

STRAIGHT THROUGH PROCESSING

FORMATTING GUIDELINES FOR AUSTRALIA



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ANZ PROVIDES FINANCIAL INSTITUTION CLIENTS SOPHISTICATED AND EFFICIENT STRAIGHT THROUGH PROCESSING (STP) FACILITIES.

WE AIM TO ACHIEVE THE HIGHEST POSSIBLE STP RATE ON INCOMING PAYMENTS.

THE KEY TO STP IS PLACING THE CORRECT INFORMATION, IN THE APPROPRIATE FORMAT, IN THE APPLICABLE FIELDS DEFINED BY SWIFT GUIDELINES.

BY USING THE FORMATTING IN THIS GUIDE, FINANCIAL INSTITUTIONS CAN REDUCE THE POSSIBILITY OF PAYMENT ERRORS, SUBSEQUENT ENQUIRIES AND INCREASE THEIR STP RATE.

FOR FURTHER INFORMATION PLEASE REFER TO THE SWIFT USER HANDBOOK CURRENT AT THE TIME OF ISSUANCE.

KEY / NOTES

M/O - Mandatory or Optional SWIFT field (according to SWIFT Guidelines)

NCC - National Clearing Code

BSB - Bank State Branch code (Australia's National Clearing Code is the Bank State Branch (BSB) code).

NOTES

- 1) ANZ AUD Nostro Account number formats are always 6 numeric digits followed by AUD00001 e.g. /123456AUD00001
- 2) BSB numbers are always 6 numeric digits. The prefix is always AU, preceeded by two slashes '//'. E.g. //AU013024

DISCLAIMER

- (a) These guidelines are provided by ANZ to assist our Correspondents achieve straight through processing (STP) of their payments and to reduce the likelihood of errors and manual checks, due to formatting of payment instructions. Other factors may affect the ability of a payment to STP, including, lack of covering funds, the quoting of incorrect details in the payment instruction and any anti-money laundering and/or counter-terrorism financing payment filtering issues.
- (b) These Guidelines are a general guide and exclude payments sent to beneficiaries outside of Australia. Please refer to your ANZ AUS Account Manager should you require guidelines for payments to beneficiaries outside of Australia.

MT200 FINANCIAL INSTITUTION TRANSFER FOR ITS OWN ACCOUNT

TAG	M/O	FIELD NAME	FORMAT	REMARKS
20	M	Transaction Reference Number	16x	This field must not start or end with a slash "/" or contain a double slash "//".
32A	M	Value Date, Ccy, Amount	6!n3!a15d	
53B	O	Sender's Correspondent	(/1!a)/(/34x) (35x)	<p>This field is required if either:</p> <ul style="list-style-type: none"> i. There is a multiple account relationship, and therefore it is required to identify the debit account; or ii. The Sending Bank is not the owner of the account held with the receiver (e.g. The Sending Bank is a branch of the account owner and has debit authority). <p>If required:</p> <ul style="list-style-type: none"> • Quote the account number of the account to be debited. • If an AUD account this should always be a 6 digit number followed by "AUD00001" (e.g. 123456AUD00001). <p>Please note, if you are intending to debit an account where you are not the account holder ANZ must hold the appropriate debit authority from the account holder prior to receiving any payments. If no authority is in place it will result in a delay in processing of your payment.</p>
56A	O	Intermediary	A	Option A is the required option for STP purposes.
57A	M	Account With Institution	A	<p>Requirement is to use option A with an appropriately formatted NCC (eg. //AU013024) and a valid SWIFT BIC for the Account With Institution.</p> <p>A list of commonly used banks generic BSB and SWIFT BIC's are provided at the rear of this document.</p> <p>Errors in completing this field are the main reason for payments failing to STP.</p>
72	O	Sender to Receiver Information	6*35x	Use of this field will prevent STP.

