PAYMENTS INITIATION USING ISO20022
MESSAGES

MESSAGE IMPLEMENTATION GUIDE

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AUSTRALIA

14/11/2019

CONTENTS

INTRODUCTION

About

The purpose of this guide is to provide detailed information as to local data requirements for successful payments, as well as processing capabilities applicable to initiating payments in Australia using ISO20022 messages.

The following message types are supported for initiating payments in Australia:

- **Pain.001.001.03**
- **Pain.008.001.02**

The scope of this guide is limited to requirements for Australian payment processing and should be read in conjunction with the Global Payables Message Implementation Guide.

Please refer to your ANZ Implementation Manager or Customer Manager for any further information required in regards to particular country payment rules and the data required to fulfil a successful payment.

Additional Information

Global Payables Message Implementation Guide

The Global Payables MIG complements this document, providing general information about the structure, common field usage and conventions required for initiating payments using ISO20022 messages. The Global Payables MIG should be referred to for information regarding content and possible status combinations returned in the customer payment status report.

Global Receivables Message Implementation Guide

For documentation regarding account management messages please refer to the Global Receivables MIG. This will provide information applicable to implementing ISO20022 messages for account reporting and reconciliation.

Country Specific Guides

A list of available country specific guides is provided in the Global Payables MIG.

External References

Detailed information regarding the ISO20022 standards can be found at www.iso20022.org. Specific documents referenced from this guide are listed below:

- External code sets
- Message Definition Report (MDR)
- Third version of the Payments Initiation Messages

ANZ prefers the use of ISO20022 messages that meet the CGI (Common Global Implementation) standards. For further information please refer below:

- Common Global Implementation

Exclusions

Payments requiring cheque and/ or remittances must be processed through the ANZ Payment Solutions Innovation channel (PSI). Customers processing through PSI should contact their ANZ representative to obtain PSI specific documentation.

PAYMENT SYSTEM OVERVIEW

Available Payment Types

Australia supports the following payment types:

Payment Type	Currency Support
Domestic Payments (Direct Entry)	AUD
Real Time Gross Settlement (RTGS)	AUD
Cross Border Funds Transfer (CBFT)	Multiple Currencies, Same and Cross Currency
NPP OSKO	AUD

Payment Cut-off Times

Payment Type	To	Cut-off Time (AEST)	Final Submission Time (AEST)
Domestic Payments (Direct Entry)	Australia	18:00	19:30
Real Time Gross Settlement (RTGS)	Australia	16:00	16:30
Cross Border Funds Transfer (CBFT)	New Zealand	10:30	16:30
	Asia (including Indonesia)	11:00	16:30
	Foreign Currency to an Australian Beneficiary Bank	13:00	16:30
	Europe/USA	16:00	16:30
NPP OSKO	Australia	No Cutoff	No Cutoff

Australian Bank Account Conventions

Account Type	Format	Example
ANZ Australian Domestic	[0-9]{9}	123456789
Other Bank Domestic	[0-9]{6,9}	123456 000123456
ANZ Foreign Currency	[0-9]{6}[A-Z]{3}[0-9]{5}	123456USD00001

COUNTRY PAYMENT SYSTEM ATTRIBUTES

Domestic Payments (Direct Entry)

Australian domestic payments are typically used for regular day to day payments. Requirements below apply to both debit and credit payments.

Thresholds

Maximum Number of Batches per physical file or message is 500 batches

Max Batch Size	Max Value	Past Dating	Future Dating
100,000 items	$99,999,999.99 per item $99,999,999.99 per batch	Up to 30 days in past.	Recommended limit of 90 days in future.

Requirements

Routing

Payments are routed using BSB (Bank State Branch code) associated with the beneficiary bank/ branch. A BSB must be provided for both the Debtor and Creditor accounts.

Direct Entry User ID (DE User ID)

DE User ID is a six digit APCA (Australian Payments and Clearing Association) assigned identifier required for all Australian domestic payments. Please refer to your ANZ Implementation Manager or Customer Manager for information regarding the DE User IDs linked to your accounts.

Processing

Files processed before 6:00pm will be processed overnight and standard processing fees apply.

Files processed between 6:00pm and 7:30pm will be processed overnight but will incur a late lodgement fee. Refer to the ANZ Transactive Fee Schedule for further information on applicable fees.

Error Reporting

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

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.)

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

Please see *Appendix A* for a complete list of domestic payment error codes and status messages.

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Real Time Gross Settlement (RTGS)

RTGS payments are primarily designed to cater to low volume, high value, and time critical payments.

Thresholds

Maximum Number of Batches per physical file or message is 500 batches

Max Batch Size	Max Value	Past Dating	Future Dating
500 items per file	$99,999,999,999.99 per item	Up to 30 days in past.	Up to 30 days in future.

Requirements

Routing

Payments are routed using BSB (Bank State Branch code) associated with the beneficiary bank/ branch. A BSB must be provided for both the Debtor and Creditor accounts.

Processing

RTGS items are processed individually as single payments. Each item will be debited individually from the funding account.

Error Reporting

Potential error messages for single payments are provided in *Appendix B*.

Cross Border Funds Transfer (CBFT)

CBFT payments are used for transfer of funds outside of Australia in both domestic and foreign currencies as well as transfer of foreign currencies domestically within Australia.

Thresholds

Maximum Number of Batches per physical file or message is 500 batches

Max Batch Size	Max Value	Past Dating	Future Dating
500 items per file	$9,999,999,999.99 per item	Up to 30 days in past.	Up to 30 days in future.

Requirements

Routing

CBFT payments may be routed using either SWIFT BIC or a national clearing code. Refer *Appendix C* for list of supported national clearing systems.

Processing
CBFT items are processed individually as single payments.

