



## 11. APPENDICES

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### About the Appendices

These appendices provide:

- a list of error messages for invalid international transactions.
- file specifications for:
  - exporting domestic account information from this system
  - exporting domestic account information from this system (if you previously used DirectLink Online)
  - exporting foreign currency account information from this system
  - exporting dishonour report information from this system
  - bulkloading domestic data from your accounting or payroll software into this system
  - bulkloading international data from your accounting or payroll software into this system.



## List of Error Messages for Invalid International Transactions

***An invalid international transaction will prevent an entire batch from being released to and processed by the Bank.***

The following is a list of error messages that display if there is an invalid transaction in an international batch.

Refer to the right-hand column below for instructions on how to resolve each error.

Error message	How to resolve this error
Invalid currency code (blank)	The Currency Code field is blank. Please select the required currency code for your payment from the drop-down list.
Payment amount invalid	Enter a valid amount in the Payment Amount field.
Payment amount too big	Enter a valid amount in the Payment Amount field.
Value date invalid	Choose a valid payment date from the Value Date pop-up calendar.
Value date cannot be before today	Choose a valid payment date from the Value Date pop-up calendar.
Value date cannot be future dated that far in advance	Choose a valid payment date from the Value Date pop-up calendar.
Value date cannot fall on a holiday or weekend	Choose a valid payment date from the Value Date pop-up calendar.
Invalid beneficiary bank country (blank)	The Beneficiary Bank Country field is blank. Please select the beneficiary bank's country from the drop-down list.
Invalid debit account (blank)	The Debit Account field is blank. Select an account to be debited from the drop-down list.
Debit account "" + account + "" has been deleted	The debit account selected has been closed. Please select a different account from the drop-down list.
Invalid charges account (blank)	The Bank Charges A/C field is blank. Please select an account from the drop-down list.
Charges account "" + account	The Bank Charges A/C selected has been closed. Please select a different account from



+ "" has been deleted	the drop-down list.
Charges account must be debit or any domestic account	If you chose a domestic account as your Debit A/C, you can only choose a domestic account for your Bank Charges A/C.
Invalid beneficiary name (blank)	The Beneficiary Name field is blank.
Invalid beneficiary bank SWIFT format	You have entered an invalid beneficiary bank SWIFT code. Please enter the correct code or leave this field blank.
Invalid beneficiary bank (blank)	The Beneficiary Bank field has been left blank. Please enter the beneficiary bank in this field.
Invalid beneficiary bank branch (blank)	The Beneficiary Bank Branch field has been left blank. Please enter the beneficiary bank branch name.
Invalid beneficiary bank address (blank)	The Beneficiary Bank Address field has been left blank. Please enter the beneficiary bank address.
Invalid beneficiary bank sort code format	An invalid beneficiary bank sort code has been entered. Please enter a valid beneficiary bank sort code or leave this field blank.
Valid IBAN required as currency is EUR and beneficiary bank country (country name).	Enter a valid IBAN (International Bank Account Number) in the beneficiary A/C Number field.
Valid SWIFT code (BIC) is required for Euro currency to beneficiary bank country.	Enter a valid SWIFT code (BIC) in the beneficiary bank field or use a the Look Up button to locate required Bank.
Sort Code must be blank as currency is EUR and beneficiary country is (country name)	Delete the sort code from the beneficiary bank field
The sort code does not match the beneficiary bank country.	Enter a valid sort code ie AUD payments to Australia (AU+6 digits), GBP payments to UK (SC+6 digits) USD payments to US (FC + 9 digits), CAD payments to Canada (CC+9 digits)
Should not use a sort code when sending USD to (country)	Delete the sort code in the sort code/BSB field when sending USD, as a sort code is not required.
Invalid deal number, amount	Enter a valid deal number, amount or



or exchange rate.	exchange rate.
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## Export Domestic Account Information - File Specifications

***Below are the file format specifications for exporting domestic account balance, transaction and profile records.***

ANZ Direct Online will allow you to export information into another application such as a spreadsheet or accounting software. The exported files are produced in CSV or XLS formats. The files can then be manipulated to sort the row of information into any order Microsoft Excel allows.

This topic provides standard file specifications for:

- domestic account balances
- domestic account transactions (including account balances)
- domestic account profiles.

This topic also provides specific file specifications for:

- domestic account - specific reports

### ***About exporting account information files***

Your account information can be exported in CSV XLS, PDF or QIF formats and either imported to your accounting software or saved on your network or hard drive. You are able to configure the type, format and date range of the data to be exported.

Note: When exporting data, please be aware that the files are being moved from the Bank's secure environment to your local network or computer. Ensure that any sensitive information is stored in an appropriate location.

### ***File structure***

The content of each text file is comma-delimited. Each account balance, transaction or profile is a single line or record in the file.

Some fields are generated as quoted strings. e.g. "DEPOSIT 0819". Refer to the examples below.

Dates must be Year 2000 compliant (DD/MM/YYYY).

Refer to the Extract File Format section for file content and format details

#### **Example of a domestic account balance export file:**

```
666666,"01-0111-0012345-00", 0.00, 0.00, 62.65, 62.65,"31/10/2011","ABC LTD"
```

#### **Example of a domestic account transaction export file:**

```
3,666666,"01-0001-0011111-00",-  
219.45,000000000000,000,"DC","SMITH","","","ERGO","26/10/2011"  
3,666666,"01-0001-0011111-  
00",250.00,000000000000,050,"DC","BOB","","","BOB","26/10/2011"  
5,666666,"01-0001-0011111-00",219.45,,,"OPENING BALANCE","","","BOB AND  
BOB","26/10/2011",  
6,666666,"01-0001-0011111-00",250.00,,,"CLOSING BALANCE","","","BOB AND BOB  
","26/10/2011",  
8,666666,"01-0001-0011111-00",-219.45,1,000,"DEBITS","","","","26/10/2011",  
8,666666,"01-0001-0011111-00",250.00,1,050,"CREDITS","","","","26/10/2011",  
9,999999,"99-9999-9999999-99",-219.45,1,000,"DEBITS","","","","26/10/2011",
```



9,999999,"99-9999-99999999-99",250.00,1,000,"CREDITS","", "", "", "26/10/2011", ""

**Example of a domestic account profile export file:**

666666," 01-0001-0011111-00","31/10/2011","SMITH  
",62.65,"C",0.00,0.00,0.00,0.00,0.00,0.000,0.00,0.000,0.00,0.000,0.00,0.000,0.00,0.0  
00,0.00,0.000



### File specifications for domestic account balances -Standard

The domestic account balance extract file contains a single record for each account within each date. The format of this record is shown in the table below.

**Example:**

666666,"01-0111-0012345-00", 0.00, 0.00, 62.65, 62.65,"31/10/2011","ABC LTD"

Domestic Account Balance Record		
Name	Size - Max	Contents
Corporate ID	6 Numeric	Account Group identifier for bank use
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAA-SSSS
Opening Balance	17 Numeric	Preceded by sign ( - for debit, blank for credit ) + 9 Numeric + Decimal Point + 2 Decimal Places
Total Debit Transactions	17 Numeric	Preceded by sign ( - for debit, blank for credit ) + 9 Numeric + Decimal Point + 2 Decimal Places
Total Credit Transactions	17 Numeric	Preceded by sign ( - for debit, blank for credit ) + 9 Numeric + Decimal Point + 2 Decimal Places
Closing Balance	17 Numeric	Preceded by sign ( - for debit, blank for credit ) + 9 Numeric + Decimal Point + 2 Decimal Places
Transaction Date	10 Characters	DD/MM/YYYY
Short Name	25 Characters	The account name

**File specifications for domestic account transactions - Standard**

The domestic account transactions extract file is made up of a number of different record types. These record types are identified by the contents of the first field, as detailed in the following table:

First Field	Record Type
3	Account Transactions
5	Opening Balance
6	Closing Balance
8	Account Totals
9	Date Totals





### Transaction records for each record type

For each record an example of the text file is given. The tables give a detailed description of each record file.

#### **Record type 3 - Transaction record**

There is at least one transaction record for each account within each date. If there are no transactions across an account for a particular date, then no records are created. i.e. Records 5,6,8,9 cannot be created without at least one record 3.

#### **Example:**

3,666666,"01-0001-0011111-00",-  
219.45,000000000000,000,"DC","SMITH","","","ERGO","26/10/2011"

Domestic Account Transactions - Record Type 3 (Transaction Record)		
Field Name	Size - Max	Contents
Record Type	1 Numeric	3
Corporate ID	6 Numeric	Account Group identifier for Bank use
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAA-SSSS
Transaction Amount	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is debit)
Serial Number	12 Numeric	Cheque Serial Number
Transaction Code	3 Numeric	e.g. 000 = debit
Source Code	2 Characters	e.g. AP = Automatic Payment
Particulars	12 Characters	Statement details
Analysis Code	12 Characters	Statement details
Reference	12 Characters	Statement details
Other Party Name	20 Characters	Statement details
Transaction Date	10 Characters	DD/MM/YYYY

**Record type 5 - Opening balance record**

There is one opening balance record for each account within each date.

