



**Australian Government**

**Australian Transaction Reports  
and Analysis Centre**

# Electronic reporting format specification for international electronic funds transfer instructions (IFTI-E) version 2.0 XML schema

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# Part I. Preparing reports for AUSTRAC

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# Chapter 1. Introduction

## 1.1. Background

### 1.1.1. *Anti-Money Laundering and Counter Terrorism Financing Act 2006*

AUSTRAC administers the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act).

Under section 45 of the AML/CTF Act, international funds transfer instructions are required to be reported if a person sends or receives an international funds transfer instruction to or from a permanent establishment of an institution in a foreign country. Electronic funds transfer instructions are defined in items 1 and 2 of section 46.

This specification for electronic bulk reporting is based upon the requirements of the AML/CTF Act and *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)* (AML/CTF Rules).

## 1.2. Purpose of document

This document specifies the expected XML document format, naming convention, layout and content for electronic bulk reporting of international electronic funds transfer instruction reports (IFTI-E) to AUSTRAC.

This document also outlines:

- How a reporting entity can go about testing their systems and communication interfaces with AUSTRAC prior to implementing changes to their production/live environments; and
- The available methods for submitting these IFTI-Es to AUSTRAC.

## 1.3. Reference material and source code library files

### 1.3.1. Related documents

This specification should be read in conjunction with the following reference documents:

Document	Description	Available from
AML/CTF Act	The Act which outlines the obligations for businesses (reporting entities), AUSTRAC and AUSTRAC's partner agencies under legislation of the Commonwealth of Australia.	AUSTRAC – <a href="http://www.austrac.gov.au">www.austrac.gov.au</a> ; or Federal Register of Legislation – <a href="http://www.legislation.gov.au">www.legislation.gov.au</a>
Chapter 16 of the AML/CTF Rules	Legislative rules which outlines the information that needs to be supplied in a report of an international electronic funds transfer instruction.	AUSTRAC – <a href="http://www.austrac.gov.au">www.austrac.gov.au</a> ; or Federal Register of Legislation – <a href="http://www.legislation.gov.au">www.legislation.gov.au</a>
Transaction reports API - Technical specification	Specification outlining the requirements for electronically sending reports to AUSTRAC using the AUSTRAC's transaction reports API.	Please see the "AML/CTF Act reporting forms, file specifications and explanatory guides" page in the Transaction Reports section of <a href="http://www.austrac.gov.au">AUSTRAC Online</a>

### 1.3.2. XML schema definitions

The XML structure for report file documents to be submitted/transmitted to AUSTRAC is defined by the following XML schema files:

Schema	Version	Description	Available from
IFTI-E-2-0.xsd	2.0	The XML schema for the report type of international electronic funds transfer instruction report (IFTI-E). This schema describes the structure of an electronic report file containing one or more IFTI-E reports.	Please see the "AML/CTF Act reporting forms, file specifications and explanatory guides" page in the Transaction Reports section of <a href="#">AUSTRAC Online</a>
head.001.001.02.xsd	02	The XML schema that defines ISO 20022 BusinessApplicationHeader.	ISO 20022 Registration Authority - <a href="http://www.iso20022.org">www.iso20022.org</a>
pac.008.001.08.xsd	08	The XML schema that defines ISO 20022 FtoFICustomerCreditTransfer.	ISO 20022 Registration Authority - <a href="http://www.iso20022.org">www.iso20022.org</a>
pac.009.001.08.xsd	08	The XML schema that defines ISO 20022 FinancialInstitutionCreditTransfer.	ISO 20022 Registration Authority - <a href="http://www.iso20022.org">www.iso20022.org</a>

Reports made using this XML schema are pursuant to the requirements of section 45 of the AML/CTF Act. Criminal penalties may apply for providing false or misleading information and civil penalties may apply for failing to supply information.

## 1.4. Version compatibility and support information

Version 2.0 of the XML schema supports the reporting of ISO 20022 message extracts, while remaining backwards compatible with the previous version (v1.3) for reporting SWIFT MT messages or using AUSTRAC's structured format. This means:

1. Any reporting entity wishing to report ISO 20022 message extract must use version 2.0 (the latest version) of the schema.
2. Any reporting entity new to this reporting method for reporting international electronic funds transfer instructions to AUSTRAC will be expected to use the latest version of the schema.
3. AUSTRAC will continue support of version 1.3 until further notice.
4. Reporting entities using an older version of the schema:
  - a. Are encouraged to start moving to the latest version as soon as practicable.
  - b. Will be expected to change over to the latest version after AUSTRAC announces the retirement and withdrawal of support of a previous version unless precluded by changes to the AML/CTF Act and Rules or advances in technology.

## 1.5. Enquiries about this specification

Where clarification is sought on any matter in relation to this document, enquiries should be directed to:

Contact Centre  
AUSTRAC  
PO Box K534  
Haymarket NSW 1240  
Australia

Phone: 1300 021 037  
International: +61 2 9950 0055

TTY access (within Australia):  
National Relay Service  
• TTY/voice: 133 677 and ask for 1300 021 037

- Speak and listen (SSR): 1300 555 727 and ask for 1300 021 037

Email: [contact@austrac.gov.au](mailto:contact@austrac.gov.au)

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## Chapter 2. How to submit reports to AUSTRAC

There are several reporting methods available in relation to the reports of international electronic funds transfer instructions:

1. Electronically via AUSTRAC's internet based application, AUSTRAC Online, by single report data entry, spreadsheet, manual file upload or automated file transmission. The latter is being phased out and does not support reports generated using the IFTI-E v2.0 schema; or
2. Electronically via AUSTRAC's transaction reports API (for reports generated based on version 2 and above of the IFTI-E schema); or
3. By paper, using the approved printed report forms available from AUSTRAC.

---

## Chapter 3. Payload format, structure, and size

The XML payload is expected to contain reports of one type only, international electronic funds transfer instructions (IFTI-Es). The IFTI-E reports can be combination of:

1. ISO 20022 extracts, i.e. pacs.008 or pacs.009 messages in the <iso20022> element
2. SWIFT MT messages extracts, i.e. MT103 or MT202 in the <swiftMsg> elements, and/or
3. Structured format reports using the <structured> element.

```
<?xml version="1.0" encoding="UTF-8"?> ❶
<ifti-eList ❷
  xmlns="http://austrac.gov.au/schema/reporting/IFTI-E/V2.0" ❸>
  <reNumber>...</reNumber> ❹
  <fileName>...</fileName> ❺
  <reReference>...</reReference> ❻
  <reportCount>...</reportCount> ❼
  <iso20022> ❸
    <header>...</header>
    <head1:AppHdr xmlns:head1="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">...</head1:AppHdr>
    <pacs8:Document xmlns:pacs8="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">...</pacs8:Document>
    <pacs9:Document xmlns:pacs9="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.08">...</pacs9:Document>
    <transaction>...</transaction>
    <payer>...</payer>
    <payee>...</payee>
    <orderingInstn>...</orderingInstn>
    <sendingInstn>...</sendingInstn>
    <sendersCorrespondent>...</sendersCorrespondent>
    <beneficiaryInstn>...</beneficiaryInstn>
    <receivingInstn>...</receivingInstn>
    <receiversCorrespondent>...</receiversCorrespondent>
    <additionalDetails>...</additionalDetails>
  </iso20022>
  <swift> ❸
    <header>...</header>
    <swiftMsg>...</swiftMsg>
    <transaction>...</transaction>
    <payer>...</payer>
    <payee>...</payee>
    <orderingInstn>...</orderingInstn>
    <sendingInstn>...</sendingInstn>
    <sendersCorrespondent>...</sendersCorrespondent>
    <beneficiaryInstn>...</beneficiaryInstn>
    <receivingInstn>...</receivingInstn>
    <receiversCorrespondent>...</receiversCorrespondent>
    <additionalDetails>...</additionalDetails>
  </swift>
  <structured> ❸
    <header>...</header>
    <transaction>...</transaction>
    <payer>...</payer>
    <payee>...</payee>
    <orderingInstn>...</orderingInstn>
    <sendingInstn>...</sendingInstn>
    <sendersCorrespondent>...</sendersCorrespondent>
    <beneficiaryInstn>...</beneficiaryInstn>
    <receivingInstn>...</receivingInstn>
    <receiversCorrespondent>...</receiversCorrespondent>
    <additionalDetails>...</additionalDetails>
  </structured>
</ifti-eList>
```

### Where:

- ❶ is the XML declaration specifying the encoding;
- ❷ is the root element (first XML element) and must be <ifti-eList>;

- ③ is the namespace (`xmlns`) attribute declaring the namespace of the schema used to validate structure and content. If reporting ISO 20022 messages, ISO specific namespaces must also be included;
- ④ identifies the reporting entity;
- ⑤ is the (optional choice, see [Section 3.3, "Identification"](#)) name of the file containing this XML document;
- ⑥ is the (optional choice, see [Section 3.3, "Identification"](#)) general purpose identifier for this XML document;
- ⑦ is the number of reports to be found in this XML document; and
- ⑧ is one or more IFTI-E reports - the number of reports should match the amount specified in ⑦.

Refer to [Appendix B, XML Overview](#) for information on creating XML documents.

## 3.1. Validation

To take advantage of the inherent format validation features of XML, reporting entities will be expected to download the XML schema file to build and validate the completeness of their XML files prior to submitting these files to AUSTRAC.

To avoid unnecessary or misleading XML document validation errors, AUSTRAC recommends the use of escape sequences or CDATA sections when extracted data contains characters which form part of XML syntax such as less than symbols (<) and ampersands (&). Escape sequences (e.g. `&lt;`, `&amp;`, etc.) instruct a XML parser to substitute the escape sequence for the special character it represents. CDATA sections instruct a XML parser to ignore any text within the section so as to preserve the text in its entirety when validating a XML document. Escape sequences should be used unless the extracted text needs to be preserved.

Refer to [Appendix B, XML Overview](#) for further information on escaping and CDATA sections.

Upon submission to AUSTRAC, the XML files will be subjected to further content and context validation checks. This is to ensure the file contents have at least met the minimum requirements for the obligation of reporting international funds transfer instructions under the AML/CTF Act and the AML/CTF Rules.

## 3.2. Encoding

AUSTRAC uses UTF-8 character encoding and so recommends the use of an XML declaration at the start of each XML document specifying the character encoding of the XML file, especially if your systems use other character encodings, e.g. Windows-1252.

An example of a xml declaration:

```
<?xml version="1.0" encoding="UTF-8"?>
```

Refer to [Section B.3.1, "Character set encoding"](#) for more information on encoding.

## 3.3. Identification

There are two options for uniquely identifying the batch of IFTI-E reports in the XML file.

1. The `<fileName>` element is the original method and is backward compatible with AUSTRAC Online file upload function.
2. The `<reReference>` element is a new option and is more flexible. It is independent of file systems and is better suited to submission via transaction reports API. It is general purpose and may make it easier for reporting entities to tie submissions to their internal systems.

You must choose one of these identification options.

### 3.3.1. File naming convention

If a file name is provided, it must conform to the naming convention below.

IFTI-Eyyyyymmddssssssss.xml

where:

IFTI-E

is fixed text identifying the report type of the report(s) contained in the file.

yyyyymmdd

is the date on which the file was created.

ssssssss

is a unique identifier for the specified date. It can be made up of one (1) to eight (8) digits where each digit can be any number from zero (0) to nine (9). AUSTRAC recommends the use of timestamp followed by a two (2) digit number.

For example, an IFTI-E file submitted on 25/02/2020 at around 11:30 AM may have the file name/identifier "IFTI-E2020022511304501.xml".

.xml

is the standard file extension suffix identifying the file or payload as an XML file.

### 3.3.2. Reporting entity reference

A unique identifier supplied by the reporting entity, for this set of IFTI-E reports.

This can be any unique code that is meaningful to a reporting entity for identification of the set of reports. The identifier can be used when communicating with AUSTRAC to determine submission status.

## 3.4. Size

The size of the XML file must not be more than 30MB.

A file may be compressed into a ZIP file prior to submission to AUSTRAC.

---

## Chapter 4. How to conduct testing with AUSTRAC

To ensure that a reporting entity's file extraction program is adequate, and that no systemic data quality issues are present, all reporting entities utilising this method of reporting may be required to undergo a "test" process prior to submitting or transmitting reports to AUSTRAC.

Please contact AUSTRAC to discuss testing requirements. AUSTRAC contact details can be found in [Section 1.5, "Enquiries about this specification"](#).

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## Part II. Schema reference

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## Chapter 5. How to read this reference

This document complements the schema by describing what information is required in each of the XML elements.

The diagram below shows how each XML element is documented within [Part II, “Schema reference”](#).

### 7.1. <exampleAccount> global element

	⑥ Attribute/child-element	⑦ Occurrence	⑧ Type	Section
① <exampleAccount>				
② extends -			AccountSimple	8.1
③ attributes -	id	(1)	xs:ID	C.1
choice -	<type>	(1)	AccountType	9.1
(0..1)	<otherDesc>	(1)	AcctOtherDesc	9.3
sequence -	<signatory>	(0..*)	Name	9.5
⑤	<balance>	(0..1)	SignedAmount	9.6
	<documentation>	(0..1)	documentation	7.2

**Notes:**

- Optional choice** - The above structure contains elements that appear within a **choice** that is optional. The information that appears within the “Occurrence” column refers only to the number of times that an element must/may occur within that choice; keep in mind that the whole choice need not appear.

#### 7.1.1. Used within ⑨

<sampleDocument> (6.1)

#### 7.1.2. Description

The purpose of this element is to record the details of an account such as account type, name, number balance and any documentation associated with the account.

#### 7.1.3. Attributes ⑩

id  
Provide an alphanumeric id value to uniquely indicate the element within the XML document.  
**See also:** [xs:ID \(C.1\)](#)

#### 7.1.4. Child elements ⑩

<type>  
Type of account.  
**See also:** [AccountType \(9.1\)](#)

- ① The name of the element or type.
- ② **Extends** – declares that this element extends another. Refer to the documentation for that element to see what other attributes or child elements are required.
- ③ **Attributes** – declares that this elements has attributes that can be provided in the start tag. Look at the occurrence column to determine if the attribute is optional or mandatory.
- ④ **Choice** – shows which child-elements are mutually exclusive; you can choose just one of these child elements.

It is possible for a sequence to be one of the choices. In this case, if you choose the sequence you must supply all of the child elements necessary for that sequence.

- ⑤ **Sequence** – shows which child-elements are part of an ordered sequence; these child-elements must be supplied in the same order that they appear in this documentation.

It is possible for a choice to be one of the sequence items. In this case, you must choose just one of the choice elements to place at this position in the sequence.

- ⑥ **Attributes/child-element** – shows the names of the attributes or child elements as they are to appear in the generated XML document. These are hyperlinked to the relevant sections in this document for each attribute and child element.
- ⑦ **Occurrence** – shows how many times this child element is expected or permitted. For example:
  - (1) this element is mandatory and only one occurrence is expected
  - (0..1) this element is optional and can appear no more than once
  - (0..5) this element is optional and can appear up to five times
  - (0..\*) this element is optional and there is no upper limit to how many times it may occur
  - (1..3) this element must appear at least once and no more than three times
  - (1..\*) this element must appear one or more times (no upper limit)
- ⑧ **Type** – shows the name of the element or type that defines the extension, attribute, or child element. Types define generic reusable data types or blocks of XML. The documentation for types tends to be less specific than the documentation that appears for each attribute and child element. These are usually hyperlinked to the relevant sections in this document to describe how to provide the necessary information for that data type or block of XML.
- ⑨ **Used within** – provides a list of the places where this element or type is used; that is, the possible parent elements. These are usually hyperlinked to the relevant sections in this document for that element or type.
- ⑩ **Attributes & Child elements** – provides a description of what information is expected for each attribute and child element.

Below is an example of the kind of XML that could be created for the example account structure shown in the diagram above:

```
<exampleAccount id="abc-123"> ①
  <title>Some Company & Associates Ltd</title> ②
  <number>777888999</number> ③
  <type>CHEQUE</type> ④
  <signatory>John Smith</signatory> ⑤
  <signatory>Mary Brown</signatory>
  <balance>222.33</balance> ⑥
</exampleAccount>
```

- ① The account element requires an ID attribute in the start tag.
- ②③ The title/name and number elements were defined by the AccountSimple base type that the exampleAccount extended.
- ④ The type element was one of the choice elements that we had to choose from.
- ⑤ There are two signatories for this account.
- ⑥ We are providing an account balance.

For an example of some complete reports refer to [Appendix E, Sample IFTI-E XML document](#).

---

## Chapter 6. Root element

This section describes the root element. Whilst a schema may define many elements as global (top-level) or root elements, AUSTRAC only expects one root element per XML document.

---

### 6.1. <ifti-eList>

global element

<ifti-eList>	Attribute/child-element	Occurrence	Type	Section	
sequence	choice	<reNumber>	(1)	RENumber	9.29
		<fileName>	(1)	IFTIELongFileName	9.18
	<reReference>	(1)	ReReference	9.30	
	<reportCount>	(1)	ReportCount	9.31	
	choice (1..*)	<iso20022>	(1)	iso20022	7.1
		<swift>	(1)	swift	7.2
	<structured>	(1)	structured	7.3	

#### Notes:

1. **Repeated choice** - The above structure contains elements that appear within a **choice** which can be repeated more than once. The information that appears within the “Occurrence” column refers only to the number of times an element must/may occur within that choice; keep in mind the whole choice can be repeated.

#### 6.1.1. Description

This is the root element for a XML payload containing XML reports.

#### Notes:

There are two (2) sets of choices:

1. A choice between <fileName> or <reReference>. Choose whichever option best serves your reporting system; and
2. The format option being used to report.

The options for each IFTI-E report are:

#### <iso20022>

For reporting transactions that use ISO 20022 format. This element may contain ISO 20022 defined head.001, pacs.008, pacs.009 message elements in their entirety. These details can be supplemented where necessary with additional information within the appropriate AUSTRAC defined XML elements. Supplementary information is structured using the same element types available within the <structured> option.

#### <swift>

For reporting transactions that use SWIFT MT format. This element may contain the SWIFT MT format message in its entirety (complete with the SWIFT header and trailer blocks) within the <swiftMsg> element and supplemented where necessary with additional information within the appropriate AUSTRAC XML elements. Supplementary information is structured using the same elements types available within the <structured> option.

**<structured>**

A general purpose AUSTRAC defined format for reporting international funds transfer instruction transactions.

It is required by AUSTRAC that regardless of which of the above formats is used, certain data be present in every IFTI-E report. Therefore if the SWIFT MT or ISO 20022 message is deficient or inaccurate in any way then it is expected that the supplementary elements will be used to supply the required details.

The exact structure of the SWIFT MT message depends on whether the instruction was sent to or from Australia. See the [SwiftMsg](#) schema reference for more information on which components of the SWIFT MT message are reportable.