Error Reporting

Potential error messages for single payments are provided in *Appendix B*.

NPP OSKO (New Payments Platform)

The New Payments Platform (NPP) is a real time payments service providing fast clearing and settlement of low value payments, ability to make payments outside of normal business hours, support for more complete remittance information and a variety of addressing options.

Osko by BPAY offers the ability to make faster payments between participating accounts, with close to immediate funds availability to the recipient. Most payments that can be processed using Osko will be received in less than a minute.

Thresholds[1]

Maximum Number of Batches per physical file or message is 500 batches

Max Batch Size	Max Value	Past Dating	Future Dating
TBC	TBC	Up to 14 days in past	Up to 60 days in future

Requirements

Routing

Payments may be routed using a variety of addressing options such as:

- BSB and Account Number
- Phone Number
- Email address
- Organisation Identifier

Processing

NPP items are processed individually.

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[1] NPP thresholds are currently in review and subject to change

ANZ

USE OF THIS GUIDE

Character Set

It is recommended to use UTF-8 character encoding standard with ISO20022 messages.

Reserved XML characters should be specified in the XML using XML predefined entities (example: in order to specify '&' the value should be specified as &)

Description of Columns

This guide specifies ANZ usage of ISO20022 message elements. Additional message elements may be provided in the relevant MDR (Message Definition Report) and are not supported for ANZ usage. Where additional elements not required by this guide or not supported for the reporting type are included in a message these will be considered as overpopulation and ignored.

Column Name	Column Usage
Field Name	Field name
<XML Tag>	XML element tag. Specified in relation to the Payment Information or Transaction Information group.
Presence	Indicates required presence of tag. May be one of: **M** (Mandatory) **C** (Conditional) **O** (optional) Where conditional is specified, rules will be provided in comments
Truncation	Indicates whether truncation will be applied prior to processing. Truncation is shown in characters and will apply from start of field. Any excess characters will be discarded. Truncation will only be specified where the number of characters used are less than the allowed ISO20022 field length.
Comments	ANZ specific rules and field usage information

DATA REQUIREMENTS - PAIN.001.001.03

Domestic Payments (Credit)

In addition to mandatory fields specified in the Global Payables Message Implementation Guide, the following tags are the minimum fields and values required to be populated to fulfil a Local Domestic payment (Credit).

Field Name	XML Tag	Presence	Truncation	Details
Payment Information Id	`<PmtInfId>`	M	12	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Will appear on payer statement.
Batch Booking	`<BtchBookg>`	O	N/A	Will be ignored. Australian domestic payment batches will be processed as single bulk debit.

Category Purpose Code	`<PmtInf><PmtTpInf><CtgyPurp><Cd>`
	
	Or
	
	`<CdtrTrfTxInf><PmtTpInf><CtgyPurp><Cd>`
		O	N/A	Specifies the type of payment.
				
				May be specified at batch (*PmtInf*) or transaction (*CdtrTrfTxInf*) level. Codes provided at transaction level will take precedence.
				
				SALA = Payroll
				
				PENS = Pension
				
				DIVI = Dividend
				
				INTE = Interest
				
				Where element is not present or contains a value not specified will default to General Credit

Debtor Name	`<Dbtr><Nm>`	M	32	Name of Debtor.
Debtor Identification	`<Dbtr><Id>OrgId><Othr><Id>`	M	6	6 digit APCA identifier linked to funding account.
Debtor Account Number	`<DbtrAcct><Id><Othr><Id>`	M	N/A	Specifies funding account for batch.

Field Name	XML Tag	Presence	Truncation	Details
Debtor BSB	\<DbtrAgt\>\<FinInstnId\>\<Clr SysMmbId\>\<MmbId\>	M	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Individual Payment Reference	\<CdtTrfTxInf\>\<PmtId\>\<End ToEndId\>	M	18	This value appears on the payee bank statement for individual credit amounts per payment.
Payment Amount	\<CdtTrfTxInf\>\<Amt\>\<Instd Amt\>	M	N/A	Amount of payment in currency of funding account. Where present must include xml attribute Ccy with 3 char currency code. E.g. \<InstdAmt Ccy="AUD"\>1.00
Creditor BSB	\<CdtrAgt\>\<FinInstnId\>\<Clr SysMmbId\>\<MmbId\>	M	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Creditor Account Name or Creditor Name	\<CdtrAcct\>\<Nm\> \<Cdtr\>\<Nm\>	M	N/A	Name of Creditor/ Beneficiary Account. Name is limited up to 32 characters. Where both creditor name and creditor account name are present, creditor account name will be used with priority.
Creditor Account Number	\<CdtrAcct\>\<Id\>\<Other\>\<I d\>	M	N/A	Specifies Creditor/Beneficiary Account Number.

