ANZ Transaction Banking

Host-to-Host File Formats

2.2017

Table of Contents

1. Introduction

1.1. Overview

The purpose of this document is to collate the various file formats for ANZ Transaction Banking.

This document is intended to be a file format specification only, and as such does not include any training in how to use the different file formats.

1.2. Scope

This document applies to:

The following standard file formats:

- Domestic Payments import file formats:
    - o AU Domestic Payments ABA import file format.
    - o NZ Domestic Payments NZD import file format.
    - o AU and NZ Domestic Payments Reply File format.
- Single Payments import file formats:
    - o MT101 file format (Australia and New Zealand)
    - o Single Payments Reply File format.
- Balance & Transaction and Returned Items Reporting export file formats:
    - o CSV export format
    - o SAP/Multi-cash export format
    - o BAI2 export format
    - o New Zealand Statement export format
    - o Returned Items export format
    - o BTR Singlefile format
- Other file formats included;
    - o Off System BSB (OS BSB) file format (Australia only)
    - o Agency Clearing file format (Australia only)
    - o BPAY+ file format (Australia only)
    - o Point-of-Sale (POS) file format (Australia only)
    - o ANZ Commercial Cards (Visa) file format (Australia only)
    - o ANZ LockBox file format (Australia and New Zealand)
    - o Enhanced Cheque Processing (Australia only)
    - o Bank@Post file format
    - o ANZ Receivables Management
    - o ANZ SWIFT Reporting
    - o AIF XML File Format

This document does NOT address:

- Instructions for importing/exporting files.
- Examples of correctly formatted import/export files.
- Any possible customisations made to file naming conventions.

2. AU Domestic Payments File Format

2.1. Introduction

This section details the types of AU Domestic Payments import file formats.

2.2. Overview

The ABA File format allows a user to import an ABA formatted file as one or more batches of payment instructions.

Note:

The ABA file conforms to the Australian Payments Clearing Associations (APCA) file specifications.

2.3. 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.

2.4. ABA File Layout and Character Set

An ABA file can contain one or more batches of payment instructions. The records in the ABA file to be imported must follow a defined order. Each batch must:
- Start with a Descriptive Record.
- Contain one or more Detail Record(s).
- End with a Batch Control Record.

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

The following character set is allowed in an ABA file:
- Fields that are marked **'Alpha'** (Alphanumeric) in the 'Type' column are limited to:
  o Letters: A-Z, a-z
  o Numbers: 0-9
  o The following Characters: spaces ( ) , ampersands (&), apostrophes ('), commas (,) , hyphens (-), full stops (.), forward slashes (/), plus sign (+), dollar sign ($), exclamation mark (!), percentage sign (%), left parenthesis ((), right parenthesis ()), asterisk (*), number sign (#), equal sign (=), colon (:), question mark (?), left square bracket ([), right square bracket (]), underscore (_), circumflex (^) and the at symbol (@)
  o 'Optional' Alphanumeric fields must be filled with spaces if no data exists.
- Fields that are marked **'Numeric'** in the 'Type' column are limited to:
  o Numbers: 0-9.
  o 'Optional' Numeric fields must be filled with zeros if no data exists.

ABA files are required 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.

2.4.1. Descriptive Record

The Descriptive Record contains AU Domestic Payment batch header details.

The following table describes the format of the Descriptive Record:

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Record type	Numeric	Must be '0'.	1	1	1	Mandatory
BSB	Alpha	Bank/State/Branch number of the funds account with a hyphen in the 4th character position. e.g. 013-999.	2	8	7	Mandatory
Account	Alpha	Funds account number. Note: the funding BSB and account must match the BSB/accounts linked to the User Identification Number specified in position 57-62	9	17	9	Mandatory
Reserved	Alpha	Blank filled.	18	18	1	Optional
Sequence number	Alpha	Must be '01'.	19	20	2	Mandatory
Name of User Financial Institution	Alpha	Must contain the bank mnemonic that is associated with the BSB of the funds account. e.g. 'ANZ'.	21	23	3	Mandatory
Reserved	Alpha	Blank filled.	24	30	7	Optional
Name of User supplying File	Alpha	User Preferred Name as registered with ANZ	31	56	26	Mandatory
User Identification number	Numeric	Direct Entry User ID. Right-justified, zero-filled.	57	62	6	Mandatory
Description of entries on File	Alpha	Description of payments in the file (e.g. Payroll, Creditors etc.). Can be used to match existing AU domestic payments template (including Restricted Templates). This only applies to payments requiring web authorisation.	63	74	12	Mandatory
Date to be processed	Alpha	Date on which the payment is to be processed. DDMMYY (e.g. 010111).	75	80	6	Mandatory

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Time	Alpha	Time on which the payment is to be processed. 24 hour format - HHmm. ▪ If blank or spaces, process now. ▪ If the time is less than the current time, process now ▪ If the time is after the final cut-off time: If using STP, the batch will be rejected, not held over (unless site is configured for past dated processing) If using Web Authorisation, the batch will be placed in a 'Needs Repair' status with a release time of 00:00 on the following day ▪ Otherwise, process at time specified	81	84	4	Optional
Reserved	Alpha	Blank filled.	85	120	36	Optional

2.4.2. Detail Record

Each Detail Record contains one AU Domestic Payment instruction. One or more Detail Items can be included in a single ABA batch.

The following table describes the format of the Detail Record:

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Record type	Numeric	Must be '1'.	1	1	1	Mandatory
BSB of account to be CREDITED or DEBITED	Alpha	Bank/State/Branch number with a hyphen in the 4th character position. e.g. 013-999.	2	8	7	Mandatory
Account number to be CREDITED or DEBITED	Alpha	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	Mandatory

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Withholding Tax Indicator	Alpha	One of the following values, if applicable: W – Dividend paid to a resident of a country where a double tax agreement is in force. X – Dividend paid to a resident of any other country. Y – Interest paid to all non-residence. The amount of withholding tax is to appear in the Amount of Withholding Tax field.	18	18	1	Optional
Transaction Code	Numeric	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	Mandatory
Amount to be CREDITED or DEBITED	Numeric	Right justified, zero filled, unsigned, two decimal places are implied (e.g. $10.21 is recorded as 0000001021).	21	30	10	Mandatory
Title of account to be CREDITED or DEBITED	Alpha	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	Mandatory
Lodgement Reference *Produced on the recipient's Account Statement.*	Alpha	Payment reference indicating details of the origin of the entry (e.g. payroll number, policy number). Left justified, blank filled.	63	80	18	Mandatory
Trace BSB Number	Alpha	Bank/State/Branch number of the trace account with a hyphen in the 4th character position. e.g. 013-999	81	87	7	Mandatory
Trace Account Number	Alpha	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	Mandatory

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Name of Remitter *Produced on the recipient's Account Statement.*	Alpha	Name of originator of the entry. This may vary from Name of User. Left justified, blank filled.	97	112	16	Mandatory
Withholding amount	Numeric	Must be zero filled or contain a withholding tax amount. If it contains a withholding tax amount, two decimal placed are implied (e.g. $10.21 is recorded as 0000001021).	113	120	8	Optional

2.4.3. 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	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Record type	Numeric	Must be '7'.	1	1	1	Mandatory
Reserved	Alpha	Must be '999-999'.	2	8	7	Mandatory
Reserved	Alpha	Blank filled.	9	20	12	Optional
Batch Net Total Amount	Numeric	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	Mandatory
Batch Credit Total Amount	Numeric	Must be zero filled or contain the total value of all Record Type 1 CREDIT transactions in the batch. Right justified, zero filled, unsigned, two decimal places are implied.	31	40	10	Mandatory
Batch Debit Total Amount	Numeric	Must be zero filled or contain the total value of all Record Type 1 DEBIT transactions in the batch. Right justified, zero filled, unsigned, two decimal places are implied. (e.g. $1001.21 is stored as '0000100121').	41	50	10	Mandatory

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/ Optional
Reserved	Alpha	Blank filled.	51	74	24	Optional
Batch Total Item Count	Numeric	Total count of Type 1 records in the batch. Right justified, zero filled.	75	80	6	Mandatory
Reserved	Alpha	Blank filled.	81	120	40	Optional

3. NZ Domestic Payments File Formats

3.1. Introduction

This section details the NZ Domestic Payments import file format.

3.2. Overview

The NZ Domestic Payments import file format allows a user to import a Domestic Payment as one or more batches of payment instructions.

3.3. Host-to-Host 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.

3.4. File Layout and Character Set

An NZ 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 Detail Record(s).
- End with a Batch Control Record.

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

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.

3.4.1. 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	5	8	Optional
Funds Account	Numeric	In Form BBbbbbAAAAAAASS (2, 4, 7, 2). No hyphens	6	15	Mandatory

Field Description	Type	Notes	Record Position	Max Length	Mandatory/ Optional
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 transaction items. If the threshold is exceeded Reporting Method will be updated to 'Single' upon validation of the file. Customers will not be notified via the front-end.	8	1	Mandatory
Dishonour Account	Numeric	In Form BBbbbbAAAAAAAASS (2, 4, 7, 2). No hyphens	9	15	Mandatory
Batch Name	Alphanumeric	The name given to the batch being created. Can be used to match an existing NZ domestic payments template (including Restricted Templates). This only applies to payments requiring web authorisation.	10	12	Mandatory
Originator Particulars	Alphanumeric	Reference details which are captured by the originator.	11	12	Optional
Originator Analysis Code	Alphanumeric	Reference details which are captured by the originator.	12	12	Optional
Originator Reference	Alphanumeric	Reference details which are captured by the originator.	13	12	Optional
Reserved	-	Field reserved for future use.	14	-	Optional
Reserved	-	Field reserved for future use.	15	-	Optional
Reserved	-	Field reserved for future use.	16	-	Optional

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3.4.2. 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 BBbbbbAAAAAAAASSS (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 Code	Alphanumeric	Other Party Statement Details	7	12	Optional
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

3.4.3. 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.

4. AU and NZ Domestic Payments Reply File Format

4.1. Overview

At least one reply file will be received for every batch submitted. 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. If the client is registered for notification of limit exceeds an additional reply file will be received.

4.2. Standard 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

4.3. Domestic Payments Reply File Layout

The AU and NZ Domestic Payments Reply File consists of the following records:
- Data Header Record One
- Data Header Record Two
- Detail Record(s)

4.3.1. 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	For AU Domestic Payment Reply file this field will be set to 'N'. 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	Mandatory
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
Pending Authorisation	Alpha	Y= Remote Authorisation is Mandatory NOT YET IMPLEMENTED	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

4.3.2. 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	73	15	Mandatory

4.3.3. 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 chars) and Payee Code (first 6 chars).	69	86	18	AU – Mandatory NZ – Optional

Field Name	Type	Description	Start Position	End Position	Size	Mandatory/ Optional
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 chars) and Payee Reference (first 10 chars).	103	118	16	AU – Mandatory NZ – Optional
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

4.4. 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.)
▪ Item level (i.e. Invalid transaction code for a payee, invalid account number for a payee etc.)

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 outlines 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
1033	Limit exceeded pending ANZ approval	X	X

The following table outlines item 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

5. Single Payments File Formats

5.1. Introduction

This section details the Single Payments import formats.

5.2. MT101 Non-Straight Through Processing (NSTP) File Format (Australia and New Zealand)

5.2.1. Overview

This section details the MT101 file import format & validations available for Non-Straight Through Processing (NSTP).

The MT101 File Import allows a user to import an MT101 file as one or more Single Payment instructions. The supported payment types include RTGS, International and Multi Bank. The MT101 file format is the ANZ preferred file format for the aforementioned payment types.

5.2.2. Host-to-Host File Naming Convention

Not applicable

5.2.3. MT101 File Layout and Character Set

The MT101 message contains four (4) blocks of information. One or more transactions can be presented in the file; each payment instruction will begin with a block 1 and end with a block 4. The file may contain any of the supported Single Payments payment types.

The following table displays a summary of the MT101 message format:

Block	Title	Mandatory / Optional	Comments
1	Sending financial institution	Mandatory	Block 1 is mandatory and must begin with "{1: F01" and end with "}" Example for ANZ Australia: {1: F01 ANZBAU3MXXX}
2	Message Type/Receiving financial institution	Mandatory	Block 2 is mandatory and for International and RTGS payments must contain the SWIFT BIC of the Bank that owns the funding account. Example for ANZ Australia: {2: I 101 ANZBAU3MXXX} Example for ANZ New Zealand: {2: I 101 ANZBNZ22XXX}
3	Additional Tag Information	Optional	Block 3 is optional. If present must begin with "{3:" and end with "}". Not used
4	Sequence A and Sequence B	Mandatory	Block 4 is mandatory and must begin with "{4:" and end with "-}". This block contains Sequence A and Sequence B – see below for further details.

Character Set

Character sets allowed in an MT101 file 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 alphabetics only
    - c for upper case alphabetics and numerics
    - x is any permitted characters (upper and lower case alphabetics and numerics and /-?:().,+{}
    - e is blank space
    - d is decimals

Examples of character sets are:

- 3!a is always three letters
- 4*35x 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 alphabetics

The following character set is allowed in an MT101 import file:
- Fields that are marked **'Alpha'** (Alphanumeric) in the 'Type' column are limited to:
    - Letters: A-Z, a-z
    - Numbers: 0-9
    - The following special characters: spaces ( ), exclamation points (!), apostrophes ('), parentheses ((or)), plus sign (+), commas (,), hyphens   (-), full stops (.), forward slashes (/), colons (:) and question marks (?).
- Fields that are marked '**Numeric'** in the 'Type' column are limited to:
    - Numbers: 0-9.

Note: Braces ('{' and '}') are used to identify the beginning and end of each block as outlined previously, but they cannot be used anywhere else in an MT101 file. As such they have not been included in the character set above.

5.2.4. Sequence A – General Information

The following table outlines the format of Sequence A - General Information:

Tag	Field Description	Type	Length	Notes	Mandatory /Optional
:20:	Sender's Reference	Alpha	16	Reference number to link payment to originating system.	Mandatory
:21R:	Customer reference	Alpha	16	The customer reference associated with the payment. If 21R is not supplied then tag 21 in sequence B will be used as the customer reference.	Optional
:28D:	Message Index/Total	Alpha	5n/5n	Always '00001/00001'. ANZ supports a single sequence B.	Mandatory
:50L:	Instructing Party	Alpha	35	Identifies the customer authorised by the account owner to order the payment. Used for Multibank payments only. Must be provided in either sequence A or B (but not in both) for Multibank payments.	Optional
:50H:	Ordering Customer	Alpha	34	Funding account preceded by '/'. BSB should be included where applicable. Name and address need not be entered. Must be provided in either sequence A or B but not in both. Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	Optional
:52A:	Account Servicing Institution	Alpha	11	SWIFT code pertaining to the funding account of the payment. May be provided in either sequence A or B but not in both. Must be provided in either sequence A or B for Multibank payments. If populating then provide: • Optional national clearing system code preceded by a double slash ('//'). Eg, for Australia, populate with "//AU" and the six number funding account BSB. • Mandatory 11 character SWIFT code pertaining to the funding account of the payment. If only 8 characters known then pad with trailing "XXX", eg "ANZBAU3MXXX" Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	Optional
:30:	Requested Execution Date	Numeric	6	The payment date in format YYMMDD (e.g. 110101)	Mandatory

5.2.5. Sequence B – Transaction Detail Record

The following table describes the format of Sequence B - Transaction Detail Record:

Tag	Field Description	Type	Length	Notes	Mandatory /Optional
:21:	Transaction Reference	Alpha	16	Customer reference associated with the payment.	Mandatory
:21F:	F/X Deal Reference	Alpha	16	Forward Exchange Contract or BID reference if an international payment. Applicable exchange reference if a Multibank payment. Mandatory if tag 36 is populated.	Optional
:23E:	Instruction Code	Alpha – Numeric	4 x 30	Specific instructions provided by the ordering customer to the account servicing institution. The system will only accept up to four instruction codes. For RTGS NZ the instruction code 'OTHR/EMAIL/'can be provided to enter the beneficiaries email address. E.g. :23E: OTHR/EMAIL/jsmith@abc.com	Conditional
:32B:	Currency and Transaction amount	Alpha – Numeric	3 – 15	Payment currency and amount. E.g. USD1234,56 (note ',' convention) Amount can be 0 if 33B is specified. For payments in Currencies with no decimal place, no values should be provided after the decimal place (E.g. JPY100,)	Mandatory
:50L:	Instructing Party	Alpha-Numeric	35	Identifies the customer authorised by the account owner to order the payment. Used for Multibank payments only. Must be provided in either sequence A or B (but not in both) for Multibank payments.	Optional
:50H:	Ordering Customer	Alpha	34	Funding account preceded by '/'. BSB should be included where applicable. Name and address need not be entered. Must be provided in either sequence A or B but not in both. Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	Optional

Tag	Field Description	Type	Length	Notes	Mandatory /Optional
:52A:	Account Servicing Institution	Alpha	11	SWIFT code pertaining to the funding account of the payment. May be provided in either sequence A or B but not in both. Must be provided in either sequence A or B for Multibank payments. If populating then provide: • Optional national clearing system code preceded by a double slash ('//'). Eg, for Australia, populate with "//AU" and the six number funding account BSB. • Mandatory 11 character SWIFT code pertaining to the funding account of the payment. If only 8 characters known then pad with trailing "XXX", eg "ANZBAU3MXXX" Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	Optional
:56A: **OR**	Intermediary Institution	Alpha	11	Bank code of Intermediary bank. Can be one of the following: ▪ SWIFT BIC	Optional
:56C: **OR**		Alpha	15	Domestic Clearing Code of Intermediary bank, // followed by a two letter clearing system code and party identifier Eg. //XXnn..nn Where XX is the country Clearing System Code (See section 6.2.6)	
:56D:	Intermediary Institution (continued)	Alpha	5 x 35	**Line 1:** Bank code of Intermediary bank. Can be one of the following: ▪ Clearing code (format //XXnnn…nn) **Line 2:** Intermediary Bank name. **Line 3:** Intermediary Bank address line 1. **Line 4:** Intermediary Bank address line 2. **Line 5:** Intermediary Bank country (must be ISO compliant format). Lines 1, 2, 3 and 5 are mandatory. Note: Tag :56D: must only be used if Intermediary Bank does not have a SWIFT BIC code and the National Clearing System Code is unknown, lines 2, 3 and 5 are mandatory.	

:57A:	Account With Institution	Alpha	11	Bank code of beneficiary bank. Can be one of the following:	Mandatory
				▪ SWIFT BIC	
				The following clearing codes are accepted in 57A, however it is preferable that they are used in field 57C:	
				▪ BSB for RTGS AU (format //AUnnnnnn)	
OR				▪ BB for RTGS NZ (format //NZnnnnnn)	
:57C:		Alpha	15	Domestic Clearing Code of beneficiary bank, // followed by a two letter clearing system code and party identifier	
				Eg. //XXnn..nn	
				Where XX is the country Clearing System Code (See section 6.2.6)	
OR					
:57D:		Alpha	5 x 35	**Line 1:** Bank code of beneficiary bank.	
				Can be one of the following:	
				▪ BSB for RTGS AU (format //AUnnnnnn)	
				▪ BB for RTGS NZ (format //NZnnnnnn)	
				▪ Clearing code (format //XXnnn…nn)	
				Line 2: Beneficiary Bank name.	
				Line 3: Beneficiary Bank address line 1.	
				Line 4: Beneficiary Bank address line 2.	
				Line 5: Beneficiary Bank country (must be ISO compliant format).	
				Lines 1, 2, 3 and 5 are mandatory.	
				Note: Tag :57D: must only be used if Intermediary Bank does not have a SWIFT BIC code and the National Clearing System	

ANZ

Tag	Field Description	Type	Length	Notes	Mandatory /Optional
:59: **OR** :59F:	Beneficiary	Alpha	No letter option: /34x 4*35x [/34x] 4*(1!n/33x)	**If using No letter option:** **Line 1:** Account of the payment Beneficiary preceded by a '/'. **Lines 2-5:** Name, Address and Country of the payment beneficiary. **If using option F then:** **Line 1:** Account of the payment beneficiary preceded by a '/'. **Lines 2-5:** **1:** The number followed by a slash, '/' must be followed by the name of the beneficiary customer. **2:** The number followed by a slash, '/' must be followed by an address line **3:** The first occurrence of number 3 must be followed by a slash, '/', the ISO country code and, optionally, additional details that are preceded by a slash '/'. Other occurrence(s) of number 3 must be followed by a slash '/' and the continuation of additional details. In option F, for subfields (Number)(Name and Address Details): • The first line must start with number 1. • Numbers must appear in numerical order. • Number 2 must not be used without number 3. • The first occurrence of number 3 must be followed by a valid ISO country code.	Mandatory
:70:	Remittance Information	Alpha	4x35	Details of payment.	Optional
:33B:	Funding currency and amount	Alpha – Numeric	3–15	Funding currency and amount. E.g. AUD1234,56 (note ',' convention). Currency should match that of funding account. Amount can be 0 if 32B is specified.	Optional
:71A:	Details of Charges	Alpha	3	Must be 'SHA' for RTGS payments. Must be 'SHA' or 'OUR' for International payments. Must be 'SHA', 'OUR' or 'BEN' for Multibank payments.	Mandatory

ANZ

Tag	Field Description	Type	Length	Notes	Mandatory /Optional
:36:	Exchange Rate	Numeric	12	Forward Exchange Contract or BID rate if an international payment. Applicable exchange rate if a Multibank payment. Must be populated if 21F is populated. If 33B is present and 32B is non zero then this tag must be present.	Optional

Note: Some standard SWIFT MT101 file format fields that are not used have been omitted from this document.

5.2.6. Clearing System Codes

The table below lists the valid national Clearing System Codes.

Clearing System Code	Length	Comments
AT	5	Austrian Bankleitzahl
AU	6	Australian Bank State Branch (BSB) Code
BL	8	German Bankleitzahl
CC	9	Canadian Payments Association Payment Routing Number
CH	6	CHIPS Universal Identifier
CP	4	CHIPS Participant Identifier
ES	8 or 9	Spanish Domestic Interbanking Code
FW	9	Fedwire Routing Number
GR	7	HEBIC (Hellenic Bank Identification Code)
HK	3	Bank Code of Hong Kong
IE	6	Irish National Clearing Code (NSC)
IN	11	Indian Financial System Code (IFSC)
IT	10	Italian Domestic Identification Code
NZ	6	New Zealand National Clearing Code
PL	8	Polish National Clearing Code (KNR)
PT	8	Portuguese National Clearing Code
RU	9	Russian Central Bank Identification Code
SC	6	UK Domestic Sort Code
SW	3 or 5	Swiss Clearing Code (BC code)
SW	6	Swiss Clearing Code (SIC code)
ZA	6	South African National Clearing Code

5.3. MT101 Straight Through Processing (STP File) Format (Australia and New Zealand)

5.3.1. Overview

This section details the MT101 file import format & validations.

The MT101 File Import allows a user to import an MT101 file as one or more Single Payment instructions. The supported payment types include RTGS, International and Multi Bank. The MT101 file format is the ANZ preferred file format for the aforementioned payment types.

Note: CNY/CNH International Payments cannot be processed via H2H STP. CNY/CNH payments require a user to accept a disclaimer message prior to them being processed by ANZ. All CNY/CNH International payments sent through H2H STP will be rejected. The reply file returned will contain the rejection status and description.

5.3.2. Host–to–Host File Naming Convention

Not applicable

5.4. MT101 File Layout and Character Set

The MT101 message contains four (4) blocks of information. One or more transactions can be presented in the file; each payment instruction will begin with a block 1 and end with a block 4. The file may contain any of the supported Single Payments payment types.

The following table displays a summary of the MT101 message format:

Block	Title	Mandatory / Optional	Comments
1	Sending financial institution	Mandatory	Block 1 is mandatory and must begin with "{1: F01" and end with "}" Example for ANZ Australia: {1: F01 ANZBAU3MXXX}
2	Message Type/Receiving financial institution	Mandatory	Block 2 is mandatory and for International and RTGS payments must contain the SWIFT BIC of the Bank that owns the funding account. Example for ANZ Australia: {2: I 101 ANZBAU3MXXX} Example for ANZ New Zealand: {2: I 101 ANZBNZ22XXX}
3	Additional Tag Information	Optional	Block 3 is optional. If present must begin with "{3:" and end with "}". Not used
4	Sequence A and Sequence B	Mandatory	Block 4 is mandatory and must begin with "{4:" and end with "-}". This block must contain a single occurrence of Sequence A and Sequence B – see below for further details.

Character Set

Character sets allowed in an MT101 file 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 alphabetics only
  - c for upper case alphabetics and numerics
  - x is any permitted characters (upper and lower case alphabetics and numerics and /-?:().,+{}
  - e is blank space
  - d is decimals

Examples of character sets are:

- 3!a is always three letters
- 4*35x 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 alphabetics

The following character set is allowed in an MT101 import file:
- Fields that are marked **'Alpha'** (Alphanumeric) in the 'Type' column are limited to:
  - Letters: A-Z, a-z
  - Numbers: 0-9
  - The following special characters: spaces ( ), exclamation points (!), apostrophes ('), parentheses ((or)), plus sign (+), commas (,), hyphens   (-), full stops (.), forward slashes (/), colons (:) and question marks (?).
- Fields that are marked '**Numeric'** in the 'Type' column are limited to:
  - Numbers: 0-9.

Note: Braces ('{' and '}') are used to identify the beginning and end of each block as outlined previously, but they cannot be used anywhere else in an MT101 file. As such they have not been included in the character set above.

5.4.1. Sequence A – General Information

The following table outlines the format of Sequence A - General Information:

Tag	Field Description	Type	Length	Notes	Mandatory /Optional/ Conditional
:20:	Sender's Reference	Alpha - Numeric	16x	Reference number to link payment to originating system.	Mandatory
:21R:	Customer Specified Reference	Alpha - Numeric	16x	The customer reference associated with the payment.	Optional
:28D:	Message Index/Total	Numeric	5n/5n	ANZ supports a single sequence B.	Mandatory
:50C: **OR** :50L:	Instructing Party	Alpha - Numeric	Option C: 4!a2!a2!c[3!c] Option L: 35x	Identifies the customer authorised by the account owner to order the payment. If using option C then provide the instructing party 8 or 11 character Business Entity Identifier (BEI) If using option L then provide the name of the instructing party. If populated, then must only be provided in either sequence A or B but not in both.	Optional
:50G: **OR** :50H:	Ordering Customer	Alpha - Numeric	Option G: /34x 4!a2!a2!c[3!c] Option H: /34x 4*35x	Identifies the funding account and the owner of the funding account. The first line to be funding account preceded by '/'. The account BSB should be included where applicable. If using option G then provide the ordering customer 8 or 11 character BEI on the second line . If using option H account number is mandatory Must be provided in either sequence A or B but not in both. Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	Conditional

:52A:	Account Servicing Institution	Alpha - Numeric	Option A: [/1!a][/34x] 4!a2!a2!c[3!c]	Identifies the financial institution that services the funding account.	Conditional
				Must be provided in either sequence A or B but not in both for Multi Bank payments.	
				If populating then provide:	
				• Optional national clearing system code preceded by a double slash ('//'). Eg, for Australia, populate with "//AU" and the six number funding account BSB.	
				• Mandatory 11 character SWIFT code pertaining to the funding account of the payment. If only 8 characters known then pad with trailing "XXX", eg "ANZBAU3MXXX"	
				Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A. May be provided in either sequence A or B but not in both.	
:30:	Requested Execution Date	Numeric	6!n	The payment date must be a valid business day in the format of YYMMDD (e.g. 110101)	Mandatory

5.4.2. Sequence B – Transaction Detail Record

The following table describes the format of Sequence B - Transaction Detail Record:

Tag	Field Description	Type	Length	Notes	Mandatory /Optional/ Conditional
:21:	Transaction Reference	Alpha – Numeric	16x	Transaction reference associated with the payment.	Mandatory
:21F:	F/X Deal Reference	Alpha – Numeric	16x	Forward Exchange Contract or BID reference if an International payment. Applicable exchange reference if a Multi Bank payment. Mandatory if tag 36 is populated. Must be populated if 32B and 33B are both present	Conditional
:23E:	Instruction Code	Alpha – Numeric	4!c[/30x]	Specific instructions provided by the ordering customer to the account servicing institution. The system will only accept up to four instruction codes. The instruction code 'EQUI' must be provided where tag 32B (credit amount) is zero and tag 33B (debit amount) is greater than zero. For RTGS NZ the instruction code 'OTHR/EMAIL/'can be provided to enter the beneficiaries email address. E.g. :23E: OTHR/EMAIL/jsmith@abc.com	Conditional
:32B:	Currency/ Transaction amount	Alpha – Numeric	3!a15d	Payment currency and amount. The amount field must only contain one comma (e.g. USD1234,56) Amount can be 0 if 33B (debit amount) is greater than zero and if 23E includes an instruction code of 'EQUI'. For payments in currencies with no decimal place, no values should be provided after the decimal place (e.g. JPY100,)	Mandatory
:50C: OR	Instructing Party	Alpha – Numeric	Option C: 4!a2!a2!c[3!c]	Identifies the customer authorised by the account owner to order the payment. If using option C then provide the instructing party 8 or 11 character BEI	Conditional

:50L:			Option L: 35x	If using option L then provide the name of the instructing party. If populated, then must only be provided in either sequence A or B but not in both.	
:50G: **OR**	Ordering Customer	Alpha - Numeric	Option G: /34x 4!a2!a2!c[3!c]	Identifies the funding account and the owner of the funding account. The first line is the funding account, preceded by a slash ('/'). The account BSB should be included where applicable. If using option G then provide the ordering customer 8 or 11 character BEI on the second line.	Conditional
:50H:			Option H: /34x 4*35x	If using option H then provide the name and street address of the ordering customer in lines 2-5. Do not provide PO Box address. Must be provided in either sequence A or B but not in both. Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	
:52A:	Account Servicing Institution	Alpha - Numeric	Option A: [/1!a][/34x] 4!a2!a2!c[3!c]	Identifies the financial institution that services the funding account. Must be provided in either sequence A or B but not in both for Multi Bank payments. If populating then provide: • Optional national clearing system code preceded by a double slash ('//'). Eg, for Australia, populate with "//AU" and the six number funding account BSB. • Mandatory 11 character SWIFT code pertaining to the funding account of the payment. If only 8 characters known then pad with trailing "XXX", eg "ANZBAU3MXXX" Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.	Conditional

:56A:	Intermediary	Alpha - Numeric	Option A: [/1!a][/34x] 4!a2!a2!c[3!c]	All options within Tag 56 do not apply to RTGS payments.	Optional
				If using option A then:	
				Provide the country's national clearing system code of the beneficiary bank. The format is //XXnnn…nn. (e.g //AU023657)	
OR				Where XX is the country's national clearing system code (See section 6.3.7)	
				Must contain the Beneficiary Bank 8 or 11 character SWIFT BIC	
:56C:			Option C: /34x	If using option C then:	
				Must contain the country's national clearing system code of the beneficiary bank. The format is //XXnnn…nn. (e.g //CH023657)	
OR				Where XX is the country's national clearing system code (See section 6.4.5)	
:56D:			Option D: [/1!a][/34x] 4*35x	If using option D then:	
				Optionally provide the country's national clearing system code of the beneficiary bank. The format is //XXnnn…nn. (e.g //AU023657)	
				Where XX is the country's national clearing system code	
				Line 2: Intermediary Bank name.	
				Line 3: Intermediary Bank address.	
				Line 4: Intermediary Bank address.	
				Line 5: Intermediary Bank country (must be ISO compliant format).	
				Note: Tag :56D: must only be used if Intermediary Bank does not have a SWIFT BIC code and the National Clearing System Code is unknown, lines 2, 3 and 5 are mandatory.	

ANZ

:57A:	Account With Institution	Alpha - Numeric	Option A: [/1!a][/34x] 4!a2!a2!c[3!c]	If using option A then: Provide the country's national clearing system code of the beneficiary bank. The format is //XXnnn…nn. (e.g //AU023657) Where XX is the country's national clearing system code (See section 6.4.4) The country's national clearing system code is optional for international and Multi Bank payment types Must contain the Beneficiary Bank 8 or 11 character SWIFT BIC .	Conditional
OR					
:57C: **OR**			Option C: /34x	If using option C then: Must contain the country's national clearing system code of the beneficiary bank. The format is //XXnnn…nn. (e.g //CH023657) Where XX is the country's national clearing system code (See section 6.4.5)	
:57D:			Option D: [/1!a][/34x] 4*35x	If using option D then: **Line 1:** Must contain the country's national clearing system code of the beneficiary bank. The format is //XXnnn…nn. (e.g //AU023657) Where XX is the country's national clearing system code **Line 2:** Beneficiary Bank name. **Line 3:** Beneficiary Bank address. **Line 4:** Beneficiary Bank address. **Line 5:** Beneficiary Bank country (must be ISO compliant format). Note: Tag :57D: must only be used if Intermediary Bank does not have a SWIFT BIC code and the National Clearing System Code is unknown, lines 2, 3 and 5 are mandatory.	

ANZ

:59:	Beneficiary	Alpha-Numeric	No letter option: /34x 4*35x	If using No letter option: **Line 1:** Account number of the Beneficiary preceded by a '/' must be provided. **Line 2:** Beneficiary name. **Line 3:** Beneficiary address. **Line 4:** Beneficiary address. **Line 5:** Beneficiary country (must be ISO compliant format). Lines 1, 2, 3 and 5 are mandatory.	Mandatory
OR					

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:59A:			Option A: /34x 4!a2!a2!c[3!c]	If using option A then: **Line 1:** Account number of the Beneficiary preceded by a '/' must be provided. **Line 2**: Beneficiary 8 or 11 character SWIFT BIC or BEI. Lines 1 and 2 are mandatory. Note: The 'No letter option' is recommended as some countries will only accept payments where the full name and address of the beneficiary is provided.	
:59F:			Option F: [/34x] 4*(1!n/33x)	If using option F then: **Line 1:** Account of the payment beneficiary preceded by a '/'. **Lines 2-5:** **1:** The number followed by a slash, '/' must be followed by the name of the beneficiary customer. **2:** The number followed by a slash, '/' must be followed by an address line **3:** The first occurrence of number 3 must be followed by a slash, '/', the ISO country code and, optionally, additional details that are preceded by a slash '/'. Other occurrence(s) of number 3 must be followed by a slash '/' and the continuation of additional details. In option F, for subfields (Number)(Name and Address Details): • The first line must start with number 1. • Numbers must appear in numerical order. • Number 2 must not be used without number 3. • The first occurrence of number 3 must be followed by a valid ISO country code.	
:70:	Remittance Information	Alpha – Numeric	4*35x	Details of payment.	Optional

:77B:	Regulatory reporting	Alpha – Numeric	3*35x	Regulatory information required by the authorities in the country of the sending or receiving bank.	Optional
:33B:	Currency/Original Ordered Amount	Alpha – Numeric	3!a15d	The funding currency and amount field must only contain one comma (e.g. AUD1234,56). Amount can be 0 if 32B is greater than zero.	Conditional
:71A:	Details of Charges	Alpha	3!a	Must be 'SHA' for RTGS payments. Must be 'SHA' or 'OUR' for International payments. Must be 'SHA', 'OUR' or 'BEN' for Multi Bank payments.	Mandatory
:36:	Exchange Rate	Numeric	12d	Forward Exchange Contract or BID rate if an international payment. Applicable exchange rate if a Multi Bank payment. Mandatory if tag 21F is populated. Must be populated if 32B and 33B are both present and are for different currencies.	Conditional

Note: Some standard SWIFT MT101 file format fields that are not used have been omitted from this document.

5.4.3. Instruction Codes

The table below lists the valid Instruction Codes.

Instruction Codes	Comments
CHQB	This transaction contains a request that the beneficiary be paid via issuance of a cheque.
CORT	This transaction contains a payment that is made in settlement of a trade, for example, foreign exchange deal, securities transaction.
EQUI	This transaction contains an instruction requesting to pay the beneficiary customer an amount in one currency, equivalent to an instructed amount in a different currency.
INTC	This transaction contains an intra-company payment, that is, a payment between two companies belonging to the same group.
PHON	This transaction requires the beneficiary to be contacted by telephone and should be followed by the appropriate telephone number. This code is meant for the last financial institution in the chain.
REPA	Payment has a related e-Payments reference.
RTGS	This transaction contains a payment that should be settled via a real time gross settlement system, if available.
URGP	This transaction contains a time sensitive payment which should be executed in an expeditious manner.

5.4.4. Clearing System Codes

The table below lists valid Option A national Clearing System Codes.

Clearing System Code	Length	Comments
AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
ES	8..9n	Spanish Domestic Interbanking Code
FW	Without 9 digit code	Fedwire Routing Number
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!c	Indian Financial System Code (IFSC)
IT	10!n	Italian Domestic Identification Code
NZ	6!n	New Zealand Bank Branch (BB) Code
PL	8!n	Polish National Clearing Code (KNR)
PT	8!n	Portuguese National Clearing Code
SC	6!n	UK Domestic Sort Code

5.4.5. Clearing System Codes

The table below lists valid Option C national Clearing System Codes.

Clearing System Code	Length	Comments
AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CP	4!n	CHIPS Participant Identifier
ES	8..9n	Spanish Domestic Interbanking Code
FW	9!n	Fedwire Routing Number
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!n	Indian Financial System Code (IFSC)
IT	10!n	Italian Domestic Identification Code
NZ	6!n	New Zealand Bank Branch (BB) Code
PL	8!n	Polish National Clearing Code (KNR)
PT	8!n	Portuguese National Clearing Code
RU	9!n	Russian Central Bank Identification Code
SC	6!n	UK Domestic Sort Code
SW	3..5n	Swiss Clearing Code (BC code)
SW	6!n	Swiss Clearing Code (SIC code)
ZA	6!n	South African National Clearing Code

5.5. Single Payments Reply File Format (Australia and New Zealand)

5.5.1. Overview

At least one reply file will be received for every payment instruction submitted. E.g. if a file is submitted that contains 5 payment instructions, 5 reply files will be received. If a payment is future dated, one acknowledgement file will be received after submission, and one confirmation file will be received after processing. If the client is registered for notification of limit exceeds an additional reply file will be received.

5.5.2. Naming Convention

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

File Type	Naming convention	Comments
Single Payment Reply File	SPRP<1234>.spr	The 4 digits trailing SPRP is an ANZ generated sequence number. For example: SPRP1234.spr

5.5.3. Single Payments Reply File Layout

The Single Payments Reply File is laid out as follows:
- Payment Header Record
  - Payment Main Record
  - Payment Funding Record
  - Payment Error Record
- File Trailer

5.5.4. Payment Header Record

The following table outlines the format of the Payment Header Record:

Field Name	Type	Description	Start Position	End Position	Size	Mandatory/ Optional
Record Identifier	Numeric	Must be '00'	1	2	2	Mandatory
File Identifier	Numeric	GPWREP	3	8	6	Mandatory
File Date and time	AlphaNumeric	Format ddmmyyHHMMSS	9	20	12	Mandatory

5.5.5. Payment Main Record

The following table outlines the format of the Payment Main Record:

Field Name	Type	Description	Start Position	End Position	Size	Mandatory/ Optional
Record Identifier	Numeric	Must be '01'	1	2	2	Mandatory

Field Name	Type	Description	Start Position	End Position	Size	Mandatory/Optional
File Import Batch Number	AlphaNumeric	This field will be populated with empty spaces	3	8	6	Optional
Customer Reference	AlphaNumeric	Facilitate Customer/ANZ communication	9	24	16	Mandatory
Status	AlphaNumeric		25	44	20	Mandatory
Currency Code	AlphaNumeric	Credit currency code	45	47	3	Mandatory
Currency Amount	AlphaNumeric	Credit currency amount (4 decimal places)	48	62	15	Mandatory
Creation Date	AlphaNumeric	Format ddmmyyyy	63	70	8	Mandatory
Value Date	AlphaNumeric	Format ddmmyyyy	71	78	8	Mandatory
Host Audit Number	AlphaNumeric	This field will be populated with empty spaces	81	84	6	Optional
Customer Name	AlphaNumeric		85	119	35	Mandatory
Payment ID	AlphaNumeric	Facilitate Customer/ANZ communication	120	127	8	Mandatory
Applicant ID	AlphaNumeric	This field will be populated with empty spaces	128	143	16	Optional
Beneficiary Name	AlphaNumeric		144	178	35	Mandatory
Beneficiary Account Number	AlphaNumeric		179	212	34	Mandatory
Bank Dom IntCode	AlphaNumeric		213	236	24	Mandatory
Beneficiary Bank Name	AlphaNumeric		237	271	35	Mandatory
Beneficiary Bank Country Code	AlphaNumeric		272	273	2	Mandatory
Intermediary Bank Dom Int Code	AlphaNumeric	This field will be populated with empty spaces	274	297	24	Optional
Intermediary Bank Name	AlphaNumeric	This field will be populated with empty spaces	298	332	35	Optional
Intermediary Bank Country	AlphaNumeric	This field will be populated with empty spaces	333	334	2	Optional

5.5.6. Payment Funding Record

The following table outlines the format of the Payment Funding Record:

Field Name	Type	Description	Start Position	End Position	Size	Mandatory/Optional
Record Identifier	Numeric	Must be '02'	1	2	2	Mandatory
Currency Code	AlphaNumeric		3	5	3	Mandatory

Field Name	Type	Description	Start Position	End Position	Size	Mandatory/Optional
Funding Amount	AlphaNumeric	4 decimal	6	20	15	Mandatory
Rate Deal Reference	AlphaNumeric	This filed will display 'Multi' if a payment is funded by multiple contracts else the pre-determined contract id will display when applicable.	21	30	10	Mandatory
Exchange Rate	AlphaNumeric	This filed will display '1' if a payment is funded by multiple contracts else the actual rate will display when applicable.	31	41	11	Mandatory
Paying Amount	AlphaNumeric	4 decimal	42	56	15	Mandatory
Funding Subaccount Name	AlphaNumeric	This field will not be populated	57	72	16	Mandatory
Funding Subaccount Ref	AlphaNumeric	This field will not be populated	73	78	6	Mandatory

5.5.7. Payment Error Record

The following table outlines the format of the Payment Error Record:

Field Name	Type	Description	Start Position	End Position	Size	Mandatory/Optional
Record Identifier	Numeric	Must be '03'	1	2	2	Mandatory
Element ID	AlphaNumeric	Default to blank	3	3	1	Mandatory
Error Severity	AlphaNumeric	E=Error, N=Notification.	4	4	1	Mandatory
Message Origin	AlphaNumeric	Always set to 'T'	5	5	1	Mandatory
Message Text	AlphaNumeric	Message information for customer	6	125	120	Mandatory

5.5.8. File Trailer

The following table outlines the format of the File Trailer Record:

Field Name	Type	Description	Start Position	End Position	Size	Mandatory/Optional
Record Identifier	Numeric	Must be '99'	1	2	2	Mandatory
Record Count	Numeric	Total number of payment records in the data record set. This will typically be 1.	3	10	8	Mandatory

5.5.9. Failure Messages

The following list of errors can be returned for failed payments:

Description
Unable to identify payment type.
The debit account is not registered to the user group.
Insufficient entitlements for the requested operation.
The debit account is not valid.
<Field Name> only allows <Character Set Name> characters.
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 Maximum Value > characters.
<Field> field is missing.
Payment date is not a valid date.
Payment date must be greater than or equal to today.
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.
<Field name> is mandatory
<Field name> must only contain digits
<Field name> is invalid
Limit exceeded pending ANZ approval
Invalid currency for STP payment.
Funding account must begin with "/".
Currency code is not a valid ISO code.
Debit currency must match debit account.

6. BTR File Formats (Tandem)

6.1. Introduction

This section defines the Balance and Transaction file formats that you can receive from ANZ.

Data Source: This section relates to Balance and Transaction file formats where the data source is ANZ's Tandem system

6.2. CSV Files (Australia and New Zealand)

6.2.1. Introduction

The CSV 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.

The files will not contain any header or trailer records. All fields will be enclosed in double-quotes (") and separated by a comma (,). Each record will end with CRLF (carriage-return/line feed, Hex 0D0A). Any fields containing null database values will contain double quotes as placeholders.

6.2.2. File Naming Convention

CSV files will be named as follows:

File Name: Bjjjyynn
                 Tjjjyynn

Where: **B** refers to the balance file
             T refers to the transaction file
             jjj = julian calendar day of the creation date—data within file may differ
             yy = last 2 digits of year
             nn is a sequential number

             E.g.   B0100301 Balance data for 10th Jan 2003
                    T0100301 Transaction data for 10th Jan 2003

6.2.3. Statement Balance File Format

The following table describes the format of the Statement Balance file:

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
1	Balance Date Format DD-Mmm-YYYY (e.g. 01-Jan-2011)	Alpha	Mandatory	11
2	Account Number BSB and Account Number	Alpha	Mandatory	20

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
3	Source of Account ANZ's host system ▪ CMM = corporate customer account ▪ MDZ*XXN* = Foreign Currency Account where XX is the 2 digit ISO Country Code and N is the 1 digit Ledger Instance (eg. MDZAUA for Australian Domiciled Foreign Currency Account) ▪ DATABANK = NZ account ▪ HFR = retail customer account ▪ NZXBNK = ANZ New Zealand account ▪ V2 = V2 PLUS Wholesale account	Alpha	Mandatory	8
4	Account Format Indicates if there is a BSB present	Alpha	Mandatory	1
5	Account Name Name of account registered with ANZ.	Alpha	Optional	16
6	ISO Currency Code e.g. AUD	Alpha	Mandatory	3
7	Opening Balance Signed, decimal point present	Numeric	Mandatory	24
8	Closing Balance Signed, decimal point present	Numeric	Mandatory	24
9	Debit Total Unsigned, decimal point present	Numeric	Mandatory	24
10	Number of Debits	Numeric	Mandatory	5
11	Credit Total Unsigned, decimal point present	Numeric	Mandatory	24
12	Number of Credits	Numeric	Mandatory	5
13	Debit Interest Rate Always to 4 decimal places	Numeric	Optional	7
14	Credit Interest Rate Always to 4 decimal places	Numeric	Optional	7
15	Overdraft Limit Unsigned, decimal point present	Numeric	Optional	20
16	Debit Interest Accrued Unsigned, decimal point present	Numeric	Optional	20
17	Credit Interest Accrued Unsigned, decimal point present	Numeric	Optional	20
18	FID Accrued Unsigned, Decimal Point present	Numeric	Optional	20
19	BAD Tax Accrued Unsigned, Decimal Point present	Numeric	Optional	20
20	Next processing date Format DD-Mmm-YYYY (e.g. 01-Jan-2011)	Alpha	Optional	11

6.2.4. Statement Transaction File Format

The following table describes the format of the Statement Transaction file:

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
1	Transaction Date Format DD-Mmm-YYYY (e.g. 01-Jan-2011)	Alpha	Mandatory	11
2	Account Number BSB and Account Number	Alpha	Mandatory	20
3	Source of Account ANZ's host system • CMM = corporate customer account • MDZ*XXN* = Foreign Currency Account where XX is the 2 digit ISO Country Code and N is the 1 digit Ledger Instance (eg. MDZAUA for Australian Domiciled Foreign Currency Account) • DATABANK = NZ account • HFR = retail customer account • NZXBNK = ANZ New Zealand account • V2 = V2 PLUS Wholesale account	Alpha	Mandatory	8
4	Account Format Indicates if there is a BSB present in account number in field 2	Alpha	Mandatory	1
5	Account Name Name of account registered with ANZ.	Alpha	Optional	16
6	ISO Currency Code E.g. AUD	Alpha	Mandatory	3
7	Sub Account Name Only used if present	Alpha	Optional	16
8	Short Description of transaction E.g. Cheque, Payment, Transfer etc. Refer to Appendix A for full list	Alpha	Mandatory	10
9	Reference E.g. Cheque Number, Invoice Number etc.	Alpha	Optional	18
10	Transaction Amount Signed, decimal point present	Numeric	Mandatory	22
11	Narrative 160 character narrative.	Alpha	Optional	160
12	Value Date Format DD-Mmm-YYYY. (e.g. 01-Jan-2011) Can be different to transaction date if backdated	Alpha	Mandatory	11
13	Trace ID ANZ Internal trace line	Alpha	Mandatory	16
14	Tran Code 3-digit transaction code. See Appendix A for list of transaction codes	Alpha	Mandatory	3
15	Aux Dom This carries additional information about the transaction. See Appendix A for full list of Aux Doms	Alpha	Optional	10

6.3. SAP/Multi-cash Files (Australia and New Zealand)

6.3.1. Introduction

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.

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).

