

MX FORMATTING GUIDELINES

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ANZ PNG 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 ELEMENTS 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.

DISCLAIMER

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 MT Formatting guidelines.

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 20 calendar days of create date for STP processing
Debtor	<Dbtr>	To comply with the AML guidelines, Debtor element must contain: <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 with at least City/town/village is provided). P.O. Boxes (and variants thereof) are not considered acceptable based on AML/CTF guidance.
DebtorAgent	<DbtrAgt>	Use of <BICFI> only is required for STP purposes.
SettlementInformation SettlementAccount	<SttlmAcct>	This element is required if either: <ol style="list-style-type: none"> There is a multiple account relationship, and therefore it is required to identify the debit account; or The Instructing Agent is not the owner of the account held with the Instructed Agent (e.g. The Instructing Agent is a branch of the account owner and has debit authority). If required: The account number to be debited should be quoted in <SttlmAcct><Id> 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.
InstructingReimbursementAgent	<InstgRmbrsmntAgt>	Use of <BICFI> only is required for STP purposes.
InstructedReimbursementAgent	<InstdRmbrsmntAgt>	
ThirdReimbursementAgent	<ThrdRmbrsmntAgt>	
IntermediaryAgent1	<IntrmyAgt1>	Use of <BICFI> only is required for STP purposes.
IntermediaryAgent2	<IntrmyAgt2>	
IntermediaryAgent3	<IntrmyAgt3>	
PreviousInstructingAgent1	<PrvsInstgAgt1>	Use of <BICFI> only is required for STP purposes
PreviousInstructingAgent2	<PrvsInstgAgt2>	
PreviousInstructingAgent3	<PrvsInstgAgt3>	
CreditorAgent	<CdtrAgt>	Use of <BICFI> only is required for STP purposes. For a payment to a creditor account at ANZ: <ul style="list-style-type: none"> Creditor Agent should read as ANZBGPXXXX For a payment to an account at another bank: <ul style="list-style-type: none"> Use of <BICFI> is the required option for STP purposes. A list of commonly used bank <BICFI> details are provided at the rear of this document.
Creditor	<Cdtr>	<ul style="list-style-type: none"> <CdtrAcct><Id> should quote the complete account number Both Creditor Name<Nm> and Postal Address <PstlAdr> should be quoted.
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 20 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> <ol style="list-style-type: none"> There is a multiple account relationship, and therefore it is required to identify the debit account; or The Instructing Agent is not the owner of the account held with the Instructed Agent (e.g. The Instructing Agent is a branch of the account owner and has debit authority). <p>If required: The account number to be debited should be quoted in <SttlmAcct><Id></p> <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	<PrvsInstgAgt1>	Use of <BICFI> only is required for STP purposes
PreviousInstructingAgent2	<PrvsInstgAgt2>	
PreviousInstructingAgent3	<PrvsInstgAgt3>	
CreditorAgent	<CdtrAgt>	<p>For a payment to an account at ANZ:</p> <ul style="list-style-type: none"> Quote the <BICFI> for ANZ (ANZBPGPXXXX). <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. <p>A list of commonly used bank <BICFI> details are provided at the rear of this document.</p> <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> <ul style="list-style-type: none"> Quote <BICFI> to be credited.
InstructionForCreditorAgent	<InstrForCdtrAgt>	Use of these elements will prevent STP.
InstructionForNextAgent	<InstrForNxtAgt>	

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.

Financial Institution	PGK BIC
Bank of South Pacific/BSP FINANCIAL GROUP LIMITED	BOSPPGPM
WESTPAC BANK - PNG - LIMITED	WPACPGPM
KINA BANK LIMITED	KINIPGPG
BANK OF PAPUA NEW GUINEA	BPNGPGPM

This document is issued by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 AFSL 234527. The information contained in this document is intended as general information only.
Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Item No. 98384. 05.2023. WZ130425