Sample Local Domestic Pain.001.001.03 Message

The below example depicts a Local Domestic Payment (Credit) for Australia.

```xml
<?xml version="1.0"?>
<Document xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>0123456789</MsgId>
      <CreDtTm>2016-04-15T00:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.23</CtrlSum>
      <InitgPty>
        <Nm>ANZ Sample</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Batch Name</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.23</CtrlSum>
      <ReqdExctnDt>2016-04-15</ReqdExctnDt>
      <Dbtr>
        <Nm>ANZ Sample</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>123456</Id>
            </Othr>
          </OrgId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>098765432</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBAU3M</BIC>
          <ClrSysMmbId>
            <ClrSysId>
              <Cd>AUBSB</Cd>
            </ClrSysId>
            <MmbId>012001</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>Sender Reference</InstrId>
          <EndToEndId>Payee Reference</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="AUD">1.23</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>ANZBAU3M</BIC>
            <ClrSysMmbId>
              <ClrSysId>
                <Cd>AUBSB</Cd>
              </ClrSysId>
```

```xml
                <MmbId>012001</MmbId>
            </ClrSysMmbId>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Payee</Nm>
        </Cdtr>
        <CdtrAcct>
          <Id>
            <Othr>
              <Id>123456710</Id>
            </Othr>
          </Id>
        </CdtrAcct>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

Real Time Gross Settlement (RTGS)

Data set required for Real Time Gross Settlement is similar to local domestic payment. The below fields and options illustrate RTGS payment data required.

Field Name	XML Tag	Presence	Truncation	Details
Instruction Priority	<PmtTpInf><InstrPrty>	O	N/A	Indicates urgency of payment. Should contain value of **HIGH** for RTGS payments.
Service Level Code	<PmtTpInf><SvcLvl><Cd>	M	N/A	Value of **URGP** should be provided.
Local Instrument Proprietary	<PmtTpInf><LclInstrm><Prtry>	O	N/A	Recommended to include value of **RTGS**.
Requested Execution Date	<ReqdExctnDt>	M	N/A	Value should be in the form of YYYY-MM-DD. Date payment is to be processed.
Debtor Account Number	<DbtrAcct><Id><Othr><Id>	M	N/A	Specifies funding account.
Debtor BSB	<DbtrAgt><FinInstnId><ClrSysMmbId><MmbId>	M	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Details of Charges	<PmtTpInf><ChrgBr> OR <CdtTrfTxInf><ChrgBr>	O	N/A	Charge Bearer. For RTGS will always be **SHAR** Where element not provided will default to **SHAR**
EndtoEndId	<PmtId><EndToEndId>	M	16	Will be used as the Sender Reference and Transaction Reference which will appear on both the Payer's and Payee's statement

Field Name	XML Tag	Presence	Truncation	Details
Payment Amount	<CdtTrfTxInf><Amt><InstdAmt>	M	N/A	Amount of payment in currency of funding account. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy="AUD">10000
Clearing System Identification Code	<CdtrAgt><FinInstnId><ClrSysMmbId><ClrSysId><Cd>	M	N/A	Identification of a clearing system, in a coded form as published in an external list. For RTGS will always be **AUBSB**.
Creditor BSB	<CdtrAgt><FinInstnId><ClrSysMmbId><MmbId>	M	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Creditor Name	<Cdtr><Nm>	M	35*	Name of beneficiary. * Where name exceeds 35 chars excess will be concatenated with address fields up to 140 chars.
Creditor Postal Address	<Cdtr><PstlAdr>	O	70	Address fields will be concatenated up to 70 characters including any excess name characters. Postal address may consist of: AddressLine(s) **or** PostCode, TownName, CountrySubDivision **or** AddressLine(s) with PostCode, TownName, CountrySubDivision Above options will be populated up to a maximum of 70 chars **and** Country

Field Name	XML Tag	Presence	Truncation	Details
PostCode	`<Cdtr><PstlAdr><PstCd>`	O	N/A	Max 16 text
TownName	`<Cdtr><PstlAdr><TwnNm>`	O	N/A	Max 35 text
CountrySubDivision	`<Cdtr><PstlAdr><CtrySubDvsn>`	O	N/A	Max 35 text
Country	`<Cdtr><PstlAdr><Ctry>`	O	N/A	Where present must be 2 char ISO country code.
AddressLine	`<Cdtr><PstlAdr><AdrLine>`	O	N/A	Max 70 text Free form text. Where length exceeds 35 chars will be split across two lines in payment.
Creditor Account Number	`<CdtrAcct><Id><Other><Id>`	M	N/A	Specifies beneficiary account number. The account number is 9 digits long. If the account number exceeds this length, the file will be rejected.
Remittance Info	`<RmtInf><Ustrd>`	O	140	Will be sent as details of payment.

Sample RTGS Pain.001.001.03 Message

The below example depicts a Local Domestic RTGS Payment (Credit) for Australia.

```
<?xml version="1.0"?>
<Document xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>1234ABCD</MsgId>
      <CreDtTm>2016-01-01T00:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.23</CtrlSum>
      <InitgPty>
        <Nm>ANZ Sample</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>RTGS6789</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.23</CtrlSum>
      <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
          <Cd>URGP</Cd>
        </SvcLvl>
        <LclInstrm>
```

```xml
      <Prtry>RTGS</Prtry>
    </LclInstrm>
  </PmtTpInf>
  <ReqdExctnDt>2016-05-02</ReqdExctnDt>
  <Dbtr>
    <Nm>ANZ Sample</Nm>
    <PstlAdr>
      <StrtNm>123 Fake St</StrtNm>
      <PstCd>0000</PstCd>
      <TwnNm>Melbourne</TwnNm>
      <Ctry>AU</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>999999999</Id>
      </Othr>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>ANZBAU3MXXX</BIC>
      <ClrSysMmbId>
        <ClrSysId>
          <Prtry>AUBSB</Prtry>
        </ClrSysId>
        <MmbId>012001</MmbId>
      </ClrSysMmbId>
    </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>Sender Reference</InstrId>
      <EndToEndId>Payee Reference</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="AUD">1.23</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <ClrSysMmbId>
          <ClrSysId>
            <Cd>AUBSB</Cd>
          </ClrSysId>
          <MmbId>012123</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>RTGS Creditor</Nm>
      <PstlAdr>
        <StrtNm>456 Street St</StrtNm>
        <PstCd>3000</PstCd>
        <TwnNm>MELBOURNE</TwnNm>
        <Ctry>AU</Ctry>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>123456710</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <RmtInf>
```

```
        <Ustrd>Payment Details</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

Cross Border Funds Transfer (CBFT)

Data set required for Cross Border Funds Transfer is similar to RTGS local domestic payment. The below fields and options illustrate CBFT payment data required.