**Example:**

5,666666,"01-0001-0011111-00",219.45,,,"OPENING BALANCE","","","BOB AND BOB","26/10/2011",,""

Domestic Account Transactions - Record Type 5 (Opening Balance)		
Field Name	Size - Max	Contents
Record Type	1 Numeric	5
Corporate ID	6 Numeric	Account Group identifier for Bank use
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAAAA-SSSS
Opening Balance	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is debit)
Null		Empty Field
Null		Empty Field
Particulars	15 Characters	"OPENING BALANCE"
Null		Blank Field i.e. "" (Double quotes)
Null		Blank Field i.e. "" (Double quotes)
Account Name	25 Characters	The account name
Transaction Date	10 Characters	DD/MM/YYYY
Null		Blank Field i.e. "" (Double quotes)



**Record type 6 - Closing balance record**

There is one closing balance record for each account within each date.

**Example:**

6,666666,"01-0001-0011111-00",0.00,,,,"CLOSING BALANCE","",,"" BOB AND BOB  
", "26/10/2011", ""

Domestic Account Transactions - Record Type 6 (Closing Balance Record)		
Field Name	Size - Max	Contents
Record Type	1 Numeric	6
Corporate ID	6 Numeric	Account Group identifier for Bank use
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAA-SSSS
Closing Balance	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is debit)
Null		Empty Field
Null		Empty Field
Particulars 15	Characters	"CLOSING BALANCE"
Null		Blank Field i.e "" (Double quotes)
Null		Blank Field i.e "" (Double quotes)
Account Name	25 Characters	The account name
Transaction Date	10 Characters	DD/MM/YYYY
Null		Blank Field i.e "" (Double quotes)

**Record type 8 - Account total record**

There are two of these records for each account within each date, one for debit and one for credit transactions.

**Example:**

8,666666,"01-0001-0011111-03",2.00,1,050,"CREDITS","", "", "", "04/10/2011", ""

Domestic Account Transactions - Record Type 8 (Account Total Record)		
Field Name	Size - Max	Contents
Record Type	1 Numeric	8
Corporate ID	6 Numeric	Account Group identifier for Bank use
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAA-SSSS
Total Amount of Transactions for the account	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is debit)
Number Of Transactions	8 Numeric	Total number of (Cr or Dr) transactions for the account and date
Transaction Code	3 Numeric	000 For Debits, 050 For Credits
Particulars	7 Characters	Either "DEBITS" or "CREDITS"
Null		Blank Field i.e "" (Double quotes)
Null		Blank Field i.e "" (Double quotes)
Null		Blank Field i.e "" (Double quotes)
Transaction Date	10 Characters	DD/MM/YYYY
Null		Blank Field i.e "" (Double quotes)



**Record type 9 - Date total record**

There are two of these records for each date, one for debit transactions and one for credit transactions. These records are the total of all the accounts for the date.

**Example:**

9,999999,"99-9999-99999999-99",-4.00,1,000,"DEBITS","","","29/09/2011",""

Domestic Account Transactions - Record Type 9 (Date Total Record)		
Field Name	Size - Max	Contents
Record Type	1 Numeric	9
Corporate ID	6 Numeric	999999
Account Number	18 Characters	99-9999-99999999-99
Total Amount of All Account Transactions for the Date	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is debit)
Number Of Transactions	8 Numeric	Total number of (Cr or Dr) transactions for all accounts for the date.
Transaction Code	3 Numeric	000 For Debits, 050 For Credits
Particulars	7 Characters	Either "DEBITS" or "CREDITS"
Null		Blank Field i.e. "" (Double quotes)
Null		Blank Field i.e. "" (Double quotes)
Null		Blank Field i.e. "" (Double quotes)
Transaction Date	10 Characters	DD/MM/YYYY
Null		Blank Field i.e. "" (Double quotes)



The domestic account profiles extract file contains a single record for each account within each date. The format of this record is shown in the table below.

```
666666," 01-0001-0011111-00","31/10/2011","SMITH
",62.65,"C",0.00,0.00,0.00,0.00,0.00,0.000,0.00,0.000,0.00,0.000,0.00,0.000,0.00,0.00,0.00,0.00,0.00
00.0.00.0.000
```

Domestic Account Profile Record		
Field Name	Size - Max	Contents
Corporate ID	6 Numeric	Account Group identifier for Bank use
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAAAA-SSSS
Date	10 Characters	DD/MM/YYYY
Account Name	25 Characters	The account name
Current Balance	17 Characters	13 Numeric + Decimal Point + 2 Decimal Places. No leading zeros.
Balance Type	1 Characters	C = Credit or D = Debit
Debit Interest Accrued	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Credit Interest Accrued	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Service Fees Accrued	17 Numeric	Default 0.00
Bank Fees Accrued	17 Numeric	Default 0.00
Charges In Transit	17 Numeric	Default 0.00
Credit Rate One	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. No leading zeros. Default 0.000
Credit Limit One	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. No leading zeros. Default 0.00. No leading zeros.
Credit Rate Two	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. No leading zeros. Default 0.000



Credit Limit Two	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Credit Rate Three	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. No leading zeros. Default 0.000
Credit Limit Three	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Debit Rate One	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. Default 0.000
Debit Limit One	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Debit Rate Two	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. Default 0.000
Debit Limit Two	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Debit Rate Three	5 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. No leading zeros. Default 0.000
Debit Limit Three	19 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Setoff Rate	6 Numeric	Default 0.000



## File specifications for specific reports

ADO will allow you to extract information into another application such as a spreadsheet or an accounting package. The files extracted are produced in CSV and XLS formats. The files can then be manipulated to sort the row of information into any order excel allows.

File Details for Domestic Account Transaction files

- The content of each text file is comma delimited. Each account transaction is a single line or record in the file. The Extract File Format section of this document provides more detail on content.
- Dates must be Year 2000 compliant (DD/MM/YYYY).
- The naming conventions for AI domestic transaction files are: TRNddmmm[1].D00.CSV or TRNddmmm[1].XLS where dd is the date (numeric), mmm is the month (character) e.g. TRN19APR[1].D00.CSV represents the transaction file for 19 April. You may find that Internet Explorer inserts [1], [2] etc. into the file name as the file name is only a suggestion e.g. TRNddmmm[1][1].D00.CSV

There is at least one transaction record for each account within each date. If there are no transactions across an account for a particular date, then no records are created. i.e. Records 5,6,8,9 cannot be created without at least one record 3.





**Transactions: TRNddmmm[1].D00.CSV or TRNddmmm[1].XLS**

Transactions Record		
Field Name	Size - Max	Contents
Record Type	1 Numeric	Can contain the following: '3' (Transaction) '5' (Opening Balance) '6' (Closing Balance) '8' (Total Debits/Credits) '9' (Grand Total Debits/Credits)
Corporate ID	6 Numeric	CMS ID (Account Group identifier for bank use)
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAAAA-SSSS
Transaction Amount	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is Debit)
Serial Number	12 Numeric	Cheque Serial Number
Transaction Code	3 Numeric	e.g. 000 = debit
Source Code	2 Characters	e.g. AP = Automatic Payment
Particulars	12 Characters	Statement details
Analysis Code	12 Characters	Statement details
Reference	12 Characters	Statement details
Other Party Name	20 Characters	Statement details
Transaction Date	10 Characters	DD/MM/YYYY



**Transactions Extended: TRNddmmm[1].D00.CSV or TRNddmmm[1].XLS**

Note: The Excel format does not contain the Type 1 record.

Transactions Extended		
Field Name	Size - Max	Contents
Record Type	1 Numeric	Can contain the following: '3' (Transaction) '5' (Opening Balance) '6' (Closing Balance) '8' (Total Debits/Credits) '9' (Grand Total Debits/Credits)
Corporate ID	6 Numeric	CMS ID (Account Group identifier for bank use)
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAAAAA-SSSS
Transaction Amount	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is Debit).
Serial Number	12 Numeric	Cheque Serial Number
Transaction Code	3 Numeric	e.g. 000 = debit
Source Code	2 Characters	e.g. AP = Automatic Payment
Particulars	12 Characters	Statement details
Analysis Code	12 Characters	Statement details
Reference	12 Characters	Statement details
Other Party Name	20 Characters	Statement details
Transaction Date	10 Characters	DD/MM/YYYY
Originator		The bank & branch number of the originator of the transaction. BB-bbbb format (BB=bank number & bbbb = branch number). (OR this number will be shown in full if permission has



Other Party Account	16 Numeric	<p>been granted - as BB-BBBB-AAAAAAA-SS)</p> <p>The full account number of the Originator. The full account number will be shown if permission has been granted.</p> <p>In format: BBBBBAAAAAAASSS</p> <p><b>Note:</b> if the Originator is a loan account or term deposit then the account format will remain in the 2-4-7-3 format. However, it consist of</p> <p>BBBBBB = Bank Branch</p> <p>AAAAAAA= Last 7 digits of the 10 digit account Number</p> <p>SSS = Last 2 digits of the 4 digit suffix with an added leading zero</p> <p>So 01-0123-0087654321-1234, will be shown as</p> <p>0101237654321034 in the Other Party Account field.</p>
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**Balances: *BALddmmm [1].D00.CSV or BALddmmm [1].XLS***

<b>Domestic Account Balance Record</b>		
<b>Name</b>	<b>Size - Max</b>	<b>Contents</b>
Corporate ID	6 Numeric	CMS ID (Account Group identifier for bank use)
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAAAA-SSSS
Opening Balance	17 Numeric	Preceded by sign ( - for debit, blank for credit ) + 13 Numeric + Decimal Point + 2 Decimal Places
Total Debit Transactions	17 Numeric	Preceded by sign ( - for debit, blank for credit ) + 13 Numeric + Decimal Point + 2 Decimal Places
Total Credit Transactions	17 Numeric	Preceded by sign ( - for debit, blank for credit ) + 13 Numeric + Decimal Point + 2 Decimal Places
Closing Balance	17 Numeric	Preceded by sign ( - for debit, blank for credit ) + 13 Numeric + Decimal Point + 2 Decimal Places
Transaction Date	10 Characters	DD/MM/YYYY
Short Name	25 Characters	The account name



