



ANZ SWIFT Services file format guide

19 March 2026

Classification: Public

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1. Background

The purpose of this document is to provide the reader with a comprehensive understanding of the various file formats supported by the ANZ SWIFT Services.

This document covers ANZ services only and is not intended to replace the SWIFT terms, conditions, guides and procedures applicable to the SWIFT Messaging Services.

Where the term “you” has been used, it may refer to your company, and/or you the reader. You will be able to determine which from the context. This Manual should be read in conjunction with the ANZ SWIFT Services manual and ANZ SWIFT Services SCHEDULE (Terms and Conditions). Terms undefined or capitalised in this document shall have the same meaning given to it in the Terms and Conditions.

The SWIFT MT and ISO20022 standard formats utilised by ANZ SWIFT Services are subject to regular version updates. These changes may be mandatory or non-mandatory. Where non-mandatory, such as when a new version of the ISO20022 standard is released, it is ANZ’s preference to implement the latest version of the standard. ANZ and its Swift for Corporate customers must work together to co-ordinate implementation of changes to the standards.

Scope

This document details:

- FIN MT message formats
- FileAct file formats

The following items are covered within the ANZ SWIFT Services manual:

- Service description
- Registration requirements
- Operating days and Cut-off Times (AU & NZ)
- Contact Points
- Payment Authorisation
- Funding the payments
- Billing
- FIN Message Flows
- FileAct Real Time Service
- FileAct Message Flows
- FileAct Format Store and Forward Service

- FIN MT Message Information and usage for:
 - MT101 Payment Instruction
 - MT900 Confirmation of Debit
 - MT199 Freeform – Rejection Notification
 - MT940 Detailed Customer Statement
 - MT941 Balance Report
 - MT942 Interim Transaction Report

2. FIN MT message formats

This section outlines the formats for the MT message types supported by the ANZ SWIFT Services FIN service.

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:I101ANZBAU3MXXX} 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

2.1 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.

2.1.1 Sequence A – General information

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	Option G: /34x 4!a2!a2!c[3!c] Option F: /35x 4*(!n/33x) Optional for BSB to be included in either tag 50a or 52a but mandatory to be provided in either 50a or 52a.	Identifies the funding account and the owner of the funding account. If using option G then provide: <ul style="list-style-type: none"> 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"> AU: BBSSBBNNNNNNNNNN NZ: BBBBBBNNNNNNNNNN The ordering customer 8 or 11 character BEI. If using option F then provide: <ul style="list-style-type: none"> 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"> AU: BBSSBBNNNNNNNNNN NZ: BBBBBBNNNNNNNNNN Up to four lines containing the following information: <ul style="list-style-type: none"> Ordering customer name in 1/ Ordering customer address in 2/ & 3/. This must be a physical address. Do not provide PO Box numbers. <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
:52a:	Account Servicing Institution	Option A: [/!a][/34x] 4!a2!a2!c[3!c] Optional for BSB to be included in either tag 50a or 52a but mandatory to be provided in either 50a or 52a.	Identifies the financial institution that services the funding account. May be provided in either sequence A or B but not in both for RTGS and international payments. Must be provided in either sequence A or B for Multibank payments. If populating, then provide: <ul style="list-style-type: none"> 52A: 8 or 11 alpha numeric BIC 	Conditional

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”

(or)

- **52C://<NCC>**
National clearing system code preceded by a double slash („//“). Eg, for Australia, populate with “//AU” and 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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2.1.2 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.	Optional

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 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"> • If using option L then provide the name of the instructing party. 	Optional
:50a:	Ordering Customer	<p>Option G: /34x 4!a2!a2!c[3!c]</p> <p>Option F: /35x4*(1!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"> • 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"> - AU: BBSSBBNNNNNNNNNN - NZ: BBBBNNNNNNNNNN • The ordering customer 8 or 11 character BEI. <p>If using option F then provide:</p> <ul style="list-style-type: none"> • 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"> - AU: BBSSBBNNNNNNNNNN - NZ: BBBBNNNNNNNNNN • Up to four lines containing the following information: <ul style="list-style-type: none"> - Ordering customer name in 1/ - Ordering customer address in 2/ & 3/. This must be a physical address. Do not provide PO Box numbers. - NOTE: 3/ in the above format must have minimum - 3/CC/TOWN 	Conditional

NAME. If Post code and state are available, then provide in this format
**3/CC/TOWN
NAME,POSTCODE,STATE** with
comma as the delimiter.

Must be provided in either sequence A or B
but not in both.

: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"> • If populating, then provide: <ul style="list-style-type: none"> - :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" <p>(or)</p> <ul style="list-style-type: none"> - :52C://<NCC> National clearing system code preceded by a double slash („//"). Eg, for Australia, populate with "//AU" and the six number BSB. 	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"> • If populating, then provide: <ul style="list-style-type: none"> - :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" <p>(or)</p> <ul style="list-style-type: none"> - :56C://<NCC> National clearing system code preceded by a double slash („//"). Eg, for Australia, populate with "//AU" and the six number BSB. <p>(or)</p> <ul style="list-style-type: none"> - :56D://<NCC> (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" 	Optional

Note: 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.

Country code must be ISO compliant code.

:57a:	Account with Institution	<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>If using option A then:</p> <ul style="list-style-type: none"> 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. Mandatory 8 or 11 character beneficiary bank SWIFT BIC. <p>If using option C then:</p> <ul style="list-style-type: none"> National clearing system code of beneficiary bank. Format is //XXnnn...nn, eg. //HK123 <p>If using option D then:</p> <ul style="list-style-type: none"> //<NCC> (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" <p>Note: 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>	Mandatory
Country code must be ISO compliant code.				
:59:	Beneficiary	<p>Option A: /34x4!a2!a2!c[3!c]</p> <p>Option F: /34x4*(1!n/33x)</p>	<p>59: No letter option should not be used when address details are provided.</p> <p>If using no letter option: Mandatory account number of the Beneficiary preceded by „/“. one line containing the following mandatory information: o Beneficiary name</p> <p>If using option A then:</p> <ul style="list-style-type: none"> Mandatory account number of the Beneficiary preceded by „/“. Mandatory beneficiary 8 or 11 character SWIFT BEI. <p>If using option F then:</p> <ul style="list-style-type: none"> Up to four lines containing the following information: 	Mandatory

- Mandatory account number of the Beneficiary preceded by „/“.
- Up to four lines containing the following mandatory information:
 - Beneficiary name
 - Beneficiary address
 - 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:	Funding currency and amount	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	Optional

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 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.

2.2 MT900 Confirmation of Debit

A MT900 Confirmation of Debit will be sent to a SWIFT Services customer to confirm completion of processing of a MT101 Payment Instruction. Note that a MT199 Freeform message will be used to confirm ANZ has processed and sent a multibank MT101 Request for Transfer to the account holding institution.

2.2.1 MT900 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 payment.	Mandatory
:25:	Account Identification	35x	Funding BSB and Account. Preceded by „/“.	Mandatory
:32A:	Value Date, Currency and Transaction amount	6n3!a15d	Value date in the format YYMMDD, followed by the debit currency code and amount with comma for decimals. E.g. 101108AUD1234,56	Mandatory
:72:	Sender to receiver information	6x35x	The following information will be included from the original Payment Instruction in lines 1 to 6. Each line will begin with the line number in the format „/#/“. Eg. line 2 will begin with „/2/“. If no information was provided on the original Payment Instruction then the line will appear with the line number only. Line 1: Payment status code and description. Will always be „BC,Bank Confirmed“ Line 2: The funding account name as held by ANZ. Line 3: The beneficiary name from the original Payment Instruction (tag 59 Beneficiary line 2).	Optional

Line 4:

The beneficiary bank BIC from the original Payment Instruction (tag 57a Account with Institution).

Line 5:

The beneficiary account number from the original Payment Instruction (tag 59 Beneficiary line 1).

Line 6:

The credit currency and amount from the original Payment Instruction. If this was not populated then will be populated as 0.00. Will appear as x.xx<CCY> (tag 32B Currency and Transaction Amount).

2.3 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.

2.3.1 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	Outlines the transaction details and the reason for rejection.	Optional

Each line will begin with the line number in the format „/#/". Eg. line 2 will begin with „/2/".

If no information was provided on the original Payment Instruction then the line will appear with the line number only.

Line 1:

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.

Line 2:

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.

Line 3:

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.

Line 4-35:

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.

All colons from the original message tags will be replaced with brackets, eg. “.21:” appears as “(21)”.

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

2.3.2 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 currency payments

Debit and credit amounts do not match for single currency payments.

Both Contract ID and Rate must be present for a cross currency payment.

Contract ID and Rate not required for single currency payment.

Incorrect debit and/or credit amount received.

The Beneficiary Country Code must be a valid country code.

There are no records in the file.

The details of charges are not valid.

The debit account is not registered to the payment type.

Transaction date cannot be a debit account bank holiday.

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

A valid payment threshold does not exist.

Technical error contact ANZ helpdesk.

Insufficient funds.

Authorisation is rejected.

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

Funding account must begin with “/”

Currency Code is not a valid ISO Code

Debit currency must match debit account

3/format pattern in address line is invalid

2.4 MT940 Detailed Customer Statement

An MT940 Customer Statement Message can be sent to provide information on transactions debited and credited to the nominated account since the previous end of day statement.

Where a large volume of data must be sent the report may be broken into two or more separate MT messages. This is due to SWIFT maximum input message length restriction of 2000 bytes.

2.4.1 MT940 Field Specification

Tag	Field Description	Length	Notes	Mandatory /Optional
:20:	Transaction Reference	16x	ANZ generated reference associated with the report.	Mandatory
:25:	Account Identification	35x	Identifies the account for which the interim transaction report is sent. Includes the BSB.	Mandatory
:28C:	Statement Number/Sequence Number	5n[/5n]	Identifies the sequential number of the statement, optionally followed by the sequence number of the message within that statement when one or more messages are sent for the statement.	Mandatory
:60a:	Opening Balance	1!a6!n3!a15d	The opening balance for the nominated account. The first customer statement message must contain field 60F. Additional statement messages for the same statement period must contain field 60M (intermediate opening balance).	Mandatory
:61:	Statement Line	6!n[4!n]2a15d!1a3!c16x[/16x] [34x]	<p>The transaction record. Subfields are:</p> <ul style="list-style-type: none"> • 6!n – Value Date as YYMMDD • [4!n] – Entry Date/Post Date • *2a - Dr/Cr / Reversal of Dr/Cr Indicator (D/C/RC/RD) • 15d – Amount • 1!a3!c – Transaction type ID Code • 16x – Customer Statement Reference • /16x – ANZ Bank Reference • 34x – Statement Description <p>The transaction type ID code will be populated as follows:</p> <ul style="list-style-type: none"> • First character is S followed by the Swift message type (eg. 101), for Swift transfer instructions and subsequent charge messages. • First character is F for Financial Institution originated messages, followed by a three letter code. • First character is N for all other payments and transfer plus related charges, followed by a three letter code. • The codes are listed in appendix 1. <p>The following optional subfields are not used by ANZ: Funds Code</p> <p>Example of content: 090123C3500,25FCHK304955//4958843ADDITIONAL INFORMATION</p>	Mandatory

:62a:	Closing Balance	1!a6!n3!a 15d	<p>The closing balance for the nominated account. Where multiple messages are sent for the same statement period, all messages except the last message must contain field 62M (intermediate closing balance). For the last message of the statement then field option will be 62F.</p> <p>Subfields are:</p> <ul style="list-style-type: none"> • 1!a – Debit/Credit Indicator (D/C) • 6!n – Value Date as YYMMDD • 3!a – Three letter ISO Currency Code • 15d – Amount as decimal with comma decimal separator <p>Eg. D10!108AUD56789,23</p>	Mandatory
:64:	Closing Available Balance	1!a6!n3!a 15d	<p>The closing available balance for the nominated account.</p> <p>Subfields are:</p> <ul style="list-style-type: none"> • 1!a – Debit/Credit Indicator (D/C) • 6!n – Value Date as YYMMDD • 3!a – Three letter ISO Currency Code • 15d – Amount as decimal with comma decimal separator <p>Eg. D10!108AUD56789,23</p>	
:86:	Supplementary Details	6*65x	<p>Supplementary details will contain:</p> <ul style="list-style-type: none"> • The characters in positions 35 to 160 from the statement description where the statement description exceeds 34 characters. • The customer reference prefixed by “/CUSTREF/” • The bank reference prefixed by “/BANKREF/” 	

2.5 MT941 balance report

An MT941 balance report provides information on the account balance as at report production time.

