

# ANZ TRANSACTIVE FILE FORMATS

WEB ONLY

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# 1. Introduction

## 1.1.1. Purpose

The purpose of this document is to collate the various file formats for ANZ Transactive in a single document.

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.

## 1.1.2. Scope

### **This document applies to:**

The following ANZ Transactive web-interface file formats:

- AU Domestic Payments import file formats:
  - ABA file format.
  - CSV file format.
- NZ Domestic Payments import file formats:
  - NZ Domestic Payment CSV (Full File Import).
  - NZ Domestic Payment CSV Detail Import (with Control Record).
  - NZ Domestic Payment CSV Detail Import (Without Control Record).
- Single Payments import file formats:
  - MT101 file format.
  - WIRS file format.
  - NZ International Payment CSV file format.
  - BPAY file format.
- Reporting export file formats:
  - BAI export format.
  - Statement export format.
  - SAP/Multi-cash export format.
  - Returned Items export format.
  - NZ Statement files.

### **This document does NOT address:**

- Host-to-Host file formats
- Instructions for importing/exporting files.
- Examples of correctly formatted import/export files.

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### 1.1.3. File Formats Overview (Payables)

The Table below is a summary of the Payable File Formats for Australian and New Zealand customers

	<b>File Type</b>	<b>Australian Customers</b>	<b>New Zealand Customers</b>
<b>Single Payments</b>	BPAY	✓	
	MT101	✓	✓
	<i>WIRS</i>	✓	
	<i>NZ International Payment CSV</i>		✓
<b>Domestic Payments</b>	ABA	✓	
	AU Domestic Payments CSV	✓	
	NZ Domestic Payments CSV (Full File)		✓
	NZ ANZ Domestic Payments CSV		✓

Note: File formats shown in italics are supported by Transactive, but are not preferred file formats.

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## 2. AU Domestic Payments File Formats

### 2.1. Introduction

This section details the types of Australian Domestic Payments import file formats available in ANZ Transactive.

### 2.2. ABA File Format

#### 2.2.1. Overview

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

**Note:**

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

#### 2.2.2. Import Methods

There are two methods for importing ABA files in ANZ Transactive:

- Direct Entry ABA Detail Import method (Importing into an existing Batch or Template). This method only allows one batch of payment instructions per ABA file.
- ABA File Import method (Importing creates batches). This method allows one or more batches of payment instructions per ABA file.

#### 2.2.3. 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 Details 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:
  - Letters: A-Z, a-z
  - Numbers: 0-9
  - 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 (@)
  - 'Optional' Alphanumeric fields must be filled with spaces if no data exists.
- Fields that are marked '**Numeric**' in the 'Type' column are limited to:



- 
- Numbers: 0-9.
  - 'Optional' Numeric fields must be filled with zeros if no data exists.

ANZ Transactive requires ABA files 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.

## 2.2.4. 0 - Descriptive Record

The Descriptive Record contains Direct Entry 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 4 <sup>th</sup> character position. e.g. 013-999.	2	8	7	Optional
Account	Alpha	Funds account number.	9	17	9	Optional
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 domestic payments template.	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
Time	Alpha	Time on which the payment is to be processed. 24 hour format - HHmm.	81	84	4	Optional
Reserved	Alpha	Blank filled.	85	120	36	Optional

## 2.2.5. 1 - Detail Record

Each Detail Record contains one Direct Entry payment instruction. One or more Detail Items can be included in a single ABA file.

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 4 <sup>th</sup> character position. e.g. 013-999.	2	8	7	Mandatory

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/Optional
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
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 000001021).	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 <i>Produced on the recipient's Account Statement.</i>	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	Numeric	Bank/State/Branch number of the trace account with a hyphen in the 4 <sup>th</sup> 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 <i>Produced on the recipient's Account Statement.</i>	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 places are implied (e.g. \$10.21 is recorded as 000001021).	113	120	8	Optional

## 2.2.6. 7 – 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 on the batch. Right justified, zero filled, unsigned, two decimal places are implied.	31	40	10	Optional
Batch Debit Total Amount	Numeric	Must be zero filled or contain the total value of all Record Type 1 DEBIT transactions on the batch. Shown in cents without punctuation (e.g. \$1001.21 is stored as '0000100121'). Right justified, zero filled, unsigned, two decimal places are implied.	41	50	10	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

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## 2.3. AU Domestic Payments CSV Detail Import

### 2.3.1. Overview

The Direct Entry CSV Detail Import file format allows a user to import a CSV file containing payment details into an existing Domestic Payments batch or template.

### 2.3.2. CSV File Layout and Character Set

A valid CSV file consists of only one record type - Detail Record. Direct Entry detail items will be created for each Detail Record in the CSV file.

The format specifications for the Detail Record is are outlined in detail further in this document.

The following character set is allowed in a CSV file:

- Fields that are marked '**Alpha**' (Alphanumeric) in the 'Type' column are limited to:
  - Letters: A-Z, a-z
  - Numbers: 0-9
  - 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 (@)
- Fields that are marked '**Numeric**' in the 'Type' column are limited to:
  - Numbers: 0-9.

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### 2.3.3. Detail Record

Each Detail Record contains information used to create one payment instruction (Detail Item).

There may be many Detail Records in one CSV file. Other required detail item fields are inherited from the Batch/Template Header and can subsequently be changed.

All fields must be separated by a comma (,) and may be enclosed in double-quotes (") if required. Each record will end with CRLF (carriage-return/line feed).

The following table describes the format of the Detail Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Reserved	Alpha	Not used by ANZ Transactive.	1	NA	Optional
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.	2	32	Mandatory
BSB of account to be CREDITED or DEBITED	Numeric	Bank/State/Branch number of the payee account. e.g. 013999.	3	6	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.	4	9	Mandatory
Amount to be CREDITED or DEBITED	Numeric	Payment amount. Decimal point optional and not implied.	5	11 (8 if no decimal is used)	Mandatory
Lodgement Reference <i>Produced on the recipient's Account Statement.</i>	Alpha	Payment reference indicating details of the origin of the entry (e.g. payroll number, policy number).	6	18	Mandatory

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## 3. NZ Domestic Payments File Formats

### 3.1. Introduction

This section details the 3 types of New Zealand Domestic Payments import file formats available in ANZ Transactive:

1. NZ Domestic Payment CSV (Full File Import),
2. NZ Domestic Payment CSV Detail Import (with Control Record),
3. NZ Domestic Payment CSV Detail Import (Without Control Record).

### 3.2. NZ Domestic Payment CSV (Full File Import)

#### 3.2.1. Overview

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

#### 3.2.2. 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.

#### 3.2.3. 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



Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Batch Creation Date	Numeric	Value may be omitted or a YYYYMMDD format value will be ignored by Transactive	5	8	Optional
Funds Account	Numeric	In Form BBbbbAAAAAAASS (2, 4, 7, 2). No hyphens	6	15	Mandatory
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 Transactive will update the Reporting Method to 'Single' upon validation of the file. Customers will not be notified via the front-end.	8	1	Mandatory
Dishonour Account	Numeric	In Form BBbbbAAAAAAASS (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

### 3.2.4. 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 BBbbbbAAAAAASS (2, 4, 7, 2), BBbbbbAAAAAASSS (2, 4, 7, 3) or BBbbbbAAAAAASSS (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

### 3.2.5. 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

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
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.

### 3.3. NZ Domestic Payments CSV Detail Import (with Control Record)

#### 3.3.1. Overview

The NZ Domestic Payments CSV Detail Import (with Control Record) file format allows a user to import a CSV file containing payment details into an existing Domestic Payments batch or template.

#### 3.3.2. NZ Domestic Payments CSV (with Control Record) File Layout and Character Set

A valid NZ Domestic Payments CSV file (with Control Record) consists of the following record types:

- A Descriptive Record
- One or more Detail Record(s)
- 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 a CSV 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 of each record

### 3.3.3. 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
Subscriber ID	Numeric	Contents will be ignored	2	16	Optional
Batch Number	Numeric	Contents will be ignored	3	2	Optional
Null	Numeric	Contents will be ignored	4	4	Optional
Subscriber's Account Number	Numeric	Contents will be ignored	5	15	Optional
Batch Type	Numeric	Contents will be ignored	6	1	Optional
Batch Due Date	Numeric	Contents will be ignored	7	8	Optional
Batch Creation Date	Numeric	Contents will be ignored	8	8	Optional

### 3.3.4. Detail Record

Each Detail Record contains information used to create one payment instruction (Detail Item)

There may be many Detail Records in one CSV file. Other required detail item fields are inherited from the Batch/Template Header and can subsequently be changed.

All fields must be separated by a comma (,) and each record will end with CRLF (carriage-return/line feed).

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	Numeric	In Form BBbbbAAAAAASS (2, 4, 7, 2), or BBbbbAAAAAASSS (2, 4, 7, 3) or BBbbbAAAAAASSS (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	The amount is in cents. No Dollar Signs, Commas or Decimal Points.	4	10	Mandatory
Other Party Name	Alphanumeric	Party Receiving Payment	5	32	Mandatory
Other Party Reference	Alphanumeric	Other Party Statement Details	6	12	Optional
Other Party Analysis Code	Alphanumeric	Other Party Statement Details	7	12	Optional
Other Party Alpha Reference	Alphanumeric	Not Used (but must be allowed for)	8	12	Optional
Other Party Particulars	Alphanumeric	Other Party Statement Details	9	12	Optional
Originator Name	Alphanumeric	Name of Party Making Payment. Contents will be ignored (since the payer's name will be the 'Funds Account Name' from the batch header details).	10	20	Optional
Originator Analysis Code	Alphanumeric	Details on customer's Statement	11	12	Optional
Originator Reference	Alphanumeric	Details on customer's Statement	12	12	Optional
Originator Particulars	Alphanumeric	Details on customer's Statement	13	12	Optional

---

### 3.3.5. Batch Control Record

The Batch Control Record contains details relating to the total number of items, the Hash Total and debit or credit totals.

The following table describes the format of the Batch Control Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Record Type	Numeric	Must be '3'	1	1	Mandatory
Batch Total Amount	Numeric	The amount is in cents. No dollar signs, commas or decimal points	2	11	Mandatory
Number of Transactions	Numeric	Total number of Transactions	3	5	Mandatory
Hash Total	Numeric	Sum of Branch / Account Numbers, overflow Ignored.	4	11	Mandatory

**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 additional characters on the left.

---

## **3.4. NZ Domestic Payments CSV Detail Import (without Control Record)**

### **3.4.1. Overview**

The NZ Domestic Payments CSV Detail Import (without Control Record) file format allows a user to import a CSV file containing payment details into an existing Domestic Payments batch or template.

### **3.4.2. NZ Domestic Payments CSV (without Control Record) File Layout and Character Set**

A valid NZ Domestic Payments CSV file (without Control Record) consists of only one record type - Detail Record. NZ Domestic Payment detail items will be created for each Detail Record in the CSV file.

The format specifications for the Detail Record are outlined in detail further in this document.

The following character set is allowed in a CSV file:

- Alphanumeric fields support:
  - A..Z, 0..9, spaces and other keyboard characters (except commas which are treated as field separators)
  - Numeric fields should only have digit values (0-9)

### 3.4.3. Detail Record

Each Detail Record contains information used to create one payment instruction (Detail Item).

There may be many Detail Records in one CSV file. Other required detail item fields are inherited from the Batch/Template Header and can subsequently be changed.

All fields must be separated by a comma (,) and each record will end with CRLF (carriage-return/line feed).

The following table describes the format of the Detail Record:

Field Description	Type	Notes	Record Position	Max Length	Mandatory/Optional
Transaction Amount	Numeric	The dollar amount of the transaction. This can be expressed either in whole dollars or in dollars and cents, e.g. 12 is read as 12.00 12. is read as 12.00 12.3 is read as 12.30 12.34 is read as 12.34 Commas cannot be used to separate '000s. The maximum allowable value is \$99,999,999.99.	1	10 (or 11 if decimal point is included)	Mandatory
Account Number	Alphanumeric	The account number of the other party. The account number must contain 17 digits, in the 2-4-8-3 format with optional hyphens, e.g. 06-0501-00123456-000 or 06050100123456000 bank-branch-account base- account suffix The base number and suffix portions should be RIGHT JUSTIFIED (i.e. zero-filled to the left), e.g. 06-0501-0123456-02 (in 2-4-7-2 format) must be represented as 06-0501-00123456-002 (in 2-4-8-3 format).	2	20	Mandatory
Other Party Name	Alphanumeric	The name of the other party. Free format alphanumeric text.	3	32	Mandatory
Originator Reference	Alphanumeric	The Reference that will appear on the customer's bank statement. Free format alphanumeric text.	4	12	Optional
Originator Analysis Code	Alphanumeric	The Analysis Code that will appear on the customer's bank statement. Free format alphanumeric text.	5	12	Optional
Originator Particulars	Alphanumeric	The Particulars that will appear on the customer's bank statement. Free format alphanumeric text.	6	12	Optional
Other Party Reference	Alphanumeric	The Reference that will appear on the other party's bank statement. Free format alphanumeric text.	7	12	Optional
Other Party Analysis Code	Alphanumeric	The Analysis Code that will appear on the other party's bank statement. Free format alphanumeric text.	8	12	Optional
Other Party Particulars	Alphanumeric	The Particulars that will appear on the other party's bank statement. Free format alphanumeric text.	9	12	Optional



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## 4. Single Payments File Formats

### 4.1. Introduction

This section details the Single Payments import format available in ANZ Transactive.

### 4.2. MT101 File Format (Australia & New Zealand)

#### 4.2.1. Overview

The MT101 File Import allows a user to import an MT101 file into ANZ Transactive 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.

#### 4.2.2. File Naming Convention

Not applicable.

#### 4.2.3. 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} For Multibank payments, enter either the Australian or New Zealand ANZ SWIFT BIC as per the examples above.
3	Additional Tag Information	Optional	Block 3 is optional. If present must begin with "{3:" and end with "}". Not used by ANZ Transactive
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.

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## Character Set

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 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 (@)
- 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.

#### 4.2.4. 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	Numeric	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: <ul style="list-style-type: none"> <li>Optional national clearing system code preceded by a double slash ('//'). Eg, for Australia, populate with "//AU" and the six number funding account BSB.</li> <li>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"</li> </ul> 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

## 4.2.5. Sequence B – Transaction Detail Record

The following table describes the format of Sequence B of an MT101 file:

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' followed by '/FAX' or '/ATT' can be provided to enter the beneficiaries fax number and Attention.  E.g. :23E: OTHR/FAX/64-02-1234567 :23E: OTHR/ATT/Mr Smith  Note: Country Code, Area Code, and Phone Number must be separated by a hyphen as per example..	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	<p>SWIFT code pertaining to the funding account of the payment.</p> <p>May be provided in either sequence A or B but not in both.</p> <p>If populating then provide:</p> <ul style="list-style-type: none"> <li>Optional national clearing system code preceded by a double slash ('//'). Eg, for Australia, populate with "//AU" and the six number funding account BSB.</li> <li>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"</li> </ul> <p>Optional for BSB to be included in either tag 50H or 52A but mandatory to be provided in either 50H or 52A.</p>	Optional
:56A:  <b>OR</b>  :56C:  <b>OR</b>	Intermediary Institution	Alpha  Alpha	11  15	<p>Bank code of Intermediary bank. Can be one of the following:</p> <ul style="list-style-type: none"> <li>SWIFT BIC</li> </ul> <p>Domestic Clearing Code of Intermediary bank, // followed by a two letter clearing system code and party identifier</p> <p>Eg. //XXnn...nn</p> <p>Where XX is the country Clearing System Code (See section 4.2.6)</p>	Optional
:56D:	Intermediary Institution (continued)	Alpha	5 x 35	<p><b>Line 1:</b> Bank code of Intermediary bank.</p> <p>Can be one of the following:</p> <ul style="list-style-type: none"> <li>Clearing code (format //XXnnn...nn)</li> </ul> <p><b>Line 2:</b> Intermediary Bank name.</p> <p><b>Line 3:</b> Intermediary Bank address line 1.</p> <p><b>Line 4:</b> Intermediary Bank address line 2.</p> <p><b>Line 5:</b> Intermediary Bank country (must be ISO compliant format).</p> <p>Lines 1, 2, 3 and 5 are mandatory.</p> <p>Note: Tag :56D: should only be used if bank code of Intermediary Bank is unknown to ANZ Transactive.</p>	



Tag	Field Description	Type	Length	Notes	Mandatory /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
: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 by ANZ Transactive have been omitted from this document.

