ANZ CASHACTIVE VAM
FILE FORMAT GUIDE

Australia

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Public

CONTENTS

INTRODUCTION

Purpose

ANZ Cashactive Virtual Account Management (VAM) is a web-based solution that helps streamline bank account structures, improve transaction data visibility, working capital control and data reconciliation.

This guide applies to the following ANZ Cashactive VAM file formats:

- **Account Opening and Allocation Rule File Formats**:
  virtual account opening via VAM (Import);
  virtual account opening and allocation rule setup via VAM (Import);

- **Domestic Payment File Formats**:
  domestic payments via VAM (Import);

- **Internal Transfer and Receipt File Formats:**
  Internal transfer via VAM (Import);
  Internal receipt via VAM (Import);

- **Reporting File Formats**:
  virtual account Balance and Transaction Report (BTR) via VAM (Export);
  virtual account BTR via H2H (Export);

This document will be updated with new functionality and information when necessary. Please ensure you regularly check the available version to ensure you have the most up-to-date copy.

Australia	13 31 99 +61 3 9601 1200	6:00am – 8:00pm AEST 6:00am – 9:00pm AEDT (Daylight Savings) Monday – Friday, excluding public holidays.

Please refer to *anz.com/servicecentres* for the most up to date information.

FILE IMPORT: VIRTUAL ACCOUNT OPENING VIA VAM

The **virtual account opening** file allows a user to import a CSV file via the VAM application containing data for one or more Virtual Account Holders.

File format	CSV (no headers)
Function	Single/bulk virtual account opening

The Virtual Account Import file format consists of one File Record Type:

- File Record Type '**1'** (Account Holder).

File Record Type	Description
File Record Type '1'	- Mandatory; - Should be the first row in the Account Import file; - Contains fields used to create one virtual account; - Multiple rows can be added in one CSV file for bulk virtual account opening.

<table>
<tr><td rowspan="2">Character Set</td><td>Fields that are marked 'Alpha' (Alphanumeric) in the 'Type' column are limited to:

- Letters A-Z, a-z
- Numbers 0-9

- Invalid characters include [¬()*^%$£\"!?<>;:,@~#{}\\=|_`+'].</td></tr>
<tr><td>Fields that are marked 'Numeric' in the 'Type' column are limited to:

- Numbers 0-9</td></tr>
</table>

All fields must be separated by a comma (,) and each record should end with CRLF (carriage return and line feed).

Account Holder Record Type has a pre-determined number of fields. Any data in the CSV file over and above the maximum number of fields will be ignored by the system.

File Format for Record Type '1' (Account Holder)

Every occurrence of a File Record Type '**1**' occupies one row in the CSV file and denotes one new Virtual Account.

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
1	**File Record Type**	Numeric	Must be '**1**'.	1	Mandatory
2	**Account Holder Reference**	Numeric	User determined Virtual account reference for business reconciliation purposes. Once imported, the system will: - add the 6-character Location code prefix*, and - zero [0] fill any Account Holder Reference shorter than 14 digits in length. *Location code prefix does not reduce the 14 digit count.	14	Mandatory
3	**Account Holder Name**	Alpha Numeric	Virtual account holder name (entity or individual) for business reconciliation purposes.	190	Mandatory

