

AUSTRALIAN DOMESTIC PAYMENTS (AU DE)  
HOST TO HOST

DIGITAL SERVICE CHANGE PACK

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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 our customers send ANZ their payment instructions and receive corresponding reply files.

The information contained in this document details the changes to the Host-to-Host Australian Domestic Payments (AU DE) service we are currently providing.

### Benefits

The changes to the AU DE service have the following benefits:

- **Reply File Separation:** Currently, customers receive a single reply file for a Mixed Payment Batch containing both debits and credits transactions. In the future the Reply Files for these transaction types will be split, meaning that we are removing a processing dependency between these transactions.
- **Error codes Simplification and Enrichment:** Easier error handling and better descriptive errors.
- **Enriched Transaction Type Data:** Will provide better granularity of the data and further support customers reconciliation functions.
- **Enriched Bank Reference Data:** Will allow for better tracking of payment transactions in your organisations systems.
- **Enriched Statement Narrative Data:** Additional details that will improve the reconciliation of individual items.

### Summary of Changes

The AU DE service includes a Payment File, Reply File and associated accounting entries. Majority of this service remains the same, in particular the Host-to-Host connection and the overall file structure.

AU DE Payment and Reply File changes:

- Payment File - limit of 80,000 transactions per batch
- Self-Balancing Batches – new behaviour on how a self-balancing batch is processed and the Reply files that your organisation receive for these types of batches.
- Reply File - Error codes – additional detail in how we present error codes and descriptions.
- Reply File –Mixed Payment Batches– your organisation will now receive two Reply Files instead of one.
- Statement Narrative / Accounting entries – your organisation will now see a different statement narrative.

## 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.

Australian Domestic Payments (AU DE) website - [Australian Domestic Payments – ANZ Digital Services Help](#)

This dedicated website for the Australian Domestic Payments (AU DE) 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 a sample file available on the dedicated Australian Domestic Payments (AU DE) 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

## AUSTRALIAN DOMESTIC PAYMENT (AU DE) – SERVICE CHANGES

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

### Service overview

The AU DE service includes three components: Payment File customers send to ANZ, Reply File ANZ sends to your organisation in response and Accounting Entries to reflect the transactions in ANZ systems.

- **Payment file**
- **Reply file**
- **Accounting entries**

### Payment File changes

There will be no changes to the existing AU Domestic Payments (ABA) file format.

### Transaction/Item Limit Per Batch

There will be an 80,000 transaction/item limit per batch. If your organisation has a batch that has more than 80,000 transactions, the batch will need to be split.

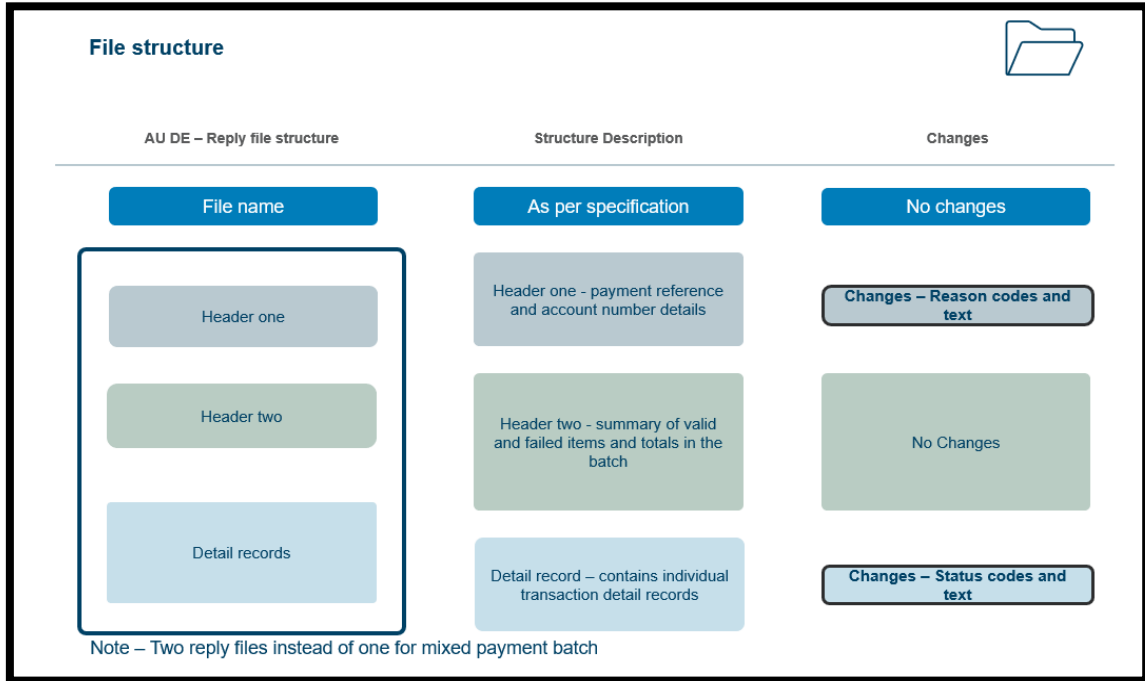
The Australian Domestic Payment (AU DE) has the following Payment File structure.

