

ANZ SWIFT REPORTING – MT940  
HOST TO HOST

DIGITAL SERVICE CHANGE PACK

May 2023

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## DIGITAL SERVICE UPLIFT - OVERVIEW

### About ANZ Digital Simplification and Service Uplift

As part of the ongoing simplification and service uplift programme, we are constantly striving to provide better services to our customers. ANZ is moving away from legacy systems to meet increased security standards, enable enriched data and unify the way we send our customers reports.

The information contained in this document details the changes to the Host to Host ANZ SWIFT REPORTING - MT940 service we are currently providing.

### Benefits

The changes to the ANZ SWIFT Reporting - MT940 service have the following benefits:

- **Enriched transaction data:** Additional details are included in the transaction narrative, allowing improved reporting and better-informed decision-making.

### Summary of Changes

There are five changes related to this service.

- Block number 3 – Message reference will now be populated
- Tag :28C: - Statement Number / Sequence Number will no longer contain preceding zeros, eg; 68/1
- Tag :61: - Statement Line will include different transaction type ID codes in some instances and enriched data
- Tag :86: - Supplementary details will include enriched data along with customer and bank reference
- Tag :64: - Closing Available Balance will now be populated

### Further Assistance

ANZ is assisting impacted customers through the Account manager, dedicated Migration team and supporting documentation. Initial assistance will be provided by the Account manager supported by the online resources found on the link below.

ANZ SWIFT REPORTING -MT940 website [ANZ SWIFT Reporting - MT940 – ANZ Digital Services Help](#)

This dedicated website for the ANZ SWIFT REPORTING -MT940 service, will be the main point of reference for understanding the changes by all stakeholders. We have outlined the steps below that will help with planning and implementing these changes.

### Next Steps

Step 1 – ANZ Account Manager will book an initial call to give your organisation an overview of the changes with support from ANZ's dedicated migration team

Step 2 – Confirm the stakeholders our migration team should engage with

Step 3 - Understand the changes in the service

Step 4 – Engage business and operational owners, to understand the impact on your organisation

Step 5 - Engage technical owners / stand up team

Step 6 - Download the sample files available on the dedicated ANZ SWIFT REPORTING - MT940 website mentioned above

Step 7 - Confirm how the current integration works and determine what changes are required

Step 8 – Once the change impact (technical and operational) is identified, your Account manager will connect your organisation to ANZ's dedicated Migration team