2.5.1 MT941 field specification

Tag	Field Description	Length	Notes	Mandatory /Optional
:20:	Transaction Reference	16x	ANZ generated reference associated with the report.	Mandatory
:25:	Account Identification	35x	Identifies the account for which the interim transaction report is sent. Includes the BSB.	Mandatory

:28:	Statement Number/Sequence Number	5n[/2n]	<p>Identifies the statement number, optionally followed by the sequence number of the message within that statement when one or more messages are sent for the statement.</p> <p>The statement number is reset to „1“ at 1 January of each year.</p> <p>The sequence number is always set to one („/01“) for the first message and is incremented by one for each additional message. Eg. “00004/01”</p>	Mandatory
:13D:	Date/Time Indicator	6!n4!n1!x4!n	<p>The date, time and time zone at which the report was created.</p> <p>Format is <Date><Time><Sign><Time offset>, eg. “1011051531+1100”</p> <p>The time zone offset is against UTC, and will be populated of the country in which the account is held.</p>	Optional
:60F:	Opening Balance	1!a6!n3!a15d	<p>The opening balance for the nominated account, including Dr/Cr indicator and currency.</p> <p>Subfields are:</p> <ul style="list-style-type: none"> • 1!a – Debit/Credit Indicator (D/C) • 6!n – Value Date as YYMMDD • 3!a – Three letter ISO Currency Code • 15d – Amount as decimal with comma decimal separator eg. 123456,98 <p>Eg. D101109AUD123456,98</p>	Mandatory
:62F:	Closing Balance	1!a6!n3!a15d	<p>The closing balance for the nominated account. Where multiple messages are sent for the same statement period, all messages except the last message must contain field 62M (intermediate closing balance). For the last message of the statement then field option will be 62F.</p> <p>Subfields are:</p> <ul style="list-style-type: none"> • 1!a – Debit/Credit Indicator (D/C) • 6!n – Value Date as YYMMDD • 3!a – Three letter ISO Currency Code • 15d – Amount as decimal with comma decimal separator <p>Eg. D101108AUD56789,23</p>	Mandatory
:64:	Closing Available Balance	1!a6!n3!a15d	<p>The closing available balance for the nominated account.</p> <p>Subfields are:</p> <ul style="list-style-type: none"> • 1!a – Debit/Credit Indicator (D/C) • 6!n – Value Date as YYMMDD • 3!a – Three letter ISO Currency Code • 15d – Amount as decimal with comma decimal separator 	

2.6 MT942 Interim Transaction Report

An MT942 interim transaction report provides information on transactions debited and credited to the nominated account since the previous end of day statement or the previous interim transaction report (if sent since the last end of day statement).

2.6.1 MT942 field specification

Tag	Field Description	Length	Notes	Mandatory /Optional
:20:	Transaction Reference	16x	ANZ generated reference associated with the report.	Mandatory
:25:	Account Identification	35x	Identifies the account for which the interim transaction report is sent. Includes the BSB.	Mandatory
:28C:	Statement Number/Sequence Number	5n[/5n]	Identifies the statement number, optionally followed by the sequence number of the message within that statement when one or more messages are sent for the statement. The statement number is reset to „1“ at 1 January of each year. The sequence number is always set to one („1“) for the first message and is incremented by one for each additional message.	Mandatory
:34F:	Floor Limit Indicator	3!a[!a]15d	Specifies the minimum value (transaction amount) reported in the message. Format is <Ccy><Dr/Cr Indicator><Amount>. Eg AUDD1000, The Dr/Cr indicator is only included if the credit and debit floor limits are different amounts. Where different amounts apply then the 34F field will be repeated (ie. appears twice).	Mandatory
:13D:	Date/Time Indicator	6!n4!n!x4!n	The date, time and time zone at which the report was created. Format is <Date><Time><Sign><Time zone offset>, eg. “1011051531+1100” The time zone offset is against UTC, and will be populated of the country in which the account is held.	Mandatory
:61:	Statement Line	6!n[4!n]2a15d!1a3!c16x[/16x][34x]	The transaction record. Subfields are: <ul style="list-style-type: none"> • 6!n – Value Date • [4!n] – Entry Date/Post Date • *2a - Dr/Cr Indicator • 15d – Amount • 1!a3!c – Transaction type ID Code • 16x – Statement Reference 	Mandatory

- //16x – ANZ Transaction Reference
- 34x – Supplementary Description

The transaction type ID code will be populated as follows:

- First character is S followed by the Swift message type (eg. 101), for Swift transfer instructions and subsequent charge messages.
- First character is F for Financial Institution originated messages, followed by a three letter code.
- First character is N for all other payments and transfer plus related charges, followed by a three letter code.
- The codes are listed in appendix 1.

The following optional subfields are not used by ANZ: Funds Code

Example of content:

090123C3500,25FCHK304955//4958843
ADDITIONAL INFORMATION

:90C:	Number of Credit Entries	5n3!a15d	<p>This field indicates the total number and amount of credit entries since the last statement or balance report.</p> <p>(Number) (Currency) (Amount)</p> <p>The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency.</p> <p>Example: “:90D:1AUD201,08”</p>	Optional
:90D:	Number of Debit Entries	5n3!a15d	<p>This field indicates the total number and amount of debit entries since the last statement or balance report.</p> <p>(Number) (Currency) (Amount)</p> <p>The integer part of Amount must contain at least one digit. The decimal comma ',' is mandatory and is included in the maximum length. The number of digits following the comma must not exceed the maximum number allowed for the specified currency.</p> <p>Example: “:90C:1AUD201,08”</p>	Optional

2.7 MT950 Summary Prior Day Report Message

An MT950 is used to transmit detailed information about all entries, whether or not caused by a SWIFT message, booked to the account. It is sent by an account servicing institution to an account owner. MT950 is not available for customers utilizing SWIFT for Corporates (SCORE).

2.7.1 MT950 field specification

Tag	Field Description	Length	Notes	Mandatory /Optional
:20:	Transaction Reference Number	16x	ANZ generated reference associated with the report.	Mandatory
:25:	Account Identification	35x	Identifies the account for which the statement is being sent. Includes the BSB.	Mandatory
:28C:	Statement Number/Sequence Number	5n[/5n]	Identifies the sequential number of the statement, optionally followed by the sequence number of the message within that statement when one or more messages are sent for the statement. The statement number is reset to „1“ at 1 January of each year. The sequence number is always set to one („1“) for the first message and is incremented by one for each additional message. Eg. 00045/00004	Mandatory
:60a:	Opening Balance	1!a6!n3!a15d	The opening balance for the nominated account. The first customer statement message must contain field 60F. Additional statement messages for the same statement period must contain field 60M (intermediate opening balance). Subfields are: 1!a Debit/Credit Indicator (D/C) 6!n Value Date as YYMMDD 3!a Three letter ISO Currency Code 15d Amount as decimal with comma decimal separator Eg. D10!108AUD56789,23	Mandatory
:61:	Statement Line	6!n[4!n]2a[1!a]15d1!a3!c16x[/16x][34x]	<p>The transaction record. Subfields are: 6!n Value Date as YYMMDD 2a Dr/Cr / Reversal of Dr/Cr Indicator (D/C/RC/RD) 15d Amount 1!a3!c Transaction type ID Code 16x Customer Statement Reference //16x ANZ Bank Reference 34x Statement Description</p> <p>The transaction type ID code will be populated as follows: First character is S followed by the Swift message type (eg. 101), for Swift transfer instructions and subsequent charge messages. First character is F for Financial Institution originated messages, followed by a three letter code. First character is N for all other payments and transfer plus related charges, followed by a three letter code.</p> <p>The following optional subfields are not used by ANZ: Entry Date Funds Code</p> <p>Example of content: 090123C3500,25FCHK304955//4958843ADDITIONAL INFORMATION</p>	Optional

:62a:	Closing Balance (Booked Funds)	1!a6!n3!a 15d	The closing balance for the nominated account. Subfields are: 1!a Debit/Credit Indicator (D/C) 6!n Value Date as YYMMDD 3!a Three letter ISO Currency Code 15d Amount as decimal with comma decimal separator Eg. D101108AUD56789,23	Mandatory
:64:	Closing Available Balance (Available Funds)	1!a6!n3!a 15d	The closing available balance for the nominated account. Subfields are: 1!a Debit/Credit Indicator (D/C) 6!n Value Date as YYMMDD 3!a Three letter ISO Currency Code 15d Amount as decimal with comma decimal separator Eg. D101108AUD56789,23	Optional

3. FIN MX Message Format

This section outlines the formats for the MX message types supported by the ANZ SWIFT FINplus service.

3.1 ISO20022 pain.001.001.009 CBPR+ Credit Transfer Initiation

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).

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 UG Links (SWIFT - My Standards)
CBPR+	pain.001	pain.001.001.009	swift.cbprplus.03	https://www2.swift.com/mystandards/#/mp/mx/_q0jt4JpiEe6MIJTGjiktA!usage_guidelines

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

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	<NbOfTxs>	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	<PmtInflId>	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	<Dbtr>	To comply with the AML guidelines, Debtor element must contain:	Mandatory
	Debtor Account	<DbtrAcct>		

- i. Customer account number; and
 - Example of AU and NZ accounts:
 - 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 (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
			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:

- Quote the <BICFI> for ANZ (ANZBNZ22XXX/ANZBNZ22058).
- 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>	For a payment to a Creditor Agent: <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 AUBSB; and
 - <MmblId> containing the 6-digit NCC/BSB.

Note: For all other countries, please use the **Error! Hyperlink reference not valid.** <https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>

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>OrgId>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	<RitdRmtInf>	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	Optional
	Remittance Information	<RmtInf>		

(Structured /
Unstructured)

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 carried forward in the onward payments (i.e. pacs.008).

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.

3.2 ISO20022 pain.001.001.009 SCORE+ Credit Transfer Initiation

This pain.001.001.009 (version 9) formatting guide applies to customers with a subtype category of CORP (Corporate) or TRCO (Treasury Counterparty).

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 SCORE+ usage guidelines. By using ANZ-specific requirements in this guide, in conjunction with the SCORE+ 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 SCORE+ Message Usage Guidelines, available on SWIFT MyStandards.

Stream	Business Message	ISO20022 Equivalent	Business Service	Message UG Links (SWIFT - My Standards)
SCORE+	pain.001	pain.001.001.009	swift.scoreplus.01	https://www2.swift.com/mystandards/#/mp/mx/_3PuJ8H7KEe60HNOMluhKDA!usage_guidelines

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

Customer Credit Transfer Initiation V09	MX Data Element Name	MX Element Tag	ANZ Requirements	Mandatory / Optional
Group Header	Message Identification	<MsgId>	Customers should not populate any special characters in this element.	Mandatory
Group Header	Number Of Transactions	<NbOfTxs>	Currently it is 1. Note: In future it might change.	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 should not populate any special characters in this element.	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
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Payment Information	Debtor / Debtor Account	<Dbtr> <DbtrAcct>	<p>To comply with the AML guidelines, Debtor element must contain:</p> <ul style="list-style-type: none"> i. Customer account number; and ii. 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). iii. If BIC of the customer is available, then provide BIC in the element (PmtInf>Dbtr>Id>OrgId>AnyBIC). iv. Customer full name; and v. 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. <p>Note: P.O. Boxes (and variants thereof) are not considered acceptable based on AML/CTF guidance.</p>	Mandatory
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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:

- Quote the <BICFI> for ANZ (ANZBNZ22XXX/ANZBNZ22058).
- 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 a 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>	For a payment to a Creditor Agent: <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). 	Optional

- <Mmblid> containing the NCC.

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 AUBSB; and
 - <Mmblid> containing the 6-digit NCC/BSB.

Note: For all other countries, please use the **Error! Hyperlink reference not valid.** <https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>

Credit Transfer Transaction Information	Creditor / Creditor Account	<Cdtr> <CdtrAcct>	<ol 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 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>OrgId>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	Related Remittance Information	<RitdRmtInf> <RmtInf>	Customers must not provide Related Remittance Information (RRI) and [Remittance Information (RI) (Structured)	Optional

Remittance
Information
(Structured /
Unstructured)

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 (RR) 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).

4. FileAct File Format

The ANZ SWIFT Services FileAct service supports the sending and receiving of specific file types attached to a FileAct header. This section details the FileAct header format and the formats for the file types that are supported.

4.1 FileAct header format

The FileAct file is an XML format and comprises a FileAct header record and an optional header information record. The header information record can contain data such as number of payments or total amount. A sender can then attach to the header a payload containing the data to be exchanged. There is no trailer record.

Note: ANZ does not support any additional FileAct schemas. Should you require additional FileAct schemas in the FileAct file then ANZ must be consulted and agree to support of these schemas.

Note: ANZ does not support blank lines within the FileAct file, including blank lines between the FileAct header and the subsequent batch Payment Instruction(s). ANZ will ignore all information below the first blank line encountered.

4.1.1 Header record

The following table describes the user defined content to be included in the FileAct header record. Additional fields will be populated by the Swift Alliance Gateway.