The exact structure of the ISO 20022 format message depends on the type of transfer instruction. See the [<iso20022>](#) schema reference for more information.

## 6.1.2. Child elements

**<reNumber>**

Reporting entity number. This is the unique number allocated to each reporting entity as they enrol or register with AUSTRAC.

**See also:** [RENumber \(9.29\)](#)

**<fileName>**

IFTI-E file identifier. This is the name of the physical file containing the international electronic funds transfer instruction reports to be sent to AUSTRAC. The content of this element must match the name of the physical file and be unique amongst all the files provided to AUSTRAC by the reporting entity. This element can be used as an alternative to the [reReference](#) element.

**See also:** [IFTIELongFileName \(9.18\)](#)

**<reReference>**

The reporting entity's unique identifier for this batch of IFTI-E reports. This element can be used as an alternative to the [fileName](#) element. It is independent of file systems and is better suited to submission via transaction reports API. It is general purpose and may make it easier for reporting entities to tie submissions to their internal systems.

**See also:** [ReReference \(9.30\)](#)

**<reportCount>**

The number of IFTI-E reports within the XML document

**See also:** [ReportCount \(9.31\)](#)

**<iso20022>**

Contains a single IFTI-E report in the form of an ISO 20022 message (i.e. a copy of the message sent or received by the reporting entity) along with any other additional information.

**See also:** [<iso20022> \(7.1\)](#)

**<swift>**

Contains a single IFTI-E report in the form of a SWIFT MT message (i.e. a copy of the message sent or received by the reporting entity) along with any other additional information.

**See also:** [<swift> \(7.2\)](#)

<structured>

Contains a single IFTI-E report in the structured format.

**See also:** [<structured>](#) (7.3)

## Chapter 7. Elements

This section describes all the globally defined elements within the schema as well as all their nested elements. Nested elements are those that are defined within the context of other parent elements.

### 7.1. <iso20022>

global element

<iso20022>	Attribute/child-element	Occurrence	Type	Section	
attributes	id	(1)	xs:ID	C.3	
sequence	<header>	(0..1)	Header	8.9	
	<head1:AppHdr>	(1)	head1:AppHdr	D.1	
	choice	<pac8:Document>	(1)	pac8:Document	D.2
		<pac9:Document>	(1)	pac9:Document	D.3
	<transaction>	(0..1)	Transaction	8.23	
	<payer>	(0..*)	Payer	8.16	
	<payee>	(0..*)	Payee	8.15	
	<orderingInstn>	(0..1)	OrderingInstn	8.14	
	<sendingInstn>	(0..1)	SendingInstn	8.21	
	<sendersCorrespondent>	(0..*)	SendersCorrespondent	8.20	
	<beneficiaryInstn>	(0..1)	BeneficiaryInstn	8.7	
	<receivingInstn>	(0..1)	ReceivingInstn	8.19	
	<receiversCorrespondent>	(0..*)	ReceiversCorrespondent	8.18	
	<additionalDetails>	(0..1)	AdditionalDetails	8.3	

#### 7.1.1. Used within

<ifti-eList> (6.1)

#### 7.1.2. Description

The <iso20022> element can be used when the reporting entity has sent or received an international funds transfer instruction (i.e. a wire transfer or cross-border payment) via a system utilising ISO 20022 message formats, such as SWIFT InterAct.

The purpose of this element is to record a copy of the original ISO 20022 format message and to provide any supplementary details needed for the reporting entity to fully meet the international funds transfer instruction reporting obligation requirements under the AML/CTF Act and AML/CTF Rules.

Use a separate <iso20022> element for each ISO 20022 message to be reported to AUSTRAC as an IFTI-E report.

#### Supported ISO 20022 messages

Message ID	Message name	Element
head.001	BusinessApplicationHeader	<head1:AppHdr>
pac8.008	FIToFICustomerCreditTransfer	<pac8:Document>
pac9.009	FinancialInstitutionCreditTransfer	<pac9:Document>

Each <iso20022> element must include <head1:AppHdr> and either <pac8:Document> or <pac9:Document>.

**Notes:**

1. For transfer instructions received into Australia the following must be provided:
  - a. the name of the payer,
  - b. details of the sending institution, and
  - c. details of the ordering institution if different to the sending institution.
2. For transfer instructions sent out of Australia the following must be provided:
  - a. details of the payer (except for certain batched instructions),
  - b. details of the payee,
  - c. details of the ordering institution,
  - d. details of the sending institution if different to the ordering institution, and
  - e. details of the beneficiary institution.
  - f. details of any interposed institutions, i.e. sender's correspondent, receiving institution or receiver's correspondent as they appear in the instruction.
3. All reports must include:
  - a. the amount and currency of the instruction,
  - b. the date on which the transferred money becomes available to the payee, and
  - c. the direction of the transfer instruction (i.e. in or out of Australia).

### 7.1.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 7.1.4. Child elements

`<header>`

Report administration or handling information.

NOTE: This element refers to the IFTI-E report header for an ISO 20022 based report. It is **not** the header of the original ISO 20022 message; these are included as part of the complete ISO 20022 message in the `<head1:AppHdr>` and `<pac8:Document>` or `<pac9:Document>` elements.

**See also:** [Header \(8.9\)](#)

`<head1:AppHdr>`

A copy of the Business Application Header (BAH) of the ISO 20022 message sent or received by the reporting entity.

**See also:** [head1:AppHdr \(D.1\)](#)

---

**<pac8:Document>**

A copy of the ISO 20022 Payments Clearing and Settlement message for a cross-border Financial Institution to Financial Institution Customer Credit Transfer (pacs.008) sent or received by the reporting entity.

**See also:** [pacs8:Document \(D.2\)](#)

**<pac9:Document>**

A copy of a the ISO 20022 Payments Clearing and Settlement message for a cross-border Financial Institution Credit Transfer (pacs.009) sent or received by the reporting entity.

**See also:** [pacs9:Document \(D.3\)](#)

**<transaction>**

Use this element to override/supplement key features of the transfer instruction contained in the <iso20022> element when details do not meet regulatory reporting requirements or need to be corrected, such as:

- the transmission/receipt date
- whether the transfer instruction was sent into or out of Australia
- the value of the transfer instruction; and
- the expected date of when the payee (i.e. creditor) will be able to access the transferred funds.

**See also:** [Transaction \(8.23\)](#)

**<payer>**

Use this element to override/supplement details in the <iso20022> element of the person or organisation requesting funds to be transferred (i.e. the payer/debtor), when details do not meet regulatory reporting requirements or need to be corrected.

Use a separate <payer> element for each individual payer involved in the transfer instruction.

**See also:** [Payer \(8.16\)](#)

**<payee>**

Use this element to override/supplement details in the <iso20022> element of the person or organisation who is to received the funds associated with the transfer instruction (i.e. the payee/creditor), when details do not meet regulatory reporting requirements or need to be corrected.

Use a separate <payee> element for each individual payee who is a recipient of the transferred funds.

**See also:** [Payee \(8.15\)](#)

**<orderingInstn>**

Use this element to override/supplement details in the <iso20022> element of the institution that accepted the transfer instruction from the payer (i.e. the debtor agent), when details do not meet regulatory reporting requirements or need to be corrected.

**See also:** [OrderingInstn \(8.14\)](#)

---

**<sendingInstn>**

Use this element to override/supplement details in the <iso20022> element of the institution that transmitted (i.e. sent) the transfer instruction into or out of Australia (i.e. the instructing agent), when details do not meet regulatory reporting requirements or need to be corrected.

For a transfer instruction transmitted out of Australia, the sending institution will be the reporting entity.

**See also:** [SendingInstn \(8.21\)](#)

**<sendersCorrespondent>**

Use this element to override/supplement details in the <iso20022> element of the correspondent institution (i.e. instructing reimbursement agent) used by the sending institution to facilitate the transfer of funds in the funds transfer chain, when details do not meet regulatory reporting requirements or need to be corrected.

Use a separate <sendersCorrespondent> element for each known correspondent institution used by the sending institution.

**See also:** [SendersCorrespondent \(8.20\)](#)

**<beneficiaryInstn>**

Use this element to override/supplement details in the <iso20022> element of the institution (i.e. creditor agent) that will distribute or make the transferred funds associated with the instruction available to the payee(s), when details do not meet regulatory reporting requirements or need to be corrected.

**See also:** [BeneficiaryInstn \(8.7\)](#)

**<receivingInstn>**

Use this element to override/supplement details in the <iso20022> element of the institution (i.e. instructed agent) that received, or is to receive, the transfer instruction from the sending institution or a correspondent institution, when details do not meet regulatory reporting requirements or need to be corrected.

For a transfer instruction transmitted into Australia, the receiving institution will be the reporting entity.

**See also:** [ReceivingInstn \(8.19\)](#)

**<receiversCorrespondent>**

Use this element to override/supplement details in the <iso20022> element of the correspondent institution (i.e. instructed reimbursement agent) associated with the receiving institution to facilitate the transfer of funds in the funds transfer chain, when details do not meet regulatory reporting requirements or need to be corrected.

Use a separate <receiversCorrespondent> element for each known correspondent institution associated with the receiving institution.

**See also:** [ReceiversCorrespondent \(8.18\)](#)

**<additionalDetails>**

Use this element to override/supplement any additional information about the transfer instruction, such as:

- payer to payee information
- the account through which the beneficiary institution will be reimbursed; and/or

- ordering to beneficiary institution information or directions relating to the transfer instruction in the <iso20022> element, when details do not meet regulatory reporting requirements or need to be corrected.

**See also:** [AdditionalDetails \(8.3\)](#)

## 7.2. <swift>

global element

<swift>	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
	<header>	(0..1)	Header	8.9
sequence	<swiftMsg>	(1)	SwiftMsg	8.22
	<transaction>	(0..1)	Transaction	8.23
	<payer>	(0..*)	Payer	8.16
	<payee>	(0..*)	Payee	8.15
	<orderingInstn>	(0..1)	OrderingInstn	8.14
	<sendingInstn>	(0..1)	SendingInstn	8.21
	<sendersCorrespondent>	(0..*)	SendersCorrespondent	8.20
	<beneficiaryInstn>	(0..1)	BeneficiaryInstn	8.7
	<receivingInstn>	(0..1)	ReceivingInstn	8.19
	<receiversCorrespondent>	(0..*)	ReceiversCorrespondent	8.18
	<additionalDetails>	(0..1)	AdditionalDetails	8.3

### 7.2.1. Used within

<ifti-eList> (6.1)

### 7.2.2. Description

The <swift> element can be used when the reporting entity has sent or received an international funds transfer instruction (i.e. a wire transfer or cross-border payment) via a SWIFT message system, such as SWIFT FIN, SWIFT FileAct or any other system utilising the SWIFT MT message format.

The purpose of this element is to record a copy of the original SWIFT MT message and to provide any supplementary details needed to satisfy the international funds transfer instruction reporting obligation under the AML/CTF Act and Rules.

Use a separate <swift> element for each SWIFT MT message to be reported to AUSTRAC as an IFTI-E report.

#### Supported SWIFT MT messages

Message ID	Message name
MT103	Single customer credit transfer
MT202	General financial institution transfer

#### Notes:

- For transfer instructions received into Australia the following must be provided:
  - the name of the payer,

- b. details of the sending institution, and
  - c. details of the ordering institution if different to the sending institution.
2. For transfer instructions sent out of Australia the following must be provided:
- a. details of the payer (except for certain batched instructions),
  - b. details of the payee,
  - c. details of the ordering institution,
  - d. details of the sending institution if different to the ordering institution, and
  - e. details of the beneficiary institution.
  - f. details of any interposed institutions, i.e. sender's correspondent, receiving institution or receiver's correspondent as they appear in the instruction.
3. All reports must include:
- a. the amount and currency of the instruction,
  - b. the date on which the transferred money becomes available to the payee, and
  - c. the date on which the transferred money becomes available to the payee.

### 7.2.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 7.2.4. Child elements

`<header>`

Report administration or handling information.

NOTE: This element refers to the IFTI-E report header for a SWIFT MT based report. It is **not** the headers of the original SWIFT message; these are included as part of the complete SWIFT message in the `<swiftMsg>` element.

**See also:** [Header \(8.9\)](#)

`<swiftMsg>`

A copy of an international funds transfer instruction contained within a SWIFT MT message sent to or received by the reporting entity.

**See also:** [SwiftMsg \(8.22\)](#)

`<transaction>`

Use this element to override/supplement key features of the transfer instruction contained in the `<swiftMsg>` element when details do not meet regulatory reporting requirements or need to be corrected, such as:

- the transmission/receipt date
- whether the transfer instruction was sent into or out of Australia

- the value of the transfer instruction; and
- the expected date of when the payee will be able to access the transferred funds.

**See also:** [Transaction \(8.23\)](#)

#### <payer>

Use this element to override/supplement details in the <swiftMsg> element of the person or organisation requesting funds to be transferred (i.e. the ordering customer/payer), when details do not meet regulatory reporting requirements or need to be corrected.

Use a separate <payer> element for each individual payer involved in the transfer instruction.

**See also:** [Payer \(8.16\)](#)

#### <payee>

Use this element to override/supplement details in the <swiftMsg> element of the person or organisation who is to receive the funds associated with the transfer instruction (i.e. the beneficiary/payee), when details do not meet regulatory reporting requirements or need to be corrected.

Use a separate <payee> element for each individual payee who is a recipient of the transferred funds.

**See also:** [Payee \(8.15\)](#)

#### <orderingInstn>

Use this element to override/supplement details in the <swiftMsg> element of the institution that accepted the transfer instruction from the payer (i.e. the ordering institution/payer's bank), when details do not meet regulatory reporting requirements or need to be corrected.

**See also:** [OrderingInstn \(8.14\)](#)

#### <sendingInstn>

Use this element to override/supplement details in the <swiftMsg> element of the institution that transmitted (i.e. sent) the transfer instruction into or out of Australia (i.e. the sending institution), when details do not meet regulatory reporting requirements or need to be corrected.

For a transfer instruction transmitted out of Australia, the sending institution will be the reporting entity.

**See also:** [SendingInstn \(8.21\)](#)

#### <sendersCorrespondent>

Use this element to override/supplement details in the <swiftMsg> element of the correspondent institution (i.e. sender's correspondent) used by the sending institution to facilitate the transfer of funds in the funds transfer chain, when details do not meet regulatory reporting requirements or need to be corrected.

Use a separate <sendersCorrespondent> element for each known correspondent institution used by the sending institution.

**See also:** [SendersCorrespondent \(8.20\)](#)

#### <beneficiaryInstn>

Use this element to override/supplement details in the <swiftMsg> element of the institution (i.e. account with institution/beneficiary's bank) that will distribute or make the transferred

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funds associated with the instruction available to the payee(s), when details do not meet regulatory reporting requirements or need to be corrected.

**See also:** [BeneficiaryInstn \(8.7\)](#)

#### <receivingInstn>

Use this element to override/supplement details in the <swiftMsg> element of the institution (i.e. receiving institution) that received, or is to receive, the transfer instruction from the sending institution or a correspondent institution, when details do not meet regulatory reporting requirements or need to be corrected.

For a transfer instruction transmitted into Australia, the receiving institution will be the reporting entity.

**See also:** [ReceivingInstn \(8.19\)](#)

#### <receiversCorrespondent>

Use this element to override/supplement details in the <swiftMsg> element of the correspondent institution (i.e. receiver's correspondent) associated with the receiving institution to facilitate the transfer of funds in the funds transfer chain, when details do not meet regulatory reporting requirements or need to be corrected.

Use a separate <receiversCorrespondent> element for each known correspondent institution associated with the receiving institution.

**See also:** [ReceiversCorrespondent \(8.18\)](#)

#### <additionalDetails>

Use this element to override/supplement any additional information about the transfer instruction, such as:

- payer to payee information
- the account through which the beneficiary institution will be reimbursed; and/or
- ordering to beneficiary institution information or directions relating to the transfer instruction in the <swiftMsg> element, when details do not meet regulatory reporting requirements or need to be corrected.

**See also:** [AdditionalDetails \(8.3\)](#)

## 7.3. <structured>

global element

<structured>	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
sequence	<header>	(0..1)	Header	8.9
	<transaction>	(1)	Transaction	8.23
	<payer>	(0..*)	Payer	8.16
	<payee>	(0..*)	Payee	8.15
	<orderingInstn>	(0..1)	OrderingInstn	8.14
	<sendingInstn>	(0..1)	SendingInstn	8.21
	<sendersCorrespondent>	(0..*)	SendersCorrespondent	8.20
	<beneficiaryInstn>	(0..1)	BeneficiaryInstn	8.7
	<receivingInstn>	(0..1)	ReceivingInstn	8.19
	<receiversCorrespondent>	(0..*)	ReceiversCorrespondent	8.18
	<additionalDetails>	(0..1)	AdditionalDetails	8.3

### 7.3.1. Used within

<ifti-eList> (6.1)

### 7.3.2. Description

The <structured> element is to be used when the reporting entity has sent or received an international funds transfer instruction through a messaging system using a message format other than the supported ISO 20022 or SWIFT MT messages. That is, a report of a funds transfer instruction sent to or from a foreign country via a proprietary or other commercially available system similar to SWIFT or via email, facsimile, telex, etc.

Use a separate <structured> element for each international funds transfer instruction (IFTI) to be reported to AUSTRAC

#### Notes:

1. For transfer instructions received into Australia the following must be provided:
  - a. the name of the payer,
  - b. details of the sending institution, and
  - c. details of the ordering institution if different to the sending institution.
2. For transfer instructions sent out of Australia the following must be provided:
  - a. details of the payer (except for certain batched instructions),
  - b. details of the payee,
  - c. details of the ordering institution,
  - d. details of the sending institution if different to the ordering institution, and
  - e. details of the beneficiary institution.
  - f. details of any interposed institutions, i.e. sender's correspondent, receiving institution or receiver's correspondent as they appear in the instruction.
3. All reports must include:

- a. the amount and currency of the instruction,
- b. the date on which the transferred money becomes available to the payee, and
- c. the direction of the transfer instruction (i.e. in or out of Australia).

### 7.3.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 7.3.4. Child elements

<header>

Report administration or handling information.

**See also:** [Header \(8.9\)](#)

<transaction>

Corresponds to the section “*Part A – Details of the transfer instruction*” on the data entry form.

The purpose of this element is to record the key features of the transfer instruction, such as the transmission/receipt date, whether the transfer instruction was sent into or out of Australia, the value of the transfer instruction and the expected date of when the payee will be able to access the transferred funds.

**See also:** [Transaction \(8.23\)](#)

<payer>

This element corresponds to the payer section in “*Part B – Parties involved in the transfer instruction*” on the data entry form.

Provide the details of the person(s) or organisation(s) requesting funds to be transferred.

Use a separate <payer> element for each individual payer involved in the transfer instruction.

