

END OF DAY BALANCE & TRANSACTION REPORTING
HOST TO HOST

DIGITAL SERVICE CHANGE PACK

February 2024

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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 End of Day Balance & Transaction Reporting (EOD BTR) service we are currently providing. The EOD BTR service provides 3 different file types: CSV, SAPGEN, SINBTR.

Benefits

The changes to the EOD BTR service have the following benefits:

- **Consistency across digital channels:** Currently, customers may receive EOD BTR 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.
- **Enriched transaction data:** Additional details are included in the transaction narrative, allowing improved reporting and better-informed decision-making.

Summary of Changes

There are changes to the file content and the behaviour regarding empty files.

When there is no End of Day Balance and Transaction Reporting to report on a file, customers receive an empty EOD BTR file at the scheduled time. ANZ will no longer send empty EOD BTR files as part of this uplift.

EOD BTR file content changes relate to four fields in the files:

- Account Name - renamed to Account Title
- Transaction Type Name - different naming convention for some transaction types
- Bank Reference - enriched data
- Narrative - enriched data

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.

EOD BTR website - [End of Day Balance and Transaction Reporting – ANZ Digital Services Help](#)

This dedicated website for the EOD BTR 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 EOD BTR 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

EOD BTR – SERVICE CHANGES

This section of the document provides details on the 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

When you sign up for the service today, we give the customers the option of selecting one of three different EOD BTR file types.