#	Message Item	XML tag	Description	Usage & Field type
1	Requestor Distinguished Name	<SwInt:Requestor>	When sending to ANZ, can be a BIC-8 only or a BIC-8 plus one extension. BIC format for the corporate: "o=<CorporateBIC>, o=swift" BIC plus one extension for the corporate: "<ext>=<extension>, o=<CorporateBIC>, o=swift" BIC format where ANZ Melbourne is requestor: "ou=fileactive,o=anzbau3m, o=swift" BIC format where ANZ National (NZ) is requestor: "ou=fileactive,o=anzbnz22, o=swift"	[1..1]

2	Responder Distinguished Name	<SwInt:Responder>	<p>For receiving from ANZ then a BIC only format [1..1] is used.</p> <p>BIC format where ANZ Melbourne is responder: "ou,fileactive,o=anzbau3m,o=swift"</p> <p>BIC format where ANZ National (NZ) is responder: "ou=fileactive,o=anzbnz22,o=swift"</p> <p>When receiving from ANZ, can be a BIC-8 only or a BIC-8 plus one extension.</p> <p>BIC format for the corporate: "o=<CorporateBIC>, o=swift"</p> <p>BIC plus one extension for the corporate: "<ext>=<extension>, o=<CorporateBIC>, o=swift"</p>
3	Service Name	<SwInt:Service>	<p>The service name for the FileAct service being [1..1] used to communicate to or from the financial institution.</p> <p>Valid service names are as follows.</p> <p>Production:</p> <p>Real time – "swift.corp.fa" Store and Forward – "swift.corp.fast" (not currently available)</p> <p>Pilot (test and training):</p> <p>Real time – "swift.corp.fa!p" Store and Forward – "swift.corp.fast!p" (not currently available)</p>
4	Request Type	<SwInt:RequestType>	<p>All text must be lowercase. [1..1]</p> <p>Valid content based on message type are:</p> <p>Inbound to ANZ</p> <p>SingleFile+:</p> <p>pain.xxx.fisp</p> <p>Domestic bulk payments AU:</p> <p>pain.001.001.02 or pain.001.001.03 pain.xxx.becs</p> <p>Domestic bulk payments NZ:</p> <p>pain.001.001.02 or pain.001.001.03 pain.xxx.fisp</p> <p>Domestic bulk Direct Debits NZ:</p> <p>pain.008.001.02 pain.xxx.fisp</p> <p>Domestic bulk Direct Debits AU:</p> <p>pain.008.001.02 pain.xxx.becs</p> <p>Outbound from ANZ:</p> <p>ANZ domestic payment reply files: "pain.xxx.fisp"</p>

ISO20022 Payment Status Report:
 "pain.002.001.02"
 SAP/Multi-Cash statement balance file:
 "camt.xxx.multicash.hdr"
 SAP/Multi-Cash statement transaction
 file: "camt.xxx.multicash.dtl"
 Other statement formats:
 "camt.xxx[as agreed with ANZ]"

5	LogicalName	<Sw:LogicalName>	<p>The filename to associate with the payload of the FileAct message. [1..1]</p> <p>The filename must include the following file naming convention and be no longer than 22 characters:</p> <p>Australian Direct Entry domestic batch file: <Filename>.ABA</p> <p>New Zealand MT9 domestic batch file: <Filename>.NZM</p> <p>ANZ will use the following naming convention: SAP/Multi-Cash statement balance file:</p> <p>anzbau3m_<YOUR BIC>_Balance_<DateTime>where DateTime format is ccyyymmddhhmmss e.g. 20110916164206</p> <p>SAP/Multi-Cash statement transaction file: anzbau3m_<YOUR BIC>_Transactions_<DateTime></p> <p>ISO20022 Payment Status Report: <ANZ BIC>_<Your BIC>_XML_REP</p> <p>ISO20022 Payment Status Report: <ANZ BIC>_<Your BIC>_XML_REP</p> <p>AU domestic payment reply files: DERPXXXXX.ABA where XXXXXX is a counter of the number of reply files sent. The counter is reset on a daily basis.</p> <p>NZ domestic payment reply files: DERPXXXXX.NZM where XXXXXX is a counter of the number of reply files sent. The counter is reset on a daily basis.</p>	
6	File Information	<Sw:FileInfo>	<p>Provides additional structured information about the contents of the file. Information is separated by a semi-colon. [1..1]</p> <p>Compression type</p> <p>May be none or zip (Windows winzip). Written as "SwCompression=none"; "swcompression=zip".</p> <p>ANZ will use zip compression where the request type is balance and transaction</p>	

reporting, ie.
 „camt“ request types. Compression will not be used where the request type is Payment Instruction reply files, ie. „pain“ request types.

Processing Type

ANZ may require a Processing Type field to be provided as follows:

“Type=XXXX_YYYY” where XXXX is the mnemonic name of the Corporate and YYYY indicates the type of processing for the FileAct payload. Neither component of the Type field is fixed in length.

The field must appear after the compression information and be separated from the compression field by a semi-colon. ANZ will confirm the value and business rules required to populate to this field where required.

The additional optional fields for Character Set, Indication of batching rule, Indication of test mode and Indicating third parties are not supported by ANZ.

7	File Description		Not supported by ANZ	
8	Possible Duplicate	<Sw:PossibleDuplicate>	Set to “False” and updated to “True” when a FileAct message is resent due to non-receipt of an acknowledgement. ANZ will resend a FileAct file when an acknowledgement is not received. The possible duplicate indicator will be set for resent messages.	[0..1]
9	Non-repudiation	<SwInt:NRIndicator>	Non-repudiation must apply for all Payment Instructions. Always set to “True”	[1..1]
10	Delivery Notification		Recommended if resend capability required under SWIFT real time service. ANZ will always set to “True” and therefore requires a delivery notification to be provided.	[1..1]
11	Delivery Notification Receiver DN		Refer Requestor DN Required if delivery notification set to “True”	
12	Delivery Notification Request Type		Required if delivery notification set to “True”. Must always be set to “xsys.xxx.delnotif”. ANZ will set to “xsys.xxx.delnotif”	
13	Copy indication		Not supported by ANZ	
14	Authorisation Notification		Not supported by ANZ	

4.1.2 Header information record

The FileAct HeaderInfo record must be included for pain and pacs format file types in order to obtain SWIFT bulk transaction pricing. ANZ will include this header record on outgoing FileAct files.

The following table describes the format of the Header Information Record for bulk transaction pricing:

#	Message Item	XML tag	Description	Usage Field type
1	Application Specification	<ApplSpfc>	Tag Level 1 To include the following text after the tag: "xmlns="urn:swift:xsd:ApplSpfc.TxsCntr.01"	[0..1]
2	Transactions Counter	<TxsCntr>	Tag Level 2	[1..1]
3	Total Number of Transactions	<TtINbOfTxs>	Total number of individual transactions contained in the file.	Max15Num
4	Transactions Counter	</TxsCntr>	End of Tag Level 2	-
5	Application Specification	</ApplSpfc>	End of Tag Level 1	-

5. Low Value Domestic Payment Instruction File Formats

5.1 Introduction

This section deals with general information common to both Australian and New Zealand Low-value Domestic Payment Instructions within FileAct, together with formats specific to both countries.

ANZ will send a reply file, with information from the original Payment Instruction included in corresponding fields on the reply file. Other reply file formats such as ISO20022 can also be provided (see section 6.3 ISO20022 Payment Status Report).

5.1.1 File naming convention

The length of the filename - inclusive of colons and file extensions - must be no more than 22 characters in order that the whole file name is included in the reply file.

A file extension for Low-value domestic Payment Instructions is mandatory. ANZ recommends the following:

- for Australian payment files .aba,
- for New Zealand payment files .nzm, or
- for both Australia & New Zealand payment files .dpi

Alternatively, you may use a file extension of your choice.

5.1.2 File layout

A Domestic Payments file can contain one or more batches of Payment Instructions. The records in the file to be imported must follow a defined order. Each batch must:

- Start with a Descriptive Record
- Contain one or more Details Record(s)
- End with a Batch Control Record.

Note that ANZ does not support blank lines within the FileAct file, including blank lines between batch Payment Instructions. ANZ will ignore all information below the first blank line encountered.

5.2 Australian Domestic Payment Instruction file format

5.2.1 Overview

This section details the Low-value Australian Domestic Payments Instruction file format for processing within a FileAct file. This is the Australian Bankers Association file layout (ABA).

The ABA file format allows you to submit a Domestic Payment file as one or more batches of Payment Instructions within a FileAct file.

5.2.2 Character set

The following character set is allowed in an ABA 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, ampersands, apostrophes, commas, hyphens, full stops, forward slashes and the at symbol (@)
 - „Optional“ fields must be filled with spaces if no data exists.
- Fields that are marked „Numeric“ in the „Type“ column are limited to:
 - Numbers: 0-9.
 - „Optional“ fields must be filled with zeros if no data exist.

ANZ requires ABA files to be prepared as 120 byte fixed length records and must be separated by CRLF (carriage-return/line feed, Hex 0D0A). This must be consistent for the whole file.

5.2.3 Descriptive Record

The Descriptive Record contains Direct Entry payment batch header details.

Note that the ABA format used for Direct Entry batch Payment Instructions does not include a Batch ID field. ANZ recommends that the „Description of Entries on file“ field on the Descriptive Record be set to a unique value for the Payment Instruction being transmitted. This will allow this field to be used as a unique identifier for the batch. ANZ will send the Description Field value on the reply file. You can then use this field to match the incoming reply file to the original batch Payment Instruction.

The following table describes the format of the Descriptive Record:

Field Description	Notes	Start Position	End Position	Length	Type	Mandatory/Optional
Record type	Must be „0“.	1	1	1	Num	Mandatory
BSB	Bank/State/Branch number of the funds account with a hyphen in the 4th character position. e.g. 013-999.	2	8	7	Alpha	Mandatory
Account	Funds account number.	9	17	9	Alpha	Mandatory
Reserved	Blank filled.	18	18	1	Alpha	Mandatory
Sequence number	Must be „01“.	19	20	2	Alpha	Mandatory
Name of User Financial Institution	Must contain the bank mnemonic that is associated with the BSB of the funds account. e.g. „ANZ“.	21	23	3	Alpha	Mandatory
Reserved	Blank filled.	24	30	7	Alpha	Mandatory
Name of User supplying File	The legal name associated with the funds account number.	31	56	26	Alpha	Mandatory

User Identification number	Direct Entry User ID. Right-justified, zero-filled.	57	62	6	Num	Mandatory
Description of entries on File	Description of payments in the file A unique description to be provided for each batch. This reference will be included on the reply file as a batch ID and can be used to match to the batch header on the original Payment Instruction.	63	74	12	Alpha	Mandatory
Date to be processed	Date on which the payment is to be processed. DDMMYY (e.g. 010111). This date must be a valid business day.	75	80	6	Alpha	Mandatory
Time	Time on which the payment is to be processed. 24 hour format - HHmm. Direct entry processing is available between the hours of 9am and 7pm. The time should therefore be between these times.	81	84	4	Alpha	Optional *
Reserved	Blank filled.	85	120	36	Alpha	Mandatory

5.2.4 Detail Record

Each Detail Record contains one Direct Entry Payment Instruction. One or more Detail Items can be included in a single ABA file.

Note that the ABA format used for Direct Entry batch Payment Instructions does not include a *Batch Item ID* field. ANZ recommends that the „Lodgement Reference“ field on the Detail Record be set to a unique value for the Payment Instruction being transmitted. This will allow this field to be used as a unique identifier for the payment. ANZ will send the Lodgement Reference field value on the reply file, as well as transmitting this field for inclusion on the recipient's statement narrative. You can then use this field to match the incoming reply file detail record to the original Payment Instruction detail record.

The following table describes the format of the Detail Record:

Field Description	Notes	Start Position	End Position	Length	Type	Mandatory/Optional
Record type	Must be „1“.	1	1	1	Num	Mandatory

BSB of account to be CREDITED or DEBITED	Bank/State/Branch number with a hyphen in the 4 th character position. e.g. 013-999.	2	8	7	Alpha	Mandatory
Account number to be CREDITED or DEBITED	Numeric, alpha, hyphens & blanks are valid. Right justified, blank filled. Leading zeros that are part of an Account Number must be included.	9	17	9	Alpha	Mandatory
Reserved	Blank filled.	18	18	1	Alpha	Mandatory
Transaction Code	Select from the following options as appropriate: 50 General Credit. 53 Payroll. 54 Pension. 56 Dividend. 57 Debenture Interest. 13 General Debit.	19	20	2	Num	Mandatory
Amount to be CREDITED or DEBITED	Right justified, zero filled, unsigned, two decimal places are implied (e.g. \$10.21 is recorded as 0000001021).	21	30	10	Num	Mandatory
Title of account to be CREDITED or DEBITED	Where account is in the name of a person then the preferred format is: Surname followed by given names with one blank between each name. e.g. SMITH John Alan. Left justified, blank filled.	31	62	32	Alpha	Mandatory
Lodgement Reference <i>Produced on the recipient's Account Statement.</i>	Payment reference indicating details of the origin of the entry (e.g. payroll number, policy number). A unique lodgement reference should be provided for each batch item if a batch item level ID is required for matching purposes. Left justified, blank filled.	63	80	18	Alpha	Mandatory

Trace BSB Number	Bank/State/Branch number of the trace account with a hyphen in the 4th character position. e.g. 013-999	81	87	7	Num	Mandatory
Trace Account Number	Numeric, alpha, hyphens & blanks are valid. Right justified, blank filled. Leading zeros that are part of an Account Number must be included.	88	96	9	Alpha	Mandatory
Name of Remitter <i>Produced on the recipient's Account Statement.</i>	Name of originator of the entry. This may vary from Name of User. Left justified, blank filled.	97	112	16	Alpha	Mandatory
Withholding amount	Must be zero filled or contain a withholding tax amount. If it contains a withholding tax amount, two decimal places are implied (e.g. \$10.21 is recorded as 0000001021).	113	120	8	Num	Optional *

Note: Fields marked as „Optional“ must be filled with spaces (for alpha fields) or zeros (for numeric fields) if you choose not to utilize them.

5.2.5 Batch Control Record

The Batch Control Record contains details relating to the total number of items as well as debit/credit totals for a batch within the ABA import file.

The following table describes the format of the Batch Control Record:

Field Description	Notes	Start Position	End Position	Length	Type	Mandatory/Optional
Record type	Must be „7“.	1	1	1	Num	Mandatory
Reserved	Must be „999-999“.	2	8	7	Alpha	Mandatory

Reserved	Blank filled.	9	20	12	Alpha	
Batch Net Total Amount	Batch Credit Total Amount minus Batch Debit Total Amount. Right justified, zero filled, unsigned, two decimal places are implied (e.g. \$1001.21 is stored as „0000100121“).	21	30	10	Num	Mandatory
Batch Credit Total Amount	Must be zero filled or contain the total value of all Record Type 1 CREDIT transactions on the batch. Right justified, zero filled, unsigned, two decimal places are implied.	31	40	10	Num	Mandatory
Batch Debit Total Amount	Must be zero filled or contain the total value of all Record Type 1 DEBIT transactions on the batch. Shown in cents without punctuation (e.g. \$1001.21 is stored as „0000100121“). Right justified, zero filled, unsigned, two decimal places are implied.	41	50	10	Num	Mandatory
Reserved	Blank filled.	51	74	24	Alpha	Mandatory
Batch Total Item Count	Total count of Type 1 records in the batch. Right justified, zero filled.	75	80	6	Num	Mandatory
Reserved	Blank filled.	81	120	40	Alpha	Mandatory

5.3 New Zealand Low Value Domestic Payment File Format

5.3.1 Overview

The New Zealand Low Value Domestic Payment file format allows you to submit a Domestic Payment file as one or more batches of Payment Instructions within a FileAct file.