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## 4.2.6. Clearing System Codes

The table below lists the valid 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



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## 4.3. WIRS file format (Australia only)

### 4.3.1. Overview

The WIRS File Import allows a user to import a WIRS file into ANZ Transactive as one or more Single Payment instructions. The supported payment types include RTGS and International. Although WIRS files are supported by ANZ Transactive, MT101 files are the preferred file format for these payment types. WIRS files can only be used for payments funded from ANZ Australian domiciled accounts. The file format also does not allow users to specify an Intermediary Bank.

**Note:** Multibank Payments cannot be created using WIRS formatted files.

### 4.3.2. File Naming Convention

Not Applicable.

### 4.3.3. WIRS File Layout and Character Set

ANZ WIRS operates on a combination of an MT101 and MT103 message formats. The file consists of one record - the Detail Record

Each line of incoming data is to terminate with a Carriage Return, Line feed.

Multiple payment instructions can be included in a single WIRS formatted file. Each payment instruction must be separated by a hyphen "-" followed by a Carriage Return, Line Feed.

#### Character Set

The following character set is allowed in a WIRS 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 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 (@)
- Fields that are marked '**Numeric**' in the 'Type' column are limited to:  
Numbers: 0-9.

#### 4.3.4. Detail Record

The following table outlines the Detail Record:

TAG	Field Description	Type	Length	Notes	Optional/ Mandatory
:20:	Transaction Reference Number	Alpha	16	This reference must be unique per payment per day.	Mandatory
:32A:	Value Date, Currency Code, Amount	Numeric	24	This field contains the Value Date (6 Characters) as YYMMDD, Currency Code (3 Characters) and Amount (15 Characters) with comma separated decimal.	Mandatory
:50:	Ordering Customer	Alpha	4 x 35	Company Identifier as agreed with ANZ Implementation	Mandatory
:53B:	Sender's Correspondent	Alpha/ Numeric	34	Must start with "/" followed by the BSB and Account Number for Transaction funding	Optional
:57:	Account With Institution Country ISO	Alpha	2	<ul style="list-style-type: none"> <li>Where field :57D: specified, it is mandatory to provide the International Organization for Standardization (ISO) Country code.</li> </ul>	Optional
:57A:	Account With Institution	Alpha	11	Bank code of beneficiary bank. Can be one of the following: <ul style="list-style-type: none"> <li>SWIFT BIC</li> <li>BSB for RTGS (format //AUnnnnnn)</li> </ul>	Mandatory
<b>OR</b> :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 4.2.6)	
<b>OR</b>					

:57D:		Alpha	5 x 35	<p><b>Line 1:</b> Bank code of beneficiary bank.</p> <p>Can be one of the following:</p> <ul style="list-style-type: none"> <li>• BSB for RTGS (format //AUnnnnnn)</li> <li>• Clearing code (format //XXnnn...nn)</li> </ul> <p><b>Line 2:</b> Beneficiary Bank name.</p> <p><b>Line 3:</b> Beneficiary Bank address line 1.</p> <p><b>Line 4:</b> Beneficiary Bank address line 2.</p> <p><b>Line 5:</b> Beneficiary Bank country (must be ISO compliant format).</p> <p>Lines 1, 2, 3 and 5 are mandatory.</p> <p>Note: Tag :57D: should only be used if bank code of Beneficiary Bank is unknown to ANZ Transactive.</p>	
:59:	Beneficiary Customer	Alpha	5 x 35	<p><b>Line 1:</b> Account of the payment Beneficiary preceded by a '/'. <b>Lines 2-5:</b> Name and address of the payment beneficiary.</p>	Mandatory
:70:	Details of Payment	Alpha	4 x 35	<p>Four lines of information</p> <p>OR</p> <p>First Line RFB maximum of 16 characters and 3 lines thereafter a maximum of 35 characters each)</p> <p>E.g. :70:/RFB/Invoice 123</p>	Optional
:71A:	Details of Charges	Alpha	3	<p>Must be 'SHA' for RTGS payments. Must be 'SHA' or 'OUR' for International payments.</p>	Optional

#### 4.3.5. Miscellaneous Field Format Specifications

Optional Fields from SWIFT Message Type 101 may be utilised when creating a payment.

The following Table outlines the format of miscellaneous fields:

TAG	Field Description	Type	Length	Optional/ Mandatory	Notes
:21F:	F/X Deal Reference	Alpha	16	Foreign exchange instrument reference (Deal/Bid/FEC).  For example: :21F:123456789	Optional

:33B:	Currency Original/Ordered Amount	Numeric	15	Used in conjunction with field :21F: this value is the sell currency amount with comma separated decimal  For example:  :33B:5438,10	Optional
:36:	Exchange Rate	Numeric	12	Used in conjunction with field :21F: this value is the F/X rate supplied by ANZ with comma separated decimal  For example:  :36:0,42	Optional

#### 4.3.6. Account with Institution Country ISO Code

ANZ must be provided a Country ISO code within SWIFT field 57 whenever a "D" format option is utilised at Field :57:

##### Conditional field rules:

Field: 57: Account With Institution Country ISO Code

Definition: International Standards Association country code for domicile of Beneficiary Bank.

Format: 2 alpha

Presence: Mandatory when field: 57D: is present

Non-standard SWIFT field for Bank Country ISO Code:

TAG	Field Description	Type	Length	Notes	Optional/Mandatory
:57:	Account With Institution Country ISO	Alpha	2	Where field :57D: specified, it is mandatory to provide the International Organization for Standardization (ISO) Country code.	Optional

---

## 4.4. NZ International Payment CSV file format (New Zealand only)

### 4.4.1. Overview

The NZ International Payment CSV File format allows a user to import an International Payment into ANZ Transactive as one or more Single Payment instructions. ANZ NZ accounts and ANZ foreign currency accounts located in New Zealand can be used to fund these payments

Although NZ International Payment CSV files are supported by ANZ Transactive, MT101 files are the preferred file format for International payments.

### 4.4.2. File Naming Convention

Not applicable

### 4.4.3. NZ International CSV File Layout and Character Set

The NZ International Payment CSV file format contains one record per transaction and can contain multiple transactions in a single file.

A valid CSV file must adhere to the following rules:

- All specified fields of type 'alphanumeric' must be enclosed in inverted commas ("). The Beneficiary Account number / IBAN field must also be enclosed in inverted commas.
- There must be a minimum of 1 record and it is recommended the file does not exceed a maximum of 1250 records.

Field	Field Description	Type	Length	Notes	Mandatory /Optional
1	Payment Currency (Code)	Characters A..Z a..z	3	Currency in which the international payment is being made.	Mandatory
2	Payment Amount	Characters 0..9 and decimal, maximum 3 digits allowed after decimal	14 + decimal	This is the amount in the payment currency that the beneficiary will receive. Decimal point is optional.	Mandatory
3	Value Date	Characters 0..9	8	The Payment Date for the international payment transaction. <ul style="list-style-type: none"><li>• Format: DDMMYYYY</li><li>• Must be greater than or equal to the present date.</li></ul>	Mandatory
4	Beneficiary Bank Country (Code)	Characters A..Z a..z	2	Country where the international payment is being sent.	Mandatory
5	Debit Account Number	Characters A..Z a..z 0..9 -	20	The Account Number from which the international payment is to be made.	Mandatory

Field	Field Description	Type	Length	Notes	Mandatory /Optional
6	Your Reference	Characters A..Z a..z 0..9 ( ) - +	16	The reference that is displayed on your statement. If this is not provided, ANZ Transactive will default this to the first 16 characters of the Beneficiary Account Name (field 9).	Optional
7	Charges Account Number	Characters A..Z a..z 0..9 -	20	This field will be ignored since charges will be applied to your nominated billing account.	Optional
8	Beneficiary Account Number or IBAN	Alphanumeric, but no spaces allowed	34	Account number that will receive the international payment.	Optional
9	Beneficiary Account Name	Alphanumeric	35	Account Name for the receiving end of the international payment.	Mandatory
10	Beneficiary Address 1	Alphanumeric	35	First line of the address of the person / organization to whom the payment is being sent. The address must not be a P.O. Box address.	Mandatory
11	Beneficiary Address 2	Alphanumeric	35	Second line of the address of the person / organization to whom the payment is being sent. The address must not be a P.O. Box address.	Optional
12	Beneficiary Address 3	Alphanumeric	35	Third line of the address of the person / organization to whom the payment is being sent. The address must not be a P.O. Box address.	Optional
13	Message to Beneficiary 1	Alphanumeric	35	First line of any transaction related details sent to the beneficiary.	Optional
14	Message to Beneficiary 2	Alphanumeric	35	Second line of any transaction related details sent to the beneficiary.	Optional
15	Message to Beneficiary 3	Alphanumeric	35	Third line of any transaction related details sent to the beneficiary.	Optional
16	Message to Beneficiary 4	Alphanumeric	35	Fourth line of any transaction related details sent to the beneficiary.	Optional
17	SWIFT / BIC	Alphanumeric	11	An international standard to uniquely identify a financial institution. (also known as BIC - Bank Identifier Code).  If the SWIFT / BIC is unknown to ANZ Transactive, this field should be left blank, and beneficiary bank details should instead be provided in fields 18 - 22. (An unrecognised SWIFT / BIC cannot be imported by Transactive.)	One of fields 17 or 22 must be populated
18	Bank Name	Alphanumeric	35	Name of the bank to which the	Optional

Field	Field Description	Type	Length	Notes	Mandatory /Optional
				international payment is being sent.	
19	Bank Branch	Alphanumeric	35	Name of the bank branch to which the international payment is being sent.	Optional
20	Bank Address 1	Alphanumeric	35	First line of the address of the bank to which the international payment is being sent.	Optional
21	Bank Address 2	Alphanumeric	35	Second line of the address of the bank to which the international payment is being sent.	Optional
22	Sort Code / BSB	Alphanumeric	12	<p>Unique identifier to the particular office (branch) of a bank which holds bank accounts.</p> <p>If the SWIFT / BIC (field 17) or Sort Code / BSB (field 22) are unknown to ANZ Transactive, field 22 should be used rather than field 17, and as much information as possible should be provided about additional details of the beneficiary bank (fields 18 – 21).</p>	One of fields 17 or 22 must be populated
23	Intermediary Bank BIC or Sort Code	Alphanumeric	12	Bank nominated to receive payments on behalf of those banks that cannot have payments sent directly to them	Optional
24	Overseas Bank Charges	Alphabets only	3	Who will pay the overseas bank charges. Possible values are SHA, OUR, or BEN.	Mandatory
25	Currency Conversion	Alphabets only	4	<p>Enable users to select currency conversion options. Possible values are:</p> <ul style="list-style-type: none"> <li>EXCH (value date exchange rate only)</li> <li>DEAL (existing deals/cover only)</li> <li>BOTH (deals/cover for part payment and value date exchange rate for the shortfall)</li> </ul> <p>This field will be ignored; if either field 26 or 28 are present, the payment is assumed to be a DEAL, otherwise it is assumed to be EXCH.</p>	Optional
26	Deal Number	Alphanumeric	8	Reference of an agreement that requires the customer to buy a certain amount of foreign currency at an agreed rate and on an agreed date.	Optional

Field	Field Description	Type	Length	Notes	Mandatory /Optional
				<p>If a deal is entered it needs to be more than or equal to the amount of the payment. Deals for amounts less than the payment cannot be utilised.</p> <p>If field 26 is populated, field 28 must also be populated; if only one of fields 26 or 28 is populated, the deal cannot be processed automatically. Deal details must be entered in fields 26 and 28, since fields 29 – 34 will always be ignored.</p>	
27	Credit Amount	Characters 0..9 and decimal, maximum 3 digits allowed after decimal	14 + decimal	<p>Amount of payment to be utilized per deal.</p> <p>Not used by ANZ Transactive. For future use.</p>	Optional
28	Exchange Rate	Characters 0..9 and decimal. There must not be more than 5 digits before the decimal and 4 digits after the decimal.	9 + decimal	<p>The rate at which the foreign currency was purchased from the bank, as a part of the deal.</p> <p>If field 26 is populated, field 28 must also be populated; if only one of fields 26 or 28 is populated, the deal cannot be processed automatically. Deal details must be entered in fields 26 and 28, since fields 29 – 34 will always be ignored.</p>	Optional
29	Deal Numbers	Alphanumeric	8	<p>Only one deal is allowed to be used.</p> <p>Not used by ANZ Transactive. For future use.</p>	Optional
30	Credit Amount	Characters 0..9 and decimal, maximum 3 digits allowed after decimal	14 + decimal	<p>Amount of payment to be utilized per deal.</p> <p>Not used by ANZ Transactive. For future use.</p>	Optional
31	Exchange Rate	Characters 0..9 and decimal. There must not be more than 5 digits before the	9 + decimal	<p>The rate at which the foreign currency was purchased from the bank, as a part of the deal.</p> <p>Not used by ANZ Transactive. For future use.</p>	Optional



Field	Field Description	Type	Length	Notes	Mandatory /Optional
		decimal and 4 digits after the decimal.			
32	Deal Numbers	Alphanumeric	8	Only one deal is allowed to be used.  Not used by ANZ Transactive. For future use.	Optional
33	Credit Amount	Characters 0..9 and decimal, maximum 3 digits allowed after decimal	14 + decimal	Amount of payment to be utilized per deal.  Not used by ANZ Transactive. For future use.	Optional
34	Exchange Rate	Characters 0..9 and decimal. There must not be more than 5 digits before the decimal and 4 digits after the decimal.	9 + decimal	The rate at which the foreign currency was purchased from the bank, as a part of the deal.  Not used by ANZ Transactive. For future use.	Optional

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## 4.5. BPAY File format (Australia only)

### 4.5.1. Overview

The file format for importing BPAY payments is the Batch Entry Method (BEM) format. This format allows a user to submit multiple BPAY payments to one or more billers in a single file. Only Australian domiciled CAP and CACHE accounts can be used to fund these payments.

### 4.5.2. BPAY File Layout and Character Set

A valid BPAY file consists of the following record types:

- A File Header Record
- Payment Instruction Record(s)
- A File Trailer Record

The following character set is allowed in a BPAY file:

- Fields that are marked '**Alpha**' (Alphanumeric) in the 'Type' column are limited to:
  - Letters: A-Z, a-z
  - Numbers: 0-9
  - 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 (@)
  - 'Optional' Alphanumeric fields must be filled with spaces if no data exists.
- Fields that are marked '**Numeric**' in the 'Type' column are limited to:
  - Numbers: 0-9.
  - 'Optional' Numeric fields must be filled with zeros if no data exists.
  - Unless otherwise indicated, numeric fields should be right justified and blank filled

ANZ Transactive requires BPAY Import files to be prepared as 201 byte fixed length records and must be separated by CRLF (carriage-return/line feed, Hex 0D0A). This must be consistent for the whole file.

### 4.5.3. File Header Record

The File Header Record contains BPAY Payment header details

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

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/Optional
Record Type	Numeric	A code '00' indicating the Header record.	1	2	2	Mandatory
Payer Institution Code	Alpha Numeric	The Institution Code that is to receive the file. For example ANZ, 114, C02, etc.	3	5	3	Mandatory
File Creation Date	Numeric	Format YYYYMMDD. The local date of file creation.	6	13	8	Mandatory
File Creation Time	Numeric	Format HHMMSS. The local time of file creation.	14	19	6	Mandatory
File Number	Numeric	The unique file number for the file creation date.	20	22	3	Mandatory
Filler	Alpha	Spaces	23	201	179	Mandatory

#### 4.5.4. Payment Instruction Record

The Payment Instruction Record contains information used to create the BPAY Payment.