Field Name	XML Tag	Presence	Truncation	Details
Instruction Priority	<PmtTpInf><InstrPrty>	O	N/A	Indicates urgency of payment information block. Should contain value of **HIGH** for CBFT payments.
Service Level Code	<PmtTpInf><SvcLvl><Cd>	M	N/A	Value of **URGP** should be provided
Requested Execution Date	<ReqdExctnDt>	M	N/A	Value should be in the form of YYYY-MM-DD Date payment is to be processed.
Debtor Account Number	<DbtrAcct><Id><Othr><Id>	M	N/A	Specifies funding account.
Account Servicing Institution	<DbtrAgt><FinInstnId><BIC>	M	N/A	Identifies the financial institution that services the funding account.
Clearing System Identification Code	<DbtrAgt><FinInstnId> <ClrSysMmbId><ClrSysId> <Cd>	O	N/A	Identification of a clearing system, in a coded form as published in an external list. **AUBSB** (AU)
Debtor BSB	<DbtrAgt><FinInstnId><ClrSysMmbId><MmbId>	C	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen). If the BSB exceeds these lengths, the file will be rejected. Not required for Foreign Currency Accounts. Must be present where payment funded from ANZ domestic account.

Field Name	XML Tag	Presence	Truncation	Details
Details of Charges	<PmntInf><ChrgBr> OR <CdtTrfTxInf><ChrgBr>	O	N/A	Optional Values: **DEBT** means Our **CRED** means Beneficiary **SHAR** means Shared (Default)
EndtoEndId	<PmtId><EndToEndId>	M	16	Senders Reference and Transaction Reference which will appear on both the Payer and Payee Statements.
Payment Amount Or Equivalent Amount	<CdtTrfTxInf><Amt> <InstdAmt> Or <CdtTrfTxInf><Amt> <EqvtAmt><Amt>	M	N/A	Amount of payment in currency of funding account. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy="USD">10000 Expressed in the currency of the debtor's account, and the currency in which the amount is to be moved Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.
Currency of Transfer	<Amt><EqvtAmt><CcyOfTrf>	C	N/A	Specifies the currency of the amount to be transferred, which is different from the currency of the debtor's account. Must contain 3 char ISO currency code. Mandatory where *EqvtAmt* node is present.
Exchange Rate Information	<XchgRateInf>	O	N/A	Contains details of currency exchange rate and contract.

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Field Name	XML Tag	Presence	Truncation	Details
Contract Identification	<CtrctId>	O	35	Unique and unambiguous reference to the foreign exchange contract.
Account Servicing Institution	<CdtrAgt><FinInstnId><BIC>	C	N/A	Where present a full 11 character BIC must be provided. Must be present where payment is being routed via SWIFT. Should not be used where *CdtrAgt/FinInstnId/ClrSys MmbId* is present.
National Clearing System Code	<CdtrAgt><FinInstnId><ClrS ysMmbId><ClrSysId> <Cd>	C	N/A	Where present must contain valid external clearing system code. Refer *Appendix C* for list of supported national Clearing systems. Should not be used where *CdtrAgt/FinInstnId/BIC* is present.
National Clearing System Identifier	<CdtrAgt><FinInstnId><ClrS ysMmbId><MmbId>	C	N/A	Where present must contain valid national clearing system identifier. Refer *Appendix C* for list of supported national Clearing systems. Should not be used where *CdtrAgt/FinInstnId/BIC* is present.
Creditor Name	<Cdtr><Nm>	M	35*	Name of Creditor/ Requestor Account. *If name exceeds 35 characters excess will be concatenated with address fields up to 140 characters.

Field Name	XML Tag	Presence	Truncation	Details
Creditor Postal Address	\<Cdtr>\<PstlAdr>	M	70	Postal address may consist of: AddressLine(s) **or** PostCode, TownName, CountrySubDivision **or** AddressLine(s) with PostCode, TownName, CountrySubDivision Above options will be populated up to a maximum of 70 chars **and** Country
PostCode	\<Cdtr>\<PstlAdr>\<PstCd>	O	N/A	Max 16 text
TownName	\<Cdtr>\<PstlAdr>\<TwnNm>	O	N/A	Max 35 text
CountrySubDivision	\<Cdtr>\<PstlAdr>\<CtrySubDvsn>	O	N/A	Max 35 text
Country	\<Cdtr>\<PstlAdr>\<Ctry>	O	N/A	Where present must be 2 char ISO country code.
AddressLine	\<Cdtr>\<PstlAdr>\<AdrLine>	O	N/A	Max 70 text Free form text. Where length exceeds 35 chars will be split across two lines in payment.
Creditor Account Number	\<CdtrAcct>\<Id>\<Other>\<Id>	M	N/A	Specifies Creditor/Requestor Account Number.
Remittance Info	\<RmtInf>\<Ustrd>	O	140	Will be sent as details of payment.