- **CSV**
- **SAPGEN**
- **SINBTR**

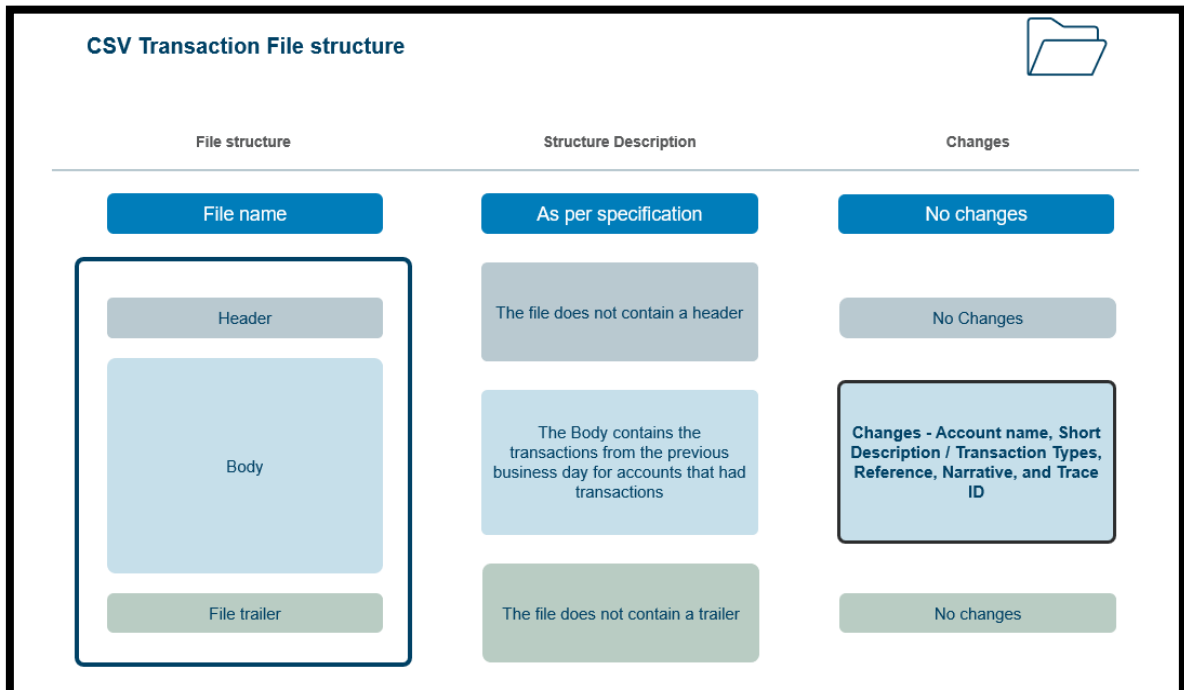
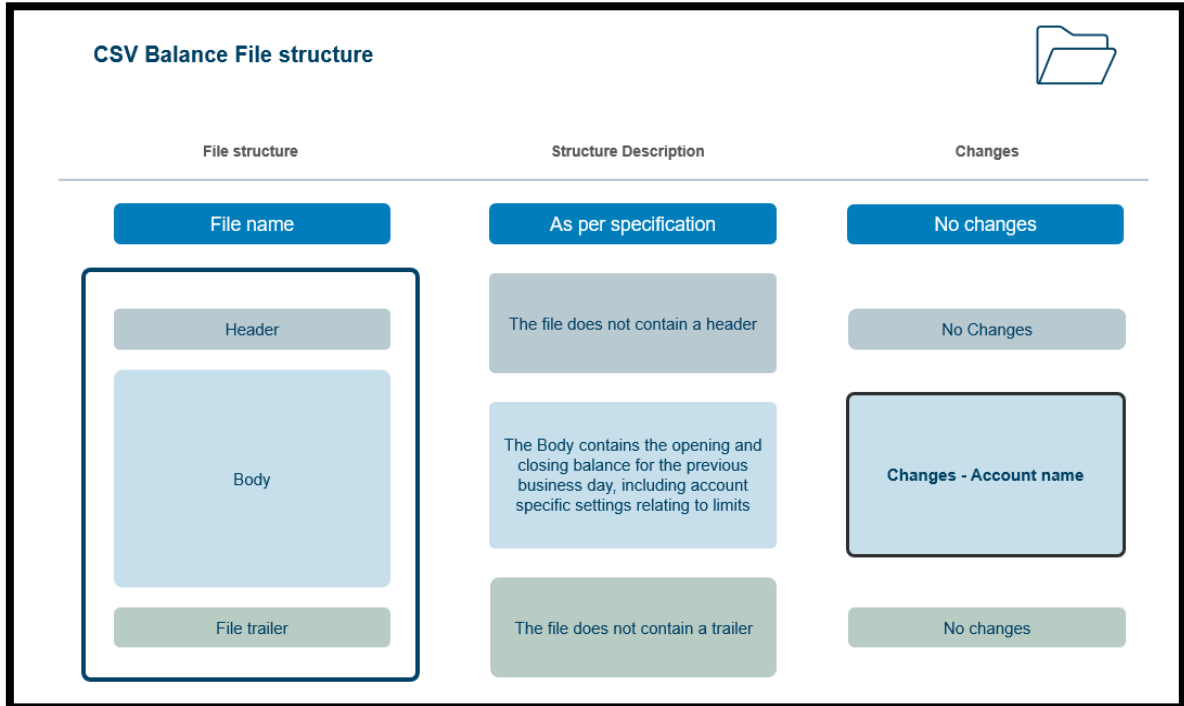
File Type	Files Sent	File structure
CSV	- Balance File	Body only
	- Transaction File	
SAPGEN	- Balance File	Body only
	- Transaction File	
SINBTR	- Balance & Transaction File	<p>Header Record</p> <p>Record Type 00—known as File Header</p> <p>Body - Three record types</p> <p>Record Type 10—known as Account Header</p> <p>Record Type 15—known as Transaction Record</p> <p>Record Type 50—known as Account Trailer Record</p> <p>Trailer Record</p> <p>Record Type 99—known as File Trailer Record</p>

CSV FILES

The CSV File format consists of 2 separate files: a balance file that contains balance records for all accounts, and a transaction file that contains transaction records for accounts.

To successfully import the new CSV file format, you will need to account for the following changes.

The EOD BTR has the following file structures:



If you refer to the File Structure diagram above, you will note only changes in the Body in the Balance and Transaction files.