File structure	Structure Description	Changes
<b>File name</b>	<b>As per specification</b>	<b>No changes</b>
Header	The header contains data to help the application validate the file and recognize the file start	No Changes
Body	The body contains the transaction records	No Changes
File trailer	File trailer contains data to help the application recognize the file end	No changes

### Reply File changes

There will be changes to the content of the reply file. The reply file consists of three records (two header records and one detailed record). The changes are detailed below.

The Australian Domestic Payment (AU DE) has the following Reply File structure.



Reply File	Changes
Data Header Record One	Failure codes. Batch level - e.g.; There are no detail records in the batch, the batch header is a possible duplicate, etc.  Please refer to Technical Details - Appendix B - ERROR CODES (OLD AND NEW) - BATCH LEVEL CODES for a detailed list of changes.
Data Header Record Two	No changes
Detail Record(s)	Failure codes. Item code - e.g.; Invalid payee account number, Payee name is mandatory, etc  Please refer to Technical Details - Appendix C - ERROR CODES (OLD AND NEW) - TRANSACTION LEVEL CODES for a detailed list of changes.

### Mixed Batch behaviour

A Mixed batch containing both Credit and Debit items will now be processed separately resulting in two Reply Files. One file contains payables data, and one file contains receivables data. File names for the reply files will follow the Standard File Naming Conventions detailed in the ANZ Host to Host File Format document - Section 4.2 - Standard File Naming Convention.

### Self-balancing batch behaviour

Self-balancing batches where the credit batch is submitted with a balancing debit item, or a debit batch with a balancing credit item will have a different behaviour in the modern flows. A self-balancing credit batch will have the balancing debit item removed before payment processing, and a self-balancing debit batch will have the balancing credit item removed before payment processing. This means that the reply files that your organisation receive will not contain the balancing items.

### Duplicate-checking behaviour

Duplicate checking logic will validate the batches for 6 days prior and 6 days after the processing date, plus the processing date, to ensure that duplicate batches have not been submitted. To avoid submitting a duplicate batch, the 'Description of Entries on file' in the ABA header must be unique to the batch.

### Statement Narrative / Accounting entries changes

There will be changes to the Statement Narratives /Accounting entries to Transaction Type, Bank Reference, and Narrative.

### Available Funds Processing batch (AFP)

The following table describes the AFP statement narrative / accounting entry changes.

Batch Type	Old Statement Narrative	New Statement Narrative
Transaction Type	TRF DEBIT	BAL ITEM
Bank Reference	<blank>	<Lodgement Reference> Description of entries on file provided in the header of an ABA file e.g., Payroll NSW
Narrative	DIR ENTRY DEBIT FROM <Remitter Name>	<Remitter Name>+ <Lodgement reference> Description of entries on file provided in the header of an ABA file e.g., Payroll NSW+ <Customers Funds Account Name>+ <Customers Funds Account Number>+ <Customers Comments> Description of entries on file provided in the header of an ABA file, plus DE USER ID e.g., Payroll NSW 123456

### Debit Batch

The following table describes the Debit Batch statement narrative / accounting entry changes.

Batch Type	Old Statement Narrative	New Statement Narrative
Transaction Type	ONLINE CR or TRANSFER	BAL ITEM
Bank Reference	<DE USER ID>	<Lodgement Reference> Description of entries on file provided in the ABA file e.g., Payroll NSW
Narrative	DIR ENTRY DEBIT FROM <Remitter Name>	<Remitter Name>+ <Lodgement reference> Description of entries on file provided in the ABA file e.g., Payroll NSW+ <Customers Funds Account Name>+ <Customers Funds Account Number>+ <Customers Comments> Description of entries on file provided in the header of an ABA file, plus DE USER ID e.g., Payroll NSW 123456

## Credit Batch

The following table describes the Credit Batch statement narrative / accounting entry changes.

