



# ANZ – Global Score Format Guide

MT101 – Request for Transfer

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Classification: Public

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# Background

This MT101 formatting guide applies to Score customers operating in Australia (AU), New Zealand (NZ), China (CN), Fiji (FJ), West Samoa (WS), Solomon Islands (SB), Papua New Guinea (PG), Vanuatu (VU), Taiwan (TW), Japan (JP), Tonga (TO), Cook Islands (CK), Kiribati (KI), Timor-Leste (TL), Laos (LA), South Korea (KR), Indonesia (ID), France (FR), Germany (DE), United States (US), and United Kingdom (GB).

ANZ provides financial institution clients with sophisticated and efficient Straight Through Processing (STP) facilities. By using the ANZ-specific requirements outlined in this guide customers can reduce the risk of payment errors, minimise follow-up enquiries, and improve overall STP performance.

Stream	Business Message	Message Definition
Score+	MT101	Message used to request transfer of funds from ordering customer account(s), either between own accounts or to third-party beneficiaries.



# 1.FIN MT Message Structure

MT messages contain four blocks of information as follows:

Block	Title	Comments
1	Sender BIC/BEI	Block 1 contains the sender's BIC/BEI and must begin with "{1: F01" and end with "}" Example using ANZ Australia's BIC: {1:F01ANZBAU3MXXX} Example using ANZ National's BIC: {1:F01ANZBNZ22XXX}
2	Message Type / Receiving BIC/BEI	Block 2 contains the receiver's BIC/BEI and must begin with "{2: I <<MT message type>>2" and end with "}" Example for an MT101 issued to ANZ in Australia: {2:I01ANZBAU3MXXX} Example for an MT101 issued to ANZ National: {1:F01ANZBNZ22XXX}
3	Additional Tag Information	Block 3 is optional and contains other message parameters. ANZ processing ignores content received in this block and will populate a unique message ID in the format CMOAU123456789 when sending MT format messages. Block 3 must not be sent without content populated (ie. as "{3;}").
4	Message Text	Block 4 must begin with "{4:" and end with "-}". This block contains the MT message payload. This block must contain a single occurrence of Sequence A and Sequence B.

Character sets allowed in an MT message are set at a field level and are a combination of length and character set parameters:

- Length can be:
  - nn is a maximum length of nn. eg.36 = max 36 characters
  - nn! is a fixed length of nn
  - nn\*nn is a maximum number of lines with a maximum length of nn
  - [] indicates the field is optional
- Character set can be:
  - n for numerics (0-9)
  - a for upper case alphabets only
  - c for upper case alphabets and numerics
  - x is any permitted SWIFT characters (upper and lower case alphabets and numerics and !"()+,-./:?. {} are also accepted be only to mark the beginning and end of the message blocks)
  - e is blank space
  - d is decimals



- Examples of character sets are:
  - 3!a is always three letters
  - 4x35x is 4 lines of any permitted characters with a maximum length of 35
  - 3n[4a] is maximum of three number followed by an optional maximum of four alphabets



## 2. MT101 Payment Instruction format

RTGS (also known as Same-day Cleared Payments (SCP) in New Zealand) and international payments are supported via the MT101 Payment Instruction.

The information outlined in this section provides instructions for population of message tags specifically required for processing by ANZ. Note that SWIFT will run additional network validations during the transmission of the MT101 Payment Instruction and messages will be rejected by SWIFT where they fail network validation. Fields unsupported by ANZ have been omitted.

Rejection of MT101 messages will occur where:

- A possible duplicated payment is identified on the following basis: when there is another payment within the past 6 calendar days from You with the same funding account, beneficiary account, beneficiary name, payment amount, currency and line 1 of Remittance Information.
- Address Format issue: When address details are provided but do not comply with the 56 D, 57 D, 59F Format guidelines and the address information cannot be sourced.