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
4	**Primary Address**	Alpha Numeric	-	38	Mandatory
5	**Primary City**	Alpha Numeric	-	38	Mandatory
6	**Primary State**	Alpha Numeric	-	38	Mandatory
7	**Primary Post Code**	Alpha Numeric	-	8	Mandatory
8	**Date of Birth**	Numeric	In the form DD/MM/YYYY	10	Optional
9	**Tax File Number**	Numeric	Validated TFN, if required. System will lead with a zero [0], if only 8 characters supplied.	9	Optional
10	**Non-Resident**	Alpha	Virtual account holder tax residency in AU ('YES' or 'NO'). Defaults to 'NO', if not supplied.	3	Optional
11	**Australian Business Number**	Numeric	Validated ABN, if required.	11	Optional
12	**Account Holder Surname**	Alpha Numeric	Virtual account holder surname for business reconciliation purposes, if the Virtual account applies to an individual.	38	Optional
13	**Telephone**	Numeric	-	15	Optional
14	**Fax**	Numeric	-	15	Optional
15	**Country**	Alpha	ISO Country Code where the Virtual account is located (e.g. AU).	2	Optional
16	**Email**	Alpha Numeric	-	50	Optional
17	**Default Currency**	Alpha	Virtual account currency (e.g. AUD). If not supplied it will default to the currency configured for the user's location.	3	Mandatory
18	**Primary Payee Name**	Alpha Numeric	User determined external individual or entity associated with outgoing transactions that are usually reflected in this Virtual account. The field can be used for business reconciliation purposes.	35	Optional
19	**Primary Account Bank Branch**	Numeric	User determined external account associated with transactions that are usually reflected in this Virtual account. The field can be used for business reconciliation purposes.	10	Optional
20	**Primary Account Number**	Numeric	User determined external account associated with transactions that are usually reflected in this Virtual account. The field can be used for business reconciliation purposes.	30	Optional
21	**Transaction Authorisation Limit Group**	Alpha	A valid transaction authorisation Limit Group code. If not supplied it will default to the globally configured value.	-	Optional
22	**Credit Limit 1**	Numeric	If not supplied will default to '0'. If supplied and the user does not have permission to set credit limits, it will default to '0'.	-	Optional
23	**Credit Limit 2**	Numeric	If not supplied will default to '0'. If supplied and the user does not have permission to set credit limits it will default to '0'.	-	Optional

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
24	**Status**	Alpha	'YES' or 'NO': 'YES' – when opened, Virtual account status will be Active, 'NO' - when opened, Virtual account status will be Inactive. If not supplied will default to 'YES'.	3	Optional
25	**Notes**	Alpha Numeric	User determined. The field can be used for business reconciliation purposes.	255	Optional
26	**Alternative Address**	Alpha Numeric	-	38	Optional
27	**Alternative City**	Alpha Numeric	-	38	Optional
28	**Alternative State**	Alpha Numeric	-	38	Optional
29	**Alternative Post Code**	Alpha Numeric	-	8	Optional
30	**Account Holder Type**	Alpha	'**1VA**' or '**2VA**': '**1VA**' - 1st tier Virtual account, '**2VA**' - 2nd tier Virtual account.	3	Mandatory
31	**Account Opening Template**	Alpha	Must be '**PVAAUD**'	6	Mandatory

Example (multiple Virtual Accounts)

1,12345678,Name,Address,Melbourne,VIC,3000,,,,,,,AU,email@anz.com,AUD,,,,,,,,,,,,1VA,PVAAUD
1,9,Name,Address,Melbourne,VIC,3000,,,,,,,AU,email@anz.com,AUD,,,,,,,,,,,,2VA,PVAAUD

FILE IMPORT: VIRTUAL ACCOUNT OPENING AND ALLOCATION RULE SETUP VIA VAM

The **virtual account opening** and **allocation rule setup** file allows a user to import a CSV file via the VAM application containing data for one or more Virtual Account Holders as well as one or more allocation rules.

File format	CSV (no headers)
Function	Single/bulk virtual account and transaction allocation rule opening

This file format consists of two File Record Types:

- File Record Type '**1**' (Account Holder), and
- File Record Type '**4**' (Allocation Rule).

The import file should contain at least one File Record Type '**1**', and may optionally contain one or more File Record Types '**4**'.

File Record Type	Description
File Record Type '1'	- Mandatory; - Should be the first row in the Account Import file; - Contains fields used to create one virtual account; - Multiple rows can be added in one CSV file for bulk virtual account opening.
File Record Type '4'	- Optional; - Should not be the first row of the Virtual account import file; - Contains fields used to create one Allocation rule; - Should follow in the next row(s) after the Virtual account to which it applies.