**Profiles: PRFddmmm[1].D00.CSV or PRFddmmm[1].XLS**

Profile Record		
Field Name	Size - Max	Contents
Corporate ID	6 Numeric	Account Group identifier for Bank use
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAAAA-SSSS
Date	10 Characters	DD/MM/YYYY
Account Name	25 Characters	The account name
Current Balance	17 Characters	13 Numeric + Decimal Point + 2 Decimal Places
Balance Type	1 Characters	C = Credit or D = Debit
Debit Interest Accrued	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Credit Interest Accrued	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Service Fees Accrued	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Bank Fees Accrued	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Charges In Transit	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Credit Rate One	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. Default 0.000
Credit Limit One	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Credit Rate Two	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. Default 0.000
Credit Limit Two	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Credit Rate Three	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. Default 0.000



Credit Limit Three	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Debit Rate One	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. Default 0.000
Debit Limit One	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Debit Rate Two	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places. Default 0.000
Debit Limit Two	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Debit Rate Three	6 Numeric	2 Numeric + Decimal Point + 3 Decimal Places
Debit Limit Three	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places. Default 0.00. No leading zeros.
Setoff Rate	6 Numeric	Default 0.000



**Statement File: TRNddmmm[1].D00.CSV or TRNddmmm[1].XLS**

<b>Basic Statement Report</b>		
<b>Field Name</b>	<b>Size - Max</b>	<b>Contents</b>
Record Type	1 Numeric	Can contain the following: '3' (Transaction) '5' (Opening Balance) '6' (Closing Balance) '8' (Total Debits/Credits) '9' (Grand Total Debits/Credits)
Corporate ID	6 Numeric	CMS ID (Account Group identifier for bank use)
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAAAA-SSSS
Transaction Amount	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is Debit).
Serial Number	12 Numeric	Cheque Serial Number
Transaction Code	3 Numeric	e.g. 000 = debit
Source Code	2 Characters	e.g. AP = Automatic Payment
Particulars	12 Character	Statement details
Analysis Code	12 Characters	Statement details
Reference	12 Character	Statement details
Other Party Name	20 Characters	Statement details
Transaction Date	10 Characters	DD/MM/YYYY



**Statement Portrait: TRNddmmm[1].D00.CSV or TRNddmmm[1].XLS**

Statement Portrait Report		
Field Name	Size - Max	Contents
Record Type	1 Numeric	Can contain the following: '3' (Transaction) '5' (Opening Balance) '6' (Closing Balance) '8' (Total Debits/Credits) '9' (Grand Total Debits/Credits)
Corporate ID	6 Numeric	CMS ID (Account Group identifier for bank use)
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAAAA-SSSS
Transaction Amount	12 or 13 Numeric	9 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is Debit).
Serial Number	12 Numeric	Cheque Serial Number
Transaction Code	3 Numeric	e.g. 000 = debit
Source Code	2 Characters	e.g. AP = Automatic Payment
Particulars	2 Characters	Statement details
Analysis Code	12 Characters	Statement details
Reference	12 Characters	Statement details
Other Party Name	20 Characters	Statement details
Transaction Date	10 Characters	DD/MM/YYYY
Statement Line 1	40 Characters	Statement Description Line1
Statement Line 2	40 Characters	Statement Description Line2
Statement Line 3	40 Characters	Statement Description Line3





Statement Line 4	40 Characters	Statement Description Line4
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**Basic Statement Report: TRNddmmm[1].D00.CSV or TRNddmmm[1].XLS**

Basic Statement Report		
Field Name	Size - Max	Contents
Record Type	1 Numeric	Can contain the following: '3' (Transaction) '5' (Opening Balance) '6' (Closing Balance) '8' (Total Debits/Credits) '9' (Grand Total Debits/Credits)
Corporate ID	6 Numeric	CMS ID (Account Group identifier for bank use)
Account Number	23 Characters	In format: BB-BBBB-AAAAAAA-SS or BB-BBBB-AAAAAAAAA-SSSS
Transaction Amount	17 Numeric	13 Numeric + Decimal Point + 2 Decimal Places (Preceded by - sign only if the amount is Debit).
Serial Number	12 Numeric	Cheque Serial Number
Transaction Code	3 Numeric	e.g. 000 = debit
Source Code	2 Characters	e.g. AP = Automatic Payment
Particulars	12 Characters	Statement details
Analysis Code	12 Characters	Statement details
Reference	12 Character	Statement details
Other Party Name	20 Characters	Statement details
Transaction Date	10 Characters	DD/MM/YYYY



## Export Domestic Account Information - File Specifications (USE THESE FORMATS IF YOU PREVIOUSLY USED DIRECTLINK ONLINE)

*ANZ Direct Online will allow you to export your ANZ Direct Online report formats into another application such as a spreadsheet or accounting software. The exported files are produced in one order only in CSV format. The files can then be manipulated to sort the row of information into any order Microsoft Excel allows.*

This topic provides standard file specifications for:

- domestic account balances
- domestic account transactions (including account balances)
- domestic account profiles.

This topic also provides specific file specifications for:

- domestic account - specific reports

### About exporting account information files

Your account information can be exported in CSV, PDF or QIF formats and either imported to your accounting software or saved on your network or hard drive. You are able to configure the type, format and date range of the data to be exported.

Note: When exporting data, please be aware that the files are being moved from the Bank's secure environment to your local network or computer. Ensure that any sensitive information is stored in an appropriate location.

### File naming conventions

The naming conventions for domestic account information CSV files are as follows:

Account Information	CSV File Name
Transaction file	TRNddmmm[1].D00.CSV
Transactions Extended	TXNddmmm[1].D00.CSV
Balance file	BALddmmm[1].D00.CSV
Profile file	PRFddmmm[1].D00.CSV
Statement	TRNddmmm[1].D00.CSV

**Example:**



Where dd is the date (numeric), mmm is the month (character) and nn is a sequential number starting from 00, e.g. TRN19APR[1].D00.CSV represents the transaction file for 19 April. You may find Internet Explorer inserts [1], [2], etc into the file name as the file name is only a suggestion.

## File structure

Domestic Account Information CSV export files are in standard comma-delimited format. All fields are separated by commas and alphanumeric fields are delimited by double quotes (""). All records are separated by a carriage return/line feed character.

### *Transaction file - TRNddmmm.D00.CSV*

Each transaction file contains five different types of record:

- Type 3 Transaction record
- Type 5 Opening balance record
- Type 6 Closing balance record
- Type 8 Total debits / total credits records
- Type 9 Grand total debits / grand total credits records.

There is one transaction file per client per business day. A transaction file may therefore contain data on a number of individual accounts.

There may be any number (including zero) type 3 records for each account. The type 3, 5, 6 and 8 records are repeated in order for each account. Type 9 records summarise all accounts and are only present once at the end of the file.

#### **Example:**

##### ***Account 1***

Type 3 "transaction" record  
 Type 3 "transaction" record  
 Type 3 "transaction" record  
 Type 5 "opening balance" record  
 Type 6 "closing balance" record  
 Type 8 "total debits" record  
 Type 8 "total credits" record

##### ***Account 2***

Type 3 "transaction" record  
 Type 5 "opening balance" record  
 Type 6 "closing balance" record  
 Type 8 "total debits" record  
 Type 8 "total credits" record

**Account 3**

:etc for each account

**File Summary**

Type 9 "grand total debits" record (i.e. sum of total debits for all accounts)

Type 9 "grand total credits" record (i.e. sum of total credits for all accounts)

**Transaction file - Transaction (Type 3) Record**

There is one type 3 record for each debit or credit transaction.

Field #	Field Description	Field Format	Comments
1	Record	N (1)	'3'
2	CMS ID	N(6)	Bank use only
3	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
4	Amount	N(17)	Transaction amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
5	Serial Number	N(12)	The transaction serial number from the form MICR line (generally the cheque number). Padded with zeros.
6	Transaction Code	N(3)	The HP transaction code. Values in the range 000-049 for debit transactions and 050-099 for credit transactions.
7	Particulars	A(12)	Particulars given to the transaction by its originator. If the Particulars field in the originator side of the transaction was completed in ANZ Direct Online, it will appear here. Surrounded by double quotes.



8	Analysis Code	A(12)	Analysis code given to the transaction by its originator. If the Analysis Code field in the originator side of the transaction was completed in ANZ Direct Online, it will appear here. Surrounded by double quotes.
9	Reference	A(12)	Reference given to the transaction by its originator. If the Reference field in the originator side of the transaction was completed in ANZ Direct Online, it will appear here. Surrounded by double quotes.
10	Other Party	A(20)	The name of the other party to the transaction (if it has been completed). The last 2 characters will be 'DL' if the transaction was a ANZ Direct Online batch. Surrounded by double quotes.
11	Transaction Date	A(10)	The date the transaction was processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	The Bank and branch number of the originator of the transaction. BB-bbbb format (BB=bank number & bbbb = branch number). Surrounded by double quotes.

### ***Transaction file - Opening Balance (Type 5) Record***

There is one type 5 record for each account in the transaction file.