CSV - AUD Account detailed changes

Balance File

The following table describes the change to the Account name field.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size	Nature of Change
5	Account Name Name of account registered with ANZ	Alpha	Optional	16	Different naming convention – the name will now be the Account title.

Transaction File

The following table describes the change to the Account name field, Short description of transaction, Reference, Narrative and Trace ID.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size	Nature of Change
5	Account Name Name of account registered with ANZ	Alpha	Optional	16	Different naming convention – the name will now be the Account title.
8	Short Description of transaction E.g., Cheque, Payment, Transfer etc.	Alpha	Mandatory	10	Transaction Types - please refer to Appendix A for a detailed list of changes. For a complete list of Transaction Types See section 22.2.1 – Transaction Code descriptions
9	Reference E.g., Cheque Number, Invoice Number etc.	Alpha	Optional	18	Additional details that will improve the reconciliation of individual items.
11	Narrative 160 character narrative	Alpha	Optional	160	Additional details that will improve the reconciliation of individual items.
13	Trace Id ANZ Internal trace line	Alpha	Mandatory	16	The information will vary in length.

CSV - Foreign Currency Account detailed changes

ANZ will now send your Foreign Currency Account Balance and Transaction files separately, as such ANZ will need to confirm if your organisation is able to receive multiple files a day and confirm the naming conventions.

Balance File

The following table describes the change to the Account name field.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size	Nature of Change
5	Account Name Name of account registered with ANZ	Alpha	Optional	16	Different naming convention – the name will now be the Account title.

Transaction File

The following table describes the change to the Account name field, Short description of transaction, Reference and Narrative.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size	Nature of Change
5	Account Name Name of account registered with ANZ	Alpha	Optional	16	Different naming convention – the name will now be the Account title.
8	Short Description of transaction E.g., Cheque, Payment, Transfer etc.	Alpha	Mandatory	10	Currently the Transaction Types are either DEBIT or CREDIT. New Transaction Types See section 22.2.1 – Transaction Code descriptions – MANTEC/MIDANZ source
9	Reference E.g., Cheque Number, Invoice Number etc.	Alpha	Optional	18	The field is currently blank. Additional details that will improve the reconciliation of individual items.
11	Narrative 160 character narrative	Alpha	Optional	160	Additional details that will improve the reconciliation of individual items.
14	Tran Code 3-digit transaction code.	Alpha	Mandatory	3	Additional transaction codes that will improve the reconciliation of individual items.*

*For a full list of the latest Transaction codes refer to Section 22.2.1 in column 2, please note the corresponding BAI codes in column 1.