### 2.1 Sequence A – General information

a single occurrence mandatory sequence and contains information to be applied to all individual transactions detailed in sequence B

Tag	Field Description	Format	Notes	Mandatory /Optional
:20:	Sender's Reference	16x	Payment Instruction reference number provided by the Sender.  Note: ANZ will not return the content in this field. The customer-specified reference in sequence B tag 21 should be used for matching of the confirmation or rejection advice to the original Payment Instruction in the customer ERP system.	Mandatory
:28D:	Message Index/Total	5n/5n	Populate with „1/1“. Note that chained messages will not be supported. Each message will be processed as a separate Payment Instruction and must only contain a single sequence A and sequence B.	Mandatory
:50a:	Instructing Party	Option C: 4!a2!a2!c[3!c] Option L: 35x	Identifies the party authorised by the account owner to order the payment.  If populated, then must only be populated in either sequence A or B (but not in both).  If using option C then provide the instructing party 8 or 11 character BEI.  If using option L then provide the instructing party name,	Optional



:50a:	Ordering Customer	<p>Option G: /34x 4!a2!a2!c[3!c]</p> <p>Option F: /35x 4*(!n/33x)</p> <p>Optional for BSB to be included in either tag 50a or 52a but mandatory to be provided in either 50a or 52a.</p>	<p>Identifies the funding account and the owner of the funding account.</p> <p>If using option G then provide:</p> <ul style="list-style-type: none"> <li>The funding account preceded by „/“. The account BSB or BB should be included where applicable, with no punctuation or spaces, eg.: <ul style="list-style-type: none"> <li>AU: BBSSBBNNNNNNNNNN</li> <li>NZ: BBBBNNNNNNNNNN</li> </ul> </li> <li>The ordering customer 8 or 11 character BEI.</li> </ul> <p>If using option F then provide:</p> <ul style="list-style-type: none"> <li>The funding account preceded by „/“. The account BSB or BB should be included where applicable, with no punctuation or spaces, eg.: <ul style="list-style-type: none"> <li>AU: BBSSBBNNNNNNNNNN</li> <li>NZ: BBBBNNNNNNNNNN</li> </ul> </li> <li>Up to four lines containing the following information: <ul style="list-style-type: none"> <li>Ordering customer name in 1/</li> <li>Ordering customer address in 2/ &amp; 3/. This must be a physical address. Do not provide PO Box numbers.</li> </ul> </li> </ul> <p>NOTE: 3/ in the above format must have minimum - 3/CC/TOWN NAME. If Post code and state are available, then provide in this format 3/CC/TOWN NAME,POSTCODE,STATE with comma as the delimiter</p> <p>Must be provided in either sequence A or B but not in both.</p>	Conditional
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:52a:	Account Servicing Institution	<p>Option A: [/!a]/[34x] 4!a2!a2!c[3!c]</p> <p>Optional for BSB to be included in either tag 50a or 52a but mandatory to be provided in either 50a or 52a.</p>	<p>Identifies the financial institution that services the funding account.</p> <p>May be provided in either sequence A or B but not in both for RTGS and international payments.</p> <p>Must be provided in either sequence A or B for Multibank payments.</p> <p>If populating, then provide:</p> <ul style="list-style-type: none"> <li><b>52A:</b> 8 or 11 alpha numeric BIC Mandatory 11-character SWIFT code pertaining to the funding account of the payment. If only 8 characters known, then pad with trailing “XXX”, e.g. “ANZBAU3MXXX”</li> </ul> <p>(or)</p> <ul style="list-style-type: none"> <li><b>52C://&lt;NCC&gt;</b> National clearing system code preceded by a double slash („//“). Eg. for Australia, populate with “//AU” and</li> </ul>	Conditional
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the six number BSB.

:30:	Requested Execution Date	6!n	The payment date in format YYMMDD (e.g. 110101). Must be a valid business date.	Mandatory
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## 2.2 Sequence B – Transaction Detail Record

ANZ supports a single instance of a sequence B within a MT101 Payment Instruction. Batch type MT101 instructions with a single sequence A followed by multiple sequence Bs are not supported.

The following table describes the format of Sequence B of an MT101 message:

Tag	Field Description	Length	Notes	Mandatory /Optional
:21:	Transaction Reference	16x	Customer reference associated with the payment.  This reference should be utilised to match the incoming reply message (MT199 or MT900) in the customer ERP system.	Mandatory
:21F:	F/X Deal Reference	16x	Forward Exchange Contract or BID reference for an international payment.  Mandatory if tag 36 is populated.  Must be populated if tags 32b and 33b are present and both fields have an amount greater than zero populated.	Optional
:23E:	Instruction Code	4!c[/30x]	Specific instructions provided by the ordering customer to the account servicing institution.  ANZ will not action any instructions populated to this field. ANZ will pass on any instructions for the beneficiary bank and, where the payment is a multibank payment, also any instructions for the sending bank. The receiving bank may or may not action the instruction.  All instructions must be preceded by a four character instruction code.  Only up to four instruction codes will be accepted.  The instruction code „EQUI" must be provided where tag 32B (payment amount) is zero and tag 33B (funding amount) is greater than zero.  For RTGS NZ the instruction code „OTHR" followed by „/FAX" or „/ATT" can be provided	Optional



to enter the beneficiary fax number and attention party e.g.