<b>Field #</b>	<b>Field Description</b>	<b>Field Format</b>	<b>Comments</b>
1	Record Type	N(1)	'5'
2	CMS ID	N(6)	Bank use only
3	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
4	Amount	N(17)	Opening balance amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
5	Serial Number		Blank i.e. ""
6	Transaction Code		Blank i.e. ""
7	Particulars	A(15)	Always OPENING BALANCE
8	Analysis Code		Blank i.e. ""
9	Reference		Blank i.e. ""
10	Short Name	A(25)	Same as the account name from the Profile download file. Surrounded by double quotes
11	Transaction Date	A(10)	The date the transactions were processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch		Blank i.e. ""



### ***Transaction file - Closing Balance (Type 6) Record***

There is one type 6 record for each account in the transaction file.

<b>Field #</b>	<b>Field Description</b>	<b>Field Format</b>	<b>Comments</b>
1	Record Type	N(1)	'6'
2	CMS ID	N(6)	Bank use only
3	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
4	Amount	N(17)	Closing balance amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
5	Serial Number		Blank i.e. ""
6	Transaction Code		Blank i.e. ""
7	Particulars	A(15)	Always CLOSING BALANCE
8	Analysis Code		Blank i.e. ""
9	Reference		Blank i.e. ""
10	Short Name	A(25)	Same as the account name from the Profile download file. Surrounded by double quotes
11	Transaction Date	A(10)	The date the transactions were processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch		Blank i.e. ""

### ***Transaction file - Total Debit / Credit (Type 8) Record***

There are 2 type 8 records for each account in the transaction file - one for total debits and one for total credits.

Field #	Field Description	Field Format	Comments
1	Record Type	N(1)	'8'
2	CMS	N(6)	Bank use only
3	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
4	Amount	N(17)	The sum of all type 3 debit or credit records (as appropriate) for this account. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
5	Number of Transactions	N(8)	The number of all type 3 debit or credit records (as appropriate) for this account.
6	Transaction Code	N(3)	'000' if this is a total debits record; '050' if this is a total credits record.
7	Particulars	A(7)	'DEBITS' if this is a total debits record; 'CREDITS' if this is a total credits record.
8	Analysis Code		Blank i.e. ""
9	Reference		Blank i.e. ""
10	Other Party		Blank i.e. ""
11	Transaction Date	A(10)	The date the transactions were processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	Blank i.e. ""





**Transaction file - Grand Total Debit/Credit (Type 9) Record**

There are 2 type 9 records at the end of each transaction file - one for grand total debits and one for grand total credits.

Field #	Field Description	Field Format	Comments
1	Record Type	N(1)	'9'
2	CMS ID	N(6)	Bank use only
3	Account Number	A(18)	99-9999-99999999-99 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
4	Amount	N(17)	The sum of all type 3 debit or credit records (as appropriate) for all accounts. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit.
5	Number of Transactions	N(8)	The number of all type 3 debit or credit records (as appropriate) for all accounts.
6	Transaction Code	N(3)	'000' if this is a total debits record; '050' if this is a total credits record.
7	Particulars	A(7)	'DEBITS' if this is a total debits record; 'CREDITS' if this is a total credits record.
8	Analysis Code		Blank i.e. ""
9	Reference		Blank i.e. ""
10	Other Party		Blank i.e. ""
11	Transaction Date	A(10)	The date the transactions were processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch		Blank i.e. ""

**Balance file - BALddmmm.D00.CSV**

There is one balance record for each account.

Field #	Field Description	Field Format	Comments
1	CMS ID	N(6)	Bank use only
2	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
3	Opening Balance	N(17)	The opening balance of the account at the start of the day being reported. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
4	Total Debits	N(17)	The total of all debit transactions processed to this account for this day. Explicit decimal point. No '000 separators. Leading negative sign. No leading zeros.
5	Total Credits	N(17)	The total of all credit transactions processed to this account for this day. Explicit decimal point. No '000 separators.
6	Closing Balance	N(17)	The closing balance of the account after the day's transactions have been processed through HP (formerly EDS). The relationship between these fields is as follows:  $\text{Opening Bal} - \text{Total Debits} + \text{Total Credits} = \text{Closing Bal}$  Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
7	Transaction Date	A(10)	The date the transactions were processed through HP in DD/MM/YYYY format. Surrounded by double quotes.



**Profile file - PRFddmmm.D00.CSV**

There is one profile record for each account.

Field #	Field Description	Field Format	Comments
1	CMS ID	N(6)	Bank use only
2	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
3	Transaction Date	A(10)	The date the transactions were processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
4	Account Name	A(25)	Account short name. Surrounded by double quotes.
5	Balance	N(17)	The closing balance of the account after the day's transactions have been processed through HP (formerly EDS). Explicit decimal point. No '000 separators. Unsigned. No leading zeros.
6	Balance Type	A(1)	'D' if the balance is debit; 'C' if the balance is credit
7	Debit Interest Accrued	N(17)	The \$ amount of debit interest accrued (i.e. owed but not yet debited) on this account as at "Date". Explicit decimal point. No '000 separators. Unsigned. Default 0.00. No leading zeros.
8	Accrued Overdraft Management Fee	N(17)	The \$ amount of service commitment fees accrued (i.e. owed but not yet debited) on this account as at "Date". Explicit decimal point. No '000 separators. Unsigned. Default 0.00. No leading zeros.
9	Bank Fees Accrued	N(17)	The \$ amount of bank fees accrued (i.e. owed but not yet debited) on this account as at "Date". No '000 separators. Unsigned. Default 0.00. No leading zeros.
10	Debit Rate 1	N(6)	The debit interest rate (expressed as %) charged if the account is overdrawn up to

			Debit Limit 1. Explicit decimal point. 3 decimal places. Unsigned. Default 0.000. No leading zeros.
11	Debit Limit 1	N(17)	The first breakpoint where tiered debit interest rates are used for overdraft interest calculation. Explicit decimal point. No '000 separators. Unsigned. Default 0.00. No leading zeros.
12	Debit Rate 2	N(6)	The debit interest rate (expressed as %) charged if the account is overdrawn up to Debit Limit 2 (if Debit Limit 2 has been set). Explicit decimal point. 3 decimal places. Unsigned. Default 0.00. No leading zeros.
13	Debit Limit 2	N(17)	The second breakpoint where tiered debit interest rates are used for overdraft interest calculation. This is optional. Explicit decimal point. No '000 separators. Unsigned. Default 0.00. No leading zeros.
14	Debit Rate 3	N(6)	The debit interest rate (expressed as %) charged if the account is overdrawn beyond Debit Limit 2 (if Debit Limit 2 has been set). Explicit decimal point. 3 decimal places. Unsigned. Default 0.000. No leading zeros.
15	Setoff Rate	N(6)	The interest rate used when calculating the set off between several accounts i.e. where debit interest charged on some account(s) is netted off against credit interest earned on other account(s). Explicit decimal point. 3 decimal places. Unsigned. Default 0.000.
16	Average Credit Balance	A(17)	The rolling average credit balance of the account over the current interest cycle. Explicit decimal point. No '000 separators. Default 0.00. Unsigned.
17	Number of Days in Credit	N(3)	The number of days in the current interest cycle that the account has been in credit.
18	Average Debit Balance	A(17)	The rolling average debit balance of the account over the current interest cycle. Explicit decimal point. No '000 separators. Default 0.00. Unsigned.
19	Number of Days in Debit	N(3)	The number of days in the current interest cycle that the account has been in debit.
20	Credit Interest Accrued	N(17)	The \$ amount of credit interest accrued (i.e. owed but not yet credited) on this account as at "Date". Explicit decimal point. No '000 separators. Unsigned. Default 0.00. No



## Appendices

			leading zeros.
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### Examples:

#### Balances - BAL21NOV.D00.CSV

666666,"06-0001-0012345-00",420136.22,0.00,0.00,420136.22,"21/11/2011"

666666,"06-0317-0012345678-1004",-1007672.26,0.00,0.00,-1007672.26,"21/10/2011"

#### Transactions - TRN21NOV.D00.CSV

3,666666,"06-0001-0012345-50",243.43,000000000000,050,"DIRECT CREDIT","FRE","DV","BOB SMITH","30/09/2011","06-0594"

3,666666,"06-0001-0012345-50",101.06,000000000000,067,"GROSS CREDIT","INTEREST PA","ID","","30/09/2011",""

5,666666,"06-0001-0012345-50",47241.56,,,"OPENING BALANCE","","","J V JONES","30/09/2011",""

6,666666,"06-0001-0012345-50",37568.36,,,"CLOSING BALANCE","","","JV JONES","30/09/2011",""

8,666666,"06-0001-0012345-50",0.00,0,050,"CREDITS","","","","03/10/2011",""

9,999999,"99-9999-9999999-99",-22050.87,5,000,"DEBITS","","","","30/09/2011",""

#### Profiles - PRF21NOV.D00.CSV

666666,"06-0001-0012345-01","12/10/2011","

INSU",7907.98,"C",0.00,0.00,0.00,24.750,0.00,0.000,0.00,0.000,24.750,0.00,0,0.00,0,0.00



## Individual file formats

Below are the required specifications:

### **TRANSACTION FILE ~ TRNddmmm[1].Dnn.CSV**

There is one profile record for each account.