0 – 399 – CREDITS

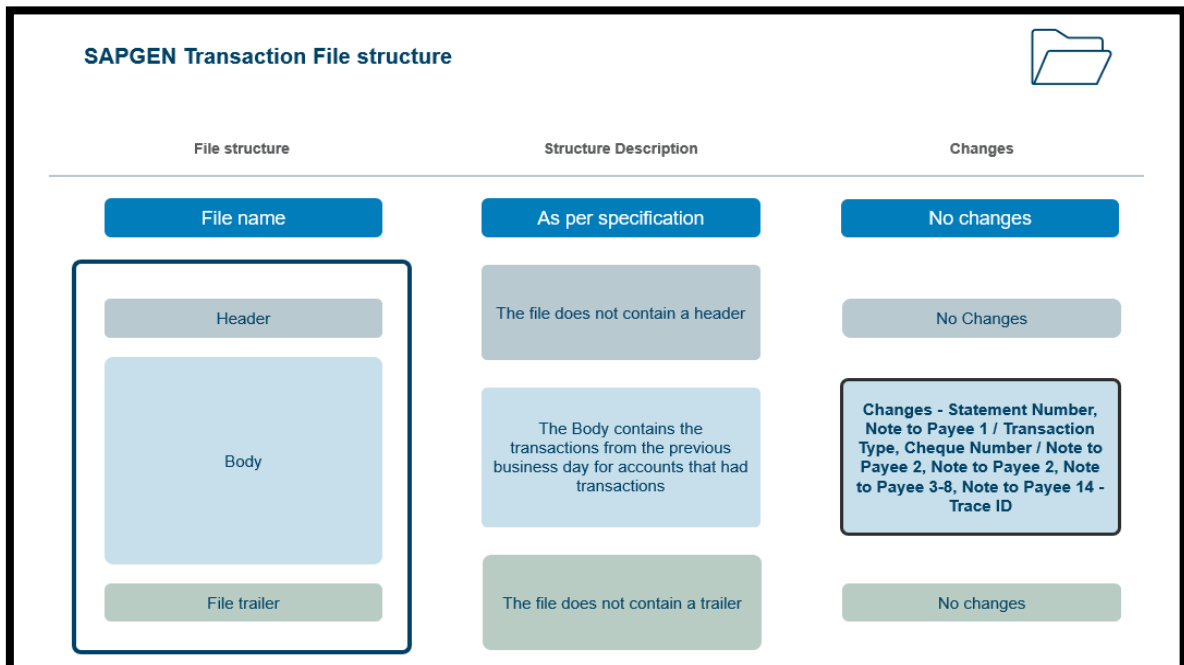
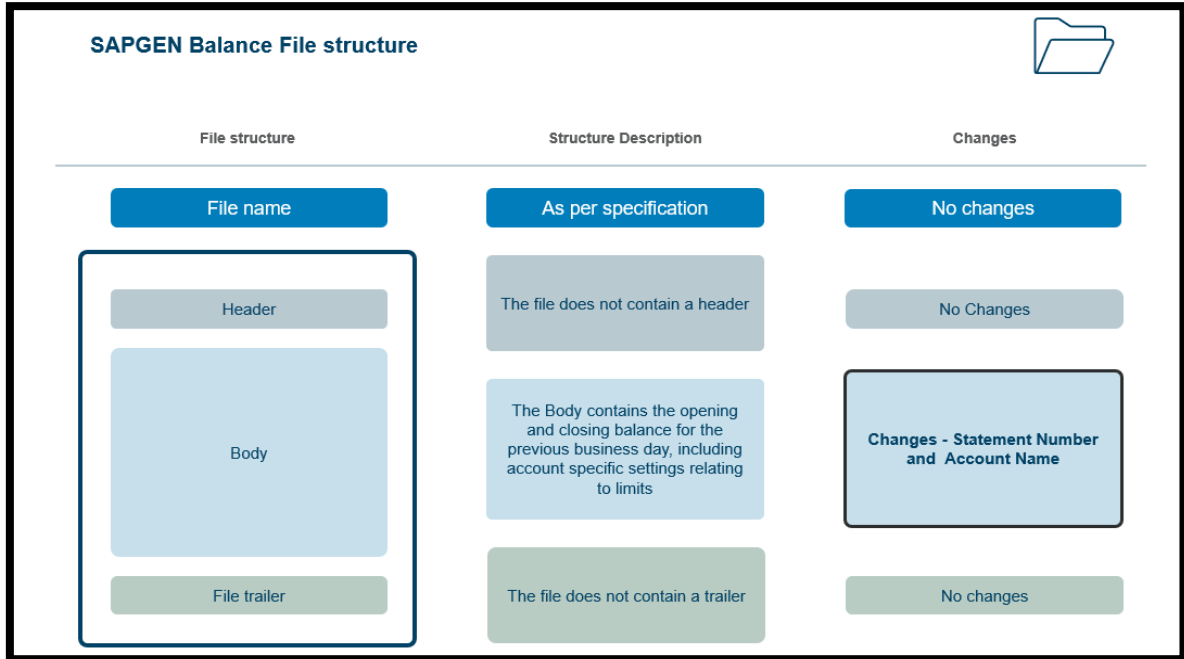
400 – 699 - DEBITS

SAPGEN FILES

The SAP/Multi-cash File format consists of 2 separate files: a balance file that contains balance records for all accounts and a transaction file that contains transaction records for accounts.