<table>
<tr><td rowspan="2">Character Set</td><td>Fields that are marked 'Alpha' (Alphanumeric) in the 'Type' column are limited to:

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<tr><td>Fields that are marked 'Numeric' in the 'Type' column are limited to:

- Numbers 0-9</td></tr>
</table>

All fields must be separated by a comma (,) and each record should end with CRLF (carriage return and line feed).

All Record Types have pre-determined number of fields. Any data in the CSV file over and above the maximum number of fields will be ignored by the system.

File Format for Record Type '1' (Account Holder)

Every occurrence of a File Record Type '**1**' occupies one row in the CSV file and denotes one new Virtual Account.

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
1	**File Record Type**	Numeric	Must be '**1**'.	1	Mandatory
2	**Account Holder Reference**	Numeric	User determined Virtual account reference for business reconciliation purposes. Once imported, the system will: - add the 6-character Location code prefix*, and	14	Mandatory

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
			- zero [0] fill any Account Holder Reference shorter than 14 digits in length. *Location code prefix does not reduce the 14 digit count.		
3	**Account Holder Name**	Alpha Numeric	Virtual account holder name (entity or individual) for business reconciliation purposes.	190	Mandatory
4	**Primary Address**	Alpha Numeric	-	38	Mandatory
5	**Primary City**	Alpha Numeric	-	38	Mandatory
6	**Primary State**	Alpha Numeric	-	38	Mandatory
7	**Primary Post Code**	Alpha Numeric	-	8	Mandatory
8	**Date of Birth**	Numeric	In the form DD/MM/YYYY	10	Optional
9	**Tax File Number**	Numeric	Validated TFN, if required. System will lead with a zero [0], if only 8 characters supplied.	9	Optional
10	**Non-Resident**	Alpha	Virtual account holder tax residency in AU ('YES' or 'NO'). Defaults to 'NO', if not supplied.	3	Optional
11	**Australian Business Number**	Numeric	Validated ABN, if required.	11	Optional
12	**Account Holder Surname**	Alpha Numeric	Virtual account holder surname for business reconciliation purposes, if the Virtual account applies to an individual.	38	Optional
13	**Telephone**	Numeric	-	15	Optional
14	**Fax**	Numeric	-	15	Optional
15	**Country**	Alpha	ISO Country Code where the Virtual account is located (e.g. AU).	2	Optional
16	**Email**	Alpha Numeric	-	50	Optional
17	**Default Currency**	Alpha	Virtual account currency (e.g. AUD). If not supplied it will default to the currency configured for the user's location.	3	Mandatory
18	**Primary Payee Name**	Alpha Numeric	User determined external individual or entity associated with outgoing transactions that are usually reflected in this Virtual account. The field can be used for business reconciliation purposes.	35	Optional
19	**Primary Account Bank Branch**	Numeric	User determined external account associated with transactions that are usually reflected in this Virtual account. The field can be used for business reconciliation purposes.	10	Optional
20	**Primary Account Number**	Numeric	User determined external account associated with transactions that are usually reflected in this Virtual account. The field can be used for business reconciliation purposes.	30	Optional
21	**Transaction Authorisation Limit Group**	Alpha	A valid transaction authorisation Limit Group code.	-	Optional

