ANZ Digital Services Help

Creating a Philippine RTGS Payment in ANZ Transactive — Global

A RTGS (Real Time Gross Settlement) payment allows you to transfer funds from your Philippines domiciled account registered in ANZ Transactive — Global, to a beneficiary's PHP account in the Philippines on the same business day.

Funds that are submitted for processing before the payment cut-off time are credited to the beneficiary's account on the same business day.

Select Payments from the left-hand menu, which will take you to the Create Payment screen.

This will present you with a number of payment methods and types depending on your user entitlements.

Click the Domestic Payment tile to begin.

If required, select the Division the payment will be made from.

Select the funding account by either using the drop-down menu or the search function.

The Available Funds displayed here will show you the live balance of the selected account.

Select the RTGS Payment Method.

To future date the payment, click the Calendar icon and nominate a date. We will leave the default Value Date as today.
Enter a Payment Name that will appear on payment reports in ANZ Transactive — Global.

Enter a Payment Reference that will appear as part of the narrative on the funding account, the beneficiary's statement, and on payment reports.

If required, enter a Debit Advice Description that will appear on your debit account statement.

If required, tick Enter Amounts in Debit Currency if debit amount is in a different currency. Payment currency can only be PHP.

Click Add to add one or more Beneficiary Details.

To reduce the risk of fraud, ANZ recommends you always confirm beneficiary details when processing a payment.

Select an existing beneficiary from the Beneficiary Name drop-down list or click Add New Beneficiary to create a new ad-hoc beneficiary, if you are entitled to do so.

The Client Reference field is populated with the Payment Reference. If required, this can be changed for each beneficiary.

Add the amount to pay the beneficiary in the Amount field.
You can also add this in the Beneficiary Payment Details pop-up window.

Click on the Beneficiary Payment Details.

Select the relevant Purpose Code. Please note that OTHRS is not an accepted purpose code.

Select who will pay for any transfer charges: either SHA to share the charges, or OUR to cover all the transfer charges.

If required, enter Remittance Information. This will appear on the Beneficiary Advice and the Payment Detail Report.

If required, enter Additional Information. This will appear on the Beneficiary Advice and the Payment Detail Report.

If required, enter a Debit Advice Description. This will appear on your Debit Account Statement.

To send a beneficiary advice, ensure the Email Beneficiary Advice is ticked and the email address is populated. You can enter multiple email addresses up to 255 characters, separated by a comma.

Pre-populated email addresses are derived from the beneficiary's details in the Beneficiaries list.

If required, select a code and enter Sender to Receiver Information that will appear in field 72 of the SWIFT message.

If required, click Upload Supporting Documents to upload any supporting documents required for the payment.

Click Save.

For cross-currency payments, select Bank Book if the payment is under USD $500k and you do not have a contract. ANZ will book the foreign exchange rate on the payment value date after the payment is submitted. Alternatively, choose Contract for a pre-booked contract rate.

Click Review & Submit.

You will be presented with a Review Payment screen to verify your payment.

Click Submit to send the payment for approval.

A confirmation pop-up will appear with your Payment ID and also options to Request Payment Summary Report, Save Payment as Template, Create Another Payment or View this Payment.

Click Ok to return to the Current Payments screen. The payment will now need to be approved and submitted to the bank for processing.

For more information on creating a Philippine RTGS payment in ANZ Transactive – Global, visit ANZ Digital Services Help.

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