APPENDICES

About the Appendices

These appendices provide:

- a list of error messages for invalid international transactions.
- file specifications for:
    - exporting domestic account information from this system
    - exporting foreign currency account information from this system
    - exporting dishonour report information from this system
    - bulkloading domestic data from your accounting or payroll software into this system
    - bulkloading international data from your accounting or payroll software into this system.

List of Error Messages for Invalid International Transactions

An invalid international transaction will prevent an entire batch from being released to and processed by the Bank.

The following is a list of error messages that display if there is an invalid transaction in an international batch.

Refer to the right-hand column below for instructions on how to resolve each error.

Error message	How to resolve this error
Invalid currency code (blank)	The Currency Code field is blank. Please select the required currency code for your payment from the drop-down list.
Payment amount invalid	Enter a valid amount in the Payment Amount field.
Payment amount too big	Enter a valid amount in the Payment Amount field.
Value date invalid	Choose a valid payment date from the Value Date pop-up calendar.
Value date cannot be before today	Choose a valid payment date from the Value Date pop-up calendar.
Value date cannot be future dated that far in advance	Choose a valid payment date from the Value Date pop-up calendar.
Value date cannot fall on a holiday or weekend	Choose a valid payment date from the Value Date pop-up calendar.
Invalid beneficiary country (blank)	The Beneficiary Country field is blank. Please select the beneficiary's country from the drop-down list.
Invalid beneficiary bank country (blank)	The Beneficiary Bank Country field is blank. Please select the beneficiary bank's country from the drop-down list.
Invalid debit account (blank)	The Debit Account field is blank. Select an account to be debited from the drop-down list.
Debit account '" + account + "' has been deleted	The debit account selected has been closed. Please select a different account from the drop-down list.
Invalid charges account	The Bank Charges A/C field is blank. Please select an account from the drop-

(blank)	down list.
Charges account '" + account + "' has been deleted	The Bank Charges A/C selected has been closed. Please select a different account from the drop-down list.
Charges account must be debit or any domestic account	If you chose a domestic account as your Debit A/C, you can only choose a domestic account for your Bank Charges A/C.
Invalid beneficiary name (blank)	The Beneficiary Name field is blank.
Charges account must be domestic account only	If you chose a domestic account as your Debit A/C you can only choose a domestic account for your Bank Charges A/C.
Invalid beneficiary bank SWIFT format	You have entered an invalid beneficiary bank SWIFT code. Please enter the correct code or leave this field blank.
Invalid beneficiary bank (blank)	The Beneficiary Bank field has been left blank. Please enter the beneficiary bank in this field.
Invalid beneficiary bank branch (blank)	The Beneficiary Bank Branch field has been left blank. Please enter the beneficiary bank branch name.
Invalid beneficiary bank address (blank)	The Beneficiary Bank Address field has been left blank. Please enter the beneficiary bank address.
Invalid beneficiary bank sort code format	An invalid beneficiary bank sort code has been entered. Please enter a valid beneficiary bank sort code or leave this field blank.

Export Domestic Account Information - File Specifications

Below are the CSV file format specifications for exporting domestic account balance, transaction and profile records.

ANZ Direct Online 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.

This topic provides file specifications for:

- domestic account balances

- domestic account transactions (including account balances)

- domestic account profiles.

The content of each text file is comma-delimited. Each account balance, transaction or profile is a single line or record in the file.

Some fields are generated as quoted strings. e.g. "DEPOSIT 0819". Refer to the examples below.

Dates must be Year 2000 compliant (DD/MM/YYYY).

Example of a domestic account balance export file:

111111,"01-0012-0123456-00",-000028231.86, 000000000.00, 000000000.00,-000028231.86,"05/06/2006","ANZ DIR ONLINE"

111111,"01-0012-0123456-02", 000163810.14, 000000042.00, 000000005.00, 000163773.14,"05/06/2006","ANZ DIR ONLINE"

111111,"01-0012-0123456-25", 000254851.96, 000000005.00, 000000038.25, 000254885.21,"05/06/2006","ANZ DIR ONLINE"

Example of a domestic account transaction export file:

3,111111,"01-0012-0654321-00",-87.90,000000040783,000,"","PARTICULARS", "AN CODE","40783","ABC CO LTD","05/06/2006"

3,111111,"01-0012-0654321-00",-35.00,,000,"AP","ABC CO","AUTO PYMT","40493", "ABC CO LTD","05/06/2006"

3,111111,"01-0012-0654321-00",586.40,000000960916,050,"DC","NZ 2001720","C14", "960916","COMPANY CO","05/06/2006"