Sample CBFT Pain001 Message

The below example depicts a CBFT Payment (Credit)

```xml
<?xml version="1.0"?>
<Document xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>ABCD1234</MsgId>
      <CreDtTm>2016-01-01T00:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.23</CtrlSum>
      <InitgPty>
        <Nm>ANZ Sample</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>CBFT1234</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
          <Cd>URGP</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2016-01-01</ReqdExctnDt>
      <Dbtr>
        <Nm>ANZ Sample</Nm>
        <PstlAdr>
          <PstCd>0000</PstCd>
          <TwnNm>Melbourne</TwnNm>
          <Ctry>AU</Ctry>
          <AdrLine>123 Fake St</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>098765432</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBAU3MXXX</BIC>
          <ClrSysMmbId>
            <ClrSysId>
              <Cd>AUBSB</Cd>
            </ClrSysId>
            <MmbId>012001</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId> Sender Reference </InstrId>
          <EndToEndId>Payee Reference</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="NZD">1.23</InstdAmt>
        </Amt>
        <XchgRateInf>
          <XchgRate>1.2345</XchgRate>
          <CtrctId>XXX11-22-33</CtrctId>
```

```xml
      </XchgRateInf>
      <CdtrAgt>
        <FinInstnId>
          <BIC>ANZBNZ22XXX</BIC>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>Test Creditor</Nm>
        <PstlAdr>
          <PstCd>1111</PstCd>
          <TwnNm>Chch</TwnNm>
          <Ctry>NZ</Ctry>
          <AdrLine>456 Sample St</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>123456710</Id>
          </Othr>
        </Id>
        <Nm>Sample Payee 1</Nm>
      </CdtrAcct>
      <RmtInf>
        <Ustrd>Payment Details</Ustrd>
      </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

NPP OSKO

Data set required for NPP OSKO is similar to local domestic payment. The below fields and options illustrate data required to make a payment using NPP OSKO.

Field Name	XML Tag	Presence	Truncation	Details
Payment Information Identification	`<PmtInf><PmtInfId>`	M	N/A	Unique batch identification
Payment Method	`<PmtInf><PmtMtd>`	M	N/A	Use value: - "**TRF**"
Batch Booking	`<PmtInf><BtchBookg>`	O	N/A	Possible values: - "**false**" - for Itemised debit - "**true**" - for Bulk debit (Note: Not yet supported for OSKO) If a value is not provided, the system will default it to "false"
Number Of Transactions	`<PmtInf><NbOfTxs>`	O	N/A	The total number of payment transactions given in the batch must match with this data. The batch will be rejected if this does match the actual number of payment transactions
Control Sum	`<PmtInf><CtrlSum>`	O	N/A	The arithmetic sum of all payment transaction amounts in the batch.
Payment Type Information	`<PmtTpInf>`	M	N/A	Must exist on the batch level or on every transaction within a batch, batch level: PmtInf, transaction level: CdtTrfTxInf
Service Level	`<PmtTpInf><SvcLvl><Prtry>`	O	N/A	Use value: - "**npp.clear.01-x2p1.01**" - for OSKO payments If a value is not provided, the system will default this to "**npp.clear.01-x2p.01**"
Local Instrument	`<PmtTpInf><LclInstrm><Prtry>`	M	N/A	Use value: - "**AUNPP**"

Field Name	XML Tag	Presence	Truncation	Details
Category Purpose	<PmtTpInf><CtgyPurp><Cd>	O	N/A	Use value: - "**SALA**" - for salary payments (Not yet supported) - "**OTHR**" - for non-salary payments If a value is not provided, the system will treat it as "**OTHR**"
Requested Execution Date	<PmtInf><ReqdExctnDt>	M	N/A	Payment Value Date ISO format YYYY-MM-DD
Debtor Name	<PmtInf><Dbtr><Nm>	M	N/A	Debtor (payer) account name
Debtor Account Identification	<PmtInf><DbtrAcct><Id><Othr><Id>	M	N/A	ANZ account identification - **Option 1:** Where the tag DbtrAgt/FinInstnId/ClrSysMmbId/MmbId is used to provide the BSB of the Debit Account, this tag must only contain the Debit Account Number, without the BSB. - **Option 2:** This value may contain the BSB as part of the Debit Account Number if DbtrAgt/FinInstnId/ClrSysMmbId/MmbId is not populated.
Debtor Agent Clearing System Code	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbId><ClrSysId><Cd>	M	N/A	Use value: - "**AUBSB**"
Debtor Agent Clearing System Member Id (BSB)	<PmtInf><DbtrAgt><FinInstnId><ClrSysMmbId><MmbId>	C	N/A	Debit Account BSB. If provided, the BSB must be 6 digits without hyphen and must not form part of the Debtor Account Number field (DbtrAcct/Id/Othr/Id)
Debtor Account Country	<PmtInf><DbtrAgt><FinInstnId><PstlAdr><Ctry>	M	N/A	Use value: - "**AU**"
Instruction Identification	<CdtTrfTxInf><PmtId><InstrId>	O	N/A	Unique identification for the transaction Note: Customers are recommended to provide a value and it must be unique within the Payment Information batch

