

Quick Reference Guide

How to update ERP Payment files and ANZ Transactive payments to include SWIFT codes and format account numbers

December 2022

To support the Reserve Bank of Fiji's changes to the national payment system, the way ANZ processes ERP Payment Files and ANZ Transactive payments changed on 28 November 2022.

What does this mean for you?

The upgraded national payment system will enable same day payments, meaning payments made within business hours will be sent and received on the same business day, regardless of which bank the funds are sent to in Fiji.

What do you need to do?

- You must include SWIFT codes in all ERP Payment Files and payments within ANZ Transactive.
- If your ERP Payment Files and payments scheduled to be processed in ANZ Transactive don't currently include a SWIFT code, you will need to amend them or your payments will fail. Unfortunately, ANZ cannot make the changes on your behalf.
- Check the account number in payments from and including 28 November 2022 and all new payments is formatted correctly. If the account number isn't formatted correctly it cannot be processed by the recipient bank under the new system and the payment will be reversed.

Detailed instructions

Explanations and further instructions on how to add SWIFT codes are below.

1. [Update ANZ Transactive templates](#)
2. [Update ANZ Transactive future value transactions](#)
3. [Update my address book in ANZ Transactive](#)
4. [Update my ERP Payment File](#)
5. [Format account numbers](#)

1. Update ANZ Transactive templates

Each ACH/GIRO (Other Local Bank) template in ANZ Transactive must include a SWIFT code, or the payment will fail. If a template is not updated before the template is scheduled to be processed, an error message will appear. You'll need to update the template to include a SWIFT code to process the payment successfully.

- a) Select the ACH/GIRO (Other Local Bank) template to change
- b) Scroll down to the Beneficiary Bank area of the template. This is where you'll find the Payment Method dropdown

* Payment Method



ACH/Giro - FJD Payment to oth

- c) Type in the correct SWIFT code within the Bank/Branch code cell

Beneficiary Bank ✕ 🔍

Bank/Branch Code

WPACFJFXXXX

Beneficiary Bank Name and Address

WESTPAC BANKING CORPORATION
1 THOMPSON STREET FLOOR GF
SUVA FJ

- d) Select the search icon
- e) A pop-up window will appear
- f) Select the recipient's bank, the details will auto-fill accordingly

Bank/Branch Search

Bank Name: Bank/Branch Code: Branch Name: Search

City: Province/State:

Country or Region	Payment Method	Bank/Branch Code	Bank Name	Branch Name	Branch Address 1	Branch Address 2	City
<input type="radio"/> FJ	ACH	HFCUJFXXXX	HFC BANK		371 VICTORIA PAR...		SUVA
<input type="radio"/> FJ	ACH	ANZBFFXXXX	AUSTRALIA AN...		CIVIC HOUSE FLD...	25 VICTORIA PAR...	SUVA
<input type="radio"/> FJ	ACH	BREDFJXXXX	BRED BANK (FU...		TAFPOO CITY BU...	1 CORNER OF SC...	SUVA
<input type="radio"/> FJ	ACH	WPACFJXXXX	WESTPAC BAN...		1 THOMPSON ST...		SUVA
<input type="radio"/> FJ	ACH	BOSPFJXXXX	BANK OF SOUT...		86/100 RENWICK...		SUVA
<input type="radio"/> FJ	ACH	BARBFJXXXX	BANK OF BARD...		808 BUILDING 86...		SUVA

- g) Click save.

2. Update ANZ Transactive future value transactions

If you created an ACH scheduled payment in ANZ Transactive, prior to 28 November 2022 and selected an ACH code, then at the time of payment, the payment will fail unless you change it to include a SWIFT code. The system will advise the errors, as per the current error process. To ensure the payment doesn't fail update your SWIFT code by following these steps:

- a) Go to Transactions >> Future Value Transactions

Transactions ▾ Accounts Reports ▾

PAYMENT E

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tions **Future Value Transactions**

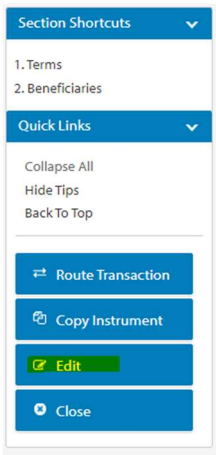
Authorised Transactions

t History

- b) For each ACH/GIRO (Other Local Bank) future value transaction, you'll need to click Issue

<input type="checkbox"/>	Instrument ID	Instrument Type	Transaction
<input type="checkbox"/>	P18667070985	Payment	Issue