MT202 GENERAL FINANCIAL INSTITUTION TRANSFER

TAG	M/O	FIELD NAME	FORMAT	REMARKS
20	M	Sender's Reference	16x	This field must not start or end with "/" or contain "//".
21	M	Related Reference	16x	
13C	O	Time Indication	/8c/4!n1x4!n	
32A	M	Value Date, Ccy, Amount	6!n3!a15d	
52A	O	Ordering Institution	A	
53A	O	Sender's Correspondent	A	<p>This field is required if either:</p> <ol style="list-style-type: none"> There is a multiple account relationship, and therefore it is required to identify the debit account; or The Sending Bank is not the owner of the account held with the receiver (e.g. The Sending Bank is a branch of the account owner and has debit authority). <p>If required:</p> <ul style="list-style-type: none"> Quote the account number of the account to be debited. If an AUD account this should always be a 6 digit number followed by "AUD00001" (e.g. 123456AUD00001). <p>Please note, if you are intending to debit an account where you are not the account holder ANZ must hold the appropriate debit authority from the account holder prior to receiving any payments. If no authority is in place it will result in a delay in processing of your payment.</p>
54A	O	Receiver's Correspondent	A	Option A is the required option for STP purposes.
56A	O	Intermediary	A	Option A is the required option for STP purposes.
57A	O	Account With Institution	A	<p>For a payment to an account at ANZ:</p> <ul style="list-style-type: none"> This field is not required If your system is required to populate the field, quote the SWIFT BIC for ANZ (ANZBAU3MXXX). <p>For a payment to an account at another bank:</p> <ul style="list-style-type: none"> Option A is required for STP purposes Use a correctly formatted BSB and valid SWIFT BIC for the Account With Institution. <p>A list of commonly used bank generic BSB and SWIFT BIC's are provided at the rear of this document.</p> <p>Errors completing this field are the main reason for payments failing to STP.</p>
58A	M	Beneficiary Institution	A	<p>Option A is the required option for STP purposes.</p> <p>For a payment to an account at ANZ:</p> <ul style="list-style-type: none"> On the first line quote the complete account number without any spaces preceded with a "/" The second line should contain a the SWIFT BIC documented as owner of the account. <p>For a payment to an account at another bank:</p> <ul style="list-style-type: none"> Quote the SWIFT BIC of the beneficiary bank to be credited.
72	O	Sender to Receiver Information	6*35x	Use of this field will prevent STP.

Note: MT202 COV

Where your payment message is a MT202-COV, because of an underlying customer credit transfer, please refer to the MT103 formatting guidelines for specific field formatting guidance.

MT103 SINGLE CUSTOMER CREDIT TRANSFER

TAG	M/O	FIELD NAME	FORMAT	REMARKS
20	M	Sender's Reference	16x	
13C	O	Time Indication	/8c/4!n1!x4!n	
23B	M	Bank Operation Code	4!c	The codeword "CRED" should be used, unless the sending bank is sending payments covered by a SWIFT Service Level Agreement.
23E	O	Instruction Code	4!c(/30x)	
26T	O	Transaction Type Code	3!c	
32A	M	Value Date/ Ccy/ Interbank Settled Amount	6!n3!a15d	
33B	O	Currency/ Instructed Amount	3!a15d	
36	O	Exchange Rate	12d	Mandatory when currency codes in Field 32A and 33B are different.
50A	M	Ordering Customer	F	To comply with the AML Act, Field 50 must contain: <ul style="list-style-type: none"> i. Ordering customer account number; in the absence of an account number - a unique reference number; and ii. Ordering customer full name; and iii. Full Business/Residential Address of the ordering customer (Where the address is unavailable, or includes a P.O Box, the address may be substituted with a national identity number, customer identification number, or date and place of birth). <p>P.O. Boxes (and variants thereof) are not considered acceptable based on AML/CTF legislation and AUSTRAC guidance.</p>
52A	O	Ordering Institution	A	
53A	O	Sender's Correspondent	A	This field is required if either: <ul style="list-style-type: none"> i. There is a multiple account relationship, and therefore it is required to identify the debit account; or ii. The Sending Bank is not the owner of the account held with the receiver (e.g. The Sending Bank is a branch of the account owner and has debit authority). <p>If required:</p> <ul style="list-style-type: none"> • Quote the account number of the account to be debited • If an AUD account this should always be a 6 digit number followed by "AUD00001" (e.g. 123456AUD00001). <p>Please note, if you are intending to debit an account where you are not the account holder ANZ must hold the appropriate debit authority from the account holder prior to receiving any payments. If no authority is in place it will result in a delay in processing of your payment.</p>
54A	O	Receiver's Correspondent	A	Option A is the required option for STP purposes
55A	O	Third Reimbursement Institution	A	Option A is the required option for STP purposes
56A	O	Intermediary Institution	A	Option A is the preferred option for STP purposes. This field is required for payments to non-ANZ customers domiciled outside Australia.