6.3.2. File Naming Convention

SAP/Multi-Cash files will be named as follows:

File Name: Bjjjyynn
Tjjjyynn

Where: **B** refers to balance
T refers to transactions
jjj = julian calendar day of the creation date—data within file may differ
yy = last 2 digits of y ear
nn is a sequential number

E.g. B0100301 Balance data for 10th Jan 2003
T0100301 Transaction data for 10th Jan 2003

6.3.3. SAP/Multi-cash Balance File Format

The following table describes the format of the SAP/Multi-cash Balance file:

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
1	Bank Code For AU and NZ Domestic Accounts the bank code is he BSB of the account. Format NNN-NNN (hyphen between the 3rd and 4th characters). For Foreign Currency accounts the bank is code is in the format MDZ*XXN* where XX is the 2 digit ISO Country Code and N is the 1 digit Ledger Instance (eg. MDZAUA for Australian Domiciled Foreign Currency Account).	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

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
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 Name of account registered with ANZ	Alpha	Mandatory	16
11	Not used – Always NULL	Alpha	Optional	35
12	Not used – Always NULL	Alpha	Optional	8
13	Not used – Always NULL	Alpha	Optional	8
14	Not used – Always NULL	Alpha	Optional	9
15	Not used – Always NULL	Alpha	Optional	23
16	Not used – Always NULL	Alpha	Optional	2
17	Not used – Always NULL	Alpha	Optional	8
18	Number of records in the transaction file for this account	Numeric	Mandatory	5

ANZ

6.3.4. SAP/Multi-cash Transaction File Format

The following table describes the format of the SAP/Multi-cash Transaction file:

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
1	Bank Code For AU and NZ Domestic Accounts the bank code is the BSB/Branch of the account. Format NNN-NNN (hyphen between the 3rd and 4th characters). For Foreign Currency accounts the bank is code is in the format MDZ*XXN* where XX is the 2 digit ISO Country Code and N is the 1 digit Ledger Instance (eg. MDZAUA for Australian Domiciled Foreign Currency Account)	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 – Always NULL	Alpha	Optional	10
6	Note to Payee 1 Transaction Type. Please refer to Appendix A for full list of transaction types	Alpha	Optional	27
7	Not used – Always NULL	Alpha	Optional	27
8	Not used – Always NULL	Alpha	Optional	4
9	Not used – Always NULL	Alpha	Optional	3
10	Cheque Number\Note to Payee 2 If the transaction relates to a cheque the field will contain the Cheque Number. Leading zeroes are **not** include in the cheque number. 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	Alpha/Numeric	Mandatory	18
12	Not used – Always NULL	Alpha	Optional	5
13	Sequence Number Always '0'	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 – Always NULL	Alpha	Optional	15
16	Not used – Always NULL	Alpha	Optional	15
17	Note to Payee 2 18 character reference	Alpha	Optional	27
18	Note to Payee 3 1st 27 characters of the Long Statement Narrative [1]	Alpha	Optional	27
19	Note to Payee 4 2nd 27 characters of the Long Statement Narrative	Alpha	Optional	27
20	Note to Payee 5 3rd 27 characters of the Long Statement Narrative	Alpha	Optional	27
21	Note to Payee 6 4th 27 characters of the Long Statement Narrative	Alpha	Optional	27

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
22	Note to Payee 7 5th 27 characters of the Long Statement Narrative	Alpha	Optional	27
23	Note to Payee 8 6th 27 characters of the Long Statement Narrative	Alpha	Optional	27
24	Note to Payee 9 7th 27 characters of the Long Statement Narrative	Alpha	Optional	27
25	Note to Payee 10 8th 27 characters of the Long Statement Narrative	Alpha	Optional	27
26	Note to Payee 11 9th 27 characters of the Long Statement Narrative	Alpha	Optional	27
27	Note to Payee 12 10th 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 – Always NULL	Alpha	Optional	27
31	Not used – Always NULL	Alpha	Optional	27
32	Not used – Always NULL	Alpha	Optional	12
33	Not used – Always NULL	Alpha	Optional	24
34	Transaction Code. Bank Transaction Code	Numeric	Optional	3
35	Not used – Always NULL	Alpha	Optional	3

6.4. BTR SingleFile (Australia only)

6.4.1. Overview

It provides additional data to the BTR file:
- Enhanced statement narrative for cheque returned items data
- Enhanced statement narrative for direct entry (credit & debit) returned items data
- Provides BAI codes in addition to standard tran-codes
  NOTE – the file is not in BAI format.

NOTE: If returned items enhanced narrative is required, the customer must have returned items linked and must not be BULK credit user.

Appendix D describes the improved statement narrative for returned items.

6.4.2. File Naming Convention

BTR SingleFile files will be named as follows:
File Name: BTRjjjyyss.ANZ

Where: **jjj** = Julian day number
                   yy = year
                   ss = within the day sequence

6.4.3. File Layout

The file consists of the following record types:

- Record Type 00—known as File Header
- Record Type 10—known as Account Header
- Record Type 15—known as Transaction Record
- Record Type 50—known as Account Trailer Record
- Record Type 99—known as File Trailer Record

All Fields are of fixed length as specified.

6.4.4. File Header

The following table describes the format of the File Header:

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	"00"	Numeric	Mandatory	2	1-2
File Source	'ANZONLINE"	Alpha	Mandatory	10	3-12
File Destination	"WEBLINK"	Alpha	Mandatory	10	13-22

6.4.5. Account Header

The following table describes the format of the Account Header:

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	"10"	Alpha / Numeric	Mandatory	2	1 – 2
Date	Balance Date (YYYYMMDD)	Numeric	Mandatory	8	3 - 10
Source	Indicates the type of account. Left justified, space filled. CMM = corporate customer account MIDANZ = foreign currency account DATABANK – NZ account HFR = retail customer account NZXBNK – ANZ New Zealand account	Alpha	Mandatory	8	11- 18
Acc BSB	Account BSB if an AUS Domestic Account, or NZ Domestic Account otherwise blank	Alpha / Numeric	Mandatory	6	19 - 24
Account Number	9 digit Account number AU domestic. 9 digit Account number NZ domestic. Otherwise, 24 character account number.	Alpha / Numeric	Mandatory	24	25 - 48
Format	B = BSB is present in the account number N = BSB is not present in the account number	Alpha	Mandatory	1	49
Statement Number	First 4 bytes of the Statement Number	Numeric	Mandatory	4	50 – 53
Account Name	First 16 Characters of the Account Name	Alpha / Numeric	Mandatory	16	54 - 69
Currency	Currency Code (e.g. "AUD")	Alpha	Mandatory	3	70 - 72
Opening Balance	Opening Balance (signed amount). Number of decimal places will be determined based on the Currency Code. There will be an explicit decimal point. Format: First character is always either a "+", which represents a Credit or a "–" which represents a Debit Right justified Zero filled. E.g. AUD $100 credit (CR) would be represented as: +000000000100.00 JPY 200 CR +0000000000000200	Alpha / Numeric	Mandatory	16	73 - 88
Closing Balance	Closing Balance (signed amount). Same rules as described for the Opening Balance above.	Alpha / Numeric	Mandatory	16	89- 104
Debit Movement	Debit Movement (unsigned amount) Number of decimal places will be based on the Currency Code. Right justified and zero filled. Explicit decimal point.	Alpha / Numeric	Mandatory	15	105 -119
No. Debits	Number of Debits	Numeric	Mandatory	5	120 - 124

ANZ

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Credit Movement	Credit Movement (unsigned amount) Number of decimal places will be based on the Currency Code. Right justified and zero filled. Explicit decimal point.	Alpha / Numeric	Mandatory	15	125 – 139
No. Credits	Number of Credits	Numeric	Mandatory	5	140 - 144
DR Rate	Interest rate if account is in debit, otherwise zero. Unsigned, Right justified and zero filled. Assumed 3 decimal places.	Alpha / Numeric	Mandatory	7	145 – 151
Cr Rate	Interest rate if account is in credit, otherwise zero. Unsigned, Right justified and zero filled. Assumed 3 decimal places.	Alpha / Numeric	Mandatory	7	152 - 158
Limit	Overdraft Limit (unsigned amount) Right justified and zero filled. (Note this will be expressed in AUD, and will be in whole dollars.)	Alpha Numeric	Mandatory	15	159 – 173
Dr Int Accrued	Debit Interest Accrued (unsigned amount) Right justified and zero filled.	Numeric	Mandatory	15	174 – 188
Cr Int Accrued	Credit Interest Accrued (unsigned amount) Right justified and zero filled.	Numeric	Mandatory	15	189 – 203
FID Accrued	Debit Interest Accrued (unsigned amount) Right justified and zero filled.	Numeric	Mandatory	15	204 – 218
BADT Accrued	Debit Interest Accrued (unsigned amount) Right justified and zero filled.	Numeric	Mandatory	15	219 – 233
Next date	Next Processing Date (YYYYMMDD)	Numeric	Mandatory	8	233 - 241

6.4.6. Transaction Record

The following table describes the format of the Transaction Record:

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	"15"	Alpha	Mandatory	2	1 – 2
Date	Date of tranaction (YYYYMMDD)	Numeric	Mandatory	8	3 – 10
Currency	Currency Code (eg "AUD")	Alpha	Mandatory	3	11 – 13
Tran Type	Transaction type - Refer to Appendix A Transaction Code to BAI Code Mapping	Alpha	Mandatory	10	14 - 23
Reference	Transaction reference.	Alpha	Optional	18	24 – 41
Amount	Amount (signed amount) Number of decimal places will be based on the Currency Code. First character is always either a "+", which represents a Credit or a "–" which represents a Debit Right justified and zero filled. (Same rules as per AH10 above)	Numeric	Mandatory	16	42 – 57
Narrative	Transaction narrative.	Alpha / Numeric	Optional	160	58 – 217
Eff Date	Value Date (YYYYMMDD)	Numeric	Mandatory	8	218 – 225
Trace Id	Trace details.	Alpha	Mandatory	16	226 – 241

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Tran Code	Tran Code (eg "050") - Refer to Appendix A Transaction Code to BAI Code Mapping	Alpha	Mandatory	3	242 – 244
Aux Dom	Aux_Dom	Alpha	Optional	10	245 – 254
Ex Aux Dom	Ex_Aux_Dom.	Alpha	Optional	10	255 – 264
BAI Code	From Translation - Refer to Appendix A Transaction Code to BAI Code Mapping	Numeric	Mandatory	3	265 – 267
Name of Remitter	Name of Remitter.	Alpha	Optional	16	268 – 283
Lodgement Reference	Lodgment Reference.	Alpha	Optional	18	284 – 301
Short Description	Transaction Short Description.	Alpha	Optional	10	302 – 311
Number of Collection Items	Number of Collection Items	Numeric	Optional	7	312 - 318

6.4.7. Account Trailer

The following table describes the format of the Account Trailer:

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	"50"	Numeric	Mandatory	2	1-2
Number of Records	Number of Transaction records for this account. (type 15)	Numeric	Mandatory	8	3-10

6.4.8. File Trailer

The following table describes the format of the File Trailer:

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	"99"	Numeric	Mandatory	2	1-2
Number of Records	Number of Account records. (Type 10)	Numeric	Mandatory	8	3-10

7. Returned Items Files (Australia only)

7.1.1. Introduction

The Returned ItemsFile export consists of 3 separate files:

- **Returned Cheques** deposited to accounts that have not been paid by the Drawer's bank.
- **Returned Direct Payments — Debits** that have been initiated electronically to draw funds from your clients, and which could not be effected by the receiving bank.
- **Returned Direct Payments — Credits** that have been initiated electronically to send funds to your Payees, and which could not be effected by the receiving bank.

Note: Returned items enhanced narrative is available in the BTR CSV and SAP/Multicash file formats for customers with returned items and are not a BULK user.

7.1.2. File Naming Convention

Returned Items files are named as follows:

File Name: Cjjjyynn
Djjjyynn
Qjjjyynn

Where: **C/D/Q** = file type
C = Credit Direct Entry Items
D = Debit Direct Entry Items
Q = Cheque Items
jjj = Julian day number
yy = last 2 digits of year
nn = running sequence

7.1.3. Returned Items File Layout

Each Returned Items file will contain the following fixed length records:

- Header Record
- Detail Record for each returned item
- Trailer Record

All fields are left justified right space filled unless indicated otherwise.

7.1.4. Header Record – Returned Direct Debits and Credits

The following table describes the format of the Header Record for Returned Direct Debits and Direct Credits:

Field Description	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
Identifier	Header Always '1'	Numeric	Mandatory	1	1
Description	Description of items Always 'Returned Items' Left-justified, blank-filled	Alpha	Mandatory	30	2–31
Item Type	Always 'Direct Entry'	Alpha	Mandatory	12	32–43
Version	Version No. of file format Always '0001' Right-justified, zero-filled.	Numeric '0001' Right-justified, zero-filled.	Mandatory	4	44–47
Date	Date returned item(s) processed DD-MM-YYYY format. (e.g.01-01-2011)	Alpha / Numeric	Mandatory	10	48–57
Reserved	Blank Filled	Alpha	Mandatory	257	58–314

7.1.5. Detail Record – Returned Direct Debits and Credits

The following table describes the format of the Detail Record for Returned Direct Debits and Credits:

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
Identifier	Item Type identifier '2' = Returned Credit '3' = Retuned Debit	Numeric	Mandatory	1	1
Return Date	Date item was returned by Account Holder's Financial Institution DD-MM-YYYY format. (01-01-2011)	Numeric	Mandatory	10	2–11
Account Name	Name of account to which Returned Items are directed Left-justified, blank-filled	Alpha / Numeric	Mandatory	16	12–27
BSB Number	Bank/State/Branch No. of account to which Returned Items are directed	Numeric	Mandatory	6	28–33
Account Number	Account No. of account to which Returned Items are directed Right-justified, blank-filled	Alpha / Numeric	Mandatory	21	34–54
Reserved	Blank-filled	Alpha	Mandatory	14	55–68
Lodgement Date	Date the item was initially submitted DD-MM-YYYY format. (01-01-2011)	Numeric	Optional	10	69–78
Lodgement Reference	Lodgement Reference Field data as initially submitted Right-justified, blank-filled	Alpha / Numeric	Mandatory	18	79–96
Remitter	Name of Remitter Field data as initially submitted Left-justified, blank-filled	Alpha / Numeric	Mandatory	16	97–112
Target Account Name	Account Name as initially submitted Left-justified, blank-filled	Alpha / Numeric	Mandatory	32	113–144
Target Account BSB	BSB of returned transaction as initially submitted	Numeric	Mandatory	6	145–150

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
Target Account Number	Account No. of returned transaction as initially submitted Right-justified, blank-filled	Alpha/Numeric	Mandatory	21	151–171
Amount	Amount of item with decimal point Right-justified, zero-filled	Numeric, unsigned	Mandatory	14	172–185
Return Reason Text	Reason for the returned item	Alpha / Numeric	Mandatory	60	186–245
Return Reason Code	Code to identify the reason for the return	Alpha / Numeric	Mandatory	3	246–248
User Identification Number	User Identification Number under which returned item was lodged Right-justified, zero-filled	Numeric	Mandatory	6	249–254
Reserved	Blank filled	Alpha	Mandatory	6	255–260
Reserved	Blank filled	Alpha	Mandatory	21	261–281
Transaction Identifier	System Identification No. allocated to returned item Zero-filled	Numeric	Mandatory	12	282–293
Reserved	Blank-space filled	Alpha	Mandatory	21	294–314

7.1.6. Trailer Record – Returned Direct Credits and Debits

The following table describes the format of the Trailer Record for Returned Direct Credits and Debits:

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
Identifier	Totals Always '9'	Numeric	Mandatory	1	1
Item count	Sum of Detail Records Right-justified, zero-filled	Numeric	Mandatory	9	2–10
Value Total	Sum of value of Detail Records with decimal point Right-justified, zero-filled	Numeric	Mandatory	16	11–26
Reserved	Blank-space filled	Alpha	Mandatory	288	27–314

7.1.7. Header Record – Retuned Cheques

The following table describes the format of the Header Record for returned cheques:

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
Identifier	Header Always '1'	Numeric	Mandatory	1	1
Description	Description of items Always 'Returned Items' Left-justified, blank-filled	Alpha	Optional	30	2–31
Item Type	Always 'CHEQUE' Left-justified, blank-filled	Alpha	Optional	12	32–43
Version	Version no. of file format Always '0001' Right-justified, zero-filled	Numeric	Mandatory	4	44–47
Date	Date returned item processed DD-MM-YYYY format. (e.g. 01-01-	Numeric	Mandatory	10	48–57

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
	2011)				
Reserved	Blank-space filled	Alpha	Mandatory	257	58–314

7.1.8. Detail Record – Retuned Cheques

The following table describes the format of the Detail Record for returned cheques:

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
Identifier	Item Type identifier Always '4' (Cheque)	Numeric	Mandatory	1	1
Return Date	Date item was returned by Drawer's financial institution DD-MM-YYYY format. (e.g. 01-01-2011)	Numeric	Mandatory	10	2–11
Deposit Account Short Name	Name of account to which returned cheque was deposited Left-justified, blank-filled	Alpha / Numeric	Mandatory	16	12–27
Deposit BSB Number	BSB No. of account to which returned cheque was deposited	Numeric	Mandatory	6	28–33
Deposit Account Number	Account no. of account to which returned cheque was deposited Right-justified, blank-filled	Alpha / Numeric	Mandatory	21	34–54
Deposit Amount	Total amount of deposit with decimal point Right-justified, zero-filled	Numeric, unsigned Decimal point Right-justified, zero-filled	Mandatory	14	55–68
Deposit Serial No.	Agent no. specified on deposit [if present] Right-justified, blank-filled	Numeric	Optional	13	69–81
Deposit Date	Date the item was initially deposited.	Numeric DD-MM-YYYY format. Hyphens are a fixed component	Mandatory	10	82–91
Cheque number	Cheque serial no Right-justified, zero-filled	Numeric	Mandatory	9	92–100
Reserved	Blank filled	Alpha	Mandatory	11	101–111
Drawer Account name	Account name linked to returning cheque Left-justified, blank-filled	Alpha / Numeric	Mandatory	60	112–171
Drawer Account BSB	BSB of returned cheque	Numeric	Mandatory	6	172–177
Drawer Account number	Account number of the returned cheque Right-justified, blank-filled	Alpha/numeric	Mandatory	21	178–198
Amount	Amount of cheque with decimal point Right-justified, zero-filled, unsigned	Numeric	Mandatory	14	199–212
Return Reason Text	Reason for the returned item Left-justified, blank-filled	Alpha / Numeric	Mandatory	60	213–272
Return Reason Code	Code to identify the reason for the return	Alpha or Numeric	Mandatory	3	273–275
Reversal Account BSB	BSB of account to which the returned cheque value was placed	Numeric	Mandatory	6	276–281

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
Reversal Account Number	Account no. of account to which returned cheque value was placed Right-justified, blank-filled	Alpha/Numeric	Mandatory	21	282–302
Transaction ID Number	System identification number allocated to returned cheque Right-justified, blank-filled	Alpha/Numeric	Mandatory	12	303–314

7.1.9. Trailer Record – Returned Cheques

The following table describes the format of the Trailer Record for returned cheques:

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
Identifier	Always '9'	Numeric	Mandatory	1	1
Item count	Sum of Detail Records Right-justified, zero-filled	Numeric	Mandatory	9	2–10
Value Total	Sum of value of Detail Records with decimal point Right-justified, zero-filled	Numeric	Mandatory	16	11–26
Reserved	Blank-space filled	Alpha	Mandatory	288	27–314

7.1.10. Return Reason Codes – Returned Direct Debits/Credits

Each returned Direct Debit and Direct Credit will contain a 3-digit code identifying the reason for the return. Codes and their related narrative are as follows:

Return Code	Return Reason
001	Invalid BSB Number
002	Payment Stopped
003	Account Closed
004	Customer Deceased
005	No account or incorrect account number
006	Refer to customer
008	Invalid User ID Number
009	Technically invalid

7.1.11. Return Reason Codes – Returned Cheques

Each returned cheque will contain a three digit code identifying the reason for the return. Codes and their related narrative are as follows:

Return Code	Return Reason
914	Account Closed
915	Account transferred
916	Alteration requires Drawer's initials
917	Alteration requires Drawer's signature
918	Another signature mandatory
919	Arrangements incomplete
920	Drawer deceased
923	Drawer's signature mandatory
924	Effects not clear

Return Code	Return Reason
926	Item not yet to hand
927	Mutilated
928	Not signed in accordance with authority held
929	Payment stopped
930	Payment stopped—awaiting confirmation
931	Post-dated
932	Refer to Drawer [Insufficient funds]
933	Refer to Drawer [Legal requirement]
936	Signature unknown
937	Signature unlike specimen held
938	Stale [over 15 months old]
939	Turned-back item [Failure to settle]
940	Duplicate Item
941	Un-processable Item
942	No Account
943	Not Authorised
944	Drawers confirmation mandatory, please represent
951	Forged or counterfeit instrument
952	Instrument materially altered
953	Instrument lost or stolen
954	Court order restraining payment
955	Failure of consideration for the issue of a bank cheque
957	AUD instrument not payable in Australia
958	Photocopied Item

8. BTR File Formats (ANZ Transactive)

8.1. Introduction

This statement reporting service provides customers with balance and transaction reporting in various formats. ANZ's statement reporting transactions are created under ASCII Character sets.
Where a text field contains a comma in the data, the field must have double quote (") at either end of the field.

Note: Returned items enhanced narrative is available for customers with CSV or Multicash formats. The customer must have returned items linked and must not be BULK user.

Data Source: This section relates to Balance and Transaction file formats where the data source is ANZ Transactive.

describes the narrative for enhanced returned items reporting.

8.2. CSV File Format

8.2.1. File Naming Convention

File Name: **Bjjjyynn**
                  Tjjjyynn

Where: **B** refers to the balance file
              T refers to the transaction file
              jjj = julian calendar day of the creation date—data within file may differ
              yy = last 2 digits of year
              nn is a sequential number

              E.g.   B0100301 Balance data for 10th Jan 2003
                      T0100301 Transaction data for 10th Jan 2003

8.2.2. File Layout

The CSV 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.

8.2.3. File Format – Balance Record

The Comma Separated Variable (CSV) file reports the below balance information separated by a comma (,).

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
1	Balance Date Format DD-MMM-YYYY	Alpha	Mandatory	11
2	Account Number BSB and Account Number	Alpha	Mandatory	20

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
3	Source of Account ANZ's host system CMM = corporate customer account MIDANZ = foreign currency account DATABANK – NZ account HFR = retail customer account NZXBNK – ANZ National Bank account V2 = V2 PLUS Wholesale account	Alpha	Mandatory	8
4	Account Format Indicates if there is a BSB present	Alpha	Mandatory	1
5	Account Name Name of account registered with ANZ	Alpha	Optional	16
6	Currency Code e.g. AUD	Alpha	Mandatory	3
7	Opening Balance Signed, decimal point present	Numeric	Mandatory	24
8	Closing Balance Signed, decimal point present	Numeric	Mandatory	24
9	Debit Total Unsigned, Decimal point present	Numeric	Mandatory	24
10	Number of Debits	Numeric	Mandatory	5
11	Credit Total Unsigned, Decimal point present	Numeric	Mandatory	24
12	Number of Credits	Numeric	Mandatory	5
13	Debit Interest Rate To 4 decimal places	Numeric	Optional	7
14	Credit Interest Rate To 4 decimal places	Numeric	Optional	7
15	Overdraft Limit Unsigned, Decimal Point present	Numeric	Optional	20
16	Debit Interest Accrued Unsigned, Decimal Point present	Numeric	Optional	20
17	Credit Interest Accrued Unsigned, Decimal Point present	Numeric	Optional	20
18	FID Accrued Unsigned, Decimal Point present	Numeric	Optional	20
19	BAD Tax Accrued Unsigned, Decimal Point present	Numeric	Optional	20
20	Next processing date Format DD-MMM-YYYY	Alpha	Optional	11

8.2.4.   File Format – Transaction Record

The Comma Separated Variable (CSV) file reports the below transaction information separated by a comma (,).

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
1	Transaction Date Format DD-Mmm-YYYY (e.g. 01-Jan-2011)	Alpha	Mandatory	11
2	Account Number BSB and Account Number	Alpha	Mandatory	20
3	Source of Account ANZ's host system ▪ CMM = corporate customer account ▪ MDZ*XXN* = Foreign Currency Account where XX is the 2 digit ISO Country Code and N is the 1 digit Ledger Instance (eg. MDZAUA for Australian Domiciled Foreign Currency Account) ▪ DATABANK = NZ account ▪ HFR = retail customer account ▪ NZXBNK = ANZ National Bank account ▪ V2 = V2 PLUS Wholesale account	Alpha	Mandatory	8
4	Account Format Indicates if there is a BSB present in account number in field 2	Alpha	Mandatory	1
5	Account Name Name of account registered with ANZ.	Alpha	Optional	16
6	ISO Currency Code E.g. AUD	Alpha	Mandatory	3
7	Sub Account Name Only used if present	Alpha	Optional	16
8	Short Description of transaction E.g. Cheque, Payment, Transfer etc. Refer to Appendix B for full list	Alpha	Mandatory	10
9	Reference E.g. Cheque Number, Invoice Number etc.	Alpha	Optional	18
10	Transaction Amount Signed, decimal point present	Numeric	Mandatory	22
11	Narrative 160 character narrative.	Alpha	Optional	160
12	Value Date Format DD-Mmm-YYYY. (e.g. 01-Jan-2011) Can be different to transaction date if backdated	Alpha	Mandatory	11
13	Trace ID ANZ Internal trace line	Alpha	Mandatory	16
14	Tran Code 3-digit transaction code. See Appendix B for list of transaction codes	Alpha	Mandatory	3
15	Aux Dom This carries additional information about the transaction. See Appendix B for full list of Aux Doms	Alpha	Optional	10

8.3. Multicash File Format – SAPGen

8.3.1. File Naming Convention

File Name: Bjjjyynn
Tjjjyynn

Where: **B** refers to balance
T refers to transactions
jjj = julian calendar day of the creation date—data within file may differ
yy = last 2 digits of y ear
nn is a sequential number

E.g. B0100301 Balance data for 10th Jan 2003
T0100301 Transaction data for 10th Jan 2003

8.3.2. File Layout

The SAPGen 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.

SAPGen displays balance and transaction records separated by a semi-colon (;).

1 balance file and 1 transaction file is produced per day on all accounts registered to the same source.
E.g. CMM = 1 balance and 1 transaction file per day containing information for 1 or more accounts.
HFR = 1 balance and 1 transaction file per day containing information for 1 or more accounts.

8.3.3. Balance Record

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
1	Bank Code The BSB of the account. Format NNN-NNN (hyphen between the 3rd and 4th characters)	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. Format DD.MM.YY (includes dots between dd/mm and mm/yy)	Alpha/Numeric	Mandatory	8
5	Currency E.g. AUD for Australian Dollar Accounts	Alpha	Mandatory	3
6	Beginning Balance Signed, Opening Balance of this file	Numeric	Mandatory	18
7	Sum of Debits Unsigned, total value of debits in this file	Numeric	Mandatory	18

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
8	Sum of Credits Unsigned, Total value of credits in this file	Numeric	Mandatory	18
9	Balance bought forward Signed, closing balance of this file	Numeric	Mandatory	18
10	Account Name Name of the Account as per the registration	Alpha		35
11	Unused	Alpha		35
12	Unused	Alpha		8
13	Unused	Alpha		8
14	Unused	Alpha		9
15	Unused	Alpha		23
16	Unused	Alpha		2
17	Unused	Alpha		8
18	Number of records in the transaction file for this account	Numeric	Mandatory	5

8.3.4. Transaction Record

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
1	Bank Code The BSB of the account. Format NNN-NNN (hyphen between the 3rd and 4th characters)	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 (includes dots between dd/mm and mm/yy)	Alpha/Numeric	Mandatory	8
5	Unused	Alpha		10
6	Note to Payee 1 Transaction Type. Refer Appendix B	Alpha	Optional	27
7	Unused	Alpha		27
8	Unused	Alpha		4
9	Unused	Alpha		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	Alpha/Numeric	Mandatory	18
12	Unused	Alpha		5

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
13	Sequence Number Value 0 (zero)	Numeric	Mandatory	1
14	Booking date Date of transaction. Format DD.MM.YY (includes dots between dd/mm and mm/yy)	Alpha/Numeric	Mandatory	8
15	Unused	Alpha		15
16	Unused	Alpha		15
17	Note to Payee 2 18 character reference	Alpha	Optional	27
18	Note to Payee 3 1st 27 characters of the Long Statement Narrative	Alpha	Optional	27
19	Note to Payee 4 2nd 27 characters of the Long Statement Narrative	Alpha	Optional	27
20	Note to Payee 5 3rd 27 characters of the Long Statement Narrative	Alpha	Optional	27
21	Note to Payee 6 4th 27 characters of the Long Statement Narrative	Alpha	Optional	27
22	Note to Payee 7 5th 27 characters of the Long Statement Narrative	Alpha	Optional	27
23	Note to Payee 8 6th 27 characters of the Long Statement Narrative	Alpha	Optional	27
24	Note to Payee 9 7th 27 characters of the Long Statement Narrative	Alpha	Optional	27
25	Note to Payee 10 8th 27 characters of the Long Statement Narrative	Alpha	Optional	27
26	Note to Payee 11 9th 27 characters of the Long Statement Narrative	Alpha	Optional	27
27	Note to Payee 12 10th 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	Unused	Alpha		27
31	Unused	Alpha		27
32	Unused	Alpha		12
33	Unused	Alpha		24
34	Transaction Code Bank Transaction Code. See Appendix B	Numeric	Mandatory	3
35	Unused	Alpha		6

ANZ

8.4. BAI File

8.4.1. Introduction

A BAI formatted file will be generated using the BAI 2.0 standard.

If a file is manually generated and there are no account or transaction details available an empty file will be created. An empty BAI file will only contain a 01 (Header) and a 99 (Trailer) record.

If the file is system generated:

- No file(s) will be created if no balance and/or transaction details are available.

Each line in a BAI formatted file has a maximum length of 80 characters.

8.4.2. Reserved Characters

Commas (,) and slashes (/) are used only as delimiters in the BAI Export format:

- **Comma (,)** delimits fields.
- **Slash (/)** delimits the end of the logical record.

Adjacent delimiters such as comma-comma (,,) or comma-slash (,/) identify defaulted or unspecified fields.

Where records contain commas or slashes, they will be replaced so as not to confuse the characters with delimiters as follows:

If a field value contains a comma (,) it will be replaced with a space ( )

If a record contains a slash (/) it will be replaced with a hyphen (-)

8.4.3. File Layout

The following table describes the layout of a BAI formatted file

Record type	Record name	Description/Notes	Mandatory/ Optional
01	File Header	Indicates the beginning of the file.	Mandatory
		There is only one File Header record per BAI file	
02	Group Header	Identifies a group of accounts for each originating financial institution per post date in the file.	Optional
		There may be more than one Group Header record per file. Additional Group Header records will follow the Group Trailer (98) record of the previous group in the file.	
03	Account Identifier and Summary Status	Identifies each account number and reports account summary and account balance status items.	Optional
		There will be one Account Identifier and Summary Status record for each account number requested.	
		There may be many Account Identifier and Summary Status records for each Group Header (02) record in the file.	
16	Transaction Detail	Reports transaction detail.	Optional
		There may be many Transaction Detail records for each Account Identifier and Summary Status (03) record in the file	
88	Continuation Record	Used if the data in any record exceeds the physical record size (80 characters) or needs to be divided for any reason.	Optional
		There may be many continuation records in a BAI file.	
		Note: A continuation (88) record can follow <u>any</u> record type, including another continuation (88) record. It will not necessarily follow a transaction (16) record – it has been included in here to illustrate a possible BAI file layout only.	
49	Account Trailer	Provides account level control totals.	Optional
		There will be one Account Trailer per Account Identifier and Summary Status (03) record.	
98	Group Trailer	Provides group level control totals.	Optional
		There will be one Group Trailer record per Group Header (02) record.	
99	File Trailer	Indicates the end of the logical file.	Mandatory
		There is only one File Trailer (99) record per BAI file.	

Important: The above table depicts a simple BAI file layout with only one instance of each record type. Some records may appear multiple times in a single BAI export – please refer to Description/Notes above and the record formats that follow.

8.4.4. File Header Record

The file header record marks the beginning of the file, identifies the sender and receiver of the transmission and describes the file's structure.

Only one '01 - File Header record' will be written per BAI file.

The following table describes the format of the File Header Record.

Field	Description	Comments	Mandatory / Optional
1	Record Code	Always '01'	Mandatory
2	Sender Identification	Default value 'ANZ'	Mandatory
3	Receiver Identification	ANZ Transactive Customers will see: - User Group ID Fileactive Customers will see: - Generic User Group ID	Mandatory
4	File Creation Date	Sender date. YYMMDD.	Mandatory
5	File Creation Time	Server time and time-zone. HHMM 24 hour format.	Mandatory
6	File Identification Number	Identification number defined by the sender. The number will be new for each file with the same file creation date. Used to identify uniquely those files transmitted between a sender and a receiver on a given date.	Mandatory
7	Reserved	Not used	Optional
8	Reserved	Not used	Optional
9	Version Number	Always '2'.	Mandatory
10	Delimiters	Always '/'.	Mandatory

8.4.5. Group Header Record

The Group Header identifies a group of accounts, all of which are from the same originator on the same date.

Only one '02 - Group Header Record' will be written for each Bank Code per Post Date in the BAI file.

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

Field	Description	Comments	Mandatory / Optional
1	Record Code	Always '02'.	Mandatory
2	Ultimate Receiver Identification	Always blank	Optional
3	Original Identification	Originating Bank BIC.	Mandatory
4	Group Status	Always '1'.	Mandatory
5	As-of-Date	The post date of items included in this Group. YYMMDD	Mandatory
6	As-of-Time	HHmm – set to 0000	Mandatory
7	Reserved	Not Used – Always blank	Optional
8	As-of-Date Modifier	Always '2'.	Optional
9	Delimiters	Always '/'.	Mandatory

8.4.6. Account Identifier and Summary Status Record

This record identifies the account number and/or reports account summary and account balance status items. Summary information may be accompanied by an item count.

At least one 03 Account Identifier and Summary Status record will be written for each account number requested.

Type 03 records may report several different status and/or summary amounts for the same account. For example, a single 03 record might report ledger balance and available balance as well as the amount, item count and funds type for total credits and total debits. **The 'Type Code', 'Amount', 'Item Count' and 'Funds Type' fields are repeated to identify each status or summary type.**

The following table describes the format of the Account Identifier and Summary Record:

Field	Description	Comments	Mandatory / Optional
1	Record Code	Always '03'	Mandatory
2	BSB and Account Number	BSB and Account number at originator financial institution. The field is alphanumeric and includes significant leading zeroes.	Mandatory
3	Currency Code	Currency code from the item.	Mandatory

Field	Description	Comments	Mandatory / Optional
4	Type Code	Identifies the type of summary of status data. Default indicates that no status or summary data are being reported. Type Code Ranges: 010-099: Account status type codes 100: Total credits summary type code 101-399: Credit summary and detail type codes 400: Total debits summary type code 401-699: Debit summary and detail type codes 900-999: Customized type codes Refer to Appendix B for full list of BAI codes	Optional
5	Amount	Decimal places are implied based on Currency Code. Status amounts are signed positive + or negative -. Default of sign is positive. Summary amounts may only be positive or unsigned. Default of field indicates that no amount is being reported.	Optional
6	Item Count	Integer field. Default is 'unknown'. For summary type codes only; will be defaulted for status type codes.	Optional
7	Funds Type	Always null	Optional
8	Reserved	Not used	Optional
9	Reserved	Not used	Optional
10	Reserved	Not used	Optional
11	Delimiters	Always '/'.	Mandatory

8.4.7. Transaction Detail Record

This record reports transaction details with the accompanying text and reference numbers.

Only one '16 - Transaction Detail Record' will be written for each item available for each requested account.

The following table describes the format of the Transaction Detail Record:

Field	Description	Comments	Mandatory / Optional
1	Record Code	Always '16'.	Mandatory
2	Type Code	Identifies the type of detail data (e.g. 399, 699, etc.) Refer to Appendix B for full list of BAI codes	Mandatory
3	Amount	Decimal places are implied based on the Currency Code in the Group Header (02) or Account Identifier (03) record. Always positive (unsigned) and expressed without a decimal. Default indicates that no amount is being reported.	Optional
4	Reserved	Not Used	Optional
5	Bank Reference Number	Alphanumeric field defined by the originator. Will not contain a comma (,) or slash (/).	Optional
6	Customer Reference Number	Alphanumeric field defined by the originator. Will not contain a comma (,) or slash (/).	Optional
7	Text	Alphanumeric field defined by the originator. Will not begin with a slash (/), but may contain a comma (,) or a slash (/) after the first character.	Optional
8	Delimiters	Always '/'.	Mandatory

8.4.8. Continuation Record

If the data in any type of record exceeds the physical record size (80 characters), or if dividing the record is desirable for any other reason, an 88 Continuation Record allows the data to continue in the same format.

A Continuation Record may follow any type of record, including another continuation (88).

The following table describes the format of the Continuation Record:

Field	Description	Comments	Mandatory / Optional
1	Record Code	Always '88'	Mandatory
2	(Next Field)	The *Record Code* field is followed by a continuation of the preceding record. The format is exactly the same as in the preceding record.	Optional
		If the preceding record ended within a text field, the text continues in the 88 record. If the preceding record did not end within a text field, the 88 record continues with whatever field follows the final field in the preceding physical record.	
		If a non-text field begins in one record, it will be completed in that record. The following 88 record may continue with the next field.	
3	Delimiters	Delimiters are the same as for the preceding record. If the preceding physical record does not end within a text field, it will end with the delimiter slash (/), even if the following continuation (88) includes or begins with text. If the preceding physical record ends within text that is to be continued, no delimiter will be placed at the end of that record.	Mandatory

8.4.9. Account Trailer Record

The Account Trailer Record provides account level control totals. There will be a 49 Account Trailer Record for each 03 record.

All 16 and 88 records between the 03 record and the 49 record refer to the account identified in the 03 record.

One '49 - Account Trailer Record' will be written for each requested account.

The following table describes the format of the Account Trailer Record:

Field	Description	Comments	Mandatory / Optional
1	Record Code	Always '49'	Mandatory
2	Account Control Total	Sum of all *Amount* fields in the preceding type 03 records and all type 16 and 88 records associated with that account.	Mandatory
		The total does not include amounts reported in *Funds Type* or *Item Count* fields.	
		This field includes the sign + or - for the total. If no sign precedes the total, the default is positive.	
3	Number of Records	Integer. The total number of records in the account, including the 03 records and all 16 and 88 records, and including this account trailer 49 record.	Mandatory

Field	Description	Comments	Mandatory / Optional
4	Delimiters	Always '/'.	Mandatory

8.4.10. Group Trailer Record

The Group Trailer Record provides group level control totals. There will be a 98 Group Trailer Record for each 02 record.

One '98 - Group Trailer Record' will be written for each Bank Code per Post Date.

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

Field	Description	Comments	Mandatory / Optional
1	Record Code	Always '98'.	Mandatory
2	Group Control Total	Sum of account control totals from the BAI 49 records. This field includes the sign (+ or -) for the total. If no sign precedes the total, the default is positive	Mandatory
3	Number of Accounts	Integer. The total number of 03 records in this group.	Mandatory
4	Number of Records	Integer. The total number of all records written for this group, including 02, 03, 16, 88, 49 and this 98 record.	Mandatory
5	Delimiters	Always '/'.	Mandatory

8.4.11. File Trailer Record

The File Trailer Record indicates the end of the logical file.

One '99 - File Trailer Record' will be written per BAI file.

The following table describes the format of the File Trailer Record:

Field	Description	Comments	Mandatory / Optional
1	Record Code	Always '99'.	Mandatory
2	File Control Total	Sum of group control totals from the BAI 98 records. This field includes the sign (+ or -) for the total. If no sign precedes the total, the default is positive	Mandatory
3	Number of Groups	Integer. The total number of 02 records in this file.	Mandatory
4	Number of Records	Integer. The total number of all records written for this file, including 02, 03, 16, 88, 49, 98 and this 99 record.	Mandatory
5	Delimiters	Always '/'.	Mandatory

8.5. NZ Statement Files (New Zealand Domestic Accounts only)

8.5.1. Introduction

The extract is made up of two different files:
- Balance file, containing one or more balance records
- Transaction file. For each account, the Transaction File contains the following within each date:
  - o '3' (Transaction Record) (one or more)
  - o '5' (Opening Balance Record)
  - o '6' (Closing Balance Record)
  - o '8' (Total Debits/Credits Record)
- The Transaction file also contains:
  - o '9' (Grand Total Debits/Credits Record)
    - o There are two of these records for each date, one for debit transactions and one for credit transactions. These records are the total of all the accounts for the date.

NZ Statement Files are in standard comma delimited format. All fields are separated by commas and alphanumeric fields are delimited by double quotes (""). All records are separated by a carriage return / line feed character.

If the file is manually generated:
- It will contain balance and transaction records based on the selection criteria chosen by the user
- An empty file(s) containing no records will be created if no balances and transactions are available for the selection criteria chosen by the user.

If the file is system generated:
- It will contain balance and transaction records for all accounts entitled to the reporting product
- No file(s) will be created if no balance and transaction records are available.

8.5.2. NZ Statement File(s) – Balance File

There is one Balance Record for each account within each date.

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Max Length

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Max Length
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) If account number begins with 06, populate with 666666 else, populate with 111111.	Numeric	Mandatory	6
Account Number	Identifies the account. If account is 20 digits, export in format "BB-BBBB-AAAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAA-SS" (with quotes)	Alphanumeric	Mandatory	25
Opening Balance	Opening Balance amount for the account Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Total Debit Transactions	The total amount of all the debit transactions on the account Preceded by sign (-) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Optional	13
Total Credit Transactions	The total amount of all the credit transactions on the account 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Optional	13
Closing Balance	Closing Balance amount for the account Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Transaction Date	Date transaction occurred In format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Short Name	The client account name. In Transactive the Client defined account name is the Client Account Name in Transactive. The Client Account Name can be modified by Transactive users. As a result, the account name that displays on the report may not be the legal account name. (with quotes). Fileactive customers are unable to modify the account name and therefore will see the standard registered account name.	Alphanumeric	Mandatory	20

8.5.3. NZ Statement File(s) – Transaction File

One transaction record will be created for each transaction associated with each account, within each date.

8.5.4. Type 3 (Transaction Record)

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Max Length
Record Type	Identifies the record type Populate with 3	Numeric	Mandatory	1
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) If account number begins with 06, populate with 666666 else, populate with 111111.	Numeric	Mandatory	6
Account Number	Identifies the account. If account is 20 digits, export in format "BB-BBBB-AAAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAA-SS" (with quotes)	Alphanumeric	Mandatory	25
Transaction Amount	Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Serial Number	Serial Number	Numeric	Optional	12
Transaction Code	The Code given to the transaction as identification e.g. 000 = debit	Numeric	Mandatory	3
Source Code	The Type of transaction e.g. AP = Automatic Payment (with quotes)	Alphanumeric	Optional	2
Particulars	Statement Details (with quotes)	Alphanumeric	Optional	17
Analysis Code	Statement Details (with quotes)	Alphanumeric	Optional	12
Reference	Statement Details (with quotes)	Alphanumeric	Optional	12
Other Party Name	Name of the Other Party to the transaction (with quotes)	Alphanumeric	Optional	20
Transaction Date	Date transaction occurred. In format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0

8.5.5. Type 5 (Opening Balance Record)

There is one opening balance record for each account within each date.

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Max Length
Record Type	Identifies the record type Populate with 5	Numeric	Mandatory	1
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) If account number begins with 06, populate with 666666 else, populate with 111111.	Numeric	Mandatory	6
Account Number	Identifies the account. If account is 20 digits, export in format "BB-BBBB-AAAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAA-SS" (with quotes)	Alphanumeric	Mandatory	25
Opening Balance	Opening Balance amount for the account Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Particulars	Populate with "OPENING BALANCE" (with quotes)	Alphanumeric	Mandatory	17
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Short Name	The client account name. In Transactive the Client defined account name is the Client Account Name in Transactive. The Client Account Name can be modified by Transactive users. As a result, the account name that displays on the report may not be the legal account name. (with quotes). Fileactive customers are unable to modify the account name and therefore will see the standard registered account name.	Alphanumeric	Mandatory	20
Transaction Date	Date transaction occurred. In format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0

8.5.6. Type 6 (Closing Balance Record)

There is one closing balance record for each account within each date.

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Max Length
Record Type	Identifies the record type Populate with 6	Numeric	Mandatory	1
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) If account number begins with 06, populate with 666666 else, populate with 111111.	Numeric	Mandatory	6
Account Number	Identifies the account. If account is 20 digits, export in format "BB-BBBB-AAAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAA-SS" (with quotes)	Alphanumeric	Mandatory	25
Closing Balance	Closing Balance amount for the account Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Particulars	Statement Details Populate with "CLOSING BALANCE" (with quotes)	Alphanumeric	Mandatory	17
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Short Name	The client account name. In Transactive the Client defined account name is the Client Account Name in Transactive. The Client Account Name can be modified by Transactive users. As a result, the account name that displays on the report may not be the legal account name. (with quotes). Fileactive customers are unable to modify the account name and therefore will see the standard registered account name.	Alphanumeric	Mandatory	20
Transaction Date	Date transaction occurred. In format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0

8.5.7. Type 8 (Total Debits/Credits Record)

There are two of these records for each account within each date, one for debit and one for credit transactions.

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Max Length
Record Type	Identifies the record type Populate with 8.	Numeric	Mandatory	1
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) If account number begins with 06, populate with 666666 else, populate with 111111.	Numeric	Mandatory	6
Account Number	Identifies the account. If account is 20 digits, export in format "BB-BBBB-AAAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAA-SS" (with quotes)	Alphanumeric	Mandatory	25
Total Amount of Transactions for the account	Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Number of transactions	The total number of (Cr and Dr) transactions for the account and date.	Numeric	Mandatory	6
Transaction Code	The Code given to the transaction as identification. Populate with 000 for Debits and 050 for Credits. This field should correspond to the field below.	Numeric	Mandatory	3
Particulars	Populate with either "DEBITS" or "CREDITS" (with quotes). This field should correspond to the field above.	Alphanumeric	Mandatory	17
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Transaction Date	Date transaction occurred. In format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0
Null	Empty Field	N/A	Mandatory	0

8.5.8. Type 9 (Grand Total Debits/Credits Record)

There are two of these records for each date, one for debit transactions and one for credit transactions. These records are the total of all the accounts for the date.

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Max Length
Record Type	Identifies the record type Populate with 9	Numeric	Mandatory	1
Corporate ID	CMS ID (Account Group identifier for Bank Use Only) Populate with 999999	Numeric	Mandatory	6
Account Number	In format BB-BBBB-AAAAAAA-SS Populate with "99-9999-9999999-99" (with quotes)	Alphanumeric	Mandatory	25
Total Amount of Transactions for All Accounts for the date	Preceded by sign (- for debit, blank for credit) + 9 numeric + Decimal Point + 2 Decimal Places	Numeric	Mandatory	13
Number of transactions	Total number of (Cr or Dr) transactions for all accounts for the date.	Numeric	Mandatory	6
Transaction Code	The Code given to the transaction as identification. Populate with 000 for Debits and 050 for Credits. This field should correspond to the field below.	Numeric	Mandatory	3
Particulars	Statement Details Populate with either "DEBITS" or "CREDITS" (with quotes). This field should correspond to the field above.	Alphanumeric	Mandatory	17
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Null	Empty Field (with quotes)	N/A	Mandatory	0
Transaction Date	Date transactions occurred. In format DD/MM/YYYY (with quotes)	Alphanumeric	Mandatory	10
Null	Empty Field	N/A	Mandatory	0

9. ANZ SWIFT Reporting

9.1. Introduction

ANZ SWIFT Reporting is the electronic bank statements that are formatted in an internationally recognised standard and transmitted via the SWIFT network. This allows customers who hold accounts with multiple banks the ability to have a standardised way of sending and receiving statement information on their bank accounts.

ANZ receives statement information via SWIFT from accounts held at another financial institution and then presents this information to the customer. File Naming Convention

The MT940\MT941\MT950 messages contain four (4) blocks of information. Each message will begin with a block 1 and end with a block 4.

The following table displays a summary of the MT940\MT941\MT950 message format:

Block	Field Description	Mandatory / Optional	Comments
1	SWIFT address of the receiver	Mandatory	Block 1 is mandatory and begins with "{1:" and end with "}"
2	SWIFT address of sender	Optional	Block 2 is optional. If present it begins with "{2:" and end with "}"
3	Message reference	Optional	Block 3 is optional. If present it begins with "{3:" and end with "}".
4	Message body	Mandatory	Block 4 is mandatory and must begin with "{4:" and end with "-}".

9.1.1. File Format MT940 Statement file

The following table describes the format of the MT940 Statement file:

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 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

Tag	Field Description	Length	Notes	Mandatory /Optional

:60F:	Opening Balance	1!a6!n3!a 15d	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. D101108AUD56789,23
				Mandatory

:61:	Statement Line	6!n[4!n]2 a15d1!a3! c16x[//16 x] [34x]	The transaction record. Subfields are:
			
			    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
			
			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 E.
			