Batch Type	Old Statement Narrative	New Statement Narrative
Transaction Type	ONLINE DR	BAL ITEM
Bank Reference	<DE USER ID>	<Lodgement Reference> Description of entries on file provided in the header of an ABA file e.g., Members fees
Narrative	DIR ENTRY DEBIT FROM <Remitter Name>	<Remitter Name>+ <Lodgement reference> Description of entries on file provided in the header of an ABA file e.g., Members fees+ <Customers Funds Account Name>+ <Customers Funds Account Number>+ <Customers Comments> Description of entries on file provided in the header of an ABA file, plus DE USER ID e.g., Members fees



## **APPENDIX A: HOST TO HOST ANZ FILEACTIVE FILE FORMATS**

All the files that ANZ receive and send from our customers are guided by publicly available file format specifications. These are the specifications that ANZ is using as a baseline for all our analysis and presenting the changes to the services.

Your organisation can find the full list of file specifications on the link below. Specifically for Australian Domestic Payments (AU DE) in Section 4 - AU AND NZ DOMESTIC PAYMENTS REPLY FILE FORMAT- ANZ Fileactive Host-To-Host File Formats

## APPENDIX B –ERROR CODES (OLD AND NEW) – BATCH LEVEL CODES

Error Codes	Old Description	New Description
1001	CR Limits validation exceeded	Limit Authorisation is rejected
1002	Account Manager approval required	No longer valid
1003	CR Limits expired	No longer valid
1010	Invalid desc pay	No longer valid
1011	Invalid name short	No longer valid
1012	Invalid bank mnemonic	No longer valid
1014	Invalid release date time	Pay Date is not a valid date-Pay Date must not be in the past
1015	Invalid date not business day	No longer valid
1016	Invalid release time	No longer valid
1017	DEUID Unknown	Account not entitled
1018	DEUID Unapproved	No longer valid
1019	DEUID CR user only	No longer valid
1020	DEUID DR user only	No longer valid
1021	DEUID was not linked	No longer valid
1022	DEUID invalid contra acc	No longer valid
1023	Batch contains no valid items	There are no detail records in the batch
1024	Batch contains invalid totals	Invalid batch totals
1025	Batch exceeds customer limit	No longer valid
1026	Invalid operator id	No longer valid
1027	Invalid initiated date	No longer valid
1028	Duplicate batch suspected	The batch header is a possible duplicate
1029	Retail unbalanced batch	No longer valid
1030	Retail With DB Items	No longer valid
1031	DR Limits validation exceeded	No longer valid
1032	DR Limits expired	No longer valid
1033	DR/CR Limits validation exceeded	Limit exceeded pending ANZ approval
1034	DR/CR Limits expired	No longer valid
1999	Cancelled by Bank	No longer valid
0100	Not previously used	Technical error contact ANZ helpdesk
0105	Not previously used	Batch Name is mandatory
0106	Not previously used	Invalid characters in <Field Name>
0111	Not previously used	No funding account detected in the batch. A default value has been selected
0500	Not previously used	There are no records in the file
0501	Not previously used	Number of batch records exceeded
0503	Not previously used	Number of detail records exceeded
0505	Not previously used	Batch must start with a header record
0506	Not previously used	Batch must end with a control record
2010	Not previously used	Remitter name is mandatory
2102	Not previously used	Payment stopped at customer's request
2940	Not previously used	Insufficient funds
2943	Not previously used	Division is invalid. Contact ANZ Customer Service Centre
2944	Not previously used	Product not entitled. Contact ANZ Customer Service Centre
2945	Not previously used	Payment cannot be processed using DE
2946	Not previously used	DE User ID is invalid
2947	Not previously used	Debit Method invalid for funds accounts

## APPENDIX C –ERROR CODES (OLD AND NEW) - TRANSACTION LEVEL CODES

Error Codes	Old Description	New Description
2000	Invalid BSB	BSB is Mandatory - Invalid ANZ Payee Account BSB - Invalid BSB. BSB must be 6 digits
2001	Invalid Account	Invalid payee account number
2002	Invalid indicator	No longer valid
2003	Invalid tran code	Invalid transaction code
2004	Invalid tran code for de user	No longer valid
2005	Invalid tran code for account	No longer valid
2006	Invalid amount	No longer valid
2007	Invalid title	Payee name is mandatory
2008	Invalid lodge ref	Lodgement reference is mandatory
2009	Invalid Trace Record	Trace account is invalid
2010	Invalid remitter name	Remitter name is mandatory
2011	Invalid withhold tax	No longer valid
2012	Invalid BSB: Merged branch- New BSB is <merge>	No longer valid
2013	Invalid item number	No longer valid
2101	Cancelled by Customer	Deleted
2102	Cancelled by Administrator	No longer valid
0106	Not previously used	Invalid characters in <Field Name>
0211	Not previously used	Payee account is mandatory
0226	Not previously used	Trace BSB is invalid
2941	Not previously used	Payment amount is invalid
2942	Not previously used	Withholding tax indicator is invalid
2103	Not previously used	Held

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