Field Number	Field Description	Field Format	Remarks
1	Record Type	N(1)	Can contain the following: '3' (Transaction) '5' (Opening Balance) '6' (Closing Balance) '8' (Total Debits/Credits) '9' (Grand Total Debits/Credits)
2	CMS ID	N(6)	Bank use only
3	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
4	Amount	N(17)	Transaction amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
5	Serial Number	N(12)	The transaction serial number from the form MICR line (generally the cheque number). Padded with zeros.
6	Transaction Code	N(3)	The HP transaction code. Values in the range 000-049 for debit transactions and 050-099 for credit transactions.
7	Particulars	A(12)	Particulars given to the transaction by its originator. If the Particulars field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
8	Analysis	A(12)	Analysis code given to the transaction



	Code		by its originator. If the Analysis Code field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
9	Reference	A(12)	Reference given to the transaction by its originator. If the Reference field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
10	Other Party	A(20)	The name of the other party to the transaction (if it has been completed). Surrounded by double quotes.
11	Transaction Date	A(10)	The date the transaction was processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	The bank & branch number of the originator of the transaction. BB-bbbb format (BB=bank number & bbbb = branch number). Surrounded by double quotes.

## TRANSACTION EXTENDED FILE ~ TRNddmmm[1].Dnn.CSV

There is one profile record for each account.

Field Number	Field Description	Field Format	Remarks
1	Record Type	N(1)	Can contain the following: '3' (Transaction) '5' (Opening Balance) '6' (Closing Balance) '8' (Total Debits/Credits) '9' (Grand Total Debits/Credits)
2	CMS ID	N(6)	Bank use only
3	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
4	Amount	N(17)	Transaction amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
5	Serial Number	N(12)	The transaction serial number from the form MICR line (generally the cheque number). Padded with zeros.
6	Transaction Code	N(3)	The HP transaction code. Values in the range 000-049 for debit transactions and 050-099 for credit transactions.
7	Particulars	A(12)	Particulars given to the transaction by its originator. If the Particulars field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
8	Analysis Code	A(12)	Analysis code given to the transaction by its originator. If the Analysis Code field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here.





			Surrounded by double quotes.
9	Reference	A(12)	Reference given to the transaction by its originator. If the Reference field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
10	Other Party	A(20)	The name of the other party to the transaction (if it has been completed). Surrounded by double quotes.
11	Transaction Date	A(10)	The date the transaction was processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	The bank & branch number of the originator of the transaction. BB-bbbb format (BB=bank number & bbbb = branch number). Surrounded by double quotes.
13	Source Code	A(2)	Transaction Source code e.g. PS Eftpos AP Automatic Payment DD Direct Debit DC Direct Credit AT ATM Debit SW Social Welfare MM Money Market FX Foreign Exchange IP ATM Debit (International Eftpos) IA ATM (International ATM)

**BALANCE FILE ~ BALddmmm.Dnn**

There is one balance record for each account.

Field	Number	Field Description	Field Format Remarks
1	CMS ID	N(6)	Bank use only
2	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
3	Opening Balance	N(17)	The opening balance of the account at the start of the day being reported. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
4	Total Debits	N(17)	The total of all debit transactions processed to this account for this day. Explicit decimal point. No '000 separators. Leading negative sign. No leading zeros.
5	Total Credits	N(17)	The total of all credit transactions processed to this account for this day. Explicit decimal point. No '000 separators. No leading zeros.
6	Closing Balance	N(17)	The closing balance of the account after the day's transactions have been processed through HP. The relationship between these fields is as follows:  Opening Bal - Total Debits + Total Credits = Closing Bal  Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
7	Transaction Date	A(10)	The date the transactions were processed through HP in DD/MM/YYYY format. Surrounded by double quotes.



# **PROFILE FILE ~ PRFddmmm.Dnn.CSV**

There is one profile record for each account.

Field Number	Field Description	Field Format	Remarks
1	CMS ID	N(6)	Bank use only
2	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
3	Transaction Date	A(10)	The date the transactions were processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
4	Account Name	A(25)	Account short name. Surrounded by double quotes.
5	Balance	N(17)	The closing balance of the account after the day's transactions have been processed through HP. Explicit decimal point. No '000 separators. Unsigned. No leading zeros.
6	Balance Type	A(1)	'D' if the balance is debit; 'C' if the balance is credit
7	Debit Interest Accrued	N(17)	The \$ amount of debit interest accrued (i.e. owed but not yet debited) on this account as at "Date". Explicit decimal point. No '000 separators. Unsigned. Default 0.00. No leading zeros.
8	Accrued Overdraft Management Fee	N(17)	The \$ amount of service commitment fees accrued (i.e. owed but not yet debited) on this account as at "Date". Explicit decimal point. No '000 separators. Unsigned. Default 0.00. No leading zeros.
9	Bank Fees Accrued	N(17)	The \$ amount of bank fees accrued (i.e. owed but not yet debited) on this account as at "Date". No '000 separators. Unsigned. Default 0.00. No leading zeros.

10	Debit Rate 1	N(6)	The debit interest rate (expressed as %) charged if the account is overdrawn up to Debit Limit 1. Explicit decimal point. 3 decimal places. Unsigned. Default 0.000. No leading zeros.
11	Debit Limit 1	N(17)	The first breakpoint where tiered debit interest rates are used for overdraft interest calculation. Explicit decimal point. No '000 separators. Unsigned. Default 0.00. No leading zeros.
12	Debit Rate 2	N(6)	The debit interest rate (expressed as %) charged if the account is overdrawn up to Debit Limit 2 (if Debit Limit 2 has been set). Explicit decimal point. 3 decimal places. Unsigned. Default 0.000. No leading zeros.
13	Debit Limit 2	N(17)	The second breakpoint where tiered debit interest rates are used for overdraft interest calculation. This is optional. Explicit decimal point. No '000 separators. Unsigned. Default 0.00. No leading zeros.
14	Debit Rate 3	N(6)	The debit interest rate (expressed as %) charged if the account is overdrawn beyond Debit Limit 2 (if Debit Limit 2 has been set). Explicit decimal point. 3 decimal places. Unsigned. Default 0.000. No leading zeros.
15	Setoff Rate	N(6)	The interest rate used when calculating the set off between several accounts i.e. where debit interest charged on some account(s) is netted off against credit interest earned on other account(s). Explicit decimal point. 3 decimal places. Unsigned. Default 0.000.
16	Average Credit Balance	A(17)	The rolling average credit balance of the account over the current interest cycle. Explicit decimal point. Default 0.00. No '000 separators. Unsigned.
17	Number of Days in Credit	N(3)	The number of days in the current interest cycle that the account has been in credit.
18	Average Debit Balance	A(17)	The rolling average debit balance of the account over the current interest cycle. Explicit decimal point. No '000



			separators. Default 0.00. Unsigned.
19	Number of Days in Debit	N(3)	The number of days in the current interest cycle that the account has been in debit.
20	Credit Interest Accrued	N(17)	The \$ amount of credit interest accrued (i.e. owed but not yet credited) on this account as at "Date". Explicit decimal point. No '000 separators. Default 0.00. Unsigned.

**STATEMENT FILE ~ TRNddmmm[1].Dnn.CSV**

There is one profile record for each account.

Field Number	Field Description	Field Format	Remarks
1	Record Type	N(1)	Can contain the following: '3' (Transaction) '5' (Opening Balance) '6' (Closing Balance) '8' (Total Debits/Credits) '9' (Grand Total Debits/Credits)
2	CMS ID	N(6)	Bank use only
3	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
4	Amount	N(17)	Transaction amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
5	Serial Number	N(12)	The transaction serial number from the form MICR line (generally the cheque number). Padded with zeros.
6	Transaction Code	N(3)	The HP transaction code. Values in the range 000-049 for debit transactions and 050-099 for credit transactions.
7	Particulars	A(12)	Particulars given to the transaction by its originator. If the Particulars field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
8	Analysis Code	A(12)	Analysis code given to the transaction by its originator. If the Analysis Code field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.



9	Reference	A(12)	Reference given to the transaction by its originator. If the Reference field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
10	Other Party	A(20)	The name of the other party to the transaction (if it has been completed). Surrounded by double quotes.
11	Payment Date	A(10)	The date the transaction was processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	The bank & branch number of the originator of the transaction. BB-bbbb format (BB=bank number & bbbb = branch number). Surrounded by double quotes.

**STATEMENT – PORTRAIT FILE ~ TRNddmmm[1].Dnn.CSV**

There is one profile record for each account.

Field Number	Field Description	Field Format	Remarks
1	Record Type	N(1)	Can contain the following: '3' (Transaction) '5' (Opening Balance) '6' (Closing Balance) '8' (Total Debits/Credits) '9' (Grand Total Debits/Credits)
2	CMS ID	N(6)	Bank use only
3	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
4	Amount	N(17)	Transaction amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit. No leading zeros.
5	Serial Number	N(12)	The transaction serial number from the form MICR line (generally the cheque number). Padded with zeros.
6	Transaction Code	N(3)	The HP transaction code. Values in the range 000-049 for debit transactions and 050-099 for credit transactions.
7	Particulars	A(12)	Particulars given to the transaction by its originator. If the Particulars field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
8	Analysis Code	A(12)	Analysis code given to the transaction by its originator. If the Analysis Code field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.





9	Reference	A(12)	Reference given to the transaction by its originator. If the Reference field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
10	Other Party	A(20)	The name of the other party to the transaction (if it has been completed). Surrounded by double quotes.
11	Transaction Date	A(10)	The date the transaction was processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	The bank & the branch number of the originator of the transaction. BB-bbbb format (BB = bank number & bbbb = branch number). Surrounded by double quotes.