MT103 SINGLE CUSTOMER CREDIT TRANSFER CONTINUE

TAG	M/O	FIELD NAME	FORMAT	REMARKS
57A	O	Account With Institution	A	<p>Option A is the required option for STP purposes.</p> <p>For a payment to a beneficiary account at ANZ using Option A:</p> <ul style="list-style-type: none"> The first line should quote the relevant 6 digit BSB code for the ANZ Branch where the beneficiary maintains their account, preceded with “//AU” The second line should contain ANZBAU3MXXX. <p>Example: //AU123456 ANZBAU3MXXX</p> <p>For a payment to beneficiary account at another bank:</p> <ul style="list-style-type: none"> The first line should quote the relevant 6 digit BSB, preceded with “//AU” The second line should contain a valid SWIFT BIC for the Account With Institution. <p>A list of commonly used banks generic BSB and SWIFT BIC’s are provided at the rear of this document.</p>
59A	M	Beneficiary Customer	No letter	<p>The no letter option is preferred for STP purposes.</p> <ul style="list-style-type: none"> The first line should quote the complete account number, preceded with “/” without any spaces The second line should contain the beneficiary account name and address. <p>Commercial payments processed in Australia are processed based solely on the account number.</p>
70	O	Remittance Information	4*35x	
71A	M	Details of Charges	3!a	One of the following codes must be used - BEN/ OUR / SHA.
71F	O	Sender’s Charges	3!a15d	If Field 71A = BEN , then Field 71F is mandatory to indicate the charges deducted by the Sender. Currency must be the same as the currency in Field 32A.
71G	O	Receiver’s Charges	3!a15d	Optional only if Field 71A is OUR.
72	O	Sender to Receiver Information	6*35x	Use of this field will prevent STP. The use of SWIFT (or bilaterally agreed) codewords is recommended.
77B	O	Regulatory Reporting	3*35x	

BSB FOR NON-ANZ CUSTOMERS (REAL TIME GROSS SETTLEMENT - RTGS) PAYMENTS

ANZ's recommendation for the BSB/NCC is to:

- 1) Use the specific BSB associated with the account
- 2) Refer to the APCA website
- 3) Where the above are not available, a list of the most common major bank BSB and SWIFT BICs are available in the table below.**

FINANCIAL INSTITUTION	BSB/ ROUTER	AUD BIC	CORRECT FORMAT FOR FIELD
Australia and New Zealand Banking Group Ltd	013024	ANZBAU3M	//AU013024
Bank of America National Association	232001	BOFAAUSX	//AU232001
Bank of China	352000	BKCHAU2SFEX	//AU352000
BNP Paribas	229999	BNPAAU2S	//AU229999
Citigroup Pty Limited	242000	CITIAU2X	//AU242000
Commonwealth Bank of Australia	062747	CTBAAU2S	//AU062747
HSBC Bank Australia Limited	342089	HKBAU2SSYD	//AU342089
JPMorgan Chase Bank, N.A.	212200	CHASAU2X	//AU212200
National Australia Bank Limited	083098	NATAAU33	//AU083098
Westpac Banking Corporation	032929	WPACAU2S	//AU032929

**Credit Unions and Building Societies have the same generic SWIFT BIC. Ensure both entity name and BSB is included on all payment instructions, or payments cannot be processed.

FINANCIAL INSTITUTION	BSB/ ROUTER	AUD BIC	CORRECT FORMAT FOR FIELD
Cuscal Limited	802001	CUSCAU2S	//AU802001
Australian Settlements Limited	572200	ASLLAU2CASL	//AU572200
	579920	ASLLAU2SASL	//AU579920
	579925	ASLLAU2SASL	//AU579925

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