ANZ Transactive – Global 'Asia & Pacific Payments':

Fixed Length File Format Guide

April 2025

Contents

GENERAL INFORMATION

Purpose

The purpose of this document is to detail the fixed file format for ANZ Transactive Global 'Asia & Pacific Payments' menu.

The following countries/ regions are in scope:

- Japan
- Indonesia
- Laos
- Pacific
- Taiwan

SUPPORTING DOCUMENTS

For further information about Cash Payments, please refer to the following Guides that are available online from anz.com

- ANZ Transactive Global – Pipe Delimited File Format Guide

VOLUMES

Payment Files

It is recommended that the number of transactions in any one batch should not exceed 3,000 records (i.e. 3,000 transactions) or 10 MB. The time taken to upload a payment file will vary depending on the file size.

SPECIFICATIONS

File Specifications

- File extension is: *txt
- One record occupies one line
- Record/lines must be separated by CrLf (Carriage return Line feed)
- Amounts should not contain any universal currency symbols e.g., $, €, £, etc.,
- All fields must be left adjusted, unless otherwise stated, e.g., amounts in fixed files
- No spaces at the end of a field
- If a field does not have a value, then the field must be padded

Field Specifications

- Currency must be entered in capital letters only
- Beneficiary Name – do not use any special characters. e.g., & ' # @
- Beneficiary Address 1 – recommended to use a street address in lieu of a PO Box address
- Beneficiary Address 3 – do not exceed 32 characters for CBFT or RTGS payments

- Beneficiary Account – do not include spaces
- Bank & Customer Cheques – The following fields are not mandatory: Beneficiary Account, Beneficiary Bank Code/SWIFT, Beneficiary Bank Name, Charges. The following fields are mandatory: Payable Location, Print Location, Delivery Method

Charges

- OUR   Ours
- BEN   Beneficiary
- SHA   Other / Shared

Unicode

Unicode can be accepted for the following languages for countries using non-English alphabets

- Chinese – Simplified
- Chinese – Traditional
- Japanese

Payment Methods

- ACH   Automated Clearing House - Low value domestic payments
- BKT   Book Transfer - Transfer between ANZ accounts in the same country
- CBFT   Cross Border Funds Transfer - International payments
- RTGS   Real Time Gross Settlement - Domestic local payments

Key Types

- A   Alpha
- D   Date
- N   Numeric
- M   Mandatory
- O   Optional

FILE SPECIFICATIONS

Fixed File Format Data Fields

All fields in the Fixed File Format are left aligned and with padded spaces. This format is divided into 3 sections: Header, Payment Details & Invoice Details.

Fixed File Format Header Fields

Field Name	Description / Examples	Start Position	Max Size	Type	Unicode	M/O
Identifier (HDR)	Header Row 'HDR'	01	3	A	N	M
Debit Account	Ordering customer account	04	30	A/N	N	M
Execution Date	e.g. DD/MM/YYYY	34	10	D	N	M
Payment Currency	Currency Code, e.g. AUD	44	3	A	N	M
Payment Method	e.g. ACH, RTGS, CBFT	47	4	A	N	M
File Reference	Internal Reference	51	35	A/N	Y	O
Confidential Indicator	Y or N	86	1	A	N	O
Individual Accounting Entries	Y or N, individual debit per credit entry	87	1	A	N	O
FX Contract Number	Required if FX Rate entered	88	14	A/N	N	O
FX Contract Rate	Required if FX Contract entered	102	5,8	N	N	O

Fixed File Payment Detail Fields

Field Name	Description / Examples	Start Position	Max Size	Type	Unicode	M/O
Identifier (PAY)	Payment record 'PAY'	01	3	A	N	M
Payment Amount		04	15,3	N	N	M
Customer Reference		23	20	A/N	N	O
Beneficiary Code	Vendor ID	43	15	A/N	N	O
Beneficiary Name^	CBFT = 35 characters with 85 blank filled	58	120	A/N	Y	M
Beneficiary Account^^		178	34	A/N	N	M
Beneficiary Address 1	Mandatory for CBFT	212	35	A/N	Y	O
Beneficiary Address 2		247	35	A/N	Y	O
Beneficiary Address 3	Mandatory for CBFT	282	32	A/N	Y	O
Unused field		317	35	A/N	Y	O
Beneficiary Country	Mandatory for CBFT	352	2	A	N	O

Beneficiary Fax No.		354	15	N	N	O
Beneficiary Email ID	Multiple addresses separated by a comma	369	255	A/N	N	
Beneficiary Bank Code/SWIFT		624	35	A/N	N	M
Beneficiary Bank Name		659	35	A/N	Y	O
Beneficiary Bank Branch		694	35	A/N	Y	O
Beneficiary Bank Address Line 1		729	35	A/N	Y	O
Beneficiary Bank Address Line 2		764	35	A/N	Y	O
Beneficiary Bank City		799	31	A/N	Y	O
Beneficiary Bank Province		830	8	A/N	Y	O
Beneficiary Bank Country		838	2	A	Y	O
Charges	e.g. OUR, BEN or SHA	840	3	A	N	O
Unused field		843	20	A/N	Y	O
Unused field		863	20	A/N	Y	O
Unused field		883	2	A	N	O
Unused field		885	35	A/N	Y	O
Unused field		920	35	A/N	Y	O
Unused field		955	35	A/N	Y	O
Unused field		990	35	A/N	Y	O
Instruction Number		1025	10	N	N	O
Details of Payment		1035	140	A/N	Y	O
Intermediary Bank Code/SWIFT		1175	35	A/N	N	O
Intermediary Bank Name		1210	35	A/N	N	O
Intermediary Bank Branch		1245	35	A/N	N	O
Intermediary Bank Address Line 1		1280	35	A/N	N	O
Intermediary Bank Address Line 2		1315	35	A/N	N	O
Intermediary Bank City		1350	31	A/N	N	O
Intermediary Bank Province		1381	8	A/N	N	O