3,111111,"01-0012-0654321-00",321.15,,050,"DC","","","","TEST COMPANY","05/06/2006"

3,111111,"01-0012-0654321-00",32305.84,,050,"DC","25417852","","","TEST COMPANY","05/06/2006"

3,111111,"01-0012-0654321-00",3765.55,,050,"DC","BULK","GOODS","ABC CO", "ABC CO LTD","05/06/2006"

5,111111,"01-0012-0654321-00,47313.98,"","","OPENING BALANCE","","", "ANZ DIR ONLINE","05/06/2006"

6,111111,"01-0012-0654321-00",84170.02,"","","CLOSING BALANCE","","",
"ANZ DIR ONLINE","05/06/2006"

8,111111,"01-0012-0654321-00",-122.90,2,000,"DEBITS ","","","","05/06/2006"

8,111111,"01-0012-0654321-00",36978.94,4,050,"CREDITS","","","","05/06/2006"

3,111111,"01-0012-0654321-25",9579.18,000000000011,064,"","DEPOSIT 0311","","11",
"ANZ DIR ONLINE 2","05/06/2006"

5,111111,"01-0012-0654321-25,166660.56,"","","OPENING BALANCE","","","ANZ DIR
ONLINE","05/06/2006"

6,111111,"01-0012-0654321-25",176239.74,"","","CLOSING BALANCE","","","ANZ DIR
ONLINE","05/06/2006"

8,111111,"01-0012-0654321-25",0.00,0,000,"DEBITS ","","","","05/06/2006"

8,111111,"01-0012-0654321-25",9579.18,1,050,"CREDITS","","","","05/06/2006"

9,999999,"99-9999-9999999-99",-122.90,2,"000","DEBITS ","","","","05/06/2006"

9,999999,"99-9999-9999999-99",46558.12,5,"050","CREDITS","","","","05/06/2006"

Example of a domestic account profile export file:

111111,"01-0434-0123456-00","06/07/2006","ANZ DIR TEST",
000540732.68,"D",000009103.52,000000000.00,,,,0.000,0000000000000000.00,0.000,
0000000000000000.00,0.000,0000000000000000.00,0.000,0000000000000000.00,0.000,00
00000000 000000.00,0.000,0000000000.00,0

File specifications for domestic account balances

The domestic account balance extract file contains a single record for each account within each
date. The format of this record is shown in the table below.

Example:

111111,"01-0012-0123456-00",-000028231.86, 000000000.00, 000000000.00,-
000028231.86,"05/06/2006","ANZ DIR ONLINE"

Name	Size - Max	Contents
Domestic Account Balance Record		
Corporate ID	6 Numeric	CMS ID (Account Group identifier for bank use)
Account Number	18 Characters	In format: BB-BBBB-AAAAAAA-SS
Opening Balance	13 Numeric	Preceded by sign (- for debit, blank for credit) + 9 Numeric + Decimal Point + 2 Decimal Places
Total Debit Transactions	13 Numeric	Preceded by sign (- for debit, blank for credit) +

		9 Numeric + Decimal Point + 2 Decimal Places
Total Credit Transactions	13 Numeric	Preceded by sign (- for debit, blank for credit) +
		9 Numeric + Decimal Point + 2 Decimal Places
Closing Balance	13 Numeric	Preceded by sign (- for debit, blank for credit) +
		9 Numeric + Decimal Point + 2 Decimal Places
Transaction Date	10 Characters	DD/MM/YYYY
Short Name	15 Characters	The account name

File specifications for domestic account transactions

The domestic account transactions extract file is made up of a number of different record types. These record types are identified by the contents of the first field, as detailed in the following table:

First Field	Record Type
3	Account Transactions
5	Opening Balance
6	Closing Balance
8	Account Totals
9	Date Totals

Transaction records for each record type

For each record an example of the text file is given. The tables give a detailed description of each record file.

Record type 3 - Transaction record

There is at least one transaction record for each account within each date. If there are no transactions across an account for a particular date, then no records are created. i.e. Records 5,6,8,9 cannot be created without at least one record 3.

