Internet Banking for Business

Payment file format guide

Internet Banking for Business

This guide provides an overview of requirements for importing transaction files into Internet Banking for Business (IB4B), and will assist you if you are responsible for:

• implementing an interface between your accounting system and IB4B

• importing or correcting transaction files.

The file format sections detail the requirements for each field of a file, so will be a handy reference if you have files that need to be corrected before they can be imported successfully into IB4B.

If you have any questions, please contact the Internet Banking for Business Support Team on:

0800 269 4242 (New Zealand toll free) or **+64 4 931 8234** (International direct dial)

Contents

Glossary of Terms

This table describes some of the terms used throughout this document

Term	Description
A	Alphanumeric – this field can include any of the following. Letters: a - z and A - Z Numbers: 0 - 9 and special characters: -'&/#?:_.space
N	Numeric – this field can only contain numbers 0 – 9.
Transaction	Each individual item within the file

Direct Credits overview

The Direct Credit import file facility allows you to transfer data from your organisation's accounting system directly into IB4B for processing.

Direct Credit files can be used to pay:

- Any New Zealand domestic bank account
- Any New Zealand issued Visa, MasterCard or American Express credit card.

Direct Credit files can pay from:

- Any BNZ domestic bank account
- Any BNZ issued Visa, MasterCard or American Express credit card.

Key requirements

Direct Credit files must adhere to the following standards to be successfully imported by Internet Banking for Business:

- The files are comma delimited ASCII file.
- Each file must contain a **Header** record, one or more **Transaction** records and a **Control** record.
- Each record must terminate with a carriage return line feed character (CRLF).
- Embedded spaces are permitted within each field but not trailing spaces.
- As each field is separated by commas, commas are not permitted within a field.
- The file extension must be either .afi or .txt
- A maximum of 99,998 transactions are permitted in each file for a bulk payment or 49,999 for an individualised payment.
- The following characters are permitted in the filename: a - z, A - Z, 0 - 9, space -'&,#_.
- Transaction amounts must be greater than zero.

Direct Credits file format

Header record

Example
1,,,,0201000123456000,7,131124,131120,

Field	Field name	Field format	Comments
1	Record type	N (1)	Mandatory field. Default value = 1 1 = Header record
2	Spare	N (7)	Mandatory field. Currently an unused field, leave blank.
3	Spare	N (2)	Mandatory field. Currently an unused field, leave blank.
4	Spare	N (4)	Mandatory field. Currently an unused field, leave blank.
5	Your bank account number or credit card number	N (15 or 16)	Mandatory field. The account or credit card from which the transaction amounts will be deducted. BNZ domestic account and credit card numbers can be 15 or 16 digits long depending on the suffix length, with the extra digit being a padded left hand zero. An account ending in suffix 25 can also be represented as 025. Enter the account number without spaces or hyphens. E.g. account number 020100012345625 and 0201000123456025 are the same number, both representations are acceptable in IB4B.
6	File type	N (1)	Mandatory field. Default value = 7 7 = Direct Credit type
7	File due date	N (6)	Mandatory field. This is the date on which the transactions will be processed. The format of the date must be YYMMDD. This date cannot be less than today's date or exceed it by more than a year.
8	File creation date	N (6)	Mandatory field. Default value = today's date This is the date on which the file has been created. The format of the date must be YYMMDD. This date cannot be less than today's date.
9	Bulk or individual listing indicator	A (1)	Mandatory field. Blank = Bulk listing. Bulk listing files will combine all transactions contained in the file and show as one transaction on the payer's bank statement. C = Individual listing, details copied from other party. Transaction items appear on the payer's statement as separate transactions, and the particulars, code and reference details are copied from the corresponding payee's statement. I = Individual listing, payer's and other party's details entered individually. Individual listing files display each transaction item in the file as separate transactions on the payer's bank statement with the option of individually entering particulars, codes and references. O = Individual listing, payer's details all the same. Transaction items appear on the payer's statement as separate transactions, and the particulars, code and reference details from the first item are used for all transaction items.

