



Account Information - File Specification

Revision 1.3 (05.07.2012)



1.1 BAI2 file format

This comma delimited format is used to download Cash Management account information from the Bank. The file format used for account information is called BAI2. This file format can be used to import account information into third party Accounting Software packages.

File Details

File Type Variable Length Comma Delimited, ASCII text

The file consists of 7 record types. These are:

Type 01	File header record
Type 02	Group header record
Type 03	Account header record
Type 16	Transaction detail record
Type 49	Account trailer record
Type 98	Group trailer record
Type 99	File trailer record

File Header Record

Field name	Content	Comments
Record code	Numeric	Always "01"
Sender identification	Alpha	Always "CBA"
Receiver identification	Alphanumeric	Up to 8 characters
File creation date	Numeric	Format is yymmdd
File creation time	Numeric	Format is hhmm
File identification number	Numeric	Always "1"
Physical record length		Always null
Physical blocksize		Always null
Version number	Numeric	Always "2"

Group Header Record

Field name	Content	Comments
Record code	Numeric	Always "02"
Ultimate receiver		Always null
Originator	Alpha	Always "CBA"
Group status	Numeric	Always "1"
As of date	Numeric	Date for which the data is applicable. Format is yymmdd.
As of time		Always null
Currency code	Alpha	Always "AUD" for this record
As of date modifier	Numeric	Always "2"

Account Header Record

Field name	Content	Comments
Record code	Numeric	Always "03"
Customer account number	Alphanumeric	Branch and account number for DDA accounts or just account number for foreign currency and credit card accounts.
Currency code	Alpha	Null for AUD accounts or the three character currency code for foreign currency accounts (e.g. USD for US dollar accounts).
Type code	Numeric	Type code from the type table below (refer #1).
Amount	Numeric	(Refer #2)
Items count	Numeric	Null except for type codes 100 and 400, set to number of CR and DR transactions respectively.
Funds type		Always null

Type Code Table

015	Closing balance	900	Not applicable – set to 000
100	Total CR	901	Not applicable – set to 000
400	Total DR	902	Not applicable – set to 000
		903	Not applicable – set to 000
		904	Credit limit - only for credit card accounts
		905	Interest rate - only for credit card accounts



Transaction Detail Record

Field name	Content	Comments
Record code	Numeric	Always "16"
Type code	Numeric	"399" for credit transactions or "699" for debit transactions
Amount	Numeric	
Fund type		Always null
Bank reference number	Alpha or numeric	Three character transaction code. CommBiz exports using "Request Transaction History" only include numerics. Bank-generated instead dictated by customer preference. Refer "Transaction Codes for BAI2".
Customer reference number	Alphanumeric	For Credit transactions will contain the Agent number for Agent book deposits, or the Agent/Terminal number for EFTPOS settlements. For Debit transactions will contain the cheque number for cheque debits.
Transaction reference field	Alphanumeric	Contains free form text description of the transaction.

Account trailer record

Field name	Content	Comments
Record code	Numeric	Always "49"
Account control total	Numeric	Sum of all the amount fields in the preceding type 03, 16 and 88 records for this account (refer #2).
Number of records	Numeric	Total number of records for this account including the type 03, 16 and 88 records and this type 49 record.

Group trailer record

Field name	Content	Comments
Record code	Numeric	Always "98"
Control total	Numeric	Sum of the account control total fields in all the type 49 records for this group (refer #2).
Number of records	Numeric	Total number of records in this group including the type 02, 03 16 and 49 records and this 98 type record.



File trailer record

Field name	Content	Comments
Record code	Numeric	Always "99"
Control total	Numeric	Sum of the group control total fields in all type 98 records for this file (refer #2).
Number of groups	Numeric	Total number of groups in the file (will usually be one).
Number of records	Numeric	Total number of records in the file

Notes

#1	The TYPE CODE, AMOUNT, ITEMS COUNT and FUNDS TYPE fields are all repeated for each Type Code in the Type Code table.
#2	If the value of this amount field is negative then a negative sign is included at the beginning of the amount value.
#3	Record type 88 is a continuation record. It would be used if the data in a record type exceeded the physical record size or if it was desirable to divide the record. For example, splitting a text field. This record type is not currently used.



