



ANZ ISO20022 – Global CBPR+ Format Guide

pain.001.001.09 (version 9)

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Classification: Public

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Background

This pain.001.001.009 (version 9) formatting guide applies to customers with a subtype category of SUPE (Supervised Financial Institution) or NOSU (Non-Supervised Entity) operating with ANZ in 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 sophisticated and efficient Straight Through Processing (STP) facilities. We aim to achieve the highest possible STP rate on incoming payments. The key to STP is placing the correct information, in the appropriate format, in the applicable XML tag defined by CBPR+ usage guidelines. By using ANZ-specific requirements in this guide, in conjunction with the CBPR+ usage guidelines, customers can reduce the possibility of payment errors, subsequent enquiries and increase their STP rate. For further information please refer to the latest SWIFT CBPR+ Message Usage Guidelines, available on SWIFT MyStandards.

Stream	Business Message	ISO20022 Equivalent	Business Service	Message Definition
CBPR+	pain.001	pain.001.001.09	swift.cbprplus.03	Customer Credit Transfer Initiation: Message used to initiate customer credit transfer instruction(s).
CBPR+	pain.002	pain.002.001.10	swift.cbprplus.03	Customer Payment Status Report: Message used to report status of customer credit transfer initiation.

Message UG Links (SWIFT - My Standards)

https://www2.swift.com/mystandards/#/mp/mx/_q0jt4JpiEe6MIJTGjiktFA!usage_guidelines

The following table outlines ANZ-specific requirements for selected data elements within the pain.001.001.009 (version 9) message.



MX Formatting Guidelines (CBPR+)

Customer Credit Transfer Initiation V09	MX Data Element Name	MX Element Tag	ANZ Requirements	Mandatory / Optional
Group Header	Message Identification	<MsgId>	Customers to populate the Message identification up to 16 characters (preferable) and not to populate any special characters in this element.	Mandatory
Group Header	Number Of Transactions	<NbOfTx>	Must be 1 as per message UG's.	Mandatory
Group Header	Initiating Party	<InitgPty>	This is the debtor or the party that initiates the credit transfer initiation on behalf of the debtor. This information must be provided in pain.001.	Mandatory
Payment Information	Payment Information Identification	<PmtInflD>	Customers to populate the Message identification up to 16 characters (preferable) and not to populate any special characters in it.	Mandatory
Payment Information	Requested Execution Date	<ReqdExctnDt>	This information must be provided as it is the date at which the initiating party requests the clearing agent to process the payment.	Mandatory
Payment Information	Debtor Debtor Account	<Dbtr> <DbtrAcct>	<p>To comply with the AML guidelines, Debtor element must contain:</p> <ol style="list-style-type: none"> i. Customer account number; and Example of AU and NZ accounts: <ul style="list-style-type: none"> • AU: BBSSBBNNNNNNNNNN (BSB + Account Number) • NZ: BBBBNNNNNNNNNN (Bank code+Branch code+Account number should be included without any punctuation or spaces) ii. If BIC of the customer is available, then provide BIC in the element (PmtInflD>Dbtr>Id>OrgId>AnyBIC). iii. Customer full name; and iv. Full Business/Residential Address (Hybrid/Structured) of the customer; (Where the address is unavailable, or includes a P.O Box, the address may be substituted with an Organisation or Private ID (e.g. Date & Place of Birth), Country 	Mandatory



of Residence). If Hybrid Address is provided, then Town and Country are mandatory.

Note: P.O. Boxes (and variants thereof) are not considered acceptable based on AML/CTF guidance.

Caveat

1. Customer information will be enriched (if applicable) as per the ANZ records in the onward payment.
2. Use of 'NOT PROVIDED' value is prohibited in the Name and Address elements of Parties and Agents.

Payment Information	Debtor Agent	<DbtrAgt>	Use of <BICFI> only is required for STP purposes.	Mandatory
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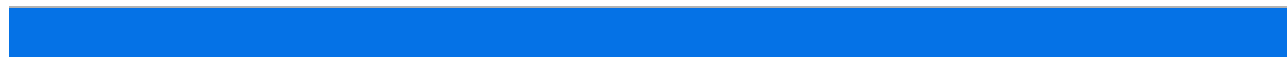
For example:

For a payment to an account at ANZ Australia:

- Quote the <BICFI> for ANZ (ANZBAU3MXXX)
- When the Debtor Agent is located in Australia, if NCC is used, the following should be included:
 - <ClrSysId> must contain AUBSB; and
 - <Mmbld> containing the 6-digit NCC/BSB.