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
			If not supplied it will default to the globally configured value.		
22	**Credit Limit 1**	Numeric	If not supplied will default to '0'. If supplied and the user does not have permission to set credit limits, it will default to '0'.	-	Optional
23	**Credit Limit 2**	Numeric	If not supplied will default to '0'. If supplied and the user does not have permission to set credit limits it will default to '0'.	-	Optional
24	**Status**	Alpha	'YES' or 'NO': 'YES' – when opened, Virtual account status will be Active, 'NO' - when opened, Virtual account status will be Inactive. If not supplied will default to 'YES'.	3	Optional
25	**Notes**	Alpha Numeric	User determined. The field can be used for business reconciliation purposes.	255	Optional
26	**Alternative Address**	Alpha Numeric	-	38	Optional
27	**Alternative City**	Alpha Numeric	-	38	Optional
28	**Alternative State**	Alpha Numeric	-	38	Optional
29	**Alternative Post Code**	Alpha Numeric	-	8	Optional
30	**Account Holder Type**	Alpha	'**1VA**' or '**2VA**': '**1VA**' - 1st tier Virtual account, '**2VA**' - 2nd tier Virtual account.	3	Mandatory
31	**Account Opening Template**	Alpha	Must be '**PVAAUD**'	6	Mandatory

File Format for Record Type '4' (Allocation Rule)

Every occurrence of a File Record Type '**4**' occupies one row in the CSV file and denotes one new Allocation Rule.

Record Position	Field	Type	Description	Max Length	Mandatory/ Optional
1	**File Record Type**	Numeric	Must be '**4**'.	1	Mandatory
2	**Static Reference**	Alpha Numeric	An expected non-varying transaction reference, e.g. the receiving virtual account number determining to which virtual account this transaction will be added. This field applies to outgoing and incoming transactions (debits and credits). RECOMMENDED: To be completed for most effective transaction allocation results.	80	Conditional Optional** **At least one of these fields must be supplied
3	**Bank Transaction Type**	Alpha	A valid Bank Transaction Type code (e.g. TRANSFER)	-	Conditional Optional**

Record Position	Field	Type	Description	Max Length	Mandatory/ Optional
			RECOMMENDED: To be left blank unless transaction type is the key determinant.		
4	**Static Reference Case Sensitive**	Alpha	In the form 'YES' or 'NO'. 'YES' – the Static Reference rule should be case sensitive, 'NO' – the Static Reference rule should not be case sensitive. If not supplied will default to 'NO'. RECOMMENDED: 'NO'	3	Optional
5	**Range Min**	Numeric	A minimum value within a transaction reference range (e.g. 1). RECOMMENDED: To be left blank unless a varying numeric transaction reference is expected. This field is required when "Range Max" is specified. When specified, must be smaller than "Range Max".	10	Conditional Optional**
6	**Range Max**	Numeric	A maximum value within a transaction reference range (e.g. 100). This field is required only when "Range Min" is specified. When specified, must be greater than "Range Min".	10	Conditional Optional**
7	**Ignore Whitespace**	Alpha	In the form 'YES' or 'NO'. 'YES' – spaces between characters/words/numbers in transaction references should not determine transaction allocation to a virtual account, 'NO' – spaces between characters/words/numbers in transaction references should determine transaction allocation to a virtual account. If not supplied will default to 'YES'. RECOMMENDED: 'YES' unless spaces in this transaction's reference will be a differentiating factor.	3	Optional
8	**Allocation Transaction Description for Debit**	Alpha Numeric	A user determined additional reference to be added by the system if the allocated transaction is a debit.	80	Optional
9	**Allocation Transaction Description for Credit**	Alpha Numeric	A user determined additional reference to be added by the system if the allocated transaction is a credit.	80	Optional
10	**Bank Account Details**	Alpha Numeric	The account - 'CMM', BSB and account number - of the bank account (Natural Account)	-	Conditional Optional**

Record Position	Field	Type	Description	Max Length	Mandatory/ Optional
			against which the rule will be lodged (e.g. CMM013009123456789). If this value is not defined in the file, the system will pre-fill the correct value. If more than one correct value exists for the user, i.e. the user has access to more than one ANZ (Natural) account in Cashactive VAM, the file will produce an error.		
11	**Allocation Transaction Type**	Alpha	An allocation type code valid for the account type to which the allocation rule will be attached (e.g. Allocate To Virtual Account, Allocate To General, or Allocate To Interest). If this value is not defined in the file, the system will pre-fill the correct value. If more than one correct value exists for the user, the file will produce an error.	-	Conditional Optional**

Example (multiple Virtual accounts with Allocation rules)

1,12345678,Name,Address,Melbourne,VIC,3000,,,,,,,,AU,email@anz.com,AUD,,,,,,,,,,,,1VA,PVAAUD

4,Reference,,,100,1000,YES,,Credit description,CMM013009123456789

FILE IMPORT: PAYMENT INITIATION VIA VAM

The **payment** file allows a user to import a CSV file via the VAM application containing data for one or more domestic payments.