Transaction record

Example
2,0209850999088025,50,1688,The Electrician Corp,AZ100364C,,,,ACME CORPORATION,,,

Field	Field name	Field format	Comments
1	Record type	N (1)	Mandatory field. Default value = 2 2 = Transaction record
2	Other party bank account number or credit card number	N (15 or 16)	Mandatory field. The account or credit card into which the transaction amounts will be deposited. New Zealand domestic account and credit card numbers can be 15 or 16 digits long depending on the suffix length, with the extra digit being a padded left hand zero. An account ending in suffix 25 can also be represented as 025. Enter the account number without spaces or hyphens. E.g. account number 020100012345625 and 0201000123456025 are the same number, both representations are acceptable in IB4B.
3	Transaction code	N (2)	Mandatory field. Default value = 50 The file may contain any of the following transaction codes: 50 and 61 = Standard credit 52 = Payroll The same transaction code must be used for all transactions in the file.
4	Transaction amount	N (12)	Mandatory field. The amount is expressed in cents. Do not include a decimal point or dollar sign. The amount may be right aligned and padded on the left hand side with zeros if you wish. Transaction amounts must be greater than zero.
5	Other party name	A (20)	Mandatory field. The name of the party receiving the funds.
6	Other party reference	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party receiving the funds. Contents will be truncated if over 12 characters.
7	Other party code	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party receiving the funds. Contents will be truncated if over 12 characters.

Field	Field name	Field format	Comments
8	Other party alpha reference	A (12)	Spare field. Currently an unused field, leave blank.
9	Other party particulars	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party receiving the funds. Contents will be truncated if over 12 characters.
10	Your name	A (20)	Mandatory field. Your company's name. This will be displayed on the bank statement of the party receiving the funds. This file can contain different From Names for each transaction.
11	Your code	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party sending the funds. This may be overwritten if the file is imported or changed to show individualised transaction items on your statement. Contents will be truncated if over 12 characters.
12	Your reference	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party sending the funds. This may be overwritten if the file is imported or changed to show individualised transaction items on your statement. Contents will be truncated if over 12 characters.
13	Your particulars	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party sending the funds. This may be overwritten if the file is imported or changed to show individualised transaction items on your statement. Contents will be truncated if over 12 characters.

Control record

Example
3,14198,152,19707998176

Field	Field name	Field format	Comments
1	Record type	N (1)	Mandatory field. Default value = 3 3 = Control record
2	Transaction amount total	N (12)	Mandatory field. The sum of all the transaction amounts within the file. The amount is expressed in cents. Do not include a decimal point or a dollar sign. The amount may be right aligned and padded on the left hand side with zeros if you wish.
3	Transaction record count	N (6)	Mandatory field. The sum of all the transactions within the file. The count may be right aligned and padded on the left hand side with zeros if you wish.

4	Hash total	N (11)	Mandatory field.
			The hash total is made up of the sum of those digits in positions 3 to 13 inclusive of the account or credit card number from each transaction. The first two and last two or three digits of each account number or credit card number are ignored. It is eleven characters in length. If the number is larger than eleven digits, drop the most significant numbers i.e. those on the left. If the number is less than eleven digits then zero fill to eleven, the zeroes being left aligned. For example:
			02 05730067170 000
			02 01200066289 000
			    06930134459
			
			02 17450124580 000
			02 82840066289 000
			    00290190869

Payroll overview

The Payroll import file facility allows you to transfer data from your organisation's accounting system directly into IB4B for processing.

Payroll files can be used to pay:

• Any New Zealand domestic bank account

• Any New Zealand issued Visa, MasterCard or American Express credit card.

Payroll type files can be used to pay from:

• Any BNZ domestic bank account

• Any BNZ issued Visa, MasterCard or American Express credit card.

Key requirements

Payroll files must adhere to the following standards to be successfully imported by Internet Banking for Business:

• The files are comma delimited ASCII file.

• Each file must contain a **Header** record, one or more **Transaction** records and a **Control** record.

• Each record must terminate with a carriage return line feed character (CRLF).

• Embedded spaces are permitted within each field but not trailing spaces.

• As each field is separated by commas, commas are not permitted within a field.

• The file extension must be either .afi or .txt

• A maximum of 99,998 transactions are permitted in each file for a bulk payment or 49,999 for an individualised payment.

• The following characters are permitted in the filename: a - z, A - Z, 0 - 9, space -'&,#_.

• Transaction amounts must be greater than zero.