Example:

3,111111,"01-0012-0654321-00",-87.90,000000040783,000,"","PARTICULARS","AN CODE","40783","ABC CO LTD","05/06/2006"

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Domestic Account Transactions - Record Type 3 (Transaction Record)		
Field Name	**Size - Max**	**Contents**
Record Type	1 Character	3
Corporate ID	6 Numeric	CMS ID (Account Group identifier for Bank use)
Account Number	18 Characters	In format: BB-BBBB-AAAAAAA-SS
Transaction Amount	12 or 13 Numeric	9 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is debit)
Serial Number	12 Numeric	Cheque Serial Number
Transaction Code	3 Numeric	e.g. 000 = debit
Statement Code	2 Characters	e.g. AP = Automatic Payment
Particulars	12 Characters	Statement details
Analysis Code	12 Characters	Statement details
Reference	12 Characters	Statement details
Other Party Name	20 Characters	Statement details
Transaction Date	10 Characters	DD/MM/YYYY

Record type 5 - Opening balance record

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

Example:

5,111111,"01-0012-0654321-00,47313.98,"","","OPENING BALANCE","",""," ANZ DIR ONLINE","06/07/2006"

Domestic Account Transactions - Record Type 5 (Opening Balance)		
Field Name	**Size - Max**	**Contents**
Record Type	1 Numeric	5
Corporate ID	6 Numeric	CMS ID (Account Group identifier for Bank

		use)
Account Number	18 Characters	In format: BB-BBBB-AAAAAAA-SS
Opening Balance	12 or 13 Numeric	9 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is debit)
Null		Empty Field
Null		Empty Field
Particulars		"Opening Balance"
Null		Empty Field
Null		Empty Field
Short Name	15 Characters	The account name
Transaction Date	10 Characters	DD/MM/YYYY

Record type 6 - Closing balance record

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

Example:

6,111111,"01-0012-0654321-25",176239.74,"","","CLOSING BALANCE","","","ANZ DIR ONLINE","05/06/2006"

Domestic Account Transactions - Record Type 6 (Closing Balance Record)		
Field Name	**Size - Max**	**Contents**
Record Type	1 Numeric	6
Corporate ID	6 Numeric	CMS ID (Account Group identifier for Bank use)
Account Number	18 Characters	In format: BB-BBBB-AAAAAAA-SS
Closing Balance	12 or 13 Numeric	9 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is debit)
Null		Empty Field

Null		Empty Field
Particulars		"Closing Balance"
Null		Empty Field
Null		Empty Field
Short Name	15 Characters	The account name
Transaction Date	8 or 10 Characters	DD/MM/YYYY

Record type 8 - Account total record

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

Example:

8,111111,"01-0012-0654321-25",0.00,0,000,"DEBITS ","","","","05/06/2006"

8,111111,"01-0012-0654321-25",9579.18,1,050,"CREDITS","","","","05/06/2006"

Domestic Account Transactions - Record Type 8 (Account Total Record)		
Field Name	**Size - Max**	**Contents**
Record Type	1 Numeric	8
Corporate ID	6 Numeric	CMS ID (Account Group identifier for Bank use)
Account Number	18 Characters	In format: BB-BBBB-AAAAAAA-SS
Total Amount of Transactions for the account	12 or 13 Numeric	9 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is debit)
Number Of Transactions	6 Numeric	Total number of (Cr or Dr) transactions for the account and date
Transaction Code	3 Numeric	000 For Debits, 050 For Credits
Particulars	6 Numeric	Either "DEBITS" or "CREDITS"
Null		Empty Field
Null		Empty Field

Null		Empty Field
Transaction Date	10 Characters	DD/MM/YYYY

Record type 9 - Date total 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.

Example:

9,999999,"99-9999-9999999-99",-122.90,2,"000","DEBITS ","","","","05/06/2006"

9,999999,"99-9999-9999999-99",46558.12,5,"050","CREDITS","","","","05/06/2006"

Domestic Account Transactions - Record Type 9 (Date Total Record)		
Field Name	**Size - Max**	**Contents**
Record Type	1 Numeric	9
Corporate ID	6 Numeric	999999
Account Number	18 Characters	99-9999-9999999-99
Total Amount of All Account Transactions for the Date	12 or 13 Numeric	9 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is debit)
Number Of Transactions	6 Numeric	Total number of (Cr or Dr) transactions for all accounts for the date.
Transaction Code	3 Numeric	000 For Debits, 050 For Credits
Particulars	6 Numeric	Either "DEBITS" or "CREDITS"
Null		Empty Field
Null		Empty Field
Null		Empty Field
Transaction Date	10 Characters	DD/MM/YYYY

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File specifications for domestic account profiles

The domestic account profiles extract file contains a single record for each account within each date. The format of this record is shown in the table below.