The following table describes the format of the Payment Instruction Record:

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/Optional
Record Type	Numeric	A code '50' indicating a Payment Instruction record.	1	2	2	Mandatory
Payer Institution Code	Alphanumeric	The Code representing the Payer Institution. For example ANZ, 114, C02, etc.	3	5	3	Mandatory
Payment Account Detail	Alphanumeric	The relevant account number of the payer (BSB and account number), left justified with trailing spaces.	6	25	20	Mandatory
Country of Payment	Alpha	The ISO alphabetic country code in which the Payer's Account resides. This will be the code for Australia.	26	28	3	Optional
State of Payment	Alpha	The alphanumeric state in which the Payer's account resides, if the country has state codes.	29	31	3	Optional

<b>Field Description</b>	<b>Type</b>	<b>Notes</b>	<b>Start Position</b>	<b>End Position</b>	<b>Length</b>	<b>Mandatory/Optional</b>
Currency Code of Payment	Alpha	The ISO alphabetic code denoting the currency of Payment. This should be the code for Australian Dollars (AUD).	32	34	3	Mandatory
Biller Code	Numeric	The CIP assigned number denoting the Biller.	35	44	10	Mandatory
Service Code	Numeric	Reserved for future use. Currently zero filled. e.g. "0000000"	45	51	7	Mandatory
Customer Reference Number	Alphanumeric	The number by which the Biller identifies the account that is being paid. Left Justified, filled with trailing spaces. The leading non-space part must be all numeric.	52	71	20	Mandatory
Amount	Numeric	The amount of the Payment, 2 digits of cents implied.	72	83	12	Mandatory
BPAY Settlement Date	Numeric	The date is used for forward dating files, in YYYYMMDD format. If left blank, the date will default to the current business day.	84	91	8	Optional
Payer Name	Alphanumeric	The name of the Batch Payer.	92	131	40	Optional
Additional Reference Code	Alphanumeric	Not required.	132	151	20	Optional
Discretionary Data	Alphanumeric	Not required.	152	201	50	Optional

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#### 4.5.5. File Trailer Record

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

Field Description	Type	Notes	Start Position	End Position	Length	Mandatory/Optional
Record Type	Numeric	A code '99' indicating the Trailer record.	1	2	2	Mandatory
Payer Institution Code	Alphanumeric	Same value as Header record.	3	5	3	Mandatory
File Creation Date	Numeric	Same value as Header record.	6	13	8	Mandatory
File Creation Time	Numeric	Same value as Header record.	14	19	6	Mandatory
File Number	Numeric	Same value as Header record.	20	22	3	Mandatory
Number of Payments	Numeric	The total number of Payment Instructions in the file.	23	31	9	Mandatory
Amount of Payments	Numeric	The total amount of Payment Instructions in the file, 2 digits of cents implied.	32	46	15	Mandatory
Filler	Alpha	Spaces	47	201	155	Mandatory

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## 5. BTR and Returned Items File Formats

### 5.1. Introduction

This section defines the export file formats available through the *Reporting* product in ANZ Transactive.

### 5.2. BAI File

#### 5.3. 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.

#### 5.3.1. 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 (-)

### 5.3.2. BAI 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. There is only one File Header record per BAI file	Mandatory
02	Group Header	Identifies a group of accounts for each originating financial institution per post date in the file. 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.	Optional
03	Account Identifier and Summary Status	Identifies each account number and reports account summary and account balance status items. 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.	Optional
16	Transaction Detail	Reports transaction detail. There may be many Transaction Detail records for each Account Identifier and Summary Status (03) record in the file	Optional
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. 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.	Optional
49	Account Trailer	Provides account level control totals. There will be one Account Trailer per Account Identifier and Summary Status (03) record.	Optional
98	Group Trailer	Provides group level control totals. There will be one Group Trailer record per Group Header (02) record.	Optional
99	File Trailer	Indicates the end of the logical file. There is only one File Trailer (99) record per BAI file.	Mandatory

**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.

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### 5.3.3. 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	Your ANZ Transactive 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 by ANZ Transactive	Optional
8	Reserved	Not used by ANZ Transactive	Optional
9	Version Number	Always '2'.	Mandatory
10	Delimiters	Always '/'.	Mandatory



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### 5.3.4. 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 by ANZ Transactive – Always blank	Optional
8	As-of-Date Modifier	Always '2'.	Optional
9	Delimiters	Always '/'.	Mandatory

### 5.3.5. 03 – 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	Account Number	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 <a href="#">Appendix A</a> 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 by ANZ Transactive	Optional
9	Reserved	Not used by ANZ Transactive	Optional
10	Reserved	Not used by ANZ Transactive	Optional
11	Delimiters	Always `/'.	Mandatory

---

### 5.3.6. 16 – 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 <a href="#">Appendix A</a> 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 by ANZ Transactive	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

### 5.3.7. 88 – 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 <i>Record Code</i> field is followed by a continuation of the preceding record. The format is exactly the same as in the preceding record.  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.	Optional
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

### 5.3.8. 49 – 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 <i>Amount</i> fields in the preceding type 03 records and all type 16 and 88 records associated with that account.  The total does not include amounts reported in <i>Funds Type</i> or <i>Item Count</i> fields.  This field includes the sign + or - for the total. If no sign precedes the total, the default is positive.	Mandatory
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

### 5.3.9. 98 – 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

### 5.3.10. 99 – 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

---

## 5.4. Statement Files

### 5.5. Introduction

The Statement 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.

Two files will be created per export:

- Balance file, and
- Transaction file.

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). Any fields containing null database values will contain double quotes as placeholders.

If the file is manually generated:

- It will contain balance and/or transaction records based in the selection criteria chosen by the user
- An empty file(s) containing no records will be created if no balances and/or transactions are available for the selection criteria chosen by the user.

If the file is system generated:

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

#### 5.5.1. 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	<p>Source of Account:</p> <p>ANZ Australia Retail accounts: <b>HFR</b></p> <p>ANZ Australia Corporate/Institutional accounts: <b>CMM</b></p> <p>ANZ MIDANZ accounts: <b>ACCOUNTING SYSTEM + COUNTRY + LEDGER INSTANCE* (e.g. MDZAUA)</b></p> <p>ANZ Australia V2 plus accounts: <b>V2P</b></p> <p>ANZ New Zealand Retail/Corporate/Institutional accounts: <b>NZC</b></p> <p>ANZ NZ accounts: <b>SYS</b></p> <p>NZ Crossbank accounts (Westpac &amp; Bank of New Zealand) : <b>XBK</b></p> <p>ANZ New Zealand foreign currency accounts: <b>NZM</b></p> <p>Other ANZ accounts: <b>INT</b></p> <p>Non ANZ accounts: <b>EXT</b></p> <p>*The ledger instance represents the ledger instance number of the accounting system of the account. It can be alpha-numeric or blank.</p>	Alpha	Mandatory	8
4	<p>Account Format</p> <p>Indicates if there is a BSB present:</p> <p>'B' if account has BSB</p> <p>'A' if not</p>	Alpha	Mandatory	1
5	<p>Client defined 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.</p>	Alpha	Optional	16
6	<p>ISO Currency Code</p> <p>e.g. AUD</p>	Alpha	Mandatory	3
7	<p>Opening Balance</p> <p>Signed, decimal point present</p>	Numeric	Mandatory	24
8	<p>Closing Balance</p> <p>Signed, decimal point present</p>	Numeric	Mandatory	24
9	<p>Debit Total</p> <p>Unsigned, decimal point present</p>	Numeric	Mandatory	24
10	<p>Number of Debits</p>	Numeric	Mandatory	5

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
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	CR Duty Always '0'	Numeric	Optional	20
19	Dr Tax Accrued Not used – Always '0'	Numeric	Optional	20
20	Next processing date Format DD-Mmm-YYYY (e.g. 01-Jan-2011)	Alpha	Optional	11

### 5.5.2. 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



Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
3	<p>Source of Account:</p> <p>ANZ Australia Retail accounts: <b>HFR</b></p> <p>ANZ Australia Corporate/Institutional accounts: <b>CMM</b></p> <p>ANZ MIDANZ accounts: <b>ACCOUNTING SYSTEM + COUNTRY + LEDGER INSTANCE* (e.g. MDZAUA)</b></p> <p>ANZ Australia V2 plus accounts: <b>V2P</b></p> <p>ANZ New Zealand Retail/Corporate/Institutional accounts: <b>NZC</b></p> <p>ANZ NZ accounts: <b>SYS</b></p> <p>NZ Crossbank accounts (Westpac &amp; Bank of New Zealand) : <b>XBK</b></p> <p>ANZ New Zealand foreign currency accounts: <b>NZM</b></p> <p>Other ANZ accounts: <b>INT</b></p> <p>Non ANZ accounts: <b>EXT</b></p> <p>*The ledger instance represents the ledger instance number of the accounting system of the account. It can be alpha-numeric or blank.</p>	Alpha	Mandatory	8
4	<p>Account Format</p> <p>Indicates if there is a BSB present in account number in field 2:</p> <p>'B' if account has BSB</p> <p>'A' if not</p>	Alpha	Mandatory	1
5	<p>Client defined 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.</p>	Alpha	Optional	16
6	<p>ISO Currency Code</p> <p>E.g. AUD</p>	Alpha	Mandatory	3
7	<p>Sub Account Name</p> <p>Not used – Always NULL</p>	Alpha	Optional	16
8	<p>Short Description of transaction</p> <p>E.g. Cheque, Payment, Transfer etc.</p> <p>Refer to <a href="#">Appendix A</a> for full list</p>	Alpha	Mandatory	10
9	<p>Reference</p> <p>E.g. Cheque Number, Invoice Number etc.</p>	Alpha	Optional	18

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
10	Transaction Amount  Signed, decimal point present	Numeric	Mandatory	22
11	Narrative  160 character narrative.  If no narrative is available this will be set to literal ""	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  If no Trace ID is available this will be set to literal ""	Alpha	Mandatory	20
14	Tran Code  3-digit transaction code. See <a href="#">Appendix A</a> for list of transaction codes  If no transaction code is available this will be set to literal ""	Alpha	Mandatory	3
15	Aux Dom  This carries additional information about the transaction. See <a href="#">Appendix A</a> for full list of Aux Doms  If no Aux Dom is available this will be set to literal ""	Alpha	Optional	10

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## 5.6. SAP/Multi-cash Files

### 5.7. 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.

Two files will be created per export:

- Balance file
- Transaction file

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).

If the file is manually generated:

- It will contain balance and/or transaction records based on the selection criteria chosen by the user
- An empty file containing no records will be created if no balances or transactions are available for the selection criteria chosen by the user.

If the file is system generated:

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

### 5.7.1. 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	<p>For AU Retail, Corporate/Institutional and V2 Plus accounts, this will be the BSB of the account. BSBs will contain a hyphen (-) after the 3rd character. Format (NNN-NNN)</p> <p>For NZ Retail, Corporate/Institutional Accounts, the bank code is the Bank Branch (BB), which are the first 6 digits of the account number with a hyphen (-) after the 3rd character. Format (NNN-NNN)</p> <p>Other account types are as follows: ANZ MIDANZ accounts <b>COUNTRY + ACCOUNTING SYSTEM + LEDGER INSTANCE* (E.g. AUMDZA)</b></p> <p>NZ Crossbank accounts Westpac: <b>NZWPAC</b> Bank of New Zealand: <b>NZBKNZ</b></p> <p>ANZ New Zealand foreign currency accounts: <b>NZNZM</b></p> <p>For Other ANZ Accounts or Non-ANZ accounts please contact your ANZ representative</p> <p>*The ledger instance represents the ledger instance number of the accounting system of the account. It can be alpha-numeric or blank.</p>	Alpha	Mandatory	12
2	<p>Account number</p> <p>Note: For NZ Domestic Account Numbers, system will display account number less the first 6 digits which refer to the Bank Branch number.</p>	Numeric/Alpha	Mandatory	24
3	<p>Statement Number</p> <p>Consecutive number starting with 1 and reset at the start of a new year.</p>	Numeric	Mandatory	5
4	<p>Statement Date</p> <p>Date transactions were posted to the account. DD.MM.YY format (e.g. 01.01.11)</p>	Alpha/Numeric	Mandatory	8
5	<p>ISO Currency Code</p> <p>E.g. AUD for Australian Dollar Accounts</p>	Alpha	Mandatory	3
6	<p>Beginning Balance</p> <p>Signed, Opening Balance of this file. Decimal point present</p>	Numeric	Mandatory	18
7	<p>Sum of Debits</p> <p>Unsigned, total value of debits in this file. Decimal point present</p>	Numeric	Mandatory	18
8	<p>Sum of Credits</p> <p>Unsigned, Total value of credits in this file. Decimal point present</p>	Numeric	Mandatory	18

<b>Field</b>	<b>Description</b>	<b>Alpha / Numeric</b>	<b>Mandatory / Optional</b>	<b>Max Size</b>
9	Balance bought forward Signed, closing balance of this file. Decimal point present	Numeric	Mandatory	18
10	Account Name Client defined account name. In Transactive the Client defined account name is the Client Account Name in Transactive. By default the Client Account Name in Transactive is the Legal Account Name.	Alpha	Mandatory	16
11	Not used by ANZ Transactive – Always NULL	Alpha	Optional	35
12	Not used by ANZ Transactive – Always NULL	Alpha	Optional	8
13	Not used by ANZ Transactive – Always NULL	Alpha	Optional	8
14	Not used by ANZ Transactive – Always NULL	Alpha	Optional	9
15	Not used by ANZ Transactive – Always NULL	Alpha	Optional	23
16	Not used by ANZ Transactive – Always NULL	Alpha	Optional	2
17	Not used by ANZ Transactive – Always NULL	Alpha	Optional	8
18	Number of records in the transaction file for this account	Numeric	Mandatory	5

## 5.7.2. 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	<p>For AU Retail, Corporate/Institutional and V2 Plus accounts, this will be the BSB of the account. BSBs will contain a hyphen (-) after the 3rd character. Format (NNN-NNN)</p> <p>For NZ Retail, Corporate/Institutional Accounts, the bank code is the Bank Branch (BB), which are the first 6 digits of the account number with a hyphen (-) after the 3rd character. Format (NNN-NNN)</p> <p>Other account types are as follows: ANZ MIDANZ accounts <b>COUNTRY + ACCOUNTING SYSTEM + LEDGER INSTANCE* (E.g. AUMDZA)</b></p> <p>NZ Crossbank accounts Westpac: <b>NZWPAC</b> Bank of New Zealand: <b>NZBKNZ</b></p> <p>ANZ New Zealand foreign currency accounts: <b>NZNZM</b></p> <p>For Other ANZ Accounts or Non-ANZ accounts please contact your ANZ representative</p> <p>*The ledger instance represents the ledger instance number of the accounting system of the account. It can be alpha-numeric or blank.</p>	Alpha/Numeric	Mandatory	12
2	<p>Account number</p> <p>Note: For NZ Domestic Account Numbers, system will display account number less the first 6 digits which refer to the Bank Branch number.</p>	Alpha/Numeric	Mandatory	24
3	<p>Statement Number</p> <p>Consecutive number starting with 1 and reset at the start of a new year</p>	Numeric	Optional	5
4	<p>Statement Date</p> <p>Date transactions were posted to the account. Format DD.MM.YY (e.g. 01.01.11)</p>	Alpha/Numeric	Mandatory	8
5	Not used by ANZ Transactive – Always NULL	Alpha	Optional	10
6	<p>Note to Payee 1</p> <p>Transaction Type.</p> <p>Please refer to <a href="#">Appendix A</a> for full list of transaction types</p>	Alpha	Optional	27
7	Not used by ANZ Transactive – Always NULL	Alpha	Optional	27
8	Not used by ANZ Transactive – Always NULL	Alpha	Optional	4
9	Not used by ANZ Transactive – Always NULL	Alpha	Optional	3
10	Cheque Number\Note to Payee 2	Alpha/Numeric	Optional	16
11	<p>Transaction Amount</p> <p>Signed, decimal point present</p>	Alpha/Numeric	Mandatory	18
12	Not used by ANZ Transactive – Always NULL	Alpha	Optional	5

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size
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 by ANZ Transactive – Always NULL	Alpha	Optional	15
16	Not used by ANZ Transactive – Always NULL	Alpha	Optional	15
17	Note to Payee 2 18 character reference	Alpha	Optional	27
18	Note to Payee 3 1 <sup>st</sup> 27 characters of the Long Statement Narrative	Alpha	Optional	27
19	Note to Payee 4 2 <sup>nd</sup> 27 characters of the Long Statement Narrative	Alpha	Optional	27
20	Note to Payee 5 3 <sup>rd</sup> 27 characters of the Long Statement Narrative	Alpha	Optional	27
21	Note to Payee 6 4 <sup>th</sup> 27 characters of the Long Statement Narrative	Alpha	Optional	27
22	Note to Payee 7 5 <sup>th</sup> 27 characters of the Long Statement Narrative	Alpha	Optional	27
23	Note to Payee 8 6 <sup>th</sup> 27 characters of the Long Statement Narrative	Alpha	Optional	27
24	Note to Payee 9 Not used by ANZ Transactive – Always NULL	Alpha	Optional	27
25	Note to Payee 10 Not used by ANZ Transactive – Always NULL	Alpha	Optional	27
26	Note to Payee 11 Not used by ANZ Transactive – Always NULL	Alpha	Optional	27
27	Note to Payee 12 Not used by ANZ Transactive – Always NULL	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 by ANZ Transactive – Always NULL	Alpha	Optional	27
31	Not used by ANZ Transactive – Always NULL	Alpha	Optional	27
32	Not used by ANZ Transactive – Always NULL	Alpha	Optional	12
33	Not used by ANZ Transactive – Always NULL	Alpha	Optional	24
34	Contains Transaction codes for all accounts See <a href="#">Appendix A</a> for full list of transaction codes Note: In some cases Transaction codes can be NULL.	Numeric	Optional	3
35	For legacy purposes this field will contain the Transaction codes for: ANZ MIDANZ accounts ANZ New Zealand foreign currency accounts Other ANZ Accounts Non-ANZ accounts NULL for other account types See <a href="#">Appendix A</a> for full list of transaction codes	Alpha	Optional	3





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## 5.8. Returned Item Files (Australia only)

### 5.9. Introduction

The Returned Item File 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.