5.3.2 Character set

The following character set is allowed in an NZ Domestic Payment file:

- Character fields can contain both alpha and numeric values
- Numeric fields should only have digit values (0-9)

- The delimiter between fields is a comma, so text fields such as Other Party Name should not contain commas. There may optionally be a comma after the final field.

5.3.3 Descriptive Record

The Descriptive Record contains Domestic Payment batch header details. The following table describes the format of the Descriptive Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Record Type	Numeric	Must be "1"	1	1	Mandatory
Batch Type	Numeric	"D" = Debit Batch / "C" = Credit Batch	2	1	Mandatory
Payment Date	Numeric	In The Form YYYYMMDD (e.g. 20100130)	3	8	Mandatory
Payment Time	Numeric	HHMM (e.g. 1330 is 1.30pm)	4	4	Optional
Batch Creation Date	Numeric	Value may be omitted or a YYYYMMDD format value will be ignored by Transactive	5	8	Optional
Funds Account	Numeric	In Form BBbbbbAAAAAASS (2, 4, 7, 2). No hyphens	6	15	Mandatory
DD Code	Numeric	Mandatory for Debit Batches	7	7	Conditional
Reporting Method	Numeric	"S" = Single / "M" = Multiple. The multiple reporting method has a threshold of 4999 Detail Records. If the threshold is exceeded, flag will be updated to „Single“.	8	1	Mandatory
Dishonour Account	Numeric	In Form BBbbbbAAAAAASS (2, 4, 7, 2). No hyphens	9	15	Mandatory

Batch Name	Alphanumeric	The name given to the batch being created.	10	12	Mandatory
Originator Particulars	Alphanumeric	Reference details which are captured by the originator.	11	12	Optional
Originator Reference	Alphanumeric	Reference details which are captured by the originator.	13	12	Optional
Reserved	-	Field reserved for future use.	15	-	Optional
Reserved	-	Field reserved for future use.	16	-	Optional

5.3.4 Detail record

One or more Detail Items can be included in a single NZ Domestic Payment batch.

The following table describes the format of the Detail Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Record Type	Numeric	Must be "2"	1	1	Mandatory
Account Number to be CREDITED or DEBITED	Numeric	In Form BBbbbbAAAAAAASS (2, 4, 7, 2), BBbbbbAAAAAAASSS (2, 4, 7, 3) or BBbbbbAAAAAAASSS (2, 4, 8, 3). No hyphens	2	17	Mandatory
Transaction Code	Numeric	The transaction code for the item. The following codes are available: 50 – Credit 52 - Credit 00 - Debit	3	2	Mandatory
Amount	Numeric	Amount must be less than or equal to 99999999.99 2 decimal places are implied (e.g. \$10.21 is recorded as 1021)	4	10	Mandatory
Other Party Name	Alphanumeric	Party Receiving Payment	5	32	Mandatory
Other Party Particulars	Alphanumeric	Other Party Statement Details	6	12	Optional
Other Party Analysis	Alphanumeric	Other Party Statement Details	7	12	Optional

Code

Other Party Reference	Alphanumeric	Other Party Statement Details	8	12	Optional
Originator Particulars	Alphanumeric	Only applicable if Reporting Method is "M". If blank, will populate with Originator Particulars in Batch Header.	9	12	Optional
Originator Analysis Code	Alphanumeric	Only applicable if Reporting Method is "M". If blank, will populate with Originator Code in Batch Header.	10	12	Optional
Originator Reference	Alphanumeric	Only applicable if Reporting Method is "M". If blank, will populate with Originator Reference in Batch Header.	11	12	Optional
Reserved	-	Field reserved for future use.	12	-	Optional
Reserved	-	Field reserved for future use.	13	-	Optional
Reserved	-	Field reserved for future use.	14	-	Optional

5.3.5 Batch Control Record

The Control Record contains details relating to the Hash Total, the total number of items and the debit/credit totals for a batch.

The following table describes the format of the Control Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Record Type	Numeric	Must be "3"	1	1	Mandatory
Batch Debit Total Amount	Numeric	Value of all Debit transactions in the batch. 2 decimal places are implied (e.g. \$10.21 is recorded as 1021)	2	10	Mandatory
Batch Credit Total Amount	Numeric	Value of all Credit transactions in the batch. 2 decimal places are implied (e.g. \$10.21 is recorded as 1021)	3	10	Mandatory
Batch Total Item Count	Numeric	Total number of Transactions in the batch	4	6	Mandatory
Hash Total	Numeric	Sum of Branch/Account Numbers.	5	11	Optional
Reserved	-	Field reserved for future use.	6	-	Optional
Reserved	-	Field reserved for future use.	7	-	Optional
Reserved	-	Field reserved for future use.	8	-	Optional

Note:

The hash total is calculated using the branch and account numbers in each transaction record. The bank number and account suffix are not used when calculating the hash total. If the account number is 8 digits then the left most digit is excluded from the calculations.

Example:

```
01 0123 0456789 00
06 0475 0123456 02
11 6100 1234567 040
03 0321 00987654 030
7019 2802466
```

The hash total is therefore 70192802466.

If the hash total is more than 11 characters, exclude the characters on the left

6. AU and NZ Domestic Payments Reply File Formats

6.1 Overview

At least one reply file will be received for every batch submitted via FileAct. E.g. if an AU or NZ Domestic Payments file is submitted that contains 5 batches, 5 acknowledgement files will be received. If a batch is future dated, one acknowledgement file will be received after submission and one confirmation file received after processing.

Where the payment is future dated, two reply files will be received:

- A full reply file will be received on the date the Payment Instruction is sent. This reply file will confirm the Payment Instruction has been validated and warehoused until the requested execution date.
- A second partial reply file will be received on the requested execution date once the payment has been processed. Only the header section of the Payment Instruction is revalidated at the execution date. Accordingly, only the header record sections from the reply file will be resent to confirm processing or rejection of the batch. No detail records (record type 2) will be included.

Note that any Payment Instruction submitted to ANZ on a non-business day (ie. on holidays and weekends) will be treated as a future dated payment. Accordingly, the two payment status reports will be provided.

6.1.1 File Naming Convention

AU and NZ Domestic Payment Reply File Naming Conventions are detailed in the table below:

File Type	Naming convention	Comments
Domestic Payment Reply File	DERPnnnn	The 4 digits trailing DERP is an ANZ generated sequence number. For example: DERP0001

6.1.2 Domestic Payments Reply File Layout and Character Sets

The AU and NZ Domestic Payments Reply File consists of the following records:

- Data Header Record One
- Data Header Record Two
- Detail Record(s)

The following character set is applied in a reply 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, ampersands, apostrophes, commas, hyphens, full stops, forward slashes and the at symbol (@)
 - „Optional“ fields are filled with spaces if no data exists.

- Fields that are marked „Num“ in the „Type“ column are limited to:
 - Numbers: 0-9
 - „Optional“ fields are filled with zeros if no data exists.

ABA files contain fixed length records up to 170 bytes for a detail record and are separated by CRLF (carriage-return/line feed, Hex 0D0A).

6.13 Data Header Record One

The following table outlines the format of Data Header Record One:

Field Name	Type	Description	Start Position	End Position	Size	Mandatory / Optional
Record Type	Numeric	Value 0 (zero)	1	1	1	Mandatory
Payment Reference Number	Numeric	ANZ supplied number. This number is used by customer to contact helpdesk	2	15	14	Mandatory
BSB Number	Alpha	Format NNN-NNN. For NZ domestic payments, this will contain the first 7 digits of the account number.	16	22	7	Mandatory
Account Number to be Debited or Credited	Alpha	Account Number of the account used for funding the DE payment. For NZ domestic payments, this will contain the remainder of the account number (left justified).	23	31	9	Mandatory
Date/ Time Processed	Numeric	The date and time batch was processed. Format CCYYMMDDHHMMSSHH	32	47	16	Mandatory
Reporting Method	Alpha	Blank if AU Domestic Payment Reply file. For NZ domestic payments, this field will be used for the „Reporting Method“. Possible values are: S - single reporting method M - multiple reporting method.	48	48	1	Mandatory
User ID Number	Numeric	Identification Number from the original batch. Note that for a NZ domestic payment, this will be the last 6 digits of the DD Auth Code (since the first digit is always '0').	49	54	6	Optional
Description of Entries on File	Alpha	From the original batch. For NZ domestic payments populate with the Batch Name.	55	66	12	Optional
Date to be processed	Numeric	Date the batch is to be processed. Format CCYYMMDD	67	74	8	Mandatory

Customer Reference	Alpha	The originators reference comprising: 22 character file name of the payment file sent to ANZ	75	96	22	Mandatory
Reserved	Always blank	Reserved	97	97	1	Mandatory
Fail Reason Code	Numeric	A code indicating why the batch has failed Zero = No Batch errors	98	101	4	Mandatory
Fail Reason Text	Alpha	A description explaining why the batch has failed	102	141	40	Optional

6.1.4 Data Header Record Two

The following table outlines the format of Data Header Record Two:

Field Name	Type	Description	Start Position	End Position	Size	Mandatory / Optional
Record Type	Numeric	Value 1 (one)	1	1	1	Mandatory
Number of Valid Items	Numeric	Number of items in the batch that passed validation	2	7	6	Mandatory
Number of items failed	Numeric	Number of items in the batch that failed validation	8	13	6	Mandatory
Credit Totals of valid Items	Numeric	The total of all valid Credit items. 2 Decimal places assumed.	14	28	15	Mandatory
Debit total of valid items	Numeric	The total of all valid Debit items. 2 Decimal places assumed	29	43	15	Mandatory
Credit Totals of failed Items	Numeric	The total of all failed Credit items. 2 Decimal places assumed.	44	58	15	Mandatory
Debit total of failed items	Numeric	The total of all failed Debit items. 2 Decimal places assumed	59		15	Mandatory

6.1.5 Detail Record

The following table outlines the format of the Detail Record:

Field Name	Type	Description	Start Position	End Position	Size	Mandatory / Optional
Record Type	Numeric	Value 2 (two)	1	1	1	Mandatory
Sequence Number	Numeric	The sequence number of item in the payment batch.	2	7	6	Mandatory
BSB Number	Alpha	From the original batch. For NZ domestic payments, this will contain the first 7 digits of the payee account number.	8	14	7	Mandatory
Account Number to be debited or credited	Alpha	From the original batch. For NZ domestic payments, this will contain the remainder of the payee account number (left justified).	15	23	9	Mandatory
Indicator	Alpha	Withholding Tax Indicator. From the original batch	24	24	1	Optional
Transaction Code	Numeric	From the original batch	25	26	2	Mandatory
Amount	Numeric	From the original batch	27	36	10	Mandatory
Title of account to be Credited or Debited	Alpha	From the original batch	37	68	32	Mandatory
Lodgement Reference	Alpha	From the original batch. For NZ domestic payments, this will be the Payee Particulars (12 char) and Payee Code (first 6 char).	69	86	18	Mandatory
Trace BSB Number	Numeric	From the original batch. For NZ domestic payments, this will be the dishonours account, and will contain the first 7 digits of the dishonours account number.	87	93	7	Mandatory

Trace Account Number	Alpha	From the original batch. For NZ domestic payments, this will be the dishonours account, and will contain the remainder of the dishonours account number (left justified).	94	102	9	Mandatory
Name of Remitter	Alpha	From the original batch. For NZ domestic batches, this will be the Payee Code (last 6 char) and Payee Reference (10 char).	103	118	16	Mandatory
Amount of Withholding Tax	Numeric	From the original batch. Not relevant for NZ domestic payments.	119	126	8	Optional
Status Code	Numeric	A code indicating why the item has failed Zero = No Error.	127	130	4	Mandatory
Status Text	Alpha	A description explaining why the item has failed, if the status code is not zero.	131	170	40	Optional

6.1.6 Failure Codes and Reasons

Depending on where the error occurs in your file, you will receive different failure status codes and reasons.

These failure codes are broken into two categories:

- Batch level (i.e. Invalid batch totals, possible duplicate batch, insufficient funds etc.)
- Detail level (i.e. Invalid transaction code for a payee, invalid account number for a payee etc.)

If the batch is accepted then a further check is completed at the detail level. A payment with no errors at the group or batch level may still have errors at the transaction record level. Any transaction record in error will be set to a Rejected (“RJCT”) and will have a non- zero transaction status reason code. All valid detail records with a status code of zero will be processed.

Note, that where an error message is more than 40 characters long, this error will be truncated to 40 characters in the Reply File.