Field Name	XML Tag	Presence	Truncation	Details
End To End Identification	\<CdtTrfTxInf\>\<PmtId\> \<EndToEndId\>	M	N/A	End to End identification for the instruction. Note: This value must only contain printable ASCII characters and will be shown to the beneficiary
Instructed Amount	\<CdtTrfTxInf\>\<Amt\>\<I nstdAmt\>	M	N/A	Payment amount. Use "**AUD**" as currency and always specify two decimal places (e.g. \<InstdAmt Ccy="AUD"\>100.00\</Inst dAmt\>)
Creditor Agent Clearing System Code	\<CdtTrfTxInf\>\<CdtrAgt \>\<FinInstnId\>\<ClrSys MmbId\>\<ClrSysId\>\<Cd \>	C	N/A	Possible Options: - **Option 1:** Use value "AUBSB" if paying to a specific BSB and Account Number - **Option 2:** Not required if paying to a Pay ID
Creditor Agent Clearing System Member Id (BSB)	\<CdtTrfTxInf\>\<CdtrAgt \>\<FinInstnId\>\<ClrSys MmbId\>\<MmbId\>	C	N/A	Beneficiary Account BSB. Possible Options: - **Option 1:** Paying to a specific BSB and Account Number: Use the 6 digits BSB of the beneficiary account without hyphen and must not form part of Creditor Account Number field (CdtrAcct/Id/Othr/Id) - **Option 2:** Paying to a PayID: Not required if paying to a Pay ID
Creditor Account Country	\<CdtTrfTxInf\>\<CdtrAgt \>\<FinInstnId\>\<PstAdr \>\<Ctry\>	O	N/A	Use value: - "**AU**"
Creditor Name	\<CdtTrfTxInf\>\<Cdtr\>\< Nm\>	M	N/A	Beneficiary Name. - For AU Domestic payments: Max 35 chars allowed, extra characters will be truncated.
Creditor Country	\<CdtTrfTxInf\>\<Cdtr\>\< PstlAdr\>\<Ctry\>	O	N/A	Use value: - "**AU**"
Creditor Address Line	\<CdtTrfTxInf\>\<Cdtr\>\< PstlAdr\>\<AdrLine\>	O	N/A	Beneficiary Address Line

Field Name	XML Tag	Presence	Truncation	Details
Creditor PayID Name	<CdtTrfTxInf><Cdtr>< CtctDtls><Nm>	O	N/A	Possible Options: - **Option 1:** Not required if paying to a Specific BSB and Account Number - **Option 2:** Use the PayID Short Name if paying to a PayID, however this is optional
Creditor PayID	<CdtTrfTxInf><Cdtr>< CtctDtls><EmailAdr>	C	N/A	PayID value. Possible Options: - **Option 1**: Not required if paying to a Specific BSB and Account Number - **Option 2:** Use the PayID of beneficiary, e.g. "email@npp.com" Note: When paying to a Telephone Number, the format must be as follows:<+ plus symbol><Numeric Country Code><-hyphen><telephone number> e.g. +61-412345678 e.g. +61-391234567
Creditor PayID Type	<CdtTrfTxInf><Cdtr>< CtctDtls><Othr>	C	N/A	PayID type. Possible Options: - **Option 1:** Not required if paying to a Specific BSB and Account Number - **Option 2:** Possible Values: – "**TELI**" - for phone number – "**EMAL**" - for email address – "**AUBN**" - for ABN – "**ORGN**" - for Organisation ID

Field Name	XML Tag	Presence	Truncation	Details
Creditor Account Identification	<CdtTrfTxInf><CdtrAcct><Id><Othr><Id>	M	N/A	Beneficiary account identification. Possible Options: - **Option 1**: Paying to a PayID: Not required if paying to a Pay ID - **Option 2:** Where the tag CdtrAgt/FinInstnId/ClrSysMmbId/MmbId is used to provide the BSB of the Beneficiary Account, this tag must only contain the Beneficiary Account Number, without the BSB. - **Option 3:** This value may contain the BSB as part of the Beneficiary Account Number if CdtrAgt/FinInstnId/ClrSysMmbId/MmbId is not populated.
Creditor Account Scheme	<CdtTrfTxInf><CdtrAcct><Id><Othr><SchmeNm><Cd>	C	N/A	Beneficiary account scheme. Possible Options: - Option 1: Use value "**BBAN**" if paying to a Specific BSB and Account Number - Option 2: Not required if paying to a Pay ID
Purpose	<CdtTrfTxInf><Purp><Prtry>	O	N/A	Payment Purpose. All values supported by ISO External Code Set will be supported. External code sets can be downloaded from http://www.iso20022.org
Regulatory Reporting Type	<CdtTrfTxInf><RgltryRptg><Dtls><Tp>	O	N/A	Possible values: - "**INDV**" - if debtor is an individual - "**NIND**" - if debtor is a non-indivdual (e.g. Corporate customer) Note: If a value is not provided, it will be defaulted to "NIND" (non-individual)
Regulatory Reporting Code	<CdtTrfTxInf><RgltryRptg><Dtls><Cd>	M	N/A	Use value: - **DBTRTP**

Field Name	XML Tag	Presence	Truncation	Details
Remittance Information	<CdtTrfTxInf><RmtInf ><Ustrd>	O	N/A	Remittance information of the transaction. Up to 280 characters are supported for OSKO payments. This requires 2 x <Ustrd> tags of 140 characters each. This value will be shown to the beneficiary.

Sample NPP Pain001 Message

The below message provides an example of NPP payments using both creditor account and creditor alias.

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
   <GrpHdr>
    <MsgId>MessageId</MsgId>
    <CreDtTm>2019-05-16T19:00:00</CreDtTm>
    <NbOfTxs>2</NbOfTxs>
    <CtrlSum>3.50</CtrlSum>
    <InitgPty>
      <Nm>Sample Initiator</Nm>
    </InitgPty>
   </GrpHdr>
   <PmtInf>