Example:

111111,"01-0434-0123456-00","06/07/2006","ANZ DIR TEST",
000540732.68,"D",000009103.52,000000000.00,,,,0.000,0000000000000000.00,0.000,0000
00000
0000000.00,0.000,0000000000000000.00,0.000,0000000000000000.00,0.000,0000000000
000000.00,0.000,0000000000.00,0

Domestic Account Profile Record		
Field Name	**Size - Max**	**Contents**
Corporate ID	6 Numeric	CMS ID (Account Group identifier for Bank use)
Account Number	18 Characters	In format: BB-BBBB-AAAAAAA-SS
Date	10 Characters	DD/MM/YYYY
Short Name	15 Characters	The account name
Current Balance	12 Characters	9 Numeric + Decimal Point + 2 Decimal Places
Balance Type	1 Characters	C = Credit or D = Debit
Debit Interest Accrued	12 Numeric	9 Numeric + Decimal Point + 2 Decimal Places
Credit Interest Accrued	12 Numeric	9 Numeric + Decimal Point + 2 Decimal Places
Service Fees Accrued	Null	No longer used
Bank Fees Accrued	Null	No longer used
Charges In Transit	Null	No longer used
Credit Rate One	5 Numeric	2 Numeric + Decimal Point + 3 Decimal Places
Credit Limit One	19 Numeric	9 Numeric + Decimal Point + 2 Decimal Places
Credit Rate Two	5 Numeric	2 Numeric + Decimal Point + 3 Decimal Places
Credit Limit Two	19 Numeric	9 Numeric + Decimal Point + 2 Decimal

		Places
Credit Rate Three	5 Numeric	2 Numeric + Decimal Point + 3 Decimal Places
Credit Limit Three	19 Numeric	9 Numeric + Decimal Point + 2 Decimal Places
Debit Rate One	5 Numeric	2 Numeric + Decimal Point + 3 Decimal Places
Debit Limit One	19 Numeric	9 Numeric + Decimal Point + 2 Decimal Places
Debit Rate Two	5 Numeric	2 Numeric + Decimal Point + 3 Decimal Places
Debit Limit Two	19 Numeric	9 Numeric + Decimal Point + 2 Decimal Places
Debit Rate Three	5 Numeric	2 Numeric + Decimal Point + 3 Decimal Places
Debit Limit Three	19 Numeric	9 Numeric + Decimal Point + 2 Decimal Places
Setoff Rate	Null	No longer used 0

Export Foreign Currency Account Information - File Specifications

Below are the file format specifications for exporting foreign currency account balance and transaction records.

This topic includes:

- file specifications for foreign currency account balance records

- file specifications for foreign currency account transaction records.

File specifications for foreign currency account balances

The foreign currency account balance export file contains a single record for each account within each date. The format of this record is shown in the table below.

Example:

"123456USD00001","17/07/2006","USD","15611.34","4388.66","","","1.75000000","13.92","2
.85000000",
"1.24","4388.66",""

Foreign Currency Account Balance Record	
Field Name	**Contents**
Account Number	In the format 999999CCY00001, e.g. 123456USD00001
Balance Date	In the format DD/MM/YYYY
Currency Code	The 3 character currency of the account, e.g. USD
Opening Balance	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places (note sign is – for Dr amount)
Closing Balance	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places (note sign is - for Dr amount)
Last Statement Date	Empty field (used by ANZ Direct Online)
Last Operation Date	Empty field (used by ANZ Direct Online)

Credit Interest Rate	1 numeric + decimal point + 8 decimal places
Credit Interest Accrued	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places (note sign is - for Dr amount)
Debit Interest Rate	1 numeric + decimal point + 8 decimal places
Debit Interest Accrued	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places (note sign is - for Dr amount)
Cleared Balance	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places (note sign is - for Dr amount)
Domestic Equivalent	Empty field (used by ANZ Direct Online)

File specifications for foreign currency account transactions

The foreign currency account transaction export file contains a single record for each transaction within each date. The format of this record is shown in the table below.

Example:

"123456EUR00001","14/07/2006","EUR","-36000.00","IFT4061296547 KLAUS KUHN"

"123456EUR00001","17/07/2006","EUR","20000.00","0607140099491179 BLUESCOPE STEEL (FINANC"

Foreign Currency Account Transaction Record	
Field Name	**Contents**
Account Number	In the format 999999CCY00001, e.g. 123456EUR00001
Transaction Date	In the format DD/MM/YYYY
Currency Code	The 3 character currency of the account, e.g. EUR
Transaction Amount	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places

	(note sign is - for Dr amount)
Narrative	40 characters of free format narrative

Export Dishonour Report Information - File Specifications

The Dishonour Report is a Bank-generated report which provides a list of dishonoured transactions.

The Dishonour Report is currently available through ANZ Direct Online and contains a list of all dishonoured transactions for a selected range of account(s) and day(s).

This topic provides the:

- file specifications for exporting dishonoured transaction information
- a list of dishonour transaction codes and associated reasons

File specifications for exporting in CSV format

The CSV export file is only made up of type "3" records. There is at least one transaction record for each account within each date. If there are no transactions across an account for a particular date, then no records are created.