If the file is manually generated:

- It will contain transaction records based on the selection criteria chosen by the user
- An empty file containing no records will be created if no transactions are available for the selection criteria chosen by the user.

If the file is system generated:

- It will contain transaction records for all accounts entitled to the reporting product
- No file will be created if no transaction records are available.

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, replace that character with a space. Each record will end with CRLF (carriage-return/line feed, Hex 0D0A).

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

#### 5.9.1. 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.

### 5.9.2. 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

### 5.9.3. 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' = Returned 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	Client-defined 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

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
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
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 Refer to <a href="#">5.9.8</a> for full list of return reason codes	Alpha or 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	Alpha/Numeric	Mandatory	12	282-293
Reserved	Blank-space filled	Alpha	Mandatory	21	294-314

#### 5.9.4. 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

### 5.9.5. Header Record – Returned 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'	Alpha Left-justified, blank-filled	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. 01-01-2011)	Numeric	Mandatory	10	48-57
Reserved	Blank-space filled	Alpha	Mandatory	257	58-314

## 5.9.6. Detail Record – Returned 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 cheques were deposited. Left-justified, blank-filled	Alpha / Numeric	Mandatory	16	12-27
Deposit BSB Number	BSB No. of account to which returned cheque were deposited	Numeric	Mandatory	6	28-33
Deposit Account Number	Account no. of account to which returned cheques 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	Numeric Right-justified, zero- filled	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 Refer to <a href="#">5.9.9</a> for full list of return reason codes	Alpha or Numeric	Mandatory	3	273-275

Field	Description/Notes	Alpha / Numeric	Mandatory / Optional	Size	Position
Reversal Account BSB	BSB of account to which the returned cheque value was placed	Numeric	Mandatory	6	276-281
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

### 5.9.7. 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

### 5.9.8. 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

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### 5.9.9. 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
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

Return Code	Return Reason
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

## 5.10. NZ Statement Files (New Zealand Domestic Accounts only)

### 5.11. Introduction

Transactive will allow you to export information into another application such as a spreadsheet or accounting software. The exported files are produced in one order only in CSV format. The files can then be manipulated to sort the row of information into any order Microsoft Excel allows.

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:
  - `3` (Transaction Record) (one or more)
  - `5` (Opening Balance Record)
  - `6` (Closing Balance Record)
  - `8` (Total Debits/Credits Record)
- The Transaction file also contains:
  - `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.

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.

### **5.11.1. NZ Statement File(s) – Balance File**

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

<b>Field</b>	<b>Description/Notes</b>	<b>Alpha / Numeric</b>	<b>Mandatory / Optional</b>	<b>Max Length</b>
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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-AAAAAAAAA-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)	Alphanumeric	Mandatory	20

### 5.11.2. NZ Statement File(s) – Transaction File

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

### 5.11.3. 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-AAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAA-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

### 5.11.4. 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-AAAAAAAAA-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)	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

### 5.11.5. 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-AAAAAAAAA-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)	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

### 5.11.6. 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-AAAAAAAAA-SSSS" (with quotes). Otherwise, export in format "BB-BBBB-AAAAAAAA-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

### 5.11.7. 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

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## 6. Appendices

### 6.1. Appendix A – BAI/Transaction Codes

The following tables provide a sample of transaction identifying codes within BAI, CSV and SAP/Multicash formats.

#### 6.1.1. 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



<b>BAI Code</b>	<b>BAI Type</b>	<b>BAI Level</b>	<b>Description</b>
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

<b>BAI Code</b>	<b>BAI Type</b>	<b>BAI Level</b>	<b>Description</b>
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 TRANSFER 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

<b>BAI Code</b>	<b>BAI Type</b>	<b>BAI Level</b>	<b>Description</b>
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

<b>BAI Code</b>	<b>BAI Type</b>	<b>BAI Level</b>	<b>Description</b>
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 TRANSFER 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

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<b>BAI Code</b>	<b>BAI Type</b>	<b>BAI Level</b>	<b>Description</b>
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

### 6.1.2. Retail, Corporate/Institutional and V2 Plus accounts (CAP, CMM and V2P sources)

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
142	051	155	CWTH L INT	COMMONWEALTH LOAN INTEREST
142	053	155	PAY/SALARY	PAY/SALARY
142	056	155	DIVIDEND	DIVIDEND
142	098	155	PAYMENT	PERIODIC TRANSFER
142	*	*	CREDIT	AP – CREDIT
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
166	008	*	PAYMENT	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
169	050	15884	PENSION	PENSION/SUPERANNUATION (FID ONLY IN TAS)
169	050	17342	TRANSFER	TRANSFER CREDIT
169	050	79583	FHOG TFR	FIRST HOME OWNERS GRANT
169	050	*	TRANSFER	TRANSFER CREDIT
169	052	15884	FAM PAY	FAMILY ALLOW/CHILD END (FID ONLY IN TAS)
169	052	*	FAM PAY	FAMILY ALLOWANCE/CHILD ENDOWMENT
169	053	9046	PHONE BANK	ANZ PHONE BANKING
169	053	9064	PHONE BANK	ANZ PHONE BANKING
169	053	*	PAY/SALARY	PAY/SALARY
169	099	75	TRANSFER	ANZ MTS FUNDS 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
172	064	*	DEP ERR CR	ERROR IN DEPOSIT (LESS THAN \$2.00)
172	064	*	ERROR CR	ERROR IN DEPOSIT (LESS THAN \$2.00)
175	053	75	CARD ENTRY	CARD ENTRY AT BRANCH
175	053	*	PAY/SALARY	PAY/SALARY
175	060	*	AGT	AGENT NUMBER - COLLECTION ITEMS
175	060	*	BP AGT	AGENT NUMBER - COLLECTION ITEMS
175	070	*	DEPOSIT	PERSONAL DEP TO NEW SSA / CUSTOMER DEP
175	070	*	DEPOSIT	PERSONAL DEP TO NEW SSA/CUSTOMER DEP
175	099	*	DEPOSIT	CASH/CHEQUE DEPOSIT
175	*	*	DEPOSIT	BRANCH - CHEQUE ONLY DEPOSIT
175	*	*	DEPOSIT	BRANCH - CASH/CHEQUE DEPOSIT
175	*	*	DEPOSIT	PROOF DEPOSIT
192	000	9998	POS	HOME BANKING

<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
195	060	*	AGT	AGENT NUMBER - COLLECTION ITEMS
195	070	4060	RTGS PMT	RTGS PAYMENT
195	070	4110	RTGS PMT	DOMESTIC TT RECEIVED
195	070	4130	RTGS SENT	DOMESTIC TT REMITTED
195	070	4150	TRANSFER	TRANSFER REFERENCE
195	089	4060	RTGS PMT	RTGS PAYMENT
195	089	4110	RTGS PMT	DOMESTIC TT RECEIVED
195	089	4130	RTGS SENT	DOMESTIC TT REMITTED
195	*	*	CREDIT	PAY PLUS CREDIT
195	*	*	DEPOSIT	ELECTRONIC EXCHANGES - CREDIT
206	089	4150	BOOK TFR	TRANSFER REFERENCE
206	*	*	TRANSFER	Cash Management Online Funds Transfer (SDSC) - CR
208	070	4100	OS REMIT	OFFSHORE TT RECEIVED
208	070	4120	OS TT SENT	OFFSHORE TT REMITTED
208	089	100	OB CR	OVERSEAS BILL
208	089	2010	OS REMIT	OVERSEAS REMITTANCE
208	089	4100	OS REMIT	OFFSHORE TT RECEIVED
208	089	4120	OS TT SENT	OFFSHORE TT REMITTED
208	089	EBDFLT	EB CREDIT	PEFT PAYMENT
252	034	4100	REV OS DR	REV OFF SHORE TELEGRAPHIC TFR RECEIVED
252	034	4110	REV RTGS	REV DOMESTIC TELEGRAPHIC TFR RECEIVED
252	034	4120	REV OS DR	REV OFF SHORE TELEGRAPHIC TFR REMITTED
252	034	4130	REV RTGS	REV DOMESTIC TELEGRAPHIC TFR REMITTED
252	034	4150	TRANSFER	REVERSAL OF TRANSFER REFERENCE
252	093	4100	REV OS DR	REV OFF SHORE TELEGRAPHIC TRANSFER RCVD
252	093	4110	REV OS DR	REVR DOMESTIC TELEGRAPHIC TRANSFER RECD
252	093	4120	REV OS DR	REVERSAL OF DEBIT
252	093	4130	REV RTGS	REV DOMESTIC TELEGRAPHIC TFR REMITTED
252	093	4140	REV PMT FE	REVERSAL OF DEBIT
252	093	4150	REV OWNTFR	REVERSAL OF TRANSFER REFERENCE
252	093	*	REVERSAL	REVERSAL OF DEBIT
252	093	*	REVERSL CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
255	*	*	DISHONOUR	DISHONOUR INWARD APCS - CR
257	093	*	REVERSAL	REVERSAL OF DEBIT
257	093	*	REVERSL CR	REVERSAL OF DEBIT
257	*	*	REVERSAL	DISHONOUR INWARD BECS CR
257	*	*	REVERSL CR	DISHONOUR INWARD BECS CR
266	093	*	REVERSAL	REVERSAL OF DEBIT
266	*	*	DISHONOUR	ELECTRONIC DISHONOURS - DEBIT
266	*	*	REVERSAL	DISHONOUR OUTWARD BECS DR
275	062	*	AFT PRI CR	AUTOMATIC FUNDS TRANSFER

<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
275	063	*	AFT CR	AUTOMATIC FUNDS TRANSFER
295	*	*	ANZ ATM	ANZ ATM CREDIT
295	*	*	ANZ ATM	ANZ ATM CREDIT TRANSFER
354	051	*	CWTH L INT	Cash Management Online Direct Credit (SDMC) - CR
354	057	155	DEB INT	DEBENTURE/NOTE INTEREST
354	057	*	DEB INT	Cash Management Online Direct Credit (SDMC) - CR
354	057	*	DEB INT	DEBENTURE/NOTE INTEREST
354	097	*	INT EARNED	INTEREST PAID ON DEPOSITS
354	097	*	INT EARNED	UNIDENTIFIED CHANNEL CODE - "wildcard"
354	097	*	INTEREST	INTEREST PAID ON DEPOSITS
357	089	*	REVERSL CR	Reversal Credit
366	053	75	CARD ENTRY	CARD ENTRY AT BRANCH
366	060	*	AGT	AGENT NUMBER - COLLECTION ITEMS
366	070	*	CREDIT	PERSONAL DEP TO NEW SSA/CUSTOMER DEP
366	070	*	DEPOSIT	PERSONAL DEP TO NEW SSA/CUSTOMER DEP
366	*	*	DEPOSIT	BRANCH - CASH DEPOSIT
373	053	*	PAY/SALARY	Cash Management Online Direct Credit (SDMC) - CR
399	000	9990	POS	HOME BANKING
399	000	9991	POS	HOME BANKING
399	000	9992	POS	HOME BANKING
399	000	9993	POS	HOME BANKING
399	000	9994	POS	HOME BANKING
399	000	9995	POS	HOME BANKING
399	000	9996	POS	HOME BANKING
399	000	9997	POS	HOME BANKING
399	000	9998	POS	HOME BANKING
399	000	9999	TRANSFER	HOME BANKING TRANSFER
399	049	*	ADVICE	CUSTOMER ADVISED DEBIT
399	050	5	CREDIT	CREDIT REPOST
399	050	41	DRAWDWN CR	PROCEEDS OF LOAN DRAWDOWN
399	050	43	HARVEST CR	TRANSFER FROM HARVEST ACCOUNT
399	050	44	BAL TFR	BALANCE TRANSFERRED
399	050	47	SETTLE CR	SETTLEMENT
399	050	48	TRANSFER	TRANSFER FROM CASH MANAGEMENT ACCOUNT
399	050	49	D/DOWN TFR	TRANSFER FROM LOAN ACCOUNT
399	050	9047	REVERSAL	REVERSAL OF ANZ PC BANKING
399	050	9990	POS	HOME BANKING
399	050	9991	POS	HOME BANKING
399	050	9993	POS	HOME BANKING
399	050	9994	POS	HOME BANKING



BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
399	050	9995	POS	HOME BANKING
399	050	9996	POS	HOME BANKING
399	050	9997	POS	HOME BANKING
399	050	9998	POS	HOME BANKING
399	050	9999	TFR CREDIT	HOME BANKING TRANSFER
399	050	9999	TRANSFER	HOME BANKING TRANSFER
399	050	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	050	*	TRANSFER	HOME BANKING TYPE 8
399	050	*	TRANSFER	HOME BANKING TYPE 9
399	050	*	TRANSFER	TRANSFER CREDIT
399	051	*	CWTH L INT	COMMONWEALTH LOAN INTEREST
399	051	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	052	*	FAM PAY	Cash Management Online Direct Credit (SDMC) - CR
399	052	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	053	9047	INTERNET	ANZ PC BANKING
399	053	9050	INTERNET	SHARE TRADE DEP/FUNDS TFR
399	053	9050	TRANSFER	SHARE TRADE DEP/FUNDS TFR
399	053	9051	INTERNET	ANZ INTERNET BANKING TRANSFER
399	053	9051	TRANSFER	ANZ INTERNET BANKING TRANSFER
399	053	9052	INTERNET	ANZ INTERNET BANKING TRANSFER
399	053	9052	TRANSFER	ANZ INTERNET BANKING TRANSFER
399	053	9062	INTERNET	ONLINE FUNDS TRANSFER
399	053	9063	INTERNET	ANZ PC BANKING
399	053	9064	PHONE BANK	ANZ PHONE BANKING
399	053	*	ATMDeposit	ANZ ATM Deposit
399	053	*	ATMFundsTr	ANZ ATM Funds Transfer(CR)
399	053	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	053	*	POSDeposit	Point of Sale (POS) Deposit
399	053	*	VisaCredit	Visa Credit
399	054	253	PENSION	PENSION/SUPERANNUATION (FID ONLY IN TAS)
399	054	1248	PENSION	PENSION/SUPERANNUATION DEPOSIT
399	054	15884	PENSION	PENSION/SUPERANNUATION (FID ONLY IN TAS)
399	054	24507	PENSION	PENSION/SUPER (FID EXEMPT SA, VIC & WA)
399	054	90181	PENSION	PENSION/SUPER (FID EXEMPT SA, VIC & WA)
399	054	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	054	*	PENSION	Cash Management Online Direct Credit (SDMC) - CR
399	054	*	PENSION	PENSION/SUPERANNUATION
399	055	*	ALLOTMENT	Cash Management Online Direct Credit (SDMC) - CR
399	055	*	ALLOTMENT	SERVICE ALLOTMENT
399	055	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
399	056	*	DIVIDEND	Cash Management Online Direct Credit (SDMC) - CR
399	056	*	DIVIDEND	DIVIDEND
399	056	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	057	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	058	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	059	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	060	1	TERM DEP	TERM DEPOSIT
399	060	2	T/D INT	TERM DEPOSIT INTEREST
399	060	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	060	*	TRANSFER	RE-DIRECTED CR FROM TDA
399	061	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	064	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	065	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	066	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	067	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	068	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	069	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	070	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	071	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	072	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	073	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	074	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	075	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	076	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	077	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	078	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	079	91	SETTLE CR	SETTLEMENT CREDIT
399	079	*	CREDIT	CUSTOMER DEPOSIT
399	079	*	DEPOSIT	CUSTOMER DEPOSIT
399	079	*	MISC CR	CUSTOMER DEPOSIT
399	079	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	079	*	MISC CREDI	CUSTOMER DEPOSIT
399	080	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	081	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	082	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	083	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	084	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	085	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	086	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	087	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	088	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"