To successfully import the new SAP/Multi-cash file format you will need to account for the following changes.

The EOD BTR has the following file structures:



If you refer to the File Structure diagram above, you will note only changes in the Body in the Balance and Transaction files.

SAPGEN - AUD Account detailed changes

Balance File

The following table describes the changes to the Statement Number and Account name field.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size	Nature of Change
3	Statement Number Consecutive number starting with 1 and reset at the start of a new year.	Numeric	Mandatory	5	Continuation statement number from the legacy system.
10	Account Name Name of account registered with ANZ	Alpha	Mandatory	16	AU Domestic Accounts: Account Short Name now populated.

Transaction File

The following table describes the changes to the Statement Number, Note to Payee1/Transaction Type, Cheque Number/Note to Payee 2, Note to Payee 3-8, and Note to Payee 14.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size	Nature of Change
3	Statement Number Consecutive number starting with 1 and reset at the start of a new year	Numeric	Optional	5	Continuation statement number from the legacy system.
6	Note to Payee 1 Transaction Type.	Alpha	Optional	27	Transaction Types - please refer to Appendix A for a detailed list of changes. For a complete list of Transaction Types See section 22.2.1 – Transaction Code descriptions
10	Cheque Number\Note to Payee 2 If the transaction relates to a cheque the field will contain the Cheque Number. Leading zeroes are not included in the cheque number. For all other transaction types this field contains the 1st 16 characters of the Note to Payee 2 field.	Alpha / Numeric	Optional	16	Additional details that will improve the reconciliation of individual items. Different Transaction Types if this field are not populated with a Cheque Number.
17	Note to Payee 2 18 character reference	Alpha	Optional	27	Additional details that will improve the reconciliation of individual items.
18 - 23	Note to Payee 3-8	Alpha	Optional	160	Note to Payee 3 through to Note to Payee 8 – Additional details that will improve the reconciliation of individual items.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size	Nature of Change
29	Note to Payee 14 Trace ID of the transaction	Alpha	Optional	27	Note to Payee 14 – Trace ID – The information will vary in length.

SAPGEN - Foreign Currency Account detailed changes

ANZ will now send your Foreign Currency Account Balance and Transaction files separately, as such ANZ will need to confirm if your organisation is able to receive multiple files a day and confirm the naming conventions.

Balance File

The following table describes the changes to the Statement Number and Account name field.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size	Nature of Change
3	Statement Number Consecutive number starting with 1 and reset at the start of a new year.	Numeric	Mandatory	5	Continuation statement number from the legacy system.
10	Account Name Name of account registered with ANZ	Alpha	Optional	16	AUD Foreign Currency Accounts: Full Account Name now populated. FCA Accounts offshore: Account Name no longer populated.

Transaction File

The following table describes the changes to the Statement Number, Note to Payee1/Transaction Type, Cheque Number/Note to Payee 2, Note to Payee 2, and Note to Payee 3-8.

Field	Description	Alpha / Numeric	Mandatory / Optional	Max Size	Nature of Change
3	Statement Number Consecutive number starting with 1 and reset at the start of a new year	Numeric	Optional	5	Continuation statement number from the legacy system.
6	Note to Payee 1 Transaction Type.	Alpha	Optional	27	Currently the Transaction Types are either DEBIT or CREDIT. Transaction Types See section 22.2.1 – Transaction Code descriptions – MANTEC/MIDANZ source
10	Cheque Number\Note to Payee 2 If the transaction relates to a cheque the field will contain the Cheque Number. Leading zeroes are not included in the cheque number. For all other transaction types this field contains the 1st 16 characters of the Note to Payee 2 field.	Alpha / Numeric	Optional	16	Additional details that will improve the reconciliation of individual items. Different Transaction Types if this field are not populated with a Cheque Number.
17	Note to Payee 2 18 character reference	Alpha	Optional	27	Additional details that will improve the reconciliation of individual items.
18 - 23	Note to Payee 3-8	Alpha	Optional	160	Note to Payee 3 through to Note to Payee 8 – Additional details that will improve the reconciliation of individual items.
34	Transaction Code	Alpha/Numeric	Mandatory	3	Additional transaction codes that will improve the reconciliation of individual items.*

*For a full list of the latest Transaction codes refer to Section 22.2.1 in column 2, please note the corresponding BAI codes in column 1.