Step 9 - Prepare for testing

Step 10 - Go Live migration coordinated with ANZ team

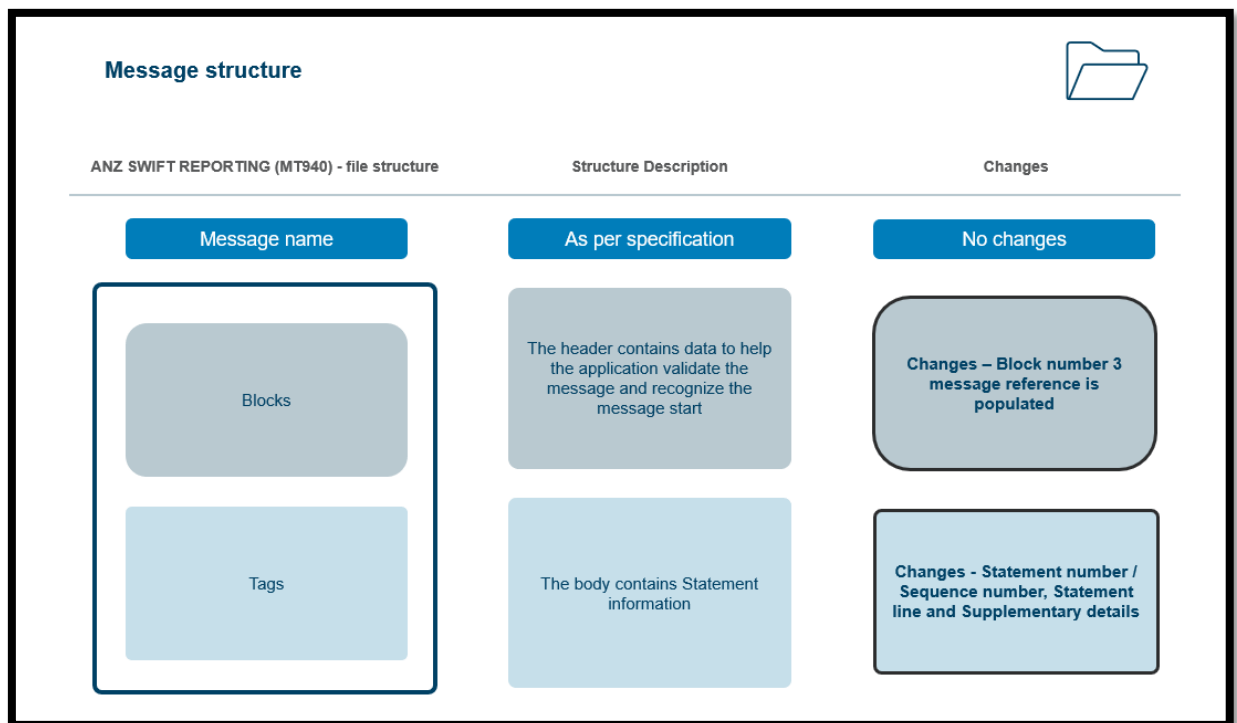
## ANZ SWIFT REPORTING - MT940 - SERVICE CHANGES

This section of the document provides details on the message structure. The structure of the message remains unchanged, however there are changes to the data that is populated in individual fields.

### Service overview

ANZ SWIFT Reporting is the electronic bank statements that are formatted in an internationally recognised standard and transmitted via the SWIFT network. This international standard allows customers who hold accounts with multiple banks the ability to have a standardised way of sending statement information on their bank accounts.

The ANZ Swift Reporting MT940 message has the following structure:



### Change details

As per the Message structure above, you can see that there are changes to the Blocks and Tags. To successfully import the MT940 message, your application will need to be updated for the below changes.

#### Block changes

There are 4 blocks in the SWIFT message, only one block will experience a change.

Block	Field Description	Mandatory / Optional	Comments	Nature of change
3	Message reference	Optional	Block 3 is optional. If present it begins with "{3:" and end with "}".	This field was previously empty and will now be populated with an ANZ reference.

Tag changes

There are many tags in the SWIFT message, only three tags will experience change.

Tag	Field Description	Length	Notes	Mandatory / Optional	Nature of change
:28C:	Statement Number / Sequence Number	5n[/5n]	<p>Identifies the sequential number of the statement, optionally followed by the sequence number of the message within that statement when one or more messages are sent for the statement.</p> <p>The statement number is reset to '1' at 1 January of each year.</p> <p>The sequence number is always set to one ('1') for the first message and is incremented by one for each additional message.</p> <p>eg; 68/1</p>	Mandatory	<p>Statement Number is currently preceded with zeros and in the future, there will be no zeros preceding the Statement number / Sequence Number, eg; 68/1</p> <p>Continuation statement number from the legacy system. eg; 68/1</p>
:61:	Statement Line	6!n[4!n]2a15d1!a3!c16x[/16x]	<p>The transaction record. Subfields are:</p> <p>6!n Value Date as YYMMDD</p> <p>[4!n] Entry Date/Post Date</p> <p>2a Dr/Cr / Reversal of Dr/Cr Indicator (D/C/RC/RD)</p> <p>15d Amount</p> <p>1!a3!c Transaction type ID Code</p> <p>16x Customer Statement Reference</p> <p>//16x ANZ Bank Reference</p> <p>34x Statement Description</p> <p>The transaction type ID code will be populated as follows:</p> <p>First character is S followed by the Swift message type (e.g. 101), for Swift transfer instructions and subsequent charge messages.</p> <p>First character is F for Financial Institution originated messages, followed by a three letter code.</p> <p>First character is N for all other payments and transfer plus related charges, followed by a three letter code.</p> <p>The codes are listed in Appendix A. The following optional subfields are not used by ANZ:</p> <p>Funds Code</p>	Mandatory	<p>The transaction record impacted. Subfields are:</p> <p>1!a3!c - Transaction type ID Code – please refer to Appendix A for a detailed list of codes</p> <p>16x - Customer Statement Reference – enriched data</p> <p>//16x - ANZ Bank Reference – enriched data</p> <p>34x - Statement Description – enriched data</p>