			The following optional subfields are not used by ANZ:
			
			Funds Code
			
			Example of content:
			
			090123C3500,25FCHK304955//4958843ADDITIONAL INFORMATION
				Mandatory

:86:	Supplementary Details	6*65x	Supplementary details will contain: • 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/"	Optional

Tag	Field Description	Length	Notes	Mandatory /Optional
:62F:	Closing Balance	1!a6!n3!a 15d	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. 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	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

9.1.2. File Format – MT941 Intra-Day Balance Statement File

The following table describes the format of the MT941 Intra-Day Balance Statement file:

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]	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 not required.	Mandatory
:13D:	Date/Time Indicator	6!n4!n1!x 4!n	The date, time and time zone at which the report was created. Format is <Date><Time><Sign><Time offset>, eg. "1011051531+1100" The time zone offset is against UTC, and will be populated of the country in which the account is held.	Optional

Tag	Field Description	Length	Notes	Mandatory /Optional
:60F:	Opening Balance	1!a6!n3!a 15d	The opening balance for the nominated account, including Dr/Cr indicator and currency. Subfields are: 1a Dr/Cr Indicator (D/C) 6n Date expressed as YYMMDD 3!a Three letter ISO Currency Code 15d Amount as decimal with comma decimal separator, eg. 123456,98 Eg. D101109AUD123456,98	Mandatory
:62F:	Closing Balance	1!a6!n3!a 15d	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. 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	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

9.1.3.   File Format – MT950 Current Day Statement File

The following table describes the format of the MT950 Current Day Statement file:

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 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

Tag	Field Description	Length	Notes	Mandatory /Optional
:60F:	Opening Balance	1!a6!n3!a 15d	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. D101108AUD56789,23	Mandatory
:61:	Statement Line	6!n[4!n]2 a15d1!a3! c16x[//16 x] [34x]	The transaction record. Subfields are: 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 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 E. The following optional subfields are not used by ANZ: Funds Code Example of content: 090123C3500,25FCHK304955//4958843ADDITIONAL INFORMATION	Mandatory
:62F:	Closing Balance (Booked Funds)	1!a6!n3!a 15d	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. 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

Tag	Field Description	Length	Notes	Mandatory /Optional
: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

10. Off-System BSB (OS BSB) (Australia only)

10.1. Introduction

The following section outlines the file format specifications for Off-System BSB (OS BSB) files. Off-System BSB (OS BSB) is also known as Accounts Receivable Management (ARM)

A data file that ANZ will send to you informing you of any debits/credits that may have taken place on your behalf.

10.1.1. File Naming Convention

The OS BSB file names abide by the following naming convention:

File Name:　　xiyymmdd

Where:　　**x** = client ID
i = file type indicator (as shown in Table below)
yy = last 2 digits of year
mm = month
dd = day

The following table outlines the file type indicators for OS BSB files:

Indicator	File type description
1	Electronic Presentment (Paper) File
2	Direct Entry File
3	Summary Report
4	Returns/Refusals File
5	GDES Files
A	Second Data File (should you require a second data file)
B	Second Summary Report (should this be Mandatory for the second data file)
C	Third Data File (should you require a third data file)
D	Third Summary Report (should this be Mandatory for the third data file)

Indicator	File type description
E	Fourth Data File (should you require a fourth data file)
F	Fourth Summary Report (should this be Mandatory for the fourth data file)
G	Fifth Data File (should you require a fifth data file)
H	Fifth Summary Report (should this be Mandatory for the fifth data file)
ZI	Sixth Data File (should you require a Sixth data file)

All file names can be changed via request.

10.2. File Format - Paper Transaction File

The Paper Transaction file will contain four header records and four footer records, a header and footer for each Record type (or identifier) listed below. Note: Records will primarily be of the 1010 – Payment type.

10.2.1. Record Identifiers

The following table outlines the format of the Record Identifiers:

Identifier	Description	Notes
1010	Presentment	Normal presentment record. Typically a paper deposit.
1011	Dishonour	Indicates a payment has been dishonoured. Typically this would indicate a cheque deposited has been dishonoured.
1012	Refusal	Indicates a payment you have notified ANZ to dishonour/return has been refused by the other Financial institution.
1510	Voucher Required	Indicates a payment has not been cleared and may be dishonoured the following business day.

10.2.2. Header Record

The following table outlines format of the Header Record:

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type Identifier	Must be 9000	Numeric	Mandatory	4	1–4
Version	Must be a Version number for the Record Type approved by MC1. Currently is 03.	Numeric	Mandatory	2	5–6
Transmission date	Format of YYYYMMDD Date electronic record is exchanged for settlement.	Numeric	Mandatory	8	7–14
BSB (Sending FI)	Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia').	Numeric	Mandatory	6	15–20
BSB (Receiving FI)	Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia').	Numeric	Mandatory	6	21–26
Date File Created	Format YYYYMMDD	Numeric	Mandatory	8	27–34
Time File Created	Format is hhmmss	Numeric	Mandatory	6	35–40

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
File Sequence Number	Must be a unique number within transmission date and counterparty. The purpose of this field is to match a File Acknowledgment File to the original file it is acknowledging.	Numeric	Mandatory	3	41–43
Record Identifier	Must identify the type of record in this file (e.g. 1010, 1011 etc).	Numeric	Mandatory	4	44–47

10.2.3. Transaction Records

The following table outlines format of the Transaction Records:

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type Identifier	Must be 1010, 1011, 1012 or 1510	Numeric	Mandatory	4	1 – 4
Version	Right-justified. Zero-filled. Must be a version number for the record type approved by MCI. Currently is 03	Numeric	Mandatory	2	5 – 6
BSB (Ledger FI)	Character position 1 to 3 must be valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia'). **Identifies the address to which the Item was sent, the Customers unique BSB**	Numeric	Mandatory	6	7 – 12
BSB (Collecting FI)	Character position 1 to 3 must be valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia'). **Identifies the address to which the Item and mailing advise must be returned if rejected.**	Numeric	Mandatory	6	13 – 18
Transaction Code	Right-justified, zero-filled. Must be an industry agreed transaction code as set out in Appendix B of the APCS Procedures.	Numeric	Mandatory	3	19 – 21
Amount	Must be value greater than zero. Show in cents without punctuation. Unsigned	Numeric	Mandatory	12	22 – 33
BSB (Depositors Nominated FI)	Character position 1 to 3 must be valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia'). **Identifies the domicile of the account to which the value was credited.**	Numeric	Optional	6	34 – 39
Drawer Account number	Alpha (26 letters of the alphabet) numeric hyphens and blanks only are valid. Must not contain all blanks or all zeros. Leading zeros, which are parts of an account number, must be shown. (Some Financial Institutions have leading zeros in the valid account number, e.g. 00-1234).	Alpha	Mandatory	21	40 – 60

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Account number of depositor's Nominated account	Alpha (26 letters of the alphabet) numeric, hyphens and blanks only are valid. Must not contain all blanks or all zeros. Leading zeros, which are parts of an account number must be shown. (Some Financial Institutions have leading zeros in the valid account number, e.g. 00–1234). **Identifies the number of the account to which the value was credited.**	Alpha	Optional	21	61 – 81
Auxiliary Domestic	Must be maximum of 6 characters if field shows 000 or 900 must be between 7 and 9 characters (inclusive) if field 5 shows 009 or 909. The actual number of digits printed on the voucher must be included in this field (e.g. if the printed cheque serial number is 001140, then this field must show those 6 digits).	Numeric	Mandatory	9	82 – 90
Extra Auxiliary Domestic	If present on the voucher, this information must be shown in this field.	Numeric	Optional	11	91 - 101
BSB (Capturing FI)	Character position 1 to 3 must be valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia'). **Identifies the point to which Record types 1011, 1015 or 1510 is to be sent in respect of the item.**	Numeric	Mandatory	6	102 - 107
Transmission date	Format of YYYYMMDD Date Electronic record is exchanged.	Numeric	Mandatory	8	108 - 115
Capture Device Identifier		Alpha Numeric	Mandatory	3	116 - 118
Transaction Identifier		Numeric	Mandatory	12	119 - 130
Voucher Indicator	Use voucher indicator codes as set out in APCS Procedures, Schedule 11, Rule 1.12.	Alpha	Optional	1	131
Manual Repair	Show '1' if one or more fields have been manually entered or altered.	Numeric	Optional	1	132
Voucher Required by Date	Format is CCYYMMDD. Must contain the next business day in the relevant Region for this record	Numeric	Optional	8	133-140
Voucher Required Transaction ID	Unique number generated at the creation of the record	Numeric	Optional	12	141-152
Return Transaction Identifier	Unique number generated at the creation of the record	Numeric	Optional	12	153-164
Return Code	Must be a valid industry agreed return code as set out in APCS Procedures, Schedule 11, Rule 2.10	Numeric	Optional	3	165-167
Title of Account to be Debited	Must contain "n/a" if the Title of Account is unavailable.	Alpha Numeric	Optional	60	168-227
BSB (Transferee FI)	Character position 1 to 3 must be valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia').	Numeric	Optional	6	228-233
Refusal Transaction Identifier	Unique number generated at the creation of the record.	Numeric	Optional	12	234-245

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Refusal Code	Must be a valid industry agreed refusal code as set out in APCS Procedures, Schedule 11, Rule 3.7	Numeric	Optional	2	246-247

10.2.4. File Total Record

The following table outlines format of the File Total Record:

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type Identifier	Must be 9090.	Numeric	Mandatory	4	1–4
Version	Must be a Version number for the Record Type approved by MC1. Currently is 03.	Numeric	Mandatory	2	5–6
File Credit Total Amount	Must equal the accumulated value of credit Items in the file. Must equal zero if an empty file. Must equal zero if a not for value file.	Numeric	Mandatory	18	7–24
File Debit Total Amount	Must equal the accumulated value of debit Items in the file. Must equal zero if an empty file. Must equal zero if a not for value file.	Numeric	Mandatory	18	25–42
File Count of Non-Value Items	Must equal the accumulated number of non-value Items in the file. Must equal zero if an empty file. Must equal one if an acknowledgment file.	Numeric	Mandatory	6	43–48
File Count of Credit Items	Must equal the accumulated number of credit Items in the file. Must equal zero if an empty file. Must equal zero if a not for value file.	Numeric	Mandatory	6	49 – 54
File Count of Debit Items	Must equal the accumulated number of debit Items in the file. Must equal zero if an empty file. Must equal zero if a not for value file.	Numeric	Mandatory	6	55 - 60

10.3. File Format - Direct Entry

10.3.1. Direct Entry File Header Record

The following table outlines format of the Direct Entry Header Record:

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type	Must be 0.	Numeric	Mandatory	1	1
Blank	Must be blank filled.	Alpha Numeric	Mandatory	17	2 - 18
Reel Sequence Number	Right-justified, zero-filled. Must be numeric commencing at 01.	Numeric	Mandatory	2	19 - 20

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Name of User Financial Institution	Contains 'ANZ'.	Alpha Numeric	Mandatory	3	21 - 23
Blank	Must be blank filled.	Alpha Numeric	Mandatory	7	24 - 30
Name of User Supplying File	Left-justified, blank-filled. Must not be all blanks. Contains the preferred name of the Direct Entry User.	Alpha Numeric	Mandatory	26	31 - 56
Number of User Supplying File	Right-justified, zero-filled. Contains the Direct Entry User ID as assigned by APCA and Financial Institutions.	Numeric	Mandatory	6	57 - 62
Description of Entries on File	Left-justified, blank-filled. Must not be all blanks.	Alpha Numeric	Mandatory	12	63 - 74
Date to be processed	Must be a valid date in the format DDMMYY.	Numeric	Mandatory	6	75 - 80
Blank	Must be blank-filled.	Alpha Numeric	Mandatory	40	81 - 120

10.3.2. Direct Entry Exchange Record (Type 1)

The following table outlines format of the Direct Entry Exchange Record (Type 1):

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type	Must be 1.	Numeric	Mandatory	1	1
BSB Number	Numeric with a hyphen in character position 4. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA.	Alpha Numeric	Mandatory	7	2 - 8
Account Number to be Credited/Debited	Right-justified. Must not contain all blanks or all zeroes. Right-justified, zero-filled	Alpha Numeric	Mandatory	9	9 - 17
Indicator	Must be blank filled.	Alpha Numeric	Mandatory	1	18
Transaction Code	Right-justified, zero-filled. Values 13, 50 to 57.	Numeric	Mandatory	2	19 - 20
Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation.	Numeric	Mandatory	10	21- 30
Title of Account to be Credited/ Debited	Left-justified, blank-filled. Must not contain all blanks. As entered by payee.	Alpha Numeric	Mandatory	32	31 - 62
Lodgement Reference	Left-justified, blank-filled. As entered by payee.	Alpha Numeric	Mandatory	18	63 - 80
Trace Record BSB	Numeric with a hyphen in character position 4. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA. Contains BSB number of User, to enable tracing of the entry.	Alpha Numeric	Mandatory	7	81 - 87
Trace Record Account Number	Right-justified. Contains account number of User, to enable tracing of the entry.	Alpha Numeric	Mandatory	9	88 - 96
Name of Remitter	Left-justified, blank-filled. Contains the name of the originator of the entry.	Alpha Numeric	Mandatory	16	97 - 112
Amount of withholding tax	Unsigned Right-justified, zero-filled. Value in cents without punctuation.	Numeric	Mandatory	8	113 -120

10.3.3. Direct Entry File Total Record

The following table outlines the format of the Direct Entry File Total Record:

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type	Must be 7.	Numeric	Mandatory	1	1
BSB Number	Must be 999-999.	Alpha Numeric	Mandatory	7	2 - 8
Blank	Must be zero-filled.	Alpha Numeric	Mandatory	12	9 - 20

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Net Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the difference between the Credit and Debit Total amounts.	Numeric	Mandatory	10	21 - 30
Credit Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the accumulated value of credit Items in the file.	Numeric	Mandatory	10	31 - 40
Debit Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the accumulated value of debit Items in the file.	Numeric	Mandatory	10	41 - 50
Blank	Must be zero-filled.	Alpha Numeric	Mandatory	24	51 - 74
Item Count	Right-justified, zero-filled. Must equal the accumulated number of Items in the file.	Numeric	Mandatory	6	75 - 80
Blank	Must be zero-filled.	Alpha Numeric	Mandatory	40	81 - 120

10.4. Return/Refusal File

10.4.1. Direct Entry & GDES File Header Record (Type 0)

The following table outlines the format of Direct Entry & GDES File Header Record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Must be 0.	Numeric	Mandatory	1	1
Blank	Must be blank filled.	Alpha Numeric	Mandatory	17	2 - 18
Reel Sequence Number	Right-justified, zero-filled. Must be numeric commencing at 01.	Numeric	Mandatory	2	19 - 20
Name of User Financial Institution	Left justified. Blank filled. Type 1 - Mnemonic of User Supplying File Type 2 - Mnemonic of Financial Institution Initiating return of the Returned Item Type 3 - Mnemonic of Financial Institution Initiating return of the Returned Refusal	Alpha Numeric	Mandatory	3	21 - 23
Blank	Must be blank filled.	Alpha Numeric	Mandatory	7	24 - 30
Name of User Supplying File	Left-justified, blank-filled. Must not be all blanks. Contains the preferred name of the Direct Entry User.	Alpha Numeric	Mandatory	26	31 - 56
Number of User Supplying File	Right-justified, zero-filled. Contains the Direct Entry User ID as assigned by APCA and Financial Institutions.	Numeric	Mandatory	6	57 - 62
Description of Entries on File	Left-justified, blank-filled. Must not be all blanks.	Alpha Numeric	Mandatory	12	63 - 74

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Type 1 - Date to be processed Type 2 - Date of return of the Returned Item Type 3 - Date of Refusal	Must be a valid date in the format DDMMYY.	Numeric	Mandatory	6	75 - 80
Blank	Must be blank-filled.	Alpha Numeric	Mandatory	40	81 - 120

10.4.2. Direct Entry & GDES Rejected Record (Type 2)

The following table shows Direct Entry & GDES Rejected Record (Type 2):

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Must be 2.	Numeric	Mandatory	1	1
BSB Number	Must match field 9 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	7	2 - 8
Account Number to be Credited/Debited	Must match field 10 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	9	9 - 17
Return Code	Must be a valid Industry Return Code. Refer BECS Procedures clause 4.7.	Numeric	Mandatory	1	18
Transaction Code	Must match field 5 on original Direct Entry Exchange (Type 1) record.	Numeric	Mandatory	2	19 - 20
Amount	Must match field 6 on original Direct Entry Exchange (Type 1) record.	Numeric	Mandatory	10	21 - 30
Title of Account to be Credited/Debited	Must match field 7 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	32	31 - 62
Lodgement Reference	Must match field 8 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	18	63 - 80
Trace Record BSB	Must match field 2 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	7	81 - 87
Trace Record Account Number	Must match field 3 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	9	88 - 96
Name of Remitter	Must match field 11 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	16	97 - 112
Original Day of Processing	Format DD. Must match first 2-bytes of field 9 on original Direct Entry Header record.	Numeric	Mandatory	2	113 - 114
Original User's ID Number	Must match field 7 on original Direct Entry Header record.	Numeric	Mandatory	6	115 - 120

10.4.3. Direct Entry & GDES Refusal Record (Type 3)

The following table shows Direct Entry & GDES Refusal Record (Type 3):

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Must be 3.	Numeric	Mandatory	1	1
BSB Number	Must match field 9 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	7	2 - 8
Account Number to be Credited/Debited	Must match field 10 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	9	9 - 17
Refusal Code	Must be a valid Industry Refusal Code. Refer BECS Procedures clause 4.8.	Numeric	Mandatory	1	18
Transaction Code	Must match field 5 on original Direct Entry Rejected (Type 2) record.	Numeric	Mandatory	2	19 - 20
Amount	Must match field 6 on original Direct Entry Rejected (Type 2) record.	Numeric	Mandatory	10	21 - 30
Title of Account to be Credited/Debited	Must match field 7 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	32	31 - 62
Lodgement Reference	Must match field 8 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	18	63 - 80
Trace Record BSB	Must match field 2 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	7	81 - 87
Trace Record Account Number	Must match field 3 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	9	88 - 96
Name of Remitter	Must match field 11 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	16	97 - 112
Original Day of Return	Format DD. Must match first 2-bytes of field 9 on original Direct Entry Header record.	Numeric	Mandatory	2	113 - 114
Original User's ID Number	Must match field 13 on original Direct Entry Rejected (Type 2) record.	Numeric	Mandatory	6	115 - 120

10.4.4. Summary Report

The summary report is issued daily on every business day. Below is a sample of a typical Daily Summary Report

```
A SAMPLE COMPANY PTY LTD
                                    AUSTRALIA AND NEW ZEALAND BANKING GROUP
                                          A.B.N.   11005 357 522


ATTENTION   A SAMPLE COMPANY PTY LTD
            1 SMITH STREET
            SOMETOWN
            STATE  - PCODE
                                         STATEMENT OF TRANSACTIONS FOR NBFI
                                                  FOR DD MMM YY

TRANSACTION VALUE DATE 06/08/2009
-------------------------------

BSB 000-000                                         A SAMPLE COMPANY PTY LTD
                                                     A.B.N.  00000 000 000


                    DEBIT          DEBIT            CREDIT     CREDIT           TOTAL VALUE OF
DESCRIPTION         QUANTITY       VALUE            QUANTITY   VALUE            TRANSACTIONS

PC BANKING             0                     0.00    24             20,120.69        20,120.69 CR
DIRECT ENTRY           0                     0.00   212            358,313.60       358,313.60 CR
                    _____        _____    ____         _____      _____
                       0                     0.00   236            378,434.29       378,434.29 CR

NET AMOUNT POSTED TO ACCOUNT         123456789                    378,434.29 CR

OUTWARD CLEARANCES
  COLLECTION ITEM COUNT         00000
```

10.5. GDES File

10.5.1. GDES File Header Record

The following table outlines format of the GDES Header Record:

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type	Must be 0.	Numeric	Mandatory	1	1
Blank	Must be blank filled.	Alpha Numeric	Mandatory	17	2 - 18
Reel Sequence Number	Right-justified, zero-filled. Must be numeric commencing at 01.	Numeric	Mandatory	2	19 - 20
Name of User Financial Institution	Contains 'ANZ'.	Alpha Numeric	Mandatory	3	21 - 23
Blank	Must be blank filled.	Alpha Numeric	Mandatory	7	24 - 30
Name of User Supplying File	Left-justified, blank-filled. Must not be all blanks. Contains the preferred name of the Direct Entry User.	Alpha Numeric	Mandatory	26	31 - 56
Number of User Supplying File	Right-justified, zero-filled. Contains the Direct Entry User ID as assigned by APCA and Financial Institutions.	Numeric	Mandatory	6	57 - 62
Description of Entries on File	Left-justified, blank-filled. Must not be all blanks.	Alpha Numeric	Mandatory	12	63 - 74
Date to be processed	Must be a valid date in the format DDMMYY.	Numeric	Mandatory	6	75 - 80
Blank	Must be blank-filled.	Alpha Numeric	Mandatory	40	81 - 120

10.5.2. GDES Exchange Record (Type 1)

The following table outlines format of the GDES Exchange Record (Type 1):

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type	Must be 1.	Numeric	Mandatory	1	1
BSB Number	Numeric with a hyphen in character position 4. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA.	Alpha Numeric	Mandatory	7	2 - 8
Account Number to be Credited/Debited	Right-justified. Must not contain all blanks or all zeroes. Right-justified, zero-filled	Alpha Numeric	Mandatory	9	9 - 17
Indicator	Must be blank filled.	Alpha Numeric	Mandatory	1	18
Transaction Code	Right-justified, zero-filled. Values 13, 50 to 57.	Numeric	Mandatory	2	19 - 20
Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation.	Numeric	Mandatory	10	21- 30
Title of Account to be Credited/ Debited	Left-justified, blank-filled. Must not contain all blanks. As entered by payee.	Alpha Numeric	Mandatory	32	31 - 62
Lodgement Reference	Left-justified, blank-filled. As entered by payee.	Alpha Numeric	Mandatory	18	63 - 80
Trace Record BSB	Numeric with a hyphen in character position 4. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA. Contains BSB number of User, to enable tracing of the entry.	Alpha Numeric	Mandatory	7	81 - 87
Trace Record Account Number	Right-justified. Contains account number of User, to enable tracing of the entry.	Alpha Numeric	Mandatory	9	88 - 96
Name of Remitter	Left-justified, blank-filled. Contains the name of the originator of the entry.	Alpha Numeric	Mandatory	16	97 - 112
Amount of withholding tax	Unsigned Right-justified, zero-filled. Value in cents without punctuation.	Numeric	Mandatory	8	113 -120

10.5.3. GDES File Total Record

The following table outlines the format of the GDES File Total Record:

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type	Must be 7.	Numeric	Mandatory	1	1
BSB Number	Must be 999-999.	Alpha Numeric	Mandatory	7	2 - 8

ANZ

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Blank	Must be zero-filled.	Alpha Numeric	Mandatory	12	9 - 20
Net Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the difference between the Credit and Debit Total amounts.	Numeric	Mandatory	10	21 - 30
Credit Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the accumulated value of credit Items in the file.	Numeric	Mandatory	10	31 - 40
Debit Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the accumulated value of debit Items in the file.	Numeric	Mandatory	10	41 - 50
Blank	Must be zero-filled.	Alpha Numeric	Mandatory	24	51 - 74
Item Count	Right-justified, zero-filled. Must equal the accumulated number of Items in the file.	Numeric	Mandatory	6	75 - 80
Blank	Must be zero-filled.	Alpha Numeric	Mandatory	40	81 - 120

11. ANZ Receivables Management

11.1. Introduction

ANZ Receivables Management ingests data from bank and non-bank sources and consolidates into a single collections file format containing all of your receivables data. This document outlines the specifications for the following ANZ Receivables Management file types:

- Open items data (applicable for reconciliation customers only)

- Collections data:

    o Detail File – Contains matched and unmatched transaction details

    o Summary File – Contains control totals by collection type and account

11.1.1. Field Notations

The following notations are used in this document to describe the properties of each field:

Notation	Description
AN	Alphanumeric field type
N	Numeric field type
Date	Date field type. The date is presented in dd/mm/yyyy format.
M	Field is mandatory for some or all rec and sub types
O	Field is mandatory for some or all rec and sub types

11.1.2. Record Types

Each detail record includes a 'RecType' and 'SubType' used to identify the collection channel or data source as shown in the table below:

Rec Type	Sub Type	Data Source/Collection Channel
STATEMENT	AGENT/DC/INTERNET/OS REMT/RTGS/CASH CHQ/BPAY STD	Receivables balance and transaction reporting (BTR)
PAYMENT	ARM	Direct entry transactions for ARM BSB
PAYMENT	BPAY PLUS	BPAY+ transactions
PAYMENT	IVR	Interactive Voice Recognition (IVR) transactions
PAYMENT	POSTBILLPAY	PostBillPay transactions
PAYMENT	LOCKBOX	Lockbox transactions
REMITTANCE	TOTAL / DETAIL	Electronic Lockbox transactions
OTEM	N/A	Invoice/Open item record

ARM BSB is Off-System BSB (OS BSB). Please refer to section 10 for more details

11.2. Open Items File Format

This file format is used to send invoice/outstanding items to ANZ Receivables Management for reconciliation.

Extra information fields can be populated with additional information considered useful for matching, reporting and analytics.

11.2.1. Detail Record

Field	Definition	Type	Mandatory / Optional
CFFID	Unique record ID or BLANK	AN	Optional
Load Date	Date file is produced	Date	Mandatory
Rec Type	Value = "OTEM"	AN	Mandatory
Sub Type	BLANK	AN	Optional
Instruction Date	Invoice Date	Date	Mandatory
Value Date	Invoice Due Date	Date	Mandatory
Cust Reference	Customer number	AN	Mandatory
Narrative	Customer/Company Name (Full)	AN	Mandatory
Amount	BLANK	N	Optional
Currency	BLANK	AN	Optional
Reference	Optional additional reference number	AN	Optional
Invoice No	Invoice number	AN	Mandatory
Invoice Amount	Invoice amount (total)	N	Mandatory
Invoice Currency	ISO Currency code for invoice	AN	Mandatory
Payment Method	BLANK	AN	Optional
Entry Method	BLANK	AN	Optional
Account	BLANK	AN	Optional
Rec Name	BLANK	AN	Optional
Client	BLANK	AN	Optional
ExtraInfo1	BLANK	AN	Optional
ExtraInfo2	BLANK	AN	Optional
ExtraInfo3	BLANK	AN	Optional
ExtraInfo4	BLANK	AN	Optional
ExtraInfo5	BLANK	AN	Optional
ExtraInfo6	BLANK	N	Optional

Field	Definition	Type	Mandatory / Optional
ExtraInfo7	BLANK	N	Optional
ExtraInfo8	BLANK	N	Optional
ExtraInfo9	BLANK	N	Optional
ExtraInfo10	BLANK	N	Optional
ExtraInfo11	BLANK	Date	Optional
ExtraInfo12	BLANK	Date	Optional

11.3. Collection Detail File

This file format is output from ANZ Receivables Management and accommodates both matched and unmatched transactions.

11.3.1. File Structure

CFF ID	Type	Description	No. of Fields	No. of records
0	File Header Record	First record of the file. Includes unique customer ID.	4	1
1	Detail Record	Contains one record each transaction.	38	Many
9	File Trailer Record	Contains file control totals.	8	1

11.3.2. Header Record

Field	Definition	Type
CFF ID	Denotes detail record. Constant value of "0".	N
Client ID	ANZ Receivables Management customer ID	AN
File creation date	File creation date	Date
File creation time	File creation time stamp format HHMM	N

11.3.3. Detail Record

Each detail record represents either a collection (statement or payment), invoice or remittance advice.

Field	Definition	Type
CFFID	Unique record ID generated at the creation of the record unless provided in the Open Items file.	AN
Load Date	Date file is processed	Date
Rec Type	Identifies the record type. (Refer to table 1.2 Record Types above)	AN
Sub Type	Identifies sub-type of record where multiple types. (Refer to table 1.2 Record Types above)	AN
Instruction Date	Date of payment/transaction date. LOCKBOX: Instruction date is date cheque is captured. OTEM: Refer to invoice file format specification. Blank for remittance advice.	Date
Value Date	Value date of payment/settlement date. LOCKBOX: Value date is date cheque is captured.	Date

Field	Definition	Type
	ARM: Value date is the date the payment is processed. OTEM: Refer to invoice file format specification. Blank for remittance advice.	
Cust Reference	Customer reference number as entered by the payer. ARM: Account number entered by the payer. LOCKBOX: Biller reference number from the remittance line OTEM: Refer to invoice file format specification. Blank for remittance advice.	AN
Narrative	Statement narrative/lodgement reference of payment. BPAY PLUS: Biller code LOCKBOX: Biller code (3124 for Retail Lockbox) IVR: Transaction reference number POSTBILLPAY: Post Office Name OTEM: Refer to invoice file format specification. Blank for remittance advice.	AN
Amount	Transaction Amount of payment. REM TOTAL: Remittance advice total. Blank for REM DETAIL. OTEM: Blank	N
Currency	ISO currency code where 'Amount' is populated. Otherwise, blank.	AN
Reference	Statement/payment trace or sequence ID. OTEM: Refer to invoice file format specification. Blank for remittance advice.	AN
Invoice No	Reference number of open item due for payment. Populated on OTEM and REMITTANCE DETAIL records only.	AN
Invoice Amount	Total amount of open item due for payment. Populated on OTEM and REMITTANCE DETAIL records only.	N
Invoice Currency	ISO Currency code where 'Invoice Amount' is populated. Otherwise blank.	AN
Payment Method	Method of payment or transaction code where available for STATEMENT and PAYMENT records only. Otherwise blank.	AN
Entry Method	Method of entry or capture mode (LOCKBOX) where available for STATEMENT and PAYMENT records only. Otherwise blank.	AN
Account	Account number for STATEMENT or PAYMENT transactions where available, otherwise blank. OTEM: Refer to invoice file format specification. REMITTANCE: Unique processing document ID	AN
Rec Name	Name of reconciliation created in ANZ Receivables Management	AN

Field	Definition	Type
	OTEM: Refer to invoice file format specification.	
Client	Client name REMITTANCE TOTAL: Name of company paying	AN
ExtraInfo1	ARM: Title of account to be credited as entered by the payer. Otherwise, reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	AN
ExtraInfo2	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	AN
ExtraInfo3	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	AN
ExtraInfo4	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	AN
ExtraInfo5	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	AN
ExtraInfo6	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	N
ExtraInfo7	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	N
ExtraInfo8	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	N
ExtraInfo9	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	N
ExtraInfo10	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	N
ExtraInfo11	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	Date
ExtraInfo12	Reserved for enrichment or additional information. OTEM: Refer to invoice file format specification.	Date
Match Status	Denotes match status of transaction. Unmatched = UNMATCHED System match = AUTO User match = MANUAL	AN
Match Group ID	Unique match ID linking all transactions in the match group.	AN

Field	Definition	Type
	Where match status is UNMATCHED, match group ID will be blank.	
Match Name	Name of business rule used to create match. Where match status is UNMATCHED, match name will be blank.	AN
User	Name of user who has actioned the match. System match = SYSTEM Manual match = Client user name Where match status is UNMATCHED, user will be blank.	AN
Match Date	Date of match by system or user Where match status is UNMATCHED, match date will be blank.	AN
Match Time	Time of match by system or user Where match status is UNMATCHED, match date will be blank.	AN

11.3.4. Trailer Record

Field	Definition	Type
CFF ID	Denotes detail record. Constant value of "9"	N
Credit Items Count	Contains the total number of payment and/or statement credit items for this file.	N
Debit Total Count	Blank (Reserved for future use)	N
System Matched Count	Contains the total number of payment and/or statement detail records with AUTO match status for this file.	N
User Matched Count	Contains the total number of payment and/or statement detail records with MANUAL match status for this file.	N
Unmatched Count	Contains the total number of payment and/or statement detail records with UNMATCHED match status for this file.	N
Invoice Count	Contains the total number of OTEM records with AUTO or MANUAL status for this file.	N
Number of Records	Identifies the total number of records for this file.	N

12. Agency Clearing (Australia only)

12.1. Introduction

The following section outlines the file format specifications for Agency Clearing files.
A data file that ANZ will send to you informing you of any debits/credits that may have taken place on your behalf.

12.2. Standard File Naming Convention

The Agency Clearing file names for NBFI and NBACA abide by the following naming convention:

File Name: xiyymmdd
Where: **x** = client ID
               i = file type indicator (as shown in the table below)
               yy = last 2 digits of year
               mm = month
               dd = day

The following table outlines the file type indicators used in the file naming convention:

Indicator	File type description
1	Electronic Presentment (Paper) File
2	Direct Entry File
3	Summary Report
4	Returns/Refusals File
5	GDES File
6	Cash and Cheque Deposit File
A	Second Data File (should you require a second data file)
B	Second Summary Report (should this be Mandatory for the second data file)
C	Third Data File (should you require a third data file)
D	Third Summary Report (should this be Mandatory for the third data file)
E	Fourth Data File (should you require a fourth data file)
F	Fourth Summary Report (should this be Mandatory for the fourth data file)
G	Fifth Data File (should you require a fifth data file)
H	Fifth Summary Report (should this be Mandatory for the fifth data file)
I	OTC Cash and Cheque Deposit File
J	TPC Returned Cheque Deposits Report
M	Cash and Cheque Deposit Report
X	Returns/Refusals Report

Monthly Billing Report = BILLRPyymmdd
Cheque Encashment Report = CHQENRyymmdd
All file names can be changed via request.

12.3. File Format - Electronic Presentment (Paper)

12.3.1. Header record

The following table outlines the format of the Header Record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type Identifier	Must be 9000.	Numeric	Mandatory	4	1–4
Version	Must be a Version number for the Record Type approved by MC1. Currently is 03.	Numeric	Mandatory	2	5–6
Transmission date	Format of CCYYMMDD Date electronic record is exchanged for settlement.	Numeric	Mandatory	8	7–14
BSB (Sending FI)	Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia').	Numeric	Mandatory	6	15–20
BSB (Receiving FI)	Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia').	Numeric	Mandatory	6	21–26
Date File Created	Format CCYYMMDD.	Numeric	Mandatory	8	27–34
Time File Created	Format is hhmmss.	Numeric	Mandatory	6	35–40
File Sequence Number	Must be a unique number within transmission date and counterparty. The purpose of this field is to match a File Acknowledgment File to the original file it is acknowledging.	Numeric	Mandatory	3	41–43
Record Identifier	Must identify the type of record in this file (e.g. 1010, or 1011, etc.).	Numeric	Mandatory	4	44–47

12.3.2. Transaction Records

The following table outlines the format of the Transaction Records:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type Identifier	Must be 1010, 1011, 1012, or 1510.	Numeric	Mandatory	4	1 - 4
Version	Right-justified. Zero-filled. Must be a version number for the record type approved by MCI. Currently is 03.	Numeric	Mandatory	2	5 - 6
BSB (Ledger FI)	Character position 1 to 3 must be valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia'). **Identifies the address to which the Item and mailing advice must be returned if rejected.**	Numeric	Mandatory	6	7 - 12

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
BSB (Collecting FI)	Character position 1 to 3 must be valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia'). **Identifies the address to which the I tem and mailing advise must be returned if rejected.**	Numeric	Mandatory	6	13 - 18
Transaction Code	Right-justified, zero-filled. Must be an industry agreed transaction code as set out in Appendix B of the APCS Procedures.	Numeric	Mandatory	3	19 - 21
Amount	Must be value greater than zero. Show in cents without punctuation. Unsigned.	Numeric	Mandatory	12	22 - 33
BSB (Depositors Nominated FI)	Character position 1 to 3 must be valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia'). Identifies the domicile of the account to which the value was credited. **If account information is presented for "1011" and "1510" records it will appear right-justified, zero-filled. Otherwise the field will appear space filled.**	Numeric	Optional	6	34 - 39
Drawer Account number	Alpha (26 letters of the alphabet)numeric, hyphens and blanks only are valid. Must not contain all blanks or all zeros. Leading zeros, which are parts of an account number must be shown. (Some Financial Institutions have leading zeros in the valid account number, e.g. 00-1234).	Alpha	Mandatory	21	40 - 60
Account number of depositor's Nominated account	Alpha (26 letters of the alphabet) numeric, hyphens and blanks only are valid. Must not contain all blanks or all zeros. Leading zeros, which are parts of an account number must be shown. (Some Financial Institutions have leading zeros in the valid account number, e.g. 00–1234). Identifies the number of the account to which the value was credited. **If account information is presented for "1011" and "1510" records it will appear right-justified, zero-filled. Otherwise the field will appear space filled.**	Alpha	Optional	21	61 - 81
Auxiliary Domestic	Must be maximum of 6 characters if field shows 000 or 900, must be between 7 and 9 characters (inclusive) if field 5 shows 009 or 909. The actual number of digits printed on the voucher must be included in this field (e.g. if the printed cheque serial number is 001140, then this field must show those 6 digits).	Numeric	Mandatory	9	82 - 90
Extra Auxiliary Domestic	If present on the voucher, this information must be shown in this field.	Numeric	Optional	11	91 - 101
BSB (Capturing FI)	Character position 1 to 3 must be valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia'). **Identifies the point to which Record types 1011, 1015 or 1510 is to be sent in respect of the item.**	Numeric	Mandatory	6	102 - 107
Transmission date	Format of CCYYMMDD Date Electronic record is exchanged.	Numeric	Mandatory	8	108 - 115
Capture Device Identifier		Alpha Numeric	Mandatory	3	116 - 118

ANZ

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Identifier		Numeric	Mandatory	12	119 - 130
Voucher Indicator	Use voucher indicator codes as set out in APCS Procedures, Schedule 11, Rule 1.12.	Alpha	Optional	1	131
Manual Repair	Show '1' if one or more fields have been manually entered or altered.	Numeric	Optional	1	132
Voucher Mandatory by Date	Format is CCYYMMDD Must contain the next business day in the relevant Region for this record.	Numeric	Mandatory for 1011, 1012 and 1510 records only	8	133 - 140
Voucher Mandatory Transaction ID	*Unique number generated at the creation of the record.*	Numeric	Mandatory for 1011, 1012 and 1510 records only	12	141 - 152
Return transaction identifier	*Unique number generated at the creation of the record.*	Numeric	Mandatory for 1011 and 1012 records only	12	153 - 164
Return Code	Must be a valid industry agreed return code as set out in *APCS Procedures, Schedule 11, Rule 2.10.*	Numeric	Mandatory for 1011 and 1012 records only	3	165 - 167
Title of account to be Debited	Must contain "n/a" if the Tile of Account is unavailable. Actual account name form is not validated. Must not contain all blanks.	Alpha Numeric	Mandatory for 1011 and 1012 records only	60	168 - 227
BSB (Transferee FI)	Character positions 1 to 3 must be valid 2 or 3-digit Institution Identifier issued by APCA (refer to APCA publication 'BSB Numbers in Australia'). Must be used only in conjunction with return code 915.	Numeric	Optional	6	228 - 233
Refusal Transaction Identifier	*Unique number generated at the creation of the record.*	Numeric	Mandatory for 1012 records only	12	234 - 245
Refusal Code	Must be a valid industry agreed refusal code as set out in the *APCS Procedures, Schedule 11, and Rule 3.7.*	Numeric	Mandatory for 1012 records only	2	246 - 247

12.3.3. File Total Record

The following table outlines the format of the File Total Record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type Identifier	Must be 9090.	Numeric	Mandatory	4	1–4
Version	Must be a Version number for the Record Type approved by MC1. Currently is 03.	Numeric	Mandatory	2	5–6
File Credit Total Amount	Must equal the accumulated value of credit Items in the file. Must equal zero if an empty file. Must equal zero if a not for value file.	Numeric	Mandatory	18	7–24

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
File Debit Total Amount	Must equal the accumulated value of debit Items in the file. Must equal zero if an empty file. Must equal zero if a not for value file.	Numeric	Mandatory	18	25–42
File Count of Non-Value Items	Must equal the accumulated number of non-value Items in the file. Must equal zero if an empty file. Must equal one if an acknowledgment file.	Numeric	Mandatory	6	43–48
File Count of Credit Items	Must equal the accumulated number of credit Items in the file. Must equal zero if an empty file. Must equal zero if a not for value file.	Numeric	Mandatory	6	49–54
File Count of Debit Items	Must equal the accumulated number of debit Items in the file. Must equal zero if an empty file. Must equal zero if a not for value file.	Numeric	Mandatory	6	55 – 60

12.4. File Format - Direct Entry

12.4.1. Direct Entry File Header Record

The following table outlines the format of the Direct Entry File Header Record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Must be 0.	Numeric	Mandatory	1	1
Blank	Must be blank filled.	Alpha Numeric	Mandatory	17	2 - 18
Reel Sequence Number	Right-justified, zero-filled. Must be numeric commencing at 01.	Numeric	Mandatory	2	19 - 20
Name of User Financial Institution	Contains 'ANZ'.	Alpha Numeric	Mandatory	3	21 - 23
Blank	Must be blank filled.	Alpha Numeric	Mandatory	7	24 - 30
Name of User Supplying File	Left-justified, blank-filled. Must not be all blanks. Contains the preferred name of the Direct Entry User.	Alpha Numeric	Mandatory	26	31 - 56
Number of User Supplying File	Right-justified, zero-filled. Contains the Direct Entry User ID as assigned by APCA and Financial Institutions.	Numeric	Mandatory	6	57 - 62
Description of Entries on File	Left-justified, blank-filled. Must not be all blanks.	Alpha Numeric	Mandatory	12	63 - 74
Date to be processed	Must be a valid date in the format DDMMYY.	Numeric	Mandatory	6	75 - 80
Blank	Must be blank-filled.	Alpha Numeric	Mandatory	40	81 - 120

12.4.2. Direct Entry Exchange Record (Type 1)

The following table outlines the format of the Direct Entry Exchange Record (Type 1)

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Must be 1.	Numeric	Mandatory	1	1
BSB Number	Numeric with a hyphen in character position 4. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA.	Alpha Numeric	Mandatory	7	2 - 8
Account Number to be Credited/Debited	Right-justified. Must not contain all blanks or all zeroes. Right-justified, zero-filled	Alpha Numeric	Mandatory	9	9 - 17
Indicator	Must be blank filled.	Alpha Numeric	Mandatory	1	18 - 18
Transaction Code	Right-justified, zero-filled. Values 13, 50 to 57.	Numeric	Mandatory	2	19- 20
Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation.	Numeric	Mandatory	10	21 - 30
Title of Account to be Credited/Debited	Left-justified, blank-filled. Must not contain all blanks.	Alpha Numeric	Mandatory	32	31 - 62
Lodgement Reference	Left-justified, blank-filled.	Alpha Numeric	Mandatory	18	63 - 80
Trace Record BSB	Numeric with a hyphen in character position 4. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA. Contains BSB number of User, to enable tracing of the entry.	Alpha Numeric	Mandatory	7	81 - 87
Trace Record Account Number	Right-justified. Contains account number of User, to enable tracing of the entry.	Alpha Numeric	Mandatory	9	88 - 96
Name of Remitter	Left-justified, blank-filled. Contains the name of the originator of the entry.	Alpha Numeric	Mandatory	16	97 - 112
Amount of withholding tax	Unsigned Right-justified, zero-filled. Value in cents without punctuation.	Numeric	Mandatory	8	113 - 120

12.4.3. Direct Entry File Total Record

The following table outlines the format of the Direct Entry File Total Record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Must be 7.	Numeric	Mandatory	1	1
BSB Number	Must be 999-999.	Alpha Numeric	Mandatory	7	2 - 8
Blank	Must be blank-filled.	Alpha Numeric	Mandatory	12	9 - 20

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Net Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the difference between the Credit and Debit Total amounts.	Numeric	Mandatory	10	21 - 30
Credit Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the accumulated value of credit Items in the file.	Numeric	Mandatory	10	31 - 40
Debit Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the accumulated value of debit Items in the file.	Numeric	Mandatory	10	41 - 50
Blank	Must be blank-filled.	Alpha Numeric	Mandatory	24	51 - 74
Item Count	Right-justified, zero-filled. Must equal the accumulated number of Items in the file.	Numeric	Mandatory	6	75 - 80
Blank	Must be blank-filled.	Alpha Numeric	Mandatory	40	81 - 120

12.5. Outward Return/Refusal File

12.5.1. Direct Entry & GDES File Header Record (Type 0)

The table below outlines the Direct Entry & GDES File Header Record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Must be 0.	Numeric	Mandatory	1	1
Blank	Must be blank filled.	Alpha Numeric	Mandatory	17	2 - 18
Reel Sequence Number	Right-justified, zero-filled. Must be numeric commencing at 01.	Numeric	Mandatory	2	19 - 20
Name of User Financial Institution	Left justified. Blank filled. Type 1 - Mnemonic of User Supplying File Type 2 - Mnemonic of Financial Institution Initiating return of the Returned Item Type 3 - Mnemonic of Financial Institution Initiating return of the Returned Refusal	Alpha Numeric	Mandatory	3	21 - 23
Blank	Must be blank filled.	Alpha Numeric	Mandatory	7	24 - 30
Name of User Supplying File	Left-justified, blank-filled. Must not be all blanks. Contains the preferred name of the Direct Entry User.	Alpha Numeric	Mandatory	26	31 - 56
Number of User Supplying File	Right-justified, zero-filled. Contains the Direct Entry User ID as assigned by APCA and Financial Institutions.	Numeric	Mandatory	6	57 - 62
Description of Entries on File	Left-justified, blank-filled. Must not be all blanks.	Alpha Numeric	Mandatory	12	63 - 74

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Type 1 - Date to be processed Type 2 - Date of return of the Returned Item Type 3 - Date of Refusal	Must be a valid date in the format DDMMYY.	Numeric	Mandatory	6	75 - 80
Blank	Must be blank-filled.	Alpha Numeric	Mandatory	40	81 - 120

12.5.2. Direct Entry & GDES Rejected Record (Type 2)

The table below outlines the Direct Entry & GDES Rejected Record (Type 2):

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Must be 2.	Numeric	Mandatory	1	1
BSB Number	Must match field 9 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	7	2 - 8
Account Number to be Credited/Debited	Must match field 10 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	9	9 - 17
Return Code	Must be a valid Industry Return Code. Refer BECS Procedures clause 4.7.	Numeric	Mandatory	1	18
Transaction Code	Must match field 5 on original Direct Entry Exchange (Type 1) record.	Numeric	Mandatory	2	19 - 20
Amount	Must match field 6 on original Direct Entry Exchange (Type 1) record.	Numeric	Mandatory	10	21 - 30
Title of Account to be Credited/Debited	Must match field 7 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	32	31 - 62
Lodgement Reference	Must match field 8 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	18	63 - 80
Trace Record BSB	Must match field 2 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	7	81 - 87
Trace Record Account Number	Must match field 3 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	9	88 - 96
Name of Remitter	Must match field 11 on original Direct Entry Exchange (Type 1) record.	Alpha Numeric	Mandatory	16	97 - 112
Original Day of Processing	Format DD. Must match first 2-bytes of field 9 on original Direct Entry Header record.	Numeric	Mandatory	2	113 - 114
Original User's ID Number	Must match field 7 on original Direct Entry Header record.	Numeric	Mandatory	6	115 - 120

12.5.3. Direct Entry & GDES Refusal Record (Type 3)

The table below outlines the Direct Entry & GDES Refusal Record (Type 3):

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Must be 3.	Numeric	Mandatory	1	1
BSB Number	Must match field 9 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	7	2 - 8
Account Number to be Credited/Debited	Must match field 10 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	9	9 - 17
Refusal Code	Must be a valid Industry Refusal Code. Refer BECS Procedures clause 4.8.	Numeric	Mandatory	1	18
Transaction Code	Must match field 5 on original Direct Entry Rejected (Type 2) record.	Numeric	Mandatory	2	19 - 20
Amount	Must match field 6 on original Direct Entry Rejected (Type 2) record.	Numeric	Mandatory	10	21 - 30
Title of Account to be Credited/Debited	Must match field 7 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	32	31 - 62
Lodgement Reference	Must match field 8 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	18	63 - 80
Trace Record BSB	Must match field 2 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	7	81 - 87
Trace Record Account Number	Must match field 3 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	9	88 - 96
Name of Remitter	Must match field 11 on original Direct Entry Rejected (Type 2) record.	Alpha Numeric	Mandatory	16	97 - 112
Original Day of Return	Format DD. Must match first 2-bytes of field 9 on original Direct Entry Header record.	Numeric	Mandatory	2	113 - 114
Original User's ID Number	Must match field 13 on original Direct Entry Rejected (Type 2) record.	Numeric	Mandatory	6	115 - 120

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12.6. Summary Report

The summary report is issued daily on every business day.