The record type is identified by the contents of the first field, as detailed in the following table:

First Field	Record Type
3	Account Transactions

Sorting order

Account Number: ascending order

(Within Account Number): ascending date order

Example:

3,111111,"01-0505-0009999-00",-000000091.39,000000201753,001,"DD","DISHONOUR-01","","201753","D MORTON CONT","04/05/2006"

Domestic Account Transactions - Record Type 3 (Transaction Record)		
Field Name	**Size - Max**	**Contents**
Record Type	1 Character	3
Corporate ID	6 Numeric	CMS ID (Account Group identifier for Bank use)
Account Number	18 Characters	In format: BB-BBBB-AAAAAAA-SS (ANZ use a 2-4-7-2 format for their other reports)

Transaction Amount	13 Numeric	Sign "-" + 9 Numeric + Decimal Point + 2 Decimal Places
Serial Number	12 Numeric	Cheque Serial Number
Transaction Code	3 Numeric	Always be "001" for dishonoured transactions
Statement Code	2 Characters	Statement code
Particulars	12 Characters	Particulars Dishonour Code is in the Particulars field e.g. "DISHONOUR-01" = Authorisation not held. See numeral 4 for dishonour codes/reasons.
Analysis Code	12 Characters	Statement details
Reference	12 Characters	Statement details
Other Party Name	20 Characters	Statement details
Transaction Date	10 Characters	DD/MM/YYYY

Dishonour transaction codes and reasons

Dishonour Code	Reason
01	Authorisation Not Held
02	Accounts closed/transferred
03	Insufficient Funds (where debtor banks at other than ANZ, BNZ, WBC or NBNZ)
04	Authorisation Stopped
05	Authority Cancelled
06	Account Closed
07	Account Transferred
08	Payment Limit Exceeded
30	Account Invalid

Bulkloading Domestic Transactions - File Specifications

Below are the MTS file format specifications for bulkloading domestic transaction data.

ANZ Direct Online includes a bulkload function that allows a file of domestic transactions to be imported directly into an ANZ Direct Online domestic batch instead of being keyed in manually.

Many accounting software packages are (or can be made) capable of producing a file of domestic payment transactions in the format required by the bulkload function.

Please check with your accounting software supplier to check that your software can produce a file in the required format for bulkloading.

File details:

- A domestic payment file is made up of 3 record types. A valid file must have a Header Record, one or more Transaction Records and a Control Record.

- The delimiter between fields is a comma, so text fields such as Other Party Name should not contain commas.

- Each transaction record can vary in length.

- Each line must end with a carriage return (CR=x'oD') and line feed (LF=x'oA') pair of characters in that order.

- Numeric fields should only have digit values (0 - 9). Character fields can contain both alpha and numeric values.

Contact the help desk for preliminary test:

To ensure that the file formats are correct and to minimise any problems before you go 'live' with your first interface batch, please contact the ANZ Direct Online Help Desk on 0800 269 347 to arrange for a test to be undertaken.

Example:

This is an example of a complete MTS file:

1,,,,,,20060725,20060725,

2,0101230456789000,50,221300,TEST CUST1,,,,WAGES,DEMONSTRATION COMP,,,WAGES

2,0604750123456002,50,80000,TEST CUST2,,,,WAGES,DEMONSTRATION COMP,,,WAGES

2,0303210987654030,50,82400,TEST CUST3,,,,WAGES,DEMONSTRATION COMP,,,WAGES

2,1161001234567040,50,119700,TEST CUST4,,,,WAGES,DEMONSTRATION COMP,,,WAGES

3, 503400,4,70192802466

File specifications for bulkloading

Record 1 - MTS header record

This record is currently used in ANZ Direct and can be used in ANZ Direct Online. Users that are new to ANZ Direct Online and have not previously used the importing function in ANZ Direct should use this header type.

To allow for merging of extra data by ANZ Direct Online, your Header Record should look like the example below.

Example:

1,,,,,,20060725,20060725,

Name	Size - Max	Type	Contents	Mandatory
MTS Header Record				
Record Type	Single Character	Numeric	1	Yes
Subscriber ID	Up to 16 Digits	Numeric	*Empty field	No
Batch Number	Up to 2 Digits	Numeric	*Empty field	No
Null	Up to 4 Digits	Numeric	*Empty field	No
Subscriber's Acct No.	15 Digits	Numeric	*Empty field	No
Batch Type	1 Digit	Numeric	*Empty field	No
Batch Due Date	8 Digits	Numeric	In the form YYYYMMDD	Yes
Batch Creation Date	8 Digits	Numeric	In the form YYYYMMDD	Yes

* These fields can contain data but ANZ Direct Online ignores this information.