**See also:** [Payer \(8.16\)](#)

<payee>

This element corresponds to the payee section in “*Part B – Parties involved in the transfer instruction*” on the data entry form.

Provide the details of the person(s) or organisation(s) who is to receive the funds associated with this transfer instruction.

Use a separate <payee> element for each recipient of the transferred funds.

**See also:** [Payee \(8.15\)](#)

<orderingInstn>

This element corresponds to the ordering institution details section in “*Part C – Institution details*” on the data entry form.

Provide the details of institution that accepted the transfer instruction from the payer.

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An ordering institution can be a bank, building society, credit union or an authorised deposit-taking institution (ADI). Other businesses and professions may also be included if they are specified by AML/CTF Rules.

**See also:** [OrderingInstn \(8.14\)](#)

#### <sendingInstn>

This element corresponds to the sending institution details section in “*Part C – Institution details*” on the data entry form.

Provide the details of institution that transmitted (i.e. sent) the transfer instruction into or out of Australia.

For a transfer instruction transmitted out of Australia, the sending institution will be the reporting entity.

**See also:** [SendingInstn \(8.21\)](#)

#### <sendersCorrespondent>

This element corresponds to the sender’s correspondent details section in “*Part C – Institution details*” on the data entry form.

The sending institution may have a relationship with a correspondent institution to facilitate the transfer of funds in the funds transfer chain. This correspondent institution is known as the sender’s correspondent and its role in the funds transfer chain is to assist in ensuring the transfer instruction is forwarded to the payee’s beneficiary institution.

Provide the details of a correspondent institution involved in the transmission of the transfer instruction.

Use a separate <sendersCorrespondent> element for each known correspondent institution used by the sending institution.

**See also:** [SendersCorrespondent \(8.20\)](#)

#### <beneficiaryInstn>

This element corresponds to the beneficiary institution’s details section in “*Part C – Institution details*” on the data entry form.

Provide the details of the institution that will distribute or make the transferred funds associated with the transfer instruction available to the payee(s).

A beneficiary institution can be a bank, building society, credit union or an authorised deposit-taking institution (ADI). Other businesses and professions may also be included if they are specified by AML/CTF Rules.

**See also:** [BeneficiaryInstn \(8.7\)](#)

#### <receivingInstn>

This element corresponds to the Receiving institution’s details section in “*Part C – Institution details*” on the data entry form.

Provide details of the receiving institution, if different to the beneficiary institution.

The receiving institution is the institution that received, or is to receive, the transfer instruction from the sending institution.

For a transfer instruction transmitted into Australia, the receiving institution will be the reporting entity.

**See also:** [ReceivingInstn \(8.19\)](#)

<receiversCorrespondent>

This element corresponds to the receiver's correspondent details section in "*Part C – Institution details*" on the data entry form.

The receiving institution may have a relationship with a correspondent institution to facilitate the receipt of transfer instructions in the funds transfer chain. This correspondent institution is known as the receiver's correspondent and its role in the funds transfer chain is to assist in ensuring the transfer instruction is forwarded to the beneficiary institution.

Provide details of a correspondent institution involved in the receipt of the transfer instruction.

Use a separate <receiversCorrespondent> element for each known correspondent institution associated with the receiving institution.

**See also:** [ReceiversCorrespondent \(8.18\)](#)

<additionalDetails>

This element corresponds to the "*Part D – Additional payment details*" section on the data entry form.

The purpose of this element is to record any other details, such as payer to payee information, the account through which the beneficiary institution will be reimbursed and/or ordering to beneficiary institution information or directions relating to the transfer instruction.

The <additionalDetails> element is conditional based on whether the information appears in the transfer instruction.

**See also:** [AdditionalDetails \(8.3\)](#)

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## Chapter 8. Complex types

This section describes all the globally defined complex types within the schema as well as all their nested elements. Complex types define structures that can have attributes and/or child elements. Nested elements are those that are defined within the context of other parent elements.

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### 8.1. AccountBrief

complex type

AccountBrief	Attribute/child-element	Occurrence	Type	Section
attributes	<a href="#">id</a>	(1)	<a href="#">xs:ID</a>	<a href="#">C.3</a>
sequence	<a href="#">&lt;bsb&gt;</a>	(0..1)	<a href="#">AcctBSB</a>	<a href="#">9.5</a>
	<a href="#">&lt;number&gt;</a>	(0..1)	<a href="#">AcctNumber</a>	<a href="#">9.6</a>

#### 8.1.1. Used within

[BenefInstnAcct](#) ([8.6](#))

#### 8.1.2. Description

Typically an Australian bank account but without the need to provide account title.

#### 8.1.3. Attributes

[id](#)

Provide an alphanumeric [id](#) value to uniquely indicate the element within the XML document.

**See also:** [xs:ID](#) ([C.3](#))

#### 8.1.4. Child elements

[<bsb>](#)

The Australian Bank State Branch (BSB) number of where the account is held, if applicable.

**See also:** [AcctBSB](#) ([9.5](#))

[<number>](#)

The account number.

**See also:** [AcctNumber](#) ([9.6](#))

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### 8.2. AccountNoTitle

complex type

AccountNoTitle	Attribute/child-element	Occurrence	Type	Section
attributes	<a href="#">id</a>	(1)	<a href="#">xs:ID</a>	<a href="#">C.3</a>
sequence	<a href="#">&lt;bsb&gt;</a>	(0..1)	<a href="#">AcctBSB</a>	<a href="#">9.5</a>
	<a href="#">&lt;number&gt;</a>	(1)	<a href="#">AcctNumber</a>	<a href="#">9.6</a>

### 8.2.1. Used within

[Payer \(8.16\)](#), [Payee \(8.15\)](#)

### 8.2.2. Description

Typically an Australian bank account but without the need to provide account title.

### 8.2.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.2.4. Child elements

`<bsb>`

The Australian Bank State Branch (BSB) number of where the account is held, if applicable.

**See also:** [AcctBSB \(9.5\)](#)

`<number>`

The account number.

**See also:** [AcctNumber \(9.6\)](#)

## 8.3. AdditionalDetails

complex type

AdditionalDetails	Attribute/child-element	Occurrence	Type	Section
attributes	<code>id</code>	(1)	<a href="#">xs:ID</a>	<a href="#">C.3</a>
	<code>&lt;detailsOfPayment&gt;</code>	(0..1)	<a href="#">DetailsOfPayment</a>	<a href="#">9.16</a>
sequence	<code>&lt;otherDetails&gt;</code>	(0..1)	<a href="#">OtherDetails</a>	<a href="#">9.27</a>
	<code>&lt;benefInstnAcct&gt;</code>	(0..1)	<a href="#">BenefInstnAcct</a>	<a href="#">8.6</a>
	<code>&lt;senderToReceiverInfo&gt;</code>	(0..*)	<a href="#">SenderToReceiverInfo</a>	<a href="#">9.32</a>

### 8.3.1. Used within

[<iso20022> \(7.1\)](#), [<swift> \(7.2\)](#), [<structured> \(7.3\)](#)

### 8.3.2. Description

The purpose of this block of information is to record any other details, such as payer to payee information, the account through which the beneficiary institution will be reimbursed and/or ordering to beneficiary institution information or directions relating to the transfer instruction.

The `<additionalDetails>` element is conditional based on whether the information appears in the transfer instruction.

This element corresponds to the *“Part D – Additional payment details”* section on the data entry form.

### 8.3.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.3.4. Child elements

<detailsOfPayment>

Information or directions provided by the payer to the payee in relation to the transferred funds or transfer instruction.

**See also:** [DetailsOfPayment \(9.16\)](#)

<otherDetails>

Any other details relating to the instruction that have not been captured elsewhere.

**See also:** [OtherDetails \(9.27\)](#)

<benefInstnAcct>

Inter-institutional account details for reimbursing the beneficiary institution in relation to the transfer instruction.

**See also:** [BenefInstnAcct \(8.6\)](#)

<senderToReceiverInfo>

Information or directions provided by the sending institution to the receiving institution.

**See also:** [SenderToReceiverInfo \(9.32\)](#)

## 8.4. AddressAllOptional

complex type

AddressAllOptional	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
	<addr>	(0..1)	Addr	9.7
sequence	<suburb>	(0..1)	Suburb	9.35
	<state>	(0..1)	State	9.34
	<postcode>	(0..1)	Postcode	9.28
	<country>	(0..1)	Country	9.11

### 8.4.1. Used within

[Payer \(8.16\)](#), [Payee \(8.15\)](#)

### 8.4.2. Description

A flexible format for providing address details should the reporting entity only have a partial address for a person or organisation.

Full address details are preferred, but if this is not known then partial addresses or a general location of the person or organisation is acceptable.

**Notes:**

1. Australian based full addresses (including postal addresses) are expected to include all child elements.
2. Foreign based full addresses are expected to at least contain the <addr>, <suburb> and <country> elements as not all countries have states or use a postcode system.

### 8.4.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.4.4. Child elements

<addr>

Street numbering and name or post box details portion of an address. Do not provide suburb, town, city, postcode, state, or country names in this field.

**See also:** [Addr \(9.7\)](#)

<suburb>

The suburb, town or city name.

**See also:** [Suburb \(9.35\)](#)

<state>

A standard acronym or full name designation of a state, province, county or territory (Australian or foreign).

**See also:** [State \(9.34\)](#)

<postcode>

A postcode or zipcode.

**See also:** [Postcode \(9.28\)](#)

<country>

A country expressed as a standard ISO 3166 short name (in English).

**See also:** [Country \(9.11\)](#)

## 8.5. AusBranch

complex type

AusBranch		Attribute/child-element	Occurrence	Type	Section
attributes	└─	id	(1)	xs:ID	C.3
sequence	┌─ choice ─┐ (0..1)	<bsb>	(1)	AcctBSB	9.5
		<branchId>	(1)	BranchId	9.9
		<name>	(0..1)	BranchName	9.10

**Notes:**

1. **Optional choice** - The above structure contains elements that appear within a **choice** that is optional. The information that appears within the “Occurrence” column refers only to the number of times that an element must/may occur within that choice; keep in mind that the whole choice need not appear.

### 8.5.1. Used within

[OrderingInstn](#) (8.14), [SendingInstn](#) (8.21), [BeneficiaryInstn](#) (8.7)

### 8.5.2. Description

Australian branch including BSB

### 8.5.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID](#) (C.3)

### 8.5.4. Child elements

<bsb>

Bank State Branch (BSB) – a number which identifies the Australian financial institution.

**See also:** [AcctBSB](#) (9.5)

<branchId>

An identifier used to identify the branch, outlet, office, etc.

**See also:** [BranchId](#) (9.9)

<name>

The name given to the branch, outlet, office, etc.

**See also:** [BranchName](#) (9.10)

## 8.6. BenefInstnAcct

complex type

BenefInstnAcct	Attribute/child-element	Occurrence	Type	Section
sequence	<institution>	(0..1)	<a href="#">InstitutionBrief</a>	<a href="#">8.13</a>
	<account>	(0..1)	<a href="#">AccountBrief</a>	<a href="#">8.1</a>

### 8.6.1. Used within

[AdditionalDetails](#) (8.3)

### 8.6.2. Description

Inter-institutional account details for reimbursing the beneficiary institution in relation to the transfer instruction.

### 8.6.3. Child elements

<institution>

Identifier or name and location details of the institution where the reimbursement account is held.

**See also:** [InstitutionBrief \(8.13\)](#)

<account>

Details of the reimbursement account.

**See also:** [AccountBrief \(8.1\)](#)

## 8.7. BeneficiaryInstn

complex type

BeneficiaryInstn	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
sequence	<institution>	(0..1)	InstitutionBrief	8.13
	<branch>	(0..1)	AusBranch	8.5

### 8.7.1. Used within

<iso20022> (7.1), <swift> (7.2), <structured> (7.3)

### 8.7.2. Description

Provide the details of the institution that will distribute or make the transferred funds associated with the transfer instruction available to the payee(s).

A beneficiary institution can be a bank, building society, credit union or an authorised deposit-taking institution (ADI). Other businesses and professions may also be included if they are specified by AML/CTF Rules.

#### Notes:

1. For transfer instructions sent out of Australia details of the beneficiary institution must be provided and must include either:
  - a. an identification code, or
  - b. the name of the institution.

This element corresponds to the beneficiary institution's details section in "*Part C – Institution details*" on the data entry form.

### 8.7.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

## 8.7.4. Child elements

<institution>

Identifier or name and location details of the beneficiary institution.

**See also:** [InstitutionBrief \(8.13\)](#)

<branch>

Location and any identification number of the branch, outlet or department of the beneficiary institution, if different to <institution>.

**See also:** [AusBranch \(8.5\)](#)

## 8.8. CurrencyAmount

complex type

CurrencyAmount	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
sequence	<currency>	(1)	CurrencyCode	9.12
	<amount>	(1)	Amount	9.8

### 8.8.1. Used within

[Transaction \(8.23\)](#)

### 8.8.2. Description

This complex type specifies the elements to use to describe a currency code and amount.

### 8.8.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.8.4. Child elements

<currency>

The standard ISO currency code for a currency.

Refer to the ISO 4217 standard (available from [www.iso.org](http://www.iso.org)) for a full list of currency names and codes. AUSTRAC uses the alphabetic currency codes for processing transaction reports.

**See also:** [CurrencyCode \(9.12\)](#)

<amount>

The value of Australian or foreign currency expressed as a value of its native currency (i.e. there is no need to convert the value based on exchange rates).

**See also:** [Amount \(9.8\)](#)

## 8.9. Header

complex type

Header	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
sequence	<txnRefNo>	(0..1)	TRN	9.36
	<interceptFlag>	(0..1)	xs:token	C.8
	<specialReportingActivityId>	(0..1)	SpecialReportingActivityId	9.33

### 8.9.1. Used within

<iso20022> (7.1), <swift> (7.2), <structured> (7.3)

### 8.9.2. Description

The purpose of this block of information is to record report administration details, such as any internal reference number assigned to the report by the reporting entity and to give instructions to AUSTRAC on how to handle the report, if need be.

NOTE: This element refers to the IFTI-E report header. It is **not** the header of an ISO 20022 or SWIFT MT message.

### 8.9.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.9.4. Child elements

<txnRefNo>

A unique reference number or identification code for the transfer instruction.

**See also:** [TRN \(9.36\)](#)

<interceptFlag>

An optional flag that, when present, will cause this report to be intercepted by AUSTRAC Online prior to transmission to AUSTRAC.

The report will be available for editing in the Incomplete Reports queue of the AUSTRAC Online user who loaded the XML document. Once the user has manually checked and/or enhanced the report, it can be submitted to AUSTRAC.

Omit this element if the report does not need to be intercepted and manually reviewed in AUSTRAC Online.

**See also:** [xs:token \(C.8\)](#)

<specialReportingActivityId>

Only use this element if you have been explicitly instructed to do so by AUSTRAC. The element identifies that the report belongs to a special reporting activity pre-arranged with AUSTRAC. A special code value is allocated by AUSTRAC, and it would be used as the value for this element.

**See also:** [SpecialReportingActivityId \(9.33\)](#)

## 8.10. IdentificationMandatoryNumber

complex type

IdentificationMandatoryNumber	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
sequence	choice (0..1)	(1)	IdType	9.21
	<type>	(1)	IdType	9.21
	<typeOther>	(1)	typeOther	8.11
	<number>	(1)	IdNumber	9.20
	<issuer>	(0..1)	IdIssuer	9.19
	<country>	(0..1)	Country	9.11

### Notes:

1. **Optional choice** - The above structure contains elements that appear within a **choice** that is optional. The information that appears within the “Occurrence” column refers only to the number of times that an element must/may occur within that choice; keep in mind that the whole choice need not appear.

### 8.10.1. Used within

[Payer \(8.16\)](#), [Payee \(8.15\)](#)

### 8.10.2. Description

This complex type specifies the elements to use to describe the details of documentation sighted or used to confirm the identity of a person or organisation.

### Notes:

There are two (2) choices to choose from to describe the type of identification document sighted or used to confirm a person's or organisation's identity:

1. Use <type> when there is a predefined identification document type; or
2. Use <typeOther> when there is no predefined identification type.

### 8.10.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.10.4. Child elements

<type>

Type of identification, where there is a predefined identified documentation type, listed in [Section 9.21, “IdType”](#)

**See also:** [IdType \(9.21\)](#)

<typeOther>

A description of the alternate identification document where there is no predefined identification document type.

**See also:** [IdentificationMandatoryNumber<typeOther> \(8.11\)](#)

<number>

Identification document number or name, if no identifying code is available.

**See also:** [IdNumber](#) (9.20)

<issuer>

Name of the government body or organisation that issued the identification document.

**See also:** [IdIssuer](#) (9.19)

<country>

Country of where the identification document was issued expressed as an ISO 3166 three-letter code or short name (in English).

**See also:** [Country](#) (9.11)

---

## 8.11. IdentificationMandatoryNumber<typeOther> nested simple element

### 8.11.1. Used within

[IdentificationMandatoryNumber](#) (8.10)

### 8.11.2. Description

A description of the alternate identification document where there is no predefined identification document type.

### 8.11.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

30

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 8.12. IndividualDetails

complex type

IndividualDetails	Attribute/child-element	Occurrence	Type	Section
attributes	<a href="#">id</a>	(1)	<a href="#">xs:ID</a>	<a href="#">C.3</a>
sequence	<dob>	(0..1)	<a href="#">DateOfBirth</a>	<a href="#">9.15</a>
	<placeOfBirth>	(0..1)	<a href="#">PlaceOfBirth</a>	<a href="#">8.17</a>

### 8.12.1. Used within

[Payer](#) (8.16)

## 8.12.2. Description

Details of the person's date and place of birth.

## 8.12.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

## 8.12.4. Child elements

`<dob>`

The person's date of birth.

**See also:** [DateOfBirth \(9.15\)](#)

`<placeOfBirth>`

The person's place of birth.

**See also:** [PlaceOfBirth \(8.17\)](#)

## 8.13. InstitutionBrief

complex type

InstitutionBrief	Attribute/child-element	Occurrence	Type	Section
attributes	<code>id</code>	(1)	<code>xs:ID</code>	C.3
choice	<code>&lt;code&gt;</code>	(1)	<code>InstnCode</code>	9.23
	<code>&lt;name&gt;</code>	(0..1)	<code>InstnName</code>	9.25
	<code>&lt;city&gt;</code>	(0..1)	<code>InstnCity</code>	9.22
	<code>&lt;country&gt;</code>	(0..1)	<code>InstnCountry</code>	9.24
sequence				

### 8.13.1. Used within

[OrderingInstn \(8.14\)](#), [SendingInstn \(8.21\)](#), [SendersCorrespondent \(8.20\)](#), [BeneficiaryInstn \(8.7\)](#), [ReceivingInstn \(8.19\)](#), [ReceiversCorrespondent \(8.18\)](#), [BenefInstnAcct \(8.6\)](#)

### 8.13.2. Description

Identification code or name and location details of the ordering, sending, interposed, receiving or beneficiary institution.