12.6.1. Sample Daily Summary Report

The following is an example of a Daily Summary Report.

```
A BANK
                                    AUSTRALIA AND NEW ZEALAND BANKING GROUP
                                          A.B.N.    11005 357 522

ATTENTION    A BANK
             1 SMITH STREET
             SOMETOWN
             STATE  – PCODE
                                    STATEMENT OF TRANSACTIONS FOR NBACA
                                               FOR 22 JUL 13
TRANSACTION VALUE DATE 22/07/2013
--------------------------------

BSB 000-000                                        A BANK
                                                   A.B.N.   00000 000 000

INWARD AND ANZ SOURCED   DEBIT          DEBIT               CREDIT      CREDIT           TOTAL VALUE OF
DESCRIPTION              QUANTITY        VALUE               QUANTITY    VALUE            TRANSACTIONS
PAPER                       1                 3,845.82          1                43,225.60          39,379.78 CR
DIRECT ENTRY               11               653,742.65          9               389,731.02         264,011.63 DR
                         _____            _____                         _____         _____
                           12               657,588.47         10               432,956.62         224,631.85 DR
NET AMOUNT POSTED TO EXCHANGES ACCOUNT        123456789                            224,631.85 DR

OUTWARD CLEARANCES
  COLLECTION ITEM COUNT        00001


TRANSACTION VALUE DATE 23/07/2013
--------------------------------

INWARD AND ANZ SOURCED   DEBIT          DEBIT               CREDIT      CREDIT           TOTAL VALUE OF
DESCRIPTION              QUANTITY        VALUE               QUANTITY    VALUE            TRANSACTIONS
                            0                   0.00           0                     0.00              0.00 CR
                         _____            _____                         _____         _____
                            0                   0.00           0                     0.00              0.00 CR
NET AMOUNT POSTED TO EXCHANGES ACCOUNT        123456789                                0.00 CR

OUTWARD CLEARANCES
  COLLECTION ITEM COUNT        00000
```

12.6.2. 13.5.3 Summary Report Data File

The following table outlines the format of the Summary File Detail 1 record. All fields are separated with a semi-colon:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Will always be "1"	Numeric	Mandatory	1	Field 1
Report Date	Must be a valid date in the format yyyymmdd	Numeric	Mandatory	8	Field 2
BSB	Customer BSB with no hyphen	Numeric	Mandatory	6	Field 3
Value Date	Transaction Value Date. Must be a valid date in the format yyyymmdd	Numeric	Mandatory	8	Field 4
Inward and ANZ Sourced Description	Source of transaction.	Alpha	Mandatory	Max 23	Field 5
Debit Quantity	Number of debit transactions from this source	Numeric	Mandatory	Max 7	Field 6
Debit Value	Total Debit Amount from this source	Numeric	Mandatory	Max 15	Field 7
Credit Quantity	Number of credit transactions from this source	Numeric	Mandatory	Max 7	Field 8
Credit Value	Total Credit Amount from this source	Numeric	Mandatory	Max 15	Field 9
Total Value of Transactions	Total value from this source	Numeric	Mandatory	Max 15	Field 10

Discrepancy Sign	DR = Debit CR = Credit	Alpha	Mandatory	2	Field 11

The following table outlines the format of the Summary File Detail 2 record. All fields are separated with a semi-colon:
:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Will always be "2"	Numeric	Mandatory	1	Field 1
Report Date	Must be a valid date in the format yyyymmdd	Numeric	Mandatory	8	Field 2
BSB	Customer BSB with no hyphen	Numeric	Mandatory	6	Field 3
Value Date	Transaction Value Date. Must be a valid date in the format yyyymmdd	Numeric	Mandatory	8	Field 4
Exchange Account	Account funds posted to	Numeric	Mandatory	Max 9	Field 5
Net Amount	Total Amount	Numeric	Mandatory	Max 15	Field 6
Discrepancy Sign	DR = Debit CR = Credit	Alpha	Mandatory	2	Field 7
Collection Items	Count of Collection Items	Numeric	Mandatory	Max 7	Field 8

12.7. GDES File

12.7.1. GDES File Header Record

The following table outlines format of the GDES Header Record:

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type	Must be 0.	Numeric	Mandatory	1	1
Blank	Must be blank filled.	Alpha Numeric	Mandatory	17	2 - 18
Reel Sequence Number	Right-justified, zero-filled. Must be numeric commencing at 01.	Numeric	Mandatory	2	19 - 20
Name of User Financial Institution	Contains 'ANZ'.	Alpha Numeric	Mandatory	3	21 - 23
Blank	Must be blank filled.	Alpha Numeric	Mandatory	7	24 - 30
Name of User Supplying File	Left-justified, blank-filled. Must not be all blanks. Contains the preferred name of the Direct Entry User.	Alpha Numeric	Mandatory	26	31 - 56
Number of User Supplying File	Right-justified, zero-filled. Contains the Direct Entry User ID as assigned by APCA and Financial Institutions.	Numeric	Mandatory	6	57 - 62
Description of Entries on File	Left-justified, blank-filled. Must not be all blanks.	Alpha Numeric	Mandatory	12	63 - 74
Date to be processed	Must be a valid date in the format DDMMYY.	Numeric	Mandatory	6	75 - 80

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Blank	Must be blank-filled.	Alpha Numeric	Mandatory	40	81 - 120

12.7.2. GDES Exchange Record (Type 1)

The following table outlines format of the GDES Exchange Record (Type 1):

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type	Must be 1.	Numeric	Mandatory	1	1
BSB Number	Numeric with a hyphen in character position 4. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA.	Alpha Numeric	Mandatory	7	2 - 8
Account Number to be Credited/Debited	Right-justified. Must not contain all blanks or all zeroes. Right-justified, zero-filled	Alpha Numeric	Mandatory	9	9 - 17
Indicator	Must be blank filled.	Alpha Numeric	Mandatory	1	18
Transaction Code	Right-justified, zero-filled. Values 13, 50 to 57.	Numeric	Mandatory	2	19 - 20
Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation.	Numeric	Mandatory	10	21- 30
Title of Account to be Credited/ Debited	Left-justified, blank-filled. Must not contain all blanks. As entered by payee.	Alpha Numeric	Mandatory	32	31 - 62
Lodgement Reference	Left-justified, blank-filled. As entered by payee.	Alpha Numeric	Mandatory	18	63 - 80
Trace Record BSB	Numeric with a hyphen in character position 4. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA. Contains BSB number of User, to enable tracing of the entry.	Alpha Numeric	Mandatory	7	81 - 87
Trace Record Account Number	Right-justified. Contains account number of User, to enable tracing of the entry.	Alpha Numeric	Mandatory	9	88 - 96
Name of Remitter	Left-justified, blank-filled. Contains the name of the originator of the entry.	Alpha Numeric	Mandatory	16	97 - 112
Amount of withholding tax	Unsigned Right-justified, zero-filled. Value in cents without punctuation.	Numeric	Mandatory	8	113 -120

12.7.3. GDES File Total Record

The following table outlines the format of the GDES File Total Record:

Field	Description	Alpha/ Numeric	Mandatory	Size	Position

Field	Description	Alpha/ Numeric	Mandatory	Size	Position
Record Type	Must be 7.	Numeric	Mandatory	1	1
BSB Number	Must be 999-999.	Alpha Numeric	Mandatory	7	2 - 8
Blank	Must be zero-filled.	Alpha Numeric	Mandatory	12	9 - 20
Net Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the difference between the Credit and Debit Total amounts.	Numeric	Mandatory	10	21 - 30
Credit Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the accumulated value of credit Items in the file.	Numeric	Mandatory	10	31 - 40
Debit Total Amount	Unsigned Right-justified, zero-filled. Value in cents without punctuation. Must equal the accumulated value of debit Items in the file.	Numeric	Mandatory	10	41 - 50
Blank	Must be zero-filled.	Alpha Numeric	Mandatory	24	51 - 74
Item Count	Right-justified, zero-filled. Must equal the accumulated number of Items in the file.	Numeric	Mandatory	6	75 - 80
Blank	Must be zero-filled.	Alpha Numeric	Mandatory	40	81 – 120

12.8. Cash and Cheque Deposit File

The following table outlines the format of the Over the Counter File:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
MESSAGE-ID	'8010'	Alpha	Mandatory	4	1 – 4
VERSION	'03'	Alpha	Mandatory	2	5 – 6
DOMICILE-BSB	NBACA BSB	Numeric	Mandatory	6	7 – 12
ACCOUNT-NUMBER	NBACA Acc Nbr – RJ space filled	Numeric	Mandatory	21	13 – 33
ORIGINAL-BSB		Numeric	Mandatory	6	34 – 39
AUX-DOM	As supplied, incl. FDB reference number	Numeric	Mandatory	9	40 – 48
EX-AUX-DOM	Agent number for FDB agent deposit transaction	Numeric	Mandatory	11	49 - 59
CHEQUES-COUNT	Total number of cheques	Numeric	Mandatory	4	60– 63
DEPOSIT-VALUE	Total deposit value	Numeric	Mandatory	15	64 – 78
CHEQUES-VALUE	Total cheque deposit value	Numeric	Mandatory	15	79 – 93
CASH-VALUE	Total cash value	Numeric	Mandatory	11	94 – 108
TRAN-STATUS	Status of transaction	Alpha	Mandatory	1	109

12.9. Monthly Billing Report

This file is also available in a human readable report via request.

The following table outlines the format of the Monthly Billing Report:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Appointer BSB	Numeric with no hyphen. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA.	Numeric	Mandatory	6	1 – 6
Customer Account	Left-justified. Must not contain all blanks or all zeroes. Left-justified.	Numeric	Mandatory	23	7 – 29
Capture BSB	Numeric with no hyphen. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA.	Numeric	Mandatory	6	30 – 35
Total Cash	Amount in cents	Numeric	Mandatory	15	36 – 50
Total Cheque	Amount in cents	Numeric	Mandatory	15	51 – 65
Total Transaction	Amount in cents	Numeric	Mandatory	15	66 – 80
Total Drawn Cheques	Amount in cents	Numeric	Mandatory	15	81 - 95
Total Agent Deposits	Total number of Agent Deposits	Numeric	Mandatory	7	96– 103
Total Deposits	Total number of Deposits	Numeric	Mandatory	7	104 – 109
Total SBCH Cheques	Total number of SBCH Cheques	Numeric	Mandatory	7	110 – 116
Total TPC Cheques	Total number of TPC Cheques	Numeric	Mandatory	7	117 – 123
Total Inward Cheques	Total number of Inward Cheques	Numeric	Mandatory	7	124 - 130
Total Inward DE	Total number of Inward DE payments	Numeric	Mandatory	7	131 – 137
Total Inward Dishonours	Total number of Inward Dishonours	Numeric	Mandatory	7	138 – 144
Total Outward Dishonours	Total number of Outward Dishonours	Numeric	Mandatory	7	145 – 151

12.10. Cheque Encashment Report

This file is also available in a human readable report via request.

The following table outlines the format of the Cheque Encashment Report:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Encashment Date	Must be a valid date in the format YYYYMMDD.	Numeric	Mandatory	8	1 – 8
Customer BSB	Numeric with no hyphen. Character	Numeric	Mandatory	6	9 – 14

	positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA.				
Customer Account	Must not contain all blanks or all zeroes. Right-justified zero filled.	Numeric	Mandatory	23	15 – 37
Branch Number	Numeric with no hyphen. Character positions 1 to 3 must be a valid 2 or 3-digit Institution Identifier issued by APCA.	Numeric	Mandatory	6	38 – 43
Cheque Number	Number on the Cheque. Right-justified zero filled.	Numeric	Mandatory	10	44 – 53
Cheque Amount Drawn	Amount in dollars to two decimal places. Right justified zero filled.	Numeric	Mandatory	16	54 – 69

12.11. Fast Deposit Bag Discrepancies Report

This file is also available in a human readable report via request.

The following table outlines the format of the Fast Deposit Bag Discrepancies Report. All fields are separated with a semi-colon:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Deposit Date	Must be a valid date in the format DD/MM/YYYY	Numeric	Mandatory	10	Field 1
Customer BSB	Customer BSB with no hyphen	Numeric	Mandatory	6	Field 2
Customer Account	Customer Account Number no spaces	Numeric	Mandatory	Up to 9	Field 3
Agent Number	Agent Number	Numeric	Mandatory	Up to 13	Field 4
Bag Number	Number allocated to the fast deposit bag	Numeric	Mandatory	Up to 6	Field 5
Said to Contain	Amount that is supposed to be in the bag. Two decimal places no "$" sign.	Numeric	Mandatory		Field 6
Actual Deposit Amount	Actual amount in bag	Numeric	Mandatory		Field 7
Discrepancy Value	Difference Amount	Numeric	Mandatory		Field 8
Discrepancy Sign	DR = Debit CR = Credit	Alpha	Mandatory	2	Field 9

12.12. Inward Returns and Refusals File

The following files can be sent to ANZ to return invalid Direct Entry items (Type 2 record) or refuse returned Direct Entry items (Type 3 record). A file can contain either type 2 records or type 3 records, but not both.

12.12.1. Header Record – BECS Type 0

There must be only one BECS Header record in the file.

Field	Description	Aplha / Numeric	Mandatory / Optional	Size	Position
Record Type 0	Must be 0.	Numeric	Mandatory	1	1
Filler	Must be blank filled.	Alpha	Mandatory	17	2-18
Reel Sequence Number	Must be numeric commencing at 01. Right justified. Zero filled.	Numeric	Mandatory	2	19-20
Mnemonic of Financial Institution Initiating return of the Returned Item	Must be the first 3 numeric characters of the Financial Institution BSB returning or refusing the item.	Numeric	Mandatory	3	21-23
Filler	Must be blank filled.	Alpha	Mandatory	7	24-30
BSB of the Sending Member	Must be 6 numeric characters of the Financial Institution BSB returning or refusing the item.	Numeric	Mandatory	26	31-56

Returning FI ID Number	Must be the Returning/Refusing FI ID Number *(of the FI initiating the return or refusal)* assigned by APCA. Must be numeric.	Numeric	Mandatory	6	57-62
Description of Entries on File	Must be 'TYPE 2'. for a Returned Items File Must be 'TYPE 3'. for a Refusals File	Alpha	Mandatory	12	63-74
Date of return of the Returned Item	Must be numeric and in the format of DDMMYY. Must be a valid date. Zero filled.	Numeric	Mandatory	6	75-80
Filler	Must be blank filled.	Alpha	Mandatory	40	81-120

12.12.2.   Detail Record – BECS Type 2

This is the record that follows the Header record in the file.

There can be multiple Type 2 records in the file.

Field	Description	Aplha / Numeric	Mandatory / Optional	Size	Position
Record Type 2	**Must be 2.** **This is the APCA record type for returned items (dishonours).**	Alpha	Mandatory	1	1
BSB Number	Must be numeric with a hyphen on 4TH character position. **Must be positions 81-87 of the original Type 1 Detail Record.**	Alpha	Mandatory	7	2-8
Account Number to be Credited/Debited	Alpha (26 letters of the alphabet), numeric, hyphens & blanks only are valid. Must not contain all blanks or all zeros. Leading zeros, which are part of an account number must be shown. Edit out hyphens where account number exceeds nine characters. Right justified. Blank filled. **Must be positions 88-96 of the original Type 2 Detail Record.**	Alpha	Mandatory	9	9-17
Return Code	Must be a valid industry Return Code.	Numeric	Mandatory	1	18
Transaction Code	**Must be positions 19-20 of the original Type 1 Detail Record.**	Numeric	Mandatory	2	19-20
Amount	**Must be positions 21-30 of the original Type 1 Detail Record.**	Numeric	Mandatory	10	21-30
Title of Account to be Credited/Debited	**Must be positions 31-62 of the original Type 1 Detail Record.**	Alpha	Mandatory	32	31-62

Lodgement Reference Reference as submitted by the User, indicating details of the origin of the entry, eg., Payroll Number, Invoice, Contract Number.	**Must be positions 63-80 of the original Type 1 Detail Record**	Alpha	Mandatory	18	63-80
Trace Record BSB Number and account number of User, to enable retracing of the entry to its source if necessary.	**Must be positions 81-96 of the original Type 1 Detail Record.**				81-96
(BSB Number)	Must be numeric with a hyphen on 4TH character position. **Must be positions 2-8 of the original Type 1 Detail Record.**	Alpha	Mandatory	7	(81-87)
(Account Number)	**Must be positions 9-17 of the original Type 1 Detail Record**	Alpha	Mandatory	9	(88-96)
Name of Remitter	**Must be positions 97-112 of the original Type 1 Detail Record**	Alpha	Mandatory	16	97-112
Original Day of Processing	Must be a valid day. Numeric in DD format. **Must be positions 75-76 of the Original Type 0 Descriptive Record.**	Numeric	Mandatory	2	113-114
Original User's ID Number	**Must be positions 57-62 of the Original Type 0 Descriptive record.**	Numeric	Mandatory	6	115-120

12.12.3. Detail Record – BECS Type 3

This is the record that follows the Header record in the file.

There can be multiple Type 3 records in the file.

Field	Description	Aplha / Numeric	Mandatory / Optional	Size	Position
File Record Type	Must be 'D'	Alpha	Mandatory	1	
Record Type 3	Must be 3. This is the APCA record type for returned items (dishonours).			1	1
BSB Number	Must be numeric with a hyphen on 4TH character position. **Must be positions 81-87 of the original Type 2 Detail Record.**	Alpha	Mandatory	7	2-8

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Account Number to be Credited/Debited	Alpha (26 letters of the alphabet), numeric, hyphens & blanks only are valid. Must not contain all blanks or all zeros. Leading zeros, which are part of an account number must be shown. Edit out hyphens where account number exceeds nine characters. Right justified. Blank filled. **Must be positions 88-96 of the original Type 2 Detail Record.**	Alpha	Mandatory	9	9-17
Refusal Code	Must be a valid industry Refusal Code.	Numeric	Mandatory	1	18
Transaction Code	**Must be positions 19-20 of the original Type 2 Detail Record.**	Numeric	Mandatory	2	19-20
Amount	**Must be positions 21-30 of the original Type 2 Detail Record.**	Numeric	Mandatory	10	21-30
Title of Account to be Credited/Debited	**Must be positions 31-62 of the original Type 2 Detail Record.**	Alpha	Mandatory	32	31-62
Lodgement Reference Reference as submitted by the User, indicating details of the origin of the entry, eg., Payroll Number, Invoice, Contract Number.	**Must be positions 63-80 of the original Type 2 Detail Record**	Alpha	Mandatory	18	63-80
Trace Record BSB Number and account number of User, to enable retracing of the entry to its source if necessary.	**Must be positions 81-96 of the original Type 2 Detail Record.**				81-96
(BSB Number)	Must be numeric with a hyphen on 4TH character position. **Must be positions 2-8 of the original Type 2 Detail Record.**	Alpha	Mandatory	7	(81-87)
(Account Number)	**Must be positions 9-17 of the original Type 2 Detail Record**	Alpha	Mandatory	9	(88-96)
Name of Remitter	**Must be positions 97-112 of the original Type 2 Detail Record**	Alpha	Mandatory	16	97-112
Original Day of Return	Must be a valid day. Numeric in DD format. **Must be positions 75-76 of the Original Type 0 Descriptive Record.**	Numeric	Mandatory	2	113-114
Original User's ID Number	**Must be positions 115-120 of the Original Type 2 Detail record.**	Numeric	Mandatory	6	115-120

12.12.4.　Trailer Record – BECS Type 7

This is the last record in the file. It follows the last Detail record.

There must be only one Trailer record in the file.

Field	Description	Aplha / Numeric	Mandatory / Optional	Size	Position
Record Type 7	Must be 7.	Numeric	Mandatory	1	1
BSB Number	Must be 999-999.	Alpha	Optional	7	2-8
Blank	Must be blank filled.	Alpha	Mandatory	12	9-20
File (User) Net Total Amount	Must be the difference between the File Credit and File Debit total amounts. Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned.	Numeric	Mandatory	10	21-30
File (User) Credit Total Amount	Must equal the accumulated total of credit Detail Record amounts. Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned.	Numeric	Mandatory	10	31-40
File (User) Debit Total Amount	Must equal the accumulated total of debit Detail Record amounts. Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned.	Numeric	Mandatory	10	41-50
Blank	Must be blank filled.	Alpha	Mandatory	24	51-74
File (User) Count of Record Type 2	Must equal the accumulated number of Record Type 2 in the file. Numeric only valid. Right justified. Zero filled.	Numeric	Mandatory	6	75-80
Blank	Must be blank filled.	Alpha	Mandatory	40	81-120

13. BPAY+ (Australia only)

13.1. Introduction

The following section outlines the file format specifications for BPAY+ files.

BPAY is a national bill payment service, jointly developed by Australia's leading financial institutions. BPAY enables client's customers and those of many other organisations to pay their bills with just one contact with their own participating bank, credit union or building society. Consumers make payments via their bank's phone, PC or internet banking service.

BPAY+ is an extension to the service designed to meet the needs of higher volume and special requirement Billers through a number of enhanced features. These include electronic delivery of remittance details, streamlined reporting and daily bulked credits. Both BPAY and BPAY+ allow billers to receive payments from credit cards providing they have a merchant agreement.

13.2. Standard File Naming Convention

Each file name will identify the data, Biller Code and Julian day number.

The following table outlines the file naming conventions for BPAY+ files:

Character Number	Description
1	C = BPAY (CSL) Interchange File Format S = Summary Report T = Monthly Tax Invoice
2–4	3 digit filler
5–11	7-digit Biller Code: If less than 7 digits, its zero-filled
12–14	The Julian day number on which the information was processed

The following table outlines some sample filenames for BPAY+ files:

Filename	Description
C0000012345278	CSL Interchange format for Biller Code 0012345 processed on Julian day 278
S0000012345278	Summary Report for Biller code 0012345 processed on Julian day 278
T0000012345278	Monthly Tax Invoice for Biller Code 0012345 processed on Julian day 278

All file names can be changed via request.

13.3. File Layout

The file consists of a *Header*, followed by a number of *Payment Instructions, Error Corrections*, or *Reversals,* followed by a *Trailer*.

A file with no Payment Instructions (i.e. just a header and a trailer with zero counts and amounts) is valid.

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In the record descriptions below, the format column codes represent:
- Alpha – includes any letter, number or symbol; left-justified, space-filled
- Numeric – includes only numbers (0 to 9); right-justified, zero-filled
- Alphanumeric – includes numbers (0 to 9), spaces, '-', '.', and '+'; left-justified, space-filled.

13.4. File Format - Standard Output File

13.4.1. Header Record

The following table outlines the format of the Header Record:

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Value 00	Numeric	Mandatory	2	1–2
File Format Version	A numeric identifier for the format of the file to aid change control. Initial value is 01.	Numeric	Mandatory	2	3–4
Sender Code	The institution code of the Payer Institution that sent the file. Whenever this field is used within the Biller Details File the field will always be set to CSL, which is BPAY Pty Ltd. Please Note: If the file does not contain any transactions, this field will be 0 filled.	Alpha	Mandatory	3	5–7
Receiver Code	The Institution Code that is to receive the file. Please Note: If the file does not contain any transactions, this field will be 0 filled.	Alpha	Mandatory	3	8–10
File Creation Date	The local date of file creation. Format YYYYMMDD	Numeric	Mandatory	8	11–18
File Creation Time	The local time of file creation. Format HHMMSS	Numeric	Mandatory	6	19–24
File Number	The file number for the file creation date. First file each day is 001, the second file each day is 002 etc.	Numeric	Mandatory	3	25–27
Biller Code	The Biller number assigned by BPAY Pty Ltd, denoting the Biller.	Numeric	Mandatory	10	28–37
Settlement Account Number	This is the customer account number including the BSB.	Numeric	Mandatory	20	38–57
Unused	(Blank-filled)	Alpha	Mandatory	235	58–292

13.4.2. Detail Record

The following table outlines the format of the Detail Record:

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Value 50	Numeric	Mandatory	2	1–2
Payment Instruction Type	A code indicating the type of instruction: 05 = Payment 15 = Refund 25 = Reversal	Numeric	Mandatory	2	3–4
BPAY Transaction Type	0 = original submission 1 = re-submission (after being rejected)	Numeric	Mandatory	1	5–5

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Payer Institution Code	The Payer Institution Code	Alpha	Mandatory	3	6–8
Payment Account Detail	Not used—will be spaces The relevant account number of the payer (a credit card or BSB account number). Left-justified, space-filled.	Alpha/ Numeric	Mandatory	20	9–28
Country of Payment	The ISO alphabetic country code in which the Payer's Account resides. For the first phase implementation this is to be defaulted to the code for Australia.	Alpha	Mandatory	3	29–31
State of Payment	The alphabetic State in which the Payer's Account resides, if the country has State codes. This may be spaces for Phase 1.	Alpha	Mandatory	3	32–34
Currency Code of Payment	The ISO code denoting the currency of Payment. (In the first phase implementation this is to be defaulted to code for Australian dollars).	Alpha	Mandatory	3	35–37
Biller Code	The number assigned by the Central Interchange Processor (CIP - BPAY Pty Ltd) denoting the Biller, 9 digits followed by a Luhn modulus 10-check digit (calculated on the preceding 9 digits).	Numeric	Mandatory	10	38–47
Service Code	This will be zero for Phase 1. This number assigned by the CIP (BPAY Pty Ltd) denoting the service being provided to a Biller, 6 digits followed by a Luhn modulus 10-check digit (calculated on the preceding 6 digits).	Numeric	Mandatory	7	48–54
Customer Reference Number	The number by which the Biller identifies the account that is being paid. The last digit is assumed to be a check digit. Left-justified, space-filled. The leading non-space part must be all numeric.	Alpha/Numeric	Mandatory	20	55–74
Payment Number	A code indicating the method of Payment: 001 = Debit Account 101 = Visa 201 = MasterCard 301 = Other Card	Numeric	Mandatory	3	75–77
Entry Method	A code indicating how the details were captured: Spaces or 000 = undefined 001 = key entry by operator 002 = touch tone entry by customer (IVR) 003 = ATM/Kiosk 004 = Internet/On-line Banking 005 = Electronic billing & BPAY payment 006 = Batch This may be spaces for Phase 1.	Alpha	Mandatory	3	78–80
Amount	The amount of the Payment/Error Correction. 2 decimal places assured.	Numeric	Mandatory	12	81–92

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Reference Number	A unique reference number generated by the Payer Institution. It is structured so that: the first three characters are the Payer Institution Code the next eight are YYYYMMDD (the date the payment was made) the next set of characters are the acknowledgment number provided to the Payer on completion of a payment The use of any remaining space in the field is at the discretion of the Payer Institution.	Alpha/ Numeric	Mandatory	21	93–113
Original Reference Number	The unique reference code generated by the Payer Institution for the original Payment instruction (e.g.: this field indicates the unique Reference Number of a Payment Instruction to be reversed out). Where an error reference is relevant (i.e.: Error Corrections, Reversals), this is a mandatory field, but the CIP (BPAY Pty Ltd) validation will not attempt to match this reference number with the original transaction.	Alpha/ Numeric	Mandatory	21	114–134
BPAY Settlement Date	The date on which the Payer Institution expects the Payment to be entered into BPAY Settlement, in YYYYMMDD format.	Numeric	Mandatory	8	135–142
Date of Payment	The AEST date that the Payment or Error Correction was accepted by the Payer Institution, in YYYYMMDD format.	Numeric	Mandatory	8	143–150
Time of Payment	The AEST time that the Payer Institution in HHMMSS format accepted the Payment or Error Correction.	Numeric	Mandatory	6	151–156
Payer Name	Not used—will be spaces for Phase 1. The name of the Payer as extracted by the Payer Institution from the Payer Institution's account details.	Alpha	Mandatory	40	157–196
Additional Reference Code	This field is not a mandatory field, but may be present on any instruction and if present, it must be passed on without validation. Extra information mandatory by the Biller to identify the account being paid. The last digit may be used as a check digit. Left-justified, space-filled.	Alpha	Mandatory	20	197–216
Error Correction Reason	For Error Correction Transactions, a code indicating the reason for generating the Error Correction. Zero if not a refund. A code indicating error correction reason: 001 = Payer paid twice (or more) 002 = Payer paid wrong account 003 = Payer paid wrong biller 004 = Payer paid wrong amount Note: Field not used by ANZ for Phase 1.	Numeric	Mandatory	3	217–219
Discount Method	Not used—will be spaces for Phase 1. A code indicating the reason for any discount applied to the Payment. Code values to be advised. Space indicates no discount applied.	Alpha	Mandatory	3	220–222

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Discount Reference	Not used—will be spaces for Phase 1. A reference code supporting the application of any discount. Left-justified and filled with trailing spaces.	Alpha	Mandatory	20	223–242
Discretionary Data	Further information mandatory by Biller.	Alpha	Mandatory	50	243–292

13.4.3. Trailer Record

The following table outlines the format of the Trailer Record:

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type	Value 99	Numeric	Mandatory	2	1–2
Sender Code	Same value as header record	Alpha	Mandatory	3	3–5
Receiver Code	Same value as header record	Alpha	Mandatory	3	6–8
File Creation Date	Same value as header record	Numeric	Mandatory	8	9–16
File Creation Time	Same value as header record	Numeric	Mandatory	6	17–22
File Number	Same value as header record	Numeric	Mandatory	3	23–25
Number of Payments	The number of Payment Instructions in the file	Numeric	Mandatory	9	26–34
Amount of Payments	The amount of Payment Instructions in the file. 2 decimal places assumed.	Numeric	Mandatory	15	35–49
Number of Error Corrections	The number of Error Correction Instructions in the file. Note: Field not used by ANZ for Phase 1.	Numeric	Mandatory	9	50–58
Amount of Error Correction	The amount of Error Correction Instructions in the file. 2 decimal places assumed. Note: Field not used by ANZ for Phase 1.	Numeric	Mandatory	15	59–73
Number of Reversals	The number of Reversal Instructions in the file. Note: Field not used by ANZ for Phase 1.	Numeric	Mandatory	9	74–82
Amount of Reversals	The amount of Reversals instruction in the file. Note: Field not used by ANZ for Phase 1.	Numeric	Mandatory	15	83–97
Settlement Amount	Net amount of Payments—Error Correction—Reversals. 2 decimal places assumed.	Numeric	Mandatory	15	98–112
Unused		Alpha	Mandatory	180	113–292

13.4.4. Summary Report and Tax Invoice

The Summary Report is issued daily for every business day, and the Tax Invoice Report is issued monthly.

13.4.5. Sample Daily Summary Report

The following is an example of a sample Daily Summary Report:

```
                       BILLER NUMBER: 0000123456
               AUSTRALIA AND NEW ZEALAND BANKING GROUP
                         A.B.N. 11005 357 522
                         A.C.N.   005 357 522

    ATTENTION     A SAMPLE COMPANY PTY LTD
                  131 SMITH STREET
                  SOMETOWN
                  STATE              PCODE


             STATEMENT OF TRANSACTIONS FOR ANZ BPAY+ BILL PAYMENTS
                         FOR DD MMM YY
    BILLER NUMBER 0000123456        A SAMPLE COMPANY PTY LTD
                         A.B.N. 00000 000 000
                  DEBIT         DEBIT    CREDIT    CREDIT      TOTAL VALUES OF
DESCRIPTION       QUANTITY      VALUE    QUANTITY  VALUE       TRANSACTIONS
   PHONE BANKING    0           0.00      1         122.40        122.40 CR
   PC BANKING       0           0.00      0         0.00            0.00   CR
   CENTRAL INTERCHANGE  0       0.00      10        2129.10       2129.10 CR

                   --------     -------- -----    --------       --------
                   0           0.00      2        2251.50        2251.50 CR


NET AMOUNT POSTED TO ACCOUNT 1234 56789      2251.50 CR
```

13.4.6. Sample Monthly Tax Invoice

The following is an example of a sample Monthly Tax Invoice:

```
                        AUSTRALIA AND NEW ZEALAND BANKING GROUP
                        A.B.N. 11005 357 522
                        A.C.N.  005 357 522
        A SAMPLE PTY LTD
        5 NEW STREET
        SILVERPLACE
        NSW      2128
                                (DUPLICATE) TAX INVOICE FOR ANZ BPAY
                                FOR THE MONTH OF MARCH    2003
                                ISSUED ON 03 MAR 2003
 BILLER NUMBER 0000XXXXX        A SAMPLE PTY LTD
                                    A.B.N. XXXXX 392 422
```

DESCRIPTION TOTAL VALUES OF	QUANTITY	TRANSACTION FEE	GST	FEE PRICE INCLUDING GST
TRANSACTIONS				
PC BANKING	0	0.4950	0.00	0.00 DR
0.00 CR				
PHONE BANKING	1	0.4950	0.05	0.50 DR
5,380.85 CR				
CENTRAL INTERCHANGE	96	0.9900	8.64	95.04 DR
1,350,590.25 CR				
	97		8.69	95.54 DR
1,355,971.10 CR				
-GST IS INCLUDED IN THE ANZ PROCESSING FEES:				95.54 DR
-NET AMOUNT POSTED TO ACCOUNT 123456789		1,355,971.10 CR		

13.4.7. Detailed Transaction Report

The following is an example of the Detailed Transaction Report which can be supplied daily if required. This report is optional

```
ANZ BPAY Detailed Transaction Report            DD/MM/YYYY    PAGE      1
                    Biller Code :      9999

 Customer Reference    Transaction Reference   Pay Method        Amount

 100679              ANZ20001012183988         001               122.40
 212594              STG2000101200000          101               207.15
 241429              STG2000101200002          001               150.80
 7405                STG2000101100003          001                20.00
 20809               STG2000101200003          001               317.15
 90494               STG2000101200008          001               156.00
 26894               CBA20001012003001         101               443.55
 54452               NAB20001012112392         001               495.20
 209198              ADL20001012115810         001               198.30
 140494              WBC20001012196885         001               115.95
 127623              NAB20001011323424         001                25.00


 Subtotal by Payment Method :            Trans Count        Amount
         101    Visa                          2               650.70
         201    MasterCard                    0                 0.00
         301    Other CR Cards                0                 0.00
                                           -------       ----------------
                Credit Card Subtotal :        2               650.70
         001    Debit Account                 9             1,600.80

                                                           ----------------
 Total :                                     11             2,251.50
                                                          -----------------------
```

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14. Point-of-Sale (POS) (Australia only)

14.1. Introduction

The following section outlines the file format specifications for Point-of-Sale files.

POS data reports information relating to transactions processed through EFTPOS terminals.

14.2. Standard File Naming Convention

POS formatted files will be named as follows:

File Name: Pmmddnnn

Where: mmdd is date in Month and Day format

Nnn is a sequential number starting at 1 and increasing by 1 each time a new file is created

All file names can be changed via request.

14.3. POS File Layout

The Point-of-Sale (POS) file only contains one type of record - the Transaction Record.

14.4. POS File Format

14.4.1. Transaction Record

The following table outlines the format of the Transaction Record

Field	Description	Content	Size	Position	Comments
POS Terminal ID	The ID of the terminal. Can be used to report levels within the company. E.g.: 0108 – company level 01083 – state level 010830236 – site level 01083023601 – terminal level	Alpha	16	1–16	Left Aligned Unused characters to be space filled
Cardholder Number	Truncated Debit or credit card number. First 6-Last 3 Digits provided	Alpha	19	17–35	Left Aligned Contains a space between first 6 digits and the last 3 digits Unused characters to be space filled
Transaction Date	Format YYYYMMDD	Numeric	8	36–43	
Transaction Time	Format HHMMSS	Numeric	6	44–49	
Post Date	Format YYYYMMDD	Numeric	8	50–57	
Seq Number	Transaction sequence number	Alpha	4	58–61	Left Aligned
Transaction Type	Possible values are: PURCHASE PUR/CASH REFUND CASH-OUT The 11th character will be R to indicate a Reversal.	Alpha	11	62–72	Left Aligned Unused characters to be space filled

Field	Description	Content	Size	Position	Comments
Customer Account Type	CHQ – cheque account SAV – savings account CR – credit account	Alpha	3	73–75	Left Aligned Unused characters to be space filled
Response Code	The least significant 3 digits (right-most digits).	Alpha	4	76–79	Left Aligned
Cash Out Amount	2 decimal places assumed	Numeric	8	80–87	Left Aligned Leading zeros Amount in cents
Total Amount		Numeric	8	88–95	Left Aligned Leading zeros Amount in cents
Retrieval Reference Number		Aplha	12	96-107	Optional filed. Request file format 2 to have this field included. Will also be in included for file format 3
Sequence Number		Numeric	6	108-113	Optional filed. Request file format 3 to have this field included
Card FI ID		Alpha	4	114-117	Optional filed. Request file format 3 to have this field included

15. ANZ Commercial Cards (Visa) (Australia only)

15.1. Overview

The ANZ Commercial Cards (Visa) file contains details of transactions processed through commercial purchasing or business cards.

15.2. Standard File Naming Convention

Legend: **Y**=Yes **N**=No **IA**=If Applicable

This is a fixed length file received from TBS.

Log Record: This record provides the header and trailer information for all the tables below.

All file names can be changed via request.

15.3. File Layout

The ANZ Commercial Cards file layout consists of the following records;

- File naming convention record
- Account Balances record
- Card Account record
- Cardholder record
- Company record
- Hierarchy Level record
- Hierarchy Tree record
- Hierarchy record
- Period record
- Transaction record

15.4. File Format

15.4.1. File Naming Convention Record

The following table outlines the format of the File Naming Convention record:

Field	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Code	Alpha	Mandatory	1	1
Company_ID	Numeric	Mandatory	10	2 - 11
Posting_DT	Numeric	Mandatory	6	12–17
Table_name	Alpha	Mandatory	18	18–35
Record_count	Numeric	Mandatory	10	36–45
Total_bill_amount	Numeric	Mandatory	13	46–61
Transmit_DT	Numeric	Optional	6	62–67
Err_Record_count	Numeric	Optional	10	68–77

15.4.2. Account Balances Record

The following table outlines the format of the Account Balances record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Code	CPS – Value = A, D, C, R	Alpha	Mandatory	1	1
Acct_Num	CPS	Alpha	Mandatory	19	2 - 20
Closing_DT	CPS (billing period)	Alpha	Mandatory	6	21–26
Period	CPS (format to be decided)	Numeric	Mandatory	5	27–31
Prev_Balance	CPS (Last months value)	Numeric	Mandatory	13	32–47
Cur_Balance	CPS (Current months value)	Numeric	Mandatory	13	48–63
Credit_Limit	CPS	Numeric	Mandatory	13	64–79
Cur_Due_AMT	CPS	Numeric	Mandatory	13	80–95
Past_Due_CNT	CPS to confirm	Numeric	Optional	5	96–100
Past_Due_AMT	CPS to confirm	Numeric	Optional	13	101–116
Disputed_AMT	BLANK	Numeric	Optional	13	117–132
Bill_Curr_CD	Value= 36	Numeric	Mandatory	5	133–137

15.4.3. Card Account Record

The following table outlines the format of the Card Account record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Code	CPS – Value = A, D, C, R	Alpha	Mandatory	1	1
Acct_Num	CPS	Alpha	Mandatory	19	2 - 20
Cardholder_ID	CPS (Account Number)	Alpha	Mandatory	20	21–40
Acct_Open_DT	CPS	Alpha	Mandatory	6	41–46
Acct_Close_DT	CPS	Alpha	Optional	6	47–52
Card_Expire_DT	CPS	Alpha	Optional	6	53–58
Card_Type	CPS – Value = P	Alpha	Mandatory	1	59
Credit_Line	Blank	Numeric	Optional	13	60 - 72
Statement_Type	CPS – Value = M	Alpha	Mandatory	1	73
Last_Rev_Dt	Blank	Alpha	Optional	6	74 - 79
Trans_Dir_Limit	CPS (Monthly Limit)	Numeric	Optional	13	80 - 92
Month_Dir_Limit	CPS (Credit Limit)	Numeric	Optional	13	93 - 105
Company_ID	CPS (Client Number)	Numeric	Mandatory	10	106 - 115
Hier_CD	Value = CRP	Alpha	Mandatory	3	116 - 118
Hier_Node	Value = 0 or 1	Numeric	Mandatory	10	119 - 128
Tax_Exempt_YN	Blank - user supplied	Alpha	Optional	1	129
Cost_Ctr	CPS (card holder level)	Alpha	Optional	25	130 - 154
Corp_Pay_YN	CPS Value = Y	Alpha	Mandatory	1	155
Billing_Acct_NUM	CPS	Alpha	Mandatory	19	156 - 173
GL_Sub_Acct	Blank (can be user supplied)	Alpha	Optional	25	174 - 198

15.4.4. Cardholder Record

The following table outlines the format of the Cardholder record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Code	CPS – Value=A, D, C, R	Alpha	Mandatory	1	1
Cardholder_ID	CPS (Account Number)	Alpha	Mandatory	20	2–21
Company_ID	CPS (Client Number)	Numeric	Mandatory	20	22–31
First_NM	CPS (can be user supplied)	Alpha	Mandatory	20	32–51
Last_NM	CPS (can be user supplied)	Alpha	Mandatory	20	52–71
Address_1	CPS (can be user supplied)	Alpha	Optional	40	72–111
Address_2	CPS (can be user supplied)	Alpha	Optional	40	112–151
City	CPS (can be user supplied)	Alpha	Optional	20	152–171
State_CD	CPS (first 2 characters or spaces)	Alpha	Optional	2	172–173
ISO_CTRY_CD	CPS	Numeric	Mandatory	5	174–178
Zipcode	CPS (postcode & state)	Alpha	Optional	9	179–187
SSN_Other_ID	Blank (can be user supplied)	Alpha	Optional	20	188–207
E_Mail_Addr	Blank (user supplied)	Alpha	Optional	15	208–222
Mail_Stop	Blank (can be user supplied)	Alpha	Optional	15	223–237
Hier_CD	Value = CRP	Alpha	Mandatory	3	238–240
Hier_Node	Value = 0 or 1	Numeric	Mandatory	10	241–250
Training_DT	Blank (user supplied)	Alpha	Optional	6	251–256
Phone_Num	CPS (can be user supplied)	Alpha	Optional	13	257–269
Card_CNT	CPS Value = 1	Numeric	Optional	5	270–274

15.4.5. Company Record

The following table outlines the format of the Company record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Code	CPS – Value= A, D, C, R	Alpha	Mandatory	1	1
Company_ID	CPS (Client Number)	Numeric	Mandatory	10	2–11
Company_NM	CPS	Alpha	Mandatory	40	12–51
Address_1	CPS (can be user supplied)	Alpha	Optional	40	52–91
Address_2	CPS (can be user supplied)	Alpha	Optional	40	92–131
City	CPS (can be user supplied)	Alpha	Optional	20	132–151
State_CD	CPS (first 2 characters or spaces)	Alpha	Optional	2	152–153
ISO_CTRY_CD	CPS (can be user supplied)	Numeric	Mandatory	5	154–158
Zipcode	CPS (postcode and statecode)	Alpha	Optional	9	159–167
Fiscal_Year_DT	CPS	Alpha	Mandatory	6	168–173
Spending_Limit	CPS	Numeric	Optional	13	174–189
Card_Type	CPS – Value = P	Alpha	Mandatory	1	190
Issuer_NM	CPS (ANZ)	Alpha	Mandatory	40	191

15.4.6. Hierarchy Level Record

The following table outlines the format of the Hierarchy Level record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Code	CPS – Value = A, D, C, R	Alpha	Mandatory	1	1
Company_ID	CPS (Client Number)	Numeric	Mandatory	10	2–11
Hier_CD	Value = CRP	Alpha	Mandatory	3	12–14
Hier_Level	Value = 1 or 2	Alpha	Mandatory	3	15–17
Description	Value = "Existing" or "New"	Alpha	Mandatory	40	18

15.4.7. Hierarchy Tree Record

The following table outlines the format of the Hierarchy Tree record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Code	CPS – Value = A, D, C, R	Alpha	Mandatory	1	1
Company_ID	CPS (Company name/num)	Numeric	Mandatory	10	2–11
Hier_CD	Value = CRP	Alpha	Mandatory	3	12–14
Hier_Node	Value = 0 or 1	Numeric	Mandatory	10	15–24
Parent_Hier_Node	Value = -1 or 0	Numeric	Mandatory	10	25–34
Hier_Level	Value = 1 or 2	Alpha	Mandatory	3	35–37
Description	Value = Company Name	Alpha	Mandatory	40	38–77
Mgr_Last_NM	Blank (user supplied)	Alpha	Optional	20	78–97
Mgr_First_NM	Blank (user supplied)	Alpha	Optional	20	98–117
Mgr_Title	Blank (user supplied)	Alpha	Optional	40	118–157
Mgr_Training_DT	Blank (user supplied)	Alpha	Optional	6	158–163
Mgr_Phone_Num	Blank (user supplied)	Alpha	Optional	13	164

15.4.8. Hierarchy Record

The following table outlines the format of the Hierarchy record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Code	CPS – Value = A, D, C, R	Alpha	Mandatory	1	1
Company_ID	CPS (Client Number)	Numeric	Mandatory	10	2–11
Hier_CD	Value = CRP	Alpha	Mandatory	3	12–14
Description	Value = Default Hierarchy	Alpha	Mandatory	40	15

15.4.9. Period Record

The following table outlines the format of the Period record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Code	CPS – Value = A, D, C, R	Alpha	Optional	1	1

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Period	CPS	Numeric	Mandatory	5	2–6
Company_ID	CPS (Client Number)	Numeric	Mandatory	10	7–16
Card_Type	CPS	Alpha	Mandatory	1	17
Start_DT	CPS	Alpha	Mandatory	6	18–23
End_DT	CPS	Alpha	Mandatory	6	24–27
Complete_YN	Blank (system acquired)	Alpha	Optional	1	28

15.4.10. Transaction Record

The following table outlines the format of the Transaction record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Transaction Code	CPS – Value = A, D, C, R	Alpha	Mandatory	1	1
Acct_NUM	CAI	Alpha	Mandatory	19	2–20
Posting_DT	CPS	Alpha	Mandatory	6	21–26
Trans_Ref_NUM	CAI	Alpha	Mandatory	23	27–49
Seq_NUM	CPS	Numeric	Mandatory	10	50–59
Period	CPS	Numeric	Mandatory	5	60–64
Acqr_BIN	CAI	Alpha	Mandatory	6	65–70
Card_Acceptor_ID	Blank	Alpha	Mandatory	25	71–95
Merch_NM	CPS	Alpha	Mandatory	25	96–120
Merch_City	CPS	Alpha	Mandatory	13	121–133
Merch_State_Cd	CPS	Alpha	Optional	2	134–135
Merch_Iso_Ctry_CD	CPS	Numeric	Mandatory	5	136–140
Merch_Zipcode	CPS	Alpha	Optional	9	141–149
Source_AMT	Bill amount	Numeric	Mandatory	13	150–162
Bill_AMT	CAI	Numeric	Mandatory	13	163 – 175
Purchase_ID	Blank (if not available)	Alpha	Optional	25	176 – 200
Source_Curr_CD	Value = Numeric code for AU	Numeric	Mandatory	5	201 – 205
Merch_Catg_Cd	CAI	Numeric	Mandatory	5	206 – 210
Trans_CD	CPS	Alpha	Mandatory	2	211 – 212
Trans_DT	CPS Posting date	Alpha	Mandatory	6	213 – 218
Bill_Curr_CD	Value =Numeric code for AU	Numeric	Mandatory	5	219 - 223
Tax_AMT	Blank	Numeric	Optional	13	224 – 236
Dispute_AMT	Blank	Numeric	Optional	13	237 – 249
Dispute_Rsn_CD	Blank	Alpha	Optional	1	250

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Dispute_DT	Blank	Alpha	Optional	6	251 – 256
Commodity_Cd	Blank – to be confirmed	Alpha	Optional	4	257 – 260
Merch_Vat_Num	Blank	Alpha	Optional	15	261 – 275
Customer_Vat_Num	Blank	Alpha	Optional	13	276 – 288
Vat_Rate_CD	Blank	Alpha	Optional	2	289 – 290
Vat_AMT	Blank	Numeric	Optional	13	291 – 303
Tax2_AMT	Blank	Numeric	Optional	13	304 – 316
Purch_ID_Format	Blank	Alpha	Optional	1	317
Bill_Acct_Num	CPS	Alpha	Mandatory	19	318 – 336
Tax_Zipcode	Blank – system acquired	Alpha	Optional	9	337 – 345
Company_ID	CPS (Company name/num)	Numeric	Mandatory	10	346 – 355
Hier_CD	Blank (system acquired)	Alpha	Optional	3	356 – 358
Hier_Node	Blank (system acquired)	Numeric	Optional	10	359 – 368

16.   ANZ LockBox (Australia Only)

16.1. Introduction

The following section outlines the file format specifications for ANZ LockBox files in Australia.