The following table provides Batch level status codes and descriptions:

Status Code	Status Description	Applicable to AU Funded Domestic Payments	Applicable to NZ Funded Domestic Payments
0100	Technical error contact ANZ helpdesk.	X	
1001	Authorisation is rejected.	X	
1014	Pay Date is not a valid date. Pay date must not be in the past.	X	X
1015	Pay date is not a valid business date.	X	X
1016	Time is past cut-off.	X	X
1017	Template mismatch/account not entitled.	X	
1023	There are no detail records in the batch.	X	X
1024	Invalid batch totals.	X	X
1028	The batch header is a possible duplicate.	X	X
2102	Payment stopped at customer"s request.	X	
0105	Batch name is mandatory.	X	X
0106	Invalid characters in <Field Name>.	X	X
0501	Number of batch records exceeded.	X	
0505	Batch must start with a header record.	X	X
0506	Batch must end with a control record.	X	X

0110	A valid payment threshold does not exist.	X	
2940	Insufficient Funds.	X	
0111	No funding account detected in the batch. A default value has been selected.	X	
2010	Remitter name is mandatory.	X	
0500	There are no records in the file.	X	X
0503	Number of detail records exceeded.	X	X
0210	Invalid length of <Field Name>.		X
3001	Invalid file format.		X
3004	Invalid Account Check Total.		X
3010	Funds account is mandatory.		X
3011	Funds account is not valid.		X
3012	Funds Account is not entitled.		X
3020	DD Code is mandatory.		X
3021	DD Code is invalid.		X
3022	DD Code is not entitled.		X
3023	Invalid DD code and funds account pair.		X
3030	Dishonours account is mandatory.		X
3031	Dishonours account is invalid.		X
3032	Dishonours account is not entitled.		X
3041	Reporting method is mandatory.		X
3042	Reporting method is not valid.		X
3050	Batch type is mandatory.		X
3051	Batch type is not valid.		X
3060	Invalid batch due time format.		X
3061	Invalid batch due time.		X
3062	Batch due date is mandatory.		X
3063	Invalid batch due date format.		X
3070	Pay date is more than <configurable number of days> days from today.		X

3080	Originator particulars is invalid.	X
3081	Originator code is invalid.	X
3082	Originator reference is invalid.	X

The following table provides Detail level status codes and descriptions:

Status Code	Status Description	Applicable to AU Funded Domestic Payments	Applicable to NZ Funded Domestic Payments
2000	BSB is mandatory. Invalid ANZ Payee Account BSB. Invalid BSB. BSB must be 6 digits.	X	
2001	Invalid payee account number.	X	
2003	Invalid transaction code.	X	
2007	Payee name is mandatory.	X	
2008	Lodgement reference is mandatory.	X	
2009	Trace account is invalid.	X	
2010	Remitter name is mandatory.	X	
2101	Deleted.	X	X
2103	Held.	X	X
2104	Zero dollar.	X	X
0106	Invalid characters in <Field Name>.	X	X
0211	Payee account is mandatory.	X	
0214	BSB payee account is invalid.	X	
0226	Trace BSB number is invalid.	X	
0210	Invalid length of <Field Name>.		X
3005	Invalid <Field Name>.		X
3006	<Field Name> is mandatory.		X
3090	Other Party Name is mandatory.		X
3091	Other party particulars is invalid.		X
3092	Other party code is invalid.		X
3093	Other party reference is invalid.		X

3094

Amount must be less than 100,000,000.00.

X

7 ISO20022 File Formats

ISO20022 messages are an XML format message, with the format governed by ISO standard „ISO 20022 Financial Services - Universal financial industry message scheme“.

ANZ will utilise the ISO20022 version 2 formats.

ISO20022 character set

The following character set is allowed in an ISO20022 message:

- Fields that are marked „Text“ in the „Type“ column are limited to:
 - Letters: A-Z, a-z
 - Numbers: 0-9
 - The following Characters: spaces, ampersands, apostrophes, commas, hyphens, full stops, forward slashes and the at symbol (@)
- Fields that are marked „Num“ in the „Type“ column are limited to:
 - Numbers: 0-9
- Fields that are marked „NumText“ in the „Type“ column are limited to:
 - Numbers: 0-9
 - The following Characters: spaces, commas
- Fields that are marked „ISODate“ in the „Type“ column are limited to:
 - The following format: YYYY-MM-DD
- Fields that are marked „ISODateTime“ in the „Type“ column are limited to:
 - The following format: YYYY-MM-DDThh:mm:ss.sss

7.1 ISO20022 Credit Transfer Initiation

ANZ supports the ISO20022 Credit Transfer Initiation file format.

7.2 ISO20022 Direct Debit Initiation

ANZ supports the ISO20022 Direct Debit Initiation file format.

7.3 ISO20022 Payment Status Report

The ISO20022 Payment Status Report reports the outcomes from processing of an Australia or New Zealand Payment Instruction file. A report will be received from ANZ for each batch submitted.

Where the payment is future dated, two payment status reports will be received:

- A full payment status report will be received on the date the Payment Instruction is sent. This reply file will confirm the Payment Instruction has been validated and warehoused until the requested execution date.
- A second partial payment status report will be received on the requested execution date once the payment has been processed. Only the header section of the Payment Instruction is revalidated at the execution date. Accordingly, only the original group header record from the payment status report will be included, confirming processing or rejection of the batch. **No transaction records will be included.**

Note that any Payment Instruction submitted to ANZ on a non-business day (ie. on holidays and weekends) will be treated as a future dated payment, with two payment status reports provided.

7.3 File Layout

Records in the ISO20022 Payment Status Report must follow a defined order. Each report will contain:

- A group header;
- An original group information and status record containing;
 - A Group Status Reason Record
- One or more transaction information and status records containing;
 - A Transaction Status Reason Record and;
 - An original transaction reference record.

The second partial payment status report sent when a future dated is executed will contain:

- A group header;
- An original group information and status record containing;
 - A Group Status Reason Record

The format specifications for each of these record types are outlined in detail further in this document.

7.4 Group Header Record

The Group Header Record contains the header information for the ISO20022 Payment Status Report.

The following table describes the format of the Group Header Record:

Message Item	XML tag	Description	ABA File Mapping	Usage Field type
Report Header	<CstmrPmtStsRpt>	Tag Level 1		[1..1]
Group Header	<GrpHdr>	Tag Level 2		
Message Identification	<MsgId>	A unique ID field attached to the message. This ID should be used if contacting the ANZ helpdesk to enquire regarding this report or the associated Payment Instruction.		Max35Text
Creation DateTime	<CreDtTm>	The date and time that the status report message was created by ANZ.		ISODateTime
Initiating Party	<InitgPty>	Tag Level 3		
Name	<Nm>	Always "ANZ"		Max70Text
Identification	<ID>	Tag Level 4		

Organisation Identification	<OrgID>	Tag Level 5	
BIC	<BIC>	ANZ BIC Identifier. Always “anzbau3m”	BICIdentifier
Organisation Identification	</OrgID>	End of Tag Level 5	
Identification	</ID>	End of Tag Level 4	
Initiating Party	</InitgPty>	End of Tag Level 3	
Group Header	</GrpHdr>	End of Tag Level 2	

7.3.3 Original Group Information and Status Record

The Original Group Header Record contains the header information from the associated ABA format Payment Instruction.

The following table describes the format of the Original Group Information and Status Record:

Message Item	XML tag	Description	ABA File Mapping	Field type
Original Group Header	<OrgnlGrpInfAndSts>	Tag Level 2		[1..1]
Original Message Identification	<OrgnlMsgld>	A unique ID field attached to the Payment Instruction by the originator of the instruction.	Description of entries on file	Max35Text
Original Message Name Identification	<OrgnlMsgNmld>	The message format type of the original Payment Instruction. For ABA format Payment Instruction this will be “pain.xxx.becc” regardless of whether credit or debit batch is sent.		Max35Text
Original Number of Transactions	<OrgnlNbOfTxs>	Count of the number of payment items on the original Payment Instruction. Format is [0-9]{1,15}		Decimal Number
Original Control Sum	<OrgnlCtrlSum>	Sum of the Amount for payment items on the original Payment instruction.		Decimal number
Group Status	<GrpSts>	Status of the batch Payment Instruction. Valid statuses are: <ul style="list-style-type: none"> ACSC. Batch and all transaction items accepted, settlement on originator’s account has been completed. For future dated payments, 		Code4Text

		<p>this status is not a final status until provided on the second payment status report (ie. the status may update to RJCT)</p> <ul style="list-style-type: none"> PART. Batch accepted with some transaction items rejected. Settlement on originator's account has been completed. <p>RJCT. Batch has been rejected. Refer rejection reason.</p>
Original Group Header	</OrgnlGrpInfAndSts>	End of Tag Level 2 (appears only if no group status reason record is included)

7.3.4 Group Status Reason Record

The Group Status Reason Record contains the reason for rejection of a Payment Instruction. This record is a sub-record within the group information and status record. The record will only appear where a batch has been rejected.

The following table describes the format of the Group Status Reason Record:

Message Item	XML tag	Description	ABA File Mapping	Field type
Status Reason Information	<StsRsnInf>	Tag Level 3		[0..n]
Status Reason	<StsRsn>	Tag Level 4		
Proprietary	<Prtry>	ANZ Reason Code provided when a batch has been rejected.		Code4Num
Status Reason	</StsRsn>	Tag Level 4		
Additional Status Reason Information	<AddtlStsRsnInf>	ANZ Reason Narrative provided when a batch has been rejected.		Max105Text
Status Reason Information	</StsRsnInf>	End of Tag Level 3		
Original Group Header	</OrgnlGrpInfAndSts>	End of Tag Level 2		

7.3.5 Transaction Information and Status Record

The Transaction Information and Status Record contains summary information and the status pertaining to a single detailed item within a batch Payment Instruction.

This section and the subordinate Transaction Status Reason Record and Original Transaction Reference Record will not be provided where the Payment Status Report is the second report sent upon completion of processing of a future dated Payment Instruction on the requested execution date.

The following table describes the format of the Transaction Information and Status Record:

Message Item	XML tag	Description	ABA File Mapping	Field type
Transaction Information and Status	<TxInfAndSts>	Tag Level 2		[0..1]
Original Payment Information Identification	<OrgnPmtInflId>	A unique ID field attached to the original Payment Instruction by the originator.	Description of entries on file	Max35Text
Original Instruction Identification	<OrgnInstrId>	The unique Filename attached to the original Payment Instruction by the originator.	First 22 characters form the Filename (as populated in the FileAct header)	Max35Text
Original End To End Instruction Identification	<OrgnEndToEndId>	The unique description record provided in the Payment Instruction batch item record. This field will provide a unique instruction transaction level ID.	Lodgement Reference	Max35Text
Original Transaction Identification	<OrgnTxId>	The ID assigned to the transaction by ANZ. This ID is sequential commencing at one and therefore unique within the batch.		Max35Text
Transaction Status	<TxSts>	<p>The transaction level status assigned to the transaction or batch item within a Payment Instruction.</p> <p>The transaction status will not be updated when the second payment status report is sent for future dated payments.</p> <p>Valid statuses are:</p> <ul style="list-style-type: none"> • ACSC. Validated, settlement to recipient account completed. Note that confirmation of success or failure of settlement against the recipient account is not provided. • RJCT. Transaction has been rejected. Refer transaction status reason. 		Code4Text

7.3.6 Transaction Status Reason Record

The Transaction Status Reason Record contains the reason for rejection of a transaction or batch item within a Payment Instruction. This record is a sub-record within the transaction information and status record. The record will only appear where a transaction or batch has been rejected. The record will not appear on the second, partial Payment Status Report sent when future dated Payment Instructions are executed (ie. sent on the settlement date).

The following table describes the format of the Transaction Status Reason Record:

Message Item	XML tag	Description	ABA File Mapping	Field type
Status Reason Information	<StsRsnInf>	Tag Level 3		[0..n]
Status Reason	<StsRsn>	Tag Level 4		
Proprietary	<Prtry>	ANZ Reason Code provided when a transaction has been rejected. For batch level rejection then the ANZ Reason Code provided when a batch has been rejected. Where batch and transaction both rejected then transaction reason code will be provided.		Code4Num
Status Reason	</StsRsn>	End of Tag Level 4		
Additional Status Reason Information	<AddtlStsRsnInf>	ANZ Reason Narrative provided when a transaction has been rejected. For batch level rejection then the ANZ Reason Narrative provided when a batch has been rejected. Where batch and transaction both rejected then transaction reason narrative will be provided.		Max105Text
Status Reason Information	</StsRsnInf>	End of Tag Level 3		

7.3.7 Original Transaction Reference Record

The Original Transaction Reference Record contains the reference details for the original transaction or batch item within a Payment Instruction. This record is a sub-record within the transaction information and status record. The record will not appear on the second, partial Payment Status Report sent when future dated Payment Instructions are executed (ie. sent on the settlement date).