1.2 EDTS File Format

This fixed width format is used for exporting DDA statement and Foreign Exchange transactions data.

File details

File type	Fixed length ASCII text
Record length	60 bytes

The file consists of seven record types. These are:

Type 1	Client header record
Type 2	Account header record
Type 3	Account balance record
Type 4	Credit transaction record
Type 5	Debit transaction record
Type 6	Account trailer record
Type 8	Client trailer record

Note: Amount fields are right justified and zero filled

Client header record

Field name	Relative address	Length	Contents	Comments
Record type	1	1	Numeric	Always "1"
Filler	2	4	Numeric	Always "0000"
Filler	6	8	Numeric	Always "00000000"
Filler	14	43	Alpha	Always blanks
Client number	57	4	Numeric	

Account header record

Field name	Relative address	Length	Contents	Comments
Record type	1	1	Numeric	Always "2"
Branch number	2	4	Numeric	
Account number	6	8	Numeric	Right justified, blank filled
Export date	14	6	Numeric	Format is ddmmyy
Filler	20	37	Alpha	Always blanks
Client number	57	4	Numeric	

Account balance record

Field name	Relative address	Length	Contents	Comments
Record type	1	1	Numeric	Always “3”
Branch number	2	4	Numeric	
Account number	6	8	Numeric	Right justified, blank filled
Account balance	14	13	Numeric	Format is \$\$\$\$\$\$\$\$\$\$cc
Balance sign	27	1	Blank or (-)	Blank indicates a credit balance (-) indicates a debit balance
Filler (not in use)	28	11	Numeric	“000000000000”
Filler (not in use)	39	11	Numeric	“000000000000”
Filler	50	7	Blanks	Always blanks
Client number	57	4	Numeric	

Credit transaction record

Field name	Relative address	Length	Contents	Comments
Record type	1	1	Numeric	Always “4”
Branch number	2	4	Numeric	
Account number	6	8	Numeric	Right justified, blank filled
Transaction reference	14	8	Alpha/numeric Blanks	Agent number, depositing branch, POS terminal ID (right justified, blank filled) or blanks
Transaction type code	22	3	Alpha/numeric	
Transaction amount	25	11	Numeric	Format is \$\$\$\$\$\$\$\$\$\$cc
Number of cheques	36	9	Numeric	Number of cheques in deposit (right justified, zero filled)
Lodgement reference	45	16	Alpha/numeric	Left justified and blank filled

Debit transaction record

Field name	Relative address	Length	Contents	Comments
Record type	1	1	Numeric	Always "5"
Branch number	2	4	Numeric	
Account number	6	8	Numeric	Right justified, blank filled
Transaction reference	14	8	Numeric	Initiating branch (right justified, blank filled)
Transaction type code	22	3	Alpha/numeric	
Transaction amount	25	11	Numeric	Format is \$\$\$\$\$\$\$\$cc
Transaction number	36	9	Numeric	Cheque serial number or branch no (right justified, zero filled)
Lodgement reference	45	16	Alpha/numeric	Left justified, blank filled

Account total record

Field name	Relative address	Length	Contents	Comments
Record type	1	1	Numeric	Always "6"
Branch number	2	4	Numeric	
Account number	6	8	Numeric	Right justified, blank filled
Total amount of credits	14	13	Numeric	Format is \$\$\$\$\$\$\$\$\$\$cc
Total amount of debits	27	13	Numeric	Format is \$\$\$\$\$\$\$\$\$\$cc
Total number of credits	40	5	Numeric	
Total number of debits	45	5	Numeric	
Filler	50	7	Blanks	Always blanks
Client number	57	4	Numeric	



Client trailer record

Field name	Relative address	Length	Contents	Comments
Record type	1	1	Numeric	Always “8”
Filler	2	12	Numeric	Always nines (999999999999)
Filler	14	43	Blanks	Always blanks
Client number	57	4	Numeric	

Notes

More than one day of data can be downloaded at a time. In this situation, record types 1 through 8 may be repeated for each day’s data in the data file.

1.3 QIF file format

The format is used by Quicken to import transaction history information. The file format consists of the following sections:

- Account header record
- Transaction records

Each item in the record is displayed on a separate line. Each record is separated by the '^' symbol.