File format	CSV (no headers)
Function	Single/bulk payment initiation (Domestic Payment, Urgent Domestic Payment, Internal Transfer, Internal Receipt)

<table>
<tr><th colspan="2">Character Specifications</th></tr>
<tr><td rowspan="2">Character Set</td><td>Fields that are marked 'Alpha' (Alphanumeric) in the 'Type' column are limited to:

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- Invalid characters include [¬()*^%$£\"!?<>;:,@~#{}\\=|_`+'].</td></tr>
<tr><td>Fields that are marked 'Numeric' in the 'Type' column are limited to:

- Numbers 0-9</td></tr>
</table>

All fields must be separated by a comma (,) and each record should end with CRLF (carriage return and line feed).

File Format for Payment Initiation: Domestic Payment

Every payment instruction occupies one row in the CSV file and denotes one payment.

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
1	**Account Holder Reference**	Alphanumeric	Existing Virtual account holder reference from which the payment will be initiated	20	Mandatory
2	**Payee Name**	Alphanumeric	Payee Name	18	Mandatory
3	**Payee BSB**	Alphanumeric	Payee BSB Number (minimum 6 digits)	10	Mandatory
4	**Payee Account**	Alphanumeric	Payee Account Number (minimum 8 digits)	14	Mandatory
5	**Transaction Narrative**	Alphanumeric	Payment Description	18	Mandatory
6	**Payment Date**	-	DD/MM/YYYY (e.g. 01/01/1999)	-	Mandatory
7	**Amount**	Numeric	No decimals and amount must be > 0 (e.g. $1 should be input as 100)	12	Mandatory
8	**Transaction Code**	Alpha	Transaction type identifier. **Must be**: VAWTH	6	Mandatory
9	**Comments**	Alphanumeric	If no value is present, then the comments will default to Payee Name + Narrative + Payment Date.	500	Optional
10	**BTA Reference**	-	Please leave the field blank	-	Optional
11	**Currency**	Alpha	**Must be**: AUD	3	Mandatory
12	**External Payment Generation**	Numeric	Indicates if an external payment should be generated **Must be**: 1	1	Mandatory

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
13	**Payment Category**	Numeric	**Must be**: 50	-	Mandatory
14-22	**System mapping fields**	-	Please leave the fields blank	-	Optional

11111100000000001234,Name,111111,000000000,Narrative1,01/01/1999,100,VAWTH,Comment,,AUD,1,50,,,,,,,,,

File Format for Payment Initiation: Urgent Domestic Payment

Every payment instruction occupies one row in the CSV file and denotes one payment.

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
1	**Account Holder Reference**	Alphanumeric	Existing Virtual account holder reference from which the payment will be initiated	20	Mandatory
2	**Payee Name**	Alphanumeric	Payee Name	18	Mandatory
3	**Payee BSB**	Alphanumeric	Payee BSB Number (minimum 6 digits)	10	Mandatory
4	**Payee Account**	Alphanumeric	Payee Account Number (minimum 8 digits)	14	Mandatory
5	**Transaction Narrative**	Alphanumeric	Narrative required for urgent domestic payments	18	Mandatory
6	**Payment Date**	-	DD/MM/YYYY (e.g. 01/01/1999)	-	Mandatory
7	**Amount**	Numeric	No decimals and amount must be > 0 (e.g. $1 should be input as 100)	12	Mandatory
8	**Transaction Code**	Alpha	Transaction type identifier. **Must be**: VAWTH	6	Mandatory
9	**Comments**	Alphanumeric	If no value is present, then the comments will default to Payee Name + Narrative + Payment Date.	500	Optional
10	**Description**	Alphanumeric	Additional optional payment description	18	Optional
11	**Additional Narrative**	Alphanumeric	Additional narrative required for urgent domestic payments	35	Mandatory
12	**BTA Reference**	Alphanumeric	Please leave blank	20	Optional
13	**Currency**	-	**Must be**: AUD	3	Mandatory
14	**External Payment Generation**	Numeric	Indicates if an external payment should be generated **Must be**: 1	1	Mandatory
15-23	**System mapping fields**	-	Please leave the fields blank	-	Optional