Payroll file format

Header record

Example
1,,,,0201000123456000,7,131124,131120,

Field	Field name	Field format	Comments
1	Record type	N (1)	Mandatory field. Default value = 1 1 = Header record
2	Spare	N (7)	Mandatory field. Currently an unused field, leave blank.
3	Spare	N (2)	Mandatory field. Currently an unused field, leave blank.
4	Spare	N (4)	Mandatory field. Currently an unused field, leave blank.
5	Your bank account number or credit card number	N (15 or 16)	Mandatory field. The account or credit card from which the transaction amounts will be deducted. BNZ domestic account and credit card numbers can be 15 or 16 digits long depending on the suffix length, with the extra digit being a padded left hand zero. An account ending in suffix 25 can also be represented as 025. Enter the account number without spaces or hyphens. E.g. account number 020100012345625 and 0201000123456025 are the same number, both representations are acceptable in IB4B.
6	File type	N (1)	Mandatory field. Default value = 7 7 = Direct Credit type Payroll is a subset of the Direct Credit payment type
7	File due date	N (6)	Mandatory field. This is the date on which the transactions will be processed. The format of the date must be YYMMDD. This date cannot be less than today's date or exceed it by more than a year.
8	File creation date	N (6)	Mandatory field. Default value = today's date This is the date on which the file has been created. The format of the date must be YYMMDD. This date cannot be less than today's date.
9	Bulk or individual listing indicator	A (1)	Mandatory field. Blank = Bulk listing. Bulk listing files will combine all transactions contained in the file and show as one transaction on the payer's bank statement. C = Individual listing, details copied from other party. Transaction items appear on the payer's statement as separate transactions, and the particulars, code and reference details are copied from the corresponding payee's statement. I = Individual listing, payer's and other party's details entered individually. Individual listing files display each transaction item in the file as separate transactions on the payer's bank statement with the option of individually entering particulars, codes and references. O = Individual listing, payer's details all the same. Transaction items appear on the payer's statement as separate transactions, and the particulars, code and reference details from the first item are used for all transaction items.

Transaction record

Example
2,0209850999088025,50,1688,John Smith,AZ100364C,,,,ACME CORPORATION,,,

Field	Field name	Field format	Comments
1	Record type	N (1)	Mandatory field. Default value = 2 2 = Transaction record
2	Other party bank account number or credit card number	N (15 or 16)	Mandatory field. The account or credit card into which the transaction amounts will be deposited. New Zealand domestic account and credit card numbers can be 15 or 16 digits long depending on the suffix length, with the extra digit being a padded left hand zero. An account ending in suffix 25 can also be represented as 025. Enter the account number without spaces or hyphens. E.g. account number 020100012345625 and 0201000123456025 are the same number, both representations are acceptable in IB4B.
3	Transaction code	N (2)	Mandatory field. Default value = 50 The file may contain any of the following transaction codes: 50 and 61 = Standard credit 52 = Payroll The same transaction code must be used for all transactions in the file.
4	Transaction amount	N (12)	Mandatory field. The amount is expressed in cents. Do not include a decimal point or dollar sign. The amount may be right aligned and padded on the left hand side with zeros if you wish. Transaction amounts must be greater than zero.
5	Other party name	A (20)	Mandatory field. The name of the party receiving the funds.
6	Other party reference	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party receiving the funds. Contents will be truncated if over 12 characters.
7	Other party code	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party receiving the funds. Contents will be truncated if over 12 characters.

Field	Field name	Field format	Comments
8	Other party alpha reference	A (12)	Spare field. Currently an unused field, leave blank.
9	Other party particulars	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party receiving the funds. Contents will be truncated if over 12 characters.
10	Your name	A (20)	Mandatory field. Your company's name. This will be displayed on the bank statement of the party receiving the funds. This file can contain different From Names for each transaction.
11	Your code	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party sending the funds. This may be overwritten if the file is imported or changed to show individualised transaction items on your statement. Contents will be truncated if over 12 characters.
12	Your reference	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party sending the funds. This may be overwritten if the file is imported or changed to show individualised transaction items on your statement. Contents will be truncated if over 12 characters.
13	Your particulars	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party sending the funds. This may be overwritten if the file is imported or changed to show individualised transaction items on your statement. Contents will be truncated if over 12 characters.