Record 2 - Transaction record

Example:

2,0101230456789000,50,221300,TEST CUST1,,,,WAGES,DEMONSTRATION COMP,,,WAGES

2,0604750123456002,50,80000,TEST CUST2,,,,WAGES,DEMONSTRATION COMP,,,WAGES

Name	Size - Max	Type	Contents	Mandatory
Transaction Record				

Record Type	Single Character	Numeric	2	Yes
Account Number	15 or 16 Digits	Numeric	In Form BBBBBBAAAAAAASS or BBBBBBAAAAAAASSS	Yes
Transaction Code	2 Digits	Numeric	Refer Below for Transaction Codes	Yes
Amount	11 Digits	Numeric	The amount is in cents. No Dollar Signs, Commas or Decimal Points.	Yes
Other Party Name	20 Characters	Char/Num	Party Receiving Payment	No
Other Party Reference	12 Characters	Char/Num	Other Party Statement Details	No
Other Party Analysis Code	12 Characters	Char/Num	Other Party Statement Details	No
Other Party Alpha Reference	12 Characters	Char/Num	Not Used (but must be allowed for)	No
Other Party Particulars	12 Characters	Char/Num	Other Party Statement Details	No
Subscribers Name	20 Characters	Char/Num	Name of Party Making Payment	No
Subscribers Analysis Code	12 Characters	Char/Num	Details on Your Statement	No
Subscribers Reference	12 Characters	Char/Num	Details on Your Statement	No
Subscribers Particulars	12 Characters	Char/Num	Details on Your Statement	No

Notes:

- Transaction Code - The following codes are available:
    - **50** - Standard Credit
    - **00** - Standard Debit
- Account Numbers can be 15 or 16 digits long dependent on the suffix length. For example if a 00 suffix is entered it will automatically be padded out to 000. If a 25 suffix is enter it will be padded to 025. A suffix cannot be greater than 99.

Please note that for a bulk batch that any statement details (Particulars, Reference, etc) loaded against individual transactions will not appear on your own statement.

Record 3 - Control record

Example:

3, 503400,4,70192802466

Name	Size - Max	Type	Contents	Mandatory
Control Record				
Record Type	Single Digit	Numeric	3	Yes
Batch Total Amount	11 Digits	Numeric	The amount is in cents. No dollar signs, commas or decimal points	Yes
Number of Transactions	5 Digits	Numeric	Total number of Transactions	Yes
Hash Total	11 Digits	Numeric	Sum of Branch / Account Numbers, Overflow Ignored	Yes

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.

Example:

01 0123 0456789 00

06 0475 0123456 02

03 0321 0987654 30

<u>11 6100 1234567 040</u>

   7019 2802466

The hash total is therefore 70192802466.

If the hash total is more than 11 characters, exclude the extra characters on the left end.

Bulkloading International Transactions - File Specifications

Below are the file format specifications for bulkloading international transaction data into ANZ Direct Online from your accounting and / or payroll software. These specifications are for the IT / technical team in your organisation.

What is bulkloading?

The bulkloading function enables a file of batch data to be imported into the ANZ Direct Online system without having to manually enter the transactions.

Check with your software supplier

Please check with your accounting software supplier to check that your software can produce a file in the required format for bulkloading.

Topics in this supplement:

General rules for bulkloading

Rules for bulkloading deals

International money transfer bulkloading file format and example format

General rules for bulkloading

1. Ensure that the file being bulkloaded is a flat file (i.e. text file). ANZ Direct Online will display an error message if the file is not a flat file (i.e. has binary characters).

2. Ensure that the bulkload file contains 1 record per transaction. Each record must end with <LF> or <CRLF> character. In text files, these are automatically entered when you press enter to move to the next line.

3. The bulkload file must be comma delimited, i.e. each field in the record must be separated by a comma (,).

4. Ensure that there are no spaces between fields. There must not be any spaces at the beginning or end of each record.

5. You must specify values for the mandatory fields and only non-mandatory fields may be left blank. Use commas to separate non-mandatory fields which remain blank i.e. leave no spaces in between e.g. JR",,

6. 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. Ensure that inverted commas are NOT used anywhere else in the file.

7. There must be a minimum of 1 record and a maximum of 1250 records in an international bulkload file.

8. There is no set (default) directory location for the bulkload file. You may use any location accessible from your computer and ANZ Direct Online will remember the location each time you bulkload.

9. If the bulkload file has fields containing invalid data then ANZ Direct Online will display those fields as 'blanks' when you view the batch in ANZ Direct Online. ANZ Direct

Online will not bulkload the erroneous field values. You must refer to the error report to view any errors.