#### Notes:

- There are two (2) choices to choose from to provide details of an institution in the funds transfer chain:
  - Use `<code>` to provide the identification code of the institution; or
  - Use the sequence `<name><city><country>` to provide the name and location of the institution.
- If the identification code of the institution is an internal code or related to a payment system other than SWIFT, please provide the name and location details instead.

### 8.13.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.13.4. Child elements

`<code>`

Identification code of the institution, for example the SWIFT Bank Identification Code (BIC) of the institution.

**See also:** [InstnCode \(9.23\)](#)

`<name>`

The name of the institution.

**See also:** [InstnName \(9.25\)](#)

`<city>`

Name of the suburb, town or city where the institution is located.

**See also:** [InstnCity \(9.22\)](#)

`<country>`

The country where the institution is located expressed as an ISO 3166 three-letter code or short name (in English).

**See also:** [InstnCountry \(9.24\)](#)

## 8.14. OrderingInstn

complex type

OrderingInstn	Attribute/child-element	Occurrence	Type	Section
attributes	<code>id</code>	(1)	<a href="#">xs:ID</a>	<a href="#">C.3</a>
sequence	<code>&lt;institution&gt;</code>	(0..1)	<a href="#">InstitutionBrief</a>	<a href="#">8.13</a>
	<code>&lt;branch&gt;</code>	(0..1)	<a href="#">AusBranch</a>	<a href="#">8.5</a>

### 8.14.1. Used within

[<iso20022> \(7.1\)](#), [<swift> \(7.2\)](#), [<structured> \(7.3\)](#)

### 8.14.2. Description

Provide the details of institution that accepted the transfer instruction from the payer.

An ordering institution can be a bank, building society, credit union or an authorised deposit-taking institution (ADI). Other businesses and professions may also be included if they are specified by AML/CTF Rules.

This element corresponds to the ordering institution details section in *“Part C – Institution details”* on the data entry form.

**Notes:**

1. For transfer instructions sent out of Australia details of the ordering institution must be provided and must include either:
  - a. an identification code, or
  - b. the name and location of the institution.

### 8.14.3. Attributes

**id**

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.14.4. Child elements

**<institution>**

Identifier or name and location details of the ordering institution.

**See also:** [InstitutionBrief \(8.13\)](#)

**<branch>**

Location and any identification number of the branch, outlet or department of the ordering institution where the payer initiated the transfer instruction, if different to the above child element `<institution>`.

**See also:** [AusBranch \(8.5\)](#)

## 8.15. Payee

complex type

Payee	Attribute/child-element	Occurrence	Type	Section
attributes	<code>id</code>	(1)	<code>xs:ID</code>	<a href="#">C.3</a>
	<code>&lt;sameAsSwiftBenCust&gt;</code>	(0..1)	<code>YesNo</code>	<a href="#">9.37</a>
sequence	<code>&lt;fullName&gt;</code>	(0..1)	<code>Name</code>	<a href="#">9.26</a>
	<code>&lt;mainAddress&gt;</code>	(0..1)	<code>AddressAllOptional</code>	<a href="#">8.4</a>
	<code>&lt;account&gt;</code>	(0..*)	<code>AccountNoTitle</code>	<a href="#">8.2</a>
	<code>&lt;identification&gt;</code>	(0..*)	<code>IdentificationMandatoryNumber</code>	<a href="#">8.10</a>

### 8.15.1. Used within

`<iso20022>` ([7.1](#)), `<swift>` ([7.2](#)), `<structured>` ([7.3](#))

### 8.15.2. Description

Provide the details of the person or organisation who is to receive the funds associated with this transfer instruction.

Use a separate `<payee>` element for each recipient of the transferred funds.

This element corresponds to the payee section in “*Part B – Parties involved in the transfer instruction*” on the data entry form.

**Notes:**

For transfer instructions sent out of Australia the following must be provided:

- a. the full name of the payee, and at least one of:
  - i. their business or residential address,
  - ii. details of their account(s) with the beneficiary institution when the transfer instruction requires an account deposit or transfer, or
  - iii. their identification document details.

### 8.15.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.15.4. Child elements

`<sameASwiftBenCust>`

This element is mandatory within the `<swift>` and `<iso20022>` elements, but must not appear within the `<structured>` element.

It is an indicator of whether this payee is also the beneficiary/payee or creditor in the SWIFT MT message or ISO 20022 message. If it is, these details will be used to override or supplement those in the `<swift>` and `<iso20022>` element. Otherwise it indicates this party is an additional payee in the transfer instruction.

**See also:** [YesNo \(9.37\)](#)

`<fullName>`

Full name of the payee.

**See also:** [Name \(9.26\)](#)

`<mainAddress>`

The payee's residential address or business address (not being a post box address).

**See also:** [AddressAllOptional \(8.4\)](#)

`<account>`

Payee's account details, held with the beneficiary institution, where the transferred funds will be made available.

**See also:** [AccountNoTitle \(8.2\)](#)

`<identification>`

Details of the payee's identification documentation, if any.

**See also:** [IdentificationMandatoryNumber \(8.10\)](#)

## 8.16. Payer

complex type

Payer	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
	<sameAsSwiftOrdCust>	(0..1)	YesNo	9.37
sequence	<fullName>	(0..1)	Name	9.26
	<mainAddress>	(0..1)	AddressAllOptional	8.4
	<account>	(0..*)	AccountNoTitle	8.2
	<abn>	(0..1)	ABN	9.1
	<acn>	(0..1)	ACN	9.2
	<arbn>	(0..1)	ARBN	9.3
	<identification>	(0..*)	IdentificationMandatoryNumber	8.10
	<custNo>	(0..1)	CustNumber	9.13
	<individualDetails>	(0..1)	IndividualDetails	8.12

### 8.16.1. Used within

<iso20022> (7.1), <swift> (7.2), <structured> (7.3)

### 8.16.2. Description

Provide the details of the person or organisation requesting funds to be transferred.

Use a separate <payer> element for each individual payer involved in the transfer instruction.

This element corresponds to the payer section in “Part B – Parties involved in the transfer instruction” on the data entry form.

#### Notes:

1. For non-batched transfer instructions sent out of Australia the following must be provided:
  - a. the full name of the payer; and
  - b. at least one of:
    - i. the payer’s business or residential address,
    - ii. an identification number applicable to the payer,
    - iii. the payer’s date and/or place of birth (<individualDetails>), or
    - iv. a customer identifier number assigned to the payer by the ordering institution; and
  - c. either:
    - i. a transaction reference number element provided in the report header (<header>), or
    - ii. details of the person’s or organisation’s account(s) held with the ordering institution from which funds will be transferred.
2. For batched transfer instructions sent out of Australia the following must be provided:
  - a. a transaction reference number element provided in the report header (<header>), or
  - b. details of the person’s or organisation’s account(s) held with the ordering institution from which funds will be transferred.

### 8.16.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.16.4. Child elements

`<sameASwiftOrdCust>`

This element is mandatory within the `<swift>` and `<iso20022>` elements, but must not appear within the `<structured>` element.

It is an indicator of whether this payer is also the ordering customer/payer or debtor in the SWIFT MT message or ISO 20022 message. If it is, these details will be used to override or supplement those in the `<swift>` or `<iso20022>` element. Otherwise it indicates this party is an additional payer in the transfer instruction.

**See also:** [YesNo \(9.37\)](#)

`<fullName>`

Full name of the payer.

**See also:** [Name \(9.26\)](#)

`<mainAddress>`

The payer's full residential business address (not being a post box address).

**See also:** [AddressAllOptional \(8.4\)](#)

`<account>`

Details of the payer's account(s) held with the ordering institution from which funds will be transferred from, if any.

**See also:** [AccountNoTitle \(8.2\)](#)

`<abn>`

Australian Business Number (ABN) of the payer, if applicable.

**See also:** [ABN \(9.1\)](#)

`<acn>`

Australian Customer Number (ACN) of the payer, if applicable.

**See also:** [ACN \(9.2\)](#)

`<arbn>`

Australian Registered Body Number (ARBN) of the payer, if applicable.

**See also:** [ARBN \(9.3\)](#)

`<identification>`

Details of the payer's government issued identification number, if any.

**See also:** [IdentificationMandatoryNumber \(8.10\)](#)

<custNo>

The customer identifier number assigned to the payer by the ordering institution, if any.

**See also:** [CustNumber](#) (9.13)

<individualDetails>

Details of the payer's date and place of birth.

**See also:** [IndividualDetails](#) (8.12)

## 8.17. PlaceOfBirth

complex type

PlaceOfBirth	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
sequence	<town>	(0..1)	Suburb	9.35
	<country>	(0..1)	Country	9.11

### 8.17.1. Used within

[IndividualDetails](#) (8.12)

### 8.17.2. Description

A person's place of birth.

### 8.17.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID](#) (C.3)

### 8.17.4. Child elements

<town>

Name of the suburb, town or city where the person was born.

**See also:** [Suburb](#) (9.35)

<country>

The country where the person was born expressed as an ISO 3166 three-letter code or short name (in English).

**See also:** [Country](#) (9.11)

## 8.18. ReceiversCorrespondent complex type

ReceiversCorrespondent	Attribute/child-element	Occurrence	Type	Section
attributes $\downarrow$	<a href="#">id</a>	(1)	<a href="#">xs:ID</a>	<a href="#">C.3</a>
sequence $\downarrow$	<a href="#">&lt;institution&gt;</a>	(0..1)	<a href="#">InstitutionBrief</a>	<a href="#">8.13</a>

### 8.18.1. Used within

[<iso20022>](#) (7.1), [<swift>](#) (7.2), [<structured>](#) (7.3)

### 8.18.2. Description

The receiving institution may have a relationship with a correspondent institution to facilitate the receipt of transfer instructions in the funds transfer chain. This correspondent institution is known as the receiver's correspondent and its role in the funds transfer chain is to assist in ensuring the transfer instruction is forwarded to the beneficiary institution.

The purpose of this block of information is to record the details of a correspondent institution involved in the receipt of the transfer instruction.

This element corresponds to the receiver's correspondent details section in "*Part C – Institution details*" on the data entry form.

### 8.18.3. Attributes

[id](#)

Provide an alphanumeric [id](#) value to uniquely indicate the element within the XML document.

**See also:** [xs:ID](#) (C.3)

### 8.18.4. Child elements

[<institution>](#)

Identifier or name and location details of the correspondent institution.

**See also:** [InstitutionBrief](#) (8.13)

## 8.19. ReceivingInstn complex type

ReceivingInstn	Attribute/child-element	Occurrence	Type	Section
attributes $\downarrow$	<a href="#">id</a>	(1)	<a href="#">xs:ID</a>	<a href="#">C.3</a>
sequence $\downarrow$	<a href="#">&lt;institution&gt;</a>	(0..1)	<a href="#">InstitutionBrief</a>	<a href="#">8.13</a>

### 8.19.1. Used within

[<iso20022>](#) (7.1), [<swift>](#) (7.2), [<structured>](#) (7.3)

### 8.19.2. Description

Provide details of the receiving institution if different to the beneficiary institution. The receiving institution is the institution that received, or is to receive, the transfer instruction from the sending institution.

For a transfer instruction transmitted into Australia, the receiving institution will be the reporting entity.

This element corresponds to the Receiving institution's details section in *"Part C – Institution details"* on the data entry form.

### 8.19.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.19.4. Child elements

<institution>

Identifier or name and location details of the receiving institution.

**See also:** [InstitutionBrief \(8.13\)](#)

## 8.20. SendersCorrespondent

complex type

SendersCorrespondent	Attribute/child-element	Occurrence	Type	Section
attributes –	id	(1)	xs:ID	C.3
sequence –	<institution>	(0..1)	InstitutionBrief	8.13

### 8.20.1. Used within

<iso20022> (7.1), <swift> (7.2), <structured> (7.3)

### 8.20.2. Description

The sending institution may have a relationship with a correspondent institution to facilitate the transfer of funds in the funds transfer chain. This correspondent institution is known as the sender's correspondent and its role in the funds transfer chain is to assist in ensuring the transfer instruction is forwarded to the payee's beneficiary institution.

Provide the details of a correspondent institution involved in the transmission of the transfer instruction.

The <sendersCorrespondent> element is optional. For each known correspondent institution involved in the transmission of the transfer instruction, a separate <sendersCorrespondent> element is required.

This element corresponds to the sender's correspondent details section in *"Part C – Institution details"* on the data entry form.

### 8.20.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

## 8.20.4. Child elements

<institution>

Identifier or name and location details of the correspondent institution.

**See also:** [InstitutionBrief \(8.13\)](#)

## 8.21. SendingInstn

complex type

SendingInstn	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
sequence	<institution>	(0..1)	InstitutionBrief	8.13
	<branch>	(0..1)	AusBranch	8.5

### 8.21.1. Used within

<iso20022> (7.1), <swift> (7.2), <structured> (7.3)

### 8.21.2. Description

Provide the details of institution that transmitted (i.e. sent) the transfer instruction into or out of Australia.

For a transfer instruction transmitted out of Australia, the sending institution will be the reporting entity.

The <sendingInstn> details can be used to override/supplement those in the <swiftMsg> or <pacs:Document> elements.

This element corresponds to the sending institution details section in *“Part C – Institution details”* on the data entry form.

#### Notes:

1. For transfer instructions received into Australia details of the sending institution must be provided and must include either:
  - a. an identification code, or
  - b. the name of the institution.

### 8.21.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.21.4. Child elements

<institution>

Identifier or name and location details of the sending institution.

**See also:** [InstitutionBrief \(8.13\)](#)

<branch>

Location and any identification number of the branch, outlet or department of the sending institution where the transfer instruction was sent from, if different to the above child element <institution>.

**See also:** [AusBranch \(8.5\)](#)

## 8.22. SwiftMsg

complex type

SwiftMsg	Attribute/child-element	Occurrence	Type	Section
extends			xs:string	C.6
attributes	id	(1)	xs:ID	C.3

### 8.22.1. Used within

<swift> (7.2)

### 8.22.2. Description

The international funds transfer instruction contained within a SWIFT MT message block sent or received by the reporting entity.

The exact structure of the SWIFT MT format message block depends on whether the international funds transfer instruction was sent to or from Australia. The block has the following structure, both for customer initiated (MT103) and inter-institutional (MT202) transfers:

Presence based on direction		SWIFT MT message block
Out of Australia	Into Australia	
Optional	Not applicable	Message ACK
Not applicable	Optional	Message UAK
Mandatory	Mandatory	Basic header block
Mandatory	Not applicable	Application header – input
Not applicable	Mandatory	Application header – output
Optional	Optional	User header block
Mandatory	Mandatory	Text block (MT103 or MT202)
Optional	Optional	Trailer block

#### 8.22.2.1. SWIFT message ACK/UAK

SWIFT acknowledges every outgoing international funds transfer instruction sent to it by returning an acknowledgement message (ACK) to the sending institution. Likewise, the receiving institution of an incoming message from SWIFT must acknowledge it with a similar message (UAK).

The inclusion of this ACK/UAK in the <swiftMsg> element is optional. However, if the ACK/UAK is not included, the date of transmission/receipt information is mandatory per the AML/CTF Rules and hence must be provided as part of the supplementary <transaction> information (refer to the <transferDate> element).

### 8.22.2.2. SWIFT MT header blocks (blocks 1 to 3)

The basic and application headers are part of every message sent via SWIFT, and so must be included in the <swiftMsg> element.

The optional user header, if present in the SWIFT message, must also be included in the <swiftMsg> element.

### 8.22.2.3. SWIFT MT text block (block 4)

The inclusion of the entire text block, be it a MT103 or MT202 message, in the <swiftMsg> element is mandatory.

### 8.22.2.4. SWIFT MT trailer block (block 5)

The inclusion of the entire original trailer block in the <swiftMsg> element is optional, as the contents of this block does not contain any information relevant to the reports of international funds transfer instructions under the AML/CTF Act. However, at least the start and end indicators of the trailer block are required in the <swiftMsg> element to indicate that the copy of the SWIFT message is complete. For example, a full trailer block such as:

```
{5:{MAC: }{CHK:5DE8925CBCE6}}
```

may be reported as is or reported in the <swiftMsg> element as

```
{5:}
```

### 8.22.2.5. Example

The SWIFT message block may contain special characters. AUSTRAC recommends the use of a <![CDATA[...]]> section within the <swiftMsg> element to preserve the integrity of the data. For example:

```
<swiftMsg id="ID_1R03"><![CDATA[ {1:F01AUSBANK2XXX
}{2:01031159090430PGKBANK0XXX 00000000000904301148N}{4:
:20:TTI200904301159
:23B:CRED
:23E:TELB
:32A:090501AUD6250,00
:50K:/0123456789
JOHN CITIZEN
CNR NAUANI & MAIGANA STS
PORT MORESBY
PAPUA NEW GUINEA
:57D://AU994700
ANOTHER MAJOR BANK LIMITED
CAROLINE ST
ROCKHAMPTON QLD 4700
AUSTRALIA
:59:/9876543210
ACADEMIC GRAMMAR SCHOOL
LENNOX STREET
ROCKHAMPTON QLD 4700
AUSTRALIA
:70:A. CITIZEN - SCHOOL FEES TERM 2
:71A:SHA
-}{5:}]]></swiftMsg>
```

## 8.22.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

## 8.23. Transaction

complex type

Transaction	Attribute/child-element	Occurrence	Type	Section
attributes	id	(1)	xs:ID	C.3
	<transferDate>	(0..1)	AUSTRACDate	9.4
sequence	<direction>	(0..1)	Direction	9.17
	<currencyAmount>	(0..1)	CurrencyAmount	8.8
	<valueDate>	(0..1)	AUSTRACDate	9.4

### 8.23.1. Used within

<iso20022> (7.1), <swift> (7.2), <structured> (7.3)

### 8.23.2. Description

The purpose of this block of information is to record the key features of the transfer instruction, such as the transmission/receipt date, whether the transfer instruction was sent into or out of Australia, the value of the transfer instruction and the expected date of when the payee will be able to access the transferred funds.

Corresponds to the section “Part A – Details of the transfer instruction” on the data entry form.

#### Notes:

1. For transfer instructions sent out of Australia a transfer date must be provided.

### 8.23.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

**See also:** [xs:ID \(C.3\)](#)

### 8.23.4. Child elements

<transferDate>

Date of when the transfer instruction was sent or received by the reporting entity.

**See also:** [AUSTRACDate \(9.4\)](#)

<direction>

Direction indicator recording whether the transfer instruction was sent into or out of Australia.

This is mandatory information. Please supply this element unless details are already included in associated <swift> or <iso20022> elements.

**See also:** [Direction \(9.17\)](#)

<currencyAmount>

Value of the transfer instruction.