Control record

Example
3,14198,152,19707998176

Field	Field name	Field format	Comments
1	Record type	N (1)	Mandatory field. Default value = 3 3 = Control record
2	Transaction amount total	N (12)	Mandatory field. The sum of all the transaction amounts within the file. The amount is expressed in cents. Do not include a decimal point or a dollar sign. The amount may be right aligned and padded on the left hand side with zeros if you wish.
3	Transaction record count	N (6)	Mandatory field. The sum of all the transactions within the file. The count may be right aligned and padded on the left hand side with zeros if you wish.
4	Hash total	N (11)	Mandatory field. The hash total is made up of the sum of those digits in positions 3 to 13 inclusive of the account or credit card number from each transaction. The first two and last two or three digits of each account number or credit card number are ignored. It is eleven characters in length. If the number is larger than eleven digits, drop the most significant numbers i.e. those on the left. If the number is less than eleven digits then zero fill to eleven, the zeroes being left aligned. For example: 02 05730067170 000 02 01200066289 000 06930134459 02 17450124580 000 02 82840066289 000 00290190869

Direct Debits overview

The Direct Debit import file facility allows you to transfer data from your organisation's accounting system directly into IB4B for processing.

Direct Debit files can be used to credit:

- A nominated BNZ domestic bank account.

Direct Debit files can receive funds from:

- Any New Zealand domestic bank account.

Key requirements

Direct debit files must adhere to the following standards to be successfully imported by Internet Banking for Business:

- The files are comma delimited ASCII file.
- Each file must contain a Header record, one or more Transaction records and a Control record.
- Each record must terminate with a carriage return line feed character (CRLF).
- Embedded spaces are permitted within each field but not trailing spaces.
- As each field is separated by commas, commas are not permitted within a field.
- The file extension must be either .afi or .txt
- A maximum of 99,998 transactions are permitted in each file for a bulk payment or 49,999 for an individualised payment.
- The following characters are permitted in the filename: a - z, A - Z, 0 - 9, space -'&,#_.
- Transaction amounts must be greater than zero.

Direct Debit file format

Header record

Example
1,0298765,,,0201000123456000,6,131124,131120,

Field	Field name	Field format	Comments
1	Record type	N (1)	Mandatory field. Default value = 1 1 = Header record
2	Direct Debit authority number	N (7)	Mandatory field. As assigned to you by BNZ.
3	Spare	N (2)	Mandatory field. Currently an unused field, leave blank.
4	Spare	N (4)	Mandatory field. Currently an unused field, leave blank.
5	Your bank account number	N (15 or 16)	Mandatory field. The account into which the transaction amounts will be deposited. New Zealand domestic account numbers can be 15 or 16 digits long, depending on the suffix length, with the extra digit being a padded left hand zero. An account ending in suffix 25 can also be represented as 025. Enter the account number without spaces or hyphens. E.g. account number 020100012345625 and 0201000123456025 are the same number, both representations are acceptable in IB4B.
6	File type	N (1)	Mandatory field. Default value = 6 6 = Direct Debit type
7	File due date	N (6)	Mandatory field. This is the date on which the transactions will be processed. The format of the date must be YYMMDD. This date cannot be less than today's date or exceed it by more than a year.
8	File creation date	N (6)	Mandatory field. Default value = today's date This is the date on which the file has been created. The format of the date must be YYMMDD. This date cannot be less than today's date.
9	Bulk or individual listing indicator	A (1)	Mandatory field. Blank = Bulk listing. Bulk listing files will combine all transactions contained in the file and show as one transaction on the bank statement of the party receiving the funds. C = Individual listing, details copied from party sending the funds. Transaction items appear on the payee's statement as separate transactions, and the particulars, code and reference details are copied from the corresponding statement of the party sending the funds. I = Individual listing, both parties' details entered individually. Individual listing files display each transaction item in the file as separate transactions on the bank statement of the party receiving the funds with the option of entering unique particulars, codes and references for each. O = Individual listing, details for the party receiving the funds all the same. Transaction items appear on the statement of the party receiving the funds as separate transactions, and the particulars, code and reference details from the first item are used for all transaction items.