0 – 399 – CREDITS

400 – 699 - DEBITS

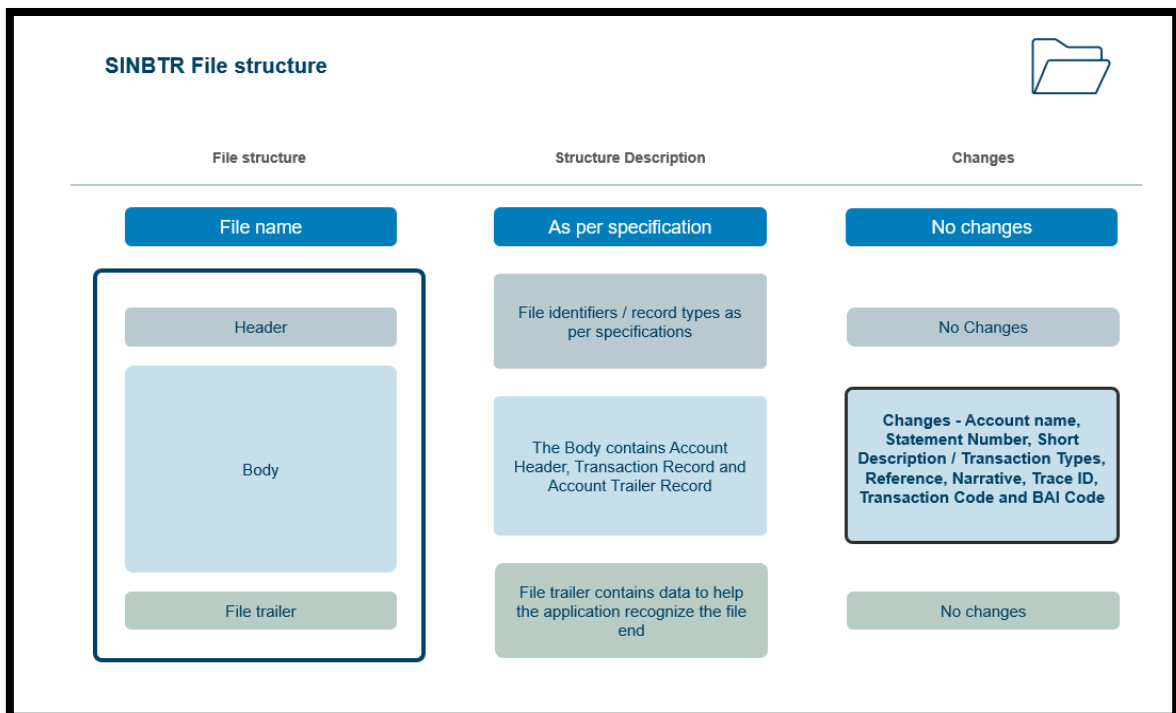
SINBTR FILE

The BTR Singlefile consists of one file, containing the following record types:

- **File Header**
- **Account Header**
- **Transaction Record**
- **Account Trailer Record**
- **File Trailer Record**

To successfully import the new SINBTR file format you will need to account for the following changes.

The EOD BTR has the following file structure:



If you refer to the File Structure diagram above, you will note only changes in the Body of the file.

SINBTR - AUD Account detailed changes

Account Record (Record Type 10)

The following table describes the changes to the Statement Number and Account Name.

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position	Nature of Change
Statement Number	First 4 bytes of the Statement Number	Numeric	Mandatory	4	50 - 53	Continuation statement number from the legacy system.
Account Name	First 16 Characters of the Account Name	Alpha / Numeric	Mandatory	16	54 - 69	Different naming convention – the name will now be the Account title.