Intermediary Bank Country		1389	2	A	N	O
Central Bank Reporting Line 1	Mandatory for: • Taiwan CBRC reporting: Purpose Code value • Indonesia: Payment Purpose Code	1391	35	A/N	Y	O
Central Bank Reporting Line 2	Mandatory for: • Taiwan CBRC reporting: Purpose Code description • Indonesia: Beneficiary Category Code	1426	35	A/N	Y	O
Central Bank Reporting Line 3	Mandatory for: • Indonesia: Financial Relationship	1461	35	A/N	Y	O
Reporting Code 1	Mandatory for: • Indonesia: Beneficiary Type	1496	3	A/N	Y	O
Reporting Code 2	Mandatory for • Taiwan: Own Account either 'Y' or 'N' • Indonesia: Domestic Payment Type	1499	3	A/N	Y	O
Market Rate Indicator	Y or N. Requests rate	1502	35	A	N	O
User Defined Field 2		1537	35	A/N	Y	O
User Defined Field 3		1572	35	A/N	Y	O
User Defined Field 4		1607	35	A/N	Y	O
User Defined Field 5		1642	35	A/N	Y	O
User Defined Field 6		1677	35	A/N	Y	O
User Defined Field 7		1712	35	A/N	Y	O
User Defined Field 8		1747	35	A/N	Y	O
User Defined Field 9		1782	35	A/N	Y	O
User Defined Field 10		1817	35	A/N	Y	O

^ ^Beneficiary Name: For all payment methods excluding CBFT, then 120 characters are acceptable. For CBFT payments, then only 35 characters are acceptable. The remaining 85 characters should be blank filled.

^^ The clearing system operates based on account details provided only. ANZ will process your instructions based on the account details provided by you. ANZ does not check that the account details provided match those of the intended beneficiary. You should implement your own internal procedures to ensure that payments are directed to correct account details and bank details for the intended beneficiary.

*Beneficiary Address 4 is not required for CBFT payments

Fixed File Format Invoice Detail Fields

Field Name	Description / Examples	Start Position	Max Size	Type	Unicode	M/O
Identifier (INV)	INV	1	3	A	N	O
Invoice Detail Line		4	80	A/N	Y	O

FILE VALIDATIONS

Payment File Validations

An automatic file validation process will start once a payment file has been uploaded. If a payment file does not meet required specifications, an error message will appear indicative of the failure reason.

Refer below for the list of payment file criteria that are validated and the associated error message.

Validation	Error Message
Payment File Size	➢ Payment file cannot exceed 3,000 payments ➢ Payment file cannot exceed 10 MB
Verify File Format	File must be in fixed file format. Please review and correct your file and upload again
Payment Method	➢ Payment Method <Type> is not supported for the payment transaction ➢ Payment Method must be the same for each beneficiary ➢ This payment method of <payment method> is not valid for this <CCY value> currency and <country> country. Please contact the bank for assistance.
Payment Currency	Payment Currency must be the same for each Beneficiary
Payment Amount Symbols	Amount must be a numeric value. Should not contain $, £, €, etc.
Validate City/Province	Combination of City & Providence cannot be more than 31 characters
Validate Required Fields	Field <Field Name> is a required value and has not been provided
PO Box Address Line 1	Warning: It is recommended a Street Address for the beneficiary/ payee be provided, as a PO Box may cause processing delays.
Bank Branch Code Validation	Beneficiary Bank/Branch Code is not valid for the Payment Method and the Country of the Bank's Branch
SWIFT Character Validation	<Field Name> contains the following invalid SWIFT characters <Invalid Character>
Semicolon	<Field Name> contains the following invalid characters <Invalid Character> (semicolon)
Beneficiary Bank/Branch Code	Beneficiary Bank/Branch Code is not valid for Payment Method and Country of debit account
Verification of Debit Account	➢ Invalid debit account ➢ Debit account is inactive ➢ Account is not available for Payment Transactions ➢ Account is not valid to debit for this user
Execution Date	Execution date line (x) is in the incorrect format. Please update to DD/MM/YYYY

ANZ Branch Details

Jurisdiction	Bank
Fiji	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Hong Kong	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
India	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Japan	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Laos	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Philippines	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Singapore	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
Taiwan	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522
United Kingdom	Australia and New Zealand Banking Group Limited (ANZ). ABN 11005 357 522

ANZ Subsidiary Details

Country	Details
Papua New Guinea	Australia and New Zealand Banking Group (PNG) Limited (ANZPL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZPL is incorporated and licensed in Papua New Guinea with limited liability. ANZPL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZPL are not deposits or other liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZPL.
Vietnam	ANZ Bank (Vietnam) Limited (ANZVL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZVL is incorporated and licensed in Vietnam with limited liability. ANZVL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZVL are not deposits or liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZVL.
China	ANZ Bank (China) Company Limited (ANZCCL) is a subsidiary of Australia and New Zealand Banking Group Limited (ANZBGL), which is incorporated in Australia. ANZCCL is incorporated and licensed with limited liability in the People's Republic of China by China Banking Regulatory Commission. ANZCCL is not an authorised deposit taking institution within the meaning of the laws of Australia. Deposits or liabilities with ANZCCL are not deposits or other liabilities of ANZBGL and ANZBGL is not required to meet the obligations of ANZCCL.