions allocated the previous day

File format

Record Position	Field	Description
1	Account Holder Reference	User created Virtual account reference for business reconciliation purposes
2	Account Holder Name	User determined Virtual account reference for business reconciliation purposes
3	Account	System created Virtual account number
4	Account Type	NAT – Natural (Header) account (system created) CON – Control Virtual account (system created) GEN – General Virtual account (system created) INT – Interest Virtual account (system created) VIR – Virtual account (user created)
5	Currency	Virtual account currency
6	Amount	Transaction amount
7	Description	Transaction description
8	Value Date	Transaction allocation to the Virtual account date. In the form YYYYMMDD.
9	Transaction Date	Transaction date. In the form YYYYMMDD.
10	Transaction Type	Transaction type (e.g. MSC – manual allocation of a credit transaction; NFC – unallocated; ASC – automatic allocation of a credit transaction.)
11	Reference	Transaction reference
12	Forward Balance	Virtual account balance upon extraction of this report
13	Cleared Balance	Virtual account balance upon extraction of this report

For unallocated transactions, a transaction type [NFC] will be added.

For Virtual accounts to which there were no transactions allocated that day, a dummy record will be created with empty transaction data fields and a transaction amount of zero [0].

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