ANZ LockBox is a mail remittance collection facility where customers outsource to ANZ the processing of mailed payments via cheque, money order or credit card. All payments made to the customer are collected from the mail outlet, batched and processed by Australia and New Zealand Banking Group Limited. The funds are then electronically transferred into the customers' account on the same day.

16.2. Standard File Naming Convention

File name: (XX)(YYMMDD).ANZ
Where: (XX) = Biller ID reference
                 (YYMMDD) = Date
All file names can be changed via request.

16.3. File Layout

The file will consist of a sequence of:
- 1 Header Record
- *n* Detail Records
- 1 Trailer Record

The following table outlines the transaction types for ANZ Lockbox formatted files:

Transaction Type Number	Product
00	Cheques
01	Remittances
02	Credit Cards

16.4. Detail Record Usage

The first section of the detail record is the same for all detail records. The detail record fields from **Record Type** up to **Trace Serial Number** are present in each record. The **Transaction Trace Number** is a number unique to each **transaction** as captured. What follows this section depends on the Transaction Type.

Cheques: Transaction Type = 00
This represents the cheque debit which drew on the payer's account.
These details are useful when the cheques are returned dishonoured. The Biller can use this information to identify exactly which payment was dishonoured.
These records are preceded by the associated **Remittance** (Transaction Type = 01) records.

If **Capture Mode** is Cheque Only, then the associated remittance advice will be generated electronically in the capture process.

Remittances: Transaction Type = 01
This represents a remittance advice - which is the credit to the billers account. It represents the payment to the Biller.

The **Biller Reference Number** field carries all the reference details captured from the form.

This record will precede the associated cheque debits. The sequence of records is:
- Transaction Type 01 <= The remittance
- Transaction Type 00 <= The cheque record details.
- Transaction Type 01 <= The next remittance
- Transaction Type 00 <= The cheque details for the next remittance.

When **Capture Mode** is **Multiples** then there may be one or more remittances associated with one or more cheques. The end of a sequence is indicated by either a change of transaction type or a change in Batch number: i.e.. a sequence of **Remittance Detail records** are associated with the following sequence of **Cheque Detail records** until the next **Remittance Detail record** or change of **Batch Number**. The **Transaction Trace Number** also links all records associated in each transaction.

When **Capture Mode** is **Document Only** there is no cheque record.

Credit Cards: Transaction Type = 02
This record represents a Credit Card payment.
The Credit Card information is available for use in case of a dispute with the Payer.
The entire payment is represented in only one record with both remittance and Credit Card data.

Capture Modes
Cheque Only: Cheque Detail records without associated paper Remittance advices. Only used if the Biller requires the Lockbox operation to process and bank all cheques.

Document Only: Remittance Advices without an associated cheque payment. Only used if mandatory by the Biller. Credit cards are processed in this capture mode because the credit card details are manually entered.

Matched Pairs: A sequence of one remittance/one cheque where amount fields on both documents are matched visually. This is usually the most common.

Multiples: A sequence of one or more remittances followed by one or more cheques. This capture mode is also used where there is manual process involved. Commonly the amount on the cheque does not match the amount on the remittance advice.

16.5. ANZ LockBox File Format

16.5.1. Header Record

The following table outlines the format of the Header record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type		Numeric	Mandatory	1	1
Biller Code		Numeric	Mandatory	4	2 - 5
File Sequence Number		Numeric	Mandatory	4	6 - 9
Capture Date	CCYYMMDD	Numeric	Mandatory	8	10 - 17

16.5.2. Detail Record

The following table outlines the format of the Detail record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type		Numeric	Mandatory	1	1
Transaction Type		Numeric	Mandatory	2	2 - 3
Batch Number		Numeric	Mandatory	8	4 - 11
Capture Mode		Numeric	Mandatory	2	12 - 13
Transaction Trace Number		Numeric	Mandatory	4	14 - 17
Trace Serial Number		Numeric	Mandatory	9	18 - 26

16.5.3. Transaction Details - Remittance Details Record

This record redefines Transaction Details - Type=01

The following table outlines the format of the Transaction Details - Remittance Details record:

Field	Length	Format
Biller Reference Number	26	Numeric
Transaction Credit Amount	10	Numeric
Actual Amount	10	Numeric

16.5.4. Transaction Details - Credit Card Details Record

The following table outlines the format of the Transaction Details - Credit Card Details record:

Field	Length	Format
Biller Reference Number	26	Numeric
Credit Card Rem. Advice Amount	10	Numeric
Credit Card DR Amount	10	Numeric
Credit Card Number	16	Numeric
Authorisation Number	8	Numeric

16.5.5. Transaction Details—Cheque Details Record

The following table outlines the format of the Transaction Details - Cheque Details record:

Field	Length	Format
Cheque DR Amount (in cents)	10	Numeric
Cheque Serial Number	9	Numeric
Cheque BSB Number	6	Numeric
Cheque Account Number	9	Numeric
Cheque Tran Code	3	Numeric

NB: Records are Variable length:

- in MS-DOS/Windows add 2 bytes for the CRLF record terminator

16.5.6. Transaction Details—Trailer

The following table outlines the format of the Trailer record:

Field	Description	Alpha / Numeric	Mandatory / Optional	Size	Position
Record Type		Numeric	Mandatory	1	1
Number of Detail Records		Numeric	Mandatory	6	2 - 7
Sum of Cheque DR Amount Fields		Numeric	Mandatory	12	8 – 19
Sum of Credit Card DR Amount Fields		Numeric	Mandatory	12	20 – 31
Sum of Cheque & Credit Card DR Amount Fields		Numeric	Mandatory	12	32 – 43

16.6. Field Definitions

The following table outlines the field definitions for ANZ Lockbox

Field	Definition	Format
Record Type	Field to properly identify the proper processing for each record: "0" for Header "1" for Detail "9" for Trailer	Alpha/numeric
Biller Code	This is a code issued by ANZPS to uniquely identify each LockBox service.	
File Sequence Number	A number, increasing by 1 for each file transmitted to differentiate between files.	Numeric Right-justified Zero-filled

Field	Definition	Format
Capture Date	This is the date upon which ANZPS originally processed the remittances.	
Transaction Type	This is where we have mixed debits and credits. 00 – Cheque (Debit) 01 – Remittance Advice (Credit) 02 – Credit Card Transaction (Remittance Credit with Credit Card Debit) 03–99 Reserved for future use.	
Batch Number	The Batch Number in which this detail line was processed.	Numeric Right-justified Zero-filled
Capture Mode	This is a method of capture used by the LockBox system for the batch. 00 – Cheque Only 01 – Document Only 02 – Matched Pairs 03 – Multiples & Manual Capture 04 – 99 Reserved for future use	
Transaction Trace Number	This is a sequential number allocated to each transaction as captured and differentiates between transactions in the file. The same transaction number is reported for all records captured in the same transaction.	4 digits Right-justified Zero-filled
Transaction Serial Number	This a number to support the tracing of transactions within the Lockbox System. It is a sequential number produced by the Lockbox system. The Trace Serial Number increments for each document captured. Each remittance advice and associated cheque(s) will have separate Trace Serial Numbers.	Numeric Right-justified Zero-filled
Biller Reference Number	The number allocated by the Biller for each client and printed in the code line of the remittance advice. There may actually be a number of subfields within this field to represent a variety of fields that are captured by the Lockbox system. While it is normally a numeric field it can contain alphabetic characters when the OCRB font is used for data capture. This requires special arrangement with ANZ to ensure that the validations are properly set up.	Alphanumeric Right-justified Zero-filled
Transaction Credit Amount	The amount of the remittance advice.	Numeric Right-justified Zero-filled
Actual Amount	The amount which is used to balance the transaction by matching the cheque value presented.	Numeric Right-justified Zero-filled
Credit Card Remittance Advice Amount	The amount captured from the remittance advice. This is the amount due, not necessarily the amount paid.	Numeric Right-justified Zero-filled
Credit Card DR Amount	The amount debited to the client's credit card and credited to the biller.	Numeric Right-justified Zero-filled
Credit Card Number	The 16 Digit credit card number provided by the client.	
Authorisation Number	The allocated authorisation number for approved credit card transactions.	Numeric Right-justified Zero-filled
Cheque DR Amount	This will contain the value of the cheque. The value is in cents.	Numeric Right-justified Zero-filled
Cheque Serial Number	Cheque Serial number from the cheque. Including the check digit if present.	Numeric Right-justified Zero-filled

Field	Definition	Format
Cheque BSB Number	BSB Number from the cheque. This identifies the bank and branch on which the cheque was drawn.	
Cheque Account Number	Account Number from the cheque. This is the account on which the cheque was drawn.	Numeric Right-justified Zero-filled
Cheque Tran Code	The Tran Code from the cheque code line. This is usually "000" or "009".	Numeric Right-justified Zero-filled
Number of Detail Records	Count of the number of Detail Records. It is the number of records of Record Type 1.	Numeric Right-justified Zero-filled
Sum of Cheque DR Amount Fields	Total of all Cheque DR Amount fields. This is the value of cheques processed during the day.	Numeric Right-justified Zero-filled
Sum of Credit Card DR Amount Fields	Total of Credit Card DR Amount fields. This is the value of Credit Card transactions which have been lodged for processing.	Numeric Right-justified Zero-filled
Sum of Cheque & Credit Card DR Amount Fields	The sum of the 2 previous figures, i.e.: Cheque DR and Credit Card DR Amount fields. It is the total value of the day's processing.	Numeric Right-justified Zero-filled

17. ANZ LockBox (New Zealand Only)

17.1. Introduction

The following section outlines the file format specifications for ANZ LockBox files in New Zealand.

ANZ LockBox is a mail remittance collection facility where customers outsource to ANZ the processing of mailed payments via cheque, money order or credit card. All payments made to the customer are collected from the mail outlet, batched and processed by Australia and New Zealand Banking Group Limited. The funds are then electronically transferred into the customers' account on the same day.

17.2. Record File Format

TIRPC Titan Standard Remittance Processing MICR file
Length: 80 characters

Field	Attributes	Description
01 TIRP-RECORD		
03 TIRP-STD-HEADER redef TIRP-RECORD		
05 TIRP-RECTYPE-H	PIC x	Header record value 'H'
05 TIRP-DATE	PIC 9(8)	Date file created yyyymmdd
05 TIRP-TAPE	PIC x(2)	Value "TI"
05 FILLER	PIC x(69)	
03 TIRP-STD-DETAIL redef TIRP-RECORD		
05 TIRP-RECTYPE-D	PIC x	Value 'D' for detail
05 TIRP-PROC-DATE	PIC 9(8)	Date Remittance advice entered yyyymmdd
05 TIRP-RUN-NO	PIC 9(2)	Run number
05 TIRP-PROC-TIME	PIC 9(6)	Time Remittance advice entered
05 TIRP-ANAL-CODE	PIC x(12)	Analysis code
05 TIRP-SERIAL-NO	PIC 9(12)	Serial Number
05 TIRP-BANK-BRANCH	PIC 9(6)	The bank and Branch number
05 TIRP-ACCOUNT	PIC x(10)	The account number
05 TIRP-AMOUNT	PIC S9(8)V99	The amount of the transaction
05 TIRP-DRN	PIC X(12)	Document Retrieval Number
05 TIRP-TRAN-TYPE	PIC X(1)	C = cash, R = remittance advice, H = holdover B = balancing credit

03 TIRP-TRAILER-RECORD redef TIRP-RECORD		
05 TIRP-RECTYPE-T	PIC x	Value 'T' for detail
05 TIRP-HASH-TOTAL	PIC 9(14)V99	The total of debits and credits not worrying about the sign
05 TIRP-TOTAL-ITEMS	PIC 9(8)	The total number of items
05 TIRP-DEBIT-TOTAL	PIC 9(10)V99	The total debit amounts
05 TIRP-CREDIT-TOTAL	PIC 9(10)V99	The total credit amounts
05 filler	PIC x(31)	Value spaces

17.3. Batch Summary Files Example

Subject: Remittance processing for xxxxxxxxxx
The following batches were processed at xx/xx/xxxx 12:00:00

```
Batch    Num      Num         Credit     Debit
Number   Credits  Debits      Value      Value
-------  -------  ----------  ----------
7855     27       26          928066     928066
7864     1        1           149727     149727
7883     33       30          2608636    2608636
7887     18       18          1928352    1928352
-------  -------  ----------  ----------
sum      79       75          5614781    561478
```

ANZ

18.   Enhanced Cheque Processing (Australia only)

18.1. Introduction

The following section outlines the file format specifications for Enhanced Cheque Processing (COEE) files.

18.2. Standard File Naming Convention

COEE file name standard is as follows: **AAAXNNNZ.COE**
Where:

- **AAA**

  A 3 Character identifier for a customer set by ANZ and provided to the Customer at implementation time.

- **X**

  Represents the ANZ Transaction Processing Centre (TPC) at which the matching of the paper item and the electronic item will occur. This will be advised to the customer at implementation and is specific to each customer location. Customers may have their paper items clearing at different TPC depending on their branch locations. As such they will be required to produce a separate file for each TPC. Valid entries for this character are:
  - ➢ "S" – Sydney TPC
  - ➢ "M" – Melbourne TPC (Includes Tasmania)
  - ➢ "B" – Brisbane TPC
  - ➢ "A" – Adelaide TPC
  - ➢ "P" – Perth TPC
  - ➢ "D" – Darwin TPC

- **NNN**

  The Sequence number of the file (e.g.. 001). This will increment by one for each file a customer sends to each TPC.

- **Z**

  Processing Indicator – Valid entries for this character are:
  - ➢ "I" – Interim File – Defines that this is NOT the last file for the customer for the Day.
  - ➢ "F" – Final File – Defines that this IS the last file for the customer for the Day.

  This Indicator will enable each State TPC to determine that all files for a customer have been received for a processing day.

- **COE**

  Literal file extension – Identifies incoming file as a COEE file.

  All file names can be changed via request.

18.3. File Layout

The COEE file consists of 3 Record Types:
- **Header** - Identifies the submitting Appointer and the date to process the file
- **Detail** - A record for each cheque to be processed
- **Trailer** -Confirmation of the value and quantity of cheques detailed in the file.

18.4. Enhanced Cheque Processing File Format

Each record is of a fixed length. Therefore where a field is optional it must either be space or zero filled as required.

In the definition columns below the following codes are used:
- **N**   Numeric field, i.e. the field can only contain 0,1,2,3,4,5,6,7,8 or 9.
- **X**   Alphanumeric field
- *{number}*   Field size, e.g. (5) would be a field of 5 characters
- **DD**   Day of the month, e.g. 18 for the 18th
- **MM**   Number of the month, e.g. 07 for July
- **CCYY**   Century and year of the century, e.g. 2005
- **LJ**   Left Justified
- **RJ**   Right Justified
- **SF**   Space Filled
- **ZF**   Zero Filled
- **hhmmss**   Two digit hour, two digit minute, two digit second expressed in 24 hour time

Note: Although these records have been based on the APCS 9000, 1010, and 9090 record types they are not exactly the same. Similar field names, sizes and contents have been used wherever practical.

18.4.1. Header Record

The following table outlines the format for the Header Record:

Field	Description	Definition	Mandatory	Other Information
Record Type	Denotes Header	N (4)	Yes	Literal of "0000"
Version	Version number of file format	N (2) RJZF	Yes	E.g. this is version 1.2 so the value would be "12"
Transmission Date	The date the file is sent to ANZ for exchange and settlement	N (8) RJZF	Yes	Format: CCYYMMDD E.g. "20050615" for 15th June 2005
BSB (Collecting FI)	The BSB of the negotiating Appointer	N (6)	Yes	E.g. "032055", the BSB with the hyphen removed
Appointer Name	Name of the submitting Appointer	X (12) LJSF	Yes	E.g. "ANZ Banking " or {spaces}
Date File Created	Date of the file	N (8)	Yes	Format: CCYYMMDD E.g. "20050615" for 15th June 2005
Time File Created	The time the file is created by the Appointer	N (6) RJZF	Yes	Format: hhmmss E.g. "165503" for 4:55.03pm
File Sequence Number	An incremental sequence number for the file used by ANZ to ensure duplicate files are not processed	N (3) RJZF	Yes	E.g. "003" for the third file, or "000"
FileName	The File Name of This File	X (12)	Yes	Refer to File Naming Convention Section above.

18.4.2. Detail Record

The following table outlines the format of the Detail Record:

Field	Description	Definition	Mandatory	Other Information
Record Type	Denotes Detail record	N (4)	Yes	Literal of "0001"
Capture Date	Date that file is to be processed	N (8)	Yes	Format: CCYYMMDD E.g. "20050615" for 15th June 2005
Customer ID	Three Character Customer ID	X (3)	Yes	E.g.. HBS – Heritage, AON – AON, GBS – Greater BS, NEW – Newcastle BS
Extra Auxiliary Domestic	Extra Auxiliary Domestic (Any agent deposit code)	N (11) LJSF	Yes	E.g. "123456789 ", if DBT {spaces}
Auxiliary Domestic	Auxiliary Domestic (or Cheque Number)	N (9) LJSP	Yes	E.g. "123456789" or "123456 ", if CRT {spaces}
BSB	The BSB of the cheque	N (6)	Yes	E.g. "032055", the BSB with the hyphen removed
Account Number	The account number from the item	N (23) LJSF	Yes	E.g. "999999999 ", > zero required
Transaction code	Transaction code of this type of voucher	N (3) LJSF	Yes	(If on cheque), e.g. "50 " or or {spaces}
Amount	Value of the cheque	N (12) RJZF	Yes	Amount expressed in cents E.g. "000000011515" for $115.15
DHR_IND	Delayed paper or sort requirement indicator	X (1)	Yes	{space} = Process cheque "D" = Delayed Transaction "H" = Hold over cheque "R" = Return cheque to customer
Manual Repair	Indicates if the details of the cheque were manually captured at the	N (1)	Yes	Literal of "1" if manually repaired or "0" if not

Field	Description	Definition	Mandatory	Other Information
	Appointer's branch			
Cust_Rec_ID	Customers Record Reference	X (12)	Yes	Customers' Unique record Reference or {spaces}.
Doc Type	Is the document a debit or credit	X (3)	Yes	Literal "DBT" or "CRT"
Cap Bch ID	Appointers capture branch ID	N (6), RJZF	Yes	E.g. "012555" or {spaces}
Cap Bch Name	Appointers capture branch name	X (16) LJSF	Yes	E.g. "Sydney " or {spaces}
Image File Name*	File Name of associated Image File	X (20) LJSF	Yes	{spaces} Future Use only. Format: 16.3 - Includes literal '.'
Front Image Offset*	Offset within concatenated image file of the front Image	X (10) LJSF	Yes	{spaces} Only Required For Concatenated Image Files
Front Image Length*	Length (Size) of the front Image within the concatenated image file	X (10) LJSF	Yes	{spaces} Only Required For Concatenated Image Files
Rear Image Offset*	Offset within concatenated image file of the rear Image	X (10) LJSF	Yes	{spaces} Only Required For Concatenated Image Files
Rear Image Length*	Length (Size) of the rear Image within the concatenated image file	X (10) LJSF	Yes	{spaces} Only Required For Concatenated Image Files

* Note: Included for Future Use only. Included for Image truncation functionality.

18.4.3. Trailer Record

The following table outlines the format of the Trailer Record:

Field	Description	Definition	Mandatory	Other Information
Record Type	Denotes Trailer record	N (4)	Yes	Literal of "9999"
File Credit Total Amount	Total value of the credit items in the file (i.e. "D" and space indicator values)	N (18) RJZF	Yes	Amount expressed in cents E.g. "0000000123456789" would be $1,234,567.89
File Debit Total Amount	Total value of the debit items in the file (i.e. "D" and space indicator values)	N (18) RJZF	Yes	Amount expressed in cents E.g. "0000000123456789" would be $1,234,567.89
File Count of Credit Items	Count of the number of credit items (cheques to be processed i.e. "D" and space indicator items) in the file	N (6) RJZF	Yes	E.g. "007112" for 7,112 credit items in the file
File Count of Debit Items	Count of the number of debit items (cheques to be processed i.e. "D: and space indicator items) in the file	N (6) RJZF	Yes	E.g. "007112" for 7,112 debit items in the file
Hold Items	Count of the number items (cheques) to be held over to the next day (i.e. "H" indicator)	N (5) RJZF	Yes	E.g. "00321" for 321 items to be held over
Return Items	Count of the number of items (cheques) to be returned to the corporate that processing day (i.e. "R" indicator)	N (5) RJZF	Yes	E.g. "00001" if 1 item is to be returned to the corporate

Note: The Trailer record is used to confirm the details of the file. It summarises by the number and value of items to be processed grouped by document type. It is against these figures that the daily activity reports will be prepared and submitted to the client. These reports will confirm the actual details processed, any surplus items and compare them to the expected number and value to be processed allowing both organisations to immediately manage any discrepancies.

19.   AIF XML File Format

The AIF file format is an XML. It consists of 3 Record Types:

- **<HEADER>**   Identifies the submitting Appointer
- **<ITEM>** A record for each voucher to be processed
- **<TRAILER>**   Confirmation of the value and quantity of vouchers detailed in the file.

All XML tags should be available in the file irrespective of a value exists or not. If no value exists for a field, it should have an empty tag (e.g. <TRANCODE></TRANCODE>)

In the definition columns below the following codes are used:

- **N**   Numeric field, i.e. the field can only contain 0,1,2,3,4,5,6,7,8 or 9.
- **X**   Alphanumeric field
- *{number}*   Field size, e.g. (5) would be a field of 5 characters
- **DD**   Day of the month, e.g. 18 for the 18th
- **MM**   Number of the month, e.g. 07 for July
- **CCYY**   Century and year of the century, e.g. 2005
- **RJ**   Right Justified
- **ZF**   Zero Filled
- **hhmmss**   Two digit hour, two digit minute, two digit second expressed in 24 hour time

19.1. <HEADER> Record

XML Tag	Description	Definition	Mandatory	Other Information
<TRANSMISSION_DATE>	The date the file is sent to ANZ for exchange and settlement	N (8)	Yes	Format: CCYYMMDD E.g. "20150615" for 15th June 2015
<BSB_COLLECTING_FI>	The BSB of the negotiating Appointer	N (6) RJZF	Yes	E.g. "032055", the BSB with the hyphen removed
<CUSTOMER_ID>	3 letter Appointer Mnemonic	X(3)	Yes	E.g. ANZ
<APPOINTER_NAME>	Name of the submitting Appointer	X(50)	Yes	E.g. "Australia and New Zealand Banking Group Limited"
<DATE_FILE_CREATED>	Date of the file	N (8)	Yes	Format: CCYYMMDD E.g. "20050615" for 15th June 2005
<TIME_FILE_CREATED>	The time the file is created by the Appointer	N (6) RJZF	Yes	Format: hhmmss E.g. "165503" for 4:55.03pm
<SEQ_NUMBER>	An incremental sequence number for the file used by ANZ to ensure duplicate files are not processed	N (3) RJZF	Yes	E.g. "003" for the third file, or "000"
<FILE_IND>	The File Indicator of this file	N (1)	Yes	'I' or 'F'

19.2. <ITEM> Record

Field	Description	Definition	Mandatory	Other Information
<EXAUXDOM>*	Extra Auxiliary Domestic (Any agent deposit code)	N (11)	Yes	E.g. "123456789" if DBT empty tag - <EXAUXDOM></EXAUXDOM>
<AUXDOM>*	Auxiliary Domestic (or Cheque Number)	N (9)	Yes	E.g. "123456789" or "001234" if CRT empty tag - <AUXDOM></AUXDOM>
<BSB> **	The BSB of the voucher (cheque, credit slip)	N (6)	Yes	E.g. "032055", the BSB with the hyphen removed
<ACCOUNT>*	The account number from the item	N (23)	Yes	E.g. "999999999", > *zero* required
<TRANCODE>	Transaction code of this type of voucher	N (3)	Yes	(If on cheque), e.g. "50 " or empty tag - <TRANCODE></TRANCODE>
<AMOUNT>	Value of the voucher (cheque, credit slip)	N (12)	Yes	Amount expressed in cents E.g. "11515" for $115.15
<CUST_REP_IND>	Indicates if the details of the voucher were manually captured at the Appointer's branch	N (1)	Yes	Literal of "1" if manually repaired or "0" if not
<CUST_REC_ID>	Customers Record Reference	X (12)	Yes	Customers' Unique record Reference or Empty tag - <CUST_REC_ID></CUST_REC_ID>
<DOCTYPE>	Is the document a debit or credit	X (3)	Yes	Literal "DBT" or "CRT"
<CUST_BCH_ID>	Appointers capture branch ID	N (6)	Yes	E.g. "012555" or empty tag - <CUST_BCH_ID></CUST_BCH_ID>
<CUST_BCH_NAME>	Appointers capture branch name	X (16)	Yes	E.g. "Sydney" or empty tag- <CUST_BCH_NAME></CUST_BCH_NAME>
<MICRSTRING>	MICR Firmware string from Scanning Device	X(50)	Yes	MICR string or empty tag - <MICRSTRING></MICRSTRING>
<OCRSTRING>	OCR Firmware string from Scanning Device	X(50)	Yes	OCR string or empty tag - <OCRSTRING></OCRSTRING>
<FRONTIMAGE>	Front Image Base64 string	Base64	Yes	Front Image Base64 string
<REARIMAGE>	Rear Image Base64 string	Base64	Yes	Rear Image Base64 string

<ITEM> Record Notes:

* <EXAUXDOM> (Extra Auxiliary Domestic) field is eleven characters. This field be at least six characters, right justified and zero filled.
All codeline fields in the file must match the exact codeline on the paper.
E.g. "001234", or "123456", or "123456789", etc.

* <AUX_DOM> (Auxiliary Domestic) field is nine characters. This field must be at least six characters, right justified and zero filled.

All codeline fields in the file must match the exact codeline on the paper.
Eg. "001234", or "123456", or "123456789", etc.

* <ACCOUNT> (Account Number) field is twenty three characters. This field must be at least six characters, right justified and zero filled.
All codeline fields in the file must match the exact codeline on the paper.
Eg. "001234", or "123456", or "123456789", etc.

** Credit BSB's will be validated against the relevant customer's CRT Account with ANZ. If the BSB on a CRT does not match the BSB for the customer, the file will be rejected and an error response file generated and sent back to customer.

19.3. <TRAILER> Record

Field	Description	Definition	Mandatory	Other Information
<DEBIT_ITEMS>	Count of the number of debit items in the file	N (6)	Yes	E.g. "7112" for 7,112 debit items in the file
<DEBIT_VALUE>	Total value of the debit items in the file	N (18)	Yes	Amount expressed in cents E.g. "871553" for debit value $8,715.53
<CREDIT_ITEMS>	Count of the number of credit items in the file	N (6)	Yes	E.g. "112" for 112 credit items in the file
<CREDIT_VALUE>	Total value of the credit items in the file	N (18)	Yes	Amount expressed in cents E.g. "871553" for credit value $8,715.53

Trailer Record Notes:

The Trailer record is used to confirm the details of the file. It summarises by the number and value of items to be processed grouped by document type.

Sample AIF file

Provided as a separate file on request.

19.4. Image Quality Requirements

Voucher images (Front & rear) captured should satisfy the following requirements (before base64 conversion).

- Greyscale JPEG image
- 256 shades
- Minimum 100 DPI resolution
- Quality Factor 30

19.5. File Requirements

The AIF file must meet the following requirements:

- APPOINTER may send multiple Interim AIF files on a day but must send one, and only one, final AIF file.
- The AIF file must be for the current ANZ processing day.
- A transaction's total DBT value must balance with its corresponding CRT value
- All Detail record value and counts must balance with the totals contained in the Trailer record.
- AIF XML file should be an XML file with "utf-8" encoding.

19.5.1. File Validations

On receipt of an AIF file, ANZ will verify that the file has been delivered to the correct server and then put the AIF file through an internal validation process to determine if the file is in a suitable format for processing. Through the validation process ANZ ensures that:

Header record

- APPOINTER ID in header record is valid;
- The Transmission Date in the header record is the validation processing date;
- The filename is correct.
- It is the first time that ANZ has successfully processed the File Sequence Number;
- The Header record structure is syntactically correct.

Detail record

- Debits balance to Credits in a transaction;
- CRT Detail records must have a unique EXAUXDOM.
- The Detail record count matches the totals in Trailer record.
- The Detail record structure is syntactically correct.
- **Maximum number of Detail record's allowed in one AIF is 1000**.

Trailer record

- All Debit and Credit amount totals and all Debit and Credit transaction record counts are correct (i.e. balance with the detail record).
- The Trailer record structure is syntactically correct.

If any of the above file verifications fail with respect to the AIF file sent by Appointer, a response file (ERR file -
AIF_Date_{AppointerMnemonic}_{StateCapital}_{SeqNo}_{FileIndicator}.ERR)
will be generated by ANZ and sent to Appointer via GCIS detailing the reason for verification failure. The only exception to this is, if the verification process cannot determine the Appointer from the Header record with absolute certainty, an automatic response will not be generated.

The Appointer will receive an acknowledgement (ACK file -
AIF_Date_{AppointerMnemonic}_{StateCapital}_{SeqNo}_{FileIndicator}.ACK)
of valid files. Such acknowledgements will be received by Appointer within 30 minutes of
receipt of the AIF file by ANZ via GCIS.

Acknowledgement of AIF file validation for Appointer will only indicate that the AIF file is
valid for processing and does not indicate that the AIF file has been processed for value.

20. Bank@Post Customer Transaction Data File & Customer Transaction Report

20.1. Introduction

Transaction Data Files and Customer Transaction Reports will be produced on every business day where transactions have occurred. File Naming Convention

20.1.1. Bank@Post Customer Transaction Data File

File Name: ddmmyyBPDT
Where:
dd = Day of the month mm = Month yy = Year BP = denotes Bank@Post
DT = denotes the Data File
Example filename: 170809BPDT

20.1.2. Bank@PostCustomer Transaction Report

File Name: ddmmyynnnnTN
Where:
dd = Day of the month mm = Month yy = Year nnnn = The POSTbillpay Biller ID
TN = denotes the Transaction Report
Example filename: 18080912345TN

All file names can be changed via request.

20.2. File Format

20.2.1. Bank@PostFile Header

Bank@Post Customer Transaction File Structure—File Header

#	Field	Description	Alpha / Numeric	Size	Position
1	Transaction File Record Type	00	Numeric	2	01 – 02
2	Transaction File Identifier	ANZ BankatPost	Alpha/Numeric	20	03 – 22
3	Transaction File Date	Ddmmyyyy	Numeric	8	23 - 30
4	Reference/Account Number	ANZ BSB (6) & Account number (9)	Numeric	15	31 – 45
5	Filler	Spaces		85	46 - 130
6	CR/LF		Alpha/Numeric	2	131-132

20.2.2. Bank@PostTransaction Record

Bank@Post Record File Structure—Details of Transaction

#	Field	Description	Alpha / Numeric	Size	Sort	Position
1	Transaction File Record Type	"05"	Numeric	2		01-02
2	Reference/Account Number	ANZ BSB (6) & Account number (9)	Numeric	15	1	03-17
3	Transaction Date	Ddmmyyyy	Numeric	8		18 -25
4	Transaction Time	HHMMSS	Numeric	6		26- 31
5	Post Office Name		Alpha/Numeric	20		32-51
6	Transaction Type Number	"01" or "02"	Numeric	2		52-53

#	Field	Description	Alpha / Numeric	Size		Position
7	Transaction Type Name	Either "Deposit Cash Cheques", "Deposit Cheques" or "Deposit Cash"	Alpha/Numeric	20		54-73
8	FI ID	ANZ ID = 32	Alpha/Numeric	2		74-75
9	Principal Number	ANZ ID= 2967	Alpha/Numeric	4		76-79
10	Agent Number	nnnnnnn - padded with leading zeros	Numeric	7	2	80-86
11	Deposit Number	nnn - padded with leading zeros	Numeric	3		87-89
12	Number of Cheques	nnn - padded with leading zeros	Numeric	3		90 -92
13	Cheque Amount	Unsigned amount in cents	Numeric	9		93 -101
14	Cash Amount	Unsigned amount in cents	Numeric	9		102-110
15	Total Amount of Transaction	Unsigned amount in cents	Numeric	9	3	111-119
16	Post Office (Work Centre)	Processing Point for Transaction	Alpha/Numeric	6		120-125
17	Adjustment Reason Code	Used to indicate negatives on file - normally a space Space = positive, 1 = Adjustment/Operator Error, 2 = Dishonoured Cheque, 3 = Dishonour Cheque Fee	Alpha/Numeric	1		126- 126
18	Filler	Space		4		127-130
19	CR/LF			2		131- 132

20.2.3. Bank@PostTrailer Details

Bank@Post—Trailer Details

#	Field	Description	Alpha / Numeric	Size	Position
1	Transaction File Record Type	"99"	Numeric	2	01-02
2	Transaction File Identifier	ANZ BankatPost	Alpha	20	03-22
3	Transaction File Date	ddmmyyyy	Numeric	8	23-30
4	Principal Name	"ANZ"	Alpha	30	31-60
5	Transaction Count	Number of transactions	Numeric	8	61-68
6	Transaction File Total Amount	Signed amount in cents (includes trailing plus or minus sign)	Numeric	12	69-80
7	Filler	Spaces	Alpha	50	81- 130
8	CR/LF		Alpha	2	131-132

20.3. Sample Bank@PostCustomer Transaction Report

```
IEB0503                              ANZ BANK@POST TRANSACTION REPORT                              PAGE:    1
DATE: 18/08/09
TIME: 16:26:53
ACCOUNT NUMBER: 123456 123456789


TRANSACTION TRANSACTION AGENT/DEPOSIT REASON    POST OFFICE                 CASH NUMBER OF  CHEQUE    TRANSACTION
DATE        TIME        NUMBER                   NAME                        AMOUNT CHEQUES  AMOUNT    AMOUNT

15/05/2009  00:00:00   9998888/111  DEPOSIT     POST OFFICE NAME3            20.45 000                       20.45
15/05/2009  00:00:00   9998888/111  DEPOSIT     POST OFFICE NAME4            20.45 000                       20.45
15/05/2009  00:00:00   9998888/111  DEPOSIT     POST OFFICE NAME3            20.45 000                       20.45
15/05/2009  00:00:00   9998888/111  DEPOSIT     POST OFFICE NAME3            20.45 000                       20.45
15/05/2009  00:00:00   9998888/111  DEPOSIT     POST OFFICE NAME4            20.65 000                       20.65
15/05/2009  00:00:00   9998888/111  DEPOSIT     POST OFFICE NAME4            20.85 000                       20.85
15/05/2009  00:00:00   9998888/111  DEPOSIT     POST OFFICE NAME3            10.10 002        50.45          77.95
15/05/2009  00:00:00   9998888/111  DEPOSIT     POST OFFICE NAME3            10.10 002        50.45          77.95
15/05/2009  00:00:00   9998888/111  DEPOSIT     POST OFFICE NAME3            10.10 002        50.45          77.95




SUBTOTAL BY REASON:
      REASON                        COUNT          CASH          CHEQUE         SUBTOTAL
      DEPOSITS                        9           153.60         151.35          304.95

ADJUSTMENTS AND FEES:
      REASON                        COUNT          CASH          CHEQUE         SUBTOTAL
      ADJUSTMENTS                     0             0.00           0.00            0.00
      DISHONOUR FEE (AUSPOST)         0                            0.00
      TOTAL                           0                            0.00


SETTLED SEPARATELY:
      REASON                        COUNT        AMOUNT
      CHEQUE DISHONOURS TOTAL         0            0.00
```

21. Appendices

21.1. Appendix A – Transaction Codes (Tandem)

The following tables describe the transaction identifying codes within CSV and SAP/Multicash formats for Australian Domestic Account Reporting.

Data Source: This section relates to transaction identifying codes where the data source is ANZ's Tandem system.

21.1.1. Transaction code descriptions - HFR Source.

The following table describes the Transaction Codes and descriptions for HFR Source accounts:

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
-2	0			MISC CR	
-1	0			MISC DR	
0	0			CHEQUE	
8	0			PAYMENT	
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	9047			INTERNET	

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
8	9049			INTER BANK	
8	9051			INTERNET	
8	9052			INTERNET	
8	9061			INTERNET	
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

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	Aaaaaaaaaaaaaaaaaaaa
29	9030	2		PAYMENT	Aaaaaaaaaaaaaaaaaaaa
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

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	GOVENRMENT 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

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	
34	0	5	REVERSAL	REVERSL 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	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

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	
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 Innnnnn	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	9990	2	POS	POS CR	
88	0		TELE TFR	TELE TFR	PROCEEDS OF TELEGRAPHIC

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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

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Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	aaaaaaaaaaa	TRANSFER	aaaaaaaaaaaaaaaaaaaaa
89	9030	2	aaaaaaaaaaa	TRANSFER	aaaaaaaaaaaaaaaaaaaaa
93	0	5	REVERSAL	REVERSL CR	REVERSAL OF DEBIT ENTRY or
93	1			S/D REFUND	
93	2			FID REFUND	
93	3			DR TAX REF	
93	4			FIDD REF	
93	5			EFTDD REF	
93	9			REV WH TAX	
93	36			LE FEE REV	
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

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	

The codes in the **Ref** column (above) indicate what information is placed into the:

- "Reference" field in the CSV format
- "Note to Payee 1" field in Multicash SAPAll Format
- "Note to Payee 2" field in the Multicash SAPGEN format

0: spaces placed in the Reference field
1: Auxdom placed in the Reference field
2: ExAuxDom placed in the Reference field
3: Lodgement reference placed in the Reference field
4: Short description placed in the Reference field
5: From account number placed in the Reference field

21.1.2. Transaction code descriptions - CMM Source

The following table describes the Transaction Codes and descriptions for CMM Source accounts:

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER 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

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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 #

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	Aaaaaaaaaaaaaaaaaaaaa
29	9030	2		PAYMENT	Aaaaaaaaaaaaaaaaaaaaa
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

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	GOVENRMENT 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	

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	REVERSL 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

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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

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Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
60	2	2	TD Innnnnn	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

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	aaaaaaaaaaaaaaaaaaaaaa
89	9030	2	aaaaaaaaaaaa	TRANSFER	aaaaaaaaaaaaaaaaaaaaaa
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	

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	

Transaction Code	AUX DOM	Ref	10 CHAR Narrative	Tran Type	LASER STATEMENT (40 CHARACTERS)
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	

The codes in the **Ref** column (above) indicate what information is placed into the:

- "Reference" field in the CSV format
- "Note to Payee 1" field in Multicash SAPAll Format
- "Note to Payee 2" field in the Multicash SAPGEN format

0: spaces placed in the Reference field
1: Auxdom placed in the Reference field
2: ExAuxDom placed in the Reference field
3: Lodgement reference placed in the Reference field
4: Short description placed in the Reference field
5: From account number placed in the Reference field

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21.1.3. Transaction Code to BAI Code Mapping

The following tables describe the transaction identifying codes within Single BTR formats for Australian Domestic Account Reporting.

The codes in the **Ref_Ind** column indicate what information is placed into the:
- "Reference" field in the CSV format
- "Note to Payee 1" field in Multicash SAPAll Format
- "Note to Payee 2" field in the Multicash SAPGEN format
   - 0: spaces placed in the Reference field
   - 1: Auxdom placed in the Reference field
   - 2: ExAuxDom placed in the Reference field
   - 3: Lodgement reference placed in the Reference field
   - 4: Short description placed in the Reference field
   - 5: From account number placed in the Reference field

Refer also to Appendix C for recognising transactions from the Auxdom and Trancode.

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE			
-2	0	0	MISC CR	399	CR	MISCELLANEOUS CREDIT
-1	0	0	MISC DR	699	DB	MISCELLANEOUS DEBIT
0	0	1	CHEQUE	475	DB	CHEQUE PAID
8	0	0	PAYMENT	467	DB	MISCELLANEOUS DEBIT
8	36	3	BUS CARD	699	DB	MISCELLANEOUS DEBIT
8	37	3	BANKCARD	699	DB	MISCELLANEOUS DEBIT
8	38	3	VISA CARD	699	DB	MISCELLANEOUS DEBIT
8	39	3	MASTRCARD	699	DB	MISCELLANEOUS DEBIT
8	40	3	GOLDCARD	699	DB	MISCELLANEOUS DEBIT
8	41	0	DRAWDWN DR	699	DB	MISCELLANEOUS DEBIT
8	42	0	ANZ TRS DR	699	DB	MISCELLANEOUS DEBIT
8	43	0	HARVEST DR	699	DB	MISCELLANEOUS DEBIT
8	44	0	TRANSFER	699	DB	MISCELLANEOUS DEBIT
8	45	0	WITHDRAW	699	DB	MISCELLANEOUS DEBIT
8	46	0	CLO AC BAL	699	DB	MISCELLANEOUS DEBIT
8	47	0	SETTLE DR	699	DB	MISCELLANEOUS DEBIT
8	48	0	CASHMGT DR	699	DB	MISCELLANEOUS DEBIT
8	59	0	MDC SET DR	699	DB	MISCELLANEOUS DEBIT
8	75	3	CARD DR	699	DB	MISCELLANEOUS DEBIT
8	76	0	CARD REV	699	DB	MISCELLANEOUS DEBIT
8	92	0	PP NON-FEE	699	DB	MISCELLANEOUS DEBIT
8	93	2	LEASE DUTY	699	DB	MISCELLANEOUS DEBIT
8	94	2	LEASE	699	DB	MISCELLANEOUS DEBIT
8	98	0	NIGHT SAFE	699	DB	MISCELLANEOUS DEBIT
8	301	0	DRAWING OB	699	DB	MISCELLANEOUS DEBIT

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE			
8	302	0	P PAYMENT	477	DB	STANDING ORDER
8	622	3	MER ADJ	699	DB	MISCELLANEOUS DEBIT
8	9000	3	PAYMENT	699	DB	MISCELLANEOUS DEBIT
8	9010	3	ANZ ATM	699	DB	MISCELLANEOUS DEBIT
8	9011	3	INTL ATM	699	DB	MISCELLANEOUS DEBIT
8	9012	3	INTL ATM	699	DB	MISCELLANEOUS DEBIT
8	9013	3	INTL POS	699	DB	MISCELLANEOUS DEBIT
8	9014	3	INTL POS	699	DB	MISCELLANEOUS DEBIT
8	9020	3	PAYMENT	699	DB	MISCELLANEOUS DEBIT
8	9030	3	ANZ ATM	699	DB	MISCELLANEOUS DEBIT
8	9040	3	PAYMENT	699	DB	MISCELLANEOUS DEBIT
8	9046	3	PHONE BANK	699	DB	MISCELLANEOUS DEBIT
8	9047	3	INTERNET	699	DB	MISCELLANEOUS DEBIT
8	9048	3	PHONE BPAY	699	DB	MISCELLANEOUS DEBIT
8	9049	3	INTNETBPAY	699	DB	MISCELLANEOUS DEBIT
8	9990	3	POS	699	DB	MISCELLANEOUS DEBIT
8	9991	3	POS	699	DB	MISCELLANEOUS DEBIT
8	9992	3	POS	699	DB	MISCELLANEOUS DEBIT
8	9993	3	POS	699	DB	MISCELLANEOUS DEBIT
8	9994	3	POS	699	DB	MISCELLANEOUS DEBIT
9	0	1	CHEQUE	475	DB	CHEQUE PAID
11	0	2	DEP ERR DR	699	DB	MISCELLANEOUS DEBIT
22	0	4	AFT PRI DR	575	DB	AUTOMATIC FUNDS TRANSFER
23	0	5	AFT DR	575	DB	AUTOMATIC FUNDS TRANSFER
29	0	0	EB DEBIT	699	DB	MISCELLANEOUS DEBIT
29	0	1	EB DEBIT	699	DB	MISCELLANEOUS DEBIT
29	100	2	LC DR	512	DB	LETTER OF CREDIT DEBIT Payments via issuance of Letter of Credit
29	200	2	OS AGT DR	699	DB	MISCELLANEOUS DEBIT
29	300	2	XBC DR	699	DB	MISCELLANEOUS DEBIT
29	500	2	OB DR	699	DB	MISCELLANEOUS DEBIT
29	600	2	FBA DR	699	DB	MISCELLANEOUS DEBIT
29	700	2	C/B DR	699	DB	MISCELLANEOUS DEBIT
29	800	2	FCAB DR	699	DB	MISCELLANEOUS DEBIT
29	900	2	B/C DR	699	DB	MISCELLANEOUS DEBIT
29	1000	2	FEC CHG	698	DB	BILLING CHARGES
29	1100	0	HEDGE DR	699	DB	MISCELLANEOUS DEBIT
29	1400	0	RICE DR	699	DB	MISCELLANEOUS DEBIT
29	1500	0	ERROR DR	699	DB	MISCELLANEOUS DEBIT
29	1800	2	FT DR	699	DB	MISCELLANEOUS DEBIT
29	1900	0	REV INS DR	699	DB	MISCELLANEOUS DEBIT

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE			
29	1950	0	REFUND	699	DB	MISCELLANEOUS DEBIT
29	1960	0	PREPAY	699	DB	MISCELLANEOUS DEBIT
29	2000	0	BITS CHRGE	698	DB	MISCELLANEOUS FEES
29	2010	0	OS CHARGE	698	DB	MISCELLANEOUS FEES
29	2020	0	F/B INT DR	699	DB	MISCELLANEOUS DEBIT
29	2030	2	IC DR	699	DB	MISCELLANEOUS DEBIT
29	2040	2	ID DR	699	DB	MISCELLANEOUS DEBIT
29	2050	2	IX DR	699	DB	MISCELLANEOUS DEBIT
29	2060	2	ED DR	699	DB	MISCELLANEOUS DEBIT
29	2070	2	EC DR	699	DB	MISCELLANEOUS DEBIT
29	2080	2	E DR	699	DB	MISCELLANEOUS DEBIT
29	2090	2	X DR	699	DB	MISCELLANEOUS DEBIT
29	2200	0	CB ROLL DR	699	DB	MISCELLANEOUS DEBIT
29	2300	0	CB DISC DR	699	DB	MISCELLANEOUS DEBIT
29	2400	0	CB INV DR	699	DB	MISCELLANEOUS DEBIT
29	2500	0	NET CBI DR	699	DB	MISCELLANEOUS DEBIT
29	2600	0	MAT CBI DR	699	DB	MISCELLANEOUS DEBIT
29	2700	0	MAT CBL DR	699	DB	MISCELLANEOUS DEBIT
29	3010	2	ADJ CDP DR	699	DB	MISCELLANEOUS DEBIT
29	3020	2	ADJ TAX DR	699	DB	MISCELLANEOUS DEBIT
29	3030	2	ADJ EDP DR	699	DB	MISCELLANEOUS DEBIT
29	3050	2	ADJ TFR DR	699	DB	MISCELLANEOUS DEBIT
29	3060	0	RED	699	DB	MISCELLANEOUS DEBIT
29	3070	0	ADJ RED DR	699	DB	MISCELLANEOUS DEBIT
29	3080	0	PART RED	699	DB	MISCELLANEOUS DEBIT
29	3090	0	ADJ INT DR	659	DB	DEBIT INTEREST ADJUSTMENT
29	3100	0	ADJ STX DR	699	DB	MISCELLANEOUS DEBIT
29	3110	2	ADJ DTY DR	699	DB	MISCELLANEOUS DEBIT
29	3120	0	INS PREM	699	DB	MISCELLANEOUS DEBIT
29	3130	0	ADJ PREM	699	DB	MISCELLANEOUS DEBIT
29	3150	0	ADJ PRC DR	699	DB	MISCELLANEOUS DEBIT
29	3160	2	ADJ TFE DR	699	DB	MISCELLANEOUS DEBIT
29	3170	2	ADJ AC DR	699	DB	MISCELLANEOUS DEBIT
29	4100	2	OS REMIT	508	DB	
29	4110	2	RTGS PYT	495	DB	RTGS PAYMENT
29	4120	2	OS TT SENT	508	DB	INTERNATIONAL WIRE TRANSFER Foreign Payments by TT for local currency
29	4130	2	RTGS SENT	495	DB	RTGS PAYMENT
29	4140	2	PTY FEE	698	DB	BILLING CHARGES
29	4150	2	OWN AC TFR	506	DB	BOOK TRANSFER