Transaction Record (Record Type 15)

The following table describes the changes to the Tran Type, Reference, Narrative, Aux Dom, EX Aux Dom and BAI Code.

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position	Nature of Change
Tran Type	Transaction type	Alpha	Mandatory	10	14 - 23	Transaction Types - please refer to Appendix A for a detailed list of changes. For a complete list of Transaction Types See section 22.2.1 – Transaction Code descriptions
Reference	Transaction reference	Alpha	Optional	18	24 - 41	Additional details that will improve the reconciliation of individual items.
Narrative	Transaction narrative	Alpha / Numeric	Optional	160	58 - 217	Additional details that will improve the reconciliation of individual items.
Aux Dom	Aux_Dom	Alpha	Optional	10	245 - 254	Legacy system fills the blank spaces in between each of the fields specified with zeros, whereas now it will be blank.
EX Aux Dom	Ex_Aux_Dom	Alpha	Optional	10	255 - 264	Legacy system fills the blank spaces in between each of the fields specified with zeros, whereas now it will be blank.
BAI Code	BAI Code	Numeric	Mandatory	3	265 - 267	For a complete list of BAI Codes See section 22.2.1 – Transaction Code descriptions

SINBTR Foreign Currency Account detailed changes

ANZ will now send your Foreign Currency Account Balance and Transaction files separately, as such ANZ will need to confirm if your organisation is able to receive multiple files a day and confirm the naming conventions.

Account Record (Record Type 10)

The following table describes the changes to the Statement Number and Account Name.

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position	Nature of Change
Statement Number	First 4 bytes of the Statement Number	Numeric	Mandatory	4	50 - 53	Continuation statement number from the legacy system.
Account Name	First 16 Characters of the Account Name	Alpha / Numeric	Mandatory	16	54 - 69	Different naming convention – the name will now be the Account title.

Transaction Record (Record Type 15)

The following table describes the changes to the Tran Type, Reference, Narrative, Aux Dom, EX Aux Dom and BAI Code.

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position	Nature of Change
Tran Type	Transaction type	Alpha	Mandatory	10	14 - 23	Currently the Transaction Types are either DEBIT or CREDIT. Transaction Types See section 22.2.1 – Transaction Code descriptions – MANTEC/MIDANZ source
Reference	Transaction reference	Alpha	Optional	18	24 - 41	Additional details that will improve the reconciliation of individual items.
Narrative	Transaction narrative	Alpha / Numeric	Optional	160	58 - 217	Additional details that will improve the reconciliation of individual items.
Aux Dom	Aux_Dom	Alpha	Optional	10	245 - 254	Legacy system fills the blank spaces in between each of the fields specified with zeros, whereas now it will be blank.
EX Aux Dom	Ex_Aux_Dom	Alpha	Optional	10	255 - 264	Legacy system fills the blank spaces in between each of the fields specified with zeros, whereas now it will be blank.
Tran Code	Tran Code	Alpha	Mandatory	3	242 - 244	Additional transaction codes that will improve the reconciliation of individual items. *

Field Name	Description	Alpha / Numeric	Mandatory / Optional	Size	Position	Nature of Change
BAI Code	BAI Code	Numeric	Mandatory	3	265 – 267	For a complete list of BAI Codes See section 22.2.1 – Transaction Code descriptions MANTEC/MIDANZ source

*For a full list of the latest Transaction codes refer to Section 22.2.1 in column 2, please note the corresponding BAI codes in column 1.

0 – 399 - CREDITS

400 – 699 - DEBITS

APPENDIX A: TRANSACTION TYPE NAME CHANGES

ANZ are upgrading our internal systems to enable current and future BTR enhancements. As part of the uplift, the Transaction Type names that appear in your Transaction files today may change. Below is the list of the current versus new list of Transaction Types, and their related Transaction Codes and AUX DOM's.