This is mandatory information. Please supply this element unless details are already included in associated <swift> or <iso20022> elements.

**See also:** [CurrencyAmount \(8.8\)](#)

<valueDate>

Date of when the transferred funds from the payer are expected to be available to the payee.

This is mandatory information. Please supply this element unless details are already included in associated <swift> or <iso20022> elements.

**See also:** [AUSTRACDate \(9.4\)](#)

---

## Chapter 9. Simple types

This section describes all the globally defined simple types within the schema. Simple types define structures that can only have text content. These types do not have any child elements or attributes.

---

### 9.1. ABN

simple type

#### 9.1.1. Used within

[Payer \(8.16\)](#)

#### 9.1.2. Description

An Australian Business Number (ABN). ABNs are issued to individuals and organisations by the Australian Taxation Office (ATO) and are listed in the Australian Business Register (ABR). An ABN is primarily associated with a person's or organisation's Goods and Services Tax (GST) status.

An ABN is 11 digits.

#### 9.1.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{11}

**See also:** [xs:pattern](#) (W3C XSD specification)

---

### 9.2. ACN

simple type

#### 9.2.1. Used within

[Payer \(8.16\)](#)

#### 9.2.2. Description

An Australian Company Number (ACN). ACNs are issued to companies registered in Australia by the Australian Securities and Investments Commission (ASIC).

An ACN is 9 digits.

#### 9.2.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{9}

**See also:** [xs:pattern](#) (W3C XSD specification)

---

## 9.3. ARBN

simple type

### 9.3.1. Used within

[Payer](#) (8.16)

### 9.3.2. Description

An Australian Registered Body Number (ARBN). ARBNs are issued to foreign companies and certain Australian bodies by ASIC.

An ARBN is 9 digits.

### 9.3.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{9}

**See also:** [xs:pattern](#) (W3C XSD specification)

---

## 9.4. AUSTRACDate

simple type

### 9.4.1. Used within

[Transaction](#) (8.23)

### 9.4.2. Description

This simple type sets the date range AUSTRAC will accept as reasonable for dates such as transaction dates.

### 9.4.3. Restrictions

Base type:

[DateNoTimeZone](#)

Minimum value (inclusive):

2000-01-01

**See also:** [xs:minInclusive](#) (W3C XSD specification)

## 9.5. AcctBSB

simple type

### 9.5.1. Used within

[AccountNoTitle](#) (8.2), [AccountBrief](#) (8.1), [AusBranch](#) (8.5)

### 9.5.2. Description

Bank State Branch (BSB) – a number which identifies the Australian financial institution of where the account is held and at which branch.

### 9.5.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{6}

**See also:** [xs:pattern](#) (W3C XSD specification)

---

## 9.6. AcctNumber

simple type

### 9.6.1. Used within

[AccountNoTitle](#) (8.2), [AccountBrief](#) (8.1)

### 9.6.2. Description

The account number.

### 9.6.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

34

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.7. Addr

simple type

### 9.7.1. Used within

[AddressAllOptional](#) (8.4)

## 9.7.2. Description

The unit/number and street portion of an address. Do not provide suburb, town, city, postcode, state, or country names in this element.

### Notes:

1. If the address element is requesting a physical location for a business or residence address then a full street address must be provided. Post boxes or similar addresses are not acceptable.
2. If the address element is requesting a postal or alternate address then either full street addresses or post box (or similar) addresses are acceptable.

Examples of a full street address are:

- 93 Victoria Street
- 3/27 Philips Road
- First floor flat, 25 Fitzjohns Avenue
- Suite 45, Building A, 78 Hawkesbury Road
- Level 27, 45-49 Wilson Street
- Suite A, Hampton Court, Albert Lane
- Collie Downs Farm, Wirra via

Examples of a post box (or similar) address are:

- PO Box 1234
- GPO Box 5678
- Locked Bag 8899
- Private Bag 7788
- RMB 123

## 9.7.3. Restrictions

Base type:

[xs:string](#)

Maximum length:

140

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.8. Amount

simple type

### 9.8.1. Used within

[CurrencyAmount](#) (8.8)

### 9.8.2. Description

A currency amount.

An amount can be expressed in either of the two (2) patterns below:

1. European decimal comma format – A minimum of 1 and a maximum of 15 digits to the left of the decimal point and a maximum of 2 digits to the right of the decimal point. No thousands

separators. Digits to the right of the decimal point are optional but if present they must be preceded by a dot or comma as the decimal point.

Examples:

```

    78
   908.99
786236558
8744386,49

```

2. Decimal point format – A minimum of 1 and a maximum of 15 digits to the left of the decimal point. Commas as thousands separators are required. When used they must have between 1 and 3 digits to the left and exactly 3 digits to the right of each separator. A maximum of 2 digits to the right of the decimal point are allowed. If present the digits to the right of the decimal point must be preceded by a dot as the decimal point.

Examples:

```

    55
   645.81
  1,765
983,454.00
236,653,892.30

```

#### Notes:

1. Only a numeric value is expected. Do not use currency symbols, plus and minus signs, or embedded whitespace.

### 9.8.3. Restrictions

Base type:

[xs:token](#)

Patterns:

- $[0-9]{1,15}(\.[0-9]{0,2})?$
- $[0-9]{1,3}(\,[0-9]{3}){0,4}(\.[0-9]{0,2})?$

**See also:** [xs:pattern](#) (W3C XSD specification)

## 9.9. BranchId

simple type

### 9.9.1. Used within

[AusBranch](#) (8.5)

### 9.9.2. Description

An identifier used to identify the branch, outlet, office, etc. of where the transaction took place or was initiated within the reporting entity's organisation.

### 9.9.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.10. BranchName

simple type

### 9.10.1. Used within

[AusBranch](#) (8.5)

### 9.10.2. Description

The name given to the branch, outlet, office, etc. of where the transaction took place, or was initiated within the reporting entity's organisation.

### 9.10.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

120

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.11. Country

simple type

### 9.11.1. Used within

[AddressAllOptional](#) (8.4), [IdentificationMandatoryNumber](#) (8.10), [PlaceOfBirth](#) (8.17)

### 9.11.2. Description

A country expressed as a standard ISO 3166 official short name (in English).

Below is a sample of countries known by a name other than their ISO official short name:

Common/other name	ISO 3166 short name
Burma	Myanmar
East Timor	Timor-Leste
Great Britain	United Kingdom
Kampuchea	Cambodia

Common/other name	ISO 3166 short name
Vatican City	Holy See
Western Samoa	Samoa

ISO 3166 is the standards document titled “*codes for the representation of names of countries and their subdivisions*” which is published and maintained by the International Organisation for Standardisation (ISO) ([www.iso.org](http://www.iso.org)).

### 9.11.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

**See also:** [xs:maxLength](#) (W3C XSD specification)

## 9.12. CurrencyCode

simple type

### 9.12.1. Used within

[CurrencyAmount](#) (8.8)

### 9.12.2. Description

The standard three letter ISO 4217 currency code for a currency.

Below is a sample of some well known currency codes:

Currency code	Currency name
AUD	Australian dollar
CAD	Canadian dollar
EUR	European Union euro
GBP	Pound sterling
HKD	Hong Kong dollar
IDR	Indonesian rupiah
JPY	Japanese yen
NZD	New Zealand dollar
SGD	Singapore dollar
THB	Thai baht
USD	United States dollar

ISO 4217 is the standards document titled “*codes for the representation of currencies and funds*” which is published and maintained by the International Organisation for Standardisation (ISO) ([www.iso.org](http://www.iso.org)).

### 9.12.3. Restrictions

Base type:

[xs:token](#)

Length:

3

**See also:** [xs:length](#) (W3C XSD specification)

---

## 9.13. CustNumber

simple type

### 9.13.1. Used within

[Payer](#) (8.16)

### 9.13.2. Description

A customer identifier assigned to a person or organisation.

### 9.13.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.14. DateNoTimeZone

simple type

### 9.14.1. Used within

[AUSTRACDate](#) (9.4), [DateOfBirth](#) (9.15)

### 9.14.2. Description

A Gregorian date in strict YYYY-MM-DD format with no time zone or offset information. Leading zeroes are required in both the month and day components, e.g. March is 03, not 3.

Examples of **valid** dates are:

- 2008-12-12
- 1964-01-31
- 2009-02-28
- 2000-02-29

Examples of **invalid** dates are:

- 2008-5-26 (month should be 05)
- 2007-08-32 (day is beyond upper limit)
- 2007-10-06+02:00 (offset not permitted)
- 1900-02-29 (1900 was not a leap year)
- 2008-12 (not fully specified, missing day)

- 01-10-26 (year does not conform)
- 20080-07-16 (year does not conform)
- 2008-03-261 (day does not conform)

### 9.14.3. Restrictions

Base type:

[xs:date](#)

Pattern:

`[0-9]{4}\-[0-9]{2}\-[0-9]{2}`

**See also:** [xs:pattern](#) (W3C XSD specification)

---

## 9.15. DateOfBirth

simple type

### 9.15.1. Used within

[IndividualDetails](#) (8.12)

### 9.15.2. Description

An individual's date of birth.

Specify the date as per [DateNoTimeZone](#) noting the extra restrictions (shown below) limiting the date range.

### 9.15.3. Restrictions

Base type:

[DateNoTimeZone](#)

Minimum value (inclusive):

1870-01-01

**See also:** [xs:minInclusive](#) (W3C XSD specification)

---

## 9.16. DetailsOfPayment

simple type

### 9.16.1. Used within

[AdditionalDetails](#) (8.3)

### 9.16.2. Description

Information or directions provided by the payer to the payee in relation to the transferred funds or transfer instruction.

---

### 9.16.3. Restrictions

Base type:

[xs:string](#)

Maximum length:

4000

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.17. Direction

simple type

### 9.17.1. Used within

[Transaction](#) (8.23)

### 9.17.2. Description

Direction indicator recording whether the transfer instruction was sent into or out of Australia.

### 9.17.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

- I** Into Australia
- O** Out of Australia

**See also:** [xs:enumeration](#) (W3C XSD specification)

---

## 9.18. IFTIELongFileName

simple type

### 9.18.1. Used within

[<ifti-eList>](#) (6.1)

### 9.18.2. Description

File name format of an XML file containing an XML document of IFTI-E reports:

```
IFTI-Eyyyyymmddsssssss.xml
```

where:

yyyyymmdd

is the date the file was created,

SSSSSSSS

is a unique identifier for the specified date. It can be made up of one (1) to eight (8) digits, where each digit can be any number from zero (0) to nine (9). AUSTRAC recommends the use of timestamp followed by a two (2) digit number.

Examples:

- IFTI-E2020021411450001.xml – created on 14-FEB-2020 at 11:45.
- IFTI-E2020021412150001.xml – created on 14-FEB-2020 at 12:15.

### 9.18.3. Restrictions

Base type:

[xs:token](#)

Pattern:

`[iI][fF][tT][iI]\-[eE]20[0-9][0-9](0[1-9]|1[0-2])(0[1-9]|[1-2][0-9]|3[0-1])[0-9]{1,8}\.[xX][mM][IL]`

**See also:** [xs:pattern](#) (W3C XSD specification)

## 9.19. IdIssuer

simple type

### 9.19.1. Used within

[IdentificationMandatoryNumber](#) (8.10)

### 9.19.2. Description

The name of the government body or organisation that issued the identification document. The following table contains a list of some common or suggested identification document issuers by ID type:

ID type	ID issuer(s)	
	Full name/comment	Acronym/abbreviated name
Bank account	<i>Various banks, building societies, credit unions and financial institutions.</i>	

ID type	ID issuer(s)	
	Full name/comment	Acronym/abbreviated name
Benefits card/ID	<b>Benefit/entitlement issuers:</b>	
	Services Australia on behalf of DSS	Services Australia
	Department of Veteran's Affairs	DVA
	Medicare Australia	Medicare
	<b>Seniors card issuers:</b>	
	National Seniors Australia	National Seniors
	Council on the Ageing, ACT	COTA ACT
	NSW Dept of Communities and Justice	NSW DSJ
	Council on the Ageing, NT	COTA NT
	Department of Families, Fairness & Housing VIC	DFFH VIC
	QLD Dept of Seniors, Disability Services & Aboriginal & Torres Strait Islander P'ships	DSDSATSIP QLD
	Department for Health and Wellbeing SA	DHW SA
	The Department of Communities Tasmania	Communities Tasmania
Department of Communities WA	WA Dept of Communities	
Birth certificate	Access Canberra	ACT Govt
	Births, Deaths & Marriages SA	BDM SA
	Births, Deaths and Marriages NT	BDM NT
	Registry of Births, Deaths and Marriages NSW	BDM NSW
	Registry of Births, Deaths and Marriages QLD	BDM QLD
	Registry of Births, Deaths and Marriages VIC	BDM VIC
	Registry of Births, Deaths and Marriages WA	BDM WA
	Births, Deaths and Marriages TAS	BDM TAS
Business registration/licence	Australian Business Register   ABR	ASIC
	Australian Securities and Investments Commission	
	Australian Taxation Office	ATO
Credit/debit card	<i>Various banks, building societies, credit unions, authorised deposit-taking institutions and finance companies</i>	
Customer account/ID	<i>Various businesses and government agencies, such as:</i>  <i>1. local councils for rates notices</i> <i>2. retailers for store cards</i> <i>3. utility providers for electricity, gas, telephone, water, etc.</i>	
Driver's licence	Australian Capital Territory Road Transport Authority	ACT RTA
	Australian Defence Force	ADF
	Motor Vehicle Registry, Northern Territory	MVR NT
	QLD Department of Transport and Main Roads	QLD DTMR
	Transport for NSW	TfNSW
	Department for Infrastructure and Transport SA	DIT SA
	Department of State Growth Tasmania	TAS Govt
	VicRoads	VicRoads
	Department of Transport WA	DOT WA
Employee ID	<i>Various employers</i>	
Employer number	<i>Various government bodies and industry associations</i>	

ID type	ID issuer(s)	
	Full name/comment	Acronym/abbreviated name
Identity card/number	<i>Various foreign governments</i>	
Membership ID	<i>Various associations, businesses, clubs, health funds, etc.</i>	
Passport	The Department of Foreign Affairs & Trade	DFAT
	<i>Various foreign governments</i>	
Photo ID	<b>Proof of age card/photo card issuers:</b>	
	Australian Capital Territory Road Transport Authority	ACT RTA
	Motor Vehicle Registry, Northern Territory	MVR NT
	Queensland Department of Transport and Main Roads	QLD DTMR
	Transport for NSW	TfNSW
	Department for Infrastructure and Transport SA	DIT SA
	Service Tasmania	TAS Govt
	Victorian Commission for Gambling and Liquor Regulation	VCGLR
	Department of Transport WA	DOT WA
	<b>Firearms licence issuers:</b>	
	Australian Federal Police	AFP
	Northern Territory Police Force	NT Police
	NSW Police Force	NSW Police
	Queensland Police Service	QLD Police
	South Australia Police	SA Police
	Tasmania Police	TAS Police
	Victoria Police	VicPol
	Western Australia Police Force	WA Police
	<b>Military ID issuer:</b>	
	Australian Defence Force	ADF
Security ID	Access Canberra	ACT Govt
	Consumer, Building & Occupational Services TAS	CBOS TAS
	NSW Police Force	NSW Police
	Department of Industry, Tourism & Trade NT	DITT NT
	Queensland Office of Fair Trading	QLD OFT
	Consumer and Business Services SA	CBS SA
	Victoria Police	VicPol
	Western Australia Police Force	WA Police
Social security ID	Centrelink	Centrelink
Student ID	<i>Various education providers such as primary schools, secondary schools, universities, technical colleges (TAFEs) and private colleges (such as language colleges)</i>	
Telephone/fax number	<i>Various telecommunications companies</i>	

### 9.19.3. Restrictions

Base type:

`xs:token`

Maximum length:

100

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.20. IdNumber

simple type

### 9.20.1. Used within

[IdentificationMandatoryNumber](#) (8.10)

### 9.20.2. Description

The identification document number or name.

### 9.20.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

20

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.21. IdType

simple type

### 9.21.1. Used within

[IdentificationMandatoryNumber](#) (8.10)

### 9.21.2. Description

Type of identification, where there is a predefined identification document type, as listed below.

### 9.21.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

<b>A</b>	Bank account	Documentation showing an established relationship between the customer and a financial institution (such as bank, building society or credit union) or an authorised deposit taking institution (ADI).
<b>C</b>	Credit card/debit card	A credit or debit card issued to the card holder by a financial institution or finance company.

<b>D</b>	Driver's licence	A licence or permit issued to a person entitling them to drive a motor vehicle on public roads (including learner's permits and provisional licences).
<b>P</b>	Passport	An official document which permits a person to travel across country borders.
<b>T</b>	Telephone/fax number	Evidence of telecommunication service provided to a person or organisation by a telecommunication provider.
<b>ARNU</b>	Alien registration number	Documentation or a card issued to permanent residents of a country where they foreign citizens (mostly used in the USA).
<b>CUST</b>	Customer account/ID	Customer account statements or similar documentation showing a person/organisation's relationship to a merchant, supplier, service provider, utility provider, etc.
<b>BENE</b>	Benefits card/ID	Documentation which shows a person's entitlement to receive medical subsidies or other government sponsored benefits schemes.
<b>BCNO</b>	Birth certificate	Formal documentation recognising the registration of a person's date and place of birth. This may also include birth certificate extracts.
<b>BUSR</b>	Business registration/licence	Documentation issued under a law providing for businesses to register for tax, naming or other regulatory purposes.
<b>EMID</b>	Employee number	Documentation of an employee's relationship with their employer (e.g. ID card or pay slip).
<b>EMPL</b>	Employer number	A number issued by government bodies or industry accreditations to a business for taxation, professional membership, accreditation or other purposes.
<b>IDNT</b>	Identity card or national identity number	An identity card or number issued by a foreign government providing a unique identifier for a citizen.
<b>MEMB</b>	Membership ID	A card or document certifying the holder's membership with an organisation, be it for financial, social or other purposes.
<b>PHOT</b>	Photo ID	Any form of photo ID other than a driver's licence or passport which contains a photo of the ID holder.
<b>SECU</b>	Security ID	A licence for personnel working in security related trades such as bouncers, bodyguards and other security technicians.
<b>SOSE</b>	Social security ID	Documentation which shows a person's entitlement to social security benefits (e.g. pension).
<b>STUD</b>	Student	A card or document showing a person's current enrolment in an educational institution.
<b>TXID</b>	Tax number/ID	Documentation showing details of taxation arrangements for a person or organisation (e.g. land tax, payroll tax, etc.)

**Notes:**

1. In accordance with the *Taxation Administration Act 1953* AUSTRAC does not request or require reporting entities to collect or provide Australian tax file number (TFN) details for the purposes of meeting their reporting obligation. However, this form of identification is available for the reporting of any other taxation related identification document.