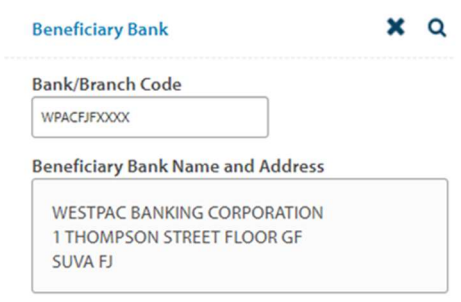
- c) Select Edit under the Quick Links



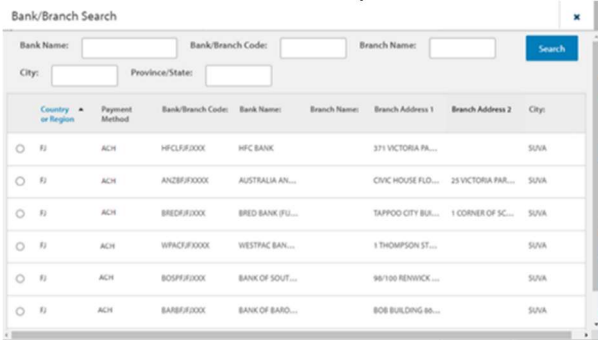
d) Scroll down to the Beneficiary Bank area of the template. This is where you'll find the Payment Method dropdown



e) Type in the correct SWIFT code within the Bank/Branch code cell
 f) Select the search icon



g) A pop-up window will appear
 h) Select the bank of the recipient, the details will auto-fill accordingly

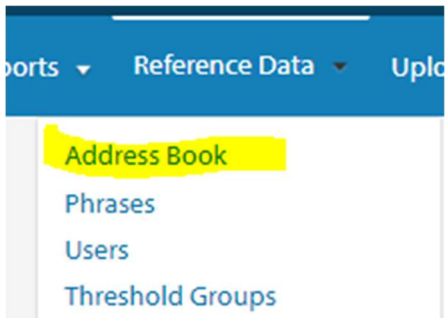


i) Click Save
 j) Click Verify Data to push the transaction for the Authorisers to approve again.

3. Update my address book in ANZ Transactive

You'll also need to update your address book within ANZ Transactive so future transactions are processed correctly.

a) Access your address book by going to Reference Data >> Address Book



- b) Select the Customer Name to enter the profile
- c) Select the Beneficiary Bank
- d) Save and close.

4. Update an ERP Payment File

All ERP Payment Files must include SWIFT codes to determine the Beneficiary Bank or the payment will fail. The system will advise the errors, as per the current error process.

If your ERP system doesn't currently include SWIFT codes, you will need to update it. Any existing ERP Payment Files will need to be repaired and re-uploaded or the payments will fail.

The solution will depend on the capabilities of your provider and/or product. If you need help get in touch with our Transactive Client Implementation team, by sending an email to both ebankingservicefj@anz.com and traclimfi@anz.com.

5. Format account numbers

Transactive payments and ERP payment files processed from and including Monday 28 November 2022 need the account numbers to be formatted as outlined in the table below.

If account numbers are not formatted in this way, the payments will be rejected and reversed by the receiving bank.

Bank name	Account number format	Minimum number of digits required
Australia and New Zealand Banking Group Limited, Fiji Branch	XXXXXX	6 digits
Westpac Banking Corporation, Fiji Branch	XXXXXXXXXX	10 digits*
Bank of Baroda	910X0X000XXXXX 910X = Branch code 0X = Account type 000XXXXX = Account number	Branch and account type plus the 8 digit account number*
Bred Bank Fiji Limited	XXXXXXXXXXXX	12 digits*
Bank of South Pacific	XXXXX	5
Home Finance Company Limited	XXXXXXXXXX	9 digits*

* If the account number doesn't have the minimum number of digits required, you will need to add the relevant number of zeros to the front of the account number to meet the minimum number of digits required. This is not applicable for ANZ or BSP bank accounts. If you put

zeros before an ANZ or BSP account number, the payment will be reversed by the receiving bank.

If the account number you have for an ANZ or BSP bank account doesn't meet the minimum number of digits, don't add zeros to the front or your payment will be reversed by the receiving bank. Instead you need to check that the account number is correct and complete before processing the payment.

If any payments from and including 28 November 2022 have been reversed, you need to use the account number format outlined above, ensuring the minimum number of digits required, and reprocess the transaction.

For future payments, you will need to use the account number format outlined above, ensuring the minimum number of digits required.

If you need support or any clarification to make these changes, please get in touch with the Transactive team or your RM.

Glossary

ANZ Fiji

Australia and New Zealand Banking Group Limited, Fiji Branch.

ERP system

Enterprise resource planning system which can be used to generate payment files.

SWIFT code

An 11 letter international bank code that identifies banks worldwide and is used to transfer money between banks from different countries.

ACH code

Automated clearing house code.