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE			
						Payment to a beneficiary bank account with ANZ
29	9000	2	PAYMENT	699	DB	MISCELLANEOUS
29	9010	2	PAYMENT	699	DB	MISCELLANEOUS
29	9020	2	PAYMENT	699	DB	MISCELLANEOUS
29	9030	2	PAYMENT	699	DB	MISCELLANEOUS
30	0	5	FEE	698	DB	BILLING CHARGES
30	1	5	MISC FEE	698	DB	BILLING CHARGES
30	2	5	CA FEE	698	DB	BILLING CHARGES
30	3	5	ADMIN CHG	698	DB	BILLING CHARGES
30	4	5	L A FEE	698	DB	BILLING CHARGES
30	6	5	DSR FEE	567	DB	RETURN ITEM FEE
30	7	5	DEED BOX	698	DB	BILLING CHARGES
30	8	5	NIGHT SAFE	698	DB	BILLING CHARGES
30	9	5	CABLE CHG	698	DB	BILLING CHARGES
30	10	5	T/O SEARCH	698	DB	BILLING CHARGES
30	11	5	REG FEE	698	DB	BILLING CHARGES
30	12	5	STAMP DUTY	698	DB	BILLING CHARGES
30	13	3	GUARANTEE	698	DB	BILLING CHARGES
30	14	5	INSPECTION	698	DB	BILLING CHARGES
30	15	5	STATMT FEE	698	DB	BILLING CHARGES
30	16	5	TELE TFR	698	DB	BILLING CHARGES
30	17	5	C/BILL FEE	698	DB	BILLING CHARGES
30	18	5	CR DUTY	698	DB	BILLING CHARGES
30	19	5	DEBITS TAX	698	DB	BILLING CHARGES
30	20	5	LIST FEE	698	DB	BILLING CHARGES
30	21	5	SPEC CLEAR	698	DB	BILLING CHARGES
30	22	5	TRAV CHQ	698	DB	BILLING CHARGES
30	23	5	COMM FEE	698	DB	BILLING CHARGES
30	24	5	ERROR DR	698	DB	BILLING CHARGES
30	25	5	BK CHQ FEE	698	DB	BILLING CHARGES
30	26	5	OPINION	698	DB	BILLING CHARGES
30	27	5	SETTLE FEE	698	DB	BILLING CHARGES
30	28	5	T/O REG	698	DB	BILLING CHARGES
30	29	5	PLA FEE	698	DB	BILLING CHARGES
30	30	5	CLCR FEE	698	DB	BILLING CHARGES
30	31	5	S/D SEC	698	DB	BILLING CHARGES
30	32	5	S/D TRF	698	DB	BILLING CHARGES
30	35	5	PRO/LOD	698	DB	BILLING CHARGES
30	36	5	L/FEE O/D	698	DB	BILLING CHARGES
30	37	5	AC FEE C/B	698	DB	BILLING CHARGES

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE			
30	38	5	LE FEE C/B	698	DB	BILLING CHARGES
30	39	5	ANZCASH	698	DB	BILLING CHARGES
30	40	5	ANZ TRAVEL	698	DB	BILLING CHARGES
30	42	5	EXCESS FEE	698	DB	BILLING CHARGES
30	43	5	AUDIT CERT	698	DB	BILLING CHARGES
30	44	5	RECON FEE	698	DB	BILLING CHARGES
30	45	5	TRANS FEE	698	DB	BILLING CHARGES
30	46	5	ATM FEE	698	DB	BILLING CHARGES
30	47	5	MAINT FEE	698	DB	BILLING CHARGES
30	48	5	DEBIT FEE	698	DB	BILLING CHARGES
30	49	5	CR LINE	698	DB	BILLING CHARGES
30	50	5	DEBIT DUTY	698	DB	BILLING CHARGES
30	51	5	EFTDD	698	DB	BILLING CHARGES
30	52	5	SEARCH FEE	698	DB	BILLING CHARGES
30	53	5	RES W/TAX	698	DB	BILLING CHARGES
30	54	5	SLCTR FEE	698	DB	BILLING CHARGES
30	55	5	COLLN FEE	698	DB	BILLING CHARGES
30	56	5	ETP TAX	698	DB	BILLING CHARGES
30	57	5	SUPER TAX	698	DB	BILLING CHARGES
30	58	5	AC SER FEE	698	DB	BILLING CHARGES
30	59	5	W/DRWL FEE	698	DB	BILLING CHARGES
30	60	5	BPAY FEES	698	DB	BILLING CHARGES
30	61	5	AC SER FEE	698	DB	BILLING CHARGES
30	70	2	TAPE FEE	698	DB	BILLING CHARGES
30	71	2	DISK FEE	698	DB	BILLING CHARGES
30	72	2	DIALUP FEE	698	DB	BILLING CHARGES
30	73	2	ACCPAY FEE	698	DB	BILLING CHARGES
30	74	2	ANZ FEE	698	DB	BILLING CHARGES
30	75	2	ONLINE FEE	698	DB	BILLING CHARGES
30	76	2	HOST FEE	698	DB	BILLING CHARGES
30	77	2	BUREAU FEE	698	DB	BILLING CHARGES
30	78	2	GROUP FEE	698	DB	BILLING CHARGES
30	79	2	DE ERR FEE	698	DB	BILLING CHARGES
30	80	2	DE EX FEE	698	DB	BILLING CHARGES
30	81	2	AC REC FEE	698	DB	BILLING CHARGES
30	82	2	LIM EX FEE	698	DB	BILLING CHARGES
30	87	1	STOP FEE	698	DB	BILLING CHARGES
30	95	5	EW FEE	698	DB	BILLING CHARGES
30	96	0	STMT FEE	698	DB	BILLING CHARGES
30	97	0	A.F.T FEE	698	DB	BILLING CHARGES
30	98	0	SWEEP FEE	698	DB	BILLING CHARGES

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE			
30	99	0	SO EST FEE	698	DB	BILLING CHARGES
30	100	0	SO SVC FEE	698	DB	BILLING CHARGES
30	101	5	ARR FEE	698	DB	BILLING CHARGES
34	0	5	REVERSL DR	557	DB	RETURNED DIRECT DEBIT
34	4100	2	REV OS CR	699	DB	MISCELLANEOUS DEBIT
34	4110	2	REV RTGS	699	DB	MISCELLANEOUS DEBIT
34	4120	2	REV OS CR	699	DB	MISCELLANEOUS DEBIT
34	4130	2	REV RTGS	699	DB	MISCELLANEOUS DEBIT
34	4140	2	REV PTYFEE	698	DB	BILLING CHARGES
34	4150	2	REV OWNTFR	699	DB	MISCELLANEOUS DEBIT
34	9010	3	POS DR	699	DB	MISCELLANEOUS DEBIT
34	9990	2	POS DR	699	DB	MISCELLANEOUS DEBIT
37	0	4	DEBIT	699	DB	MISCELLANEOUS DEBIT
37	70	2	TAPE DR	699	DB	MISCELLANEOUS DEBIT
37	71	2	DISK DR	699	DB	MISCELLANEOUS DEBIT
37	72	2	DIALUP DR	699	DB	MISCELLANEOUS DEBIT
37	73	2	ACCPAY DR	699	DB	MISCELLANEOUS DEBIT
37	74	2	ANZ DR	699	DB	MISCELLANEOUS DEBIT
37	75	2	ONLINE DR	699	DB	MISCELLANEOUS DEBIT
37	76	2	HOST DR	699	DB	MISCELLANEOUS DEBIT
37	77	2	BUREAU DR	699	DB	MISCELLANEOUS DEBIT
37	78	2	GROUP DR	699	DB	MISCELLANEOUS DEBIT
41	0	0	CLEARING	699	DB	MISCELLANEOUS DEBIT
42	0	0	CHQ BOOK	698	DB	BILLING CHARGES
43	0	0	DISHONOUR	555	DB	RETURNED CHEQUE
45	0	0	NR W/TAX	698	DB	BILLING CHARGES
46	0	5	INT DR	654	DB	DEBIT INTEREST
47	0	0	PROM NOTE	698	DB	BILLING CHARGES
49	0	0	DEBIT ADVICE	699	DB	MISCELLANEOUS DEBIT
50	0	0	TRANSFER	169	CR	INCOMING DOMESTIC TRANSFER
50	41	0	DRAWDWN CR	399	CR	MISCELLANEOUS CREDIT
50	42	0	ANZ TRS CR	399	CR	MISCELLANEOUS CREDIT
50	43	0	HARVEST CR	399	CR	MISCELLANEOUS CREDIT
50	44	0	BAL TFR	399	CR	MISCELLANEOUS CREDIT
50	46	0	CLO AC CR	399	CR	MISCELLANEOUS CREDIT
50	47	0	SETTLE CR	399	CR	MISCELLANEOUS CREDIT
50	48	0	CASHMGT CR	399	CR	MISCELLANEOUS CREDIT
50	59	0	MDC SET CR	399	CR	MISCELLANEOUS CREDIT
51	0	0	CWTH L INT	399	CR	MISCELLANEOUS CREDIT
52	0	0	FAM ALLOW	399	CR	MISCELLANEOUS CREDIT
53	0	0	PAY/SALARY	169	CR	MISCELLANEOUS CREDIT

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE			
53	75	3	CARD ENTRY	399	CR	MISCELLANEOUS CREDIT
53	76	0	REV ENTRY	399	CR	MISCELLANEOUS CREDIT
53	9000	3	ANZ ATM	295	CR	ATM CREDIT
53	9010	2	TRANSFER	399	CR	MISCELLANEOUS CREDIT
53	9020	2	TRANSFER	399	CR	MISCELLANEOUS CREDIT
53	9030	3	TRANSFER	399	CR	MISCELLANEOUS CREDIT
53	9040	3	TRANSFER	399	CR	MISCELLANEOUS CREDIT
53	9046	3	PHONE BANK	169	CR	MISCELLANEOUS CREDIT
53	9047	3	INTERNET	169	CR	MISCELLANEOUS CREDIT
53	9053	3	POS REFUND	399	CR	MISCELLANEOUS CREDIT
53	9054	3	POS REFUND	399	CR	MISCELLANEOUS CREDIT
53	9990	3	POS	399	CR	MISCELLANEOUS CREDIT
53	9991	3	POS	399	CR	MISCELLANEOUS CREDIT
53	9992	3	POS	399	CR	MISCELLANEOUS CREDIT
53	9993	3	POS	399	CR	MISCELLANEOUS CREDIT
53	9994	3	POS	399	CR	MISCELLANEOUS CREDIT
54	0	0	PENSION	399	CR	MISCELLANEOUS CREDIT
55	0	0	ALLOTMENT	399	CR	MISCELLANEOUS CREDIT
56	0	0	DIVIDEND	399	CR	MISCELLANEOUS CREDIT
57	0	0	CR INT	354	CR	CREDIT INTEREST
60	0	2	AGT	175	CR	CHEQUE DEPOSIT PACKAGE
60	1	2	TD	399	CR	MISCELLANEOUS CREDIT
60	2	2	TD INT	354	CR	CREDIT INTEREST
62	0	4	AFT PRI CR	275	CR	ZERO BALANCE CREDIT Sweeping
63	0	5	AFT CR	275	CR	ZERO BALANCE CREDIT Sweeping
64	0	2	DEP ERR CR	399	CR	MISCELLANEOUS CREDIT
65	0	2	AGT	175	CR	CURRENCY AND COIN DEPOSITED
70	0	2	DEPOSIT	175	CR	CHEQUE DEPOSIT PACKAGE
70	9010	3	POS CR	399	CR	LOCKBOX DEPOSIT
70	9010	3	POS CR	115	CR	LOCKBOX DEPOSIT Collections via Lockbox facility. For Optus IVR Collections: The default BAI code for a TC=70 + AUXDOM=9010 will be 399. However if the first three letters of the TRACELINE="OPT" then, the BAI Code will be updated to "115"
70	9990	2	POS CR	399	CR	MISCELLANEOUS CREDIT
79	0	4	MANUAL CR	399	CR	MISCELLANEOUS CREDIT
88	0	0	TELE TFR	399	CR	MISCELLANEOUS CREDIT

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE	BAI Code	Tran Type	Description
89	100	2	OB CR	399	CR	MISCELLANEOUS CREDIT
89	200	2	FBA CR	399	CR	MISCELLANEOUS CREDIT
89	300	2	XBC CR	399	CR	MISCELLANEOUS CREDIT
89	400	2	BB CR	399	CR	MISCELLANEOUS CREDIT
89	500	2	DEXC CR	399	CR	MISCELLANEOUS CREDIT
89	700	2	IB CR	399	CR	MISCELLANEOUS CREDIT
89	800	2	FBL CR	399	CR	MISCELLANEOUS CREDIT
89	900	2	B/C CR	399	CR	MISCELLANEOUS CREDIT
89	1100	2	HEDGE CR	399	CR	MISCELLANEOUS CREDIT
89	1200	2	AWB	399	CR	MISCELLANEOUS CREDIT
89	1300	2	FP	399	CR	MISCELLANEOUS CREDIT
89	1400	0	RICE CR	399	CR	MISCELLANEOUS CREDIT
89	1500	0	ERROR CR	399	CR	MISCELLANEOUS CREDIT
89	1600	2	BBP	399	CR	MISCELLANEOUS CREDIT
89	1700	0	CANE PAY	399	CR	MISCELLANEOUS CREDIT
89	1800	2	FT CR	399	CR	MISCELLANEOUS CREDIT
89	1900	0	INS PAY	399	CR	MISCELLANEOUS CREDIT
89	1950	0	LOAN OVPAY	399	CR	MISCELLANEOUS CREDIT
89	1960	0	OVPAY REV	399	CR	MISCELLANEOUS CREDIT
89	2000	0	BITS REMIT	195	CR	INCOMING RTGS TRANSFER
89	2010	0	OS REMIT	208	CR	MISCELLANEOUS CREDIT
89	2020	0	F/BILL INT	399	CR	MISCELLANEOUS CREDIT
89	2060	2	ED CR	399	CR	MISCELLANEOUS CREDIT
89	2070	2	EC CR	399	CR	MISCELLANEOUS CREDIT
89	2080	2	E CR	399	CR	MISCELLANEOUS CREDIT
89	2090	2	X CR	399	CR	MISCELLANEOUS CREDIT
89	2200	0	CB ROLL CR	399	CR	MISCELLANEOUS CREDIT
89	2300	0	CB DISC CR	399	CR	MISCELLANEOUS CREDIT
89	2400	0	CB INV CR	399	CR	MISCELLANEOUS CREDIT
89	2500	0	NET CBI CR	399	CR	MISCELLANEOUS CREDIT
89	2600	0	MAT CBI CR	399	CR	MISCELLANEOUS CREDIT
89	2700	0	MAT CBL CR	399	CR	MISCELLANEOUS CREDIT
89	3010	2	ADJ CDP CR	399	CR	MISCELLANEOUS CREDIT
89	3020	2	ADJ TAX CR	399	CR	MISCELLANEOUS CREDIT
89	3030	2	ADJ EDP CR	399	CR	MISCELLANEOUS CREDIT
89	3040	2	DEP TFR	399	CR	MISCELLANEOUS CREDIT
89	3050	2	ADJ TFR CR	399	CR	MISCELLANEOUS CREDIT
89	3070	0	ADJ RED CR	399	CR	MISCELLANEOUS CREDIT
89	3090	0	ADJ INT CR	357	CR	CREDIT ADJUSTMENT
89	3100	0	ADJ STX CR	399	CR	MISCELLANEOUS CREDIT
89	3110	2	ADJ DTY CR	399	CR	MISCELLANEOUS CREDIT

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE			
89	3130	0	ADJ PRM CR	399	CR	MISCELLANEOUS CREDIT
89	3140	0	INS PROC	399	CR	MISCELLANEOUS CREDIT
89	3150	0	ADJ PRC CR	399	CR	MISCELLANEOUS CREDIT
89	3160	0	ADJ TFE CR	399	CR	MISCELLANEOUS CREDIT
89	3170	0	ADJ AC CR	399	CR	MISCELLANEOUS CREDIT
89	3180	2	ST INS PRC	399	CR	MISCELLANEOUS CREDIT
89	4000	0	BPAY COMM	399	CR	MISCELLANEOUS CREDIT
89	4010	0	BPAY CASH	115	CR	BPAY DEPOSIT
89	4020	0	BPAY CARD	115	CR	BPAY DEPOSIT
89	4030	2	BP AGT	115	CR	BPAY DEPOSIT
89	4040	0	BPAY FBACK	399	CR	MISCELLANEOUS CREDIT
89	4060	0	RTGS PYT	195	CR	INCOMING RTGS TRANSFER
89	4100	2	OS REMIT	208	CR	MISCELLANEOUS CREDIT
89	4110	2	RTGS PYT	195	CR	INCOMING RTGS TRANSFER
89	4120	2	OS TT SENT	208	CR	MISCELLANEOUS CREDIT
89	4130	2	RTGS SENT	195	CR	INCOMING RTGS TRANSFER
89	4140	2	PTY FEE	399	CR	MISCELLANEOUS CREDIT
89	4150	2	OWN AC TFR	206	CR	BOOK TRANSFER
89	9000	2	TRANSFER	399	CR	MISCELLANEOUS CREDIT
89	9010	2	TRANSFER	399	CR	MISCELLANEOUS CREDIT
89	9020	2	TRANSFER	399	CR	MISCELLANEOUS CREDIT
89	9030	2	TRANSFER	399	CR	MISCELLANEOUS CREDIT
93	0	0	REVERSL CR	266	CR	RETURN ITEM
93	0	5	REVERSL CR	266	CR	RETURN ITEM
93	36	5	REV LINE	399	CR	MISCELLANEOUS CREDIT
93	42	5	REV EX FEE	399	CR	MISCELLANEOUS CREDIT
93	43	5	REV AUDIT	399	CR	MISCELLANEOUS CREDIT
93	95	5	RV EW FEE	399	CR	MISCELLANEOUS CREDIT
93	101	5	REV ARRFEE	399	CR	MISCELLANEOUS CREDIT
93	4100	2	REV OS DR	399	CR	MISCELLANEOUS CREDIT
93	4110	2	REV RTGS	399	CR	MISCELLANEOUS CREDIT
93	4120	2	REV OS DR	399	CR	MISCELLANEOUS CREDIT
93	4130	2	REV RTGS	399	CR	MISCELLANEOUS CREDIT
93	4140	2	REV PTYFEE	399	CR	MISCELLANEOUS CREDIT
93	4150	2	REV OWNTFR	399	CR	MISCELLANEOUS CREDIT
96	0	0	ADVISED CR	399	CR	MISCELLANEOUS CREDIT
97	0	5	INT EARNED	354	CR	INTEREST CREDIT
97	99	2	TD INT	354	CR	INTEREST CREDIT
98	0	0	P TRANSFER	399	CR	MISCELLANEOUS CREDIT
99	0	2	CREDIT	399	CR	MISCELLANEOUS CREDIT

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE			
99	70	2	TAPE CR	399	CR	MISCELLANEOUS CREDIT
99	71	2	DISK CR	399	CR	MISCELLANEOUS CREDIT
99	72	2	DIALUP CR	399	CR	MISCELLANEOUS CREDIT
99	73	2	ACCPAY CR	399	CR	MISCELLANEOUS CREDIT
99	74	2	ANZ CR	399	CR	MISCELLANEOUS CREDIT
99	75	2	ONLINE CR	167	CR	DIRECT DEBIT
99	76	2	HOST CR	399	CR	MISCELLANEOUS CREDIT
99	77	2	BUREAU CR	399	CR	MISCELLANEOUS CREDIT
99	78	2	GROUP CR	399	CR	MISCELLANEOUS CREDIT
908	75	3	CRD-XXXX	699	DB	MISCELLANEOUS DEBIT
908	622	3	ANZ MERADJ	699	DB	MISCELLANEOUS DEBIT
908	9000	3	PAYMENT	699	DB	MISCELLANEOUS DEBIT
908	9010	3	PAYMENT	699	DB	MISCELLANEOUS DEBIT
908	9020	3	PAYMENT	699	DB	MISCELLANEOUS DEBIT
908	9030	3	PAYMENT	699	DB	MISCELLANEOUS DEBIT
908	9040	3	PAYMENT	699	DB	MISCELLANEOUS DEBIT
908	9046	3	PHONE BANK	699	DB	MISCELLANEOUS DEBIT
908	9047	3	INTERNET	699	DB	MISCELLANEOUS DEBIT
908	9048	3	PHONE BPAY	699	DB	MISCELLANEOUS DEBIT
908	9049	3	INTNETBPAY	699	DB	MISCELLANEOUS DEBIT
908	9990	3	POS	699	DB	MISCELLANEOUS DEBIT
908	9991	3	POS	699	DB	MISCELLANEOUS DEBIT
908	9992	3	POS	699	DB	MISCELLANEOUS DEBIT
908	9993	3	POS	699	DB	MISCELLANEOUS DEBIT
908	9994	3	POS	699	DB	MISCELLANEOUS DEBIT
922	0	4	AFT PRI DR	575	DB	ZERO BALANCE DEBIT Sweeping
923	0	5	AFT DR	575	DB	ZERO BALANCE DEBIT Sweeping
953	75	3	CRD-XXXX	399	CR	MISCELLANEOUS CREDIT
953	9000	3	TRANSFER	399	CR	MISCELLANEOUS CREDIT
953	9010	3	TRANSFER	399	CR	MISCELLANEOUS CREDIT
953	9020	3	TRANSFER	399	CR	MISCELLANEOUS CREDIT
953	9030	3	TRANSFER	399	CR	MISCELLANEOUS CREDIT
953	9040	3	TRANSFER	399	CR	MISCELLANEOUS CREDIT
953	9046	3	PHONE BANK	169	CR	MISCELLANEOUS CREDIT
953	9047	3	INTERNET	169	CR	MISCELLANEOUS CREDIT
953	9990	3	POS	399	CR	MISCELLANEOUS CREDIT
953	9991	3	POS	399	CR	MISCELLANEOUS CREDIT
953	9992	3	POS	399	CR	MISCELLANEOUS CREDIT
953	9993	3	POS	399	CR	MISCELLANEOUS CREDIT

ANZ Details				BAI Code	Tran Type	Description
TRAN_CODE	AUXDOM	REF-IND	TRAN TYPE			
953	9994	3	POS	399	CR	MISCELLANEOUS CREDIT
962	0	4	AFT PRI CR	275	CR	ZERO BALANCE CREDIT Sweeping
963	0	5	AFT CR	275	CR	ZERO BALANCE CREDIT Sweeping
993	0	0	REVERSL CR	266	CR	RETURN ITEM
993	0	5	REVERSL CR	266	CR	RETURN ITEM
996	0	0	MISC CR	399	CR	MISCELLANEOUS CREDIT
998	0	0	MISC CR	399	CR	MISCELLANEOUS CREDIT
999	0	0	MISC CR	399	CR	MISCELLANEOUS CREDIT

Additional notes about setting BAI codes:

- For a transaction in the BTR database, where the **ACC_SOURCE**="CMM" and the customer account is registered to generate the BTR Single File, ANZ cannot find an appropriate BAI code for the transaction; if the transaction that cannot be matched with a BAI Code has a **TRAN_CODE** of:

  o < 50 (Debit), then ANZ assigns a **BAI code** of 699 to that transaction.

  o => 50 (Credit), then ANZ assigns a **BAI code** 399 to that transaction.

21.2. Appendix B – BAI/Transaction Codes – (ANZ Transactive)

The following tables describe the transaction identifying codes within BAI, CSV and SAP/Multicash formats for Australian Domestic Account Reporting.

Data Source: This section relates to transaction identifying codes where the data source is ANZ Transactive.

21.2.1. BAI Status and Summary Level Items

BAI Code	BAI Type	BAI Level	Description
10	NA	STATUS	OPENING LEDGER
11	NA	STATUS	AVERAGE OPENING LEDGER MTD
12	NA	STATUS	AVERAGE OPENING LEDGER YTD
15	NA	STATUS	CLOSING LEDGER
20	NA	STATUS	AVERAGE CLOSING LEDGER MTD
21	NA	STATUS	AVERAGE CLOSING LEDGER - PREVIOUS MONTH
22	NA	STATUS	AGGREGATE BALANCE ADJUSTMENTS
24	NA	STATUS	AVERAGE CLOSING LEDGER YTD - PREVIOUS MONTH
25	NA	STATUS	AVERAGE CLOSING LEDGER YTD
30	NA	STATUS	CURRENT LEDGER
37	NA	STATUS	ACH NET POSITION
39	NA	STATUS	OPENING AVAILABLE + TOTAL SAME-DAY ACH DTC DEPOSIT
40	NA	STATUS	OPENING AVAILABLE
41	NA	STATUS	AVERAGE OPENING AVAILABLE MTD
42	NA	STATUS	AVERAGE OPENING AVAILABLE YTD
43	NA	STATUS	AVERAGE AVAILABLE - PREVIOUS MONTH
44	NA	STATUS	DISBURSING OPENING AVAILABLE BALANCE
45	NA	STATUS	CLOSING AVAILABLE
50	NA	STATUS	AVERAGE CLOSING AVAILABLE MTD
51	NA	STATUS	AVERAGE CLOSING AVAILABLE - LAST MONTH
54	NA	STATUS	AVERAGE CLOSING AVAILABLE YTD - LAST MONTH
55	NA	STATUS	AVERAGE CLOSING AVAILABLE YTD
56	NA	STATUS	LOAN BALANCE
57	NA	STATUS	TOTAL INVESTMENT POSITION
59	NA	STATUS	CURRENT AVAILABLE (CRS SUPPRESSED)
60	NA	STATUS	CURRENT AVAILABLE
61	NA	STATUS	AVERAGE CURRENT AVAILABLE MTD
62	NA	STATUS	AVERAGE CURRENT AVAILABLE YTD
63	NA	STATUS	TOTAL FLOAT
65	NA	STATUS	TARGET BALANCE
66	NA	STATUS	ADJUSTED BALANCE
67	NA	STATUS	ADJUSTED BALANCE MTD
68	NA	STATUS	ADJUSTED BALANCE YTD
70	NA	STATUS	0-DAY FLOAT
72	NA	STATUS	1-DAY FLOAT
73	NA	STATUS	FLOAT ADJUSTMENT
74	NA	STATUS	2 OR MORE DAYS FLOAT
75	NA	STATUS	3 OR MORE DAYS FLOAT
76	NA	STATUS	ADJUSTMENT TO BALANCE
77	NA	STATUS	AVERAGE ADJUSTMENT TO BALANCE MTD
78	NA	STATUS	AVERAGE ADJUSTMENT TO BALANCE YTD

79	NA	STATUS	4-DAY FLOAT
80	NA	STATUS	5-DAY FLOAT
81	NA	STATUS	6-DAY FLOAT
82	NA	STATUS	AVERAGE 1-DAY FLOAT MTD
83	NA	STATUS	AVERAGE 1-DAY FLOAT YTD
84	NA	STATUS	AVERAGE 2-DAY FLOAT MTD
85	NA	STATUS	AVERAGE 2-DAY FLOAT YTD
86	NA	STATUS	TRANSFER CALCULATION
87	NA	STATUS	TARGET BALANCE DEFICIENCY
88	NA	STATUS	TOTAL FUNDING REQUIREMENT
101	CR	STATUS	TOTAL CREDIT AMOUNT MTD
701	NA	STATUS	PRINCIPAL LOAN BALANCE
703	NA	STATUS	AVAILABLE COMMITMENT AMOUNT
705	NA	STATUS	PAYMENT AMOUNT DUE
707	NA	STATUS	PRINCIPAL AMOUNT PAST DUE
709	NA	STATUS	INTEREST AMOUNT PAST DUE
900	NA	STATUS	ACCRUED (UNPOSTED) CREDIT INTEREST
901	NA	STATUS	ACCRUED (UNPOSTED) DEBIT INTEREST
902	NA	STATUS	OVERDRAFT LIMIT
904	NA	STATUS	CREDIT INTEREST RATE
905	NA	STATUS	DEBIT INTEREST RATE
906	NA	STATUS	DOMESTIC EQUIVALENT
907	NA	STATUS	RESTRAINED (AMOUNT HOLD)
100	CR	SUMMARY	TOTAL NUMBER OF CREDIT TRANSACTIONS
105	CR	SUMMARY	CREDITS NOT DETAILED
106	CR	SUMMARY	DEPOSITS SUBJECT TO FLOAT
107	CR	SUMMARY	TOTAL ADJUSTMENT CREDITS YTD
109	CR	SUMMARY	CURRENT DAY TOTAL LOCKBOX DEPOSITS
110	CR	SUMMARY	TOTAL LOCKBOX DEPOSITS
120	CR	SUMMARY	EDI TRANSACTION CREDITS
130	CR	SUMMARY	TOTAL CONCENTRATION CREDITS
131	CR	SUMMARY	TOTAL DTC CREDITS
140	CR	SUMMARY	TOTAL ACH CREDITS
146	CR	SUMMARY	TOTAL BANK CARD DEPOSIT
150	CR	SUMMARY	TOTAL PREAUTHORISED PAYMENT CREDITS
160	CR	SUMMARY	TOTAL ACH DISBURSING FUNDING CREDIT
162	CR	SUMMARY	CORPORATE TRADE PAYMENT SETTLEMENT
163	CR	SUMMARY	CORPORATE TRADE PAYMENT CREDITS
167	CR	SUMMARY	ACH SETTLEMENT CREDITS
170	CR	SUMMARY	TOTAL OTHER CHEQUE DEPOSITS
178	CR	SUMMARY	LIST POST CREDITS
180	CR	SUMMARY	TOTAL LOAN PROCEEDS
182	CR	SUMMARY	TOTAL BANK- PREPARED DEPOSITS
185	CR	SUMMARY	TOTAL MISCELLANEOUS DEPOSITS
186	CR	SUMMARY	TOTAL CASH LETTER CREDITS
188	CR	SUMMARY	TOTAL CASH LETTER ADJUSTMENTS
190	CR	SUMMARY	TOTAL INCOMING MONEY TRANSFERS
200	CR	SUMMARY	TOTAL AUTOMATIC TRANSFER CREDITS
205	CR	SUMMARY	TOTAL BOOK TRANFER CREDITS
207	CR	SUMMARY	TOTAL INTERNATIONAL MONEY TRANSFER CREDITS
210	CR	SUMMARY	TOTAL INTERNATIONAL CREDITS
215	CR	SUMMARY	TOTAL LETTERS OF CREDIT
230	CR	SUMMARY	TOTAL SECURITY CREDITS

231	CR	SUMMARY	TOTAL COLLECTION CREDITS
239	CR	SUMMARY	TOTAL BANKERS' ACCEPTANCE CREDITS
245	CR	SUMMARY	MONTHLY DIVIDENDS
250	CR	SUMMARY	TOTAL CHEQUES POSTED AND RETURNED
251	CR	SUMMARY	TOTAL DEBIT REVERSALS
256	CR	SUMMARY	TOTAL ACH RETURN ITEMS
260	CR	SUMMARY	TOTAL REJECTED CREDITS
270	CR	SUMMARY	TOTAL ZBA CREDITS
271	CR	SUMMARY	NET ZERO-BALANCE AMOUNT
280	CR	SUMMARY	TOTAL CONTROLLED DISBURSING CREDITS
285	CR	SUMMARY	TOTAL DTC DISBURSING CREDITS
294	CR	SUMMARY	TOTAL ATM CREDITS
302	CR	SUMMARY	CORRESPONDENT BANK DEPOSIT
303	CR	SUMMARY	TOTAL WIRE TRANSFERS IN - FF
304	CR	SUMMARY	TOTAL WIRE TRANSFERS IN - CHF
305	CR	SUMMARY	TOTAL FED FUNDS SOLD
307	CR	SUMMARY	TOTAL TRUST CREDITS
309	CR	SUMMARY	TOTAL VALUE- DATED FUNDS
310	CR	SUMMARY	TOTAL COMMERCIAL DEPOSITS
315	CR	SUMMARY	TOTAL INTERNATIONAL CREDITS - FF
316	CR	SUMMARY	TOTAL INTERNATIONAL CREDITS – CHF
318	CR	SUMMARY	TOTAL FOREIGN CHEQUE PURCHASED
319	CR	SUMMARY	LATE DEPOSIT
320	CR	SUMMARY	TOTAL SECURITIES SOLD - FF
321	CR	SUMMARY	TOTAL SECURITIES SOLD - CHF
324	CR	SUMMARY	TOTAL SECURITIES MATURED - FF
325	CR	SUMMARY	TOTAL SECURITIES MATURED - CHF
326	CR	SUMMARY	TOTAL SECURITIES INTEREST
327	CR	SUMMARY	TOTAL SECURITIES MATURED
328	CR	SUMMARY	TOTAL SECURITIES INTEREST - FF
329	CR	SUMMARY	TOTAL SECURITIES INTEREST - CHF
330	CR	SUMMARY	TOTAL ESCROW CREDITS
332	CR	SUMMARY	TOTAL MISC SECURITIES CREDITS-FF
336	CR	SUMMARY	TOTAL MISC SECURITIES CREDITS-CHF
338	CR	SUMMARY	TOTAL SECURITIES SOLD
340	CR	SUMMARY	TOTAL BROKER DEPOSITS
341	CR	SUMMARY	TOTAL BROKER DEPOSITS-FF
343	CR	SUMMARY	TOTAL BROKER DEPOSITS-CHF
350	CR	SUMMARY	INVESTMENT SOLD
352	CR	SUMMARY	TOTAL CASH CENTER CREDITS
355	CR	SUMMARY	INVESTMENT INTEREST
356	CR	SUMMARY	TOTAL CREDIT ADJUSTMENT
360	CR	SUMMARY	TOTAL CREDITS LESS WIRE TRANSFR AND RETURNED CHKS
361	CR	SUMMARY	GRAND TOTAL CREDITS LESS GRAND TOTAL DEBITS
370	CR	SUMMARY	TOTAL BACK VALUE CREDITS
385	CR	SUMMARY	TOTAL UNIVERSAL CREDITS
389	CR	SUMMARY	TOTAL FREIGHT PAYMENT CREDITS
390	CR	SUMMARY	TOTAL MISCELLANEOUS CREDITS
400	DR	SUMMARY	TOTAL NUMBER OF DEBIT TRANSACTIONS
401	DR	SUMMARY	TOTAL DEBIT AMOUNT MTD
403	DR	SUMMARY	TODAY'S TOTAL DEBITS
405	DR	SUMMARY	TOTAL DEBIT LESS WIRE TRANSFER AND CHARGE-BACKS
406	DR	SUMMARY	DEBITS NOT DETAILED

410	DR	SUMMARY	TOTAL YTD ADJUSTMENT
412	DR	SUMMARY	TOTAL DEBITS (EXCLUDING RETURNED ITEMS)
416	DR	SUMMARY	TOTAL LOCKBOX DEBITS
420	DR	SUMMARY	EDI TRANSACTION DEBITS
430	DR	SUMMARY	TOTAL PAYABLE - THROUGH DRAFTS
446	DR	SUMMARY	TOTAL ACH DISBURSEMENT FUNDING DEBITS
450	DR	SUMMARY	TOTAL ACH DEBITS
463	DR	SUMMARY	CORPORATE TRADE PAYMENT DEBITS
465	DR	SUMMARY	CORPORATE TRADE PAYMENT SETTLEMENT
467	DR	SUMMARY	ACH SETTLEMENT DEBITS
470	DR	SUMMARY	TOTAL CHEQUES PAID
471	DR	SUMMARY	TOTAL CHEQUES PAID - CUMULATIVE MTD
480	DR	SUMMARY	TOTAL LOAN PAYMENTS
482	DR	SUMMARY	TOTAL BANK-ORIGINATED DEBITS
486	DR	SUMMARY	TOTAL CASH LETTER DEBITS
490	DR	SUMMARY	TOTAL OUTGOING MONEY TRANSFERS
500	DR	SUMMARY	TOTAL AUTOMATIC TRANSFER DEBITS
505	DR	SUMMARY	TOTAL BOOK TRANFER DEBITS
507	DR	SUMMARY	TOTAL INTERNATIONAL MONEY TRANSFER DEBITS
510	DR	SUMMARY	TOTAL INTERNATIONAL DEBITS
515	DR	SUMMARY	TOTAL LETTERS OF CREDIT
530	DR	SUMMARY	TOTAL SECURITY DEBITS
532	DR	SUMMARY	TOTAL AMOUNT OF SECURITIES PURCHASED
534	DR	SUMMARY	TOTAL MISCELLANEOUS SECURITIES DB-FF
536	DR	SUMMARY	TOTAL MISC SECURITIES DEBIT - CHF
537	DR	SUMMARY	TOTAL COLLECTION DEBIT
539	DR	SUMMARY	TOTAL BANKERS' ACCEPTANCES DEBIT
550	DR	SUMMARY	TOTAL DEPOSITED ITEMS RETURNED
551	DR	SUMMARY	TOTAL CREDIT REVERSALS
556	DR	SUMMARY	TOTAL ACH RETURN ITEMS
560	DR	SUMMARY	TOTAL REJECTED DEBITS
561	DR	SUMMARY	INDIVIDUAL REJECTED DEBIT
570	DR	SUMMARY	TOTAL ZBA DEBITS
580	DR	SUMMARY	TOTAL CONTROLLED DISBURSING DEBITS
583	DR	SUMMARY	TOTAL DISBURSING CHEQUES PAID-EARLY AMOUNT
584	DR	SUMMARY	TOTAL DISBURSING CHEQUES PAID-LATER AMOUNT
585	DR	SUMMARY	DISBURSING FUNDING REQUIREMENT
586	DR	SUMMARY	FRB PRESENTMENT ESTIMATE (FED ESTIMATE)
587	DR	SUMMARY	LATE DEBITS (AFTER NOTIFICATION)
588	DR	SUMMARY	TOTAL DISBURSING CHEQUES PAID-LAST AMOUNT
590	DR	SUMMARY	TOTAL DTC DEBITS
594	DR	SUMMARY	TOTAL ATM DEBITS
596	DR	SUMMARY	TOTAL ARP DEBITS
601	DR	SUMMARY	ESTIMATED TOTAL DISBURSEMENT
602	DR	SUMMARY	ADJUSTED TOTAL DISBURSEMENT
610	DR	SUMMARY	TOTAL FUNDS REQUIRED
611	DR	SUMMARY	TOTAL WIRE TRANSFERS OUT - CHF
612	DR	SUMMARY	TOTAL WIRE TRANSFERS OUT - FF
613	DR	SUMMARY	TOTAL INTERNATIONAL DEBIT - CHF
614	DR	SUMMARY	TOTAL INTERNATIONAL DEBIT - FF
615	DR	SUMMARY	TOTAL FED RESERVE BANK-COMMERCIAL BANK DEBIT
617	DR	SUMMARY	TOTAL SECURITIES PURCHASED - CHF
618	DR	SUMMARY	TOTAL SECURITIES PURCHASED - FF

623	DR	SUMMARY	TOTAL BROKER DEBIT - FF
625	DR	SUMMARY	TOTAL BROKER DEBITS
626	DR	SUMMARY	TOTAL FED FUNDS PURCHASED
628	DR	SUMMARY	TOTAL CASH CENTER DEBITS
630	DR	SUMMARY	TOTAL DEBIT ADJUSTMENTS
632	DR	SUMMARY	TOTAL TRUST DEBITS
640	DR	SUMMARY	TOTAL ESCROW DEBITS
646	DR	SUMMARY	TRANSFER CALCULATION DEBIT
650	DR	SUMMARY	INVESTMENTS PURCHASED
655	DR	SUMMARY	TOTAL INVESTMENT INTEREST DEBITS
665	DR	SUMMARY	INTERCEPT DEBITS
670	DR	SUMMARY	TOTAL BACK VALUE ADJUSTMENT
685	DR	SUMMARY	TOTAL UNIVERSAL DEBITS
689	DR	SUMMARY	TOTAL FREIGHT PAYMENT DEBITS
690	DR	SUMMARY	TOTAL MISCELLANEOUS DEBITS
720	CR	SUMMARY	TOTAL LOAN PAYMENT
760	DR	SUMMARY	LOAN DISBURSEMENT
908	NA	STATUS	CUSTOMER LIMIT

21.2.2. Transaction code descriptions – HFR / CMM / V2P Source.

The following table describes the Transaction Codes and descriptions for HFR, CMM and V2 Plus source accounts:

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
142	*	*	CREDIT	AP - CREDIT
142	51	155	CWTH L INT	COMMONWEALTH LOAN INTEREST
142	53	155	PAY/SALARY	PAY/SALARY
142	98	155	PAYMENT	PERIODIC TRANSFER
146	*	*	INTL POS	REFUND MAESTRO EFTPOS CR
146	*	*	POS CR	POINT OF SALE DEPOSIT
146	*	*	POS CR	POINT OF SALE MERCHANT CREDIT
147	*	*	INTL POS	REFUND MAESTRO EFTPOS CR
147	*	*	POS CR	POINT OF SALE DEPOSIT
147	*	*	POS CR	POINT OF SALE MERCHANT CREDIT
169	*	*	PHONE BPAY	PHONE BANKING BILL PAY CREDIT
169	*	*	TRANSFER	ANZ MTS - CREDIT (Default)
169	*	*	TRANSFER	ANZ MTS FUNDS CREDIT
169	*	*	TRANSFER	INTERNET BANKING CREDIT TRANSFER
169	*	*	TRANSFER	PHONE BANKING CREDIT TRANSFER
169	50	*	TRANSFER	TRANSFER CREDIT
169	50	15884	PENSION	PENSION/SUPERANNUATION (FID ONLY IN TAS)
169	50	17342	TRANSFER	TRANSFER CREDIT
169	50	79583	FHOG TFR	FIRST HOME OWNERS GRANT
169	52	*	FAM PAY	FAMILY ALLOWANCE/CHILD ENDOWMENT
169	52	15884	FAM PAY	FAMILY ALLOW/CHILD END (FID ONLY IN TAS)
169	53	*	PAY/SALARY	PAY/SALARY

169	53	9046	PHONE BANK	ANZ PHONE BANKING
169	53	9064	PHONE BANK	ANZ PHONE BANKING
169	99	75	TRANSFER	ANZ MTS FUNDS CREDIT
172	64	*	DEP ERR CR	ERROR IN DEPOSIT (LESS THAN $2.00)
172	64	*	ERROR CR	ERROR IN DEPOSIT (LESS THAN $2.00)
175	*	*	DEPOSIT	BRANCH - CHEQUE ONLY DEPOSIT
175	*	*	DEPOSIT	BRANCH - CASH/CHEQUE DEPOSIT
175	*	*	DEPOSIT	PROOF DEPOSIT
175	53	*	PAY/SALARY	PAY/SALARY
175	53	75	CARD ENTRY	CARD ENTRY AT BRANCH
175	60	*	AGT	AGENT NUMBER - COLLECTION ITEMS
175	60	*	BP AGT	AGENT NUMBER - COLLECTION ITEMS
175	70	*	DEPOSIT	PERSONAL DEP TO NEW SSA / CUSTOMER DEP
175	70	*	DEPOSIT	PERSONAL DEP TO NEW SSA/CUSTOMER DEP
175	99	*	DEPOSIT	CASH/CHEQUE DEPOSIT
195	*	*	BPAY	Cash Management Online Bill Pay (SDSC) -CR
195	*	*	BPAY	Cash Management Online Multiple Bill Pay (SDMC) - CR
195	*	*	CREDIT	PAY PLUS CREDIT
195	*	*	DEPOSIT	ELECTRONIC EXCHANGES - CREDIT
195	*	*	INTERNET	INTERNET BANKING CREDIT MULTIPLE TRANSFER
195	*	*	INTERNET	INTERNET BANKING PAY ANYONE CREDIT
195	*	*	PAYANYONE	Cash Management Online Pay anyone (SDSC) – CR
195	*	*	PAYANYONE	Cash Management Online Multiple Pay anyone (SDMC) - CR
195	*	*	PHONE BANK	PHONE BANKING CREDIT MULTIPLE TRANSFER
195	*	*	PHONE BPAY	PHONE BANKING MULTIPLE BILL PAY CREDIT
195	*	*	TRANSFER	ANZ ONLINE FUNDS TRANSFER CREDIT TRANSFER
195	*	*	TRANSFER	CAP BUREAU OTHER BANK (CREDIT DE)
195	*	*	TRANSFER	Cash Management Online Direct Credit (SDMC) – CR
195	*	*	TRANSFER	Cash Management Online Multiple Funds Transfer – CR
195	*	*	TRANSFER	PTM-Credit
195	50	*	TRANSFER	HOME BANKING TYPE 8
195	50	*	TRANSFER	HOME BANKING TYPE 9
195	50	*	TRANSFER	TRANSFER CREDIT
195	50	43	HARVEST CR	TRANSFER FROM HARVEST ACCOUNT
195	50	44	BAL TFR	BALANCE TRANSFERRED
195	50	48	TRANSFER	TRANSFER FROM CASH MANAGEMENT ACCOUNT
195	50	5	CREDIT	CREDIT REPOST
195	50	9999	TFR CREDIT	HOME BANKING TRANSFER
195	50	9999	TRANSFER	HOME BANKING TRANSFER
195	53	*	ATMDeposit	ANZ ATM Deposit
195	53	*	ATMFundsTr	ANZ ATM Funds Transfer(CR)

195	53	*	VisaCredit	Visa Credit
195	53	9047	INTERNET	ANZ PC BANKING
195	53	9050	INTERNET	SHARE TRADE DEP/FUNDS TFR
195	53	9050	TRANSFER	SHARE TRADE DEP/FUNDS TFR
195	53	9051	INTERNET	ANZ INTERNET BANKING TRANSFER
195	53	9051	TRANSFER	ANZ INTERNET BANKING TRANSFER
195	53	9052	INTERNET	ANZ INTERNET BANKING TRANSFER
195	53	9052	TRANSFER	ANZ INTERNET BANKING TRANSFER
195	53	9062	INTERNET	ONLINE FUNDS TRANSFER
195	53	9063	INTERNET	ANZ PC BANKING
195	53	9064	PHONE BANK	ANZ PHONE BANKING
195	53	9066	GOMONY TRF	ANZ MOBILE BANKING FUNDS TRANSFER
195	53	9500	TRANSFER	PTM-Credit
195	54	*	PENSION	Cash Management Online Direct Credit (SDMC) - CR
195	55	*	ALLOTMENT	Cash Management Online Direct Credit (SDMC) - CR
195	55	*	ALLOTMENT	SERVICE ALLOTMENT
195	60	*	AGT	AGENT NUMBER - COLLECTION ITEMS
195	60	*	TRANSFER	RE-DIRECTED CR FROM TDA
195	70	4060	RTGS PMT	RTGS PAYMENT
195	70	4110	RTGS PMT	DOMESTIC TT RECEIVED
195	70	4130	RTGS SENT	DOMESTIC TT REMITTED
195	70	4150	TRANSFER	TRANSFER REFERENCE
195	89	3040	DEP TFR	DEPOSIT OF TRANSFERRED FUNDS
195	89	4010	BPAY CASH	BPAY CASH PAYMENT
195	89	4020	BPAY CARD	BPAY CARD PAYMENT
195	89	4060	RTGS PMT	RTGS PAYMENT
195	89	4110	RTGS PMT	DOMESTIC TT RECEIVED
195	89	4130	RTGS SENT	DOMESTIC TT REMITTED
195	89	9000	TRANSFER	TRANSFER
195	53	1118	INT REALL	LIQUIDITY MANAGEMENT INTEREST
195	53	1219	LM TRF CR	LIQUIDITY MANAGEMENT TRANSFER
195	0	9999	TRANSFER	HOME BANKING TRANSFER
206	*	*	TRANSFER	Cash Management Online Funds Transfer (SDSC) - CR
206	89	4150	BOOK TFR	TRANSFER REFERENCE
208	70	4100	OS REMIT	OFFSHORE TT RECEIVED
208	70	4120	OS TT SENT	OFFSHORE TT REMITTED
208	89	100	OB CR	OVERSEAS BILL
208	89	2010	OS REMIT	OVERSEAS REMITTANCE
208	89	4100	OS REMIT	OFFSHORE TT RECEIVED
208	89	4120	OS TT SENT	OFFSHORE TT REMITTED
208	89	EBDFLT	EB CREDIT	PEFT PAYMENT
208	89	100	TRADE	OVERSEAS BILL
214	*	*	CREDIT	BRANCH FOREIGN EXCHANGE CR