- OTHR/FAX/64-02-1234567
- OTHR/ATT/Mr Smith

:32B:	Currency and Transaction Amount	3!a15d	<p>Payment currency and amount.</p> <p>The field must contain a single comma for decimals. E.g. USD1234,56</p> <p>Amount can be 0 if 33B is greater than zero and tag 23e includes an instruction code of „EQUI“.</p>	Mandatory
:50a:	Instructing Party	<p>Option C: 4!a2!a2!c[3!c]</p> <p>Option L: 35x</p>	<p>Identifies the customer authorised by the account owner to order the payment. If populated, then must only be provided in either sequence A or B (but not in both).</p> <p>If using option C then provide the instructing party 8 or 11 character BEI.</p> <ul style="list-style-type: none"> <li>• If using option L then provide the name of the instructing party.</li> </ul>	Optional
:50a:	Ordering Customer	<p>Option G: /34x 4!a2!a2!c[3!c]</p> <p>Option F: /35x4*(!n/33x)</p> <p>Optional for BSB to be included in either tag 50a or 52a but mandatory to be provided in either 50a or 52a.</p>	<p>Identifies the funding account and the owner of the funding account.</p> <p>If using option G then provide:</p> <ul style="list-style-type: none"> <li>• The funding account preceded by „/“.</li> <li>The account BSB or BB should be included where applicable, with no punctuation or spaces, eg.: <ul style="list-style-type: none"> <li>- AU: BBSSBBNNNNNNNNNN</li> <li>- NZ: BBBBNNNNNNNNNN</li> </ul> </li> <li>• The ordering customer 8 or 11 character BEI.</li> </ul> <p>If using option F then provide:</p> <ul style="list-style-type: none"> <li>• The funding account preceded by „/“.</li> <li>The account BSB or BB should be included where applicable, with no punctuation or spaces, eg.: <ul style="list-style-type: none"> <li>- AU: BBSSBBNNNNNNNNNN</li> <li>- NZ: BBBBNNNNNNNNNN</li> </ul> </li> <li>• Up to four lines containing the following information: <ul style="list-style-type: none"> <li>- Ordering customer name in 1/</li> <li>- Ordering customer address in 2/ &amp; 3/. This must be a physical address. Do not provide PO Box numbers.</li> <li>- NOTE: 3/ in the above format must have minimum - 3/CC/TOWN NAME. If Post code and state are available, then provide in this format 3/CC/TOWN NAME,POSTCODE,STATE with comma as the delimiter.</li> </ul> </li> </ul> <p>Must be provided in either sequence A or B but not in both.</p>	Conditional



:52A:	Account Servicing Institution	<p>Option A: [/!a]/[34x]4!a2!a2!c[3!c]</p> <p>Optional for BSB to be included in either tag 50a or 52a but mandatory to be provided in either 50a or 52a.</p>	<p>Identifies the financial institution that services the funding account.</p> <p>May be provided in either sequence A or B but not in both for RTGS and international payments.</p> <p>Must be provided in either sequence A or B for Multibank payments.</p> <p>If populating, then:</p> <ul style="list-style-type: none"> <li>• If populating, then provide: <ul style="list-style-type: none"> <li>- :52A: 8 or 11 alpha numeric BIC Mandatory 11-character SWIFT code pertaining to the funding account of the payment. If only 8 characters known, then pad with trailing "XXX", e.g. "ANZBAU3MXXX"</li> </ul> </li> </ul> <p>(or)</p> <ul style="list-style-type: none"> <li>- :52C://&lt;NCC&gt; National clearing system code preceded by a double slash („//“). Eg, for Australia, populate with “//AU” and the six number BSB.</li> </ul>	Conditional
:56a:	Intermediary	<p>Option A: [/!a]/[34x]4!a2!a2!c[3!c]</p> <p>Option C: /34x</p> <p>Option D: [/!a]/[34x]4x35x</p>	<p>Not to be used for RTGS.</p> <ul style="list-style-type: none"> <li>• If populating, then provide: <ul style="list-style-type: none"> <li>- :56A: 8 or 11 alpha numeric BIC Mandatory 11-character SWIFT code pertaining to the funding account of the payment. If only 8 characters known, then pad with trailing "XXX", e.g. "ANZBAU3MXXX"</li> </ul> </li> </ul> <p>(or)</p> <ul style="list-style-type: none"> <li>- :56C://&lt;NCC&gt; National clearing system code preceded by a double slash („//“). Eg, for Australia, populate with “//AU” and the six number BSB.</li> </ul> <p>(or)</p> <ul style="list-style-type: none"> <li>- :56D://&lt;NCC&gt; (or) /Account number Intermediary bank name in line 1 Intermediary bank address in line 2 Intermediary bank address in line 3 Intermediary bank address in line 4 in the format "3/CC/TOWN NAME"</li> </ul> <p><b>Note:</b> Tag :56D: should only be used if Intermediary Bank does not have a SWIFT BIC code and the National Clearing System Code is not known.</p>	Optional
Country code must be ISO compliant code.				