**See also:** [xs:enumeration](#) (W3C XSD specification)

## 9.22. InstnCity

simple type

### 9.22.1. Used within

[InstitutionBrief](#) (8.13)

### 9.22.2. Description

Name of the suburb, town or city where the institution is located.

### 9.22.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.23. InstnCode

simple type

### 9.23.1. Used within

[InstitutionBrief](#) (8.13)

### 9.23.2. Description

Identification code of the institution.

### 9.23.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

12

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.24. InstnCountry

simple type

### 9.24.1. Used within

[InstitutionBrief](#) (8.13)

## 9.24.2. Description

Name of the country where the institution is located expressed as an ISO 3166 three-letter code or short name (in English).

## 9.24.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.25. InstnName

simple type

### 9.25.1. Used within

[InstitutionBrief](#) (8.13)

### 9.25.2. Description

Name of the institution.

### 9.25.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.26. Name

simple type

### 9.26.1. Used within

[Payer](#) (8.16), [Payee](#) (8.15)

### 9.26.2. Description

The name of a person or organisation.

### 9.26.3. Restrictions

Base type:

[xs:string](#)

Maximum length:

140

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.27. OtherDetails

simple type

### 9.27.1. Used within

[AdditionalDetails](#) (8.3)

### 9.27.2. Description

Any other details relating to the instruction that have not been captured elsewhere.

### 9.27.3. Restrictions

Base type:

[xs:string](#)

Maximum length:

4000

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.28. Postcode

simple type

### 9.28.1. Used within

[AddressAllOptional](#) (8.4)

### 9.28.2. Description

A postcode or zipcode.

### 9.28.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

15

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.29. RENumber

simple type

### 9.29.1. Used within

<ifti-eList> (6.1)

### 9.29.2. Description

Reporting entity number is the unique number allocated to each reporting entity as they enrol or register with AUSTRAC. This number can have a maximum of seven digits.

### 9.29.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{1,7}

**See also:** [xs:pattern](#) (W3C XSD specification)

---

## 9.30. ReReference

simple type

### 9.30.1. Used within

<ifti-eList> (6.1)

### 9.30.2. Description

Unique identifier supplied by the reporting entity, for this set of IFTI-E reports.

This can be any unique code that is meaningful to a reporting entity for identification of the set of reports. The identifier can be used when communicating with AUSTRAC to determine submission status.

### 9.30.3. Restrictions

Base type:

[xs:token](#)

Minimum length:

1

**See also:** [xs:minLength](#) (W3C XSD specification)

Maximum length:

35

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.31. ReportCount

simple type

### 9.31.1. Used within

[<ifti-eList>](#) (6.1)

### 9.31.2. Description

The number of reports within the XML document.

### 9.31.3. Restrictions

Base type:

[xs:positiveInteger](#)

Maximum digits:

6

**See also:** [xs:totalDigits](#) (W3C XSD specification)

---

## 9.32. SenderToReceiverInfo

simple type

### 9.32.1. Used within

[AdditionalDetails](#) (8.3)

### 9.32.2. Description

Information or directions provided by the sending institution to the receiving institution.

### 9.32.3. Restrictions

Base type:

[xs:string](#)

Maximum length:

210

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.33. SpecialReportingActivityId

simple type

### 9.33.1. Used within

[Header \(8.9\)](#)

### 9.33.2. Description

An optional identification code that has been pre-arranged with AUSTRAC to signify that this report is part of a special reporting activity.

For example, a pre-arranged back capture of historical reports or the resubmission of a set of reports.

If the report is not part of a pre-arranged special reporting activity, then please omit this element.

### 9.33.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.34. State

simple type

### 9.34.1. Used within

[AddressAllOptional \(8.4\)](#)

### 9.34.2. Description

A standard acronym or full name designation of an Australian state or territory or foreign state, province, county, etc.

### 9.34.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

**See also:** [xs:maxLength](#) (W3C XSD specification)

## 9.35. Suburb

simple type

### 9.35.1. Used within

[AddressAllOptional](#) (8.4), [PlaceOfBirth](#) (8.17)

### 9.35.2. Description

The name of a suburb, town or city.

### 9.35.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.36. TRN

simple type

### 9.36.1. Used within

[Header](#) (8.9)

### 9.36.2. Description

A transaction reference number assigned to the transaction by the reporting entity, if any.

### 9.36.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

40

**See also:** [xs:maxLength](#) (W3C XSD specification)

---

## 9.37. YesNo

simple type

### 9.37.1. Used within

[Payer](#) (8.16), [Payee](#) (8.15)

## 9.37.2. Description

Yes/No indicator.

## 9.37.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

**Y** Yes

**N** No

**See also:** [xs:enumeration](#) (W3C XSD specification)

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## Part III. Appendices

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## Appendix A. Glossary of terms and abbreviations

ABN	Australian Business Number – this registration number is issued by the ATO.
ABS	Australian Bureau of Statistics
ACN	Australian Company Number – this registration number is issued by the ASIC.
ADF	approved deposit fund
ADI	Authorised Deposit-taking Institution – these institutions are regulated by the Australian Prudential Regulation Authority (APRA).
AFSL	Australian financial service licence – this type of licence is issued by the Australian Securities and Investments Commission (ASIC).
AML/CTF Act	<i>Anti-money Laundering and Counter-Terrorism Financing Act 2006</i>
AML/CTF Rules	Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)
ANZSIC	The ABS' Australian New Zealand Standard Industrial Classification (ANZSIC).
APRA	Australian Prudential Regulation Authority
ARBN	Australian Registered Body Number – this registration number is issued by the ASIC.
ASCII	American Standard Code for Information Interchange. A 7-bit character encoding defining 128 control codes and characters.
ASCO	The ABS' Australian Standard Classification of Occupations (ASCO).
ASIC	Australian Securities and Investments Commission.
ATM	automatic teller machine – a machine for dispensing cash and for providing other financial institution services, such as funds transfer.
ATO	Australian Taxation Office
AUD	Australian dollars – AUD is the three-letter ISO 4217 currency code for Australia dollars.
AUSTRAC	Australian Transaction Reports and Analysis Centre
AUSTRAC Online	AUSTRAC's internet based system for reporting entities. Apart from the many features of AUSTRAC Online, this system provides a means by which a reporting entity can electronically submit reports to AUSTRAC as part of their reporting obligations.
BSB	Bank State Branch number – a number which identifies where an account is held and with which Australian financial institution.
Code page	A character set encoding. Usually a subset of a family of character set encodings that share the same value space. For example,

	windows-1252 (Western European) and windows-1256 (Arabic) are two of many Windows code pages (character sets) that each define 256 code points in the value space #x00..#xFF.
Control code	A code point in a character set that represents an instruction rather than a written symbol. Control codes are also known as “control characters”, and “non-printing characters”. (e.g. tab, new-line, carriage return characters, etc.).
Digital currency	defined under section 5 of the AML/CTF Act, a digital representation of value that functions as a medium of exchange, a store of economic value, or unit of account and is not issued by or under the authority of a government body. Digital currency is also commonly referred to as cryptocurrency or virtual currency.
DFAT	Department of Foreign Affairs and Trade
EBCDIC	Extended Binary Coded Decimal Interchange Code. A generic term for a variety of code page specific encodings that specify 256 control codes and characters using 8-bit values.
Element (XML)	An <i>element</i> is a portion of a XML document which either begins and ends with a matching pair of start and end tags, or consists only of an empty-element tag. See <a href="#">Section B.1.1, “Key terminology”</a> for more information.
Financial institution	A financial institution is defined in section 5 of the AML/CTF Act, and means an authorised deposit-taking institution (ADI), or a bank, or a building society, or a credit union or a person specified in the AML/CTF Rules.
FTR Act	<i>Financial Transaction Reports Act 1988</i>
FX	Foreign exchange
HTTP	Hypertext Transfer Protocol – an internet protocol for transferring data between computer systems.
IFTI	International funds transfer instruction
IFTI-E	International funds transfer instruction - electronic
IFTI-DRA	International funds transfer instruction - (under a) designated remittance arrangement
IP	Internet protocol
ISO	International Organisation for Standardisation ( <a href="http://www.iso.org">www.iso.org</a> )
ISO 3166	Standard “ <i>codes for the representation of names of countries and their subdivisions</i> ” published and maintained by ISO
ISO 4217	Standard “ <i>codes for the representation of currencies and funds</i> ” published and maintained by ISO
ISO 20022	Standard “ <i>for electronic data interchange between financial institutions</i> ” published and maintained by ISO
Partner agency	A law enforcement, revenue, national security, regulatory or social justice agency who is the ATO, a designated agency per section

	5 of the AML/CTF Act and/or an agency listed in section 27 of the FTR Act.
Person	A reference to a person in this document means an individual, a company, a trust, a partnership, a corporation sole or a body politic.
Phishing	Phishing is a fraudulent practice whereby people can be unwittingly deceived into providing personal and/or financial details through emails claiming to be from legitimate businesses or organisations.
Physical currency	defined under section 5 of the AML/CTF Act, the coin and printed money (i.e. legal tender or cash currency) of a currency.
Reporting entity	A person or organisation, carrying on a business, which has obligations under the AML/CTF Act (refer to section 5 of the AML/CTF Act).
RFC 1867	Request For Comments, No. 1867 – form-based file upload in hypertext markup language (HTML). A specification for an internet based protocol used for transferring files between computer systems. Refer to <a href="http://www.faqs.org/rfcs/rfc1867.html">www.faqs.org/rfcs/rfc1867.html</a> for details.
RSA	retirement savings account
Suspicious matter report (SMR)	A report made under section 41 of the AML/CTF Act, where the reporting entity formed a suspicion of a matter that may be related to an offence, such as money laundering, the financing of terrorism, proceeds of crime, tax evasion, a person is not who they claim to be, or any other offence under an Australian Commonwealth, State or Territory law.
SWIFT	Society for Worldwide Interbank Financial Telecommunication – an organisation which facilitates electronic funds transfer between financial and other institutions. Refer to <a href="http://www.swift.com">www.swift.com</a> for further details.
Tag (XML)	A <i>tag</i> is part of a XML document that begins with “ < ” and ends with “ > ” and is used to markup/identify (give meaning to) content. See <a href="#">Section B.1.1, “Key terminology”</a> for more information.
Threshold transaction report (TTR)	A report made under section 43 of the AML/CTF Act of a transaction involving the transfer of physical currency or digital currency valued at AUD10,000 or more (or its foreign equivalent).
TTR-FBS	A type of threshold transaction report for financial and bullion services.
TTR-GS	A type of threshold transaction report for gambling services.
TTR-ISI	A type of threshold transaction report for investment, superannuation and insurance services.
TTR-MSB	A type of threshold transaction report for money services businesses.
TTY	Teletypewriter – a telephone with a keyboard and a small display screen.

URL	Uniform Resource Locator – a unique address associated with a resource such as a file, server, etc. located on the internet.
UTF-8	8-bit Unicode Transformation Format. It defines an encoding to represent characters in the Unicode Standard. Unicode transformation formats are published and maintained by The Unicode Consortium ( <a href="http://www.unicode.org">www.unicode.org</a> ) including a FAQs page dedicated to <a href="#">UTF-8</a> , <a href="#">UTF-16</a> , <a href="#">UTF-32 &amp; BOM</a> questions and answers.
UTF-16	16-bit Unicode Transformation Format. It defines an encoding to represent characters in the Unicode Standard. Unicode transformation formats are published and maintained by The Unicode Consortium ( <a href="http://www.unicode.org">www.unicode.org</a> ) including a FAQs page dedicated to <a href="#">UTF-8</a> , <a href="#">UTF-16</a> , <a href="#">UTF-32 &amp; BOM</a> questions and answers.
UTF-32	32-bit Unicode Transformation Format. It defines an encoding to represent characters in the Unicode Standard. Unicode transformation formats are published and maintained by The Unicode Consortium ( <a href="http://www.unicode.org">www.unicode.org</a> ) including a FAQs page dedicated to <a href="#">UTF-8</a> , <a href="#">UTF-16</a> , <a href="#">UTF-32 &amp; BOM</a> questions and answers.
W3C	World Wide Web Consortium - an international consortium of organisations for the development of platform independent web standards and specifications for the internet ( <a href="http://www.w3.org">www.w3.org</a> ).
XML	Extensible markup language – describes a set of rules for encoding documents. The <a href="#">XML specification</a> is published and maintained by W3C.
XML schema	XML schema defines the structure of a XML document in terms of constraints. The XML schema specification is published and maintained by W3C.
XSD	XML schema definition – XML schema defines the structure of a XML document in terms of constraints. The XML schema specification is published and maintained by W3C.

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## Appendix B. XML Overview

XML (extensible markup language) defines a set of rules for encoding (marking-up) documents in a textual data format.

### B.1. Document data/content

#### B.1.1. Key terminology

This section provides a brief description of commonly used terminology and constructs. For comprehensive information please refer to the [XML specification](#) which is published and maintained by the World Wide Web Consortium (W3C) ([www.w3.org](http://www.w3.org)).

##### Markup and Content

XML documents contain both *markup* and *content*. Markup can be identified as:

- beginning and ending with “ < ” and “ > ” characters; or
- beginning and ending with “ & ” and “ ; ” characters.

Other text in the document which is not markup is content.

##### Tag

A *tag* is markup that begins with “ < ” and ends with “ > ”. There are three kinds of tag:

- *start-tags*, e.g. <address>,
- *end-tags*, e.g. </address>, and
- *empty-element tags*, e.g. <address/>.

##### Element

An *element* is a portion of the XML document which either begins and ends with a matching pair of start and end tags, or consists only of an empty-element tag.

Any content nested within the start and end tags is the element’s content, and it may contain markup. Any elements nested within the start and end tags are known as child elements.

In the example below the elements *title*, *bsb* and *number* are child elements of the *account* element. The text between the tags, like “John Citizen”, is content.

```
<account>
  <title>John Citizen</title>
  <bsb>111222</bsb>
  <number>777888999</number>
</account>
```

##### Attribute

An *attribute* is markup that consists of a name-value pair and appears within a start tag or an empty-element tag.

In the example below there is one attribute named “id” with a value of “AB-1234”.

```
<transaction id="ABC-1234">
```

##### Escaping

There are five predefined *entities* to use to *escape* the characters used to identify markup. Use:

&lt;

to write a less-than (<) character,

&gt;

to write a greater-than (>) character,

&amp;

to write an ampersand (&) character,

&apos;

to write a single-quote/apostrophe ( ' ) character – this is only necessary when required to write single-quotes/apostrophes within an attribute value that has been quoted with single-quotes,

&quot;

to write a double-quote ( " ) character – this is only necessary when required to write double-quotes within an attribute value that has been quoted with double-quotes.

The example below shows how to write an ampersand in a name:

```
<fullName>Jim & Sons Pty Ltd</fullName>
```

### CDATA section

Character data section – a XML language construct to instruct XML parsers to ignore any character data within the section thus preserving the contents of the section in its entirety (including whitespace). A CDATA section starts with `<![CDATA[` and ends with `]]>`. The example below shows how to use a CDATA section:

```
<comment><![CDATA[Preserving contents & spacing is sometimes necessary]]></comment>
```

### XML declaration

XML documents may declare some information about themselves at the beginning of the document. It is common to declare XML version and the character set encoding, e.g.

```
<?xml version="1.0" encoding="UTF-8"?>
```

## B.2. Document structure

### B.2.1. Well-formed

XML documents provided to AUSTRAC must be well-formed. The XML specification defines “well-formed” to mean that the XML document conforms to syntax rules in the specification. Some of the key syntax rules are:

- The document has a single root element that contains all other elements.
- For every start tag there is a matching end tag.
- Elements are correctly nested. That is, an element’s start and end tags are wholly within a parent element’s start and end tags – there is no overlap.
- Element tags are case sensitive, the start and end tags must match exactly.
- The special markup syntax characters, such as “&” and “<” only appear as markup and not as content.

XML documents that are not well-formed cannot be parsed or processed by AUSTRAC and an error message will be returned.

## B.2.2. Schema-valid

XML documents can be valid in that they conform to a structure/grammar defined in a schema.

All XML documents provided to AUSTRAC must be schema-valid, and declare which schema they are valid against via the namespace attribute (`xmlns`) in the root element.

XML documents that are not schema-valid cannot be processed by AUSTRAC and an error message will be returned.

## B.2.3. Other validation

The transaction reports supplied to AUSTRAC in XML documents must also meet the requirements of the AML/CTF Act and the AML/CTF Rules.

AUSTRAC carries out extra validation that complements the well-formed and schema-valid constraints.

## B.3. Document encoding

XML documents can be encoded using a variety of characters sets. Each character set specifies how control codes and characters (code points) in that set are mapped to numeric values (stored as bytes) in a file. XML documents can also be encoded with a byte order mark (BOM) at the beginning of the file.

### B.3.1. Character set encoding

AUSTRAC uses UTF-8 character encoding and so prefers UTF-8 encoded XML documents. However, AUSTRAC can also accept XML documents with a different character encoding provided that the encoding type is declared at the start of the XML document.

Some common character set file encodings are:

#### ASCII

Defines 128 control codes and characters (code points) using 7-bit values. ASCII encoded files should have their 7-bit code points stored in separate 8-bit bytes with the eighth bit set to zero. Any bytes with a value in the range `#x80..#xFF` are considered to be errors.

#### UTF-8

Defines control codes and characters (code points) in the Unicode standard using between one and four 8-bit values. It is backward compatible with ASCII in that the first 128 code points are aligned. It is not backward compatible with the upper 128 characters and control codes from Windows-1252, ISO-8859-1, or other Extended ASCII 8-bit character sets.

#### UTF-16

Defines control codes and characters (code points) in the Unicode standard using between one and two 16-bit values.

#### UTF-32

Defines control codes and characters (code points) in the Unicode standard using one 32-bit value.

#### ISO-8859-1

A Western European code page that defines 256 control codes and characters (code points) using 8-bit values. The lower 128 code points match

those of ASCII. The uppers 128 code points add control codes and Western European characters. ISO-8859-1 is commonly confused with Windows-1252; they differ in the value range #x80..#x9F.

#### Windows-1252

A Western European code page that defines 256 control codes and characters (code points) using 8-bit values. The lower 128 code points match those of ASCII. The uppers 128 code points add Western European characters. Windows-1252 is commonly confused with ISO-8859-1; they differ in the value range #x80..#x9F.

#### IBM500

Is an EBCDIC Western European code page that defines 256 control codes and characters (code points) using 8 bits values.

#### IBM1047

Is an EBCDIC Western European code page that defines 256 control codes and characters (code points) using 8 bits values.

Do not use the following character set file encodings:

#### Extended ASCII

This is not a recognised encoding and should not be specified. It is a generic term for a variety of code page specific encodings, like Windows-1252 and ISO-8859-1, that specify control codes and characters (code points) using 8-bit values. The lower 128 code points are often identical to ASCII. The upper 128 code points are highly dependent on the operating system and regional languages being used.

