

APIs via ANZ Fileactive

APIs via ANZ Fileactive enable real-time, on-demand connectivity between your systems and ANZ.

With APIs, you can:

- Initiate payments in near real time
- Retrieve balances and transaction information on demand
- Check payment status in near real time
- Integrate banking services directly into your systems

With APIs, your systems can send and retrieve data in near real-time, without waiting for file creation or scheduled transfers.

How APIs work

Your organisation requires intraday account balances and transaction information on demand and in near real time.

API workflow:

- Your system sends a request to ANZ via ANZ Fileactive
- The request can be triggered automatically when updated information is needed
- ANZ returns the requested data directly to your system in near real time

This supports frequent reconciliation and real-time confirmation of inward payments, without waiting for the next scheduled report.

APIs provide on-demand access to ANZ information when your systems need it.

APIs versus files: When to use

APIs

When you need information or actions in near real-time.

Examples:

- Initiate single payments
- Balance and transaction data



- Payment status
- Integrate banking services into your systems

Files

When you need to exchange large volumes of data.

Examples:

- Payroll files
- Bulk payment
- End-of-day statements
- Scheduled payment and reporting files

Many organisations use both: APIs for real-time interactions and files for high-volume processing.

To learn more, visit [ANZ Fileactive - API Catalogue - ANZ Digital Services Help](#)