TRANSACTION TYPES			
Legacy Transaction Type	New Transaction Type	Transaction Code	AUX DOM
RTGS PYT	RTGS PMT	89	4060
PAY/SALARY	TRANSFER	53	9070
CMO DEBIT	BAL ITEM	99	179
LM TRF CR	LM SWP CR	53	1219
OWN AC TFR	BOOK TFR	89	4150
SETTLE CR	DEPOSIT	79	91
ONLINE CR	TRANSFER	99	75
PAY/SALARY	BOOK TRF	53	9074
TRANSFER	TRANSFER	950	0
DEPOSIT	DEPOSIT	70	0
OSKO/SCT	OSKO	53	9500
DEPOSIT	POS CR	70	9010
PAY/SALARY	GOMONY TRF	53	9066
SETTLE CR	TRANSFER	79	91
P TRANSFER	PAYMENT	8	302
INTERNET	TRANSFER	53	9052
FAM ALLOW	FAM PAY	52	DE UID
SETTLE CR	INTERNET	79	91
OSKO/SCT	TRANSFER	53	9500
CRDLES DEP	ANZ ATM	53	9099
EC CR	TRADE	89	2070
AGT	BPAY	60	9078
AGT	ANZ ATM	60	0
AGT	TRANSFER	60	0
INTERNET	OSKO	53	9500
AGT	BP AGT	60	9049
TRANSFER	ANZ ATM	53	9010
TRANSFER	PHONE BANK	53	9046
OSKO/SCT	OSKO	8	9500
OSKO/SCT	SCT	53	9500
REVERSL CR	REVERSAL	93	0

TRANSACTION TYPES			
Legacy Transaction Type	New Transaction Type	Transaction Code	AUX DOM
PAY/SALARY	ANZ ATM	53	9099
CREDIT	CREDIT	99	0
INT EARNED	INTEREST	97	0
PAYMENT	PAYMENT	8	DE UID
DEBIT	DEBIT	8	46
CLO AC BAL	DEBIT	8	46
INT DR	INTEREST	46	0
W/DRWL FEE	FEE	30	59
PAYMENT	S/TDE WDL	8	DE UID
CMO CREDIT	BAL ITEM	37	179
CHEQUE	FEE	0	0
DEBIT	FEE	30	59
W/DRWL FEE	DEP FEE	37	8
SETTLE CR	DEBIT	37	91
AC SER FEE	FEE	30	58
INTER BANK	INTNETBPAY	8	9049
MISC DR	LN FEE TFR	29	9040
PP NON-FEE	PP NON FEE	8	92
WITHDRAW	WITHDRAWAL	8	45
PAYMENT	VISA Debit	8	0
MISC DR	DEBIT	30	111
ED DR	TRADE	29	2060
PAYMENT	INT/RTGS	8	9074
DEP ERR DR	BPAYRETURN	11	4020
SETTLE CR	PAYMENT	37	91
PAYMENT	GOMONY TRF	8	9066
EXCESS FEE	FEE	30	42
MISC DR	LM SWP DR	1	1199
PAYMENT	TRANSFER	8	9070
PAYMENT	PHONE BPAY	8	9048
OSKO/SCT	PAYMENT	8	9500
PAYMENT	POS DR	8	9010
PAYMENT	PAYBILL	8	9078
REVERSL DR	REVERSAL	34	0

TRANSACTION TYPES			
Legacy Transaction Type	New Transaction Type	Transaction Code	AUX DOM
FEE	LOAN FEE	30	9505
PAYMENT	NONANZ ATM	8	9040
EC DR	TRADE	29	2060
OSKO/SCT	INT/RTGS	8	9074
PAYMENT	OSKO	8	9500
EB DEBIT	RTGS FEE	29	4060
PAYMENT	ANZ ATM	8	9010
CARD DR	CARD ENTRY	8	75
P PAYMENT	PAYMENT	98	155
PAYMENT	PHONE BANK	8	9046

APPENDIX B: 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 EOD BTR in Section 9 - BTR FILE FORMATS (ANZ TRANSACTIVE)- [ANZ Fileactive Host-To-Host File Formats](#)

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