

MT 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 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 CURRENT SWIFT USER HANDBOOK.

DISCLAIMER

These guidelines are provided by ANZ to assist our Correspondents achieve straight through processing (STP) of their MT 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. Correspondents sending payments in MX ISO20022 format should refer to MX Formatting guidelines.

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)	This field is required if either: 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). • Quote the account number of the account to be debited. 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.
56A	O	Intermediary	A	Option A is the required option for STP purposes.
57A	M	Account With Institution	A	Requirement is to use option A with an appropriately formatted and a valid SWIFT BIC for the Account With Institution. A list of commonly used banks generic SWIFT BIC's are provided at the rear of this document. Errors in completing this field are the main reason for payments failing to STP.
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!n1!x4!n	
32A	M	Value Date, Ccy, Amount	6!n3!a15d	
52A	O	Ordering Institution	A	
53A	O	Sender's Correspondent	A	This field is required if either: 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). If required: • Quote the account number of the account to be debited. 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.
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	For a payment to an account at ANZ: • This field is not required • If your system is required to populate the field, quote the SWIFT BIC for ANZ (ANZBPGPXXXX). For a payment to an account at another bank: • Option A is required for STP purposes • Use a correctly formatted and valid SWIFT BIC for the Account With Institution. A list of commonly used bank SWIFT BIC's are provided at the rear of this document. Errors completing this field are the main reason for payments failing to STP.
58A	M	Beneficiary Institution	A	Option A is the required option for STP purposes. For a payment to an account at ANZ: • 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. For a payment to an account at another bank: • 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	A,F,K	Currently Inward Onward messages fail STP due to clearing house not compatible in accepting messages containing F50 in F format, so payments to other Banks are sent in K format. Therefore, ANZ PNG preference is F50 with K format. To comply with the AML Act, Field 50 must contain: - Ordering customer account number; in the absence of an account number - a unique reference number; and - Ordering customer full name; and - Full Business/Residential Address of the ordering customer (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 standard
52A	O	Ordering Institution	A	
53A	O	Sender's Correspondent	A	This field is required if either: - 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). If required: - Quote the account number of the account to be debited 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.
54A	O	Receiver's Correspondent	A	Option A is the preferred option for STP purposes.
55A	O	Third Reimbursement Institution	A	Option A is the preferred option for STP purposes.
56A	O	Intermediary Institution	A	Option A is the preferred option for STP purposes.

MT103 SINGLE CUSTOMER CREDIT TRANSFER CONTINUE

TAG	M/O	Field Name	Format	Remarks
57A	O	Account With	A	Option A is the required option for STP purposes. For a payment to a beneficiary account at ANZ using Option A: - Account with institution should read ANZBPGPXXXX For a payment to beneficiary account at another bank: - The second line should contain a valid SWIFT BIC for the Account With Institution. A list of commonly used banks and SWIFT BIC's are provided at the rear of this document.
59A	M	Beneficiary Customer	A / No letter	The no letter option is preferred for STP purposes. - 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.
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	

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