#### EBCDIC

This is not a recognised encoding and should not be specified. It is a generic term for a variety of code page specific encodings, like IBM1047 and IBM500, that specify control codes and characters (code points) using 8-bit values.

### B.3.2. Byte order mark (BOM)

The byte order mark (BOM) is the Unicode character code U+FEFF at the beginning of a file or data stream containing Unicode control codes and characters.

The BOM is used to:

1. Signal “endianness” (byte order) of the multi-byte values used for UTF-16 and UTF-32; or
2. Enable deduction of the character set encoding by observing the initial byte values. For example, a BOM could make it clear that the character set is UTF-8 and not some other 8-bit encoding like Windows-1252 or ISO-8859-1.

A BOM must not be provided if the encoding specifies the “endianness”; do not provide a BOM if you have specified the encoding as UTF-16BE, UTF-16LE, UTF-32BE, or UTF-32LE.

Different character set encodings of the BOM will result in different initial byte values being observed at the beginning of the file or data stream. For example:

Encoding	Endianness	Observed bytes (hexadecimal)	Observed bytes (decimal)	Observed characters (Windows-1252)
UTF-8		EF BB BF	239 187 191	ï»¿

Encoding	Endianness	Observed bytes (hexadecimal)	Observed bytes (decimal)	Observed characters (Windows-1252)
UTF-16	big-endian	FE FF	254 255	þÿ
UTF-16	little-endian	FF FE	255 254	ÿþ
UTF-32	big-endian	00 00 FE FF	0 0 254 255	��þÿ
UTF-32	little-endian	FF FE 00 00	255 254 0 0	þÿ��

### B.3.2.1. Big-endian versus little-endian

“Endianness” (byte order) refers to how numbers are stored and used within a computer.

Big-endian computers store their numbers with the most-significant bytes (and the digits those bytes represent) *leftmost* in the data structure. This reflects how we write numbers.

Little-endian computers store their numbers with the most-significant bytes (and the digits those bytes represent) *rightmost* in the data structure. This is contrary to how we write numbers.

The table below shows some 2-byte representations of numbers in their big and little endian forms:

Number (decimal)	Number (hexadecimal)	Big-endian representation	Little-endian representation
0	0	00 00	00 00
1	1	00 01	01 00
36	24	00 24	24 00
424	1A8	01 A8	A8 01
5288	14A8	14 A8	A8 14
10404	28A4	28 A4	A4 28
32994	80E2	80 E2	E2 80
65535	FFFF	FF FF	FF FF

### B.3.3. UTF-8 encoding

UTF-8 is a variable width encoding – it represents each character using between one to four bytes/octetets. The table below shows how characters are encoded into one to four bytes/octetets.

Unicode character range (hexadecimal)	Bytes/octetets per character	UTF-8 byte/octetet sequence (binary)
U+0000 - U+007F	1	0xxxxxxx
U+0080 - U+07FF	2	110xxxxx 10xxxxxx
U+0800 - U+FFFF	3	1110xxxx 10xxxxxx 10xxxxxx
U+010000 - U+10FFFF	4	11110xxx 10xxxxxx 10xxxxxx 10xxxxxx

Use the above information to encode characters using UTF-8. For each character:

1. Determine the number of octets required.
2. Prepare the most-significant (high-order) bits of each octet sequence as shown.
3. Spread the binary bits of your character across the positions marked with “x”.

The above is a brief overview of UTF-8 encoding. The complete unicode transformation formats are published and maintained by The Unicode Consortium ([www.unicode.org](http://www.unicode.org)). They also provide a frequently asked questions (FAQs) page dedicated to [UTF-8](#), [UTF-16](#), [UTF-32](#) and [BOM](#) queries.

AUSTRAC has observed that occasionally files have been declared as being encoded using UTF-8 when in fact they have been encoded using Windows-1252 or ISO-8859-1. See [Section B.3.4.2](#),

[“Intermittent uploading problems/XML decoding problems”](#) for a description of what occurs when this happens.

### B.3.3.1. UTF-8 encoding examples

The table below shows some letters and words that may have been provided in names or addresses or that are commonly “auto-corrected” by software applications. It also shows for comparison how the letter/word would have been encoded when using the English alphabet which does not use accents/diacritics.

Letter/word	Unicode characters	Encoded bytes/octets (hexadecimal)	
		UTF-8	Windows-1252
e	U+0065	65	65
é	U+00E9	C3 A9	E9
cafe	U+0063 U+0061 U+0066 U+0065	63 61 66 65	63 61 66 65
café	U+0063 U+0061 U+0066 U+00E9	63 61 66 C3 A9	63 61 66 E9
Lubz	U+004C U+0075 U+0062 U+007A	4C 75 62 7A	4C 75 62 7A
Lübz	U+004C U+00FC U+0062 U+007A	4C C3 BC 62 7A	4C FC 62 7A
No	U+004E U+006F	4E 6F	4E 6F
Nº	U+004E U+00BA	4E C2 BA	4E BA

## B.3.4. Common file encoding problems

### B.3.4.1. Incorrect encoding specified in XML declaration

This commonly occurs when the XML document has been encoded using the default operating system file encoding and the XML declaration within the document asserts a different encoding.

AUSTRAC uses the encoding information in the XML declaration to enable accurate decoding of the file. If this information is absent or incorrect the file may not be able to be decoded or read. It may also be difficult for AUSTRAC to provide any feedback about the quality or content of the XML document if it cannot be decoded or viewed.

### B.3.4.2. Intermittent uploading problems/XML decoding problems

This commonly occurs when the file has been declared as being encoded in UTF-8 but has actually been encoded using the Windows-1252 or ISO-8859-1 encoding.

The symptoms are that XML documents are accepted by AUSTRAC upload without error for months at a time until eventually a character like é appears, perhaps in a business name like Jack’s Café. In UTF-8 the character é would be encoded as two bytes (C3 A9) whereas in Windows-1252 or ISO-8859-1 it would be encoded with one byte (E9).

The problem with the character é when not encoded correctly is that it begins with the binary 1110 which signals to the UTF-8 decoder that this is part of a three-byte character encoding. The next two bytes normally fail decoding resulting in a malformed XML error.

This problem exists for all upper 127 characters encoded with Windows-1252 or ISO-8859-1 in any XML document declared as UTF-8.

This problem normally arises due to a misconception that UTF-8 is backward compatible with “extended” ASCII (256 characters/code-points) which it is not. UTF-8 is only backward compatible with standard ASCII (128 characters/code-points).

---

## Appendix C. Schema data types

XML schema defines a set of data types which other schemas can use and build upon.

### C.1. xs:date

The date data type is based upon the ISO 8601 extended date format which is:

`[ - ]YYYY-MM-DD[Z | (+ | -)hh:mm]`

where:

`[ - ]`

an optional leading minus sign to denote that the date is before the common era (BCE).

`YYYY`

the year as a four-digit integer.

`MM`

the month as a two-digit integer between 1 and 12 inclusive.

`DD`

the day-of-month as a two-digit integer: between 1 and 30 inclusive if the month is one of 4, 6, 9, or 11; between 1 and 28 inclusive if the month is 2 and year is not divisible 4, or is divisible by 100 but not by 400; between 1 and 29 inclusive if the month is 2 and year is divisible by 400, or by 4 but not by 100; between 1 and 31 inclusive otherwise.

`[Z | (+ | -)zh:mm]`

Is an optional time zone. Use “Z” to specify universal coordinated time (UTC) or “+/-zh:mm” to specify the number of hours (zh) and minutes (mm) offset from UTC, where “zh” is an integer between 0 and 14 inclusive.

#### Notes:

1. Whitespace is collapsed before validating that the date matches the date pattern, thus leading and trailing whitespace will be ignored.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.
4. Dates in the format YYYYMMDD are not permitted; the year, month and day integers must be separated by dashes.

**See also:** [xs:date](#) (W3C XSD specification)

### C.2. xs:dateTime

The dateTime data type is based upon the ISO 8601 extended date-time format which is:

`[ - ]YYYY-MM-DDThh:mm:ss.sss[Z | (+ | -)zh:zm]`

where:

[-]

an optional leading minus sign to denote that the date is before the common era (BCE).

YYYY

Year as a four-digit integer.

MM

Month as a two-digit integer between 1 and 12 inclusive.

DD

Day-of-month as a two-digit integer: between 1 and 30 inclusive if the month is one of 4, 6, 9, or 11; between 1 and 28 inclusive if the month is 2 and year is not divisible 4, or is divisible by 100 but not by 400; between 1 and 29 inclusive if the month is 2 and year is divisible by 400, or by 4 but not by 100; between 1 and 31 inclusive otherwise.

T

The letter “T” separates the date portion from the time portion.

hh

Hours as a two-digit integer between 0 and 23 inclusive.

mm

Minutes as a two-digit integer between 0 and 59 inclusive.

ss.sss

Seconds as a decimal value greater than or equal to 0 and less than 60.

[Z](+|-)zh:mm]

Is an optional time zone. Use “Z” to specify universal coordinated time (UTC) or “+/-zh:mm” to specify the number of hours (zh) and minutes (mm) offset from UTC, where “zh” is a two digit integer between 0 and 14 inclusive.

**Notes:**

1. Whitespace is collapsed before validating that the date-time matches the dateTime pattern, thus leading and trailing whitespace will be ignored.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.
4. Date-times in the format YYYYMMDDhhmmss.sss are not permitted; the date numerals must be separated by dashes, the time numerals must be separated by colons, and the date portion must be separated from the time portion by the letter “T”.

**See also:** [xs:dateTime](#) (W3C XSD specification)

### C.3. xs:ID

Defines data that uniquely identifies an element within the XML document.

Simplistically, IDs can be composed of a contiguous set of characters, digits, dashes and underscores. For a more complete specification see the W3C schema specification definition of [xs:ID](#).

**Notes:**

1. Whitespace is collapsed before validating that the ID is unique within the document, thus leading and trailing whitespace will be ignored.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.

**See also:** [xs:ID](#) (W3C XSD specification)

## C.4. [xs:IDREF](#)

Defines data that references an element within the XML document using its unique identifier.

IDREFs must reference an element that exists in the document.

**Notes:**

1. Whitespace is collapsed before validating that the IDREF references an element within the document, thus leading and trailing whitespace will be ignored. The element IDs being compared also have their whitespace collapsed.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.

**See also:** [xs:IDREF](#) (W3C XSD specification)

## C.5. [xs:positiveInteger](#)

Any positive integer greater than zero and composed of decimal numerals.

**Notes:**

1. The value cannot be zero.
2. The value range is open-ended; it has no maximum.
3. Decimal points are forbidden, even when followed by nothing or by zeroes (e.g. “5.” and “5.0” are invalid values).
4. Whitespace is collapsed before validating the value, thus leading and trailing whitespace will be ignored.
5. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
6. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.

**See also:** [xs:positiveInteger](#) (W3C XSD specification)

## C.6. xs:string

A string (of text) that has its whitespace “preserved”; leading, trailing, and interspersed blocks of whitespace (including newlines) is considered important to the data value.

**Notes:**

1. Any other restrictions (like minimum and maximum lengths and regular-expression patterns) are imposed upon the value of the data inclusive of all whitespace characters.
2. Whitespace is considered to be tab (`#x9`), linefeed (`#xA`), carriage return (`#xD`) and space (`#x20`) characters.

**See also:** [xs:string](#) (W3C XSD specification)

## C.7. xs:time

The time data type is based upon the ISO 8601 extended time format which is:

`hh:mm:ss.sss[Z|(+|-)zh:zm]`

where:

hh

Hours as a two-digit integer between 0 and 23 inclusive.

mm

Minutes as a two-digit integer between 0 and 59 inclusive.

ss.sss

Seconds as a decimal value greater than or equal to 0 and less than 60.

`[Z|(+|-)zh:mm]`

Is an optional time zone. Use “Z” to specify universal coordinated time (UTC) or “+/-zh:mm” to specify the number of hours (zh) and minutes (mm) offset from UTC, where “zh” is a two digit integer between 0 and 14 inclusive.

**Notes:**

1. Whitespace is collapsed before validating that the time matches the time pattern, thus leading and trailing whitespace will be ignored.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (`#x20`) characters.
3. Whitespace is considered to be tab (`#x9`), linefeed (`#xA`), carriage return (`#xD`) and space (`#x20`) characters.
4. Times in the format `hhmmss.sss` are not permitted; the time numerals must be separated by colons.

**See also:** [xs:time](#) (W3C XSD specification)

## C.8. xs:token

A string (of text) that has its whitespace “collapsed” the string is said to have been “tokenised”.

**Notes:**

1. Whitespace is “collapsed” before other restrictions (like minimum and maximum lengths and regular-expression patterns) are imposed.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.

**See also:** [xs:token](#) (W3C XSD specification)

---

## Appendix D. Schema ISO 20022 data types

ISO 20022 is a multi part International Standard prepared by ISO Technical Committee TC68 Financial Services. The ISO 20022 data types below are included as-is into the AUSTRAC XML schema.

For a complete specification see the ISO 20022 Message Definitions page at [www.iso20022.org](http://www.iso20022.org).

### D.1. head1:AppHdr

Defines the ISO 20022 <head1:AppHdr> element of type BusinessApplicationHeaderV02.

**See also:** [www.iso20022.org](http://www.iso20022.org) (ISO 20022 Message Definitions)

### D.2. pacs8:Document

Defines the ISO 20022 <pacs8:Document> element.

Contains <FIToFICstmrCdtTrf> element of type FIToFICustomerCreditTransferV10.

**See also:** [www.iso20022.org](http://www.iso20022.org) (ISO 20022 Message Definitions)

### D.3. pacs9:Document

Defines the ISO 20022 <pacs9:Document> element.

Contains <FICdtTrf> element of type FinancialInstitutionCreditTransferV10.

**See also:** [www.iso20022.org](http://www.iso20022.org) (ISO 20022 Message Definitions)

---

## Appendix E. Sample IFTI-E XML document

### E.1. ISO 20022 example

The following XML document contains examples of ISO 20022 messages for an incoming and outgoing international funds transfer instruction. In these particular examples, no supplementary information has been supplied. Please note, supplementary information may be required if the ISO 20022 message does not meet requirements of the AML/CTF Act and Rules.

```
<?xml version="1.0" encoding="UTF-8"?>
<ifti-eList xmlns="http://austrac.gov.au/schema/reporting/IFTI-E/v2.0">
  <reNumber>19990</reNumber>
  <reReference>IFTI-E-20220430-0001</reReference>
  <reportCount>2</reportCount>
  <iso20022 id="ID_1R">
    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
      <Fr>
        <FIId>
          <FinInstnId>
            <BICFI>PGKBANK0XXX</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>AUSBANK2XXX</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <BizMsgId>TTI200904301159</BizMsgId>
      <MsgDefId>pacs.008.001.08</MsgDefId>
      <BizSvc>swift.cbprplus.01</BizSvc>
      <CreDt>2009-04-30T00:00:00+00:00</CreDt>
      <Prty>NORM</Prty>
    </AppHdr>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
      <FIToFICstmrCdtTrf>
        <GrpHdr>
          <MsgId>TTI200904301159</MsgId>
          <CreDtTm>2009-04-30T00:00:00+00:00</CreDtTm>
          <NbOfTx>1</NbOfTx>
          <SttlmInf>
            <SttlmMtd>INDA</SttlmMtd>
          </SttlmInf>
        </GrpHdr>
        <CdtTrfTxInf>
          <PmtId>
            <InstrId>TTI200904301159</InstrId>
            <EndToEndId>xyz09876-abc123</EndToEndId>
            <UETR>abcdef09-abcd-4abc-9abc-abcdef012345</UETR>
          </PmtId>
          <IntrBkSttlmAmt Ccy="AUD">6250</IntrBkSttlmAmt>
          <IntrBkSttlmDt>2009-05-01</IntrBkSttlmDt>
          <ChrgBr>SHAR</ChrgBr>
          <InstgAgt>
            <FinInstnId>
              <BICFI>PGKBANK0XXX</BICFI>
            </FinInstnId>
          </InstgAgt>
          <InstdAgt>
            <FinInstnId>
              <BICFI>AUSBANK2XXX</BICFI>
            </FinInstnId>
          </InstdAgt>
          <Dbtr>
            <Nm>JOHN CITIZEN</Nm>
            <PstlAdr>
              <StrtNm>CNR HUNTER AND DOUGLAS STS</StrtNm>
            </PstlAdr>
          </Dbtr>
        </CdtTrfTxInf>
      </FIToFICstmrCdtTrf>
    </Document>
  </iso20022 id="ID_1R">
</ifti-eList>
```

```

        <TwNm>PORT MORESBY</TwNm>
        <Ctry>PG</Ctry>
    </PstAdr>
</Dbtr>
<DbtrAcct>
    <Id>
        <Othr>
            <Id>0123456789</Id>
        </Othr>
    </Id>
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BICFI>PGKBANK0XXX</BICFI>
    </FinInstnId>
</DbtrAgt>
<CdtrAgt>
    <FinInstnId>
        <ClrSysMmbId>
            <ClrSysId>
                <Cd>AUSSE</Cd>
            </ClrSysId>
            <MmbId>994700</MmbId>
        </ClrSysMmbId>
        <Nm>ANOTHER MAJOR BANK LIMITED</Nm>
        <PstAdr>
            <StrtNm>BOLSOVER ST</StrtNm>
            <PstCd>4700</PstCd>
            <TwNm>ROCKHAMPTON</TwNm>
            <CtrySubDvsn>QLD</CtrySubDvsn>
            <Ctry>AU</Ctry>
        </PstAdr>
    </FinInstnId>
</CdtrAgt>
<Cdtr>
    <Nm>IT'S ACADEMIC GRAMMAR SCHOOL</Nm>
    <PstAdr>
        <StrtNm>LENNOX STREET</StrtNm>
        <PstCd>4700</PstCd>
        <TwNm>ROCKHAMPTON</TwNm>
        <CtrySubDvsn>QLD</CtrySubDvsn>
        <Ctry>AU</Ctry>
    </PstAdr>
</Cdtr>
<CdtrAcct>
    <Id>
        <Othr>
            <Id>9876543210</Id>
        </Othr>
    </Id>
</CdtrAcct>
<InstrForCdtrAgt>
    <Cd>TELB</Cd>
</InstrForCdtrAgt>
<RmtInf>
    <Ustrd>A. CITIZEN - SCHOOL FEES TERM 2</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</FIToFICstmrCdtTrf>
</Document>
<transaction id="ID_1_T">
    <transferDate>2022-07-20</transferDate>
    <direction>0</direction>
    <valueDate>2022-08-30</valueDate>
</transaction>
</iso20022>
<iso20022 id="ID_2R">
    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>AUSBANK2XXX</BICFI>