For a payment to an account at ANZ New Zealand:

1. Quote the <BICFI> for ANZ (ANZBNZ22XXX/ANZBNZ22058).
2. When the Debtor Agent is located in New Zealand, if NCC is used, the following should be included:
 - <ClrSysId> must contain NZNCC; and
 - <Mmbld> containing the 6-digit Bank branch.



Credit Transfer Transaction Information	Payment Identification > End To End Identification	PmtId>EndToEndId	End To End ID is must, and it should be provided in this element.	Mandatory
Credit Transfer Transaction Information	Payment Identification > UETR	PmtId>UETR	UETR is must, and it should be provided in this element.	Mandatory
Credit Transfer Transaction Information	Creditor Agent	<CdtrAgt>	<p>For a payment to a Creditor Agent:</p> <ul style="list-style-type: none"> • Use of <BICFI> is the required option for STP purposes • In case if customer wants to provide NCC of the creditor agent then the information of <ClrSysId> (Clearing System Identification) & <MmblId> (Member Identification) is needed • When the Creditor Agent is located in PH (or) VN, the following must be included: <ul style="list-style-type: none"> - <ClrSysId><Cd> must contain PH (for Philippines) and VN (for Vietnam). - <MmblId> containing the NCC. <p>For example:</p> <p>For a payment to an account at ANZ Australia:</p> <ul style="list-style-type: none"> • Quote the <BICFI> for ANZ (ANZBAU3MXXX) • When the Creditor Agent is located in Australia, if NCC is used, the following should be included: <ul style="list-style-type: none"> - <ClrSysId> must contain AUBSB; and - <MmblId> containing the 6-digit NCC/BSB. <p>Note: For all other countries, please use the ExternalClearingSystemIdentification1Code for <ClrSysId><Cd> from the external code sets (XLSX format) provided from SWIFT: https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets</p>	Optional



Credit Transfer Transaction Information	Creditor	<Cdtr>	<ul style="list-style-type: none"> i. Customer account number either in <IBAN> or <Othr><Id>. IBAN is the preferred option. For Australian and New Zealand markets, BSB is a must. ii. Customer full name; and iii. Full Business/Residential Address (Hybrid/Structured) of the customer; (Where the address is unavailable, or includes a P.O Box, the address may be substituted with an Organisation or Private ID (e.g. Date & Place of Birth), Country of Residence). If Hybrid Address is provided, then Town and Country are mandatory. iv. If BIC of the customer is available, then provide BIC in the element (PmtInf>CdtTrfTxInf>Cdtr>Id>Orgld>AnyBIC). 	Creditor – Mandatory
	Creditor Account	<CdtrAcct>		Creditor Account – Optional
Credit Transfer Transaction Information	Purpose	<Purp>	Purpose code for International Payment to beneficiary in India (IN), Indonesia (ID), Malaysia (MY), United Arab Emirates (AE) and China (CN) (CNY only) must be provided.	Optional
Credit Transfer Transaction Information	Related Remittance Information	<RltdRmtInf>	<p>Customers must not provide Related Remittance Information (RRI) and [Remittance Information (RI) (Structured) or Remittance Information (RI) (Un Structured)] in pain.001 together as they are mutually exclusive in onward payment message (pacs.008). If either Related Remittance Information (RRI) or Remittance Information (RI) (Structured) is provided in pain.001, then pain.001 will be rejected.</p> <p>Customers can only provide Remittance Information (RI) (Unstructured) which will be honoured and carried forward in the onward payments (i.e. pacs.008).</p>	Optional
	Remittance Information (Structured / Unstructured)	<RmtInf>		
All Parties and Agent Accounts			Identification element of Proxy for all Parties and Agents must be restricted to 320 characters as onward payment pacs.008 will only support 320 characters.	



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