<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
399	088	*	TELE TRF	PROCEEDS OF TELEGRAPHIC TRANSFER
399	089	100	OB CR	OVERSEAS BILL
399	089	1500	ERROR CR	CREDIT UNRECONCILED
399	089	1800	FT CR	FAST TRACK
399	089	2060	ED CR	EXPORT COLLECTION
399	089	2070	ED CR	EXPORT COLLECTION
399	089	2080	E CR	EXPORT CREDIT
399	089	2080	ED CR	EXPORT CREDIT
399	089	2200	CBILL ROLL	NET SETTLMNT OF COMM BILL FACILITY ROLLVR
399	089	2200	CBILL ROLL	NET SETTLMNT OF COMM BILL FACILTY ROLLVR
399	089	2300	CBILL DISC	PROCEEDS OF DISC OF COMM BILL
399	089	2500	NET CBILL	NET SETTLMNT - ROLLOVER COMM BILL INVEST
399	089	2600	MAT CBILL	MATURITY OF COMMERCIAL BILL INVESTMENT
399	089	3010	ADJ CUSDEP	ADJUSTMENT TO CUSTOMER DEPOSIT
399	089	3030	ADJ EMPDEP	ADJUSTMENT TO EMPLOYER DEPOSIT
399	089	3040	DEP TFR	DEPOSIT OF TRANSFERRED FUNDS
399	089	3190	SUPER GTEE	SUPERANNUATION GUARANTEE CHARGE
399	089	4010	BPAY CASH	BPAY CASH PAYMENT
399	089	4020	BPAY CARD	BPAY CARD PAYMENT
399	089	4050	CHESS SETL	CHESS SETTLEMENT
399	089	9000	TRANSFER	TRANSFER
399	089	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	089	EBDFLT	EB CREDIT	PEFT PAYMENT
399	090	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	091	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	092	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	093	1	S/D REFUND	STAMP DUTY REFUND
399	093	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	094	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	095	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	096	*	ADVISED CR	CUSTOMER ADVISED CREDIT
399	096	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	097	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	098	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	098	*	PAYMENT	PERMANENT ENTRY (P/P)
399	099	70	TAPE CR	CUSTOMER DEPOSIT
399	099	71	DISK CR	CUSTOMER DEPOSIT
399	099	72	DIAL UP CR	CUSTOMER DEPOSIT
399	099	74	ANZ CR	CUSTOMER DEPOSIT
399	099	75	ONLINE CR	CUSTOMER DEPOSIT
399	099	76	HOST CR	CUSTOMER DEPOSIT
399	099	77	BUREAU CR	CUSTOMER DEPOSIT

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
399	099	78	GROUP CR	CUSTOMER DEPOSIT
399	099	*	CREDIT	CASH/CHEQUE DEPOSIT
399	099	*	DEPOSIT	CASH/CHEQUE DEPOSIT
399	099	*	MISC CR	UNIDENTIFIED CHANNEL CODE - "wildcard"
399	*	*	BAL ITEM	Cash Management Online Direct Debit (SCMD) - CR
399	*	*	BPAY	Cash Management Online Bill Pay (SDSC) -CR
399	*	*	BPAY	Cash Management Online Multiple Bill Pay (SDMC) - CR
399	*	*	BPAY CR	INTERNET BANKING MULTIPLE BILL PAY CREDIT
399	*	*	CARD ENTRY	BRANCH CARDHOLDER TRANSFER CR
399	*	*	CHESS SETL	CHESS
399	*	*	CREDIT	BRANCH FOREIGN EXCHANGE CR
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	SUPERANNUATION CREDIT
399	*	*	CREDIT	SWIFT CREDIT
399	*	*	DEPOSIT	DISTRIBUTION CREDIT
399	*	*	DEPOSIT	VISION PLUS CREDIT
399	*	*	EB CREDIT	VIPA CREDIT
399	*	*	INTERNET	INTERNET BANKING CREDIT MULTIPLE TRANSFER
399	*	*	INTERNET	INTERNET BANKING MULTIPLE PAY ANYONE CREDIT
399	*	*	INTERNET	INTERNET BANKING PAY ANYONE CREDIT
399	*	*	INTNETBPAY	INTERNET BANKING BILL PAY CREDIT
399	*	*	PAYANYONE	Cash Management Online Pay anyone (SDSC) - CR
399	*	*	PAYANYONE	Cash Management Online Multiple Pay anyone (SDMC) - CR
399	*	*	PAYMENT	Cash Management Online Direct Credit (SCMD) - CR
399	*	*	PHONE BANK	PHONE BANKING CREDIT MULTIPLE TRANSFER
399	*	*	PHONE BPAY	PHONE BANKING MULTIPLE BILL PAY CREDIT
399	*	*	POS	ANZ ONLINE CREDIT
399	*	*	POS	ANZ ONLINE DEBIT
399	*	*	TRANSFER	ANZ ONLINE FUNDS TRANSFER CREDIT TRANSFER
399	*	*	TRANSFER	CAP BUREAU OTHER BANK (CREDIT DE)
399	*	*	TRANSFER	Cash Management Online Direct Credit (SDMC) - CR
399	*	*	TRANSFER	Cash Management Online Direct Debit (SCMD) - CR

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
399	*	*	TRANSFER	Cash Management Online Multiple Funds Transfer - CR
466	008	*	PAYMENT	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
466	008	*	PAYMENT	PERIODIC PAYMENT
466	*	*	PAYMENT	AP DEBIT
466	*	*	PAYMENT	CAP BUREAU OTHER BANK (DEBIT DE)
466	*	*	PAYMENT	NOMINEES DEBIT
467	008	*	PAYMENT	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
467	008	*	PAYMENT	PERIODIC PAYMENT
467	*	*	PAYMENT	AP DEBIT
467	*	*	PAYMENT	CAP BUREAU OTHER BANK (DEBIT DE)
467	*	*	PAYMENT	NOMINEES DEBIT
469	008	93	LEASE DUTY	LEASE DUTY
469	008	94	LEASE	LEASE RENTAL
469	008	3764	PAYMENT	MORTGAGE PROTECTION INSURANCE
469	008	79012	S/TDE WDL	SHARE TRADER WITHDRAWAL
469	008	144177	S/TDE WDL	SHARE TRADER WITHDRAWAL
469	008	*	PAYMENT	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
469	037	74	ANZ FEE	MISCELLANEOUS DEBIT
469	037	75	ONLINE DR	MISCELLANEOUS DEBIT
469	037	*	DEBIT	MISCELLANEOUS DEBIT
469	*	*	PAYMENT	ANZ MTS DIRECT DEBIT
469	*	*	PAYMENT	ANZ MTS FUNDS DEBIT
475	000	*	CHEQUE	DR BY CHEQUE/WARRANT
475	009	*	CHEQUE	CHEQUE FOR OUTSORTING
475	*	*	CHEQUE	BRANCH - CASHED CHEQUE
475	*	*	CHEQUE	ELECTRONIC EXCHANGES - DEBIT
475	*	*	DEBIT	PROOF CHEQUE WITHDRAWAL
477	008	302	P PAYMENT	INTRA-BANK PP
477	008	302	PAYMENT	INTRA-BANK PP
495	029	4110	RTGS PMT	DOMESTIC TT
495	029	4130	RTGS SENT	DOMESTIC TT REMITTED
495	049	4110	RTGS PMT	DOMESTIC TT RECEIVED
506	029	4150	OWN AC TFR	TRANSFER
506	*	*	TRANSFER	Cash Management Online Funds Transfer (SDSC) - DR
508	000	9074	INT/RTGS	Cash Management Online -International/RTGS
508	008	9074	INT/RTGS	Cash Management Online -International/RTGS
508	029	4100	OS REMIT	OFFSHORE TT RECEIVED
508	029	4120	OS TT SENT	OFFSHORE TT REMITTED
508	049	4100	OS REMIT	OFFSHORE TT RECEIVED
508	049	4120	OS TT SENT	OFFSHORE TT REMITTED
512	029	100	LC DR	DRAWING OR CHARGE UNDER LETTER OF CREDIT

<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
544	011	*	DEP ERR DR	ERROR IN DEPOSIT UNDER \$2.00
544	011	*	ERROR DR	ERROR IN DEPOSIT UNDER \$2.00
552	034	*	REVERSAL	REVERSAL OF CREDIT
552	034	*	REVERSL DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
555	034	*	REVERSAL	REVERSAL OF CREDIT
555	034	*	REVERSL DR	REVERSAL OF CREDIT
555	043	*	DISHONOUR	DISHONOUR OF CHEQUE LODGED FOR CREDIT
555	043	*	DISHONOUR	UNIDENTIFIED CHANNEL CODE - "wildcard"
555	*	*	DISHONOUR	DISHONOUR INWARD APCS - DR
555	*	*	DISHONOUR	DISHONOUR OUTWARD APCS DR
555	*	*	DISHONOUR	DISHONOUR OUTWARD BECS - DR
555	*	*	DISHONOUR	ELECTRONIC DISHONOURS - CREDIT
555	*	*	REVERSAL	DISHONOUR INWARD BECS DR
555	*	*	REVERSL DR	DISHONOUR INWARD BECS DR
575	022	*	AFT PRI DR	AUTOMATIC FUNDS TRANSFER
575	023	*	AFT DR	AUTOMATIC FUNDS TRANSFER
595	008	9011	INTL ATM	CIRRUS INTERNATIONAL ATM WITHDRAWAL
595	008	9012	INTL ATM	PLUS INTERNATIONAL ATM WITHDRAWAL
595	*	*	ANZ ATM	ANZ ATM DEBIT
595	*	*	ANZ ATM	ANZ ATM DEBIT TRANSFER
595	*	*	INTL ATM	INTERNATIONAL ATM
595	*	*	NONANZ ATM	NON-ANZ ATM DEBIT TRANSFER
595	*	*	NONANZ ATM	NON-ANZ ATM WITHDRAWAL
698	008	71	L/FEE C/BI	LINE FEE - COMMERCIAL BILL
698	008	77	CL CR FEE	ARRANGEMENTS TO CASH CHEQUES FEE
698	008	92	PP NON FEE	FAILED FUNDS FEE
698	008	92	PP NON FEE	PERIODICAL PAYMENT
698	008	96	GTEE FEE	GUARANTEE FEES
698	008	97	D/PKT FEE	DEED BOXES/PACKETS
698	008	98	NGT SF FEE	NIGHT SAFE FEE
698	029	1000	FEC CHG	CHARGES ON FORWARD EXCHANGE CONTRACT
698	029	2010	OS CHARGE	OVERSEAS REMITTANCE CHARGE
698	029	4060	RTGS FEE	RTGS PAYMENT CHARGE
698	029	4140	PTY FEE	PAYMENT PROCESSING FEE
698	030	1	MISC FEE	MISCELLANEOUS FEE
698	030	2	CA FEE	ACCOUNT KEEPING FEE
698	030	3	ADMIN FEE	LOAN ADMINISTRATION FEE
698	030	4	L A FEE	LIMIT/LOAN APPROVAL FEE
698	030	6	DSR FEE	DISHONOUR FEE
698	030	10	T/O SEARCH	TITLES OFFICE SEARCH FEE
698	030	11	REG FEE	REGISTRATION FEE
698	030	12	STAMP DUTY	STAMP DUTY

<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
698	030	13	GUARANTEE	GUARANTEE FEE
698	030	15	STATMT FEE	ADDITIONAL STATEMENT FEE
698	030	16	TT FEE	TELEGRAPHIC TRANSFER FEE
698	030	17	C/BILL FEE	COMMERCIAL BILL FEE
698	030	18	CR DUTY	FINANCIAL INSTITUTIONS DUTY
698	030	19	DEBIT TAX	FEDERAL GOVERNMENT DEBITS TAX
698	030	20	LIST FEE	PAYMENT FROM LIST FEE
698	030	21	S CLR FEE	SPECIAL CLEARANCE FEE
698	030	22	T CHQ FEE	TRAVELLERS' CHEQUES
698	030	22	T CHQ FEE	TRAVELLER'S CHEQUES FEE
698	030	24	ERROR DR	DEBIT UNRECONCILED/ERROR IN DEPOSITS
698	030	25	BK CHQ FEE	BANK CHEQUE FEE
698	030	26	OPINION	BANK OPINION FEE
698	030	27	SETTLE FEE	SETTLEMENT FEE
698	030	28	T/O FEE	TITLES OFFICE REGISTRATION FEE
698	030	30	CLCR FEE	ARRANGMNT TO CASH CHEQUES EST/RENEW FEE
698	030	31	S/D FEE	GOVT STAMP DUTY ON SECURITY DOCUMENTS
698	030	32	S/D TFR	GOVT STAMP DUTY ON TRANSFER OF LAND
698	030	35	PRO/LOD	PROD/LODGMNT OF SECURITY DOCS FEE
698	030	38	LE FEE C/B	COMMERCIAL BILL LINE FEE
698	030	39	ANZCASH FE	CASH HANDLING FEE
698	030	42	EXCESS FEE	OVERDRAWN ACCOUNT FEE
698	030	44	RECON FEE	RECONCILIATION FEE
698	030	44	RECON FEE	RECONCILLIATION FEE
698	030	45	TRANS FEE	EXCESS TRANSACTIONS FEE
698	030	46	ATM FEE	NON-ANZ ATM FEE
698	030	47	MAINT FEE	ACCOUNT MAINTENANCE FEE
698	030	48	DEBIT FEE	EXCESS DEBIT TRANSACTIONS (CMA)
698	030	49	CR FEE	CREDIT FACILITY LINE
698	030	50	DEBIT DUTY	FINANCIAL INSTITUTIONS DEBITS DUTY
698	030	51	EFTDD	EFT DEBITS DUTY (GOVT - NT)
698	030	52	SEARCH FEE	SEARCH FEE
698	030	53	RES W/TAX	RESIDENT WITHHOLDING TAX
698	030	54	SLCTR FEE	SOLICITOR'S FEE
698	030	56	EPT TAX	ETP TAX
698	030	57	SUPER TAX	SUPERANNUATION TAXES
698	030	58	AC SER FEE	ACCOUNT SERVICING FEE
698	030	59	W/DRWL FEE	WITHDRAWAL FEE
698	030	62	LK BOX FEE	LOCKED BOX FEE - PERMANENT
698	030	63	LK BOX FEE	LOCKED BOX FEE - TEMPORARY
698	030	64	PKT FEE	STANDARD PKT FEE - UNSEALED
698	030	65	PKT FEE	SEALED PKT FEE - PERMANENT

<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
698	030	66	PKT FEE	SEALED PKT FEE - TEMPORARY
698	030	67	NGHT FEE	NIGHT SAFE FEE - TEMPORARY
698	030	68	LKBOX RENT	LOCKED RENTAL BOX FEE
698	030	69	NGHT FEE	NIGHT SAFE FEE - PERMANENT
698	030	70	TAPE FEE	BANK OFFICER INITIATED FEES
698	030	71	DISK FEE	BANK OFFICER INITIATED FEES
698	030	75	ONLINE FEE	BANK OFFICER INITIATED FEES
698	030	76	HOST FEE	BANK OFFICER INITIATED FEES
698	030	77	BUREAU FEE	BANK OFFICER INITIATED FEES
698	030	83	SUPER FEE	ACCOUNT SERVICING FEE (PRO RATA)
698	030	86	CARD FEE	BANK OFFICER INITIATED FEES
698	030	88	DOC PREP	SECURITY DOCUMENT PREPARATION FEE
698	030	90	F/DEP FEE	FAST DEPOSIT BAG FEE
698	030	90	F/DEP FEE	FAST DEPOSIT BAG FEE FROM ALT ACCT
698	030	92	DEP BK FEE	DEPOSIT BOOK FEE
698	030	92	DEP BK FEE	DEPOSIT BOOK FEE FROM ALT ACCT
698	030	93	OTC CH FEE	OTC CASH HANDLING FEE
698	030	93	OTC CH FEE	OTC CASH HANDLING FEE FROM ALT ACCT
698	030	94	FDC FEE	FAST DEP CASH HANDLING FEE FROM ALT ACCT
698	030	94	FDC FEE	FAST DEPOSIT CASH HANDLING FEE
698	030	95	P/BK FEE	DUPLICATE/TRIPPLICATE PAY IN BOOK
698	030	96	PKGE FEE	ANZ BREAKFREE PACKAGE FEE
698	030	97	BUS CH FEE	ANZ BUSINESS CHOICE FEE
698	030	101	Card Fee	Card Servicing Fee Transferred
698	030	110	TFR FEE	TRANSFER OTHER BANK TRANSFER FEE
698	030	9051	IDM FEE TF	SDMC FEE - INTERNET MULTI PAYMENT
698	030	9052	INT FEE	SDMC FEE - INTERNET PAY ANYONE
698	030	*	FEE	UNIDENTIFIED CHANNEL CODE - "wildcard"
698	037	70	TAPE FEE	MISCELLANEOUS DEBIT
698	037	71	DISK FEE	MISCELLANEOUS DEBIT
698	037	77	BUREAU FEE	MISCELLANEOUS DEBIT
698	042	*	CHQ BOOK	STAMP DUTY ON CHEQUE BOOK
698	049	4060	RTGS FEE	RTGS PAYMENT CHARGE
698	049	4140	PMT FEE	PAYMENT PROCESSING FEE
698	*	*	CARD FEE	PCM - FEE (new card)
698	*	*	CHQ BK	ABOS
698	*	*	FEE	BRANCH - FEE DEBIT
698	*	*	PP NON FEE	AP FAILED FEE
699	000	8	DEBIT	DEBIT REPOST
699	000	9990	POS	HOME BANKING
699	000	9991	POS	HOME BANKING
699	000	9992	POS	HOME BANKING



BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
699	000	9993	POS	HOME BANKING
699	000	9994	POS	HOME BANKING
699	000	9995	POS	HOME BANKING
699	000	9996	POS	HOME BANKING
699	000	9997	POS	HOME BANKING
699	000	9998	POS	HOME BANKING
699	000	9999	TFR DEBIT	HOME BANKING TRANSFER
699	001	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	002	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	003	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	004	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	005	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	006	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	007	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	008	36	BUS CARD	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	008	37	BANK CARD	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	008	38	VISA CARD	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	008	39	MASTRCARD	CUSTOMER WITHDRAWAL (PERIODICAL PAYMENT)
699	008	41	DRAWDWN DR	TRANSFER TO LOAN ACCOUNT
699	008	43	TRANSFER	TRANSFER TO HARVEST ACCOUNT
699	008	44	TRANSFER	TRANSFER
699	008	45	WITHDRAWAL	WITHDRAWAL
699	008	46	FHOG DR	FIRST HOME OWNERS GRANT DEBIT
699	008	47	SETTLE DR	SETTLEMENT
699	008	48	TRANSFER	TRANSFER TO CASH MANAGEMENT ACCOUNT
699	008	75	CARD ENTRY	CARD ENTRY AT BRANCH
699	008	93	LEASE DUTY	LEASE DUTY
699	008	94	LEASE	LEASE RENTAL
699	008	9046	PHONE BANK	ANZ PHONE BANKING
699	008	9047	INTERNET	ANZ PC BANKING
699	008	9048	PHONE BPAY	ANZ PHONE BANKING BILL PAYMENT
699	008	9049	INTNETBPAY	ANZ PC BANKING BILL PAYMENT
699	008	9050	S/TDE WDL	SHARE TRADE W/DRAWAL/FUNDS TFR
699	008	9051	INTERNET	IB SDMC MULTI-TRANSFER
699	008	9052	INTERNET	IB SDMC PAY-ANYONE
699	008	9061	INTERNET	IB SDMC BILLPAY
699	008	9062	INTER BANK	ONLINE FUNDS TRANSFER
699	008	*	ATMFundsTr	ANZ ATM Funds Transfer(DR)
699	008	*	ATMWithdwl	ANZ ATM Withdrawal
699	008	*	Intl ATM	Plus International ATM Withdrawals
699	008	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	008	*	Non ANZATM	Non-ANZ ATM Withdrawal

<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
699	008	*	Non ANZATM	Non-ANZ Branch Withdrawal
699	008	*	VISA Debit	VISA Debit Purchase
699	008	*	Withdrawal	Intern Branch Withdrawal
699	009	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	010	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	011	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	012	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	013	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	014	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	015	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	016	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	017	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	018	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	019	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	020	53	W/HOLD TAX	WITHHOLDING TAX COLLECTION
699	020	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	021	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	024	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	025	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	026	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	027	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	028	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	029	1900	REV INS DR	REVERSAL OF TRANSFER OF INSURANCE/FEES
699	029	1950	REFUND	REVERSAL OF LOAN OVERPAYMENT
699	029	1960	PRE PAY	LOAN PREPAYMENT
699	029	2030	IC DR	IMPORT COLLECTION
699	029	2040	ID DR	IMPORT COLLECTION
699	029	2060	ED DR	EXPORT COLLECTION
699	029	2070	EC CR	EXPORT COLLECTION
699	029	2080	E DR	EXPORT CREDIT
699	029	2200	CBILL ROLL	NET SETTL. OF COMM. BILL FACILITY ROLLOV
699	029	2400	CBILL INV	COMMERCIAL BILL INVESTMENT
699	029	2500	CBILL INV	NET SETTLMNT - ROLLOVER COMM BILL INVEST
699	029	2700	MAT CBILL	MATURITY OF COMMERCIAL BILL LOAN
699	029	3010	ADJ CDP DR	ADJUSTMENT TO CUSTOMER DEPOSIT
699	029	3030	ADJ TAX DR	ADJUSTMENT TO EMPLOYER DEPOSIT
699	029	3060	DEBIT	ANZSAS WITHDRAWAL
699	029	3080	DEBIT	PARTIAL WITHDRAWAL
699	029	3100	ADJ STX DR	SUPERANNUATION TAX ADJUSTMENT
699	029	4050	CHESS SETL	CHESS SETTLEMENT
699	029	9040	LN FEE TFR	RE-DIRECTED FEE FROM LOAN ACCOUNT
699	029	9050	INT TFR	RE-DIRECT DR INT CHGD DEC FROM LOAN ACC

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
699	029	9060	DRAWDWN	TRADE FINANCE LOAN - AUD
699	029	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	029	EBDFLT	EB DEBIT	PEFT PAYMENT
699	030	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	031	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	032	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	033	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	034	76	REVERSAL	REVERSAL OF CARD ENTRY
699	034	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	034	*	REVERSAL	REVERSAL OF CREDIT
699	035	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	036	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	037	75	ONLINE DR	MISCELLANEOUS DEBIT
699	037	*	DEBIT	MISCELLANEOUS DEBIT
699	037	*	MISC DEBIT	MISCELLANEOUS DEBIT
699	037	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	038	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	039	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	040	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	041	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	042	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	043	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	044	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	045	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	046	*	INT	INTEREST ON OVERDRAFT/LOAN
699	046	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	047	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	048	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	049	4130	RTGS SENT	DOMESTIC TT REMITTED
699	049	4150	TRANSFER	TRANSFER
699	049	*	ADVICE	CUSTOMER ADVISED DEBIT
699	049	*	ADVISED DR	CUSTOMER ADVISED DEBIT
699	049	*	MISC DR	UNIDENTIFIED CHANNEL CODE - "wildcard"
699	053	75	CARD ENTRY	CARD ENTRY AT BRANCH
699	079	*	CREDIT	CUSTOMER DEPOSIT
699	*	*	BAL ITEM	Cash Management Online Direct Credit (SDMC) - DR
699	*	*	BPAY	Cash Management Online Bill Pay(SDSC) DR
699	*	*	BPAY	Cash Management Online Multiple Bill Pay (SDMC) - DR
699	*	*	CARD ENTRY	BRANCH CARD DEPOSIT
699	*	*	CARD ENTRY	BRANCH CARD WITHDRAWAL
699	*	*	CARD ENTRY	BRANCH CARDHOLDER TRANSFER DR

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
699	*	*	CHEQUE	BRANCH - CASH WITHDRAWAL
699	*	*	CHESS SETL	CHESS
699	*	*	DEBIT	BRANCH FOREIGN EXCHANGE DR
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 DEBIT MULTIPLE TRANSFER
699	*	*	INTERNET	INTERNET BANKING MULTIPLE BILL PAY DEBIT
699	*	*	INTERNET	INTERNET BANKING MULTIPLE PAY ANYONE DEBIT
699	*	*	INTERNET	INTERNET BANKING PAY ANYONE DEBIT
699	*	*	INTL POS	MAESTRO INTERNATIONAL EFTPOS W/DRWL
699	*	*	INTNETBPAY	INTERNET BANKING BILL PAY DEBIT
699	*	*	PAYANYONE	Cash Management Online Pay anyone (SDSC)-DR
699	*	*	PAYANYONE	Cash Management Online Multiple Pay anyone (SDMC) - DR
699	*	*	PAYMENT	Cash Management Online Direct Credit (SDMC) - DR
699	*	*	PAYMENT	Cash Management Online Direct Debit (SCMD) DR
699	*	*	PAYMENT	PAYPLUS DEBIT
699	*	*	PAYMENT	VISION PLUS DEBIT
699	*	*	PHONE BANK	PHONE BANKING DEBIT TRANSFER
699	*	*	PHONE BPAY	PHONE BANKING BILL PAY DEBIT
699	*	*	PHONE BPAY	PHONE BANKING MULTIPLE BILL PAY DEBIT
699	*	*	POS	ANZ ONLINE DEBIT
699	*	*	POS DR	POINT OF SALE (POS) WITHDRAWAL
699	*	*	POS DR	POINT OF SALE MERCHANT DEBIT
699	*	*	TRANSFER	ANZ ONLINE FUNDS TRANSFER DEBIT TRANSFER
699	*	*	TRANSFER	Cash Management Online Multiple Funds Transfer - DR
699	*	*	TRANSFER	INTERNET BANKING DEBIT TRANSFER
699	*	*	WITHDRAWAL	BRANCH - CASH WITHDRAWAL

**Note:** \* indicates a wild-card

### 6.1.3. MANTEC accounts, MIDANZ accounts (local & offshore), other ANZ offshore accounts and other bank accounts

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
171	LDP	NA	LOAN	Loan Deposit
175	CHK	NA	CHEQUE	CHEQUE
187	CLR	NA	CASH	CASH
195	TRF	NA	TX/AIR	Telex / Airmail
208	TT	NA	INT PYMT	INTL PAYMENT
213	DCR	NA	DOC CREDIT	DOC CREDIT
214	FEX	NA	FX TRANS	Foreign Exchange
224	COM	NA	COMMISSION	COMMISSION
227	STO	NA	S/ORDER	S/ORDER
237	COL	NA	COLLECTION	COLLECTION
238	DIV	NA	DIVIDEND	DIVIDEND
266	RTI	NA	RETURNED	RETURNED
354	INT	NA	INTEREST	INTEREST
357	VDA	NA	VAL DATE	VAL DATE
399	100	NA	SC CR TFR	Credit Transfer
399	103	NA	SC CR TFR	Credit Transfer
399	200	NA	FI TFR OA	FI Transfer
399	201	NA	MFI TFR OA	Multiple FI Tfrs
399	202	NA	GFI TFR	General FI Tfrs
399	203	NA	MGFI TFR	Multiple FI Tfrs
399	204	NA	FMDD MSG	FI Direct Debit
399	205	NA	FI TFR EXE	FI Transfer
399	300	NA	FE CONF	FX Confirmation
399	350	NA	AOL/ DIP	Advice of Loan
399	400	NA	AOP	Advice Of Payment
399	*	NA	CREDIT	CREDIT
399	BKT	NA	Bank Trans	Bank Trans
399	BNK	NA	SRI-BF	SRI-Bank Fees
399	BOE	NA	BILL OF EX	BILL OF EX
399	BRF	NA	BROKER FEE	BROKER FEE
399	CAR	NA	SRI-CAR	SRI-Corp Actions
399	CAS	NA	SRI-CIL	SRI-Cash in Lieu
399	CBP	NA	CASH POST	CASH POST
399	CHG	NA	CHARGES	CHARGES
399	CMI	NA	CMI-ND	SRI-No detail
399	CMN	NA	CMI-NP	SRI-Notional pool
399	CMP	NA	CC	Compensation claims
399	CMS	NA	CMI-S	CMI-Sweeping
399	CMT	NA	CMI-T	CMI-Topping
399	CMZ	NA	CMI-ZB	CMI-Zero bal

<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
399	COW	NA	OB COMM	Outward Bill Commission
399	CPN	NA	SRI-CP	SRI-Coupon payments
399	DDA	NA	LODGE FEE	Lodgement Fee
399	DDT	NA	DDI	Direct Debit Item
399	DIR	NA	DIR DEB	DIR DEB
399	DIS	NA	SRI-GD	SRI-Gains
399	ECK	NA	EUROCHEQUE	EUROCHEQUE
399	EQA	NA	EQUIVSUM	EQUIVSUM
399	EXT	NA	SRI-ETOA	SRI-Ext transfer
399	FCA	NA	DOC CRDR W	Doc Credit Drawing
399	FDL	NA	FX DEAL	FX DEAL
399	LBX	NA	Lock box	Lock box
399	MAR	NA	SRI-MP/R	SRI-Margin pymts
399	MAT	NA	SRI-M	SRI-Maturity
399	MGT	NA	SRI-MF	SRI-Mgt Fees
399	MSC	NA	MISC CR	MISC CR
399	MSP	NA	MORT SUBS	MORT SUBS
399	MT	NA	MAIL TRANS	MAIL TRANS
399	NWI	NA	SRI-NID	SRI-New Issues
399	ODC	NA	OC	Overdraft charge
399	OPT	NA	SRI-O	SRI-Options
399	PCH	NA	SRI-P	SRI-Purchase
399	POP	NA	SRI-POP	SRI-Pair-off
399	PRN	NA	SRI-PPDU	SRI-Principal
399	PYN	NA	PAY IN	PAY IN
399	REC	NA	SRI-TR	SRI-Tax reclaim
399	RED	NA	SRI-RW	SRI-Redemption
399	REV	NA	REVERSAL	REVERSAL
399	RIG	NA	SRI-R	SRI-Rights
399	SAL	NA	SRI-SALE	SRI-Sale
399	SDL	NA	STG DEAL	STG DEAL
399	SEC	NA	SECURITIES	Securities
399	SLE	NA	SRI-SLR	SRI-Sec lending
399	STP	NA	SRI-SD	SRI-Stamp duty
399	SUB	NA	SRI-SUBS	SRI-Subscription
399	SWP	NA	SRI-SWAP	SRI-SWAP payment
399	TAX	NA	SRI-WTP	SRI-Withholding tax
399	TCK	NA	TVL CHEQUE	TVL CHEQUE
399	TCM	NA	SRI-TCM	SRI-Tripartite mgt
399	TRA	NA	SRI-ITFOA	SRI-Internal Tfrs
399	TRN	NA	SRI-TF	SRI-Trans Fee
399	UWC	NA	SRI-UC	SRI-Underwriting

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
399	WAG	NA	WAGES	WAGES
399	WAR	NA	SRI-W	SRI-Warrant
475	CHK	NA	CHEQUE	CHEQUE
481	LDP	NA	LOAN	Loan Deposit
487	CLR	NA	CASH	CASH
487	COL	NA	COLLECTION	COLLECTION
495	TRF	NA	TX/AIR	Telex / Airmail
508	TT	NA	INT PYMT	INTL PAYMENT
513	DCR	NA	DOC CREDIT	DOC CREDIT
514	FEX	NA	FX TRANS	Foreign Exchange
524	COM	NA	COMMISSION	COMMISSION
527	STO	NA	S/ORDER	S/ORDER
549	DIV	NA	DIVIDEND	DIVIDEND
566	RTI	NA	RETURNED	RETURNED
631	VDA	NA	VAL DATE	VAL DATE
654	INT	NA	INTEREST	INTEREST
698	BRF	NA	BROKER FEE	BROKER FEE
698	CHG	NA	CHARGES	CHARGES
698	DDA	NA	LODGE FEE	Lodgement Fee
699	100	NA	SC CR TFR	Credit Transfer
699	103	NA	SC CR TFR	Credit Transfer
699	200	NA	FI TFR OA	FI Transfer
699	201	NA	MFI TFR OA	Multiple FI Tfrs
699	202	NA	GFI TFR	General FI Tfrs
699	203	NA	MGFI TFR	Multiple FI Tfrs
699	204	NA	FMDD MSG	FI Direct Debit
699	205	NA	FI TFR EXE	FI Transfer
699	300	NA	FE CONF	FX Confirmation
699	350	NA	AOL/ DIP	Advice Of Loan
699	400	NA	AOP	Advice Of Payment
699	*	NA	DEBIT	DEBIT
699	BKT	NA	BANK TRANS	BANK TRANS
699	BNK	NA	SRI-BF	SRI-Bank Fees
699	BOE	NA	BILL OF EX	BILL OF EX
699	CAR	NA	SRI-CAR	SRI-Corp Actions
699	CAS	NA	SRI-CIL	SRI-Cash in Lieu
699	CBP	NA	CASH POST	CASH POST
699	CMI	NA	CMI-ND	SRI-No detail
699	CMN	NA	CMI-NP	SRI-Notional pool
699	CMP	NA	CC	Compensation claims
699	CMS	NA	CMI-S	CMI-Sweeping
699	CMT	NA	CMI-T	CMI-Topping