The following table describes the format of the Original Transaction Reference Record:

Message Item	XML tag	Description	ABA File Mapping	Field type
Original Transaction Reference	<OrgnlTxRef>	Tag Level 3		[0..1]
Amount	<Amt>	Tag Level 4		[1..1]
Instructed Amount	<InstdAmt>	The transaction amount specified in an ISO currency amount format. I.e. "XXXX.xx(Ccy="AUD")"	Amount to be Credited or Debited	ISOCcy
Amount	</Amt>	End of Tag Level 4		
Interbank Settlement Date	<IntrBkSttlmDt>	The date on which the ANZ transmitted settlement to the counterparty bank. Note that the transaction against the counterparty account may not occur immediately. This field will be blank where the transaction has been rejected or the Payment Instruction has been rejected or the Payment Instruction is future dated. This date will always be a business day. Format is CCYY-MM-DD		ISODate
Requested Execution Date	<ReqdExctnDt>	The date and time that the payment initiator requested interbank settlement to occur. Format is CCYY-MM-DD Only provided if credit batch.	Date to be Processed	ISODate
Requested Collection Date	<ReqdColltnDt>	The date and time that the payment initiator requested interbank settlement to occur on the debtors account. Format is CCYY-MM-DD Only provided if batch is a direct debit batch.	Date to be Processed	ISODate
Payment type information	<PmtTplnf>	Tag Level 4		
Clearing Channel	<ClrChanl>	Always "MPNS"		Clearing Channel Code

Payment type information	</PmtTPlnf>	End of Tag Level 4		
Payment Method	<PmtMtd>	“TRF” = credit transfer “DD” = direct debit		Payment Method Code
Ultimate Debtor	<UltmtDbtr>	Tag Level 4		[0..1]
Identification	<ID>	Tag Level 5		
Organisation Identification	<OrgId>	Tag Level 6		
Bank Proprietary Identification	<BkPtyId>	As the ISO20022 Payment Status Report does not include a trace account field, the trace account BSB and account number are recorded in this field. Will be blank for direct debit.	Trace BSB <i>And</i> Trace Account Number	Max35Text
Organisation Identification	</OrgId>	End of Tag Level 6		
Identification	</ID>	End of Tag Level 5		
Ultimate Debtor	</UltmtDbtr>	End of Tag Level 4		
Debtor	<Dbtr>	Tag Level 4		[1..1]
Name	<Nm>	Name associated with the account being debited (ie. the funding account). For a credit transaction this will be the originator’s account name. For a direct debit transaction this will be the counterparty account name.	Name of User Supplying File <i>Or</i> Title of Account to be Credited or Debited	Max140Text
Identification	<ID>	Tag Level 5		[1..1]
Organisation Identification	<OrgId>	Tag Level 6		

Bank Proprietary Identification	<BkPtyId>	DE User ID. For a direct debit this field will not be populated.	User Identification Number	Max35Text
Organisation Identification	</OrgId>	End of Tag Level 6		
Identification	</ID>	End of Tag Level 5		
Debtor	</Dbtr>	End of Tag Level 4		
Debtor Account Identification	<DbtrAcct>	Tag Level 4		[1..1]
Identification	<ID>	Tag Level 5		
Proprietary Account Identification	<PrtryAcct>	Tag Level 6		
Identification	<Id>	The account number associated with the funding account. For a credit transaction this will be the originator's account number. For a direct debit transaction this will be the counterparty's account number.	Account <i>Or</i> Account number to be Credited or Debited	Max35Text
Proprietary Account Identification	</PrtryAcct>	End of Tag Level 6		
Identification	</ID>	End of Tag Level 5		
Currency	<Ccy>	Always "AUD"		Currency code
Debtor Account	</DbtrAcct>	End of Tag Level 4		
Debtor Agent	<DbtrAgt>	Tag Level 4		[1..1]
Financial Institution Identification	<FinInstnId>	Tag Level 5		

Combined Identification	<Cmbndld>	Tag Level 6		
BIC	<BIC>	If credit batch then "anzbau3m", otherwise if debit batch then blank		BICIdentifier
Clearing System Member Identification	<ClrSysMmbld>	Tag Level 7		
Identification	<Id>	The BSB of the funding account. For a credit transaction this will be the originator's account BSB. For a direct debit transaction this will be the counterparty's account BSB.	BSB <i>Or</i> BSB of Account to be Credited or Debited	Max35Text
Clearing System Member Identification	</ClrSysMmbld>	End of Tag Level 7		
Combined Identification	</Cmbndld>	End of Tag Level 6		
Financial Institution Identification	</FinInstnld>	End of Tag Level 5		
Debtor Agent	</DbtrAgt>	End of Tag Level 4		
Creditor Agent	<CdtrAgt>	Tag Level 4		[1..1]
Financial Institution Identification	<FinInstnld>	Tag Level 5		
Combined Identification	<Cmbndld>	Tag Level 6		
BIC	<BIC>	If debit batch then "anzbau3m", otherwise if credit batch then blank		BICIdentifier
Clearing System Member Identification	<ClrSysMmbld>	Tag Level 7		
Identification	<Id>	The BSB of the account being credited (ie. the receiving account). For a direct debit transaction this will be the originator's	BSB of Account to be Credited or Debited <i>Or</i>	Max35Text

		account BSB. For a credit transaction this will be the counterparty's account BSB.	BSB	
Clearing System Member Identification	</ClrSysMmbld>	End of Tag Level 7		
Combined Identification	</Cmbndld>	End of Tag Level 6		
Financial Institution Identification	</FinInstnld>	End of Tag Level 5		
Creditor Agent	</CdtrAgt>	End of Tag Level 4		
Name Identification	<Nm>	Name associated with the receiving account. For a direct debit transaction this will be the remitter details provided to the counterparty. For a credit transaction this will be the counterparty's account name.	Title of Account to be Credited or Debited <i>Or</i> Name of Remitter	Max140Text
Identification	<ID>	Tag Level 5		[1..1]
Organisation Identification	<Orgld>	Tag Level 6		
Bank Proprietary Identification	</BkPtyld>	DE User ID. For a credit transaction this field will not be populated.	User Identification Number	Max35Text
Organisation Identification	</Orgld>	End of Tag Level 6		
Identification	</ID>	End of Tag Level 5		
Creditor	</Cdtr>	End of Tag Level 4		
Creditor Account Identification	<CdtrAcct>	Tag Level 4		[1..1]
Identification	<ID>	Tag Level 5		

Proprietary Account	<PrtryAcct>	Tag Level 6		
Identification	<Id>	The account number associated with the receiving account. For a direct debit transaction this will be the originator's account number. For a credit transaction this will be the counterparty's account number.	Account number to be Credited or Debited <i>Or</i> Account	Max35Text
Proprietary Account	</PrtryAcct>	End of Tag Level 6		
Identification	</ID>	End of Tag Level 5		
Currency	<Ccy>	Always "AUD"		Currency code
Creditor Account	</CdtrAcct>	End of Tag Level 4		
Original Transaction Record	</OrgnlTxRef>	End of Tag Level 3		
Transaction Information and Status Record	</TxInfAndSts>	End of Tag Level 2		

7.3.8 End of Tags Record

The End of Tags Record will close the open levels of XML tags in the Payment Status Report. The following table describes the format of the End of Report Rags:

Message Item	XML tag	Description	ABA File Mapping	Field type
Customer Status Report	</CstmrPmtStsRpt>	End of Tag Level 1		
Document Record	</Document>	End of document		

8 SAP/Multi-cash balance and transaction reporting

8.1 Introduction

This section details the Australian account statement information in SAP Multi-Cash file format for delivery within a FileAct file.

8.1.1 File format

The SAP/Multi-cash File format consists of 2 separate files - a balance file that contains balance records for accounts and a transaction file that contains transaction records for accounts. These balance and transaction files will be enclosed and delivered by ANZ in two separate FileAct files.

The files will not contain any header or trailer records. All fields will be separated by a semi-colon (;). If a field contains a semi-colon it will be replaced with a space. Each record will end with CRLF (carriage-return/line feed, Hex 0D0A).

A single multi-cash file will contain balance / transaction records for all customer accounts entitled to the reporting product.

No files will be created if no balance and transaction records are available.

8.1.2 Balance file format

The following table describes the format of the SAP/Multi-Cash balance file.

A line feed/carriage-return will occur between each account record on the report.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
1	The BSB of the account. BSBs will contain a hyphen (-) after the 3rd character.	Alpha	Mandatory	12
2	Account number	Numeric/Alpha	Mandatory	24
3	Statement Number Consecutive number starting with 1 and reset at the start of a new year.	Numeric	Mandatory	5
4	Statement Date Date transactions were posted to the account. DD.MM.YY format (e.g. 01.01.11)	Alpha/Numeric	Mandatory	8
5	ISO Currency Code E.g. AUD for Australian Dollar Accounts	Alpha	Mandatory	3

6	Beginning Balance Signed, Opening Balance of this file. Decimal point present	Numeric	Mandatory	18
7	Sum of Debits Unsigned, total value of debits in this file. Decimal point present	Numeric	Mandatory	18
8	Sum of Credits Unsigned, Total value of credits in this file. Decimal point present	Numeric	Mandatory	18
9	Balance bought forward Signed, closing balance of this file. Decimal point present	Numeric	Mandatory	18
10	Account Name Client defined account name	Alpha	Mandatory	16
11	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	35
12	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	8
13	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	8
14	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	9
15	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	23
16	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	2
17	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	8
18	Number of records in the transaction file for this account	Numeric	Mandatory	5

8.1.3 Transaction File Format

The following table describes the format of the SAP/Multi-cash Transaction file.
A line feed/carriage-return will occur between each account record on the report.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
1	The BSB of the account. BSBs will contain a hyphen (-) after the 3rd character.	Alpha/Numeric	Mandatory	12
2	Account number	Alpha/Numeric	Mandatory	24
3	Statement Number Consecutive number starting with 1 and reset at the start of a new year	Numeric	Optional	5
4	Statement Date Date transactions were posted to the account. Format DD.MM.YY (e.g. 01.01.11)	Alpha/Numeric	Mandatory	8
5	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	10
6	Note to Payee 1 Transaction Type. Please refer to Appendix 2 for full list of transaction types	Alpha	Optional	27

7	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	27
8	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	4
9	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	3
10	Cheque Number\Note to Payee 2 If cheque can be either 6 or 9 significant digits for a cheque number. Leading zeros are included to make up 6 or 9 digits. For all other transaction types. This field contains the 1st 16 characters of the Note to Payee 2 field.	Alpha/Numeric	Optional	16
11	Transaction Amount Signed, decimal point present	Alpha/Numeric	Mandatory	18
12	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	5
13	Sequence Number Always „0“ (Zero)	Numeric	Mandatory	1
14	Booking date Date of transaction. Format DD.MM.YY (e.g. 01.01.11)	Alpha/Numeric	Mandatory	8
15	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	15
16	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	15
17	Note to Payee 2 18 character reference	Alpha	Optional	27
18	Note to Payee 3 1 st 27 characters of the Long Statement Narrative	Alpha	Optional	27
19	Note to Payee 4 2 nd 27 characters of the Long Statement Narrative	Alpha	Optional	27
20	Note to Payee 5 3 rd 27 characters of the Long Statement Narrative	Alpha	Optional	27
21	Note to Payee 6 4 th 27 characters of the Long Statement Narrative	Alpha	Optional	27
22	Note to Payee 7 5 th 27 characters of the Long Statement Narrative	Alpha	Optional	27
23	Note to Payee 8 6 th 27 characters of the Long Statement Narrative	Alpha	Optional	27
24	Note to Payee 9 7 th 27 characters of the Long Statement Narrative	Alpha	Optional	27
25	Note to Payee 10 8 th 27 characters of the Long Statement Narrative	Alpha	Optional	27
26	Note to Payee 11 9 th 27 characters of the Long Statement Narrative	Alpha	Optional	27
27	Note to Payee 12 10 th 27 characters of the Long Statement Narrative	Alpha	Optional	27

28	Note to Payee 13 10 character Aux Dom.	Alpha	Optional	27
29	Note to Payee 14 Trace ID of the transaction	Alpha	Optional	27
30	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	27
31	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	27
32	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	12
33	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	24
34	Transaction Code Bank Transaction Code.	Numeric	Optional	3
35	Not used by ANZ SWIFT for Corporates– Always NULL	Alpha	Optional	3

Appendix 1

SWIFT MT94n Transaction Type ID – Field 61

Field Name	Field Description	SWIFT Permissible Values
Tag 61, Subfield 3	Debit/Credit Mark Indicator	<ul style="list-style-type: none"> „D“ – Debit „C“ – Credit „RD“ – Reversal of Debit „RC“ – Reversal of Credit
Tag 61, Subfield 6, Component 1	Party Initiating a Transaction	<ul style="list-style-type: none"> „F“ – First advice „N“ – Non swift transfer „S“ – Swift transfer
Tag 61, Subfield 6, Component 2	Transaction Type ID Code	<ul style="list-style-type: none"> „BNK“ – Securities related item – bank fees „BOE“ – Bill of exchange „BRF“ – Brokerage fee „CAR“ – Securities Related Item – Corporate actions related „CAS“ – Securities related item – cash in lieu „CHG“ – Charges and other expenses „CHK“ – Cheques „CLR“ – Cash letters / cheques remittance „CMI“ – Cash management item – no detail „CMN“ – Cash management item – notional pooling „CMP“ – Compensation claims „CMS“ – Cash management item – sweeping „CMT“ – Cash management item – topping „CMZ“ – Cash management item – balancing „COL“ – Collections „COM“ – Commission „CPN“ – Coupons „DCR“ – Documentary Credit „DDT“ – Direct debit item „DIS“ – Securities related item – gains disbursement „DIV“ – Dividends „EQA“ – Equivalent amount „EXT“ – Securities related item – external transfer for own account „FEX“ – Foreign exchange „INT“ – Interest „LBX“ – Lock box „LDP“ – Loan deposit „MAR“ – Securities related item – margin payments/receipts „MAT“ – Securities related item – maturity „MGT“ – Management feeds „MSC“ – Miscellaneous „NWI“ – Securities related item – new issues distribution „ODC“ – Overdraft charge „OPT“ – Securities related item – options „PCH“ – Purchase „POP“ – Securities related item – pair off proceeds „PRN“ – Securities related item – principal pay-down/pay-up „REC“ – Reclaim „RED“ – Securities related item –

redemption/withdrawal

- „RIG“ – Securities related item – right
- „RTI“ – Returned item

-
- „SAL“ – Sale
 - „SEC“ – Securities
 - „SLE“ – Securities lending
 - „STO“ – Standing order
 - „STP“ – Securities related item – stamp duty
 - „SUB“ – Securities related item – subscription
 - „SWP“ – Securities related item – SWAP payment
 - „TAX“ – Securities related item – withholding tax payment
 - „TCK“ – Travellers cheques
 - „TCM“ – Securities related item – tripartite collateral management
 - „TRA“ – Securities related item – internal transfer for own account
 - „TRF“ – Transfer
 - „TRN“ – Securities related item – transaction fee
 - „UWC“ – Securities related item – underwriting commission
 - „VDA“ – Value date adjustment
 - „WAR“ – Securities related item - warrant
-

Appendix 2

Transaction code descriptions

This section describes the transaction codes within ANZ statement reporting files. This applies to Multicash and CSV file formats for Australian Domestic Account Reporting.