**BASIC STATEMENT FILE ~ TRNddmmm[1].Dnn.CSV**

There is one profile record for each account.

Field Number	Field Description	Field Format	Remarks
1	Record Type	N(1)	Can contain the following: '3' (Transaction) '5' (Opening Balance) '6' (Closing Balance) '8' (Total Debits/Credits) '9' (Grand Total Debits/Credits)
2	CMS ID	N(6)	Bank use only
3	Account Number	A(23)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 or 2-4-10-4 for Loans and Term Deposits e.g. 06-0000-0123456789-1001 bank-branch-account base-account suffix. Hyphens included. Surrounded by double quotes.
4	Amount	N(17)	Transaction amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit.
5	Serial Number	A(12)	The transaction serial number from the form MICR line (generally the cheque number). Padded with zeros.
6	Transaction Code	N(3)	The HP transaction code. Values in the range 000-049 for debit transactions and 050-099 for credit transactions.
7	Particulars	A(12)	Particulars given to the transaction by its originator. If the Particulars field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
8	Analysis Code	A(12)	Analysis code given to the transaction by its originator. If the Analysis Code field in the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
9	Reference	A(12)	Reference given to the transaction by its originator. If the Reference field in



			the Originator side of the transaction was completed in ANZ Direct Online it will appear here. Surrounded by double quotes.
10	Other Party Account	A(20)	The name of the other party to the transaction (if it has been completed). Surrounded by double quotes.
11	Transaction Date	A(10)	The date the transaction was processed through HP in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	The bank & the branch number of the originator of the transaction. BB-bbbb format (BB = bank number & bbbb = branch number). Surrounded by double quotes.



## Export Foreign Currency Account Information - File Specifications

*Below are the file format specifications for exporting foreign currency account balance and transaction records.*

This topic includes:

- file specifications for foreign currency account balance records
- file specifications for foreign currency account transaction records.

### File specifications for foreign currency account balances

The foreign currency account balance export file contains a single record for each account within each date. The format of this record is shown in the table below.

**Example:**

"123456USD00001","17/07/2006","USD","15611.34","4388.66","","","1.75000000","13.92","2.85000000","1.24","4388.66", ""

Foreign Currency Account Balance Record	
Field Name	Contents
Account Number	In the format 999999CCY00001, e.g. 123456USD00001
Inquiry Date	In the format DD/MM/YYYY
Currency Code	The 3 character currency of the account, e.g. USD
Opening Ledger Balance	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places (note sign is - for Dr amount)
Ledger Balance	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places (note sign is - for Dr amount)
Empty Field	Empty field
Empty Field	Empty field
Credit Interest Rate	1 numeric + decimal point + 8 decimal places
Credit Interest Accrued	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places



	(note sign is - for Dr amount)
Debit Interest Rate	1 numeric + decimal point + 8 decimal places
Debit Interest Accrued	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places (note sign is - for Dr amount)
Ledger Balance	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places (note sign is - for Dr amount)
Empty field	Empty field



## File specifications for foreign currency account transactions

The foreign currency account transaction export file contains a single record for each transaction within each date. The format of this record is shown in the table below.

**Example:**

"123456EUR00001","14/07/2006","EUR",-36000.00,"INV 1234","IFT4061296547 KLAUS KUHN"

"123456EUR00001","17/07/2006","EUR","20000.00","INV 1234","0607140099491179 XYZ LTD (FINANC"

Foreign Currency Account Transaction Record	
Field Name	Contents
Account Number	In the format 999999CCY00001, e.g. 123456EUR00001
Post Date	In the format DD/MM/YYYY
Currency Code	The 3 character currency of the account, e.g. EUR
Transaction Amount	Maximum 16 characters 12 or 13 numeric + decimal point + 2 decimal places (note sign is - for Dr amount)
Reference	8 alpha numeric Characters
Narrative	40 characters of free format narrative



## Export Dishonour Report Information - File Specifications

*The Dishonour Report is a Bank-generated report which provides a list of dishonoured transactions.*

The Dishonour Report is currently available through ANZ Direct Online and contains a list of all dishonoured transactions for a selected range of account(s) and day(s).

This topic provides the:

- file specifications for exporting dishonoured transaction information
- a list of dishonour transaction codes and associated reasons

### File specifications for exporting in CSV format

The CSV export file is only made up of type "3" records. There is at least one transaction record for each account within each date. If there are no transactions across an account for a particular date, then no records are created.

The record type is identified by the contents of the first field, as detailed in the following table:

First Field	Record Type
3	Account Transactions

### Sorting order

Account Number: ascending order

(Within Account Number): ascending date order

**Example:**

3,111111,"01-0505-0009999-00",-000000091.39,000000201753,001,"DD","DISHONOUR-01","","201753","D MORTON CONT","04/05/2006"

Domestic Account Transactions - Record Type 3 (Transaction Record)		
Field Name	Size - Max	Contents
Record Type	1 Character	3
Corporate ID	6 Numeric	CMS ID (Account Group identifier for Bank use)
Account Number	18 Characters	In format: BB-BBBB-AAAAAAA-SS (ANZ use a 2-4-7-2 format for their other reports)



Transaction Amount	13 Numeric	Sign "-" + 9 Numeric + Decimal Point + 2 Decimal Places
Serial Number	12 Numeric	Cheque Serial Number
Transaction Code	3 Numeric	Always be "001" for dishonoured transactions
Statement Code	2 Characters	Statement code
Particulars	12 Characters	Particulars Dishonour Code is in the Particulars field e.g. "DISHONOUR-01" = Authorisation not held.
Analysis Code	12 Characters	Statement details
Reference	12 Characters	Statement details
Other Party Name	20 Characters	Statement details
Transaction Date	10 Characters	DD/MM/YYYY

### Dishonour transaction codes and reasons

Dishonour Code	Reason
01	Authorisation Not Held
02	Accounts closed/transferred
03	Insufficient Funds (where debtor banks at other than ANZ, BNZ or WBC)
04	Authorisation Stopped
05	Authority Cancelled
06	Account Closed
07	Account Transferred
08	Payment Limit Exceeded
30	Account Invalid





## Bulkloading Domestic Transactions - File Specifications

***ANZ Direct Online includes a bulkload function that allows a file of domestic transactions to be imported directly into an ANZ Direct Online domestic batch instead of being keyed in manually. There two formats available are:***

- Domestic
- Domestic Extended (Includes header, transactions and control record)

Note: ANZ Direct Online will automatically recognise the appropriate file format once a valid file is chosen for bulkloading.

Many accounting software packages are (or can be made) capable of producing a file of domestic payment transactions in the format required by the bulkload function.

Please check with your accounting software supplier to check that your software can produce a file in the required format for bulkloading.

### ***Contact the help desk for preliminary test:***

To ensure that the file formats are correct and to minimise any problems before you go 'live' with your first interface batch, please contact the ANZ Direct Online Help Desk on 0800 269 347 to arrange for a test to be undertaken.

### ***About domestic credit and debit batches***

The same file format is used to bulkload into both credit (payment) and debit (receipt) batches. The batch type is set by you in the defaults section of the bulkload window and can also be accessed in the header tab of the batch applet.

In a **credit** batch, the originator is the ANZ Direct Online client and the other party is the person who is being paid (e.g. creditor, supplier, employee etc).

In a **debit** batch, the originator is the ANZ Direct Online client and the other party is the person from whom the funds are being taken.

### **Domestic File details:**

- The file can have any name. ANZ Direct Online uses a standard Windows "file open" window for the user to locate and select the file to be bulkloaded. The bulkload file format is comma-delimited text.
- The file should contain one record per transaction. Each transaction record should be separated by a < CRLF > (Carriage Return Line Feed character).
- Each field present within a record should be separated by a comma.
- The following characters are NOT allowed in a domestic batch [ ] { } \ | ` ~ ^

The table below explains the properties of each field in more detail:



Field #	Field Description	Size - Max	Type	Comments
1	Transaction Amount	10 digits	Numeric	<p>The dollar amount of the transaction. This can be expressed either in whole dollars or in cents, e.g.</p> <p>12 is read as 12.00</p> <p>12. is read as 12.00</p> <p>12.3 is read as 12.30</p> <p>12.34 is read as 12.34</p> <p>Do NOT use commas to separate '000s.</p> <p>The minimum acceptable value is \$0.01. The maximum allowable value is \$99,999,999.99.</p>
2	Account Number	17 digits	Numeric	In Form BBBBBAAAAAAASS or BBBBBAAAAAAASSS
3	Other Party Name	20 characters	Char/Num	The name of the other party. Free format alphanumeric text.
4	Originator Reference	12 characters	Char/Num	The Reference that will appear on your bank statement. Free format alphanumeric text.
5	Originator Analysis Code	12 characters	Char/Num	The Analysis Code that will appear on your bank statement. Free format alphanumeric text.
6	Originator Particulars	12 characters	Char/Num	The Particulars that will appear on your bank statement. Free format alphanumeric text.
7	Other Party Reference	12 characters	Char/Num	The Reference that will appear on the other party's bank statement. Free format alphanumeric text.
8	Other Party Analysis Code	12 characters	Char/Num	The Analysis Code that will appear on the other party's bank statement. Free format alphanumeric text.
9	Other Party Particulars	12 characters	Char/Num	The Particulars that will appear on the other party's bank statement. Free format alphanumeric text.