:57a:	Account with Institution	Option A: [/!a]/34x 4!a2!a2!c[3!c]	If using option A then: <ul style="list-style-type: none"> <li>National clearing system code of beneficiary bank. Format is //XXnnn...nn, eg. //AU023657. Line 1 is mandatory for RTGS payments and optional for international and multibank payments.</li> <li>Mandatory 8 or 11 character beneficiary bank SWIFT BIC.</li> </ul>	Mandatory
		Option C: /34x	If using option C then: <ul style="list-style-type: none"> <li>National clearing system code of beneficiary bank. Format is //XXnnn...nn, eg. //HK123</li> </ul>	
		Option D: [/!a]/34x]4x35x	If using option D then: <ul style="list-style-type: none"> <li>//&lt;NCC&gt; (or) /Account number Account with Institution name in line 1 Account with Institution address in line 2 Account with Institution address in line 3 Account with Institution address in line 4 in the format "3/CC/TOWN NAME"</li> </ul>	
<p><b>Note:</b> Tag :57D: should only be used if Intermediary Bank does not have a SWIFT BIC code and the National Clearing Code is not known. As a national clearing code is required to complete RTGS processing, tag 57D should not be used for those payments.</p>				
<p>Country code must be ISO compliant code.</p>				

:59:	Beneficiary	Option A: /34x4!a2!a2!c[3!c]	59: No letter option <b>should not</b> be used when address details are provided. Not to be used for cross border message.	Mandatory
		Option F: /34x4*(!n/33x)	<b>If using no letter option:</b> Mandatory account number of the Beneficiary preceded by „/“. one line containing the following mandatory information: <ul style="list-style-type: none"> <li>Beneficiary name</li> </ul> If using option A then: <ul style="list-style-type: none"> <li>Mandatory account number of the Beneficiary preceded by „/“.</li> <li>Mandatory beneficiary 8 or 11 character SWIFT BIC.</li> </ul> If using option F then: <ul style="list-style-type: none"> <li>Up to four lines containing the following information:             <ul style="list-style-type: none"> <li>Mandatory account number of the Beneficiary preceded by „/“.</li> <li>Up to four lines containing the following mandatory information:                 <ul style="list-style-type: none"> <li>Beneficiary name</li> <li>Beneficiary address</li> </ul> </li> </ul> </li> </ul>	



- Beneficiary Bank country (must be ISO compliant format) and Town name

**NOTE:** 3/ in the above format must have minimum - 3/CC/TOWN NAME. If Post code and state are available, then provide in this format 3/CC/TOWN NAME,POSTCODE,STATE comma as the delimiter.

Country code must be ISO compliant code.