Tag	Field Description	Length	Notes	Mandatory / Optional	Nature of change
			Example of content: 090123C3500,25FCHK304955//4958843  ADDITIONAL INFORMATION		
:86:	Supplementary	6*65x	Supplementary details will contain: <ul style="list-style-type: none"> <li>The characters in positions 35 to 160 from the statement description where the statement description exceeds 34 characters.</li> <li>The customer reference prefixed by "/CUSTREF/"</li> </ul> The bank reference prefixed by "/BANKREF/"	Optional	Supplementary details will include enriched data along with customer and bank reference
:64:	Closing Available Balance	1!a6!n3!a 15d	The closing available balance for the nominated account.  Subfields are:  1!a Debit/Credit Indicator (D/C)  6!n Value Date as YYMMDD  3!a Three letter ISO Currency Code  15d Amount as decimal with comma decimal separator  Eg. D101108AUD56789,23	Optional	This field was previously not available in the legacy format and is now populated with closing available balance details.

## APPENDIX A: MT940 CODES

The following table describes the identifying codes within Tag 61 in the ANZ SWIFT MT940 message. Field names that are changing are Tag 61- Subfield 3, Tag 61 – Subfield 6 (Component 1) and (Component 2).

The ANZ SWIFT MT940 message contains a number of Tags which include Field Name, Field Description and SWIFT Values.

Field Name	Field Description	SWIFT Values
Tag 61, Subfield 3	Debit/Credit Mark Indicator	'D' – Debit 'C' – Credit 'RD' – Reversal of Debit 'RC' – Reversal of Credit
Tag 61, Subfield 6, Component 1	Party Initiating a Transaction	'F' – First advice 'N' – Non swift transfer 'S' – Swift transfer
Tag 61, Subfield 6, Component 2	Transaction Type ID Code	'BNK' – Securities related item – bank fees 'BOE' – Bill of exchange 'BRF' – Brokerage fee 'CAR' – Securities Related Item – Corporate actions related 'CAS' – Securities related item – cash in lieu 'CHG' – Charges and other expenses 'CHK' – Cheques 'CLR' – Cash letters / cheques remittance 'CMI' – Cash management item – no detail 'CMN' – Cash management item – notional pooling 'CMP' – Compensation claims 'CMS' – Cash management item – sweeping 'CMT' – Cash management item – topping 'CMZ' – Cash management item – balancing 'COL' – Collections 'COM' – Commission 'CPN' – Coupons 'DCR' – Documentary Credit 'DDT' – Direct debit item 'DIS' – Securities related item – gains disbursement 'DIV' – Dividends 'EQA' – Equivalent amount 'EXT' – Securities related item – external transfer for own account 'FEX' – Foreign exchange



		<p>'INT' – Interest</p> <p>'LBX' – Lock box</p> <p>'LDP' – Loan deposit</p> <p>'MAR' – Securities related item – margin payments/receipts</p> <p>'MAT' – Securities related item – maturity</p> <p>'MGT' – Management feeds</p> <p>'MSC' – Miscellaneous</p> <p>'-NWI' – Securities related item – new issues distribution</p> <p>'ODC' – Overdraft charge</p> <p>'OPT' – Securities related item – options</p> <p>'PCH' – Purchase</p> <p>'POP' – Securities related item – pair off proceeds</p> <p>'PRN' – Securities related item – principal pay-down/pay-up</p> <p>'REC' – Reclaim</p> <p>'RED' – Securities related item – redemption/withdrawal</p> <p>'RIG' – Securities related item – right</p> <p>'RTI' – Returned item</p> <p>'SAL' – Sale</p> <p>'SEC' – Securities</p> <p>'SLE' – Securities lending</p> <p>'STO' – Standing order</p> <p>'STP' – Securities related item – stamp duty</p> <p>'SUB' – Securities related item – subscription</p> <p>'SWP' – Securities related item – SWAP payment</p> <p>'TAX' – Securities related item – withholding tax payment</p> <p>'TCK' – Travellers cheques</p> <p>'TCM' – Securities related item – tripartite collateral management</p> <p>'TRA' – Securities related item – internal transfer for own account</p> <p>'TRF' – Transfer</p> <p>'TRN' – Securities related item – transaction fee</p> <p>'UWC' – Securities related item – underwriting commission</p> <p>'VDA' – Value date adjustment</p> <p>'WAR' – Securities related item – warrant</p>
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