



ANZ TRANSACTIVE
FILE FORMAT GUIDE
FIXED LENGTH

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PAYMENT FILE SPECIFICATIONS

TABLE 01. THIS TABLE DESCRIBES THE FORMAT OF THE HEADER RECORD FOR PAYMENTS.

The ANZ electronic payments facility can process files of electronic credit value transactions transmitted through ANZ Transactive.¹

FILE NAMING CONVENTION

Not applicable

FILE LAYOUT

A payment file consists of:

- > Detail record – header record

VOLUMES

It is recommended that the number of transactions in any one batch should not exceed 10,000 records (i.e. 10,000 transactions) or 22MB.

Key:

C(x) – Character

N(x) – Numeric

X(x) – Alpha/Numeric

Date(x) – Date

M – Mandatory Filed

O – Optional

NA – Not Applicable

Header Record

S/N	FIELD NAME	STARTS POSITION	UNICODE ² (YES /NO)	FORMAT	COMMENTS	CHEQUES		WIRES		
						BANK	CUSTOMER	ACH	RTGS	CROSS BORDER
1	Identifier	1	N	C(3)	Indicator to identify record type. Header fixed 'HDR'.	M	M	M	M	M
2	Debit Account No.	4	N	X(30)	Ordering customer debit account number	M	M	M	M	M
3	Execution Date	34	N	Date(10)	DD/MM/YYYY	M	M	M	M	M
4	Payment Currency	44	N	C(3)	Payment currency – ISO CCY code	M	M	M	M	M
5	Payment Method	47	N	X(4)	ACH - GIRO/ACH BKT – Book Transfer RTGS – Local Wire CCHK – Customer Cheque BCHK – Bank Cheque CBFT – Cross Border	M	M	M	M	M
6	File Reference	51	Y	X(35)	Customer's optional internal reference for the payment file	O	O	O	O	O
7	Confidential Indicator	86	N	X(1)	Y or N. If field is left blank it would be defaulted to N.	O	O	O	O	O
8	Individual Accounting Entries	87	N	X(1)	Y or N. Flag to indicate if individual debits per credit entry are required. Defaults to N.	O	O	O	O	O

* Note: Not required for CBFT payments

¹The clearing system operates on the basis of 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.

²Applicable for countries using non-english alphabets.

TABLE 02. THIS TABLE DESCRIBES THE FORMAT OF THE PAYMENT DETAIL RECORD FOR PAYMENTS.

FILE NAMING CONVENTION

Not Applicable

FILE LAYOUT

> Detail record - Payment record

VOLUMES

It is recommended that the number of transactions in any one batch should not exceed 10,000 records (i.e. 10,000 transactions) or 22MB.

Payment Detail Record

S/N	FIELD NAME	STARTS POSITION	UNICODE ² (YES /NO)	FORMAT	COMMENTS	CHEQUES		WIRES		
						BANK	CUSTOMER	ACH	RTGS	CROSS BORDER
1	Identifier	1	N	C(3)	Indicator to identify record type. Payment record type fixed 'PAY'.	M	M	M	M	M
2	Payment Amount	4	N	N(15,3)	Read decimal during upload	M	M	M	M	M
3	Customer Reference	23	N	X(20)	Customer Reference	O	O	O	O	O
4	Beneficiary Code	43	N	X(15)	Vendor ID in Party table	O	O	O	O	O
5	Beneficiary Name	58	Y	X(120)	BCHK and CCHK are length 120. All other payment types are restricted to 35 (with the remaining 85 characters being blank filled).	M	M	M	M	M
6	Beneficiary Account	178	N	X(34)		NA	O	M	M	M
7	Beneficiary Address Line 1	212	Y	X(35)		O	O	O	O	M
8	Beneficiary Address Line 2	247	Y	X(35)		O	O	O	O	O
9	Beneficiary Address Line 3	282	Y	X(35)		O	O	O	O	O
10	Beneficiary Address Line 4	317	Y	X(35)		O	O	O	O	O
11	Beneficiary Country	352	N	C(2)	This is required if payment method = CBFT	O	O	O	O	M
10	Beneficiary Fax No	354	N	X(15)		O	O	O	O	O
11	Beneficiary Email Address	369	N	X(255)	Bene email address, multi email address can be separated by comma	O	O	O	O	O
12	Beneficiary Bank Code/SWIFT	624	N	X(35)		NA	NA	M	M	M
13	Beneficiary Bank Name	659	Y	X(35)	Beneficiary Bank Name	NA	NA	O	O	O
14	Beneficiary Bank Branch	694	Y	X(35)	Beneficiary Bank Branch	O	O	O	O	O

²Applicable for countries using non-english alphabets.

