



ANZ ISO20022 – NZ 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 New Zealand.

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	<Msgld>	<p>Customers to populate the Message Identification up to 16 characters (preferable) and not to populate any special characters in this element.</p> <p>Note: ANZ will not return the content in this field. The customer specified reference in element (CdtTrfTxInf/PmtId/EndToEndId) or (CdtTrfTxInf/PmtId/UETR) or (PmtInf/PmtInflId) should be used for matching of the confirmation or rejection advice to the original Payment Instruction in the customer ERP system.</p>	Mandatory
Group Header	Number Of Transactions	<NbOfTxS>	Must be 1 as per message UG's.	Mandatory
Group Header	Initiating Party	<InitgPty>	<p>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.</p> <p>Information in this element must be provided as per SWIFT (CBPR+) message guidelines.</p>	Mandatory
Payment Information	Payment Information Identification	<PmtInflId>	<p>Customers to populate the Message identification up to 16 characters (preferable) and not to populate any special characters in it.</p> <p>This reference should be utilised to match the incoming reply message (MT199) in the customer ERP system.</p>	Mandatory
Payment Information	Payment Type Information > Service Level > Category Purpose	PmtTPlnf>SvcLvl PmtTPlnf>CtgyPurp	<p>Set of elements used to further specify the type of transaction.</p> <p>ANZ will not action any instructions populated to this field.</p>	Optional
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. It must be a valid business date.	Mandatory



Payment Information	Debtor Debtor Account	<Dbtr> <DbtrAcct>	To comply with the AML guidelines, Debtor element must contain:	Mandatory
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- i. Customer account number; and

Example of NZ accounts:
BBSSBBNNNNNNNNNN (BSB + Account Number should be included without any punctuation or spaces)
- ii. If BIC of the customer is available, then provide BIC in the element
(PmtInf>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 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

- i. Customer information will be enriched (if applicable) as per the ANZ records in the onward payment.
- ii. 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 NZ:

- Quote the <BICFI> for ANZ (ANZBNZ22XXX/ ANZBNZ058).
- When the Debtor Agent is located in New Zealand, if NCC is



used, the following should be included:

- <ClrSysId> must contain NZNCC and
- <MmblId> 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	Payment Type Information > Service Level Payment Type Information > Category Purpose	PmtTplnf>SvcLvl PmtTplnf>CtgyPurp	Note: Please note that If PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed. Set of elements used to further specify the type of transaction. ANZ will not action any instructions populated to this field.	Optional
Credit Transfer Transaction Information	Amount > Instructed Amount	Amt>InstdAmt	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. <ul style="list-style-type: none"> • Total Digits: 18 • Fraction Digits: 5 	Mandatory
Credit Transfer Transaction Information	Amount > Equivalent Amount	Amt>EqvtAmt	Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. Currency must match that of the funding account. For RTGS transactions, the funding account must be NZD. <ul style="list-style-type: none"> • Total Digits: 18 • Fraction Digits: 5 	Mandatory



Credit Transfer Transaction Information	Exchange Rate Information > Exchange Rate	XchgRateInf>XchgRate	<p>Forward Exchange Contract or BID rate if an international payment.</p> <p>Must be populated if Contract Identification of Exchange Rate Information data element is populated.</p> <p>Contract Identification of Exchange Rate Information should only be populated where the contract is with the Executing Bank i.e. ANZBNZ22.</p>	Optional
Credit Transfer Transaction Information	Exchange Rate Information > Contract Identification	XchgRateInf>CtrctId	<p>This information must be populated where there is an FX contract to be utilised with the Executing Bank.</p> <p>Contract Identification of Exchange Rate Information must be populated where there is an FX contract to be utilised with the Executing Bank ANZBNZ22.</p>	Optional
Credit Transfer Transaction Information	Charge Bearer	<ChrgBr>	<p>Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</p> <p>Must be 'SHAR' for RTGS for same day cleared payments.</p> <p>Must be 'SHAR' or 'DEBT' for international payments.</p>	Optional
Credit Transfer Transaction Information	Intermediary Agent 1, 2 & 3	<IntrmyAgt1>, <IntrmyAgt2> & <IntrmyAgt3>	<p>Agent's between the debtor's agent and the creditor's agent.</p> <p>Not to be used for RTGS.</p> <p>Use of <BICFI> only is required for STP purposes.</p>	Optional
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) & <Mmbld> (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). - <Mmbld> containing the NCC. 	Optional



For example:

For a payment to an account at ANZ Australia:

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

Note: For all other countries, please use the ExternalClearingSystemIdentification Code 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>

Credit Transfer Transaction Information	Creditor Creditor Account	<Cdtr> <CdtrAcct>	<ul style="list-style-type: none"> i. Customer account number either in <IBAN> or <Othr><Id>. IBAN is the preferred option. For New Zealand markets the Bank and Branch 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>Org Id>AnyBIC). 	Creditor – Mandatory 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	Regulatory Reporting	<RgltryRptg>	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
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Credit Transfer Transaction Information	Related Remittance Information (Structured / Unstructured)	<RltdRmtInf> <RmtInf>	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. Customers can only provide Remittance Information (RI) (Unstructured) which will be honoured and carry forwarded in the onward payments (i.e. pacs.008).	Optional
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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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