    <PmtInfId>BatchId</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>false</BtchBookg>
    <NbOfTxs>2</NbOfTxs>
    <CtrlSum>3.50</CtrlSum>
    <PmtTpInf>
      <InstrPrty>HIGH</InstrPrty>
      <SvcLvl>
       <Prtry>npp.clear.01-x2p1.01</Prtry>
      </SvcLvl>
      <LclInstrm>
       <Prtry>AUNPP</Prtry>
      </LclInstrm>
      <CtgyPurp>
       <Cd>OTHR</Cd>
      </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2019-05-16</ReqdExctnDt>
    <Dbtr>
      <Nm>Sample Debtor</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
       <Othr>
        <Id>123456789</Id>
       </Othr>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
       <ClrSysMmbId>
        <ClrSysId>
```

```xml
          <Cd>AUBSB</Cd>
        </ClrSysId>
        <MmbId>014002</MmbId>
      </ClrSysMmbId>
      <PstlAdr>
        <Ctry>AU</Ctry>
      </PstlAdr>
    </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>UniqueTxnId 1</InstrId>
      <EndToEndId>EndToEndId 1</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="AUD">1.50</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <ClrSysMmbId>
          <MmbId>012123</MmbId>
        </ClrSysMmbId>
        <PstlAdr>
          <Ctry>AU</Ctry>
        </PstlAdr>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Sample Creditor</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>987654321</Id>
          <SchmeNm>
            <Cd>BBAN</Cd>
          </SchmeNm>
        </Othr>
      </Id>
    </CdtrAcct>
    <Purp>
      <Prtry>DEPT</Prtry>
    </Purp>
    <RgltryRptg>
      <Dtls>
        <Tp>NIND</Tp>
        <Cd>DBTRTP</Cd>
      </Dtls>
    </RgltryRptg>
    <RmtInf>
      <Ustrd>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Curabitur quis metus varius erat maximus tristique.</Ustrd>
      <Ustrd>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ut et lacus scelerisque, lacinia risus quis</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
  <CdtTrfTxInf>
    <PmtId>
      <InstrId>UniqueTxnId 2</InstrId>
      <EndToEndId>EndToEndId 2</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="AUD">2.00</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
```

```xml
        <PstlAdr>
          <Ctry>AU</Ctry>
        </PstlAdr>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Sample PayId Creditor</Nm>
      <CtctDtls>
        <Nm>Sample PayId Creditor</Nm>
        <EmailAdr>xyz@sample.com</EmailAdr>
        <Othr>EMAL</Othr>
      </CtctDtls>
    </Cdtr>
    <Purp>
      <Prtry>DEPT</Prtry>
    </Purp>
    <RgltryRptg>
      <Dtls>
        <Tp>NIND</Tp>
        <Cd>DBTRTP</Cd>
      </Dtls>
    </RgltryRptg>
    <RmtInf>
      <Ustrd>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Curabitur quis metus varius
erat maximus tristique.</Ustrd>
      <Ustrd>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ut et lacus scelerisque, lacinia
risus quis</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
  </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

DATA REQUIREMENTS - PAIN.008.001.02

Domestic Payments (Debit)

In addition to mandatory fields specified in the PAIN008 Message Implementation Guide, the following tags are the minimum fields and values required to be populated to fulfil a Local Domestic Debit.

Field Name	XML Tag	Presence	Truncation	Details
Payment Information Id	<PmtInfId>	M	12	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. Will appear on Payer's statement.
Requested Collection Date	<PmtInf><ReqdColltnDt>	M	N/A	Value should be in the form of YYYY-MM-DD. Date payment is to be collected.
Creditor Name	<Cdtr><Nm>	M	32	Name of Creditor / Requestor Account.
DE User ID	<Cdtr><Id><OrgId><Othr><Id>	M	6	Direct Entry User ID. Up to 6 digits will be used.
Creditor Account Number	<CdtrAcct><Id><Other><Id>	M	N/A	Specifies Creditor/ Requestor Account Number.
Creditor BSB	<CdtrAgt><FinInstnId><ClrSysMmbId><MmbId>	M	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen).
Individual Payment Reference	<DrctDbtTxInf><PmtId> <EndToEndId>	M	18	Value should be up to 18 characters. This value appears on Payee's bank statement for individual debit amounts per payment.
Instructed Amount	<DrctDbtTxInf><InstdAmt>	M	N/A	Amount of payment in currency of debtor account. Where present must include xml attribute Ccy with 3 char currency code. E.g. <InstdAmt Ccy="AUD">10000

Field Name	XML Tag	Presence	Truncation	Details
Debtor BSB	<DbtrAgt><FinInstnId><ClrSysMmbId><MmbId>	M	N/A	BSBs accepted with or without a hyphen. The BSB is 6 characters long, (or 7 characters including a hyphen)
Debtor Name	<Dbtr><Nm>	M	35	Name of Creditor/ Beneficiary Account.
Debtor Account Number	<DbtrAcct><Id><Other><Id>	M	N/A	Specifies Creditor/ Beneficiary's Account Number.

Sample Local Domestic Pain008 Message

The below example depicts a Local Domestic Debit for Australia.