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	ANZ OnLine/ ANZ WebLink - Tran Type	Printed Statement (40 characters)
-2	0			MISC CR	
-1	0			MISC DR	
0	0			CHEQUE	
8	0			PAYMENT	
8	36			BUS CARD	
8	37		BANKCARD	BANKCARD	PAYMENT TO ANZ BANKCARD
8	38		VISA CARD	VISA CARD	PAYMENT TO ANZ VISA CARD
8	39		MASTERCARD	MASTERCARD	PAYMENT TO ANZ
8	40		GOLDCARD	GOLDCARD	PAYMENT TO ANZ GOLD CARD
8	41		DRAWDOWN	DRAWDWN DR	LOAN DRAWDOWN
8	42		ANZ TRUST	ANZ TRS DR	TRANSFER TO ANZ TRUSTEES
8	43		HARVEST	HARVEST DR	TRANSFER TO HARVEST
8	44		TRAN\SFER	TRANSFER	TRANSFER
8	45		WITHDRAWAL	WITHDRAW	WITHDRAWAL
8	46		CLO AC BAL	CLO AC BAL	CLOSING ACCOUNT BALANCE
8	47		SETTLEMENT	SETTLE DR	SETTLEMENT
8	48		CASH MGT	CASHMGT DR	TRANSFER TO CASH
8	59		MDC SETTLE	MDC SET DR	MDC MERCHANT SETTLEMENT
8	75			CARD DR	CARD ENTRY AT xxxxxx BRANCH
8	76			CARD REV	REVERSAL OF ENTRY AT xxxxxx
8	92		PP NON-	PP NON-FEE	PP NON-PAYMENT FEE
8	93	2	LEASE#	LEASE DUTY	LEASE # LEASE DUTY
8	94	2	LEASE #	LEASE	LEASE #

8	98			NIGHT SAFE	
8	301		DRAWING OB	DRAWING OB	DRAWING OB
8	302	4	P PAYMENT	P PAYMENT	
8	622	4	MER ADJ	MER ADJ	
8	9000			PAYMENT	
8	9010			ANZ ATM	
8	9011			INTL ATM	
8	9012			INTL ATM	
8	9013			INTL POS	
8	9014			INTL POS	
8	9020			PAYMENT	
8	9030			ANZ ATM	
8	9040			PAYMENT	
8	9046			PHONE BPAY	
8	9047			INTERNET	
8	9048			PHONE BPAY	
8	9049			INTER BANK	
8	9990			POS	
8	9991			POS	
8	9992			POS	
8	9993			POS	
8	9994			POS	
9	0	1	cheque no	CHEQUE	Cheque no
11	0	2	DEP ERROR	DEP ERR DR	ERROR IN DEPOSIT amount
22	0	4		AFT PRI DR	AUTOMATIC FUNDS TRANSFER
23	0	5		AFT DR	AUTOMATIC FUNDS TRANSFER
29	100	2	LC #	LC DR	DOCUMENTARY CREDIT #
29	200	2	A #	OS AGT DR	OS AGENT/BRANCH BILL FOR
29	300	2	XBC #	XBC DR	BILL COLLN TO OS

29	500	2	OB #	OB DR	OVERSEAS BILL OB #
29	600	2	FBA #	FBA DR	FOREIGN BILL AGENT FBA #
29	700	2	C/B #	C/B DR	COMMERCIAL BILL #
29	800	2	CAB #	FCAB DR	FOREIGN CURRENCY ADVANCE
29	900	2	B/C #	B/C DR	LOCAL BILL FOR COLLECTION
29	1000	2	FEC #	FEC CHG	FORWARD EXCHANGE
29	1100		HEDGE CONT	HEDGE DR	SETTLEMENT OF HEDGE
29	1400		RICE BOARD	RICE DR	RICE BOARD PAYMENT
29	1500		ERROR	ERROR DR	ERROR IN DEPOSIT
29	1800	2	FT #	FT DR	FAST TRACK #
29	1900		N/A	REV INS DR	REVERSAL OF
29	1950		N/A	REFUND	REFUND OF LOAN
29	1960		N/A	PREPAY	LOAN PREPAYMENT
29	2000		BITS CHRGE	BITS CHRGE	BITS REMITTANCE CHARGE
29	2010		OS CHARGE	OS CHARGE	OVERSEAS REMITTANCE
29	2020		F/BILL INT	F/B INT DR	FOREIGN BILL INTEREST
29	2030	2	IC #	IC DR	IMPORT COLLECTION IC #
29	2040	2	ID #	ID DR	IMPORT COLLECTION ID #
29	2050	2	IX #	IX DR	IMPORT COLLECTION IX #
29	2060	2	ED #	ED DR	EXPORT COLLECTION ED #
29	2070	2	EC #	EC DR	EXPORT COLLECTION EC #
29	2080	2	E #	E DR	EXPORT CREDIT E #
29	2090	2	X #	X DR	EXPORT CREDIT X #
29	2200		CBILL ROLL	CB ROLL DR	NET SETTLEMENT – ROLLOVER
29	2300		CBILL DISC	CB DISC DR	PROCEEDS OF DISCOUNT OF
29	2400		C/BILL INV	CB INV DR	COMMERCIAL BILL INVESTMENT
29	2500		NET CB INV	NET CBI DR	NET SETTLEMENT – ROLLOVER
29	2600		MAT CB INV	MAT CBI DR	MATURITY OF COMMERCIAL

29	2700		MAT C/BILL	MAT CBL DR	MATURITY OF COMMERCIAL
29	3010	2	ADJ CUSDEP	ADJ CDP DR	ADJUSTMENT TO CUSTOMER
29	3020	2	ADJ REDTAX	ADJ TAX DR	ADJUSTMENT TO ETP TAX
29	3030	2	ADJ EMPDEP	ADJ EDP DR	ADJUSTMENT TO EMPLOYER
29	3050	2	ADJ TFR	ADJ TFR DR	ADJUSTMENT TO TRANSFER
29	3060		RED	RED	REDEMPTION
29	3070		ADJ RED	ADJ RED DR	REDEMPTION ADJUSTMENT
29	3080		PART RED	PART RED	PARTIAL REDEMPTION
29	3090		ADJ INT	ADJ INT DR	INTEREST ADJUSTMENT
29	3100		ADJ SUPTAX	ADJ STX DR	SUPERANNUATION TAX
29	3110	2	ADJ DUTY	ADJ DTY DR	ADJUSTMENT TO STATE DUTY
29	3120		INS PREM	INS PREM	INSURANCE PREMIUM
29	3130		ADJ PREM	ADJ PREM	ADJUSTMENT TO INSURANCE
29	3150		ADJ PROC	ADJ PRC DR	ADJUSTMENT TO INSURANCE
29	3160	2	ADJ TN FEE	ADJ TFE DR	ADJUSTMENT TO TRANSACTION
29	3170	2	ADJ AC SER	ADJ AC DR	ADJUSTMENT TO ACCOUNT
29	4100			OS REMIT	
29	4110			RTGS PYT	
29	4120			OS TT SENT	
29	4130			RTGS SENT	
29	4140			PTY FEE	
29	4150			OWN AC TFR	
29	9000	2		PAYMENT	Xxxxxxxxxx
29	9010	2		PAYMENT	Xxxxxxxxxx
29	9020	2		PAYMENT	Aaaaaaaaaaaaaaaaaaaaaa
29	9030	2		PAYMENT	Aaaaaaaaaaaaaaaaaaaaaa
30	0	5		FEE	
30	1	5	MISC FEE	MISC FEE	MISCELLANEOUS FEE
30	2	5	CA FEE	CA FEE	ACCOUNT KEEPING FEE

30	3	5	ADMIN CHG	ADMIN CHG	LOAN ADMINISTRATION FEE
30	4	5	L A FEE	L A FEE	LIMIT/LOAN APPROVAL FEE
30	6	5	DSR FEE	DSR FEE	DISHONOUR FEE
30	7	5	DEED BOX	DEED BOX	DEED BOX/PACKETS/SCRIP FEE
30	8	5	NIGHT SAFE	NIGHT SAFE	NIGHT SAFE FEE
30	9	5	CABLE CHG	CABLE CHG	CABLE FEE
30	10	5	T/O SEARCH	T/O SEARCH	TITLES OFFICE SEARCH FEE
30	11	5	REG FEE	REG FEE	REGISTRATION FEE
30	12	5	STAMP DUTY	STAMP DUTY	STAMP DUTY
30	13	5	GUARANTEE	GUARANTEE	GUARANTEE FEE
30	14	5	INSPECTION	INSPECTION	INSPECT DOCUMENTS FEE
30	15	5	STATMT FEE	STATMT FEE	DUPLICATE STATEMENT FEE
30	16	5	TELE TFR	TELE TFR	TELEGRAPHIC TRANSFER FEE
30	17	5	C/BILL FEE	C/BILL FEE	COMMERCIAL BILL FEE
30	18	5	STATE DUTY	CR DUTY	STATE GOVERNMENT CREDIT
30	19	5	STATE TAX	DEBITS TAX	STATE GOVERNMENT DEBITS
30	20	5	LIST FEE	LIST FEE	PAYMENT FROM LIST FEE
30	21	5	SPEC CLEAR	SPEC CLEAR	SPECIAL CLEARANCE FEE
30	22	5	TRAV CHQ	TRAV CHQ	TRAVELLERS' CHEQUES FEE
30	23	5	COMM FEE	COMM FEE	COMMITMENT FEE
30	24	5	ERROR	ERROR DR	ERROR IN DEPOSIT/S
30	25	5	BK CHQ FEE	BK CHQ FEE	BANK CHEQUE FEE
30	26	5	OPINION	OPINION	BANK OPINION FEE
30	27	5	SETTLE FEE	SETTLE FEE	SETTLEMENT FEE
30	28	5	T/O REG	T/O REG	TITLES OFFICE REGISTRATION
30	29	5	PLA FEE	PLA FEE	LOAN LATE REPAYMENT FEE
30	30	5	CLCR FEE	CLCR FEE	CHEQUE CASHING FACILITY
30	31	5	S/D SEC	S/D SEC	GOVERNMENT STAMP DUTY ON
30	32	5	S/D TRF	S/D TRF	GOVERNMENT STAMP DUTY

30	35	5	PRO/LOD	PRO/LOD	PRODUCTION/LODGEMENT FEE
30	36	5	LA FEE/OD	L/FEE O/D	OVERDRAFT LINE FEE
30	37	5	AC FEE C/B	AC FEE C/B	COMMERCIAL BILL
30	38	5	LE FEE C/B	LE FEE C/B	COMMERCIAL BILL LINE FEE
30	39	5	ANZCASH	ANZCASH	ANZCASH FEE
30	40	5	ANZ TRAVEL	ANZ TRAVEL	ANZ TRAVEL CHARGES
30	42	5	EXCESS FEE	EXCESS FEE	OVERDRAWN ACCOUNT FEE
30	43	5	AUDIT CERT	AUDIT CERT	AUDIT CERTIFICATE FEE
30	44	5	RECON FEE	RECON FEE	RECONCILIATION FEE
30	45	5	TRANS FEE	TRANS FEE	EXCESS TRANSACTION FEE
30	46	5	ATM FEE	ATM FEE	NON ANZ ATM FEE
30	47	5	MAINT FEE	MAINT FEE	ACCOUNT MAINTENANCE FEE
30	48	5	DEBIT FEE	DEBIT FEE	EXCESS DEBIT TRANSACTION
30	49	5		CR LINE	CREDIT FACILITY LINE
30	50	5	FIDD	DEBIT DUTY	STATE GOVERNMENT DEBIT
30	51	5	EFTDD	EFTDD	EFT DEBIT DUTY
30	52	5	SEARCH FEE	SEARCH FEE	SEARCH FEE
30	53	5	RES W/TAX	RES W/TAX	RESIDENT WITHOLDING TAX
30	54	5	SLCTR FEE	SLCTR FEE	SOLICITOR'S FEE
30	55	5	COLLN FEE	COLLN FEE	COLLECTION FEE
30	56	5	ETP TAX	ETP TAX	ETP TAX
30	57	5	SUPER TAXES	SUPER TAX	SUPERANNUATION TAXES
30	58	5	AC SER FEE	AC SER FEE	ACCOUNT SERVICING FEE FOR
30	59	5	W/DRWL FEE	W/DRWL FEE	WITHDRAWAL FEE mmm yy-xxx
30	60	5	BPAY FEES	BPAY FEES	BILLPAY FEES
30	61	5	AC SER FEE	AC SER FEE	ACCOUNT SERVICING FEE FOR
30	70	2		TAPE FEE	
30	71	2		DISK FEE	
30	72	2		DIALUP FEE	