224	53	9082	GOMONY COM	ANZ MOBILE BANKING COMMISSION
227	98	*	PAYMENT	PERMANENT ENTRY (P/P)
238	56	*	DIVIDEND	Cash Management Online Direct Credit (SDMC) – CR
238	56	*	DIVIDEND	DIVIDEND
238	56	155	DIVIDEND	DIVIDEND
252	93	*	REVERSAL	REVERSAL OF DEBIT
252	93	*	REVERSL CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
252	93	4100	REV OS DR	REV OFF SHORE TELEGRAPHIC TRANSFER RCVD
252	93	4110	REV OS DR	REVR DOMESTIC TELEGRAPHIC TRANSFER RECD
252	93	4120	REV OS DR	REVERSAL OF DEBIT
252	93	4130	REV RTGS	REV DOMESTIC TELEGRAPHIC TFR REMITTED
252	93	4140	REV PMT FE	REVERSAL OF DEBIT
252	93	4150	REV OWNTFR	REVERSAL OF TRANSFER REFERENCE
252	93	102	REV COMDRN	Rev Commitment Drawn Fee
252	93	103	REV COMUDR	Rev Commitment Undrawn Fee
252	93	104	REV ARR LF	Rev Arrangement Line Fee
252	93	13	REV REPAY	REVERSAL LOAN REPAYMENT
255	*	*	DISHONOUR	DISHONOUR INWARD APCS - CR
257	*	*	REVERSL CR	DISHONOUR INWARD BECS CR
257	93	*	REVERSL CR	REVERSAL OF DEBIT
257	*	*	REVERSAL	DISHONOUR INWARD BECS CR
257	93	*	REVERSAL	REVERSAL OF DEBIT
266	*	*	DISHONOUR	ELECTRONIC DISHONOURS - DEBIT
266	*	*	REVERSAL	DISHONOUR OUTWARD BECS DR
266	93	*	REVERSAL	REVERSAL OF DEBIT
275	62	*	AFT PRI CR	AUTOMATIC FUNDS TRANSFER
275	63	*	AFT CR	AUTOMATIC FUNDS TRANSFER
275	53	1219	LM SWP CR	LIQUIDITY MANAGEMENT SWEEP
275	59	1219	LM SWP CR	LIQUIDITY MANAGEMENT SWEEP
295	*	*	ANZ ATM	ANZ ATM CREDIT
295	*	*	ANZ ATM	ANZ ATM CREDIT TRANSFER
295	60	*	ANZ ATM	ANZ ATM CREDIT
349	96	117	TCF PRNCPL	Tailored Commercial Facility PRINCIPAL
354	51	*	CWTH L INT	Cash Management Online Direct Credit (SDMC) – CR
354	57	*	DEB INT	Cash Management Online Direct Credit (SDMC) – CR
354	57	*	DEB INT	DEBENTURE/NOTE INTEREST
354	57	155	DEB INT	DEBENTURE/NOTE INTEREST
354	96	118	TCF INT	Tailored Commercial Facility INTEREST
354	97	*	INT EARNED	INTEREST PAID ON DEPOSITS
354	97	*	INT EARNED	UNIDENTIFIED CHANNEL CODE - "wildcard"
354	97	*	INTEREST	INTEREST PAID ON DEPOSITS
354	93	1118	INTEREST	LIQUIDITY MANAGEMENT INTEREST

354	93	1123	INTEREST	LIQUIDITY MANAGEMENT INTEREST
354	93	1133	INTEREST	LIQUIDITY MANAGEMENT INTEREST
354	93	1165	INTEREST	LIQUIDITY MANAGEMENT INTEREST
354	97	*	INTEREST	INTEREST
354	97	1118	INTEREST	LIQUIDITY MANAGEMENT INTEREST
354	97	1133	INTEREST	LIQUIDITY MANAGEMENT INTEREST
357	89	*	REVERSL CR	Reversal Credit
359	93	1	REV W/TAX	REVERSAL OF RES W/TAX INCR-CUR YR FROM XXXX-XXXXX
359	93	10	W/TAX ADJ	N/R W/Tax Adj Decr Cur Yr
359	93	109	REV W/TAX	REVERSAL OF RES W/TAX INCR-CUR YR
359	93	11	W/TAX ADJ	Res W/Tax Adj Decr Pr Yr
359	93	110	REV W/TAX	REVERSAL OF N/R W/TAX INCR CUR YR
359	93	111	REV W/TAX	REVERSAL OF RES W/TAX INCR-PR YR
359	93	112	REV W/TAX	REVERSAL OF N/R W/TAX INCR-PR YR
359	93	12	W/TAX ADJ	N/R W/Tax Adj Decr Pr Yr
359	93	2	REV W/TAX	REVERSAL OF N/R W/TAX INCR-CUR YR FROM XXXX-XXXXX
359	93	209	W/TAX ADJ	Res W/Tax Adj Decr Cur Yr Oth
359	93	210	W/TAX ADJ	N/R W/Tax Adj Decr Cur Yr Oth
359	93	211	W/TAX ADJ	Res W/Tax Adj Decr Pr Yr Oth
359	93	212	W/TAX ADJ	N/R W/Tax Adj Decr Pr Yr Oth
359	93	3	REV W/TAX	REVERSAL OF RES W/TAX INCR-PR YR FROM XXXX-XXXXX
359	93	302	INT ADJ	CR INT ADJ INC-CUR YR FROM XXXX-XXXXX
359	93	303	REVERS ADJ	REVERSAL OF CR INT ADJ DEC-CUR YR
359	93	304	REVERS ADJ	REVERSAL OF CR INT ADJ DEC-CUR YR FROM XXXX-XXXXX
359	93	305	REVERS ADJ	REVERSAL OF CR INT ADJ DEC-CUR YR FROM XXXX-XXXXX
359	93	306	REVERS ADJ	REVERSAL OF DR INT ADJ INC-CUR YR
359	93	307	REVERS ADJ	REVERSAL OF DR INT ADJ INC-CUR YR FROM XXXX-XXXX
359	93	308	REVERS ADJ	REVERSAL OF DR INT ADJ INC-CUR YR FROM XXXX-XXXX
359	93	309	REV W/TAX	REVERSAL OF RES W/TAX INCR-CUR YR FROM XXXX-XXXXX
359	93	310	REV W/TAX	REVERSAL OF N/R W/TAX INCR-CUR YR FROM XXXX-XXXXX
359	93	311	REV W/TAX	REVERSAL OF RES W/TAX INCR-PR YR FROM XXXX-XXXXX
359	93	312	REV W/TAX	REVERSAL OF N/R W/TAX INCR-PR YR FROM XXXX-XXXXX
359	93	314	INT ADJ	CR INT ADJ INC-PR YR FROM XXXX-XXXXX
359	93	315	REVERS ADJ	REVERSAL OF CR INT ADJ DEC-PR YR

359	93	316	REVERS ADJ	REVERSAL OF CR INT ADJ DEC-PR YR FROM XXXX-XXXXX
359	93	317	REVERS ADJ	REVERSAL OF CR INT ADJ DEC-PR YR FROM XXXX-XXXXX
359	93	318	REVERS ADJ	REVERSAL OF DR INT ADJ INC-PR YR
359	93	319	REVERS ADJ	REVERSAL OF DR INT ADJ INC-PR YR FROM XXXX-XXXXX
359	93	320	REVERS ADJ	REVERSAL OF DR INT ADJ INC-PR YR FROM XXXX-XXXXX
359	93	323	INT ADJ	DR INT ADJ DEC-PR YR FROM XXXX-XXXXX
359	93	326	INT ADJ	CR INT ADJ INC-OTH YR FROM XXXX-XXXXX
359	93	327	REVERS ADJ	REVERSAL OF CR INT ADJ DEC-OTH YR
359	93	328	REVERS ADJ	REVERSAL OF CR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
359	93	329	REVERS ADJ	REVERSAL OF CR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
359	93	330	REVERS ADJ	REVERSAL OF DR INT ADJ INC-OTH YR
359	93	331	REVERS ADJ	REVERSAL OF DR INT ADJ INC-OTH YR FROM XXXX-XXXXX
359	93	332	REVERS ADJ	REVERSAL OF DR INT ADJ INC-OTH YR FROM XXXX-XXXXX
359	93	335	INT ADJ	DR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
359	93	336	INT ADJ	DR INT ADJ DEC-CUR YR FROM XXXX-XXXXX
359	93	4	REV W/TAX	REVERSAL OF N/R W/TAX INCR-PR YR FROM XXXX-XXXXX
359	93	9	W/TAX ADJ	Res W/Tax Adj Decr Cur Yr
359	97	300	INT ADJ	MANUAL CR INTEREST ADJUSTMENT INC-CUR YR
359	97	301	INT ADJ	CR INT ADJ INC-CUR YR FROM XXXX-XXXXX
359	97	309	INT ADJ	MANUAL DR INTEREST ADJUSTMENT DEC-CUR YR
359	97	310	INT ADJ	DR INT ADJ DEC-CUR YR FROM XXXX-XXXXX
359	97	312	INT ADJ	MANUAL CR INTEREST ADJUSTMENT INC-PR YR
359	97	313	INT ADJ	CR INT ADJ INC-PR YR FROM XXXX-XXXXX
359	97	321	INT ADJ	MANUAL DR INTEREST ADJUSTMENT DEC-PR YR
359	97	322	INT ADJ	DR INT ADJ DEC-PR YR FROM XXXX-XXXXX
359	97	324	INT ADJ	MANUAL CR INTEREST ADJUSTMENT INC-OTH YR
359	97	325	INT ADJ	CR INT ADJ INC-OTH YR FROM XXXX-XXXXX
359	97	333	INT ADJ	MANUAL DR INTEREST ADJUSTMENT DEC-OTH YR
359	97	334	INT ADJ	DR INT ADJ DEC-OTH YR

				FROM XXXX-XXXXX
359	99	1	W/TAX ADJ	Res W/Tax Adj Decr Cur Yr tfrd
359	99	2	W/TAX ADJ	N/R W/Tax Adj Decr Cur Yr tfrd
359	99	3	W/TAX ADJ	Res W/Tax Adj Decr Pr Yr tfrd
359	99	4	W/TAX ADJ	N/R W/Tax Adj Decr Pr Yr tfrd
366	*	*	DEPOSIT	BRANCH - CASH DEPOSIT
366	53	75	CARD ENTRY	CARD ENTRY AT BRANCH
366	60	*	AGT	AGENT NUMBER - COLLECTION ITEMS
366	70	*	DEPOSIT	PERSONAL DEP TO NEW SSA/CUSTOMER DEP
366	70	*	CREDIT	PERSONAL DEP TO NEW SSA/CUSTOMER DEP
373	53	*	PAY/SALARY	Cash Management Online Direct Credit (SDMC) - CR
398	53	9069	GOMONY RFD	ANZ MOBILE BANKING TOP UP REFUND
398	53	104	ARR LNFEE	Rebate Arrangement Line Fee
399	*	*	BAL ITEM	Cash Management Online Direct Debit (SCMD) - CR
399	*	*	BPAY CR	INTERNET BANKING MULTIPLE BILL PAY CREDIT
399	*	*	CARD ENTRY	BRANCH CARDHOLDER TRANSFER CR
399	*	*	CHESS SETL	CHESS
399	*	*	CREDIT	CAP CREDIT
399	*	*	CREDIT	CSL BILL PAY CREDIT
399	*	*	CREDIT	ESANDA CREDIT
399	*	*	CREDIT	MONEY MARKET CREDIT
399	*	*	CREDIT	NOMINEES CREDIT
399	*	*	CREDIT	SUPENANNUATION CREDIT
399	*	*	CREDIT	SWIFT CREDIT
399	*	*	DEPOSIT	DISTRIBUTION CREDIT
399	*	*	DEPOSIT	VISION PLUS CREDIT
399	*	*	EB CREDIT	VIPA CREDIT
399	*	*	INTERNET	INTERNET BANKING MULTIPLE PAY ANYONE CREDIT
399	*	*	INTNETBPAY	INTERNET BANKING BILL PAY CREDIT
399	*	*	POS	ANZ ONLINE CREDIT
399	0	9990	POS	HOME BANKING
399	50	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	50	41	DRAWDWN CR	PROCEEDS OF LOAN DRAWDOWN
399	50	47	SETTLE CR	SETTLEMENT
399	50	49	D/DOWN TFR	TRANSFER FROM LOAN ACCOUNT
399	50	9047	REVERSAL	REVERSAL OF ANZ PC BANKING
399	50	9990	POS	HOME BANKING
399	50	9991	POS	HOME BANKING
399	50	9993	POS	HOME BANKING
399	50	9994	POS	HOME BANKING
399	50	9995	POS	HOME BANKING
399	50	9996	POS	HOME BANKING
399	50	9997	POS	HOME BANKING

399	50	9998	POS	HOME BANKING
399	51	*	CWTH L INT	COMMONWEALTH LOAN INTEREST
399	51	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	52	*	FAM PAY	Cash Management Online Direct Credit (SDMC) – CR
399	52	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	53	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	53	*	POSDeposit	Point of Sale (POS) Deposit
399	53	75	CARD ENTRY	CARD ENTRY AT BRANCH
399	53	9067	GOMONY PAY	ANZ MOBILE BANKING PAYMENT
399	53	9068	GOMONY TUP	ANZ MOBILE BANKING TOP UP
399	53	9081	GOMONY PAY	ANZ MOBILE BANKING PAYMENT
399	53	9083	GOMONY RFD	ANZ MOBILE BANKING COMMISSION REFUND
399	53	9086	GOMONY DON	ANZ MOBILE BANKING PAYMENT
399	54	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	54	*	PENSION	PENSION/SUPERANNUATION
399	54	1248	PENSION	PENSION/SUPERANNUATION DEPOSIT
399	54	15884	PENSION	PENSION/SUPERANNUATION (FID ONLY IN TAS)
399	54	24507	PENSION	PENSION/SUPER (FID EXEMPT SA, VIC & WA)
399	54	253	PENSION	PENSION/SUPERANNUATION (FID ONLY IN TAS)
399	54	90181	PENSION	PENSION/SUPER (FID EXEMPT SA, VIC & WA)
399	55	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	56	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	57	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	58	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	59	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	60	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	60	1	TERM DEP	TERM DEPOSIT
399	60	2	T/D INT	TERM DEPOSIT INTEREST
399	61	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	64	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	65	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	66	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	67	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	68	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	69	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	70	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	71	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	72	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	73	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	74	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	75	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	76	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	77	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	78	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"

399	79	*	CREDIT	CUSTOMER DEPOSIT
399	79	*	DEPOSIT	CUSTOMER DEPOSIT
399	79	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	79	*	MISC CREDI	CUSTOMER DEPOSIT
399	79	91	SETTLE CR	SETTLEMENT CREDIT
399	80	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	81	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	82	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	83	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	84	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	85	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	86	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	87	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	88	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	88	*	TELE TRF	PROCEEDS OF TELEGRAPHIC TRANSFER
399	89	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	89	100	OB CR	OVERSEAS BILL
399	89	1500	ERROR CR	CREDIT UNRECONCILED
399	89	1800	FT CR	FAST TRACK
399	89	2060	ED CR	EXPORT COLLECTION
399	89	2070	ED CR	EXPORT COLLECTION
399	89	2080	E CR	EXPORT CREDIT
399	89	2080	ED CR	EXPORT CREDIT
399	89	2200	CBILL ROLL	NET SETTLMNT OF COMM BILL FACILTY ROLLVR
399	89	2300	CBILL DISC	PROCEEDS OF DISC OF COMM BILL
399	89	2500	NET CBILL	NET SETTLMNT - ROLLOVER COMM BILL INVEST
399	89	2600	MAT CBILL	MATURITY OF COMMERCIAL BILL INVESTMENT
399	89	3010	ADJ CUSDEP	ADJUSTMENT TO CUSTOMER DEPOSIT
399	89	3030	ADJ EMPDEP	ADJUSTMENT TO EMPLOYER DEPOSIT
399	89	3190	SUPER GTEE	SUPERANNUATION GUARANTEE CHARGE
399	89	4050	CHESS SETL	CHESS SETTLEMENT
399	89	EBDFLT	EB CREDIT	PEFT PAYMENT
399	90	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	91	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	92	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	93	1	S/D REFUND	STAMP DUTY REFUND
399	94	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	95	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	96	*	ADVISED CR	CUSTOMER ADVISED CREDIT
399	96	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	96	116	TCF FEES	Tailored Commercial Facility FEES
399	98	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	99	*	CREDIT	CASH/CHEQUE DEPOSIT
399	99	*	DEPOSIT	CASH/CHEQUE DEPOSIT
399	99	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	99	70	TAPE CR	CUSTOMER DEPOSIT

399	99	71	DISK CR	CUSTOMER DEPOSIT
399	99	72	DIAL UP CR	CUSTOMER DEPOSIT
399	99	74	ANZ CR	CUSTOMER DEPOSIT
399	99	75	ONLINE CR	CUSTOMER DEPOSIT
399	99	76	HOST CR	CUSTOMER DEPOSIT
399	99	77	BUREAU CR	CUSTOMER DEPOSIT
399	99	78	GROUP CR	CUSTOMER DEPOSIT
399	89	20	LOAN REPAY	LOAN REPAYMENT
399	89	2040	TRADE	TRADE
399	89	2060	TRADE	EXPORT COLLECTION
399	89	2070	TRADE	EXPORT COLLECTION
399	89	2080	TRADE	EXPORT CREDIT
399	96	*	ADVICE	CUSTOMER ADVISED CREDIT
399	*	*	CREDIT	SUPERANNUATION CREDIT
399	*	*	PAYMENT	Cash Management Online Direct Credit (SCMD) – CR
399	*	*	POS	ANZ ONLINE DEBIT
399	*	*	TRANSFER	Cash Management Online Direct Debit (SCMD) - CR
399	0	9991	POS	HOME BANKING
399	0	9992	POS	HOME BANKING
399	0	9993	POS	HOME BANKING
399	0	9994	POS	HOME BANKING
399	0	9995	POS	HOME BANKING
399	0	9996	POS	HOME BANKING
399	0	9997	POS	HOME BANKING
399	0	9998	POS	HOME BANKING
399	79	*	MISC CR	CUSTOMER DEPOSIT
399	89	2200	CBILL ROLL	NET SETTLMNT OF COMM BILL FACILITY ROLLVR
399	93	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	97	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
466	*	*	PAYMENT	AP DEBIT
466	*	*	PAYMENT	CAP BUREAU OTHER BANK (DEBIT DE)
466	*	*	PAYMENT	NOMINEES DEBIT
466	8	*	PAYMENT	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
467	*	*	PAYMENT	AP DEBIT
467	*	*	PAYMENT	CAP BUREAU OTHER BANK (DEBIT DE)
467	*	*	PAYMENT	NOMINEES DEBIT
467	8	*	PAYMENT	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
469	*	*	PAYMENT	ANZ MTS DIRECT DEBIT
469	*	*	PAYMENT	ANZ MTS FUNDS DEBIT
469	37	*	DEBIT	MISCELLANEOUS DEBIT
469	37	74	ANZ FEE	MISCELLANEOUS DEBIT
469	37	75	ONLINE DR	MISCELLANEOUS DEBIT
469	8	*	PAYMENT	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
469	8	144177	S/TDE WDL	SHARE TRADER WITHDRAWAL

469	8	3764	PAYMENT	MORTGAGE PROTECTION INSURANCE
469	8	79012	S/TDE WDL	SHARE TRADER WITHDRAWAL
469	8	93	LEASE DUTY	LEASE DUTY
469	8	94	LEASE	LEASE RENTAL
475	*	*	CHEQUE	BRANCH - CASHED CHEQUE
475	*	*	CHEQUE	BRANCH - CASH WITHDRAWAL
475	*	*	CHEQUE	ELECTRONIC EXCHANGES - DEBIT
475	*	*	DEBIT	PROOF CHEQUE WITHDRAWAL
475	0	*	CHEQUE	DR BY CHEQUE/WARRANT
475	9	*	CHEQUE	CHEQUE FOR OUTSORTING
477	8	302	P PAYMENT	INTRA-BANK PP
477	8	302	PAYMENT	INTRA-BANK PP
495	*	*	BPAY	Cash Management Online Multiple Bill Pay (SDMC) - DR
495	*	*	INTERNET	INTERNET BANKING DEBIT MULTIPLE TRANSFER
495	*	*	INTERNET	INTERNET BANKING PAY ANYONE DEBIT
495	*	*	PAYANYONE	Cash Management Online Pay anyone (SDSC)- DR
495	*	*	PAYANYONE	Cash Management Online Multiple Pay anyone (SDMC) - DR
495	*	*	PHONE BANK	PHONE BANKING DEBIT TRANSFER
495	*	*	PHONE BPAY	PHONE BANKING BILL PAY DEBIT
495	*	*	PHONE BPAY	PHONE BANKING MULTIPLE BILL PAY DEBIT
495	*	*	TRANSFER	ANZ ONLINE FUNDS TRANSFER DEBIT TRANSFER
495	*	*	TRANSFER	Cash Management Online Multiple Funds Transfer - DR
495	*	*	TRANSFER	INTERNET BANKING DEBIT TRANSFER
495	*	*	TRANSFER	PTM-Debit
495	0	9999	TFR DEBIT	HOME BANKING TRANSFER
495	29	4110	RTGS PMT	DOMESTIC TT
495	29	4130	RTGS SENT	DOMESTIC TT REMITTED
495	49	4110	RTGS PMT	DOMESTIC TT RECEIVED
495	49	4150	TRANSFER	TRANSFER
495	8	44	TRANSFER	TRANSFER
495	8	46	FHOG DR	FIRST HOME OWNERS GRANT DEBIT
495	8	75	CARD ENTRY	CARD ENTRY AT BRANCH
495	8	9046	PHONE BANK	ANZ PHONE BANKING
495	8	9047	INTERNET	ANZ PC BANKING
495	8	9048	PHONE BPAY	ANZ PHONE BANKING BILL PAYMENT
495	8	9049	INTNETBPAY	ANZ PC BANKING BILL PAYMENT
495	8	9050	S/TDE WDL	SHARE TRADE W/DRAWAL/FUNDS TFR
495	8	9051	INTERNET	IB SDMC MULTI-TRANSFER
495	8	9052	INTERNET	IB SDMC PAY-ANYONE
495	8	9061	INTERNET	IB SDMC BILLPAY
495	8	9062	INTER BANK	ONLINE FUNDS TRANSFER
495	8	9066	GOMONY TRF	ANZ MOBILE BANKING FUNDS TRANSFER

495	8	9500	TRANSFER	PTM-Debit
495	8	1123	INT REALL	LIQUIDITY MANAGEMENT INTEREST
495	8	1199	LM TRF DR	LIQUIDITY MANAGEMENT TRANSFER
495	*	*	BPAY	Cash Management Online Bill Pay(SDSC) DR
506	*	*	TRANSFER	Cash Management Online Funds Transfer (SDSC) – DR
506	29	4150	OWN AC TFR	TRANSFER
508	0	9074	INT/RTGS	Cash Management Online -International/RTGS
508	29	4100	OS REMIT	OFFSHORE TT RECEIVED
508	29	4120	OS TT SENT	OFFSHORE TT REMITTED
508	49	4100	OS REMIT	OFFSHORE TT RECEIVED
508	49	4120	OS TT SENT	OFFSHORE TT REMITTED
508	8	9074	INT/RTGS	Cash Management Online -International/RTGS
512	29	100	LC DR	DRAWING OR CHARGE UNDER LETTER OF CREDIT
514	*	*	DEBIT	BRANCH FOREIGN EXCHANGE DR
524	8	9082	GOMONY COM	ANZ MOBILE BANKING COMMISSION
527	8	*	PAYMENT	PERIODIC PAYMENT
544	11	*	DEP ERR DR	ERROR IN DEPOSIT UNDER $2.00
544	11	*	ERROR DR	ERROR IN DEPOSIT UNDER $2.00
552	34	*	REVERSAL	REVERSAL OF CREDIT
552	34	*	REVERSL DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
552	29	30	REV REPAY	REVERSAL LOAN REPAYMENT
552	34	104	REV ARR LF	Rev of Rebate Arrangement Line Fee
555	*	*	DISHONOUR	DISHONOUR INWARD APCS - DR
555	*	*	DISHONOUR	DISHONOUR OUTWARD APCS DR
555	*	*	DISHONOUR	DISHONOUR OUTWARD BECS - DR
555	*	*	DISHONOUR	ELECTRONIC DISHONOURS - CREDIT
555	*	*	REVERSL DR	DISHONOUR INWARD BECS DR
555	34	*	REVERSAL	REVERSAL OF CREDIT
555	34	*	REVERSL DR	REVERSAL OF CREDIT
555	43	*	DISHONOUR	DISHONOUR OF CHEQUE LODGED FOR CREDIT
555	43	*	DISHONOUR	UNIDENTIFIED CHANNEL CODE - "wildcard"
555	*	*	REVERSAL	DISHONOUR INWARD BECS DR
575	22	*	AFT PRI DR	AUTOMATIC FUNDS TRANSFER
575	23	*	AFT DR	AUTOMATIC FUNDS TRANSFER
575	1	1199	LM SWP DR	LIQUIDITY MANAGEMENT SWEEP
595	*	*	ANZ ATM	ANZ ATM DEBIT
595	*	*	ANZ ATM	ANZ ATM DEBIT TRANSFER
595	*	*	INTL ATM	INTERNATIONAL ANZ ATM WITHDRAWAL
595	*	*	INTL ATM	INTERNATIONAL NON-ANZ ATM WITHDRAWAL
595	*	*	INTL ATM	PLUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	*	*	NONANZ ATM	NON-ANZ ATM DEBIT TRANSFER
595	*	*	NONANZ ATM	NON-ANZ ATM WITHDRAWAL
595	8	*	INTL ATM	PLUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	8	*	Intl ATM	PLUS INTERNATIONAL NON-ANZ ATM W/DRWL

595	8	9011	INTL ATM	CIRRUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	8	9011	INTL ATM	CIRRUS INTERNATIONAL NON-ANZ ATM W/DRWL
595	8	9012	INTL ATM	PLUS INTERNATIONAL ANZ ATM WITHDRAWAL
595	8	9012	INTL ATM	PLUS INTERNATIONAL NON-ANZ ATM W/DRWL
654	34	1118	INTEREST	LIQUIDITY MANAGEMENT INTEREST
654	34	1133	INTEREST	LIQUIDITY MANAGEMENT INTEREST
654	34	1165	INTEREST	LIQUIDITY MANAGEMENT INTEREST
654	46	*	INTEREST	INTEREST
654	46	1123	INTEREST	LIQUIDITY MANAGEMENT INTEREST
654	46	1165	INTEREST	LIQUIDITY MANAGEMENT INTEREST
658	49	117	TCF PRNCPL	Tailored Commercial Facility PRINCIPAL
659	30	109	W/TAX ADJ	Res W/Tax Adj Incr Cur Yr
659	30	110	W/TAX ADJ	N/R W/Tax Adj Incr Cur Yr
659	30	111	W/TAX ADJ	Res W/Tax Adj Incr Pr Yr
659	30	112	W/TAX ADJ	N/R W/Tax Adj Incr Pr Yr
659	30	210	W/TAX ADJ	N/R W/Tax Adj Incr Cur Yr Oth
659	30	309	W/TAX ADJ	Res W/Tax Adj Incr Cur Yr Oth
659	30	310	W/TAX ADJ	N/R W/Tax Adj Incr Cur Yr Oth
659	30	311	W/TAX ADJ	Res W/Tax Adj Incr Pr Yr Oth
659	30	312	W/TAX ADJ	N/R W/Tax Adj Incr Pr Yr Oth
659	34	1	REV W/TAX	REVERSAL OF RES W/TAX DECR-CUR YR FROM XXXX-XXXXX
659	34	10	REV W/TAX	REVERSAL OF N/R W/TAX DECR-CUR YR
659	34	11	REV W/TAX	REVERSAL OF RES W/TAX DECR-PR YR
659	34	12	REV W/TAX	REVERSAL OF N/R W/TAX DECR-PR YR
659	34	2	REV W/TAX	REVERSAL OF N/R W/TAX DECR-CUR YR FROM XXXX-XXXXX
659	34	209	REV W/TAX	REVERSAL OF RES W/TAX DECR-CUR YR FROM XXXX-XXXXX
659	34	210	REV W/TAX	REVERSAL OF N/R W/TAX DECR-CUR YR FROM XXXX-XXXXX
659	34	211	REV W/TAX	REVERSAL OF RES W/TAX DECR-PR YR FROM XXXX-XXXXX
659	34	212	REV W/TAX	REVERSAL OF N/R W/TAX DECR-PR YR FROM XXXX-XXXXX
659	34	3	REV W/TAX	REVERSAL OF RES W/TAX DECR-PR YR FROM XXXX-XXXXX
659	34	300	REVERS ADJ	REVERSAL OF CR INT ADJ INC-CUR YR
659	34	301	REVERS ADJ	REVERSAL OF CR INT ADJ INC-CUR YR FROM XXXX-XXXXX
659	34	302	REVERS ADJ	REVERSAL OF CR INT ADJ INC-CUR YR FROM XXXX-XXXXX
659	34	303	INT ADJ	MANUAL CR INTEREST ADJUSTMENT DEC-CUR YR
659	34	304	INT ADJ	CR INT ADJ DEC-CUR YR FROM XXXX-XXXXX
659	34	305	INT ADJ	CR INT ADJ DEC-CUR YR FROM XXXX-XXXXX

659	34	306	INT ADJ	MANUAL DR INTEREST ADJUSTMENT INC-CUR YR
659	34	307	INT ADJ	DR INT ADJ INC-CUR YR FROM XXXX-XXXXX
659	34	308	INT ADJ	DR INT ADJ INC-CUR YR FROM XXXX-XXXXX
659	34	309	REVERS ADJ	REVERSAL OF DR INT ADJ DEC-CUR YR
659	34	310	REVERS ADJ	REVERSAL OF DR INT ADJ DEC-CUR YR FROM XXXX-XXXX
659	34	311	REVERS ADJ	REVERSAL OF DR INT ADJ DEC-CUR YR FROM XXXX-XXXX
659	34	312	REVERS ADJ	REVERSAL OF CR INT ADJ INC-PR YR
659	34	313	REVERS ADJ	REVERSAL OF CR INT ADJ INC-PR YR FROM XXXX-XXXXX
659	34	314	REVERS ADJ	REVERSAL OF CR INT ADJ INC-PR YR FROM XXXX-XXXXX
659	34	315	INT ADJ	MANUAL CR INTEREST ADJUSTMENT DEC-PR YR
659	34	316	INT ADJ	CR INT ADJ DEC-PR YR FROM XXXX-XXXXX
659	34	317	INT ADJ	CR INT ADJ DEC-PR YR FROM XXXX-XXXXX
659	34	318	INT ADJ	MANUAL DR INTEREST ADJUSTMENT INC-PR YR
659	34	319	INT ADJ	DR INT ADJ INC-PR YR FROM XXXX-XXXXX
659	34	320	INT ADJ	DR INT ADJ INC-PR YR FROM XXXX-XXXXX
659	34	321	REVERS ADJ	REVERSAL OF DR INT ADJ DEC-PR YR
659	34	322	REVERS ADJ	REVERSAL OF DR INT ADJ DEC-PR YR FROM XXXX-XXXXX
659	34	323	REVERS ADJ	REVERSAL OF DR INT ADJ DEC-PR YR FROM XXXX-XXXXX
659	34	324	REVERS ADJ	REVERSAL OF CR INT ADJ INC-OTH YR
659	34	325	REVERS ADJ	REVERSAL OF CR INT ADJ INC-OTH YR FROM XXXX-XXXXX
659	34	326	REVERS ADJ	REVERSAL OF CR INT ADJ INC-OTH YR FROM XXXX-XXXXX
659	34	327	INT ADJ	MANUAL CR INTEREST ADJUSTMENT DEC-OTH YR
659	34	328	INT ADJ	CR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
659	34	329	INT ADJ	CR INT ADJ DEC-OTH YR FROM XXXX-XXXXX
659	34	330	INT ADJ	MANUAL DR INTEREST ADJUSTMENT INC-OTH YR
659	34	331	INT ADJ	DR INT ADJ INC-OTH YR FROM XXXX-XXXXX
659	34	332	INT ADJ	DR INT ADJ INC-OTH YR FROM XXXX-XXXXX
659	34	333	REVERS ADJ	REVERSAL OF DR INT ADJ DEC-OTH YR
659	34	334	REVERS ADJ	REVERSAL OF DR INT ADJ DEC-OTH YR

					FROM XXXX-XXXXX
659	34	335	REVERS ADJ	REVERSAL OF DR INT ADJ DEC-OTH YR FROM XXXX-XXXXX	
659	34	4	REV W/TAX	REVERSAL OF N/R W/TAX DECR-PR YR FROM XXXX-XXXXX	
659	34	9	REV W/TAX	REVERSAL OF RES W/TAX DECR-CUR YR
659	37	1	W/TAX ADJ	Res W/Tax Adj Incr Cur Yr tfrd
659	37	2	W/TAX ADJ	N/R W/Tax Adj Incr Cur Yr tfrd
659	37	3	W/TAX ADJ	Res W/Tax Adj Incr Pr Yr tfrd
659	37	4	W/TAX ADJ	N/R W/Tax Adj Incr Pr Yr tfrd
698	*	*	CARD FEE	PCM - FEE (new card)
698	*	*	CHQ BK	ABOS
698	*	*	FEE	BRANCH - FEE DEBIT
698	*	*	PP NON FEE	AP FAILED FEE
698	29	1000	FEC CHG	CHARGES ON FORWARD EXCHANGE CONTRACT
698	29	2010	OS CHARGE	OVERSEAS REMITTANCE CHARGE
698	29	4060	RTGS FEE	RTGS PAYMENT CHARGE
698	29	4140	PTY FEE	PAYMENT PROCESSING FEE
698	30	*	FEE	UNIDENTIFIED CHANNEL CODE - "wildcard"
698	30	1	MISC FEE	MISCELLANEOUS FEE
698	30	10	T/O SEARCH	TITLES OFFICE SEARCH FEE
698	30	101	Card Fee	Card Servicing Fee Transferred
698	30	11	REG FEE	REGISTRATION FEE
698	30	110	TFR FEE	TRANSFER OTHER BANK TRANSFER FEE
698	30	119	COMMIT FEE	COMMITMENT FEE
698	30	12	STAMP DUTY	STAMP DUTY
698	30	13	GUARANTEE	GUARANTEE FEE
698	30	15	STATMT FEE	ADDITIONAL STATEMENT FEE
698	30	16	TT FEE	TELEGRAPHIC TRANSFER FEE
698	30	17	C/BILL FEE	COMMERCIAL BILL FEE
698	30	18	CR DUTY	FINANCIAL INSTITUTIONS DUTY
698	30	19	DEBIT TAX	FEDERAL GOVERNMENT DEBITS TAX
698	30	2	CA FEE	ACCOUNT KEEPING FEE
698	30	20	LIST FEE	PAYMENT FROM LIST FEE
698	30	21	S CLR FEE	SPECIAL CLEARANCE FEE
698	30	22	T CHQ FEE	TRAVELLER'S CHEQUES FEE
698	30	22	T CHQ FEE	TRAVELLERS' CHEQUES
698	30	24	ERROR DR	DEBIT UNRECONCILED/ERROR IN DEPOSITS
698	30	25	BK CHQ FEE	BANK CHEQUE FEE
698	30	26	OPINION	BANK OPINION FEE
698	30	27	SETTLE FEE	SETTLEMENT FEE
698	30	28	T/O FEE	TITLES OFFICE REGISTRATION FEE
698	30	28	T/O REG	REGISTRATION OF PERSONAL PROPERTY
698	30	3	ADMIN FEE	LOAN ADMINISTRATION FEE
698	30	30	CLCR FEE	ARRANGMNT TO CASH CHEQUES EST/RENEW FEE
698	30	31	S/D FEE	GOVT STAMP DUTY ON SECURITY DOCUMENTS

ANZ

698	30	32	S/D TFR	GOVT STAMP DUTY ON TRANSFER OF LAND
698	30	35	PRO/LOD	PROD/LODGMNT OF SECURITY DOCS FEE
698	30	38	LE FEE C/B	COMMERCIAL BILL LINE FEE
698	30	39	ANZCASH FE	CASH HANDLING FEE
698	30	4	L A FEE	LIMIT/LOAN APPROVAL FEE
698	30	42	EXCESS FEE	OVERDRAWN ACCOUNT FEE
698	30	44	RECON FEE	RECONCILLIATION FEE
698	30	45	TRANS FEE	EXCESS TRANSACTIONS FEE
698	30	46	ATM FEE	NON-ANZ ATM FEE
698	30	47	MAINT FEE	ACCOUNT MAINTENANCE FEE
698	30	48	DEBIT FEE	EXCESS DEBIT TRANSACTIONS (CMA)
698	30	49	CR FEE	CREDIT FACILITY LINE
698	30	50	DEBIT DUTY	FINANCIAL INSTITUTIONS DEBITS DUTY
698	30	51	EFTDD	EFT DEBITS DUTY (GOVT - NT)
698	30	52	SEARCH FEE	SEARCH FEE
698	30	53	RES W/TAX	RESIDENT WITHHOLDING TAX
698	30	54	SLCTR FEE	SOLICITOR'S FEE
698	30	56	EPT TAX	ETP TAX
698	30	57	SUPER TAX	SUPERANNUATION TAXES
698	30	58	AC SER FEE	ACCOUNT SERVICING FEE
698	30	59	W/DRWL FEE	WITHDRAWAL FEE
698	30	6	DSR FEE	DISHONOUR FEE
698	30	62	LK BOX FEE	LOCKED BOX FEE - PERMANENT
698	30	63	LK BOX FEE	LOCKED BOX FEE - TEMPORARY
698	30	64	PKT FEE	STANDARD PKT FEE - UNSEALED
698	30	65	PKT FEE	SEALED PKT FEE - PERMANENT
698	30	66	PKT FEE	SEALED PKT FEE - TEMPORARY
698	30	67	NGHT FEE	NIGHT SAFE FEE - TEMPORARY
698	30	68	LKBOX RENT	LOCKED RENTAL BOX FEE
698	30	69	NGHT FEE	NIGHT SAFE FEE - PERMANENT
698	30	70	TAPE FEE	BANK OFFICER INITIATED FEES
698	30	71	DISK FEE	BANK OFFICER INITIATED FEES
698	30	75	ONLINE FEE	BANK OFFICER INITIATED FEES
698	30	76	HOST FEE	BANK OFFICER INITIATED FEES
698	30	77	BUREAU FEE	BANK OFFICER INITIATED FEES
698	30	83	SUPER FEE	ACCOUNT SERVICING FEE (PRO RATA)
698	30	86	CARD FEE	BANK OFFICER INITIATED FEES
698	30	88	DOC PREP	SECURITY DOCUMENT PREPARATION FEE
698	30	90	F/DEP FEE	FAST DEPOSIT BAG FEE
698	30	90	F/DEP FEE	FAST DEPOSIT BAG FEE FROM ALT ACCT
698	30	9051	IDM FEE TF	SDMC FEE - INTERNET MULTI PAYMENT
698	30	9052	INT FEE	SDMC FEE - INTERNET PAY ANYONE
698	30	92	DEP BK FEE	DEPOSIT BOOK FEE
698	30	92	DEP BK FEE	DEPOSIT BOOK FEE FROM ALT ACCT
698	30	93	OTC CH FEE	OTC CASH HANDLING FEE
698	30	93	OTC CH FEE	OTC CASH HANDLING FEE FROM ALT ACCT

698	30	94	FDC FEE	FAST DEP CASH HANDLING FEE FROM ALT ACCT
698	30	94	FDC FEE	FAST DEPOSIT CASH HANDLING FEE
698	30	95	P/BK FEE	DUPLICATE/TRIPLICATE PAY IN BOOK
698	30	96	PKGE FEE	ANZ BREAKFREE PACKAGE FEE
698	30	97	BUS CH FEE	ANZ BUSINESS CHOICE FEE
698	37	70	TAPE FEE	MISCELLANEOUS DEBIT
698	37	71	DISK FEE	MISCELLANEOUS DEBIT
698	37	77	BUREAU FEE	MISCELLANEOUS DEBIT
698	42	*	CHQ BOOK	STAMP DUTY ON CHEQUE BOOK
698	49	116	TCF FEES	Tailored Commercial Facility FEES
698	49	4060	RTGS FEE	RTGS PAYMENT CHARGE
698	49	4140	PMT FEE	PAYMENT PROCESSING FEE
698	8	71	L/FEE C/BI	LINE FEE - COMMERCIAL BILL
698	8	77	CL CR FEE	ARRANGEMENTS TO CASH CHEQUES FEE
698	8	92	PP NON FEE	FAILED FUNDS FEE
698	8	92	PP NON FEE	PERIODICAL PAYMENT
698	8	96	GTEE FEE	GUARANTEE FEES
698	8	97	D/PKT FEE	DEED BOXES/PACKETS
698	8	98	NGT SF FEE	NIGHT SAFE FEE
698	30	102	COMFEE DRN	Commitment Drawn Fee
698	30	103	COMFEE UDR	Commitment Undrawn Fee
698	30	104	ARR LNFEE	Arrangement Line Fee
698	30	44	RECON FEE	RECONCILIATION FEE
699	*	*	BAL ITEM	Cash Management Online Direct Credit (SDMC) - DR
699	*	*	CARD ENTRY	BRANCH CARD DEPOSIT
699	*	*	CARD ENTRY	BRANCH CARD WITHDRAWAL
699	*	*	CARD ENTRY	BRANCH CARDHOLDER TRANSFER DR
699	*	*	CHESS SETL	CHESS
699	*	*	DEBIT	CAP DEBIT
699	*	*	DEBIT	DISTRIBUTION DEBIT
699	*	*	DEBIT	MONEY MARKET DEBIT
699	*	*	DEBIT	SUPERANNUATION DEBIT
699	*	*	EB DEBIT	SWIFT DEBIT
699	*	*	EB DEBIT	VIPA DEBIT
699	*	*	INTERNET	INTERNET BANKING MULTIPLE BILL PAY DEBIT
699	*	*	INTERNET	INTERNET BANKING MULTIPLE PAY ANYONE DEBIT
699	*	*	INTL POS	MAESTRO INTERNATIONAL EFTPOS W/DRWL
699	*	*	INTNETBPAY	INTERNET BANKING BILL PAY DEBIT
699	*	*	PAYMENT	Cash Management Online Direct Debit (SCMD) DR
699	*	*	PAYMENT	PAYPLUS DEBIT
699	*	*	PAYMENT	VISION PLUS DEBIT
699	*	*	POS	ANZ ONLINE DEBIT
699	*	*	POS DR	POINT OF SALE (POS) WITHDRAWAL
699	*	*	POS DR	POINT OF SALE MERCHANT DEBIT
699	0	8	DEBIT	DEBIT REPOST

699	0	9990	POS	HOME BANKING
699	0	9991	POS	HOME BANKING
699	0	9992	POS	HOME BANKING
699	0	9993	POS	HOME BANKING
699	0	9994	POS	HOME BANKING
699	0	9995	POS	HOME BANKING
699	0	9996	POS	HOME BANKING
699	0	9997	POS	HOME BANKING
699	0	9998	POS	HOME BANKING
699	1	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	10	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	11	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	12	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	13	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	14	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	15	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	16	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	17	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	18	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	19	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	2	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	20	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	20	53	W/HOLD TAX	WITHHOLDING TAX COLLECTION
699	21	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	24	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	25	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	26	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	27	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	28	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	29	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	29	1900	REV INS DR	REVERSAL OF TRANSFER OF INSURANCE/FEES
699	29	1950	REFUND	REVERSAL OF LOAN OVERPAYMENT
699	29	1960	PRE PAY	LOAN PREPAYMENT
699	29	2030	IC DR	IMPORT COLLECTION
699	29	2040	ID DR	IMPORT COLLECTION
699	29	2060	ED DR	EXPORT COLLECTION
699	29	2070	EC CR	EXPORT COLLECTION
699	29	2080	E DR	EXPORT CREDIT
699	29	2200	CBILL ROLL	NET SETTL. OF COMM. BILL FACILITY ROLLOV
699	29	2400	CBILL INV	COMMERCIAL BILL INVESTMENT
699	29	2500	CBILL INV	NET SETTLMNT - ROLLOVER COMM BILL INVEST
699	29	2700	MAT CBILL	MATURITY OF COMMERCIAL BILL LOAN
699	29	3010	ADJ CDP DR	ADJUSTMENT TO CUSTOMER DEPOSIT
699	29	3030	ADJ TAX DR	ADJUSTMENT TO EMPLOYER DEPOSIT
699	29	3060	DEBIT	ANZSAS WITHDRAWAL
699	29	3080	DEBIT	PARTIAL WITHDRAWAL

699	29	3100	ADJ STX DR	SUPERANNUATION TAX ADJUSTMENT
699	29	4050	CHESS SETL	CHESS SETTLEMENT
699	29	9040	LN FEE TFR	RE-DIRECTED FEE FROM LOAN ACCOUNT
699	29	9042	TCF IRRM	TCF IRRM PREMIUM
699	29	9050	INT TFR	RE-DIRECT DR INT CHGD DEC FROM LOAN ACC
699	29	9060	DRAWDWN	TRADE FINANCE LOAN - AUD
699	29	EBDFLT	EB DEBIT	PEFT PAYMENT
699	3	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	31	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	32	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	33	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	34	*	REVERSAL	REVERSAL OF CREDIT
699	34	4100	REV OS DR	REV OFF SHORE TELEGRAPHIC TFR RECEIVED
699	34	4110	REV RTGS	REV DOMESTIC TELEGRAPHIC TFR RECEIVED
699	34	4120	REV OS DR	REV OFF SHORE TELEGRAPHIC TFR REMITTED
699	34	4130	REV RTGS	REV DOMESTIC TELEGRAPHIC TFR REMITTED
699	34	4150	TRANSFER	REVERSAL OF TRANSFER REFERENCE
699	34	76	REVERSAL	REVERSAL OF CARD ENTRY
699	35	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	36	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	37	*	DEBIT	MISCELLANEOUS DEBIT
699	37	*	MISC DEBIT	MISCELLANEOUS DEBIT
699	37	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	37	75	ONLINE DR	MISCELLANEOUS DEBIT
699	38	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	39	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	4	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	40	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	41	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	42	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	44	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	45	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	46	*	INT	INTEREST ON OVERDRAFT/LOAN
699	46	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	47	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	48	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	49	*	ADVICE	CUSTOMER ADVISED DEBIT
699	49	*	ADVISED DR	CUSTOMER ADVISED DEBIT
699	49	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	49	118	TCF INT	Tailored Commercial Facility INTEREST
699	49	4130	RTGS SENT	DOMESTIC TT REMITTED
699	5	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	6	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	7	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	8	*	ATMFundsTr	ANZ ATM Funds Transfer(DR)
699	8	*	ATMWithdwl	ANZ ATM Withdrawal

699	8	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	8	*	Non ANZATM	Non-ANZ ATM Withdrawal
699	8	*	Non ANZATM	Non-ANZ Branch Withdrawal
699	8	*	VISA Debit	VISA Debit Purchase
699	8	*	Withdrawal	Intern Branch Withdrawal
699	8	36	BUS CARD	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	8	37	BANK CARD	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	8	38	VISA CARD	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	8	39	MASTRCARD	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	8	41	DRAWDWN DR	TRANSFER TO LOAN ACCOUNT
699	8	43	TRANSFER	TRANSFER TO HARVEST ACCOUNT
699	8	45	WITHDRAWAL	WITHDRAWAL
699	8	47	SETTLE DR	SETTLEMENT
699	8	48	TRANSFER	TRANSFER TO CASH MANAGEMENT ACCOUNT
699	8	75	CARD ENTRY	CARD ENTRY AT BRANCH
699	8	9067	GOMONY PAY	ANZ MOBILE BANKING PAYMENT
699	8	9068	GOMONY TUP	ANZ MOBILE BANKING TOP UP SERVICE PROVIDER
699	8	9069	GOMONY RFD	ANZ MOBILE BANKING TOP UP SERVICE PROVIDER REFUND
699	8	9071	GOMONY PAY	ANZ MOBILE BANKING PAYMENT
699	8	9078	PAYBILL	Cash Management Online Pay Bill (SDSC) DR
699	8	9083	GOMONY RFD	ANZ MOBILE BANKING COMMISSION REFUND
699	8	93	LEASE DUTY	LEASE DUTY
699	8	94	LEASE	LEASE RENTAL
699	9	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	29	20	LOAN REPAY	LOAN REPAYMENT
699	29	2040	TRADE	IMPORT COLLECTION
699	29	2060	TRADE	EXPORT COLLECTION
699	29	2070	TRADE	EXPORT COLLECTION
699	29	2080	TRADE	EXPORT CREDIT
699	*	*	PAYMENT	Cash Management Online Direct Credit (SDMC) – DR
699	*	*	WITHDRAWAL	BRANCH - CASH WITHDRAWAL
699	30	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	34	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	43	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"

21.2.3. Transaction code descriptions – MANTEC / MIDANZ Source

The following table describes the Transaction Codes and descriptions for MANTEC accounts, MIDANZ accounts (local & offshore), other ANZ offshore accounts and other bank accounts.