```
<?xml version="1.0" encoding="iso-8859-1"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>0123456789</MsgId>
      <CreDtTm>2016-04-19T00:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.00</CtrlSum>
      <InitgPty>
        <Nm>ANZ Sample</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Batch Name</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>1.00</CtrlSum>
      <ReqdColltnDt>2016-04-19</ReqdColltnDt>
      <Cdtr>
        <Nm>ANZ Sample</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>123456</Id>
            </Othr>
          </OrgId>
        </Id>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>123456789</Id>
          </Othr>
        </Id>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>ANZBAU3MXXX</BIC>
          <ClrSysMmbId>
            <ClrSysId>
```

ANZ

```xml
            <Cd>AUBSB</Cd>
          </ClrSysId>
          <MmbId>012123</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </CdtrAgt>
    <DrctDbtTxInf>
      <PmtId>
        <InstrId>Sender Reference</InstrId>
        <EndToEndId>Lodgement Reference</EndToEndId>
      </PmtId>
      <InstdAmt Ccy="AUD">1.00</InstdAmt>
      <DbtrAgt>
        <FinInstnId>
          <ClrSysMmbId>
            <ClrSysId>
              <Cd>AUBSB</Cd>
            </ClrSysId>
            <MmbId>012321</MmbId>
          </ClrSysMmbId>
        </FinInstnId>
      </DbtrAgt>
      <Dbtr>
        <Nm>Sample Debtor</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>999999999</Id>
          </Othr>
        </Id>
      </DbtrAcct>
    </DrctDbtTxInf>
  </PmtInf>
 </CstmrDrctDbtInitn>
</Document>
```

APPENDIX A - DIRECT ENTRY FAILURE CODES AND REASONS

Level	Status Code	Status Description
B	0100	Technical error contact ANZ helpdesk.
B	1001	Authorisation is rejected.
B	1014	Pay Date is not a valid date. Pay date must not be in the past.
B	1015	Pay date is not a valid business date.
B	1016	Time is past cut-off.
B	1017	Template mismatch/account not entitled.
B	1023	There are no detail records in the batch.
B	1024	Invalid batch totals.
B	1028	The batch header is a possible duplicate.
B	2102	Payment stopped at customer's request.
B	0105	Batch name is mandatory.
B	0106	Invalid characters in <Field Name>.
B	0501	Number of batch records exceeded.
B	0505	Batch must start with a header record.
B	0506	Batch must end with a control record.
B	0110	A valid payment threshold does not exist.
B	2940	Insufficient Funds.
B	0111	No funding account detected in the batch. A default value has been selected.
B	2010	Remitter name is mandatory.
B	0500	There are no records in the file.
B	0503	Number of detail records exceeded.
B	1033	Limit exceeded pending ANZ approval

Level	Status Code	Status Description
B	2000	BSB is mandatory. Invalid ANZ Payee Account BSB. Invalid BSB. BSB must be 6 digits.
B	2001	Invalid payee account number.
B	2003	Invalid transaction code.
B	2007	Payee name is mandatory.
B	2008	Lodgement reference is mandatory.
B	2009	Trace account is invalid.
B	2010	Remitter name is mandatory.
B	2101	Deleted.
B	2103	Held.
B	2104	Zero dollar.
B	0106	Invalid characters in <Field Name>.
B	0211	Payee account is mandatory.
B	0214	BSB payee account is invalid.
B	0226	Trace BSB number is invalid.
T	2000	BSB is mandatory. Invalid ANZ Payee Account BSB. Invalid BSB. BSB must be 6 digits.
T	2001	Invalid payee account number.
T	2003	Invalid transaction code.
T	2007	Payee name is mandatory.
T	2008	Lodgement reference is mandatory.
T	2009	Trace account is invalid.
T	2010	Remitter name is mandatory.

Level	Status Code	Status Description
T	2101	Deleted.
T	2103	Held.
T	2104	Zero dollar.
T	0106	Invalid characters in <Field Name>.
T	0211	Payee account is mandatory.
T	0214	BSB payee account is invalid.
T	0226	Trace BSB number is invalid.
T	0210	Invalid length of <Field Name>.
T	3005	Invalid <Field Name>.
T	3006	<Field Name> is mandatory.
T	3090	Other Party Name is mandatory.
T	3091	Other party particulars is invalid.
T	3092	Other party code is invalid.
T	3093	Other party reference is invalid.
T	3094	Amount must be less than 100,000,000.00.

APPENDIX B - RTGS/CBFT FAILURE MESSAGES

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.

Description
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.

APPENDIX C - SUPPORTED NATIONAL CLEARING SYSTEM CODES

National clearing codes are specified in external codes sets as type **ExternalClearingSystemIdentification1Code**. Cross border payments to the following national clearing systems are supported.

ISO20022 External Code	Name	Definition	Country	Length
ATBLZ	Austrian Bankleitzahl	Bank Branch code used in Austria	Austria	$5!n$
AUBSB	Australian Bank State Branch Code (BSB)	Bank Branch code used in Australia	Australia	$6!n$
CACPA	Canadian Payments Association Payment Routing Number	Bank Branch code used in Canada	Canada	$9!n$
CHBCC	Swiss Clearing Code (BC Code)	Bank Clearing number used in Switzerland	Switzerland	$3..5n$
CHSIC	Swiss Clearing Code (SIC Code)	Bank Branch code used in clearing with Swiss Francs	Switzerland	$6!n$
CNAPS	CNAPS Identifier	Bank Branch code used in China	China	$12..14n$
DEBLZ	German Bankleitzahl	Bank Branch code used in Germany	Germany	$8!n$
ESNCC	Spanish Domestic Interbanking Code	Bank Branch code used in Spain	Spain	$8..9n$
GBDSC	UK Domestic Sort Code	Bank Branch code used in the UK	UK	$6!n$
GRBIC	Helenic Bank Identification Code	Bank Branch code used in Greece	Greece	$7!n$
HKNCC	Hong Kong Bank Code	Bank Branch code used in Hong Kong	Hong Kong	$3!n$

ISO20022 External Code	Name	Definition	Country	Length
IENCC	Irish National Clearing Code	Bank Branch code used in Ireland	Ireland	6!n
INFSC	Indian Financial System Code	Bank Branch code used in India	India	11!n
ITNCC	Italian Domestic Identification Code	Bank Branch code used in Italy	Italy	10!n
NZNCC	New Zealand National Clearing Code	Bank Branch code used in New Zealand	New Zealand	6!n
PLKNR	Polish National Clearing Code	Bank Branch code used in Poland	Poland	8!n
PTNCC	Portuguese National Clearing Code	Bank Branch code used in Portugal	Portugal	8!n
RUCBC	Russian Central Bank Identification Code	Bank Branch code used in Russia	Russia	9!n
USABA	United States Routing Number (Fedwire, NACHA)	Routing Transit number assigned by the ABA for US financial institutions	US	9!n
USPID	CHIPS Participant Identifier	Bank identifier used by CHIPs in the US	US	4!n
	CHIPS Universal Identifier	ANZ will also support CHIPs Universal ID. Length of ID will be used to determine whether universal or participant ID	US	6!n

ISO20022 External Code	Name	Definition	Country	Length
ZANCC	South African National Clearing Code	Bank Branch code used in South Africa	South Africa	6!n

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