<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
699	CMZ	NA	CMI-ZB	CMI-Zero bal
699	COW	NA	OB COMM	Outward Bill Commission
699	CPN	NA	SRI-CP	SRI-Coupon payments
699	DDT	NA	DDI	Direct Debit Item
699	DIR	NA	DIR DEB	DIR DEB
699	DIS	NA	SRI-GD	SRI-Gains
699	ECK	NA	EUROCHEQUE	EUROCHEQUE
699	EQA	NA	EQUIVSUM	EQUIVSUM
699	EXT	NA	SRI-ETOA	SRI-Ext transfer
699	FCA	NA	DOC CRDR W	Doc Credit Drawing
699	FDL	NA	FX DEAL	FX DEAL
699	LBX	NA	Lock box	Lock box
699	MAR	NA	SRI-MP/R	SRI-Margin pymts
699	MAT	NA	SRI-M	SRI-Maturity
699	MGT	NA	SRI-MF	SRI-Mgt Fees
699	MSC	NA	MISC DR	MISC DR
699	MSP	NA	MORT SUBS	MORT SUBS
699	MT	NA	MAIL TRANS	MAIL TRANS
699	NWI	NA	SRI-NID	SRI-New Issues
699	ODC	NA	OC	Overdraft charge
699	OPT	NA	SRI-O	SRI-Options
699	PCH	NA	SRI-P	SRI-Purchase
699	PNS	NA	PENSION	PENSION
699	POP	NA	SRI-POP	SRI-Pair-off
699	PRN	NA	SRI-PPDU	SRI-Principal
699	PYN	NA	PAY IN	PAY IN
699	REC	NA	SRI-TR	SRI-Tax reclaim
699	RED	NA	SRI-RW	SRI-Redemption
699	REV	NA	REVERSAL	REVERSAL
699	RIG	NA	SRI-R	SRI-Rights
699	SAL	NA	SRI-SALE	SRI-Sale
699	SDL	NA	STG DEAL	STG DEAL
699	SEC	NA	SECURITIES	Securities
699	SLE	NA	SRI-SLR	SRI-Sec lending
699	STP	NA	SRI-SD	SRI-Stamp duty
699	SUB	NA	SRI-SUBS	SRI-Subscription
699	SWP	NA	SRI-SWAP	SRI-SWAP payment
699	TAX	NA	SRI-WTP	SRI-Withholding tax
699	TCK	NA	TVL CHEQUE	TVL CHEQUE
699	TCM	NA	SRI-TCM	SRI-Tripartite mgt
699	TRA	NA	SRI-ITFOA	SRI-Internal Tfrs
699	TRN	NA	SRI-TF	SRI-Trans Fee



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<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
699	UWC	NA	SRI-UC	SRI-Underwriting
699	WAG	NA	WAGES	WAGES
699	WAR	NA	SRI-W	SRI-Warrant

#### 6.1.4. New Zealand ANZ Bank (SYS account source)

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
146	50	43	EFT-POS CR	EFT-POS CREDIT
206	51	*	TFR CREDIT	Cash Management Online Funds Transfer (SDSC) - CR
299	23	*	TELCAB CST	TELEPHONE/CABLE COST
354	67	*	INTEREST	INTEREST
373	52	*	PAY/SALARY	Cash Management Online Direct Credit (SDMC) - CR
398	80	000150	AP FEE REV	AUTOMATIC PAYMENT FEE REVERSAL
398	80	000200	AM FEE REV	ACCOUNT MAINT FEE REVERSAL
398	80	41	ATM REV	ATM REVERSAL
398	80	000350	BILLFEEREV	BILL PAY FEE REVERSAL
398	80	001000	CHQDUTRFND	CHEQUE DUTY REFUND
398	71	*	CREDIT	CREDIT
398	51	*	CR TRF	CREDIT TRANSFER
398	80	000400	DSRFEE REV	DISHONOUR FEE REVERSAL
398	80	43	EFT-POS RV	EFT-POS REVERSAL
398	80	001050	FEE REVERS	FEE REVERSAL
398	80	000100	NON-NZDREV	NON-NZD SALE FEE REVERSAL
398	80	001100	ICASH REF	ICASH CARD REFUND
398	71	006500	PHOTO REV	MYPHOTO FEE REVERSAL
398	165	*	OD MGT FEE	OVERDRAFT MANAGEMENT FEE
398	80	000450	OMF REV	OMF REVERSAL
398	165	002404	OMF FEEAPR	OVERDRAFT MANAGEMENT FEE-APRIL
398	165	002408	OMF FEEAUG	OVERDRAFT MANAGEMENT FEE-AUGUST
398	165	002412	OMF FEEDEC	OVERDRAFT MANAGEMENT FEE-DECEMBER
398	165	002402	OMF FEEFEB	OVERDRAFT MANAGEMENT FEE-FEBRUARY
398	165	002401	OMF FEEJAN	OVERDRAFT MANAGEMENT FEE -JANUARY
398	165	002407	OMF FEEJUL	OVERDRAFT MANAGEMENT FEE-JULY
398	165	002406	OMF FEEJUN	OVERDRAFT MANAGEMENT FEE-JUNE
398	165	002403	OMF FEEMAR	OVERDRAFT MANAGEMENT FEE-MARCH
398	165	002405	OMF FEEMAY	OVERDRAFT MANAGEMENT FEE-MAY
398	165	002411	OMF FEENOV	OVERDRAFT MANAGEMENT FEE-NOVEMBER
398	165	002410	OMF FEEOCT	OVERDRAFT MANAGEMENT FEE-OCTOBER
398	165	002409	OMF FEESEP	OVERDRAFT MANAGEMENT FEE-SEPTEMBER
398	80	006950	REVCARDREV	REPLACEMENT CARD FEE REVERSAL
398	80	*	REV DEBIT	REVERSAL OF DEBIT
398	71	002100	SP ANS DEP	SPECIAL ANSWER DEPOSIT
398	80	000250	TXNFEE REV	MANUAL TRANS FEE REVERSAL
398	80	000300	TXNFEE REV	AUTOMATIC TRANS FEE REVERSAL
398	81	*	UNPD REV	UNPAID ITEM REV
398	165	002413	UO FEE	UNARRANGED OVERDRAFT FEE

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
398	80	007000	URGFEEREV	URGENT CARD FEE REVERSAL
398	80	006900	VDBTFEEREV	VISA DEBIT CARD FEE REVERSAL
399	65	*	THIRDPTYDP	3RD PARTY DEP
399	166	*	ADJ TO TAX	ADJUSTMENT TO TAX
399	167	*	ADJ TO TAX	ADJUSTMENT TO TAX
399	156	*	AMFNOMACT	AMF TRANSFER TO NOMINATED ACCOUNT
399	157	*	AMTFEE REV	AMOUNT FEE REV
399	56	*	CHCK DIGIT	ANALYSIS CODE WITH CHECK DIGIT
399	57	*	NONCHK DIG	ANALYSIS CODE NON CHECK DIGIT
399	50	41	ATMDeposit	ATM DEPOSIT
399	139	*	ATM DEP	ATM DEPOSIT
399	171	*	ATM DEP	ATM DEPOSIT
399	172	*	ATM SETTLE	ATM SETTLEMENT
399	173	*	ATM SETTLE	ATM SETTLEMENT
399	170	*	ATM TRF	ATM TRANSFER
399	191	*	BALLOT PMT	BALLOT CASH PAYMENT
399	50	59	BILL PYMNT	BILL PAYMENT
399	83	*	BILL PYMNT	BILL PAYMENT
399	83	0B	BILL PYMNT	BILL PAYMENT
399	83	59	BILL PYMNT	BILL PAYMENT
399	79	*	CHQDTYRFND	CHQ DUTY REFUND
399	158	*	CRCHQPRNTS	CREDIT TO CHEQUE PRINTERS
399	168	*	CR TRANSFR	CREDIT TRANSFER
399	51	41	CR TRF ATM	CR TRF ATM
399	73	*	CREDIT	CREDIT
399	74	*	CREDIT	CREDIT
399	76	*	CREDIT	CREDIT
399	78	*	CREDIT	CREDIT
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	94	*	CREDIT	CREDIT
399	95	*	CREDIT	CREDIT
399	97	*	CREDIT	CREDIT
399	98	*	CREDIT	CREDIT
399	99	*	CREDIT	CREDIT

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
399	128	*	CREDIT	CREDIT
399	137	*	CREDIT	CREDIT
399	146	*	CREDIT	CREDIT
399	147	*	CREDIT	CREDIT
399	250	*	CREDIT SAV	CREDIT - SAVINGS
399	75	*	DEPOSIT	DEPOSIT
399	64	*	DEPOSIT	DEPOSIT WITH SERIAL NUMBER
399	50	*	CREDIT	CREDIT
399	50	06	DEPOSIT	DEPOSIT
399	50	08	DEPOSIT	DEPOSIT
399	50	15	DEPOSIT	DEPOSIT
399	50	0A	DIR CRE	DIRECT CREDIT
399	50	0B	DIR CRE	DIRECT CREDIT
399	50	0D	DIR CRE	DIRECT CREDIT
399	50	07	DIR CRE	DIRECT CREDIT
399	50	09	DIR CRE	DIRECT CREDIT
399	50	2A	DIR CRE	DIRECT CREDIT
399	50	27	DIR CRE	DIRECT CREDIT
399	50	29	DIR CRE	DIRECT CREDIT
399	53	*	DIRECT CR	SPECIAL DIRECT CREDIT
399	260	*	DIRECT CR	DIRECT CREDIT
399	55	*	DIRINP TXN	DIRECT INPUT TRANSACTION
399	61	*	DIVIDEND	DIVIDEND
399	50	55	FOREX	FOREIGN EXCHANGE
399	77	*	FOREXITEM	FOREIGN ITEM WITH NINE DIGIT SERIAL
399	193	*	FORFEITURE	FORFEITURE
399	60	*	GovtSalary	GOVT SALARY
399	60	06	GovtSalary	GOVT SALARY
399	72	*	INTGOV STK	INTEREST GOVERNMENT STOCK
399	174	*	INT ADJ	INTEREST ADJUSTMENT
399	175	*	INT ADJ	INTEREST ADJUSTMENT
399	185	*	INT ADJ	INTEREST ADJUSTMENT
399	186	*	INT ADJ	INTEREST ADJUSTMENT
399	252	*	INT ADJ	INTEREST ADJUSTMENT
399	153	*	INWDIS REV	INWARD DISHONOUR REVERSAL
399	50	76	KITS	KITS
399	58	*	DEPOSIT	MODULES 10 CHECK
399	59	*	DEPOSIT	MODULES 9 CHECK
399	66	*	MIN OF DEF	MINISTRY OF DEFENCE
399	253	*	MISC LN CR	MISC LOAN CREDIT
399	50	60	MoneyMkt	MONEY MARKET
399	50	17	MTSDirEnt	MTS DIRECT ENTRY

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
399	254	*	MYTEL CR	MYTEL CREDIT CONTRA
399	60	01	NZGovtPmnt	NZ GOVT PAYMENT
399	60	21	NZGovtPmnt	NZ GOVT PAYMENT
399	161	*	OAF REV	OAF REVERSAL
399	54	*	OFF ENTRY	OFFICE ENTRY
399	159	*	OMF ADJ	OMF ADJUSTMENT
399	160	*	OMF ADJ	OMF ADJUSTMENT
399	154	*	OMFACC TRF	OMF TRANSFER TO NOMINATED ACCOUNT
399	155	*	OMFACC TRF	OMF TRANSFER TO NOMINATED ACCOUNT
399	189	*	PROFIT PMT	PROFIT PAYMENT
399	69	*	PUBAC RAIL	PUBLIC AC RAIL
399	68	*	PUBLIC AC	PUBLIC ACCOUNT
399	70	*	PUBLIC AC	PUBLIC ACCOUNT
399	96	*	RPAT TO RB	REPATRIATION TO RESERVE BANK
399	52	*	SALARY	SALARY
399	180	*	SO AC TXN	SETOFF MONTHLY ACCOUNT AND TRANSACTION FEE
399	182	*	SO CR INT	SETOFF CREDIT INTEREST
399	179	*	SO OAFFEES	SETOFF OAF FEES
399	181	*	SO OD INT	SETOFF OVERDRAFT INTEREST
399	178	*	SO OMFFEES	SETOFF OMF FEES
399	183	*	SOTAXWHELD	SETOFF TAX WITHHELD
399	82	*	STOP MTS	STOPPED MTS PYMT
399	100	*	TRGETBALDR	TARGET BAL DR
399	192	*	TAXONBALOT	TAX ON CASH BALLOT PAYMENT
399	190	*	TAXONPRFIT	TAX ON PROFIT
399	62	*	TT	TELEGRAPHIC TRANSFER
399	151	*	TRF CR INT	TRANSFER CREDIT INTEREST
399	152	*	TRF CR INT	TRANSFER CREDIT INTEREST
399	169	*	TRF CR INT	TRANSFER CREDIT INTEREST
399	93	*	TRST MGMT	TRUST MGMT
399	63	*	UNAPP FNDS	UNAPPLIED FUNDS
399	176	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
399	177	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
399	187	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
399	188	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
399	251	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
399	50	*	PAYMENT	Cash Management Online Direct Credit (SDMC) - CR
399	50	*	FUNDS CR	Cash Management Online Direct Debit (SCMD) - CR
399	50	*	FUNDS CR	Cash Management Online Direct Debit (SCMD) - CR
475	18	*	TRAVRS CHQ	TRAVELLERS CHQS

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
506	36	*	TFR DEBIT	Cash Management Online Funds Transfer (SDSC) - DR
508	27	*	INT	Cash Management Online -International
698	101	AM	MNTHLY FEE	MONTHLY ACCOUNT AND TRANSACTION FEE
698	162	001616	AC TXN FEE	MONTHLY ACCOUNT AND TRANSACTION FEE
698	101	AS	ACCSER FEE	ACCOUNT SERVICE FEE
698	101	AP	AP GEN FEE	AUTOMATIC PAYMENT GENERATION FEE
698	140	003610	AP GEN FEE	AUTOMATIC PAYMENT GENERATION FEE
698	140	003600	AP LD FEE	AUTOMATIC PAYMENT LOAD AND AMEND FEE
698	13	000350	ACPT END	ACCEPT END FEE
698	13	006750	ALTAMD FEE	ALERT AMEND FEE
698	13	006700	ALRTLD FEE	ALERT LOAD FEE
698	13	006800	ALTSRV FEE	ALERT SERV FEE
698	26	000150	ATMWTHDRWL	ATM WITHDRAWAL
698	13	000100	AUDRPTFee	AUD CONF REPORT
698	101	TA	AUTOTXNFEE	AUTOMATED TRANSACTION FEE
698	26	003700	BCARD CHRG	BCARD CHARGES
698	26	003800	BCDCHG ADJ	BCARD CHG ADJ
698	13	000200	B CHQ FEE	BCHQ FEE
698	13	*	BNK CHRG	BANK CHARGE
698	26	*	BNK CHRG	BANK CHARGE
698	22	*	BNKCHG GST	BANK CHGS (INC GST)
698	13	000130	BILLPMPEN	BILL PMT PENALTY
698	162	001675	BILLPMTMT	BILL PAYMENT MAINTENANCE FEE
698	162	001670	BILLPMTFEE	BILL PAYMENT LOAD FEE
698	22	000200	BUSFCS CHG	BUSINESS FOCUS CHARGE (INC GST)
698	22	000500	BUSFCS CHG	BUSINESS FOCUS CHARGE (INC GST)
698	22	000100	BUSPLS CHG	BUSINESS PLUS CHARGE (INC GST)
698	22	000400	BUSPLS CHG	BUSINESS PLUS CHARGE (INC GST)
698	13	000750	CASHHNDFEE	CASH HANDLING FEE
698	26	001564	CSHPNT DEP	CASH POINT DEP
698	13	005200	CASHSRVFEE	CASH SERVICE FEE
698	26	001562	CSHPNT FC	CASHPOINT FAST CASH
698	26	001563	CSHPNT TNF	CASHPOINT TRANSFER
698	26	001561	CSHPNT FEE	CASHPOINT CARD WITHDRAWAL
698	13	000270	CERTINCHGD	CERT IN CHRGED FEE
698	13	004000	CERTMRGINT	CERT MRTGAGE INT
698	13	003300	CERTBALFEE	CERT OF BAL FEE
698	13	000250	CERTINTFEE	CERT OF INT FEE
698	13	002750	CT TLE FEE	CERT OF TITLE FEE
698	13	000260	CRTWTAXFEE	CERT WTAX FEE
698	26	003000	CHRG BACK	CHARGE BACK