:70:	Remittance Information	4x35x	Details of payment.	Optional
:77B:	Regulatory reporting	3x35x	Regulatory information required by the authorities in the country of the sending or receiving bank.  There are no requirements to provide regulatory information where ANZ is the sending bank (ie. on international and RTGS payment types).	Optional
:33B:	Currency/Original Ordered Amount - 33B	3!a15d	The funding currency and amount with a single comma for decimals. E.g. AUD1234,56. Where no decimals apply then comma must still be populated, eg. JPY12345,  Currency must match that of the funding account.  Currency must not match the currency provided in tag 32b. If the debit and credit currencies are the same then tag 33b must not be populated.  Must be provided where amount in tag 32b is zero and tag 23e contains the instruction code „EQUI”.  For RTGS transactions, the funding account must be AUD or NZD respectively.	Optional
:71A:	Details of Charges	3!a	Must be „SHA” for RTGS payments.  Must be “SHA” or „OUR” for International payments.  Must be “SHA”, „OUR” or „BEN” for multibank payments.	Mandatory
:36:	Exchange Rate	12d	Forward Exchange Contract or BID rate if an international payment. Applicable exchange rate if a Multibank payment.  Must be populated if 21F is populated.  Must be populated if 32B and 33B are	Optional



both present with amount greater than zero.

Must not be populated if the currency code in tag 32b and the currency of the funding account are the same.

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## 3. MT199 Freeform – Rejection notification

An MT199 freeform message will be sent to a SWIFT Services customer to notify of rejection of an MT101 Payment Instruction and to confirm the processing and sending of multi-bank MT101 Payment Instructions to the account holding institution.

### 3.1 MT199 field specification

Tag	Field Description	Length	Notes	Mandatory /Optional
:20:	Sender's Reference	16x	Transaction reference number assigned to the transaction by ANZ.	Mandatory
:21:	Customer Reference	16x	The customer reference associated with the original Payment Instruction.	Optional
:79:	Narrative	35x50x	<p>Outlines the transaction details and the reason for rejection.</p> <p>Each line will begin with the line number in the format „/#/“. Eg. line 2 will begin with „/2/“.</p> <p>If no information was provided on the original Payment Instruction then the line will appear with the line number only.</p> <p><b>Line 1:</b> Payment status code and description. Will be „RJ, Rejected“ for rejected multibank, RTGS and international Payment Instructions. Will be „BC“,Bank Confirmed“ for processed multibank Payment Instructions.</p> <p><b>Line 2:</b> The error reason. Refer below for a list of error reasons. If the message is a confirmation for processing of a multibank payment then the line number will appear only.</p> <p><b>Line 3:</b> The cancellation reason entered by the ANZ operator when a Payment Instruction has been cancelled. If the message is not for a cancellation then the line number will appear only.</p> <p><b>Line 4-35:</b> The first 31 lines from block 4 of the original MT101 message received by ANZ. Tag 20 will appear on line 4, with subsequent lines each appearing on the next line on the reply.</p> <p>All colons from the original message tags will be replaced with brackets, eg. “:21.” appears as “(21)”.</p>	Optional



An MT940 Customer Statement Message can be sent to provide information on transactions.

### 3.2 MT199 error reasons

The error reasons below relate to MT101 Payment Instructions (for RTGS, International and Multi-Bank Payment Instructions) and will appear in line 2 of the MT199 rejection message. Due to SWIFT character/line restrictions, truncation occurs after the 47th character.

Error reason	Truncated text
Unable to identify payment type.	
The debit account is not registered to the user	group.
Insufficient entitlements for the requested ope	ration.
The debit account is not valid.	
<Field Name> only allows <Character Set Name> c	haracters.
Invalid payment structure.	
Beneficiary bank code is not a valid Australian	clearing code.
Debit account is not unique for the user group.	
<Field Name> cannot be longer than <Field Maxim	um Value > characters.
<Field> field is missing.	
Payment date is not a valid date.	
Payment date must be greater than or equal to t	oday.
Payment date cannot be a Saturday or Sunday.	
The payment is a possible duplicate.	
Either debit or credit amount is required.	
Contract ID and Rate must be blank for single c	urrency payments
Debit and credit amounts do not match for singl	e currency payments.
Both Contract ID and Rate must be present for a	cross currency payment.
Contract ID and Rate not required for single cu	rrency payment.
Incorrect debit and/or credit amount received.	
The Beneficiary Country Code must be a valid co	untry code.



There are no records in the file.

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The details of charges are not valid.

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The debit account is not registered to the payment type.

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Transaction date cannot be a debit account bank holiday.

---

The user group is not entitled to the Contract Rate Override option.

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A valid payment threshold does not exist.

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Technical error contact ANZ helpdesk.

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Insufficient funds.

---

Authorisation is rejected.

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<Reason for Cancellation as entered by ANZ Help Desk operator>

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Funding account must begin with “/”

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Currency Code is not a valid ISO Code

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Debit currency must match debit account

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3/format pattern in address line is invalid

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