Transaction record

Example
2,0209850999088025,00,1688,The Electrician Corp,AZ100364C,,,,ACME CORPORATION,,,

Field	Field name	Field format	Comments
1	Record type	N (1)	Mandatory field. Default value = 2 2 = Transaction record
2	Other party bank account number	N (15 or 16)	Mandatory field. The account from which the transaction amounts will be deducted. New Zealand domestic account numbers can be 15 or 16 digits long, depending on the suffix length, with the extra digit being a padded left hand zero. An account ending in suffix 25 can also be represented as 025. Enter the account number without spaces or hyphens. E.g. account number 020100012345625 and 0201000123456025 are the same number, both representations are acceptable in IB4B.
3	Transaction code	N (2)	Mandatory field. Default value = 00 00 = Direct Debit The same transaction code must be used for all transactions in the file.
4	Transaction amount	N (12)	Mandatory field. The amount is expressed in cents. Do not include a decimal point or dollar sign. The amount may be right aligned and padded on the left hand side with zeros if you wish. Transaction amounts must be greater than zero.
5	Other party name	N (20)	Mandatory field. The name of the party sending the funds.
6	Other party reference	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party sending the funds. This may be overwritten if the file is imported or changed to show individualised transaction items on your statement. Contents will be truncated if over 12 characters.
7	Other party code	A (20)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party sending the funds. This may be overwritten if the file is imported or changed to show individualised transaction items on your statement. Contents will be truncated if over 12 characters.

Field	Field name	Field format	Comments
8	Other party alpha reference	A (12)	Spare field. Currently an unused field, leave blank.
9	Other party particulars	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party sending the funds. This may be overwritten if: the file is imported or changed to show individualised transaction items on your statement; or in the case of a direct debit dishonour, with the dishonour reason. Contents will be truncated if over 12 characters.
10	Your name	A (20)	Mandatory field. Your company's name. This will be displayed on the bank statement of the party sending the funds. This file can contain different To Names for each transaction.
11	Your code	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party receiving the funds. Contents will be truncated if over 12 characters.
12	Your reference	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party receiving the funds. Contents will be truncated if over 12 characters.
13	Your particulars	A (12)	Optional field. If used, the contents of this field will be displayed on the bank statement of the party receiving the funds. Contents will be truncated if over 12 characters.

Control record

Example
3,14198,152,19707998176

Field	Field name	Field format	Comments
1	Record type	N (1)	Mandatory field. Default value = 3 3 = Control record
2	Transaction amount total	N (12)	Mandatory field. The sum of all the transaction amounts within the file. The amount is expressed in cents. Do not include a decimal point or a dollar sign. The amount may be right aligned and padded on the left hand side with zeros if you wish.
3	Transaction record count	N (6)	Mandatory field. The sum of all the transactions within the file. The count may be right aligned and padded on the left hand side with zeros if you wish.
4	Hash total	N (11)	Mandatory field. The hash total is made up of the sum of those digits in positions 3 to 13 inclusive of the account number from each transaction. The first two and last two or three digits of each account number are ignored. It is eleven characters in length. If the number is larger than eleven digits, drop the most significant numbers i.e. those on the left. If the number is less than eleven digits, then zero fill to eleven, the zeros being left aligned. For example: NOTE - use example shown for DC and Payroll

International Payments overview

The International Payments import file facility allows you to transfer data using a CSV or from your organisation's accounting system directly into IB4B for processing.

International Payment files can pay from any BNZ domestic bank account and any BNZ foreign currency bank account by Telegraphic Transfer or International Cheque.

If the file structure is invalid then the entire file will be rejected.

If any line(s) in the file fail validation you must correct the error(s) and re-upload the entire file.

Key requirements

International Payments files must adhere to the following standards to be successfully

imported by Internet Banking for Business:

- The files are comma delimited ASCII file.
- Each file can contain an optional row with heading labels and must contain a header record and one or more transaction records.
- As each field is separated by commas, commas are not permitted within a field.
- The file extension must be either .csv, .txt or .dat
- A maximum of 1,000 transactions are permitted in each file.
- Only the following characters are permitted in the filename: a - z A - Z 0 – 9 space / - ? : ( ) . ' + any other characters will be removed from your file and will be replaced with a space.
- Transaction amounts must be greater than zero.

It is recommended that data in numeric fields is enclosed in inverted commas (i.e. " ").

This table describes some of the terms used throughout this section

Term	Description
A	Alphanumeric – this field can include any of the following. Letters: a - z and A - Z Numbers: 0 - 9 and special characters: space / - ? : ( ) . ' +
N	Numeric – this field can only contain numbers 0 – 9
From	This is the party sending the funds (payer)
Beneficiary	This is the party receiving the funds (payee)
Payment	Each individual item within the file

International Payments file format

Heading row (optional)

– One record per file (optional)

– If present, Field 1 must contain "Record Type"

Example
Record Type, Payment Date, Payment Currency, Payment Amount, Exchange Rate Type, Exchange Rate Reference.........