S/N	FIELD NAME	STARTS POSITION	UNICODE ² (YES /NO)	FORMAT	COMMENTS	CHEQUES		WIRES CROSS BORDER		
						BANK	CUSTOMER	ACH	RTGS	BORDER
15	Beneficiary Bank Address 1	729	Y	X(35)		O	O	O	O	O
16	Beneficiary Bank Address 2	764	Y	X(35)		O	O	O	O	O
17	Beneficiary Bank City	799	Y	X(31)	Beneficiary Bank City	O	O	O	O	O
18	Beneficiary Bank Province	830	Y	X(8)	Beneficiary Bank Province	O	O	O	O	O
19	Beneficiary Bank Country	838	Y	X(2)	Beneficiary Bank Country – 2 character ISO Code	O	O	O	O	O
20	Charges	840	N	C(3)	OUR, BEN, & SHA. Defaulted to SHA.	NA	NA	NA	O	O
21	Payable Location	843	Y	X(20)	Location (branch) where cheque will be drawn	M	M	O	O	O
22	Print Location	863	Y	X(20)	Location where cheque will be printed	M	M	O	O	O
23	Delivery Method	883	N	C(2)	CB – Courier to Beneficiary MC – Mail to Own Organisation MB – Mail to Beneficiary PC – Pick up by Own Organisation PB – Pick up by Beneficiary	M	M	O	O	O
24	Mailing Address Line 1	885	Y	X(35)		O	O	O	O	O
25	Mailing Address Line 2	920	Y	X(35)		O	O	O	O	O
26	Mailing Address Line 3	955	Y	X(35)		O	O	O	O	O
27	Mailing Address Line 4	990	Y	X(35)		O	O	O	O	O
28	Instruction Number	1025	N	N(10)	Instruction Number requested by customer	O	O	O	O	O
29	Details of Payment	1035	Y	X(140)		O	O	O	O	O
30	Intermediary Bank Code/SWIFT	1175	N	X(35)	SWIFT BIC or bank code of Intermediary bank.	O	O	O	O	O
31	Intermediary Bank Name	1210	N	X(35)		O	O	O	O	O
32	Intermediary Bank Branch	1245	N	X(35)		O	O	O	O	O
33	Intermediary Bank Address 1	1280	N	X(35)		O	O	O	O	O
34	Intermediary Bank Address 2	1315	N	X(35)		O	O	O	O	O
35	Intermediary Bank City	1350	N	X(31)		O	O	O	O	O
36	Intermediary Bank Province	1381	N	X(8)		O	O	O	O	O

²Applicable for countries using non-english alphabets.

S/N	FIELD NAME	STARTS POSITION	UNICODE ² (YES /NO)	FORMAT	COMMENTS	CHEQUES		WIRES		
						BANK	CUSTOMER	ACH	RTGS	CROSS BORDER
37	Intermediary Bank Country	1389	N	X(2)		0	0	0	0	0
38	Central Bank Reporting Line 1	1391	Y	X(35)		0	0	0	0	0
39	Central Bank Reporting Line 2	1426	Y	X(35)		0	0	0	0	0
40	Central Bank Reporting Line 3	1461	Y	X(35)		0	0	0	0	0
41	Reporting Code 1	1496	Y	X(3)	Mandatory for Taiwan only	0	0	0	0	0
42	Reporting Code 2	1499	Y	X(3)	Mandatory for Taiwan only	0	0	0	0	0
43	Market Rate Indicator	1502	N	X(35)	Y or N. Flag to indicate Market Rate request. Defaults to N.	0	0	0	0	0
44	User Defined Field 2	1537	Y	X(35)		0	0	0	0	0
45	User Defined Field 3	1572	Y	X(35)		0	0	0	0	0
46	User Defined Field 4	1607	Y	X(35)		0	0	0	0	0
47	User Defined Field 5	1642	Y	X(35)		0	0	0	0	0
48	User Defined Field 6	1677	Y	X(35)		0	0	0	0	0
49	User Defined Field 7	1712	Y	X(35)		0	0	0	0	0
50	User Defined Field 8	1747	Y	X(35)		0	0	0	0	0
51	User Defined Field 9	1782	Y	X(35)		0	0	0	0	0
52	User Defined Field 10	1817	Y	X(35)		0	0	0	0	0

²Applicable for countries using non-english alphabets.

TABLE 03. THIS TABLE DESCRIBES THE FORMAT OF THE INVOICE RECORD FOR PAYMENTS.

FILE NAMING CONVENTION

Not applicable

FILE LAYOUT

A payment file consists of:

- > Detail record - Payment record
- > This record must always follow a Payment Detail record and there can be a maximum of 1000 Invoice Record lines per payment.

Invoice Record

S/N	FIELD NAME	STARTS POSITION	UNICODE ² (YES /NO)	FORMAT	COMMENTS	CHEQUES		WIRES		
						BANK	CUSTOMER	ACH	RTGS	CROSS BORDER
1	Identifier	1	N	C(3)	Indicator to identify record type. Invoice Record fixed 'INV'.	O	O	O	O	O
2	Invoice Detail Line	4	Y	X(80)	Invoice information.	O	O	O	O	O

FILE VALIDATION

The following file validations will occur upon uploading the new file.

Payment File Size

- > Payment file size cannot exceed 22 MB

Verification of the Debit Account

- > Debit account is valid
- > Debit account can be used for Payment Transactions
- > Debit account is active
- > Verify user has access to the account
- > Verify currency is valid

Execution Date

- > Execution date is in the correct format. DD/MM/YYYY

Confidential Payment Indicator

- > Verify the indicator is present and is set to either Y or N or blank

Payment Method

- > Payment method is valid
- > Payment method, currency, account country is a valid combination

Verify File Format

- > File must be in fixed file format.

²Applicable for countries using non-english alphabets.

Beneficiary Level Edits

- > Validates the combination of city and province does not exceed 31 characters
- > All required fields have been entered and are correct
 - > Beneficiary Name
 - > Beneficiary Account Number (CBFT, RTGS, ACH)
 - > Beneficiary Address Line 1 (CBFT)
 - > Payment Amount
 - > Beneficiary Country
 - > Beneficiary Bank/Branch Code
 - > Reporting Code 1 (Country specific requirements)
 - > Reporting Code 2 (Country specific requirements)
- > Bank/Branch code validation performed on each beneficiary
- > Invalid SWIFT character validation where CBFT is the payment method
- > Semi-colon edit for specific fields

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.