1.3.1 Account header

The Account Header record is formatted as follows:

!Account

N[4 digit BSB]-[Account Number]

D[Account Name]

TBank

1.3.2 Transaction records

Each transaction record is formatted as follows:

D[Posted date of transaction in DD/MM/YYYY format]

T[Transaction amount. Include minus sign if amount is negative]

M[Transaction description]

L[This field will be left blank]

1.4 QIF file format (Quicken AUS, 2004 and earlier)

The format is used by Quicken (AUS version, 2004 and earlier) to import transaction history information. The file format consists of the following sections:

- Account header record
- Transaction records

Each item in the record is displayed on a separate line. Each record is separated by the '^' symbol.

1.4.1 Account header

The Account Header record is formatted as follows:

!Type:Bank

1.4.2 Transaction records

Each transaction record is formatted as follows:

D[Posted date of transaction in DD/MM/YYformat]

T[Transaction amount. Include minus sign if amount is negative]

P[Transaction Description]



2 Appendix 1: Sample Files

2.1 BAI2 Data Format

SAMPLE BAI2 FILE (using alpha transaction codes for the Bank Reference Number field)

```
01,CBA,CLIENTNM,120107,0137,1,,,2/
02,,CBA,1,120106,,AUD,2/
03,301010011001,,015,7898196,,,100,2321053,8,,400,240850,3,,900,000,,,901,000,,,902,000,,
,903,000,,,904,,,905,,,/
16,399,118100,,AGN,54,/
16,399,139840,,AGN,935892,POINT OF SALE/
16,399,1100325,,AGN,935914,POINT OF SALE/
16,399,26500,,AGN,54,1/
16,399,350550,,AGN,54,3/
16,399,412498,,AGN,54,10/
16,399,92272,,MIS,,9791112535 AMEX GR    949.30/
16,399,80968,,MIS,,9791112535 AMEX GR    833.00/
16,699,15300,,CHQ,000000160,/
16,699,200000,,CHQ,000000161,/
16,699,25550,,CHQ,000000708,/
49,13027407,13/
03,300010011010,,015,8200918,,,100,2167770,7,,400,417131,3,,900,000,,,901,000,,,902,000,,
,903,000,,,904,,,905,,,/
16,399,78150,,AGN,52,POINT OF SALE/
16,399,240040,,AGN,54,POINT OF SALE/
16,399,274305,,AGN,54,/
16,399,1051426,,AGN,52,1/
16,399,430810,,AGN,54,1/
16,399,29501,,MIS,,9791020654 AMEX GR    303.50/
16,399,63538,,MIS,,1100154002 DINERS    658.77/
16,699,299462,,CHQ,000000536,/
16,699,81149,,CHQ,000000504,/
16,699,36520,,CHQ,000000505,/
49,13379837,12/
98,26407244,27/
99,26407244,1,29/
```

2.2 EDTS Data Format

Sample data file

10000000000000		0111
2292912345678120106		0111
32929123456780000233683862-0000000000000000000000		0111
4292912345678	14007AGN00000007185000000000	
4292912345678	14007AGN00000007335000000000	
4292912345678	14008AGN00000009865000000000	
4292912345678	14009AGN00000019205000000000	
4292912345678	14007AGN00000022095000000001	
4292912345678	14034AGN00000150081000000003	
5292912345678	CHQ00000015138000137142	
5292912345678	CHQ00000050533000137143	
6292912345678000000021576600000000656710000600002		0111
89999999999999		0111

2.3 QIF Data Format

!Account
N2929-12345678
DACCOUNT 01
TBank
^
!Type:Bank
D7/ 3/2012
T-10,138.56
M268082PTM0205 Star City
L

^
D8/ 3/2012
T4,500.00
M2020;1 Cheques deposited
L

^
D8/ 3/2012
T7,840.88
M2020;1 Cheques deposited
L

^
D8/ 3/2012
T30,000.00
MCDA 133233 FIN MARKETS
L
^

2.4 QIF (Quicken AUS, 2004 and earlier) Data Format

!Type:Bank
D17/03/12
T-24,238,768.14
PMISCELLANEOUS
^

D17/03/12
T24,238,365.84
PMISCELLANEOUS
^