

MX FORMATTING GUIDELINES

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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, IN CONJUNCTION WITH THE CBPR+ USAGE GUIDELINES, FINANCIAL INSTITUTIONS CAN REDUCE THE POSSIBILITY OF PAYMENT ERRORS, SUBSEQUENT ENQUIRIES AND INCREASE THEIR STP RATE.

FOR FURTHER INFORMATION PLEASE REFER TO THE CURRENT SWIFT USER HANDBOOK.

KEY / NOTES

NCC - National Clearing Code

NOTES

1) ANZ NZD Nostro Account number formats are always 6 numeric digits followed by "NZD00001" e.g /123456NZD00001

IMPORTANT NOTICE

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Please refer to the 'Important Information' section at the end of this document.

PACS.008 FI TO FI CUSTOMER CREDIT TRANSFER

XML Message Item Name / Path	XML Tag	ANZ Requirements
InterbankSettlementDate	<IntrBkSttlmDt>	Settlement date must be no more than 30 calendar days of create date for STP processing
Debtor	<Dbtr>	<p>To comply with the AML guidelines, Debtor element must contain:</p> <ol style="list-style-type: none"> Ordering customer account number; in the absence of an account number - a unique reference number in <DbtrAcct><Id> sub element; and Ordering customer full name full name <Nm>; and Full Business/Residential Address of the ordering customer <PstlAdr>; (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 guidance.</p>
DebtorAgent	<DbtrAgt>	Use of <BICFI> only is required for STP purposes.
SettlementInformation SettlementAccount	<SttlmAcct>	<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 BIC11 of the Instructing Agent is not the owner of the account held with the Instructed Agent (e.g. The sending bank is a branch of the account owner and has debit authority). <p>If required: Settlement Account ID, <SttlmAcct><Id>, sub element is to be used.</p> <ul style="list-style-type: none"> Quote the account number of the account to be debited. If an NZD account this should always be a 6-digit number followed by "NZD00001" (e.g. 123456NZD00001). <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>
InstructingReimbursementAgent	<InstgRmbrsmntAgt>	Use of <BICFI> only is required for STP purposes.
InstructedReimbursementAgent	<InstdRmbrsmntAgt>	
ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	
PreviousInstructingAgent1	<PrvsInstgAgt1>	Use of <BICFI> only is required for STP purposes
PreviousInstructingAgent2	<PrvsInstgAgt2>	
PreviousInstructingAgent3	<PrvsInstgAgt3>	
IntermediaryAgent1	<IntrmyAgt1>	Use of <BICFI> only is required for STP purposes
IntermediaryAgent2	<IntrmyAgt2>	These elements should only be used for payments to Creditor Agents domiciled outside NZ.
IntermediaryAgent3	<IntrmyAgt3>	
CreditorAgent	<CdtrAgt>	<p>Preference is to use <BICFI> only using only a valid SWIFT BIC. A list of valid SWIFT codes is provided at the rear of this document.</p> <p>Alternatively, <ClrSysId> of NZNCC can be used; and the 6-digit bank and branch number to be provided in <MmblId> sub element</p> <p>Errors completing this field are the main reason for payments failing to STP.</p>

XML Message Item Name / Path	XML Tag	ANZ Requirements
Creditor	<Cdtr>	<p><CdtrAcct><Id> NZD transactions should quote the complete 15/16 digit account number, including the 6-digit bank and branch number, format as 010123012345600</p> <p>FCY accounts can be 14 digit long, format as 123456CCY0001 or AAAAAACCY00</p> <p>Both Creditor Name<Nm> and Postal Address <PstIAdr> should be quoted.</p> <p>Note: The account number will take precedence over the beneficiary name.</p>
RemittanceInformation	<RmtInf>	Unstructured <Ustrd> sub element to be used.
InstructionForCreditorAgent	<InstrForCdtrAgt>	Use of these elements will prevent STP.
InstructionForNextAgent	<InstrForNxtAgt>	The use of agreed codewords only is recommended.