11111100000000001234,Name,111111,000000000,Narrative1,01/01/1999,100,VAWTH,Comment,Description,Additional Narrative,,AUD,1,,,,,,,,,

File Format for Payment Initiation: Internal Receipt

This payment is to transfer from General Account to Virtual Account.
Every payment instruction occupies one row in the CSV file and denotes one payment.

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
1	**Account Holder Reference**	Alphanumeric	Existing Virtual account holder reference from which the payment will be initiated	20	Mandatory
2	**Date**	-	DD/MM/YYYY (e.g. 01/01/1999)	-	Mandatory
3	**Amount**	Numeric	No decimals and amount must be > 0 (e.g. $1 should be input as 100)	12	Mandatory
4	**TransCode**	Alphanumeric	**Must be:** GENVA	14	Mandatory
5	**Comments**	Alphanumeric	Transaction description	500	Optional
6	**Reserved**	-	Must be blank	-	Mandatory
7	**Reserved**	-	Must be blank	-	Mandatory
8	**Reserved**	-	Must be blank	-	Mandatory
9	**Currency**	Alphanumeric	Must be AUD	12	Mandatory
10	**Reserved**	-	Must be blank	-	Mandatory
11	**Reserved**	-	Must be blank	-	Mandatory
12	**Field 1**	Numeric	Populate with 0	1	Mandatory
13	**Field 2**	Numeric	Populate with 0	1	Mandatory
14	**Field 3**	Numeric	Populate with 0	1	Mandatory
15	**Field 4**	Numeric	Populate with 0	1	Mandatory
16	**Field 5**	Numeric	Populate with 0	1	Mandatory
17	**Field 6**	Numeric	Populate with 0	1	Mandatory
18	**Field 7**	Numeric	Populate with 0	1	Mandatory

1111110000000001234,04/12/2023,100,GENVA,Gen to T1 Testing,,,,AUD,,,0,0,0,0,0,0,0,

File Format for Payment Initiation: Internal Transfer

This payment is to transfer from Virtual Account to General Account.
Every payment instruction occupies one row in the CSV file and denotes one payment.

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
1	**Account Holder Reference**	Alphanumeric	Existing Virtual account holder reference from which the payment will be initiated	20	Mandatory
2	**Reserved**	-	Must be blank	-	Mandatory
3	**Amount**	Numeric	No decimals and amount must be > 0 (e.g. $1 should be input as 100)	12	Mandatory
4	**Date**	-	DD/MM/YYYY (e.g. 01/01/1999)	12	Mandatory
5	**Transcode**	Alphanumeric	**Must be:** VAGEN	14	Mandatory

Record Position	Field	Type	Description	Max. Length	Mandatory/ Optional
6	**Comments**	Alphanumeric	Transaction description	500	Optional
7	**Reserved**	-	Must be blank	-	Mandatory
8	**Currency**	Alphanumeric	Must be AUD	-	Mandatory
9	**Reserved**	-	Must be blank	-	Mandatory
10	**Field 1**	Numeric	Populate with 0	1	Mandatory
11	**Field 2**	Numeric	Populate with 0	1	Mandatory
12	**Field 3**	Numeric	Populate with 0	1	Mandatory
13	**Field 4**	Numeric	Populate with 0	1	Mandatory
14	**Field 5**	Numeric	Populate with 0	1	Mandatory
15	**Field 6**	Numeric	Populate with 0	1	Mandatory
16	**Field 7**	Numeric	Populate with 0	1	Mandatory
17	**Field 8**	Numeric	Populate with 0	1	Mandatory
18	**Field 9**	Numeric	Populate with 0	1	Mandatory