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
698	163	001641	CHQTXNFEE	CHEQUE TRANSACTION FEE
698	02	*	CLCR FEE	CLEARANCE FEE
698	13	006550	FEE REVERS	NON-NZD SALE FEE REVERSAL
698	13	000450	COINHNDFEE	COIN HANDLING FEE
698	13	000400	COMAMENDLC	COMM AMEND LC FEE
698	13	000300	CR TRF FEE	CREDIT TRF FEE
698	21	*	DATABNKCHG	DATABANK CHARGE
698	13	006300	DSCHDOCFEE	DISCHARGE SECURITY DOC FEE
698	107	*	DSRFEE REV	DISHON FEE REV
698	13	000500	DISHNR FEE	DISHONOUR FEE
698	106	*	DISHNR FEE	DISHONOUR FEE
698	13	000600	DOCHDL FEE	DOC HANDLING FEE
698	13	000700	D STMT FEE	DUP STMT FEE
698	49	*	EDS CHARGE	EDS (CICS) CHG
698	13	003400	EXESECDOC	EXECUTION OF SEC DOCS
698	162	001635	ACC FEE	ACCOUNT FEES AT CLOSURE
698	13	000751	FEC FEE	FOREX CNTRCT FEE
698	101	*	GEN FEE	GENERATED FEE
698	22	000800	GUARANTEE	INDEMNITY GUARANTEE FEE (INC GST)
698	13	006850	ICSHPURFEE	ICASH CARD PURCH
698	13	005400	INVEST FEE	INVESTMENT FEE
698	26	006400	IWSREN FEE	IWS RENEWAL 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	101	LV	LOWWD CHRG	LOW WITHDRAWAL CHARGE
698	13	002700	LTDCO SRCH	LTD CO SEARCH FEE
698	101	TM	MANTXNFEE	MANUAL TRANSACTION FEE
698	13	006650	MNTHLY FEE	MONTHLY BANKING FEE
698	13	006400	MRCHSVCCHG	MERCHANT SVC CHG
698	206	*	MISC LN DR	MISC LOAN DEBIT
698	13	005600	MONTRG FEE	MONITORING FEE
698	101	AF	MNTHLY FEE	MONTHLY ACCOUNT FEE
698	162	*	MTH AC FEE	MONTHLY ACCOUNT FEE
698	26	003900	MTSERR FEE	MTS ERROR FEE
698	13	006500	PHOTO FEE	MYPHOTO FEE
698	207	*	MYTEL DR	MYTEL DEBIT CONTRA
698	26	004200	NONRES LEV	NON RESIDENT LEVY
698	26	004100	NONRES WT	NON RESIDENT WITHHOLDING TAX

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
698	101	OA	OD APP FEE	OVERDRAFT APPLICATION FEE
698	164	*	OD APP FEE	OVERDRAFT APPLICATION FEE
698	13	006200	OL MTH FEE	ONLINE BANK MTH FEE
698	13	006100	OL REG FEE	ONLINE BANK REG FEE
698	26	001600	OS BK CHG	OSEAS BK CHGS
698	13	001700	OS TXN COM	OSEAS TXN COMM
698	208	*	OAFACCTRF	OAF TRANSFER FROM NOMINATED ACCOUNT
698	209	*	OAFACCTRF	OAF TRANSFER TO NOMINATED ACCOUNT
698	101	OM	OM FEE	OVERDRAFT MANAGEMENT FEE
698	210	*	ONEOFF PMT	ONE-OFF PAYMENT
698	13	000800	ONEOFF FEE	ONE-OFF PYMT FEE
698	211	*	ONLINE DC	ONLINE DC
698	13	006210	OL CDE FEE	ONLINE CODE FEE
698	22	001400	OPTION FEE	OPTION FEE (INC GST)
698	13	001450	ORDERS FEE	ORDERS FEE
698	204	*	OBKATM FEE	OTHER BANK ATM FEE
698	13	001500	CHQBK FEE	OVERPRINT CHQBK
698	205	*	OS ATM FEE	OVERSEAS ATM FEE
698	26	001800	POSTAGE	POSTAGE
698	13	005500	PVT BK FEE	PRIVATE BANKING
698	13	003500	PRDSECDOC	PRODUCTION OF SEC DOCS
698	26	002800	REG FEE	REG FEES - RELEASE MTGE/CHATEL SECS
698	13	006950	REPCRD FEE	REPLACEMENT CARD FEE
698	13	006450	REP FEE	REPRESENT FEE
698	22	001850	SAFCUS FEE	SAFE CUSTODY FEE (INC GST)
698	13	002050	SCRIP FEE	SCRIPT FEE
698	13	005800	SDCP FEE	SAME DAY CL PMT FEE
698	13	002000	SCINSP FEE	SECURITY INSPECTION FEE
698	13	006250	SHOEBOX AC	SHOEBOX ACCOUNTS
698	13	002100	SP ANS FEE	SPECIAL ANSWER FEE
698	26	002900	STAMP DUTY	STAMP DUTY
698	22	000300	STRTUP CHG	START UP CHARGE (INC GST)
698	13	002200	ST CPY FEE	STMT COPY FEE
698	13	003200	STPPMT FEE	STOP PAYMENT FEE
698	104	*	STPPMT FEE	STOP PYMT FEE
698	26	003100	CR CRD ADJ	SUNDRY CREDIT CARD ADJ
698	13	002250	PD CHQ FEE	SURRENDER PAID CHQ FEE
698	13	002500	TVLCHQ COM	TRAVELLERS CHQS COMM
698	105	*	TRGETBALCR	TARGET BALANCE CREDIT
698	13	005700	TTONE FEE	TOUCH TONE FEE
698	101	TN	TXN FEE	TRANSACTION FEE
698	163	*	TXN FEE	TRANSACTION FEE



BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
698	13	002400	TVL BK FEE	TRAVEL BOOKINGS
698	13	002350	TRFFND FEE	TRF OF FUNDS FEE
698	13	006600	TXTREQ FEE	TXT-REQUEST FEE
698	01	*	UNPD ITEM	UNPAID ITEM
698	101	OX	UO FEE	UNARRANGED OVERDRAFT FEE
698	13	007000	URGCRD FEE	URGENT CARD FEE
698	13	006900	VDBT FEE	VISA DEBIT CARD FEE
698	13	002600	VR SCH FEE	VOUCHER SEARCH
698	26	002650	W HOLD TAX	WHOLDING TAX
698	13	005900	W DRWL FEE	WITHDRAWAL FEE
698	13	*	BNKCHG	Bank Charges
699	122	*	AC EX CHG	ACCOUNT EXCESS CHARGE
699	141	*	AP FEE REV	AUTOMATIC PAYMENT FEE REVERSAL
699	123	*	AECREVSAL	ACCOUNT EXCESS CHARGE REVERSAL
699	125	*	AM FEE REV	ACCOUNT MAINT FEE REVERSAL
699	06	*	CHCK DIGIT	ANALYSIS CODE WITH CHECK DIGIT
699	07	*	NONCHK DIG	ANALYSIS CODE NON CHECK DIGIT
699	00	41	ATM DEBIT	ATM DEBIT
699	131	*	ATM DEBIT	ATM DEBIT
699	138	*	ATM DEBIT	ATM DEBIT
699	138	41	ATM DEBIT	ATM DEBIT
699	132	*	ATM DEP	ATM DEPOSIT
699	707	*	AUTODDABCR	AUTO LN DDA CREDIT
699	808	*	AUTOLN DR	AUTO LN LN DEBIT
699	606	*	AUTOTF DDA	AUTO TRANSFER DDA
699	15	*	AUTO PYMNT	AUTOMATIC PAYMENT
699	15	06	AUTO PYMNT	AUTOMATIC PAYMENT
699	909	*	AUTPAY DR	AUTPAY DDA DEBIT
699	33	*	BILL PYMNT	BILL PAYMENT
699	33	0B	BILL PYMNT	BILL PAYMENT
699	12	*	BILL DRFT	BILL DRAFT
699	202	LC	BlkngTXNCr	BULKING TXN CR
699	202	LD	BlkngTXNDR	BULKING TXN DR
699	124	*	CLRFEE REV	CLEARANCE FEE REVERSAL
699	00	15	CHQ WITHDL	CHEQUE WITHDRAWAL
699	35	*	CHQ WITHDL	CHEQUE WITHDRAWAL
699	03	*	COUNTERCHQ	COUNTER CHEQUE
699	00	*	DEBIT	DEBIT
699	00	01	DEBIT	DEBIT
699	00	06	DEBIT	DEBIT
699	00	07	DEBIT	DEBIT
699	05	*	DEBIT	DEBIT

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
699	10	*	DEBIT	DEBIT
699	16	*	DEBIT	DEBIT
699	17	*	DEBIT	DEBIT
699	19	*	DEBIT	DEBIT
699	20	*	DEBIT	DEBIT
699	24	*	DEBIT	DEBIT
699	28	*	DEBIT	DEBIT
699	29	*	DEBIT	DEBIT
699	31	*	DEBIT	DEBIT
699	34	*	DEBIT	DEBIT
699	37	*	DEBIT	DEBIT
699	39	*	DEBIT	DEBIT
699	40	*	DEBIT	DEBIT
699	41	*	DEBIT	DEBIT
699	42	*	DEBIT	DEBIT
699	44	*	DEBIT	DEBIT
699	45	*	DEBIT	DEBIT
699	47	*	DEBIT	DEBIT
699	48	*	DEBIT	DEBIT
699	129	*	DEBIT	DEBIT
699	135	*	DEBIT	DEBIT
699	136	*	DEBIT	DEBIT
699	145	*	DEBIT	DEBIT
699	150	*	DEBIT	DEBIT
699	200	*	DEBIT SAV	DEBIT - SAVINGS
699	121	*	DR INT	DEBIT INTEREST
699	36	*	DEBIT TRF	DEBIT TRANSFER
699	25	*	DEP ERROR	DEPOSIT CORRECTION
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	120	*	DR INT REV	DEBIT INTEREST REVERSAL
699	102	*	DR INT TRF	DEBIT INTEREST TRANSFER
699	00	43	EFT-POS	EFT-POS
699	138	02	EFT-POS	EFT-POS
699	130	*	FEE REVERS	FEE REVERSAL
699	00	55	FOREX	FOREIGN EXCHANGE
699	27	*	FOREXITEM	FOREIGN ITEM WITH NINE DIGIT S/N
699	11	*	GVTCHQ DUT	GOVT CHEQUE DUTY
699	14	*	INSURANCE	INSURANCE
699	103	*	INTTRANSFR	INTEREST TRANSFER

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
699	38	*	EXCHQDEPBK	KEY FORM EXEMPT CHEQUE AND DEPOSIT BOOK
699	108	*	LOAN DDOWN	LOAN DRAW DOWN
699	142	*	LNDRWNREV	LOAN DRAWDOWN REVERSAL
699	112	*	LOAN FEE	LOAN FEE
699	144	*	LOANFEEREV	LOAN FEE REVERSAL
699	143	*	LOANINTREV	LOAN INTEREST REVERSAL
699	111	*	LOAN INT	LOAN INTEREST
699	109	*	LOANPMTREV	LOAN PAYMENT REVERSAL
699	110	*	LOAN PMT	LOAN PAYMENT
699	08	*	CHEQUE	MODULES 10 CHECK ON SERIAL
699	09	*	CHEQUE	MODULES 9 CHECK ON SERIAL
699	04	*	OFF ENTRY	OFFICE ENTRY
699	202	*	OFF ENTRY	OFFICE ENTRY
699	127	*	OMFREVSAL	OVERDRAFT MANAGEMENT FEE REVERSAL
699	00	2A	ONEOFF PMT	ON LINE ONE-OFF PAYMENT
699	15	2A	ONLINE DC	ONLINE DIRECT CREDIT
699	119	*	PMPRTCOST	PAYMENT FOR PRINT COSTS
699	46	*	RPAT TO RB	REPATRIATION TO RESERVE BANK
699	30	*	REVERSALCR	REVERSAL OF CR
699	32	*	STPMTS PMT	STOPPED MTS PYMT
699	117	*	TD BREAK	TERM DEPOSIT BREAK
699	116	*	TDINTEREST	TERM DEPOSIT INTEREST
699	115	*	TD PRINCPL	TERM DEPOSIT PRINCIPAL
699	133	*	TELLERDR	TELLER DEBIT
699	134	*	TELLERDR	TELLER DEBIT
699	118	*	TRNS TO TD	TRANSFER TO TERM DEPOSIT
699	203	*	TRF CR INT	TRANSFER CREDIT INTEREST
699	113	*	TR UNCLAIM	TRANSFER TO UNCLAIMED MONIES
699	114	*	TR UNCLAIM	TRANSFER TO UNCLAIMED MONIES
699	43	*	TRUST MGMT	TRUST MGMT
699	126	*	TXNFEEREV	TRANSACTION FEE REVERSAL
699	201	*	WHOLDTXADJ	WITHHOLDING TAX ADJUSTMENT
699	00	*	FUNDS DR	Cash Management Online Direct Credit (SDMC) - DR
699	00	*	PAYMENT	Cash Management Online Direct Debit (SCMD) DR

### 6.1.5. New Zealand Cross Bank accounts (Westpac & Bank of New Zealand)

BAI Code	Transaction Code	AUXDOM	Transaction Type	Description
399	50	*	CREDIT	CREDIT
399	52	*	SALARY	SALARY
399	56	*	ANL CDE CR	ANALYSIS CODE CREDIT
399	57	*	ANL CDE CR	ANALYSIS CODE CREDIT
399	61	*	DIVIDEND	DIVIDEND
399	67	*	CR INT	CREDIT INTEREST
399	75	*	BKADJ MICR	BANK ADJUSTMENT MICR DEPOSIT
399	80	*	CR(REV DR)	CREDIT (REVERSED DEBIT)
399	51	*	TFR CREDIT	Credit Transfer
399	53	*	SPECIAL DC	Special Direct Credit
399	54	*	OFF ENTRY	Office Entry
399	55	*	DIRECT TXN	Direct Input Transaction
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	Ministry of Defence
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	77	*	FX ITEM	Foreign Item with 9 Digit Serial Number
399	79	*	CHQDUTRFND	Cheque Duty Refund
399	81	*	REVERSAL	Unpaid Item Reversal
399	82	*	STOPMTS	Stopped MTS Payment
399	83	*	BILL PYMNT	Bill Payment
399	93	*	CR TRUST	Credit Trust Management
399	96	*	REP RESBNK	Repatriation to Reserve Bank
698	13	*	BNK CHRG	BANK CHARGES
698	2	*	CLEAR FEE	Clearance Fee
698	16	*	ACC MNTFEE	Account Maintenance Fee
698	19	*	OD APP FEE	Overdraft Application 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	6	*	ANL CDE DR	ANALYSIS CODE DEBIT

<b>BAI Code</b>	<b>Transaction Code</b>	<b>AUXDOM</b>	<b>Transaction Type</b>	<b>Description</b>
699	7	*	ANL CDE DR	ANALYSIS CODE DEBIT
699	25	*	BKADJ MICR	BANK ADJUSTMENT MICR DEPOSIT
699	30	*	DR(REV CR)	DEBIT (REVERSED CREDIT)
699	35	*	REPRES CHQ	REPRESENTED CHEQUE
699	3	*	COUNT CHQ	Counter Cheque
699	4	*	OFF ENTRY	Office Entry
699	8	*	CHEQUE	Modulus 10 Cheque Serial Number
699	9	*	CHEQUE	Modulus 9 Cheque Serial Number
699	11	*	GOVCHQ DTY	Government Cheque Duty
699	12	*	BILL DRAFT	Bill/Draft
699	14	*	INSURANCE	Insurance
699	15	*	AUTO PAY	Automatic Payment
699	17	*	DEBIT INT	Debit Interest
699	22	*	BNKCHG GST	Bank Charges - GST inclusive
699	23	*	TEL CABLE	Telephone/Cable Cost
699	26	*	CHARGES	Charges (non Fees) with Statement Description
699	27	*	FX ITEM	Foreign Item with 9 Digit Serial Number
699	32	*	STOPMTSREV	Stopped MTS Payment Reversal
699	33	*	BILL PYMNT	Bill Payment
699	36	*	TFR DEBIT	Debit Transfer
699	38	*	EXEMPT	Key From Exempt Cheque or Deposit Book
699	43	*	DEBITTRUST	Debit Trust Management
699	46	*	REP RESBNK	Repatriation to Reserve Bank

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### 6.1.6. Appendix B - 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 transaction 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.
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.