10. ANZ Direct Online will not bulkload files that have more than 100 errors. Instead, ANZ Direct Online will produce an error report highlighting the faults in your bulkload file that must be fixed before it can be bulkloaded successfully.

   You can view the errors report by clicking the "Errors Report" button on the bulkload failed message window. You can also view the report when bulkloading is successful in cases where there are less than 100 errors. Note also by default, the error report is stored in the following directory location:
   C:\Documents and Settings\<username>\Local Settings\Application Data\anzdir\bulkload

   Please note that this report does not highlight all errors: The bulkloading process performs basic data validations and the remaining checks are performed by ANZ Direct Online after bulkloading has been done. After bulkloading errors display when you view a batch.

11. Data in the bulkload file is NOT CASE SENSITIVE. Any data in the bulkload file that is in lowercase will automatically be converted to uppercase by ANZ Direct Online during the bulkload process.

Rules for bulkloading deals

1. If you specify the credit amount and exchange rate in the bulkload file but no corresponding deal number, then the bulkloading process will NOT work. These fields will show as having errors in the errors report.

2. If you specify the deal number but no corresponding credit amount and / or exchange rate in the bulkload file, then the system will bulkload the deal number and assign the values "0.00" for the corresponding credit amount and exchange rate fields.

3. When the payment currency is the same as the currency of the foreign currency account to be debited, you must NOT specify the following fields as the bulkloading process will NOT work:

   - Deal number

   - Credit amount

   - Exchange rate.

   This is because deals are not required in this scenario.

4. For currency conversion (field 25 of IMTs) :

   - "EXCH" is used when you use the value date exchange rate only

   - "DEAL" is used when you use the existing deals only

   - "BOTH" is used when you use deals for part payment and the value date exchange rate for the shortfall.

5. For overseas bank charges (field 24 of IMTs):

   - "SHA" is used when any fees set by the overseas bank shall be covered by the payee (beneficiary)

   - "OUR" is used when all the charges are paid by you, including any extra fees set by a overseas bank.

International money transfer bulkloading file format

Mandatory Fields   Optional Fields

1. Payment Currency (Code)
- Field size: 3
- Allows characters A..Z a..z
- Must be a valid currency code

2. Payment Amount
- Field size: 15
- Allows digits 0..9 and decimal
- Maximum 3 digits allowed after the decimal

3. Value Date
- Field size: 8
- Format: DDMMYYYY
- Must be greater/equal to present date
- Allows digits 0..9

4. Beneficiary Bank Country (Code)
- Field size: 2
- Allows characters A..Z a..z
- Must be a valid country code

5. Debit Account Number
- Field size: 20
- Domestic format: 2-4-8-3 (include hyphen)
- ANZ FCA format: 123456ABC12345 NBNZ format: ABCDEF-ABC12
- Allows characters A..Z a..z 0..9 -

6. Your Reference
- Field size: 16
- Allows characters 0..9 A..Z a..z ( ) - +

7. Charges Account Number
- Same rules as field 5 "Debit Account Number"

8. Beneficiary Account Number or IBAN
- Field size: 34
- Allows Alphanumeric* characters, but spaces not allowed.

9. Beneficiary Account Name
- Field size: 35
- Allows Alphanumeric* characters

10. Beneficiary Address 1
11. Beneficiary Address 2
12. Beneficiary Address 3
- Field size: 35 X 3 fields
- Allows Alphanumeric* characters

13. Message to Beneficiary 1
14. Message to Beneficiary 2
15. Message to Beneficiary 3
16. Message to Beneficiary 4
- Field size: 35 X 4 fields
- Allows Alphanumeric* characters

17. SWIFT / BIC *
- Field size: 11
- Allows Alphanumeric* characters
- Must be a valid SWIFT Code

18. Bank Name *
- Field size: 35
- Allows Alphanumeric* characters

19. Bank Branch
- Field size: 35
- Allows Alphanumeric* characters

20. Bank Address 1
21. Bank Address 2
- Field size: 35 X 2 fields
- Allows Alphanumeric* characters

22. Sort Code / BSB
- Field size: 12
- Allows Alphanumeric* characters

23. Intermediary Bank BIC or Sort Code
- Field size: 12
- Allows Alphanumeric* characters

24. Overseas Bank Charges
- Field size: 3
- Only valid entries: 'SHA' or 'OUR'

25. Currency Conversion
- Field size: 4
- Only valid entries: 'EXCH' or 'DEAL' or 'BOTH'
- If 'EXCH' then there must be no value in deal number, credit amount and exchange rate fields.

