

ANZ RETURNED ITEMS
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 reports are delivered.

The information contained in this document details the changes to the Host to Host ANZ RETURNED ITEMS (RI) service we are currently providing.

Benefits

The changes to the Returned Items service have the following benefits:

- **Consistency across digital channels:** Currently, customers may receive Returned Items files via two channel applications, i.e., Transactive - Global and Host-to-Host. These channels present the transaction data in two different ways. As part of the digital service uplift, ANZ will provide a single standard file for transaction data.
- **Opportunity to receive your Returned Items data earlier:** If your organisation is currently registered to receive the data twice per day, there is an opportunity to receive the data seven times per day, allowing your organisation to receive files from 7 am.

Summary of Changes

There are changes to the file content and the behaviour regarding empty files. When there are no Returned Items to report on a file, customers receive an empty Returned Item file at the scheduled time. ANZ will no longer send empty Returned Items files as part of this uplift.

- Empty Returned Items Files – will no longer be received in the modern system
- Account Name – may differ in some instances
- Transaction ID field – will now report a Unique Transaction Identifier in the Returned Items Direct Entry Debit and Credit and Cheque file

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.

Returned Items website - [Returned Items – ANZ Digital Services Help](#)

This dedicated website for the Returned Items 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 Returned Items 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 RETURNED ITEMS – 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 Returned Items File consists of three separate files:

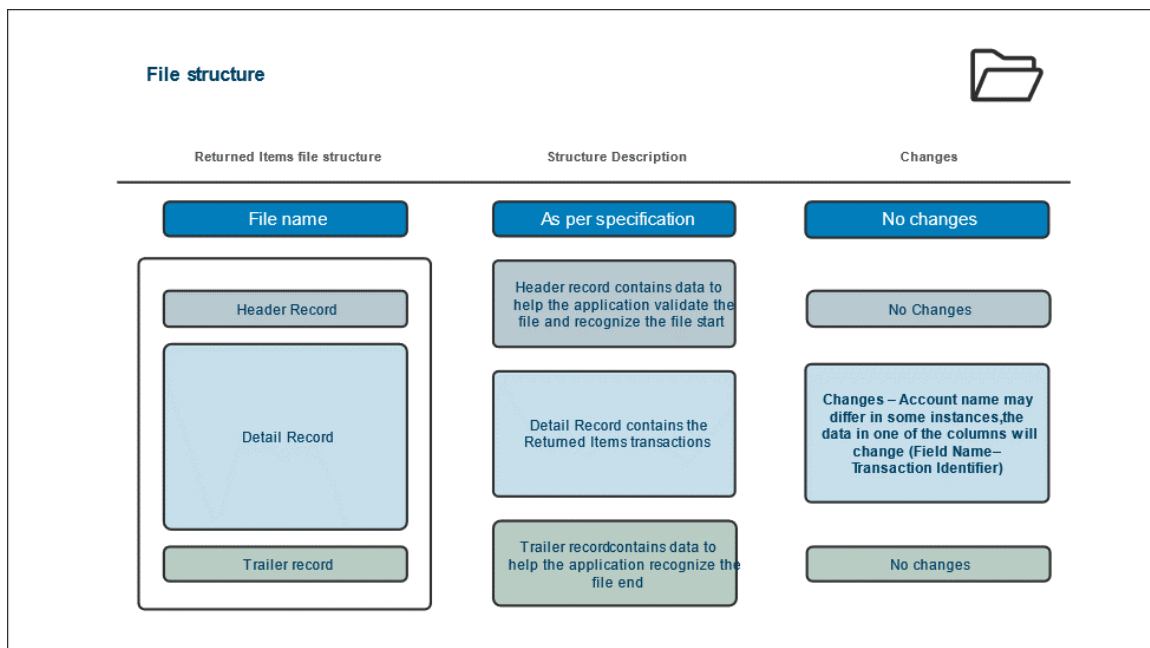
- **Returned Cheques** - deposited to accounts that have not been paid by the Drawer's bank.
- **Returned Direct Debits Payments** - that have been initiated electronically to draw funds from Payer accounts, and which could not be affected by the receiving bank.
- **Returned Direct Credits Payments** - that have been initiated electronically to send funds to Payee accounts, and which could not be affected by the receiving bank.

Returned Items File Layout

Each Returned Items file contains the following records:

- **Header Record**
- **Detail Record**
- **Trailer Record**

The Returned Items file consists of Header Record, Detail Record and Trailer Record. To successfully import the new file, you will need to account for the following changes. The Returned Items file has the following structure:



Detail Record – Returned Direct Debits and Credits

The following table describes the changes to the Transaction Identifier field for Returned Direct Debits and Credits.

Field Name	Description / Notes	Alpha / Numeric	Mandatory / Optional	Size	Position	Nature of Change
Account Name	Name of account to which Returned Items are directed. Left-justified, blank-filled	Alpha - numeric	Mandatory	16	12-27	The Account Name may differ in some instances.
Transaction Identifier	System Identification No. allocated to returned direct debits and credits Zero-filled	Numeric	Mandatory	12	282-293	System Identification No. allocated to returned direct debits and credits will now have a different sequence number assigned

Detail Record – Returned Cheques

The following tables describes the changes to the Transaction Identifier field for Returned Cheques.

Field Name	Description / Notes	Alpha / Numeric	Mandatory / Optional	Size	Position	Nature of Change
Deposit Account Short Name	Name of account to which returned cheque was deposited. Left-justified, blank-filled	Alpha-numeric	Mandatory	16	12-27	The Account Name may differ in some instances.
Transaction ID Number	System identification number allocated to returned cheques Right-justified, blank-filled	Alpha-numeric	Mandatory	12	303-314	System Identification No. allocated to returned cheques will now have a different sequence number assigned

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 Section 8 - Returned Items Files (Australia Only): - [ANZ Fileactive Host-To-Host File Formats](#)

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