11111100000000000100,,100,15/03/2024,VAGEN,T1 to Gen Testing,,AUD,,0,0,0,0,0,0,0,0,0

FILE EXPORT: VIRTUAL ACCOUNT DATA EXTRACTION VIA VAM

Virtual account reports allow a user to export a PDF/CSV file via the UI containing data for one or more Virtual accounts.

File format	PDF; CSV
File function	Virtual account balance, transaction and interest reporting

Virtual account reports/files available:

- Account History
- Account Holder List
- Account List
- Accrued Interest for All Accounts
- All Balances by Account Group
- All Balances by Account Holder
- Allocation Rule Warnings
- Frequency Statements
- Interest Audit
- Reconciliation (unallocated transaction list)

Account History File format

Record Position	Field	Description
1	**Start Settled Date**	User requested range start
2	**End Settled Date**	User requested range end
3	**Account Holder**	Account Holder Reference
4	**Account**	System generated Virtual account number
5	**Currency**	Virtual account currency
6	**Opening Balance**	Virtual account balance upon opening the account
7	**Settled Date**	Transaction settlement date in the form DD/MM/YYYY
8	**Transaction Date**	Transaction date in the form DD/MM/YYYY
9	**Type**	Transaction type (e.g. MSC – manual allocation of a credit transaction; NFC – unallocated; ASC – automatic allocation of a credit transaction.)
10	**Reference**	Transaction reference
11	**Description**	Transaction description
12	**Amount**	Transaction amount
13	**Running Cleared**	Virtual account running balance at the time of the transaction
14	**Running Forward**	Virtual account running balance at the time of the transaction
15	**Cleared**	Transaction clearing status. In the form 'TRUE' or 'FALSE'.
16	**Closing Balance**	Virtual account balance upon extraction of this report
17	**Forward Balance**	Virtual account balance upon extraction of this report

FILE EXPORT: VIRTUAL ACCOUNT DATA EXTRACTION VIA ANZ FILEACTIVE

The daily Virtual account Start of Day (SOD) report provided via ANZ H2H solution Fileactive provides a user with a Virtual account balance and transaction CSV file via an established H2H channel.

File format	CSV
File function	Virtual account balance and transaction reporting
Frequency	Daily, generated by the system for transactions allocated the previous day

File format

Record Position	Field	Description
1	**Account Holder Reference**	User created Virtual account reference for business reconciliation purposes
2	**Account Holder Name**	User determined Virtual account reference for business reconciliation purposes
3	**Account**	System created Virtual account number
4	**Account Type**	NAT – Natural (Header) account (system created) CON – Control Virtual account (system created) GEN – General Virtual account (system created) INT – Interest Virtual account (system created) VIR – Virtual account (user created)
5	**Currency**	Virtual account currency
6	**Amount**	Transaction amount
7	**Description**	Transaction description
8	**Value Date**	Transaction allocation to the Virtual account date. In the form YYYYMMDD.
9	**Transaction Date**	Transaction date. In the form YYYYMMDD.
10	**Transaction Type**	Transaction type (e.g. MSC – manual allocation of a credit transaction; NFC – unallocated; ASC – automatic allocation of a credit transaction.)
11	**Reference**	Transaction reference
12	**Forward Balance**	Virtual account balance upon extraction of this report
13	**Cleared Balance**	Virtual account balance upon extraction of this report

For unallocated transactions, a transaction type [NFC] will be added.

For Virtual accounts to which there were no transactions allocated that day, a dummy record will be created with empty transaction data fields and a transaction amount of zero [0].

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