PACS.009 (CORE AND COV) FINANCIAL INSTITUTION CREDIT TRANSFER

XML Message Item Name / Path	XML Tag	ANZ Requirements
InterbankSettlementDate	<IntrBkSttlmDt>	Settlement date must be no more than 30 calendar days of create date for STP processing
DebtorAgent	<DbtrAgt>	Use of <BICFI> only is required for STP purposes.
SettlementInformation SettlementAccount	<SttlmAcct>	<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 BIC11 of the Instructing Agent is not the owner of the account held with the Instructed Agent (e.g. The sending bank is a branch of the account owner and has debit authority). <p>If required:</p> <p>Settlement Account ID, <SttlmAcct><Id>, sub element is to be used.</p> <ul style="list-style-type: none"> • Quote the account number of the account to be debited. • If an NZD account this should always be a 6-digit number followed by "NZD00001" (e.g. 123456NZD00001). <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>
IntermediaryAgent1	<IntrmyAgt1>	Use of <BICFI> only is required for STP purposes.
IntermediaryAgent2	<IntrmyAgt2>	
IntermediaryAgent3	<IntrmyAgt3>	
PreviousInstructingAgent1	<PrvslnstgAgt1>	Use of <BICFI> only is required for STP purposes
PreviousInstructingAgent2	<PrvslnstgAgt2>	
PreviousInstructingAgent3	<PrvslnstgAgt3>	
CreditorAgent	<CdtrAgt>	<p>For a payment to an account at ANZ New Zealand:</p> <ul style="list-style-type: none"> • Quote the <BICFI> for ANZ (ANZBNZ22). <p>For a payment to an account at another bank:</p> <ul style="list-style-type: none"> • Use of <BICFI> is the required option for STP purposes. • Use a valid SWIFT BIC for the Account With Institution. <p>Errors completing this field are the main reason for payments failing to STP.</p>
Creditor	<Cdtr>	<p>Use of <BICFI> is the required option for STP purposes.</p> <p>For a payment to an account at ANZ:</p> <ul style="list-style-type: none"> • <SttlmAcct><Id> sub element should also be included. <p>For a payment to an account at another bank:</p> <p>Quote <BICFI> to be credited.</p>
InstructionForCreditorAgent	<InstrForCdtrAgt>	Use of these elements will prevent STP.
InstructionForNextAgent	<InstrForNxtAgt>	The use of agreed codewords only is recommended.

Note: pacs.009 COV

Where your payment message is a pacs.009 COV, because of an underlying customer credit transfer, please refer to the pacs.008 formatting guidelines for specific element formatting guidance.

SWIFT BIC CODES FOR MAJOR NZ CLEARING BANKS

Financial Institution	SWIFT BIC Code
ANZ Bank New Zealand Limited	ANZBNZ22
ASB Bank	ASBBNZ2A
Bank of New Zealand	BKNZ22
Citibank NA	CITINZ2X
Hong Kong and Shanghai Banking Corporation	HSBCNZ2A
JPMorgan Chase Bank, N.A.	CHASNZ2A
Kiwibank	KIWINZ22
Kookmin Bank	CZNB22A
National Nominees Limited	NATANZ22
Rabobank	RABONZ2W
TSB Bank Limited	TSBANZ22
Westpac Banking Corporation	WPACNZ2W

IMPORTANT INFORMATION

You should read the information below. Please contact your ANZ point of contact with any questions about this document and/or this 'Important Information'. These Guidelines are a general guide and exclude payments sent to beneficiaries outside of New Zealand. Please refer to your ANZ NZD Account Manager should you require guidelines for payments to beneficiaries outside of New Zealand.

PURPOSE

This document has been prepared for you by ANZ Bank New Zealand Limited (ANZ).

These guidelines are provided by ANZ to assist our Correspondents achieve straight through processing (STP) of their ISO20022 MX 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. Any payment instructions received with a + indicating potential truncated data should be accompanied by RFI information being sent to ANZ and failure to do so will delay payment. Correspondents sending payments in MT format should refer to the MT Formatting Guidelines for Straight Through Processing.

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