Notes:



- Only the first 3 fields (transaction amount, account number, other party name) are mandatory. Any or all of the remaining reference fields can be omitted, although they must still be correctly separated by commas.
- Character fields support A..Z, 0..9, spaces and most other keyboard characters (Note: Commas are treated as field separators). The following characters are NOT allowed in a domestic batch [ ] { } \ | ` ~ ^
- Lowercase characters will be transformed to their uppercase equivalents. Leading and trailing space characters will be removed from fields.
- Any invalid transactions will still be loaded into ANZ Direct Online, but they will be made inactive so the errors have to be corrected before processing.



## Domestic Extended

### *File details:*

- A domestic payment file is made up of 3 record types. A valid file must have a Header Record, one or more Transaction Records and a Control Record.
- The delimiter between fields is a comma, so text fields such as Other Party Name should not contain commas.
- Each transaction record can vary in length.
- Each line must end with a carriage return (CR=x'oD') and line feed (LF=x'oA') pair of characters in that order.
- Numeric fields should only have digit values (0 - 9). Character fields can contain both alpha and numeric values.
- The following characters are NOT allowed in a domestic batch [ ] { } \ | ` ~ ^

### **Example:**

This is an example of a complete file:

```
1,,,,,20060725,20060725,
2,0101230456789000,50,221300,TEST CUST1,,,WAGES,DEMONSTRATION COMP,,,WAGES
2,0604750123456002,50,80000,TEST CUST2,,,WAGES,DEMONSTRATION COMP,,,WAGES
2,0303210987654030,50,82400,TEST CUST3,,,WAGES,DEMONSTRATION COMP,,,WAGES
2,1161001234567040,50,119700,TEST CUST4,,,WAGES,DEMONSTRATION COMP,,,WAGES
3, 503400,4,70192802466
```

## File specifications for bulkloading

### *Record 1 - header record*

Users that are new to ANZ Direct Online and have not previously used the importing function in ANZ Direct Online should use this header type.

To allow for merging of extra data by ANZ Direct Online, your Header Record should look like the example below.

### **Example:**

```
1,,,,,20060725,20060725,
```



Name	Size - Max	Type	Contents	Mandatory
<b>Header Record</b>				
Record Type	Single Character	Numeric	1	Yes
Subscriber ID	Up to 16 Digits	Numeric	*Empty field	No
Batch Number	Up to 2 Digits	Numeric	*Empty field	No
Null	Up to 4 Digits	Numeric	*Empty field	No
Subscriber's Acct No.	15 Digits	Numeric	*Empty field	No
Batch Type	1 Digit	Numeric	*Empty field	No
Batch Due Date	8 Digits	Numeric	In the form YYYYMMDD	Yes
Batch Creation Date	8 Digits	Numeric	In the form YYYYMMDD	Yes

\* These fields can contain data but ANZ Direct Online ignores this information.

## Record 2 - Transaction record

### Example:

2,0101230456789000,50,221300,TEST CUST1,,,,WAGES,DEMONSTRATION COMP,,,WAGES  
2,0604750123456002,50,80000,TEST CUST2,,,,WAGES,DEMONSTRATION COMP,,,WAGES

Name	Size - Max	Type	Contents	Mandatory
<b>Transaction Record</b>				
Record Type	Single Character	Numeric	2	Yes
Account Number	15 or 16 Digits	Numeric	In Form BBBBBBAAAAAASS or BBBBBBAAAAAASSS	Yes
Transaction	2 Digits	Numeric	Refer Below for Transaction	Yes



Code Codes				
Amount	11 Digits	Numeric	The amount is in cents. No Dollar Signs, Commas or Decimal Points.	Yes
Other Party Name	20 Characters	Char/Num	Party Receiving Payment	Yes
Other Party Reference	12 Characters	Char/Num	Other Party Statement Details	No
Other Party Analysis Code	12 Characters	Char/Num	Other Party Statement Details	No
Other Party Alpha Reference	12 Characters	Char/Num	Not Used (but must be allowed for)	No
Other Party Particulars	12 Characters	Char/Num	Other Party Statement Details	No
Subscribers Name	20 Characters	Char/Num	Name of Party Making Payment	No
Subscribers Analysis Code	12 Characters	Char/Num	Details on Your Statement	No
Subscribers Reference	12 Characters	Char/Num	Details on Your Statement	No
Subscribers Particulars	12 Characters	Char/Num	Details on Your Statement	No

**Notes:**

- Transaction Code - The following codes are available:
  - **50** - Standard Credit
  - **00** - Standard Debit
- Account Numbers can be 15 or 16 digits long dependent on the suffix length. For example if a 00 suffix is entered it will automatically be padded out to 000. If a 25 suffix is enter it will be padded to 025. A suffix cannot be greater than 99.

Please note that for a bulk batch that any statement details (Particulars, Reference, etc) loaded against individual transactions will not appear on your own statement.

***Record 3 - Control record***

**Example:**



3, 503400,4,70192802466

Name	Size - Max	Type	Contents	Mandatory
<b>Control Record</b>				
Record Type	Single Digit	Numeric	3	Yes
Batch Total Amount	11 Digits	Numeric	The amount is in cents. No dollar signs, commas or decimal points	Yes
Number of Transactions	5 Digits	Numeric	Total number of Transactions	Yes
Hash Total	11 Digits	Numeric	Sum of Branch / Account Numbers, Overflow Ignored	Yes

The hash total is calculated using the branch and base account numbers in each transaction record. The bank number and account suffix are not used when calculating the hash total.

**Account number Example: 01-0123-0456789-00**

Bank number	Branch number	Base Account number	Suffix
01	0123	0456789	00
Not used for calculation	Used for calculation	Used for calculation (Uses the last 7 digits only)	Not used for calculation

To calculate the Hash Total use the following example:

01 0123 0456789 00  
06 0475 0123456 02  
03 0321 0987654 30  
11 6100 1234567 040  
7019 2802466

The hash total is therefore 70192802466.

The Hash Total is derived by calculating the remainder of the division of the sum of the account numbers by 100,000,000,000 (ie, sum modulo 100,000,000,000).

If the hash total is more than 11 characters, exclude the extra characters on the left end.



## Bulkloading International Transactions - File Specifications

*Below are the file format specifications for bulkloading international transaction data into ANZ Direct Online from your accounting and / or payroll software. These specifications are for the IT / technical team in your organisation.*

### What is bulkloading?

The bulkloading function enables a file of batch data to be imported into the ANZ Direct Online system without having to manually enter the transactions.

### Check with your software supplier

Please check with your accounting software supplier to check that your software can produce a file in the required format for bulkloading.

### Topics in this supplement:

General rules for bulkloading

Rules for bulkloading deals

International money transfer bulkloading file format and example format

Drafts bulkloading file format and example file format

### General rules for bulkloading

1. Ensure that the file being bulkloaded is a flat file (i.e. text file). ANZ Direct Online will display an error message if the file is not a flat file (i.e. has binary characters).
2. Ensure that the bulkload file contains 1 record per transaction. Each record must end with <LF> or <CRLF> character. In text files, these are automatically entered when you press enter to move to the next line.
3. The bulkload file must be comma delimited, i.e. each field in the record must be separated by a comma (,).
4. Ensure that there are no spaces between fields. There must not be any spaces at the beginning or end of each record.
5. You must specify values for the mandatory fields and only non-mandatory fields may be left blank. Use commas to separate non-mandatory fields which remain blank i.e. leave no spaces in between e.g. JR", , :
6. All specified fields of type 'alphanumeric' must be enclosed in inverted commas (""). The Beneficiary Account number / IBAN field must also be enclosed in inverted commas. Ensure that inverted commas are NOT used anywhere else in the file.
7. There must be a minimum of 1 record and a maximum of 1250 records in an international bulkload file.
8. There is no set (default) directory location for the bulkload file. You may use any location accessible from your computer and ANZ Direct Online will remember the location each time you bulkload.
9. If the bulkload file has fields containing invalid data then ANZ Direct Online will display those fields as 'blanks' when you view the batch in ANZ Direct Online. ANZ Direct Online





will not bulkload the erroneous field values. You must refer to the error report to view any errors.

10. ANZ Direct Online will not bulkload files that have more than 100 errors. Instead, ANZ Direct Online will produce an error report highlighting the faults in your bulkload file that must be fixed before it can be bulkloaded successfully.

You can view the errors report by clicking the "Errors Report" button on the bulkload failed message window. You can also view the report when bulkloading is successful in cases where there are less than 100 errors. Note also by default, the error report is stored in the following directory location:

**C:\Documents and Settings\<username>\Local Settings\Application Data\anzdir\bulkload**

Please note that this report does not highlight all errors: The bulkloading process performs basic data validations and the remaining checks are performed by ANZ Direct Online after bulkloading has been done. After bulkloading errors display when you view a batch.

11. Data in the bulkload file is NOT CASE SENSITIVE. Any data in the bulkload file that is in lowercase will automatically be converted to uppercase by ANZ Direct Online during the bulkload process.
12. There are 3 currencies that do not expect a decimal place. These currencies are **JPY**, **VUV** and **XPF**. If these currencies are part of a bulkload batch, an error message for that transaction may be displayed and will need a manual adjustment.

## Rules for bulkloading deals

1. If you specify the credit amount and exchange rate in the bulkload file but no corresponding deal number, then the bulkloading process will NOT work. These fields will show as having errors in the errors report.
2. If you specify the deal number but no corresponding credit amount and / or exchange rate in the bulkload file, then the system will bulkload the deal number and assign the values "0.00" for the corresponding credit amount and exchange rate fields.
3. When the payment currency is the same as the currency of the foreign currency account to be debited, you must NOT specify the following fields as the bulkloading process will NOT work:
  - Deal number
  - Credit amount
  - Exchange rate.