```

```
        </FinInstnId>
      </FIId>
    </Fr>
    <To>
      <FIId>
        <FinInstnId>
          <BICFI>EURBANK9XXX</BICFI>
        </FinInstnId>
      </FIId>
    </To>
    <BizMsgId>TTO200904301201</BizMsgId>
    <MsgDefId>pacs.008.001.08</MsgDefId>
    <BizSvc>swift.cbprplus.01</BizSvc>
    <CreDt>2009-04-30T00:00:00+00:00</CreDt>
    <Prty>NORM</Prty>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:2002:tech:xsd:pacs.008.001.08">
    <FIToFICstmrCdtTrf>
      <GrpHdr>
        <MsgId>TTO200904301201</MsgId>
        <CreDtTm>2009-04-30T00:00:00+00:00</CreDtTm>
        <NbOfTx>1</NbOfTx>
        <SttlmInf>
          <SttlmMtd>INDA</SttlmMtd>
        </SttlmInf>
      </GrpHdr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>TTO200904301201</InstrId>
          <EndToEndId>asdfgh456-ghjk789-ab12</EndToEndId>
          <UETR>abcdef09-abcd-4abc-9abc-abcdef012345</UETR>
        </PmtId>
        <IntrBkSttlmAmt Ccy="EUR">10200</IntrBkSttlmAmt>
        <IntrBkSttlmDt>2009-05-01</IntrBkSttlmDt>
        <InstdAmt Ccy="EUR">10200</InstdAmt>
        <ChrgBr>SHAR</ChrgBr>
        <InstgAgt>
          <FinInstnId>
            <BICFI>AUBANK2XXX</BICFI>
          </FinInstnId>
        </InstgAgt>
        <InstdAgt>
          <FinInstnId>
            <BICFI>EURBANK9XXX</BICFI>
          </FinInstnId>
        </InstdAgt>
        <Dbtr>
          <Nm>JANE CITIZEN</Nm>
          <PstlAdr>
            <StrtNm>BURGUNDY STREET</StrtNm>
            <BldgNb>38</BldgNb>
            <PstCd>3084</PstCd>
            <TwnNm>HEIDELBERG</TwnNm>
            <CtrySubDvsn>VIC</CtrySubDvsn>
            <Ctry>AU</Ctry>
          </PstlAdr>
        </Dbtr>
        <DbtrAgt>
          <FinInstnId>
            <BICFI>AUBANK2XXX</BICFI>
          </FinInstnId>
        </DbtrAgt>
        <CdtrAgt>
          <FinInstnId>
            <Nm>FOREIGN MAJOR BANK</Nm>
            <PstlAdr>
              <StrtNm>WEXFORD STREET</StrtNm>
              <TwnNm>DUBLIN</TwnNm>
              <Ctry>IE</Ctry>
            </PstlAdr>
          </FinInstnId>
        </CdtrAgt>
      </CdtTrfTxInf>
    </FIToFICstmrCdtTrf>
  </Document>

```

```

    <Cdtr>
      <Nm>SPINE TINGLING SUPPLIES LIMITED</Nm>
      <Pst1Adr>
        <StrtNm>CHARLEMONT PLACE</StrtNm>
        <PstCd>D02 A893</PstCd>
        <TwnNm>DUBLIN</TwnNm>
        <Ctry>IE</Ctry>
      </Pst1Adr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>99-9876-5432-1000</Id>
        </Othr>
      </Id>
    </CdtrAcct>
    <RmtInf>
      <Ustrd>INV 33E-0930</Ustrd>
    </RmtInf>
    </CdtTrfTxInf>
  </FIToFICstmrCdtTrf>
</Document>
<transaction id="ID_2_T">
  <transferDate>2022-09-09</transferDate>
  <direction>0</direction>
  <valueDate>2022-10-10</valueDate>
</transaction>
</iso20022>
</ifti-eList>

```

## E.2. SWIFT MT example

The following example is of SWIFT MT messages for an incoming and outgoing international funds transfer instruction with supplementary information to enhance and align the SWIFT message with the reporting requirements for IFTI-E reports under the AML/CTF Act and Rules.

Note: SWIFT MT messages may contain special characters that cannot be directly embedded within XML. The first message in the example uses character escaping - refer to "CNR HUNTER & DOUGLAS STS". The second message uses a CDATA section to preserve content.

```

<?xml version="1.0" encoding="UTF-8"?>
<ifti-eList xmlns="http://austrac.gov.au/schema/reporting/IFTI-E/v2.0">
  <reNumber>19990</reNumber>
  <fileName>IFTI-E2009043001.xml</fileName>
  <reportCount>2</reportCount>
  <swift id="ID_1R">
    <header id="ID_1R02">
      <interceptFlag>Y</interceptFlag>
    </header>
    <swiftMsg id="ID_1R03">{1:F01AUBANK2XXX }{2:01031159090430PGKBANK0XXX 0000000000904301148N}{4:
:20:TTI200904301159
:23B:CRED
:23E:TELB
:32A:090501AUD6250,00
:50K:/0123456789
JOHN CITIZEN
CNR HUNTER & DOUGLAS STS
PORT MORESBY
PAPUA NEW GUINEA
:57D://AU994700
ANOTHER MAJOR BANK LIMITED
BOLSOVER ST
ROCKHAMPTON QLD 4700
AUSTRALIA
:59:/9876543210
IT'S ACADEMIC GRAMMAR SCHOOL
LENNOX STREET
ROCKHAMPTON QLD 4700
AUSTRALIA
:70:A. CITIZEN - SCHOOL FEES TERM 2

```

```

:71A:SHA
-}{5:}</swiftMsg>
  <orderingInstn id="ID_1R04">
    <institution id="ID_1R05">
      <code>PGKBANK0XXX</code>
    </institution>
  </orderingInstn>
  <beneficiaryInstn id="ID_1R06">
    <institution id="ID_1R07">
      <name>ANOTHER MAJOR BANK LIMITED</name>
      <city>ROCKHAMPTON</city>
      <country>AUSTRALIA</country>
    </institution>
  </beneficiaryInstn>
</swift>
<swift id="ID_2R01">
  <header id="ID_2R02"/>
  <swiftMsg id="ID_2R03"><![CDATA[ {1:F01AUSBANK2XXX } {2:I103EURBANK9XXX N} {4:
:20:TTO200904301201
:23B:CRED
:32A:090501EUR10200,
:33B:EUR10200,
:50K:JANE CITIZEN
38 BURGUNDY STREET
HEIDELBERG VIC 3084
AUSTRALIA
:57D:FOREIGN MAJOR BANK
WEXFORD STREET
DUBLIN
IRELAND
:59:/99-9876-5432-1000
SPINE TINGLING SUPPLIES LIMITED
CHARLEMONT PLACE
DUBLIN 2
IRELAND
:70:INV 33E-0930
:71A:SHA
-}{5:}]]></swiftMsg>
  <transaction id="ID_2R04">
    <transferDate>2009-04-30</transferDate>
  </transaction>
  <orderingInstn id="ID_2R05">
    <institution id="ID_2R06">
      <code>AUSBANK3XXX</code>
    </institution>
  </orderingInstn>
  <beneficiaryInstn id="ID_2R07">
    <institution id="ID_2R08">
      <name>FOREIGN MAJOR BANK</name>
      <city>DUBLIN</city>
      <country>IRELAND</country>
    </institution>
  </beneficiaryInstn>
</swift>
</ifti-eList>

```

### E.3. Structured example

The following example is a structured version of the SWIFT MT example above. The structured format is used when transfer instructions are sent or received in a message format other than ISO 20022 or SWIFT MT. The structured format may also be used where a reporting entity chooses not to report in an ISO 20022 or SWIFT MT format.

```

<?xml version="1.0" encoding="UTF-8"?>
<ifti-eList xmlns="http://austrac.gov.au/schema/reporting/IFTI-E/v2.0">
  <reNumber>19990</reNumber>
  <fileName>IFTI-E2009043001.xml</fileName>
  <reportCount>2</reportCount>
  <structured id="ID_1R">
    <header id="ID_1R01">

```

```
<txnRefNo>TTI200904301159</txnRefNo>
<interceptFlag>Y</interceptFlag>
</header>
<transaction id="ID_1R02">
  <transferDate>2009-04-30</transferDate>
  <direction>I</direction>
  <currencyAmount id="ID_1R03">
    <currency>AUD</currency>
    <amount>6250.00</amount>
  </currencyAmount>
  <valueDate>2009-05-01</valueDate>
</transaction>
<payer id="ID_1R04">
  <fullName>John Citizen</fullName>
  <mainAddress id="ID_1R05">
    <addr>Cnr Hunter and Douglas Sts</addr>
    <suburb>Post Moresby</suburb>
    <country>Papua New Guinea</country>
  </mainAddress>
  <account id="ID_1R06">
    <number>0123456789</number>
  </account>
</payer>
<payee id="ID_1R07">
  <fullName>It's Academic Grammar School</fullName>
  <mainAddress id="ID_1R08">
    <addr>Lennox Street</addr>
    <suburb>Rockhampton</suburb>
    <state>QLD</state>
    <postcode>4700</postcode>
    <country>Australia</country>
  </mainAddress>
  <account id="ID_1R09">
    <number>9876543210</number>
  </account>
</payee>
<orderingInstn id="ID_1R10">
  <institution id="ID_1R11">
    <code>PGKBANK0XXX</code>
  </institution>
</orderingInstn>
<sendingInstn id="ID_1R12">
  <institution id="ID_1R13">
    <code>PGKBANK0XXX</code>
  </institution>
</sendingInstn>
<beneficiaryInstn id="ID_1R14">
  <institution id="ID_1R15">
    <name>Another Major Bank Limited</name>
    <city>Rockhampton</city>
    <country>Australia</country>
  </institution>
</beneficiaryInstn>
<receivingInstn id="ID_1R16">
  <institution id="ID_1R17">
    <code>AUSBANK2XXX</code>
  </institution>
</receivingInstn>
<additionalDetails id="ID_1R18">
  <detailsofPayment>A. Citizen - School Fees Term 2</detailsofPayment>
</additionalDetails>
</structured>
<structured id="ID_2R">
  <header id="ID_2R01">
    <txnRefNo>TT0200904301201</txnRefNo>
  </header>
  <transaction id="ID_2R02">
    <transferDate>2009-04-30</transferDate>
    <direction>O</direction>
    <currencyAmount id="ID_2R03">
      <currency>EUR</currency>
      <amount>10200.00</amount>
    </currencyAmount>
  </transaction>
</structured>
```

```
</currencyAmount>
<valueDate>2009-05-01</valueDate>
</transaction>
<payer id="ID_2R04">
  <fullName>Jane Citizen</fullName>
  <mainAddress id="ID_2R05">
    <addr>38 Burgundy Street</addr>
    <suburb>Heidelberg</suburb>
    <state>VIC</state>
    <postcode>3084</postcode>
    <country>Australia</country>
  </mainAddress>
  <account id="ID_2R06">
    <number>9876543210</number>
  </account>
</payer>
<payee id="ID_2R07">
  <fullName>Spine Tingling Supplies Limited</fullName>
  <mainAddress id="ID_2R08">
    <addr>Charlemont Place</addr>
    <suburb>Dublin</suburb>
    <postcode>2</postcode>
    <country>Ireland</country>
  </mainAddress>
  <account id="ID_2R09">
    <number>99-9876-5432-1000</number>
  </account>
</payee>
<orderingInstn id="ID_2R10">
  <institution id="ID_2R11">
    <code>AUSBANK3XXX</code>
  </institution>
</orderingInstn>
<beneficiaryInstn id="ID_2R12">
  <institution id="ID_2R13">
    <name>Foreign Major Bank</name>
    <city>Dublin</city>
    <country>Ireland</country>
  </institution>
</beneficiaryInstn>
<receivingInstn id="ID_2R14">
  <institution id="ID_2R15">
    <code>EURBANK9XXX</code>
  </institution>
</receivingInstn>
<additionalDetails id="ID_2R16">
  <detailsOfPayment>INV 33E-0930</detailsOfPayment>
</additionalDetails>
</structured>
</ifti-eList>
```

---

## Appendix F. Revision history

Revision	Date	Brief description
0.1	April 2008	Initial draft for industry consultation.
1.0	July 2008	Revised draft – internal release only – for the commencement of system testing.
1.1	September 2008	Updated schema for the commencement of pilot testing with industry.
1.2	July 2009	Changes to schema and documentation.
1.3	July 2010	Changes to schema and documentation mainly to reflect reporting of incoming information when known.
1.3 A	May 2017	AUSTRAC Contact details to this document.
1.4	May 2020	Limited availability release.
2.0	September 2022	Changes to schema and documentation in support of: ISO 20022; submission via API; maintenance.

### Release notes – revision 0.1, April 2008

- Created initial draft for industry consultation.

### Release notes – revision 1.0, July 2008

- General revisions for internal testing.

### Release notes – revision 1.1, September 2008

- Changes to ExternalTypeLibrary schema include:
  - AUSTRACDate type expanded to include date restrictions.
  - DateNoTimeZone type now has a stronger pattern which restricts dates to valid (using the Gregorian calendar) dates which are exactly of the form yyyy-mm-dd.
  - DateOfBirth type expanded to include date restrictions.
  - ReportDate type removed (not used).
  - Postcode type expanded to a maximum length of 15 characters and the restriction to Australian postcodes has been removed.
  - State type expanded to a maximum length of 35 characters and the restriction to Australian states has been removed.
  - Altered <country> in type Identification from optional to mandatory.
  - Redefined Id type enumeration into a separate IdType declaration.
  - Altered maximum length restriction for DetailsOfPayment type.
  - Altered maximum length restriction for OtherDetails type.
- Changes to IFTI-E schema:
  - Added documentation to <swiftMsg> to recommend the use of enclosing the SWIFT message inside a CDATA section.
  - Change <instn> to <institution> per XML schema.
- Changes to this documentation:

- Added file transmission details.
- Added examples of IFTI-E XML documents.

### **Release notes – revision 1.2, July 2009**

- Changes to IFTI-E schema:
  - <header> is now optional within the <structured> element.
  - <interceptFlag> now has a fixed value of Y (for yes).
  - Created a choice between <bsb> and <branchId> for <branch> details.
  - Added <individualDetails> as a grouping element within <payer>.

### **Release notes – revision 1.3, July 2010**

- Changes to IFTI-E schema:
  - Namespace for this version of the schema is “http://austrac.gov.au/schema/reporting/IFTI-E-1-3”.
  - Removed the “versionMajor” and “versionMinor” attributes from <ifti-eList> root element.
  - Changed <payee> within <structured> to have multiplicity/occurrence of [0..\*] – was previously [0..1].
  - Changed <beneficiaryInstn> within <structured> to have multiplicity/occurrence of [0..1] – was previously [1].
  - Changed <branch> within <orderingInstn>, <sendingInstn> and <beneficiaryInstn> to be of type “AusBranch”.
  - Changed <dob> and <placeOfBirth> within <individualDetails> to both have multiplicity/occurrence of [0..1] – were previously [1].
  - Changed <fullName> within <payee> and <payer> to have multiplicity/occurrence of [0..1] – was previously [1].
  - Changed <mainAddress> within <payer> and <payee> to be of type “AddressAllOptional”.
  - Changed <transferDate> within <transaction> to have multiplicity/occurrence of [0..1] – was previously [1].
  - Changed <identification> within <payer> and <payee> to be of type “IdentificationMandatoryNumber”.
  - Changed <account> within <benefInstnAcct> to be of type “AccountBrief”.
- Changes to this documentation:
  - Updated documentation to reflect schema changes.
  - Reorganised chapters and content.
  - Added terms and definitions to the “Glossary” appendix.
  - Updated the IFTI-E example files in the “Sample report” appendix.
  - Created an “XML Overview” appendix to provide general information about XML.

**Release notes – revision 1.3 A, May 2017**

- Changes to this documentation:
  - AUSTRAC contact details have been updated.

**Release notes – revision 1.4, May 2020**

- Limited availability release. Please upgrade to to version 2.0 which is backward compatible with version 1.4.

**Release notes – revision 2.0, September 2022**

- Changes to IFTI-E schema:
  - Namespace of the schema changed to “http://austrac.gov.au/schema/reporting/IFTI-E/V2.0”.
  - There are many changes in this version of the IFTI-E schema, but it remains backward compatible with previous versions.
  - Added <reReference> within <ifti-eList> as an alternative to <fileName> for uniquely identifying the set of IFTI-E reports.
  - Changed <fileName> within <ifti-eList> to allow more than 99 files per day. File name pattern now allows for a sequence number up to eight digits long, previously it was two digits. The “type” changes from “IFTIEFileName” to “IFTIELongFileName”.
  - Elements of type “AUSTRACDate” no longer limit the maximum date. Previously the restriction was 2025-12-31. Elements of this type include <transferDate> and <valueDate> within <transaction>.
  - Elements of type “DateOfBirth” no longer limit the maximum date. Previously the restriction was 2025-12-31. Elements of this type include <dob> within <individualDetails>.
  - Added <specialReportingActivityId> as an optional element in <header>.
  - Elements of type “IdIssuer” allow 100 characters. Previously the restriction was 30 characters. Elements of this type include <issuer> within <identification> element of <payer> and <payee>.
  - <header> element is now defined as complexType “Header”.
  - <transaction> element is now defined once as complexType “Transaction”, and reused. Child elements <direction>, <currencyAmount> and <valueDate> are now optional. This caters for their use within <swift> and <iso20022> elements. Some validation moves into the transaction reports API.
  - <payer> element is now defined once as complexType “Payer”, and reused. For backward compatibility when used within <swift> element, added <sameAsSwiftOrdCust> as optional element.
  - <payee> element is now defined once as complexType “Payee”, and reused. For backward compatibility when used within <swift> element, added <sameAsSwiftBenCust> as optional element.
  - <orderingInstn> element is now defined once as complexType “OrderingInstn”, and reused.
  - <sendingInstn> element is now defined once as complexType “SendingInstn”, and reused.
  - <sendersCorrespondent> element is now defined once as complexType “SendersCorrespondent”, and reused.

- <beneficiaryInstn> element is now defined once as complexType "BeneficiaryInstn", and reused.
- <receivingInstn> element is now defined once as complexType "ReceivingInstn", and reused.
- <receiversCorrespondent> element is now defined once as complexType "ReceiversCorrespondent", and reused.
- <additionalDetails> element is now defined once as complexType "AdditionalDetails", and reused. Note that optional child element <otherDetails> was not previously available when used within the <swift> element.
- Added <iso20022> as an optional new element to support ISO 20022 format reporting.
- Changes to this documentation:
  - Updated documentation to reflect schema changes and to support the API's new functionality that allows reporting entities to submit reports without the need to generate a file.
  - Added ISO 20022 examples which are equivalent to the SWIFT MT examples.
  - Added XML file/document size restriction.
  - Various changes and clarifications to element descriptions.