26. Deal Number 1
29. Deal Number 2
32. Deal Number 3
- Field Size: 8 X 3 fields
- Allows Alphanumeric* characters

27. Credit Amount 1
30. Credit Amount 2
33. Credit Amount 3
- Field size: 15 X 3 fields
- Allows digits 0..9 and decimal
- Maximum 3 digits allowed after the decimal

28. Exchange Rate 1
31. Exchange Rate 2
34. Exchange Rate 3
- Field size: 10 X 3 fields
- Allows digits 0..9 and decimal
- There must not be more than 5 digits before the decimal and 4 digits after the decimal

* **Alphanumeric characters : a..z A..Z 0..9   / ? : ( ) . , ' -**
Must be *enclosed in* inverted commas. Size stated above does not include inverted commas. Spaces allowed.

** You must specify values for either one of the two fields: BIC (SWIFT) or Bank Name

*** You must not enter any deals when the payment currency is the same as the currency of the debit account FCA.
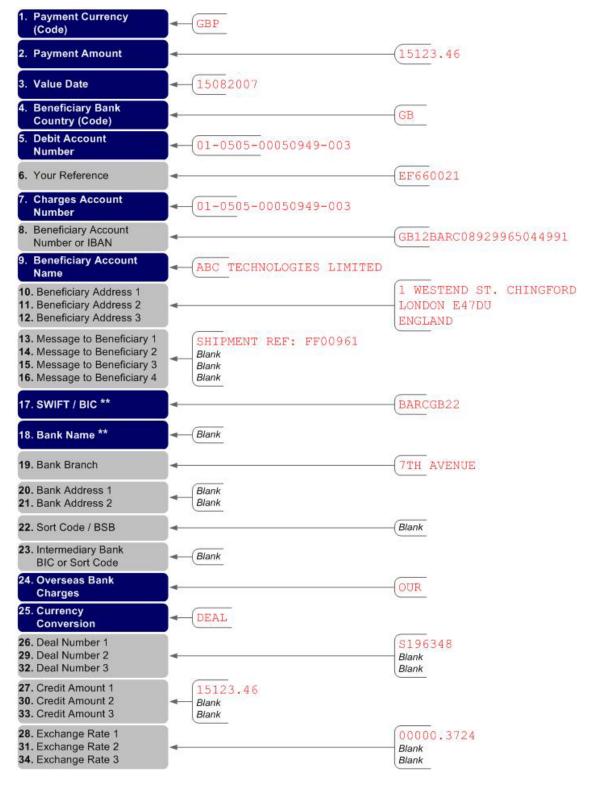
ANZ Direct Online

Example of an IMT bulkloading file format

GBP,15123.46,15082007,GB,01-0505-00050949-003,EF660021,
01-0505-00050949-003,"GB12BARC08929965044991",
"ABC TECHNOLOGIES LIMITED","1 WESTEND ST. CHINGFORD",
"LONDON E47DU","ENGLAND","SHIPMENT REF: FF00961",,,,
"BARCGB22",,"7TH AVENUE",,,,,OUR,DEAL,"S196348",15123.46,
00000.3724,,,,,,,

ANZ

Explanation of example

1. Payment Currency (Code)	GBP
2. Payment Amount	15123.46
3. Value Date	15082007
4. Beneficiary Bank Country (Code)	GB
5. Debit Account Number	01-0505-00050949-003
6. Your Reference	EF660021
7. Charges Account Number	01-0505-00050949-003
8. Beneficiary Account Number or IBAN	GB12BARC08929965044991
9. Beneficiary Account Name	ABC TECHNOLOGIES LIMITED
10. Beneficiary Address 1 11. Beneficiary Address 2 12. Beneficiary Address 3	1 WESTEND ST. CHINGFORD LONDON E47DU ENGLAND
13. Message to Beneficiary 1 14. Message to Beneficiary 2 15. Message to Beneficiary 3 16. Message to Beneficiary 4	SHIPMENT REF: FF00961 Blank Blank Blank
17. SWIFT / BIC **	BARCGB22
18. Bank Name **	Blank
19. Bank Branch	7TH AVENUE
20. Bank Address 1 21. Bank Address 2	Blank Blank
22. Sort Code / BSB	Blank
23. Intermediary Bank BIC or Sort Code	Blank
24. Overseas Bank Charges	OUR
25. Currency Conversion	DEAL
26. Deal Number 1 29. Deal Number 2 32. Deal Number 3	S196348 Blank Blank
27. Credit Amount 1 30. Credit Amount 2 33. Credit Amount 3	15123.46 Blank Blank
28. Exchange Rate 1 31. Exchange Rate 2 34. Exchange Rate 3	00000.3724 Blank Blank