File record (mandatory)

– One FH record per file

The FH record must always contain 54 commas in total per example below.

Example
FH, 27/03/2010,FILEREF123,1,,,

Column	Field	Field name	Format	Mandatory	Comments
A	1.	Record type	A(2)	Yes	FH = File Header. Record type must never be enclosed in inverted commas
B	2.	Date of file upload	A(10)	No	Must be the date the file is uploaded. The format must be: DD/MM/YYYY
C	3.	File reference	A(12)	No	Your unique file reference
D	4.	File payment count	N(4)	No	The total number of payments in the file. There is a maximum of 1000 payments per file.

File payment details

– Use one record for each International payment.

Column	Field	Field name	Format	Mandatory for Intl Payment	Intl Cheque	Comments
A	1.	Record type	A(2)	Yes	Yes	PT = Telegraphic Transfer PQ = International Cheque Record Type must never be enclosed in inverted commas.
B	2.	Payment date	A(10)	No	No	Optional field Date a Payment is to be processed. Payments from a Foreign Currency Account can be future dated up to 1 year in the future. Format: DD/MM/YYYY Leave Payment Date blank for payments from an NZD domestic account.
C	3.	Payment currency	A(3)	Yes	Yes	Currency of the payment - eg USD Refer to Table 1 in the Appendices for a list of valid currencies.
D	4.	Payment amount	N(15)	Yes	Yes	Amount of the payment in the payment currency. To specify the Payment Amount in NZD equivalent, prefix the amount with NZD. Decimal place dependent on currency and must be in the correct position. Eg USD $100 can be formatted as: 100.00 or 100 Refer to the currency list in Table 1 at the end of this document for further details.
E	5.	Exchange rate type	A(3)	No	No	The type of exchange rate to be used (where applicable). Only one rate type per payment can be specified. FEC = Forward Exchange Contract DLR = Dealer Rate Reference Leave blank if BNZ to convert using the 'current market' rate at time of processing or payment is not being converted.
F	6.	Exchange rate reference	A(13)	See comments	See comments	Mandatory field when using Forward Exchange Contract or Dealer Rate Reference. Reference number of the FEC or Deal. Only one rate reference per payment can be specified. Leave blank if payment is not being converted or if BNZ is to convert using the current market rate at time of processing.

Column	Field	Field name	Format	Mandatory for Intl Payment	Intl Cheque	Comments
G	7.	Deal amount	N(15)	See comments	See comments	Mandatory field when using Forward Exchange Contract or Dealer Rate Reference. Amount of the FEC/Deal to be used against the payment in the same currency as the payment currency. To specify the FEC/Deal Amount in NZD equivalent, prefix the FEC/Deal amount with NZD. Decimal place dependent on currency and must be in the correct position. If the total Deal amount is less than the specified debit/payment amount then a current market rate will be used for the balance of the payment. Leave blank if payment is not being converted or if BNZ to convert using the current market rate at time of processing.
H	8.	Beneficiary name	A(35)	Yes	Yes	The name of the party receiving the funds. (For names longer than 35 characters, continue the name in Beneficiary Address Line 1).
I	9.	Spare		No	No	Spare field Must be blank
J	10.	Beneficiary address line 1	A(35)	Yes	Yes	Address Line 1 of the beneficiary of the payment. Must be a valid street address. (Not P O Box or Private Bag).
K	11.	Beneficiary address line 2	A(35)	Yes	Yes	Address Line 2 of the beneficiary of the payment.
L	12.	Beneficiary address line 3	A(32)	No	No	Address Line 3 of the beneficiary of the payment.
M	13.	Beneficiary country code	A(2)	Yes	Yes	Country code of the beneficiary of the payment. Refer to ISO https://www.iso.org/obp/ui/#search for a list of valid country codes.
N	14.	Beneficiary phone number	A(15)	See comments	N/A	Phone number of the beneficiary is mandatory for payments to South Africa. Otherwise not required. It is recommended that data in this field is enclosed in inverted commas.
O	15.	Beneficiary contact name	A(33)	See comments	N/A	Contact name of the beneficiary is mandatory for payments to South Africa. Otherwise not required.
P	16.	Spare		No	No	Spare field Must be blank
Q	17.	Spare		No	No	Spare field Must be blank