This is because deals are not required in this scenario.

4. For currency conversion (field 25 of IMTs and field 16 of drafts ) :
  - "EXCH" is used when you use the value date exchange rate only
  - "DEAL" is used when you use the existing deals only
  - "BOTH" is used when you use deals for part payment and the value date exchange rate for the shortfall.
5. For overseas bank charges (field 24 of IMTs):
  - "SHA" is used when any fees set by the overseas bank shall be covered by the payee (beneficiary)
  - "OUR" is used when all the charges are paid by you, including any extra fees set by an overseas bank.



### International money transfer bulkloading file format

Field #	Field Description	Format	Comments	
1	Payment Currency (Code)	A(3)	Allows characters A-Z a-z Must be a valid currency code	Mandatory
2	Payment Amount	N(15)	Allows digits 0 -9 and decimal Maximum three digits allowed after the decimal	Mandatory
3	Value Date	N(8)	Format DDMMYYYY Must be greater or equal to present date Allows digits 0-9	Mandatory
4	Beneficiary Country Code	A(2)	Allows characters A-Z a-z Must be a valid country code Only specify if Payment currency is 'NZD'	Optional
5	Debit Account Number	A(20)	Domestic format 2-4-8-3 (include hyphen) Or FCA format: NNNNNNAAANNNNN or ABCDEF-ABC12 Allows characters A-Z a-z 0-9	Mandatory
6	Your Reference	A(16)	Allows characters 0-9 A-Z a-z()-+	Optional
7	Charges Account Number	A(20)	Domestic format 2-4-8-3 (include hyphen) Format: NNNNNNAAANNNNN or ABCDEF-ABC12 Allows characters A-Z a-z 0-9	Mandatory
8	Beneficiary Account Number or IBAN	A(34)	Spaces not allow	Optional
9	Beneficiary Account Name	A(35)		Mandatory
10	Beneficiary Address 1	A(35)		Optional
11	Beneficiary Address 2	A(35)		Optional
12	Beneficiary Address 3	A(35)		Optional
13	Message to Beneficiary 1	A(35)		Optional
14	Message to Beneficiary 2	A(35)		Optional
15	Message to Beneficiary 3	A(35)		Optional



16	Message to Beneficiary 4	A(35)		Optional
17	SWIFT/BIC **	A(11)	You must specify values for one of either field 17 or 18	Mandatory**
18	Bank Name**	A(11)	You must specify values for one of either field 17 or 18	Mandatory**
19 B	Bank Branch	A(35)		Optional
20	Bank Address 1	A(35)		Optional
21	Bank Address 2	A(35)		Optional
22	Sort Code / BSB	A(12)		Optional
23	Intermediary Bank BIC or Sort Code	A(12)		Optional
24	Overseas Bank Charges	A(3)	Only valid entries are 'SHA' or 'OUR'	Mandatory
25	Currency Conversion	A(4)	Only valid entries are 'EXCH' or 'DEAL' or 'BOTH' If 'EXCH' there must be no value in deal number, credit amount and exchange rate fields	Mandatory
26	Deal Number 1	A(8)		Optional
29	Deal Number 2	A(8)		Optional
32	Deal Number 3	A(8)		Optional
27	Credit Amount 1	N(15)	Allows digit 0-9 and decimal	Optional
30	Credit Amount 2	N(15)	Maximum 3 digits allowed after the decimal	Optional
33	Credit Amount 3	N(15)		Optional
28	Exchange Rate 1	N(10)	Allows digit 0-9 and decimal	Optional
31	Exchange Rate 2	N(10)	There must be no more than 5 digits before the decimal and 5 digits after the decimal	Optional
34	Exchange Rate 3	N(10)		Optional

### Example of an IMT bulkloading file format

GBP,15123.46,15082007,GB,01-0505-00050949-003,EF660021,  
 01-0505-00050949-003,"GB12BARC08929965044991",  
 "ABC TECHNOLOGIES LIMITED","1 WESTEND ST. CHINGFORD",  
 "LONDON E47DU","ENGLAND","SHIPMENT REF: FF00961",,,,,  
 "BARCGB22",,"7TH AVENUE",,,,,OUR,DEAL,"S196348",15123.46,  
 00000.37245,,,,,



## Explanation of example

Field Description	Comments
Payment Currency (Code)	GBP
Payment Amount	15123.46
Value Date	15082007
Beneficiary Country Code	GB
Debit Account Number	01-0505-00050949-003
Your Reference	EF660021
Charges Account Number	01-0505-00050949-003
Beneficiary Account Number or IBAN	GB12BARC08929965044991
Beneficiary Account Name	ABC TECHNOLOGIES LIMITED
Beneficiary Address 1 Beneficiary Address 2 Beneficiary Address 3	1 WESTEND ST. CHINGFORD LONDON E47DU ENGLAND
Message to Beneficiary1 Message to Beneficiary 2 Message to Beneficiary3 Message to Beneficiary 4	SHIPMENT REF: FF00961 BLANK BLANK BLANK
SWIFT/BIC **	BARCGB22
Bank Name**	BLANK
Bank Branch	7TH AVENUE
Bank Address 1 Bank Address 2	BLANK BLANK
Sort Code / BSB	BLANK
Intermediary Bank BIC or Sort Code	BLANK



Overseas Bank Charges	OUR
Currency Conversion	DEAL
Deal Number 1 Deal Number 2 Deal Number 3	S196348 BLANK BLANK
Credit Amount 1 Credit Amount 2 Credit Amount 3	15123.46 BLANK BLANK
Exchange Rate 1 Exchange Rate 2 Exchange Rate 3	00000.37245 BLANK BLANK



## Drafts bulkloading file format

Field #	Field Description	Format	Comments	
1	Payment Currency (Code)	A(3)	Allows characters A-Z a-z Must be a valid currency code	Mandatory
2	Payment Amount	N(15)	Allows digits 0 -9 and decimal Maximum 3 digits allowed after the decimal	Mandatory
3	Value Date	N(8)	Format DDMMYYYY Must be greater or equal to present date Allows digits 0-9	Mandatory
4	Beneficiary Country Code	A(2)	Allows characters A-Z a-z Must be a valid country code Only specify if Payment currency is "NZD"	Optional
5	Debit Account Number	A(20)	Domestic format 2-4-8-3 (include hyphen) ANZ format: NNNNNNAAAANNNNN Allows characters A-Z a-z 0-9	Mandatory
6	Your Reference	A(16)	Allows characters 0-9 A-Z a-z()-+	Optional
7	Charges Account Number	A(20)	Domestic format 2-4-8-3 (include hyphen) ANZ format: NNNNNNAAAANNNNN Allows characters A-Z a-z 0-9	Mandatory
8	Beneficiary Name	A(35)		Mandatory
9	Beneficiary Address 1	A(35)		Optional
10	Beneficiary Address 2	A(35)		Optional
11	Beneficiary Address 3	A(35)		Optional
12	Beneficiary Reference 1	A(35)		Optional
13	Beneficiary Reference 2	A(35)		Optional
14	Beneficiary Reference 3	A(35)		Optional



15	Beneficiary Reference 4	A(35)		Optional
16	Currency Conversion	A(4)	Only valid entries are "EXCH" or "DEAL" or "BOTH"  If "EXCH" there must be no value in deal number, credit amount and exchange rate fields	Mandatory
17	Deal Number 1	A(8)		Optional
20	Deal Number 2	A(8)		Optional
23	Deal Number 3	A(8)		Optional
18	Credit Amount 1	N(15)	Allows digits 0-9 and decimal	Optional
21	Credit Amount 2	N(15)	Maximum 3 digits allowed after the decimal	Optional
24	Credit Amount 3	N(15)		Optional
19	Exchange Rate 1	N(10)	Allows digits 0-9 and decimal	Optional
22	Exchange Rate 2	N(10)	There must be no more than 5 digits before the decimal and 5 digits after the decimal	Optional
25	Exchange Rate 3	N(10)		Optional

#### Example of drafts bulkloading file format

EUR,963.45,11082007,,," 01-0505-00050949-003",DRAFT54," 01-0505-00050949-003",  
"ABC ARTS","MOHRENSTRASSE 30","BERLIN","GERMANY 10117",  
"ARTWORK PAYMENT",,,,BOTH,"P537691",500.00,.52255,,,,,



## Explanation of Example

Field Description	Comments
Payment Currency (Code)	EUR
Payment Amount	963.45
Value Date	11082007
Beneficiary Country Code	BLANK
Debit Account Number	01-0505-00050949-003
Your Reference	DRAFT54
Charges Account Number	01-0505-00050949-003
Beneficiary Name	ABC ARTS
Beneficiary Address 1 Beneficiary Address 2 Beneficiary Address 3	MOHRENSTRASSE 30 BERLIN GERMANY 10117
Beneficiary Reference 1 Beneficiary Reference 2 Beneficiary Reference 3 Beneficiary Reference 4	ARTWORK PAYMENT BLANK BLANK BLANK
Currency Conversion	BOTH
Deal Number 1 Deal Number 2 Deal Number 3	P537691 BLANK BLANK
Credit Amount 1 Credit Amount 2 Credit Amount 3	500.00 BLANK BLANK
Exchange Rate 1 Exchange Rate 2 Exchange Rate 3	.52255 BLANK BLANK