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
115	LBX	N/A	LOCK BOX	LOCK BOX
171	LDP	N/A	LOAN	LOAN DEPOSIT
175	CHK	N/A	CHEQUE	CHEQUE
187	CLR	N/A	CASH	CASH
195	TRF	N/A	TX/AIR	TELEX / AIRMAIL
208	TT	N/A	INT PYMT	INTL PAYMENT
213	DCR	N/A	DOC CREDIT	DOC CREDIT
214	FEX	N/A	FX TRANS	FOREIGN EXCHANGE
224	COM	N/A	COMMISSION	COMMISSION
227	STO	N/A	S/ORDER	S/ORDER
237	COL	N/A	COLLECTION	COLLECTION
238	DIV	N/A	DIVIDEND	DIVIDEND
266	RTI	N/A	RETURNED	RETURNED
354	INT	N/A	INTEREST	INTEREST
357	VDA	N/A	VAL DATE	VAL DATE
399	*	N/A	CREDIT	CREDIT
399	100	N/A	SC CR TFR	CREDIT TRANSFER
399	103	N/A	SC CR TFR	CREDIT TRANSFER
399	200	N/A	FI TFR OA	FI TRANSFER
399	201	N/A	MFI TFR OA	MULTIPLE FI TFRS
399	202	N/A	GFI TFR	GENERAL FI TFRS
399	203	N/A	MGFI TFR	MULTIPLE FI TFRS
399	204	N/A	FMDD MSG	FI DIRECT DEBIT
399	205	N/A	FI TFR EXE	FI TRANSFER
399	300	N/A	FE CONF	FX CONFIRMATION
399	350	N/A	AOL/ DIP	ADVICE OF LOAN
399	400	N/A	AOP	ADVICE OF PAYMENT
399	BKT	N/A	BANK TRANS	BANK TRANS
399	BNK	N/A	SRI-BF	SRI-BANK FEES
399	BOE	N/A	BILL OF EX	BILL OF EX
399	BRF	N/A	BROKER FEE	BROKER FEE
399	CAR	N/A	SRI-CAR	SRI-CORP ACTIONS
399	CAS	N/A	SRI-CIL	SRI-CASH IN LIEU
399	CBP	N/A	CASH POST	CASH POST
399	CHG	N/A	CHARGES	CHARGES
399	CMI	N/A	CMI-ND	CMI-NO DETAIL
399	CMN	N/A	CMI-NP	CMI-NOTIONAL POOL
399	CMP	N/A	CC	COMPENSATION CLAIM
399	CMS	N/A	CMI-S	CMI-SWEEPING
399	CMT	N/A	CMI-T	CMI-TOPPING
399	CMZ	N/A	CMI-ZB	CMI-ZERO BAL
399	COW	N/A	OB COMM	OUTWARD BILL COMM
399	CPN	N/A	SRI-CP	SRI-COUPON PAYMENT
399	DDA	N/A	LODGE FEE	LODGEMENT FEE

399	DDT	N/A	DDI	DIRECT DEBIT ITEM
399	DIR	N/A	DIR DEB	DIR DEB
399	DIS	N/A	SRI-GD	SRI-GAINS
399	ECK	N/A	EUROCHEQUE	EUROCHEQUE
399	EQA	N/A	EQUIVSUM	EQUIVSUM
399	EXT	N/A	SRI-ETOA	SRI-EXT TRANSFER
399	FCA	N/A	DOC CRDR W	DOC CREDIT DRAWING
399	FDL	N/A	FX DEAL	FX DEAL
399	MAR	N/A	SRI-MP/R	SRI-MARGIN PYMTS
399	MAT	N/A	SRI-M	SRI-MATURITY
399	MGT	N/A	SRI-MF	SRI-MGT FEES
399	MSC	N/A	MISC CR	MISC CR
399	MSP	N/A	MORT SUBS	MORT SUBS
399	MT	N/A	MAIL TRANS	MAIL TRANS
399	NWI	N/A	SRI-NID	SRI-NEW ISSUES
399	ODC	N/A	OC	OVERDRAFT CHARGE
399	OPT	N/A	SRI-O	SRI-OPTIONS
399	PCH	N/A	SRI-P	SRI-PURCHASE
399	POP	N/A	SRI-POP	SRI-PAIR-OFF
399	PRN	N/A	SRI-PPDU	SRI-PRINCIPAL
399	PYN	N/A	PAY IN	PAY IN
399	REC	N/A	SRI-TR	SRI-TAX RECLAIM
399	RED	N/A	SRI-RW	SRI-REDEMPTION
399	REV	N/A	REVERSAL	REVERSAL
399	RIG	N/A	SRI-R	SRI-RIGHTS
399	SAL	N/A	SRI-SALE	SRI-SALE
399	SDL	N/A	STG DEAL	STG DEAL
399	SEC	N/A	SECURITIES	SECURITIES
399	SLE	N/A	SRI-SLR	SRI-SEC LENDING
399	STP	N/A	SRI-SD	SRI-STAMP DUTY
399	SUB	N/A	SRI-SUBS	SRI-SUBSCRIPTION
399	SWP	N/A	SRI-SWAP	SRI-SWAP PAYMENT
399	TAX	N/A	SRI-WTP	SRI-WITHOLDING TAX
399	TCK	N/A	TVL CHEQUE	TVL CHEQUE
399	TCM	N/A	SRI-TCM	SRI-TRIPARTITE MGT
399	TRA	N/A	SRI-ITFOA	SRI-INTERNAL TFRS
399	TRN	N/A	SRI-TF	SRI-TRANS FEE
399	UWC	N/A	SRI-UC	SRI-UNDERWRITING
399	WAG	N/A	WAGES	WAGES
399	WAR	N/A	SRI-W	SRI-WARRANT
399	MC	N/A	LM CR	LIQUIDITY MGMT-CR
415	LBX	N/A	LOCK BOX	LOCK BOX
475	CHK	N/A	CHEQUE	CHEQUE
481	LDP	N/A	LOAN	LOAN DEPOSIT
487	CLR	N/A	CASH	CASH
487	COL	N/A	COLLECTION	COLLECTION

495	TRF	N/A	TX/AIR	TELEX / AIRMAIL
508	TT	N/A	INT PYMT	INTL PAYMENT
513	DCR	N/A	DOC CREDIT	DOC CREDIT
514	FEX	N/A	FX TRANS	FOREIGN EXCHANGE
524	COM	N/A	COMMISSION	COMMISSION
527	STO	N/A	S/ORDER	S/ORDER
549	DIV	N/A	DIVIDEND	DIVIDEND
566	RTI	N/A	RETURNED	RETURNED
631	VDA	N/A	VAL DATE	VAL DATE
654	INT	N/A	INTEREST	INTEREST
698	BRF	N/A	BROKER FEE	BROKER FEE
698	CHG	N/A	CHARGES	CHARGES
698	DDA	N/A	LODGE FEE	LODGEMENT FEE
699	*	N/A	DEBIT	DEBIT
699	100	N/A	SC CR TFR	CREDIT TRANSFER
699	103	N/A	SC CR TFR	CREDIT TRANSFER
699	200	N/A	FI TFR OA	FI TRANSFER
699	201	N/A	MFI TFR OA	MULTIPLE FI TFRS
699	202	N/A	GFI TFR	GENERAL FI TFRS
699	203	N/A	MGFI TFR	MULTIPLE FI TFRS
699	204	N/A	FMDD MSG	FI DIRECT DEBIT
699	205	N/A	FI TFR EXE	FI TRANSFER
699	300	N/A	FE CONF	FX CONFIRMATION
699	350	N/A	AOL/ DIP	ADVICE OF LOAN
699	400	N/A	AOP	ADVICE OF PAYMENT
699	BKT	N/A	BANK TRANS	BANK TRANS
699	BNK	N/A	SRI-BF	SRI-BANK FEES
699	BOE	N/A	BILL OF EX	BILL OF EX
699	CAR	N/A	SRI-CAR	SRI-CORP ACTIONS
699	CAS	N/A	SRI-CIL	SRI-CASH IN LIEU
699	CBP	N/A	CASH POST	CASH POST
699	CMI	N/A	CMI-ND	SRI-NO DETAIL
699	CMN	N/A	CMI-NP	SRI-NOTIONAL POOL
699	CMP	N/A	CC	COMPENSATION CLAIM
699	CMS	N/A	CMI-S	CMI-SWEEPING
699	CMT	N/A	CMI-T	CMI-TOPPING
699	CMZ	N/A	CMI-ZB	CMI-ZERO BAL
699	COW	N/A	OB COMM	OUTWARD BILL COMM
699	CPN	N/A	SRI-CP	SRI-COUPON PAYMENT
699	DDT	N/A	DDI	DIRECT DEBIT ITEM
699	DIR	N/A	DIR DEB	DIR DEB
699	DIS	N/A	SRI-GD	SRI-GAINS
699	ECK	N/A	EUROCHEQUE	EUROCHEQUE
699	EQA	N/A	EQUIVSUM	EQUIVSUM
699	EXT	N/A	SRI-ETOA	SRI-EXT TRANSFER
699	FCA	N/A	DOC CRDR W	DOC CREDIT DRAWING

699	FDL	N/A	FX DEAL	FX DEAL
699	MAR	N/A	SRI-MP/R	SRI-MARGIN PYMTS
699	MAT	N/A	SRI-M	SRI-MATURITY
699	MGT	N/A	SRI-MF	SRI-MGT FEES
699	MSC	N/A	MISC DR	MISC DR
699	MSP	N/A	MORT SUBS	MORT SUBS
699	MT	N/A	MAIL TRANS	MAIL TRANS
699	NWI	N/A	SRI-NID	SRI-NEW ISSUES
699	ODC	N/A	OC	OVERDRAFT CHARGE
699	OPT	N/A	SRI-O	SRI-OPTIONS
699	PCH	N/A	SRI-P	SRI-PURCHASE
699	PNS	N/A	PENSION	PENSION
699	POP	N/A	SRI-POP	SRI-PAIR-OFF
699	PRN	N/A	SRI-PPDU	SRI-PRINCIPAL
699	PYN	N/A	PAY IN	PAY IN
699	REC	N/A	SRI-TR	SRI-TAX RECLAIM
699	RED	N/A	SRI-RW	SRI-REDEMPTION
699	REV	N/A	REVERSAL	REVERSAL
699	RIG	N/A	SRI-R	SRI-RIGHTS
699	SAL	N/A	SRI-SALE	SRI-SALE
699	SDL	N/A	STG DEAL	STG DEAL
699	SEC	N/A	SECURITIES	SECURITIES
699	SLE	N/A	SRI-SLR	SRI-SEC LENDING
699	STP	N/A	SRI-SD	SRI-STAMP DUTY
699	SUB	N/A	SRI-SUBS	SRI-SUBSCRIPTION
699	SWP	N/A	SRI-SWAP	SRI-SWAP PAYMENT
699	TAX	N/A	SRI-WTP	SRI-WITHOLDING TAX
699	TCK	N/A	TVL CHEQUE	TVL CHEQUE
699	TCM	N/A	SRI-TCM	SRI-TRIPARTITE MGT
699	TRA	N/A	SRI-ITFOA	SRI-INTERNAL TFRS
699	TRN	N/A	SRI-TF	SRI-TRANS FEE
699	UWC	N/A	SRI-UC	SRI-UNDERWRITING
699	WAG	N/A	WAGES	WAGES
699	WAR	N/A	SRI-W	SRI-WARRANT
699	MD	N/A	LM DR	LIQUIDITY MGMT-DR

21.2.4. Transaction code descriptions – SYS Source

The following table describes the Transaction Codes and descriptions for New Zealand ANZ Bank accounts.

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
146	50	43	EFT-POS CR	EFT-POS CREDIT
195	155	*	OMFACC TRF	OMF TRANSFER TO NOMINATED ACCOUNT
195	170	*	ATM TRF	ATM TRANSFER
195	50	59	BILL PYMNT	BILL PAYMENT
195	51	41	CR TRF ATM	CR TRF ATM
195	83	*	BILL PYMNT	BILL PAYMENT
195	83	0B	BILL PYMNT	BILL PAYMENT
195	83	59	BILL PYMNT	BILL PAYMENT
206	51	*	TFR CREDIT	CASH MANAGEMENT ONLINE FUNDS TRANSFER (SDSC) - CR
214	77	*	FOREXITEM	FOREIGN ITEM WITH NINE DIGIT SERIAL
238	61	*	DIVIDEND	DIVIDEND
275	105	*	TRGETBALCR	TARGET BALANCE CREDIT
295	132	*	ATM DEP	ATM DEPOSIT
354	67	*	INTEREST	INTEREST
359	120	*	DR INT REV	DEBIT INTEREST REVERSAL
373	52	*	PAY/SALARY	CASH MANAGEMENT ONLINE DIRECT CREDIT (SDMC) - CR
398	123	*	AECREVRSAL	ACCOUNT EXCESS CHARGE REVERSAL
398	124	*	CLRFEE REV	CLEARANCE FEE REVERSAL
398	125	*	AM FEE REV	ACCOUNT MAINT FEE REVERSAL
398	126	*	TXNFEEREV	TRANSACTION FEE REVERSAL
398	127	*	OMFREVRSAL	OVERDRAFT MANAGEMENT FEE REVERSAL
398	130	*	FEE REVERS	FEE REVERSAL
398	141	*	AP FEE REV	AUTOMATIC PAYMENT FEE REVERSAL
398	144	*	LOANFEEREV	LOAN FEE REVERSAL
398	51	*	CR TRF	CREDIT TRANSFER
398	71	*	CREDIT	CREDIT
398	71	002100	SP ANS DEP	SPECIAL ANSWER DEPOSIT
398	71	006500	PHOTO REV	MYPHOTO FEE REVERSAL
398	80	*	REV DEBIT	REVERSAL OF DEBIT
398	80	000100	NON-NZDREV	NON-NZD SALE FEE REVERSAL
398	80	000150	AP FEE REV	AUTOMATIC PAYMENT FEE REVERSAL
398	80	000200	AM FEE REV	ACCOUNT MAINT FEE REVERSAL
398	80	000250	TXNFEE REV	MANUAL TRANS FEE REVERSAL
398	80	000300	TXNFEE REV	AUTOMATIC TRANS FEE REVERSAL
398	80	000350	BILLFEEREV	BILL PAY FEE REVERSAL
398	80	000400	DSRFEE REV	DISHONOUR FEE REVERSAL

398	80	000450	OMF REV	OMF REVERSAL
398	80	001000	CHQDUTRFND	CHEQUE DUTY REFUND
398	80	001050	FEE REVERS	FEE REVERSAL
398	80	001100	ICASH REF	ICASH CARD REFUND
398	80	006900	VDBTFEEREV	VISA DEBIT CARD FEE REVERSAL
398	80	006950	REVCARDREV	REPLACEMENT CARD FEE REVERSAL
398	80	007000	URGFEEREV	URGENT CARD FEE REVERSAL
398	80	007101	STMTFEEREV	PAPER STMT FEE REVERSAL
398	80	41	ATM REV	ATM REVERSAL
398	80	43	EFT-POS RV	EFT-POS REVERSAL
398	81	*	UNPD REV	UNPAID ITEM REV
399	103	*	INTTRANSFR	INTEREST TRANSFER
399	107	*	DSRFEE REV	DISHON FEE REV
399	108	*	LOAN DDOWN	LOAN DRAW DOWN
399	109	*	LOANPMTREV	LOAN PAYMENT REVERSAL
399	113	*	TR UNCLAIM	TRANSFER TO UNCLAIMED MONIES
399	115	*	TD PRINCPL	TERM DEPOSIT PRINCIPAL
399	116	*	TDINTEREST	TERM DEPOSIT INTEREST
399	117	*	TD BREAK	TERM DEPOSIT BREAK
399	128	*	CREDIT	CREDIT
399	137	*	CREDIT	CREDIT
399	139	*	ATM DEP	ATM DEPOSIT
399	143	*	LOANINTREV	LOAN INTEREST REVERSAL
399	146	*	CREDIT	CREDIT
399	147	*	CREDIT	CREDIT
399	152	*	TRF CR INT	TRANSFER CREDIT INTEREST
399	157	*	AMTFEE REV	AMOUNT FEE REV
399	158	*	CRCHQPRNTS	CREDIT TO CHEQUE PRINTERS
399	160	*	OMF ADJ	OMF ADJUSTMENT
399	161	*	OAF REV	OAF REVERSAL
399	167	*	ADJ TO TAX	ADJUSTMENT TO TAX
399	169	*	TRF CR INT	TRANSFER CREDIT INTEREST
399	171	*	ATM DEP	ATM DEPOSIT
399	172	*	ATM SETTLE	ATM SETTLEMENT
399	174	*	INT ADJ	INTEREST ADJUSTMENT
399	176	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
399	182	*	SO CR INT	SETOFF CREDIT INTEREST
399	185	*	INT ADJ	INTEREST ADJUSTMENT
399	187	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
399	189	*	PROFIT PMT	PROFIT PAYMENT
399	191	*	BALLOT PMT	BALLOT CASH PAYMENT
399	209	*	OAFACCTRF	OAF TRANSFER TO NOMINATED ACCOUNT
399	250	*	CREDIT SAV	CREDIT - SAVINGS
399	251	*	WHOLDTXADJ	WITHOLDING TAX ADJUSTMENT
399	252	*	INT ADJ	INTEREST ADJUSTMENT
399	253	*	MISC LN CR	MISC LOAN CREDIT

399	254	*	MYTEL CR	MYTEL CREDIT CONTRA
399	260	*	DIRECT CR	DIRECT CREDIT
399	50	*	CREDIT	CREDIT
399	50	*	FUNDS CR	CASH MANAGEMENT ONLINE DIRECT DEBIT (SCMD) - CR
399	50	*	PAYMENT	CASH MANAGEMENT ONLINE DIRECT CREDIT (SDMC) - CR
399	50	06	DEPOSIT	DEPOSIT
399	50	07	DIR CRE	DIRECT CREDIT
399	50	08	DEPOSIT	DEPOSIT
399	50	09	DIR CRE	DIRECT CREDIT
399	50	0A	DIR CRE	DIRECT CREDIT
399	50	0B	DIR CRE	DIRECT CREDIT
399	50	0D	DIR CRE	DIRECT CREDIT
399	50	15	DEPOSIT	DEPOSIT
399	50	17	MTSDIRENT	MTS DIRECT ENTRY
399	50	27	DIR CRE	DIRECT CREDIT
399	50	29	DIR CRE	DIRECT CREDIT
399	50	2A	DIR CRE	DIRECT CREDIT
399	50	41	ATMDEPOSIT	ATM DEPOSIT
399	50	55	FOREX	FOREIGN EXCHANGE
399	50	60	MONEYMKT	MONEY MARKET
399	50	76	KITS	KITS
399	52	*	SALARY	SALARY
399	53	*	DIRECT CR	SPECIAL DIRECT CREDIT
399	54	*	OFF ENTRY	OFFICE ENTRY
399	55	*	DIRINP TXN	DIRECT INPUT TRANSACTION
399	56	*	CHCK DIGIT	ANALYSIS CODE WITH CHECK DIGIT
399	57	*	NONCHK DIG	ANALYSIS CODE NON CHECK DIGIT
399	58	*	DEPOSIT	MODULES 10 CHECK
399	59	*	DEPOSIT	MODULES 9 CHECK
399	60	*	GOVTSALARY	GOVT SALARY
399	60	01	NZGOVTPMNT	NZ GOVT PAYMENT
399	60	06	GOVTSALARY	GOVT SALARY
399	60	21	NZGOVTPMNT	NZ GOVT PAYMENT
399	62	*	TT	TELEGRAPHIC TRANSFER
399	63	*	UNAPP FNDS	UNAPPLIED FUNDS
399	64	*	DEPOSIT	DEPOSIT WITH SERIAL NUMBER
399	65	*	THIRDPTYDP	3RD PARTY DEP
399	66	*	MIN OF DEF	MINISTRY OF DEFENCE
399	68	*	PUBLIC AC	PUBLIC ACCOUNT
399	69	*	PUBAC RAIL	PUBLIC AC RAIL
399	70	*	PUBLIC AC	PUBLIC ACCOUNT
399	72	*	INTGOV STK	INTEREST GOVERNMENT STOCK
399	73	*	CREDIT	CREDIT
399	74	*	CREDIT	CREDIT

399	75	*	DEPOSIT	DEPOSIT
399	76	*	CREDIT	CREDIT
399	78	*	CREDIT	CREDIT
399	79	*	CHQDTYRFND	CHQ DUTY REFUND
399	82	*	STOP MTS	STOPPED MTS PYMT
399	84	*	CREDIT	CREDIT
399	85	*	CREDIT	CREDIT
399	86	*	CREDIT	CREDIT
399	87	*	CREDIT	CREDIT
399	88	*	CREDIT	CREDIT
399	89	*	CREDIT	CREDIT
399	90	*	CREDIT	CREDIT
399	91	*	CREDIT	CREDIT
399	92	*	CREDIT	CREDIT
399	93	*	TRST MGMT	TRUST MGMT
399	94	*	CREDIT	CREDIT
399	95	*	CREDIT	CREDIT
399	96	*	RPAT TO RB	REPATRIATION TO RESERVE BANK
399	97	*	CREDIT	CREDIT
399	98	*	CREDIT	CREDIT
399	99	*	CREDIT	CREDIT
475	00	15	CHQ WITHDL	CHEQUE WITHDRAWAL
475	03	*	COUNTERCHQ	COUNTER CHEQUE
475	08	*	CHEQUE	MODULES 10 CHECK ON SERIAL
475	09	*	CHEQUE	MODULES 9 CHECK ON SERIAL
475	18	*	TRAVRS CHQ	TRAVELLERS CHQS
475	35	*	CHQ WITHDL	CHEQUE WITHDRAWAL
481	110	*	LOAN PMT	LOAN PAYMENT
495	114	*	TR UNCLAIM	TRANSFER TO UNCLAIMED MONIES
495	118	*	TRNS TO TD	TRANSFER TO TERM DEPOSIT
495	33	*	BILL PYMNT	BILL PAYMENT
495	33	0B	BILL PYMNT	BILL PAYMENT
495	36	*	DEBIT TRF	DEBIT TRANSFER
506	36	*	TFR DEBIT	CASH MANAGEMENT ONLINE FUNDS TRANSFER (SDSC) - DR
508	00	*	INT/RTGS	CASH MANAGEMENT ONLINE - INTERNATIONAL/RTGS
508	27	*	INT/RTGS	CASH MANAGEMENT ONLINE - INTERNATIONAL/RTGS
514	00	55	FOREX	FOREIGN EXCHANGE
527	15	*	AUTO PYMNT	AUTOMATIC PAYMENT
527	15	06	AUTO PYMNT	AUTOMATIC PAYMENT
575	100	*	TRGETBALDR	TARGET BAL DR
659	175	*	INT ADJ	INTEREST ADJUSTMENT
659	186	*	INT ADJ	INTEREST ADJUSTMENT
698	01	*	UNPD ITEM	UNPAID ITEM

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698	02	*	CLCR FEE	CLEARANCE FEE
698	101	*	GEN FEE	GENERATED FEE
698	101	AF	MNTHLY FEE	MONTHLY ACCOUNT FEE
698	101	AM	MNTHLY FEE	MONTHLY ACCOUNT AND TRANSACTION FEE
698	101	AP	AP GEN FEE	AUTOMATIC PAYMENT GENERATION FEE
698	101	AS	ACCSER FEE	ACCOUNT SERVICE FEE
698	101	LV	LOWWD CHRG	LOW WITHDRAWAL CHARGE
698	101	OA	OD APP FEE	OVERDRAFT APPLICATION FEE
698	101	OM	OM FEE	OVERDRAFT MANAGEMENT FEE
698	101	OX	UO FEE	UNARRANGED OVERDRAFT FEE
698	101	TA	AUTOTXNFEE	AUTOMATED TRANSACTION FEE
698	101	TM	MANTXNFEE	MANUAL TRANSACTION FEE
698	101	TN	TXN FEE	TRANSACTION FEE
698	104	*	STPPMT FEE	STOP PYMT FEE
698	106	*	DISHNR FEE	DISHONOUR FEE
698	13	*	BNK CHRG	BANK CHARGE
698	13	*	BNKCHG	BANK CHARGES
698	13	000100	AUDRPTFEE	AUD CONF REPORT
698	13	000130	BILLPMTPEN	BILL PMT PENALTY
698	13	000200	B CHQ FEE	BCHQ FEE
698	13	000250	CERTINTFEE	CERT OF INT FEE
698	13	000260	CRTWTAXFEE	CERT WTAX FEE
698	13	000270	CERTINCHGD	CERT IN CHRGED FEE
698	13	000300	CR TRF FEE	CREDIT TRF FEE
698	13	000350	ACPT END	ACCEPT END FEE
698	13	000400	COMAMENDLC	COMM AMEND LC FEE
698	13	000450	COINHNDFEE	COIN HANDLING FEE
698	13	000500	DISHNR FEE	DISHONOUR FEE
698	13	000600	DOCHDL FEE	DOC HANDLING FEE
698	13	000700	D STMT FEE	DUP STMT FEE
698	13	000750	CASHHNDFEE	CASH HANDLING FEE
698	13	000751	FEC FEE	FOREX CNTRCT FEE
698	13	000800	ONEOFF FEE	ONE-OFF PYMT FEE
698	13	000900	LC ADV COM	LC ADVISE COMM
698	13	001000	LC COMM	LC COMMISSION
698	13	001001	LC EST FEE	LC EST FEE
698	13	001100	LINE FEE	LINE FEE
698	13	001200	LOAN FEE	LOAN FEE
698	13	001300	LN HLD FEE	LOAN HOLDING FEE
698	13	001450	ORDERS FEE	ORDERS FEE
698	13	001500	CHQBK FEE	OVERPRINT CHQBK
698	13	001700	OS TXN COM	OSEAS TXN COMM
698	13	002000	SCINSP FEE	SECURITY INSPECTION FEE
698	13	002050	SCRIP FEE	SCRIPT FEE
698	13	002100	SP ANS FEE	SPECIAL ANSWER FEE
698	13	002200	ST CPY FEE	STMT COPY FEE

698	13	002250	PD CHQ FEE	SURRENDER PAID CHQ FEE
698	13	002350	TRFFND FEE	TRF OF FUNDS FEE
698	13	002400	TVL BK FEE	TRAVEL BOOKINGS
698	13	002500	TVLCHQ COM	TRAVELLERS CHQS COMM
698	13	002600	VR SCH FEE	VOUCHER SEARCH
698	13	002700	LTDCO SRCH	LTD CO SEARCH FEE
698	13	002750	CT TLE FEE	CERT OF TITLE FEE
698	13	003200	STPPMT FEE	STOP PAYMENT FEE
698	13	003300	CERTBALFEE	CERT OF BAL FEE
698	13	003400	EXESECDOC	EXECUTION OF SEC DOCS
698	13	003500	PRDSECDOC	PRODUCTION OF SEC DOCS
698	13	004000	CERTMRGINT	CERT MRTGAGE INT
698	13	005200	CASHSRVFEE	CASH SERVICE FEE
698	13	005400	INVEST FEE	INVESTMENT FEE
698	13	005500	PVT BK FEE	PRIVATE BANKING
698	13	005600	MONTRG FEE	MONITORING FEE
698	13	005700	TTONE FEE	TOUCH TONE FEE
698	13	005800	SDCP FEE	SAME DAY CL PMT FEE
698	13	005900	W DRWL FEE	WITHDRAWAL FEE
698	13	006100	OL REG FEE	ONLINE BANK REG FEE
698	13	006200	OL MTH FEE	ONLINE BANK MTH FEE
698	13	006210	OL CDE FEE	ONLINE CODE FEE
698	13	006250	SHOEBOX AC	SHOEBOX ACCOUNTS
698	13	006300	DSCHDOCFEE	DISCHARGE SECURITY DOC FEE
698	13	006400	MRCHSVCCHG	MERCHANT SVC CHG
698	13	006450	REP FEE	REPRESENT FEE
698	13	006500	PHOTO FEE	MYPHOTO FEE
698	13	006550	FEE REVERS	NON-NZD SALE FEE REVERSAL
698	13	006600	TXTREQ FEE	TXT-REQUEST FEE
698	13	006650	MNTHLY FEE	MONTHLY BANKING FEE
698	13	006700	ALRTLD FEE	ALERT LOAD FEE
698	13	006750	ALTAMD FEE	ALERT AMEND FEE
698	13	006800	ALTSRV FEE	ALERT SERV FEE
698	13	006850	ICSHPURFEE	ICASH CARD PURCH
698	13	006900	VDBT FEE	VISA DEBIT CARD FEE
698	13	006950	REPCRD FEE	REPLACEMENT CARD FEE
698	13	007000	URGCRD FEE	URGENT CARD FEE
698	13	007100	STMT FEE	PAPER STMT FEE
698	140	*	AP GEN FEE	AUTOMATIC PAYMENT GENERATION FEE
698	140	003600	AP LD FEE	AUTOMATIC PAYMENT LOAD AND AMEND FEE
698	140	003610	AP GEN FEE	AUTOMATIC PAYMENT GENERATION FEE
698	162	*	MTH AC FEE	MONTHLY ACCOUNT FEE
698	162	001616	AC TXN FEE	MONTHLY ACCOUNT AND TRANSACTION FEE
698	162	001635	ACC FEE	ACCOUNT FEES AT CLOSURE
698	162	001670	BILLPMTFEE	BILL PAYMENT LOAD FEEE
698	162	001675	BILLPMTMT	BILL PAYMENT MAINTENANCE FEE

698	163	*	TXN FEE	TRANSACTION FEE
698	163	001641	CHQTXNFEE	CHEQUE TRANSACTION FEE
698	164	*	OD APP FEE	OVERDRAFT APPLICATION FEE
698	165	*	OD MGT FEE	OVERDRAFT MANAGEMENT FEE
698	165	002401	OMF FEEJAN	OVERDRAFT MANAGEMENT FEE -JANUARY
698	165	002402	OMF FEEFEB	OVERDRAFT MANAGEMENT FEE-FEBRUARY
698	165	002403	OMF FEEMAR	OVERDRAFT MANAGEMENT FEE-MARCH
698	165	002404	OMF FEEAPR	OVERDRAFT MANAGEMENT FEE-APRIL
698	165	002405	OMF FEEMAY	OVERDRAFT MANAGEMENT FEE-MAY
698	165	002406	OMF FEEJUN	OVERDRAFT MANAGEMENT FEE-JUNE
698	165	002407	OMF FEEJUL	OVERDRAFT MANAGEMENT FEE-JULY
698	165	002408	OMF FEEAUG	OVERDRAFT MANAGEMENT FEE-AUGUST
698	165	002409	OMF FEESEP	OVERDRAFT MANAGEMENT FEE-SEPTEMBER
698	165	002410	OMF FEEOCT	OVERDRAFT MANAGEMENT FEE-OCTOBER
698	165	002411	OMF FEENOV	OVERDRAFT MANAGEMENT FEE-NOVEMBER
698	165	002412	OMF FEEDEC	OVERDRAFT MANAGEMENT FEE-DECEMBER
698	165	002413	UO FEE	UNARRANGED OVERDRAFT FEE
698	178	*	SO OMFFEES	SETOFF OMF FEES
698	179	*	SO OAFFEES	SETOFF OAF FEES
698	204	*	OBKATM FEE	OTHER BANK ATM FEE
698	205	*	OS ATM FEE	OVERSEAS ATM FEE
698	206	*	MISC LN DR	MISC LOAN DEBIT
698	207	*	MYTEL DR	MYTEL DEBIT CONTRA
698	208	*	OAFACCTRF	OAF TRANSFER FROM NOMINATED ACCOUNT
698	21	*	DATABNKCHG	DATABANK CHARGE
698	210	*	ONEOFF PMT	ONE-OFF PAYMENT
698	211	*	ONLINE DC	ONLINE DC
698	22	*	BNKCHG GST	BANK CHGS (INC GST)
698	22	000100	BUSPLS CHG	BUSINESS PLUS CHARGE (INC GST)
698	22	000200	BUSFCS CHG	BUSINESS FOCUS CHARGE (INC GST)
698	22	000300	STRTUP CHG	START UP CHARGE (INC GST)
698	22	000400	BUSPLS CHG	BUSINESS PLUS CHARGE (INC GST)
698	22	000500	BUSFCS CHG	BUSINESS FOCUS CHARGE (INC GST)
698	22	000800	GUARANTEE	INDEMNITY GUARANTEE FEE (INC GST)
698	22	001400	OPTION FEE	OPTION FEE (INC GST)
698	22	001850	SAFCUS FEE	SAFE CUSTODY FEE (INC GST)
698	26	*	BNK CHRG	BANK CHARGE
698	26	000150	ATMWTHDRWL	ATM WITHDRAWAL
698	26	001561	CSHPNT FEE	CASHPOINT CARD WITHDRAWAL
698	26	001562	CSHPNT FC	CASHPOINT FAST CASH
698	26	001563	CSHPNT TNF	CASHPOINT TRANSFER
698	26	001564	CSHPNT DEP	CASH POINT DEP
698	26	001600	OS BK CHG	OSEAS BK CHGS
698	26	001800	POSTAGE	POSTAGE
698	26	002650	W HOLD TAX	WHOLDING TAX
698	26	002800	REG FEE	REG FEES - RELEASE MTGE/CHATTEL SECS

698	26	002900	STAMP DUTY	STAMP DUTY
698	26	003000	CHRG BACK	CHARGE BACK
698	26	003100	CR CRD ADJ	SUNDRY CREDIT CARD ADJ
698	26	003700	BCARD CHRG	BCARD CHARGES
698	26	003800	BCDCHG ADJ	BCARD CHG ADJ
698	26	003900	MTSERR FEE	MTS ERROR FEE
698	26	004100	NONRES WT	NON RESIDENT WITHHOLDING TAX
698	26	004200	NONRES LEV	NON RESIDENT LEVY
698	26	006400	IWSREN FEE	IWS RENEWAL FEE
698	49	*	EDS CHARGE	EDS (CICS) CHG
699	00	*	DEBIT	DEBIT
699	00	*	FUNDS DR	CASH MANAGEMENT ONLINE DIRECT CREDIT (SDMC) - DR
699	00	*	PAYMENT	CASH MANAGEMENT ONLINE DIRECT DEBIT (SCMD) DR
699	00	01	DEBIT	DEBIT
699	00	06	DEBIT	DEBIT
699	00	07	DEBIT	DEBIT
699	00	0A	DIRECT DR	DIRECT DEBIT
699	00	0B	DIRECT DR	DIRECT DEBIT
699	00	0C	DIRECT DR	DIRECT DEBIT
699	00	0D	DIRECT DR	DIRECT DEBIT
699	00	2A	ONEOFF PMT	ON LINE ONE-OFF PAYMENT
699	00	41	ATM DEBIT	ATM DEBIT
699	00	43	EFT-POS	EFT-POS
699	04	*	OFF ENTRY	OFFICE ENTRY
699	05	*	DEBIT	DEBIT
699	06	*	CHCK DIGIT	ANALYSIS CODE WITH CHECK DIGIT
699	07	*	NONCHK DIG	ANALYSIS CODE NON CHECK DIGIT
699	10	*	DEBIT	DEBIT
699	102	*	DR INT TRF	DEBIT INTEREST TRANSFER
699	11	*	GVTCHQ DUT	GOVT CHEQUE DUTY
699	111	*	LOAN INT	LOAN INTEREST
699	112	*	LOAN FEE	LOAN FEE
699	119	*	PMTPRTCOST	PAYMENT FOR PRINT COSTS
699	12	*	BILL DRFT	BILL DRAFT
699	121	*	DR INT	DEBIT INTEREST
699	122	*	AC EX CHG	ACCOUNT EXCESS CHARGE
699	129	*	DEBIT	DEBIT
699	131	*	ATM DEBIT	ATM DEBIT
699	133	*	TELLERDR	TELLER DEBIT
699	134	*	TELLERDR	TELLER DEBIT
699	135	*	DEBIT	DEBIT
699	136	*	DEBIT	DEBIT
699	138	*	ATM DEBIT	ATM DEBIT
699	138	02	EFT-POS	EFT-POS

699	138	41	ATM DEBIT	ATM DEBIT
699	14	*	INSURANCE	INSURANCE
699	142	*	LNDRWNREV	LOAN DRAWDOWN REVERSAL
699	145	*	DEBIT	DEBIT
699	15	2A	ONLINE DC	ONLINE DIRECT CREDIT
699	150	*	DEBIT	DEBIT
699	151	*	TRF CR INT	TRANSFER CREDIT INTEREST
699	153	*	INWDIS REV	INWARD DISHONOUR REVERSAL
699	154	*	OMFACC TRF	OMF TRANSFER TO NOMINATED ACCOUNT
699	156	*	AMFNOMACT	AMF TRANSFER TO NOMINATED ACCOUNT
699	159	*	OMF ADJ	OMF ADJUSTMENT
699	16	*	DEBIT	DEBIT
699	166	*	ADJ TO TAX	ADJUSTMENT TO TAX
699	168	*	CR TRANSFR	CREDIT TRANSFER
699	17	*	DEBIT	DEBIT
699	173	*	ATM SETTLE	ATM SETTLEMENT
699	177	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
699	180	*	SO AC TXN	SETOFF MONTHLY ACCOUNT AND TRANSACTION FEE
699	181	*	SO OD INT	SETOFF OVERDRAFT INTEREST
699	183	*	SOTAXWHELD	SETOFF TAX WITHHELD
699	188	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
699	19	*	DEBIT	DEBIT
699	190	*	TAXONPRFIT	TAX ON PROFIT
699	192	*	TAXONBALOT	TAX ON CASH BALLOT PAYMENT
699	193	*	FORFEITURE	FORFEITURE
699	20	*	DEBIT	DEBIT
699	200	*	DEBIT SAV	DEBIT - SAVINGS
699	201	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
699	202	*	OFF ENTRY	OFFICE ENTRY
699	202	LC	BLKNGTXNCR	BULKING TXN CR
699	202	LD	BLKNGTXNDR	BULKING TXN DR
699	203	*	TRF CR INT	TRANSFER CREDIT INTEREST
699	23	*	TELCAB CST	TELEPHONE/CABLE COST
699	24	*	DEBIT	DEBIT
699	25	*	DEP ERROR	DEPOSIT CORRECTION
699	27	*	FOREXITEM	FOREIGN ITEM WITH NINE DIGIT S/N
699	28	*	DEBIT	DEBIT
699	29	*	DEBIT	DEBIT
699	30	*	REVERSALCR	REVERSAL OF CR
699	31	*	UNPD REV	UNPAID ITEM REV
699	32	*	STPMTS PMT	STOPPED MTS PYMT
699	34	*	DEBIT	DEBIT
699	37	*	DEBIT	DEBIT
699	38	*	EXCHQDEPBK	KEY FORM EXEMPT CHEQUE AND DEPOSIT BOOK
699	39	*	DEBIT	DEBIT

699	40	*	DEBIT	DEBIT
699	41	*	DEBIT	DEBIT
699	42	*	DEBIT	DEBIT
699	43	*	TRUST MGMT	TRUST MGMT
699	44	*	DEBIT	DEBIT
699	45	*	DEBIT	DEBIT
699	46	*	RPAT TO RB	REPATRIATION TO RESERVE BANK
699	47	*	DEBIT	DEBIT
699	48	*	DEBIT	DEBIT
699	606	*	AUTOTF DDA	AUTO TRANSFER DDA
699	707	*	AUTODDABCR	AUTO LN DDA CREDIT
699	808	*	AUTOLN DR	AUTO LN LN DEBIT
699	909	*	AUTPAY DR	AUTPAY DDA DEBIT

21.2.5. Transaction code descriptions –XBK Source

The following table describes the Transaction Codes and descriptions for New Zealand Cross Bank accounts (Westpac & Bank of New Zealand) accounts.

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
195	51	*	TFR CREDIT	CREDIT TRANSFER
195	83	*	BILL PYMNT	BILL PAYMENT
238	61	*	DIVIDEND	DIVIDEND
399	50	*	CREDIT	CREDIT
399	52	*	SALARY	SALARY
399	53	*	SPECIAL DC	SPECIAL DIRECT CREDIT
399	54	*	OFF ENTRY	OFFICE ENTRY
399	55	*	DIRECT TXN	DIRECT INPUT TRANSACTION
399	56	*	ANL CDE CR	ANALYSIS CODE CREDIT
399	57	*	ANL CDE CR	ANALYSIS CODE CREDIT
399	58	*	CHEQUE	MODULUS 10 CHEQUE SERIAL NUMBER
399	59	*	CHEQUE	MODULUS 9 CHEQUE SERIAL NUMBER
399	60	*	GOVTSALARY	GOVERNMENT SALARIES
399	62	*	TT	TELEGRAPHIC TRANSFERS
399	63	*	UNAPP FNDS	UNAPPLIED FUNDS
399	64	*	DEPOSIT	DEPOSITS WITH SERIAL NUMBER
399	65	*	THIRDPARTY	THIRD PARTY DEPOSITS
399	66	*	MIN OF DEF	PLUS INTERNATIONAL NON-ANZ ATM W/DRWL
399	67	*	CR INT	CREDIT INTEREST
399	68	*	PUBLIC AC	PUBLIC ACCOUNT
399	69	*	PUBLIC AC	PUBLIC ACCOUNT RAILWAY
399	70	*	PUBLIC AC	PUBLIC ACCOUNT
399	72	*	INTGOV STK	INTEREST GOVERNMENT STOCK
399	75	*	BKADJ MICR	BANK ADJUSTMENT MICR DEPOSIT
399	77	*	FX ITEM	FOREIGN ITEM WITH 9 DIGIT SERIAL NUMBER
399	79	*	CHQDUTRFND	CHEQUE DUTY REFUND
399	80	*	CR(REV DR)	CREDIT (REVERSED DEBIT)
399	81	*	REVERSAL	UNPAID ITEM REVERSAL
399	82	*	STOPMTS	STOPPED MTS PAYMENT
399	93	*	CR TRUST	CREDIT TRUST MANAGEMENT
399	96	*	REP RESBNK	REPATRIATION TO RESERVE BANK
475	3	*	COUNT CHQ	COUNTER CHEQUE
475	8	*	CHEQUE	MODULUS 10 CHEQUE SERIAL NUMBER
475	9	*	CHEQUE	MODULUS 9 CHEQUE SERIAL NUMBER
495	33	*	BILL PYMNT	BILL PAYMENT
495	36	*	TFR DEBIT	DEBIT TRANSFER
527	15	*	AUTO PAY	AUTOMATIC PAYMENT
698	13	*	BNK CHRG	BANK CHARGES

698	16	*	ACC MNTFEE	ACCOUNT MAINTENANCE FEE
698	19	*	OD APP FEE	OVERDRAFT APPLICATION FEE
698	2	*	CLEAR FEE	CLEARANCE FEE
698	20	*	AC TXN FEE	ACCOUNT TRANSACTION FEE
698	24	*	OD MGT FEE	OVERDRAFT MANAGEMENT FEE
699	0	*	DEBIT	DEBIT
699	1	*	UNPD ITEM	UNPAID ITEM
699	11	*	GOVCHQ DTY	GOVERNMENT CHEQUE DUTY
699	12	*	BILL DRAFT	BILL/DRAFT
699	14	*	INSURANCE	INSURANCE
699	17	*	DEBIT INT	DEBIT INTEREST
699	22	*	BNKCHG GST	BANK CHARGES - GST INCLUSIVE
699	23	*	TEL CABLE	TELEPHONE/CABLE COST
699	25	*	BKADJ MICR	BANK ADJUSTMENT MICR DEPOSIT
699	26	*	CHARGES	CHARGES (NON FEES) WITH STATEMENT DESCRIPTION
699	27	*	FX ITEM	FOREIGN ITEM WITH 9 DIGIT SERIAL NUMBER
699	30	*	DR(REV CR)	DEBIT (REVERSED CREDIT)
699	32	*	STOPMTSREV	STOPPED MTS PAYMENT REVERSAL
699	35	*	REPRES CHQ	REPRESENTED CHEQUE
699	38	*	EXEMPT	KEY FROM EXEMPT CHEQUE OR DEPOSIT BOOK
699	4	*	OFF ENTRY	OFFICE ENTRY
699	43	*	DEBITTRUST	DEBIT TRUST MANAGEMENT
699	46	*	REP RESBNK	REPATRIATION TO RESERVE BANK
699	6	*	ANL CDE DR	ANALYSIS CODE DEBIT
699	7	*	ANL CDE DR	ANALYSIS CODE DEBIT

21.3. Appendix C - Use of Auxdom/Trancode

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 and 50-99 are credits. This is the only absolutely consistent rule.
   Some transactions 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.

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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.

5. 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).

6. 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.

7. 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.

21.4. Appendix D - Improved Statement Narrative

This section describes the enhanced narrative for returned items.
This is available to customers that have returned items linked and not a BULK user.

21.4.1. Statement Narrative Rules for Returned Cheques

Corporate & Institutional customers

The statement narrative is constructed using the fields, in the order listed below:

Location	Field	Rule	Example	Size	Position
BTR database	COMPLETE_NARATIVE	Retain the first 9 characters and insert a space	"DISHONOUR_"	10	1 - 10
Returned Items database	Drawer's Account Number	Append the Drawer's Account Number and insert a space to the COMPLETE_NARATIVE field. The Drawers Account Number is constructed of BSB Number and the last 9 digits of the Account Number. Place a hyphen between the 3rd and 4th character of the BSB, and a space between the BSB and the Account Number.	123-456 789098784	18	11 - 28
Returned Items database	Cheque Number	Append the Cheque Number and insert a space to the COMPLETE_NARATIVE field. Remove the first digit of the Cheque number. Determine if the Cheque Number is 6 or 9 digits and use that number.	123456789	10	29 – 38
Returned Items database	Drawer's Name	Append the Drawer's Name to the COMPLETE_NARATIVE field.	Alice Marland	60	39 – 98
Returned Items database	Deposit Serial Number	Append the Deposit Serial Number (Agent Number) to the COMPLETE_NARATIVE field. Use the right most 10 bytes of the Deposit Serial Number	4567890123	10	99 – 108
Returned Items database	Return Reason Code	Append the Return Reason Code and insert a space to the COMPLETE_NARATIVE field.	"932_"	4	109 –112
Returned Items database	Return Reason Text	Append the Return Reason Text to the COMPLETE_NARATIVE field. If the length of the COMPLETE_NARATIVE field > 160 characters, then truncate the Return Reason Text in order for the COMPLETE_NARATIVE field to equal 160 characters	Refer to Drawer [Insufficient Funds]	48	113 - 160
	Example	"DISHONOUR 123-456 789098784 123456789 Alice Marland4567890123932 Refer to Drawer [Insufficient Funds]"			

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21.4.2. Statement Narrative Rules for Returned Direct Entry Debits and Credits

The statement narrative is constructed of the fields, in the order listed in the table below.

Location	Field	Rule	Example	Size	Position
BTR database	COMPLETE_NA RATIVE	Retain the first 8 characters and insert a space.	"REVERSAL_"	9	1 - 9
Returned Items database	Target Account Number	Append the Target Account Number to the COMPLETE_NARATIVE field and insert a space. Target Account Number is constructed of Target BSB Number and the last 9 digits of the Target Account Number. Place a hyphen between the 3rd and 4th character of the BSB, and a space between the BSB and the Account Number.	123-456_789098784	18	10 - 27
Returned Items database	Target Account Name	Append the Target Account Name to the COMPLETE_NARATIVE field and insert a space.	"Alice Marland_"	33	28 – 60
Returned Items database	User Id	Append the User Id to the COMPLETE_NARATIVE field and insert a space. Use the last 6 characters of the User ID	If 000401032, then "401032_"	7	61-67
Returned Items database	Lodgement Date	Append the Lodgement Date to the COMPLETE_NARATIVE field and insert a space. Format is defined as YYYY/MM/DD	"2005/08/05_"	11	68 – 78
Returned Items database	Lodgement Reference	Append the Lodgement Reference to the COMPLETE_NARATIVE field and insert a space.	"XYZ 1234567553543_"	19	79 – 97
Returned Items database	Return Reason Code	Append the Return Reason Code and insert a space to the COMPLETE_NARATIVE field.	"123_"	4	98 – 101
Returned Items database	Return Reason Text	Append the Return Reason Text to the COMPLETE_NARATIVE field. If the length of the COMPLETE_NARATIVE field > 160 characters, then truncate the Return Reason Text in order for the COMPLETE_NARATIVE field to equal 160 characters	No available funds	59	102 - 160

21.4.3. Example

Less than 160 characters

"REVERSAL 123-456 789098784 123456789 Alice Marland4567890123123 No available funds"

Greater than 160 characters

"REVERSAL 123-456 789098784 123456789 Rosaline Alice Marland4567890123123 unable to access funds from customer's account 123-456 789098784 due to available funds being low."

Truncated

"REVERSAL 123-456 789098784 123456789 Rosaline Alice Marland4567890123123 unable to access funds from customer's account 123-456 789098784 due to available fund"

21.5. Appendix E – MT940/MT950 Codes

The following table describes the identifying codes within MT940 and MT950 messages.

Field Name	Field Description	SWIFT Permissible Values
Tag 61, Subfield 3	Debit/Credit Mark Indicator	• '**D**' – Debit • '**C**' – Credit • '**RD**' – Reversal of Debit • '**RC**' – Reversal of Credit
Tag 61, Subfield 6, Component 1	Party Initiating a Transaction	• '**F**' – First advice • '**N**' – Non swift transfer • '**S**' – Swift transfer
Tag 61, Subfield 6, Component 2	Transaction Type ID Code	• '**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 • '**DD**T' – 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

21.6. Appendix F – Cashactive Control Transaction Batch Import

For information regarding this file format please contact your Account Manager for file specifications.