Column	Field	Field name	Format	Mandatory for Intl Payment	Intl Cheque	Comments
R	18.	Beneficiary account number/ IBAN	A(34)	Yes	N/A	Account Number or IBAN where funds are to be deposited. It is recommended that data in this field is enclosed in inverted commas. Refer to Table 3 at the end of this document beneficiary bank country rules.
S	19.	Beneficiary bank clearing code	A(15)	See comments	N/A	Clearing code of the beneficiary's bank. Also known as the routing code or sort code. If clearing code is mandatory for the beneficiary bank country code then it must be entered. Refer to Table 2 at the end of this document for a list of valid Clearing Code formats. Refer to Table 3 at the end of this document beneficiary bank country rules.
T	20.	Beneficiary bank BIC Swift Code	A(11)	See comments	N/A	BIC Swift code of the beneficiary's bank (8 or 11 characters). Refer to Table 3 at the end of this document beneficiary bank country rules.
U	21.	Beneficiary bank name	A(35)	See comments	N/A	Name of the beneficiary's bank is mandatory if BIC Swift code has not been specified. Otherwise optional.
V	22.	Beneficiary bank branch	A(35)	See comments	N/A	Branch name is mandatory if BIC Swift code has not been specified. Otherwise optional.
W	23.	Beneficiary bank address line 1	A(35)	See comments	N/A	Address Line 1 is mandatory if BIC Swift code has not been specified. Otherwise optional.
X	24.	Beneficiary bank Address Line 2	A(32)	No	N/A	Address Line 2 of the beneficiary's bank.
Y	25.	Beneficiary bank country code	A(2)	See comments	N/A	Country code of the beneficiary's bank can't be 'NZ' if the payment currency is 'NZD'. Refer to ISO https://www.iso.org/obp/ui/#search for a list of valid country codes.
Z	26.	Postal index number (PIN code)	N(6)	See comments	N/A	Mandatory if Beneficiary Bank country code is India and a BIC Swift code has not been specified.

Column	Field	Field name	Format	Mandatory for Intl Payment	Intl Cheque	Comments
AA	27.	Payment reason	A(140)	See comments	N/A	A payment reason is required and may contain information such as an invoice number. The details entered are sent to the receiving bank and may be passed on to the beneficiary
AB	28.	Correspondent bank fee indicator	A(1)	Yes	N/A	Indicator to specify who will pay the correspondent bank fee. B = beneficiary will pay the fee O = BNZ customer will pay the fee
AC	29.	Beneficiary email	A(50)	No	N/A	If an email notification is required, insert the email address here. Only one email address is allowed.
AD	30.	Spare		No	No	Spare field Must be blank
AE	31.	From statement	A(12)	No	No	From Statement Details For New Zealand domestic bank accounts it will be included in the statement Particulars field. For Foreign Currency Accounts it will be included in the statement Narrative 2 field. Can only contain alpha and numeric characters. No special characters allowed.
AF	32.	Spare		No	No	Spare field Must be blank
AG	33.	From account type	A(1)	Yes	Yes	Account type of the account to be debited. Must be a valid BNZ domestic (account-type = C) or Foreign Currency Account (account-type = F).
AH	34.	From account number	A(16)	Yes	Yes	NZ domestic account format: 02bbbbaaaaaaasss bbbb = branch number aaaaaaa = account base number sss = account suffix Foreign Currency Account (FCA) account format: aaaaaassss aaaaaa = account base number ssss = suffix It is recommended that data in this field is enclosed in inverted commas.
AI	35.	Currency of from account	A(3)	Yes	Yes	Currency of the From account e.g. NZD or USD. The 'from account' must be the same currency as the payment currency or 'NZD' Refer to Table 1 at the end of this document for a list of currencies that are valid and supported by BNZ.

Column	Field	Field name	Format	Mandatory for Intl Payment	Intl Cheque	Comments
AJ	36.	Fee account type	A(1)	No	No	Account type for the fee account to be debited. Must be a valid BNZ domestic (account-type = 'C') or Foreign Currency Account (account-type = 'F'). If left blank, the fee will be debited from the 'from account ' in field 34.
AK	37.	Fee account number	A(16)	No	No	NZ domestic account format: 02bbbbaaaaaaasss bbbb = branch number aaaaaaa = account base number sss = account suffix Foreign Currency Account (FCA) account format: aaaaaassss aaaaaa = account base number ssss = suffix It is recommended that data in this field is enclosed in inverted commas.
AL	38.	Currency of fee account	A(3)	No	No	Currency of the fee account e.g. NZD or USD. The currency of the debit account must be the same currency as the payment currency or NZD.
AM	39.	Spare		No	No	Spare field Must be blank
AN	40.	Spare		No	No	Spare field Must be blank
AO	41.	Spare		No	No	Spare field Must be blank
AP	42.	Spare		No	No	Spare field Must be blank
AQ	43.	Spare		No	No	Spare field Must be blank
AR	44.	Spare		No	No	Spare field Must be blank
AS	45.	Underlying client name	A(35)	See comments	N/A	If you are sending a payment on behalf of someone else, enter the name of the customer that you are paying on behalf of.