30	73	2		ACCPAY FEE	
30	74	2		ANZ FEE	
30	75	2		ONLINE FEE	
30	76	2		HOST FEE	
30	77	2		BUREAU FEE	
30	78	2		GROUP FEE	
30	79	2		DE ERR FEE	
30	80	2		DE EX FEE	
30	81	2		AC REC FEE	
30	82	2		LIM EX FEE	
30	87			STOP FEE	
30	95			EW FEE	
30	96			STMT FEE	
30	97			A.F.T FEE	
30	98			SWEEP FEE	
30	99			SO EST FEE	
30	100			SO SVC FEE	
30	101			ARR FEE	
34	0	5	REVERSAL	REVERSLS DR	REVERSAL OF CREDIT ENTRY
34	4100			REV OS CR	
34	4110			REV RTGS	
34	4120			REV OS CR	
34	4130			REV RTGS	
34	4140			REV PTYFEE	
34	4150			REV OWNTFR	
34	9010	3	POS	POS DR	POS
34	9990	2	POS	POS DR	
37	0	2		DEBIT	Can be any debit often used by the
37	70	2		TAPE DR	

37	71	2		DISK DR	
37	72	2		DIALUP DR	
37	73	2		ACCPAY DR	
37	74	2		ANZ DR	
37	75	2		ONLINE DR	
37	76	2		HOST DR	
37	77	2		BUREAU DR	
37	78	2		GROUP DR	
41	0			CLEARING	GL – Entries Suspense clearing
42	0		CHQ BOOK	CHQ BOOK	STAMP DUTY ON CHEQUE BOOK
43	0		DISHONOUR	DISHONOUR	DISHONOUR OF CHEQUE
45	0		NR W/TAX	NR W/TAX	NON-RESIDENT WITHHOLDING
46	0	5	INTEREST	INT DR	INTEREST
47	0		PROM NOTE	PROM NOTE	PROMISSORY NOTE
49	0		ADVICE	ADVISED DR	DETAILS ADVISED SEPARATELY
50	0			TRANSFER	
50	41		DRAWDOWN	DRAWDWN CR	PROCEEDS OF LOAN
50	42		ANZ TRUST	ANZ TRS CR	TRANSFER FROM ANZ
50	43		HARVEST	HARVEST CR	TRANSFER FROM HARVEST
50	44		BAL TFR	BAL TFR	BALANCE TRANSFERRED
50	46		CLO AC BAL	CLO AC CR	CLOSING ACCOUNT BALANCE
50	47		SETTLEMENT	SETTLE CR	SETTLEMENT
50	48		CASH MGT	CASHMGT CR	TRANSFER TO CASH
50	59		MDC SETTLE	MDC SET CR	MDC MERCHANT SETTLEMENT
51	0			CWTH L INT	
52	0			FAM ALLOW	
53	0			PAY/SALARY	
53	75		CRD - 9999	CARD ENTRY	CARD ENTRY AT xxxx BRANCH
53	76		REV - 9999	REV ENRTY	REVERSAL OF ENTRY AT xxxx

53	9000	2		TRANSFER	xxxxxxxxxx
53	9010	2		TRANSFER	xxxxxxxxxx
53	9020	2		TRANSFER	aaaaaaaaaaaaaaaaaaaaa
53	9030	2		TRANSFER	aaaaaaaaaaaaaaaaaaaaa
53	9040			TRANSFER	
53	9046	2		PHONE BANK	aaaaaaaaaaaaaaaaaaaaa
53	9047			INTERNET	
53	9053			POS REFUND	
53	9054			POS REFUND	
53	9990			POS	
53	9991			POS	
53	9992			POS	
53	9993			POS	
53	9994			POS	
54	0		PENSION	PENSION	PENSION/SUPERANNUATION
55	0		ALLOTMENT	ALLOTMENT	SERVICE ALLOTMENT
56	0		DIVIDEND	DIVIDEND	DIVIDEND
57	0		DEB INT	DEB INT	DEBENTURE/NOTE INTEREST
60	0	2	AGT* If the	AGT	AGENT*
60	1		TD nnnnnn	TD	TD nnnnnn
60	2	2	TD lnnnnnn	TD INT	TERM DEPOSIT INTEREST
62	0	4	A F T	AFT PRI CR	AUTOMATIC FUNDS TRANSFER
63	0	5	A F T	AFT CR	AUTOMATIC FUNDS TRANSFER
64	0	2	DEP ERROR	DEP ERR CR	ERROR IN DEPOSIT amount
65	0			AGT	
70	0	2	CASH/CHQS	DEPOSIT	DEPOSIT
70	9010	3	POS	POS CR	POS
70	9990	2	POS	POS CR	
79	0			MANUAL CR	

88	0		TELE TFR	TELE TFR	PROCEEDS OF TELEGRAPHIC
89	100	2	OB #	OB CR	OVERSEAS BILL OB #
89	200	2	FBA #	FBA CR	FOREIGN BILL AGENT FBA #
89	300	2	XBC #	XBC CR	BILL COLLN TO OS
89	400	2	BB #	BB CR	BRITISH BILL IB#
89	500	2	DXC #	DEXC CR	DIRECT EXPORT COLLECTION
89	700	2	IB #	IB CR	INLAND BILL IB #
89	800	2	FBL #	FBL CR	FOREIGN BILL (LONDON) FBL #
89	900	2	B/C #	B/C CR	LOCAL BILL FOR COLLECTION
89	1100	2	HEDGE CONT	HEDGE CR	SETTLEMENT OF HEDGE
89	1200	2	AWB #	AWB	AUSTRALIAN WHEAT BOARD
89	1300	2	FP #	FP	FRUIT PAYMENT #
89	1400		RICE BOARD	RICE CR	RICE BOARD PAYMENT
89	1500		ERROR	ERROR CR	ERROR IN DEPOSIT/S
89	1600	2	BBP #	BBP	BARLEY BOARD PAYMENT #
89	1700		CANE PAY	CANE PAY	SUGAR CANE PAYMENT
89	1800	2	FT #	FT CR	FAST TRACK #
89	1900		N/A	INS PAY	TRANSFER OF
89	1950		N/A	LOAN OVPAY	LOAN OVERPAYMENT
89	1960		N/A	OVPAY REV	REVERSAL OF LOAN
89	2000		BITS REMIT	BITS REMIT	BITS REMITTANCE
89	2010		OS REMIT	OS REMIT	OVERSEAS REMITTANCE
89	2020		F/BILL INT	F/BILL INT	FOREIGN BILL INTEREST
89	2060	2	ED #	ED CR	EXPORT COLLECTION ED #
89	2070	2	EC #	EC CR	EXPORT COLLECTION EC #
89	2080	2	E #	E CR	EXPORT CREDIT E #
89	2090	2	X #	X CR	EXPORT CREDIT X #
89	2200		CBILL ROLL	CB ROLL CR	NET SETTLEMENT - ROLLOVER
89	2300		CBILL DISC	CB DISC CR	PROCEEDS OF DISCOUNT OF

89	2400		C/BILL INV	CB INV CR	COMMERCIAL BILL INVESTMENT
89	2500		NET C/B INV	NET CBI CR	NET SETTLEMENT - ROLLOVER
89	2600		MAT CB INV	MAT CBI CR	MATURITY OF COMMERCIAL
89	2700		MAT C/BILL	MAT CBL CR	MATURITY OF COMMERCIAL
89	3010	2	ADJ CUSDEP	ADJ CDP CR	ADJUSTMENT TO CUSTOMER
89	3020	2	ADJ REDTAX	ADJ TAX CR	ADJUSTMENT TO ETP TAX #
89	3030	2	ADJ EMPDEP	ADJ EDP CR	ADJUSTMENT TO EMPLOYER
89	3040	2	DEP TFR	DEP TFR	DEPOSIT OF TRANSFERRED
89	3050	2	ADJ TFR	ADJ TFR CR	ADJUSTMENT TO TRANSFER
89	3070		ADJ RED	ADJ RED CR	REDEMPTION ADJUSTMENT
89	3090		ADJ INT	ADJ INT CR	INTEREST ADJUSTMENT
89	3100		ADJ SUPTAX	ADJ STX CR	SUPERANNUATION TAX
89	3110	2	ADJ DUTY	ADJ DTY CR	ADJUSTMENT TO STATE DUTY
89	3130		ADJ PREM	ADJ PRM CR	ADJUSTMENT TO INSURANCE
89	3140		INS PROC	INS PROC	INSURANCE PROCEEDS
89	3150		ADJ PROC	ADJ PRC CR	ADJUSTMENT TO INSURANCE
89	3160		ADJ TN FEE	ADJ TFE CR	ADJUSTMENT TO EXCESS
89	3170		ADJ AC SER	ADJ AC CR	ADJUSTMENT TO ACCOUNT
89	3180	2	ST INS PRC	ST INS PRC	STANDARD INSURANCE
89	4000		BPAY COMM	BPAY COMM	BILLPAY COMMISSION
89	4010		BPAY CASH	BPAY CASH	BILLPAY CASH PAYMENTS
89	4020		BPAY CARD	BPAY CARD	BILLPAY CARD PAYMENTS
89	4030	2	AGT # or # (if	BP AGT	BILLPAY CASH/CHEQUES
89	4040		BPAY FBACK	BPAY FBACK	BILLPAY FALLBACK
89	4060		RTGS PAYT	RTGS PAYT	RTGS PAYT
89	4100			OS REMIT	
89	4110			RTGS PYT	
89	4120			OS TT SENT	
89	4130			RTGS SENT	

89	4140			PTY FEE	
89	4150			OWN AC TFR	
89	9000	2	xxxxxxxxxx	TRANSFER	xxxxxxxxxx
89	9010	2	xxxxxxxxxx	TRANSFER	xxxxxxxxxx
89	9020	2	aaaaaaaaaaaa	TRANSFER	aaaaaaaaaaaaaaaaaaaa
89	9030	2	aaaaaaaaaaaa	TRANSFER	aaaaaaaaaaaaaaaaaaaa
93	0	5	REVERSAL	REVERSL CR	REVERSAL OF DEBIT ENTRY or
93	36			REV LINE	
93	42			REV EX FEE	
93	43			REV AUDIT	
93	95			RV EW FEE	
93	101			REV ARRFEE	
93	4100			REV OS DR	
93	4110			REV RTGS	
93	4120			REV OS DR	
93	4130			REV RTGS	
93	4140			REV PTYFEE	
93	4150			REV OWNTFR	
96	0		ADVICE	ADVISED CR	DETAILS ADVISED SEPARATELY
97	0	5	INTEREST	INT EARNED	INTEREST EARNED
97	99	2	TD INT	TD INT	TERM DEPOSIT INTEREST
98	0		TRANSFER	P TRANSFER	PERIODIC TRANSFER
99	0	2	CASH/CHQS	CREDIT	DEPOSIT
99	70	2		TAPE CR	
99	71	2		DISK CR	
99	72	2		DIALUP CR	
99	73	2		ACCPAY CR	
99	74	2		ANZ CR	
99	75	2		ONLINE CR	

99	76	2	HOST CR
99	77	2	BUREAU CR
99	78	2	GROUP CR
908	75		CRD-XXXX
908	622		ANZ MERADJ
908	9000		PAYMENT
908	9010		PAYMENT
908	9020		PAYMENT
908	9030		PAYMENT
908	9040		PAYMENT
908	9046		PHONE BANK
908	9047		INTERNET
908	9048		PHONE BPAY
908	9049		INTNETBPAY
908	9990		POS
908	9991		POS
908	9992		POS
908	9993		POS
908	9994		POS
953	75		CRD-XXXX
953	9000		PAYMENT
953	9010		PAYMENT
953	9020		PAYMENT
953	9030		PAYMENT
953	9040		PAYMENT
953	9046		PHONE BANK
953	9047		INTERNET
953	9990		POS
953	9991		POS

953	9992	POS
953	9993	POS
953	9994	POS

Use of Aux Dom/Transaction Code

This section offers advice on the use of Trancode/Auxdom in recognising transactions. Care should be exercised in using these codes as there are many ambiguities. These codes exist for a number of internal bank and interbank processing system uses rather than as a customer reporting tool, however they are reasonably indicative.

The things to be careful of are as follows:

1. The Trancode has 3 digits but only the last 2 are significant to define the transaction, the leading digit is mostly 0 but can be 9 or any other number that reflects the way it was processed.
2. TC 0-49 are debits 50-99 are credits. This is the only absolutely consistent rule. Some transaction have ranges of Auxdoms rather than one specific Auxdom per TC. TC 00 (Cheque) the Auxdom is the cheque number. TC 60, 70, 80 the Auxdom is the number of collection items deposited. TC 8, 50-56 where the transaction came via Direct Entry the Auxdom is the DE User ID of the submitter.
3. New transaction codes and Auxdoms are occasionally added or discontinued without notice and a way of handling these exceptions must be accommodated.
4. Some Trancodes are ambiguous, in which case the underlying transaction is distinguished by other processing data not in the TC/Auxdom. In particular TC 00 applies to Cheques or OnLine Transfer (debit) or EDI debit.

Similarly TC50 or 70 can also apply to OnLine TRF, EDI Credit as well as the Direct Entry "Transfer" (TC50) and Agent Deposit (TC 70).

TC 70 also has a specific TC/Auxdom combination indicating certain Point of sale credits. The way these exceptions are recognised is by triggering characters in the Traceline and exauxdom. If Bytes 9-10 is CX then the transaction originated from Direct Entry and that Trancode rule applies. If the second last byte of the exauxdom is H then the transaction will be OnLine TRF or EDI: EDI where the last character of the exauxdom is 8; TRF where the last character is 9.

5. Manual entries can have any Trancode but are usually 00 (debit) or 99 (credit). A manual entry will not consistently obey any code rules. The entering officer keys in the appropriate statement narrative and this is what appears on the statement whatever codes are used.

Alternatively the Tran Type has these anomalies removed and should be considered as a key to indicate the transaction type for automatic reconciliation.