Column	Field	Field name	Format	Mandatory for Intl Payment	Intl Cheque	Comments
AT	46.	Client address line 1	A(35)	See comments	N/A	If you are sending a payment on behalf of someone else, enter the address of the customer that you are paying on behalf of.
AU	47.	Client address line 2	A(35)	See comments	N/A	Must be a valid street address. (Not P O Box or Private Bag).
AV	48.	Client address country code	A(2)	See comments	N/A	Refer to ISO https://www.iso.org/obp/ui/#search for a list of valid country codes.
AW	49.	Spare				Spare field Must be blank
AX	50.	Spare				Spare field Must be blank
AY	51.	Spare				Spare field Must be blank
AZ	52.	Spare				Spare field Must be blank
BA	53.	Spare				Spare field Must be blank
BB	54.	Spare				Spare field Must be blank
BC	55.	Spare				Spare field Must be blank

General information

Table 1: Currency list

Currency code	Currency description	Decimal places
AED	UAE DIRAHM	3
AUD	AUSTRALIAN DOLLAR	2
BHD	BAHRAINI DINAR	3
CAD	CANADIAN DOLLAR	2
CHF	SWISS FRANC	2
DKK	DANISH KRONE	2
EUR	EURO	2
FJD	FIJIAN DOLLAR	2
GBP	BRITISH POUND STERLING	2
HKD	HONG KONG DOLLAR	2
INR	INDIAN RUPEE	2
JPY	JAPANESE YEN	0
KWD	KUWAITI DINAR	3
NOK	NORWEGIAN KRONE	2
NZD	NEW ZEALAND DOLLAR	2
MXN	MEXICAN PESO	2
PGK	PNG KINA	2
PHP	PHILIPPINE PESO	2
PKR	PAKISTANI RUPEE	2
SBD	SOLOMON ISLANDS DOLLAR	2
SEK	SWEDISH KRONA	2
SGD	SINGAPORE DOLLAR	2
THB	THAI BAHT	2
TOP	TONGAN PA'ANGA	2
USD	UNITED STATES DOLLAR	2
VUV	VANUATU VATU	0
WST	SAMOAN TALA	2
XPF	FRENCH PACIFIC FRANC	0
ZAR	SOUTH AFRICAN RAND	2

Table 2: National clearing codes

Certain countries require payments to include the National Clearing Code of the beneficiary bank. The clearing code includes the bank and branch number.

Country	Clearing code prefix	Clearing code description	Example
Australia	AU	BSB NO	AU123456
Canada	CC	TRANSIT NO	CC123456789
South Africa	ZA	SORT CODE NO	ZA123456
USA	FW	FEDWIRE/ABA NO	FW123456789

Table 3: Rules for IBANs, clearing codes and BIC codes for beneficiary bank countries

Country	IBAN	Clearing code	BIC swift code
Australia, Canada and USA	Not applicable Use account numbers rather than IBANs	Mandatory AU = BSB No. (eg AU123456) CA= Transit No. (eg CC123456789) US = Fedwire/ABA No (eg FW123456789)	Not applicable Do not supply a BIC for these countries
South Africa	Not applicable Use account numbers and not IBANs	Optional ZA = Sort Code No (eg ZA123456)	Optional Please provide a BIC if known. If not known then the bank name and address details must be supplied
IBAN optional countries	Optional Either an account number or an IBAN can be supplied	Not applicable Do not supply a clearing code for these countries	Optional If an IBAN is not provided, please provide a BIC if known. If not known then bank name and address details must be supplied
IBAN mandatory countries	Mandatory An IBAN must be supplied	Not applicable Do not supply a clearing code for these countries	Optional

Internet access required for online banking. BNZ Internet Banking for Business T&Cs apply. Maintenance sometimes required.