Direct Entry System

ABA File Specifications

This is an extract from Australian Payments Network Limited www.apca.com.au Bulk Electronic Clearing System (CS) Procedures Part 14 Summary File Specification.

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Introduction

Direct Entry is an electronic payment system whereby batched transactions are sent to the clearing house for exchange with other banks electronically using the Australian bankers Association (ABA) file format. The Australian Direct Entry file format is a flat fixed length file. It is constructed of a number of different transaction types:

- Descriptive record '0' (only one header record will be contained within the file)
- Detail record '1' (the file will include one detail record for each transaction in the file)
- File total record '7' (only one trailer record will be contained within the file)

Files exchanged are to be in EBCDIC format. Any translation made to or from the EBCDIC format must ensure that the same characters are represented in both the source file and the output file and that the characters comply with the BECS Character Set (Page 4).

Definitions

Commonly used terms associated with file formatting and their definitions are as follows:

Left justified   start input in the first character position of that field

Right justified   end input in the last character position of that field

Blank filled   fills the unused portion of that field with blank spaces

Zero filled   fills the unused portion of that field with zeros

Unsigned   used in amount fields. Amounts will not be specified as debit or credit.

BECS Character Set

Type	Description
Numeric	0 to 9
Alphabetic	Uppercase A to Z and Lowercase a to z
Special Characters	
+	Plus sign
-	Minus sign or hyphen
@	At sign
SP	Space
$	Dollar sign
!	Exclamation mark
%	Percentage sign
&	Ampersand
(	Left Parenthesis
)	Right Parenthesis
*	Asterisk
.	Period or decimal point
/	Solidus (slash)
#	Number Sign (Pound or Hash)
=	Equal Sign
:	Colon
;	Semicolon
?	Question mark
,	Comma
'	Apostrophe
[	*Left square bracket*
]	*Right square bracket*
_	*Low line (underscore)*
^	Circumflex NB symbol does not contain an underscore, please ignore underscore

Descriptive Record '0' (Header)

Char pos	Field size	Field description	Specification
1	1	Record Type 0	Must be '0'
2-18	17	Blank	Must be blank filled.
19-20	2	Reel Sequence Number	Must be 01. Right justified. Zero filled
21-23	3	Name of User Financial Institution	Must be approved Financial Institution abbreviation. refer to AusPayNet(APN)publication *BSB Numbers in Australia*). e.g. Westpac's abbreviation is "WBC".
24-30	7	Blank	Must be blank filled.
31-56	26	Name of User supplying file	Must be User Preferred Specification (UPS) as advised in Application. Left justified, blank filled. All BECS character set is valid. Must not be all blanks.
57-62	6	Number of User supplying file	Must be User Identification Number which is allocated by APN. Must be numeric, right justified, zero filled.
63-74	12	Description of entries on file e.g. "PAYROLL"	All BECS character set valid. Must not be all blanks. Left justified, blank filled
75-80	6	Date to be processed (i.e. the date transactions are released to all Financial Institutions)	Must be numeric in the format of DDMMYY. Must be a valid date. Zero filled.
81-120	40	Blank	Must be blank filled.

Note: all unused fields must be blank filled

Detail Record type '1'

Char pos	Field size	Field description	Specification
1	1	Record Type 1	Must be '1'
2-8	7	Bank/State/Branch Number	Must be numeric with a hyphen in character position 5. Character positions 2 and 3 must equal valid Financial Institution number. Character position 4 must equal a valid State number (0-9).
9-17	9	Account number to be credited/debited	Numeric, hyphens and blanks only are valid. Must not contain all blanks or zeros. Leading zeros which are part of a valid account number must be shown, e.g. 00-1234. Westpac recommends that (except in the above example), ALL hyphens are edited out. Where account number exceeds nine characters, edit out hyphens. Right justified, blank filled.
18	1	Indicator	"N" - for new or varied Bank(FI)/State/Branch number or name details, otherwise blank filled. Withholding Tax Indicators: "W" - dividend paid to a resident of a country where a double tax agreement is in force. "X" - dividend paid to a resident of any other country. "Y" - interest paid to all non-residents The amount of withholding tax is to appear in character positions 113-120. Note: Where withholding tax has been deducted the appropriate Indicator as shown above is to be used and will override the normal indicator.
19-20	2	Transaction Code	Must only be valid industry standard trancodes (see list Page 9). Only numeric valid.
21-30	10	Amount	Only numeric valid. Must be greater than zero. Shown in cents without punctuations. Right justified, zero filled. Unsigned.

Detailed Record '1' cont.

Char pos	Field size	Field description	Specification

31-62	32	Title of Account to be credited/debited	All coded BECS character set valid. Must not be all blanks.
			
			Left justified, blank filled. Desirable format:
			
			    - surname (period)
			
			     blank
			
			    - given names with blank between each name

63-80	18	Lodgement Reference	All coded character set valid. Reference as submitted by the User indicating details of the origin of the entry e.g. Payroll number, invoice, contract number. Left justified, blank filled. Must contain a description but must not contain all blanks.
81-96 (81-87)	16 7	Trace Record (-BSB Number in format XXX-XXX)	Bank(FI)/State/Branch and account number of User to enable retracing of the entry to its source if necessary. Only numeric and hyphens valid. Character positions 81 & 82 must equal a valid Financial Institution number. Character position 83 must equal a valid State number. (0-9). Character position 84 must be a hyphen.
(88-96)	9	(-Account Number)	Numeric, Hyphens & blanks only. Must not contain all blanks or zeros. Leading zeros which are part of an account number must be shown. Edit out Hyphens where account number exceeds nine characters. Right justified, blank filled.
97-112	16	Name of Remitter	Name of originator of the entry. This may vary from Name of the User. All coded character set valid. Must not contain all blanks. Left justified, blank filled. This field is used by Financial Institutions for statement narrative. When a Detail Record is used for a Financial Institution drawing under a TNA, this field must contain the name of the Lodgement Financial Institution.
113-120	8	Amount of Withholding Tax	Numeric only valid. Show in cents without punctuation.Right justified, zero filled. Unsigned.

Note: all fields must be completed

File Total Record '7' (Trailer)

Char pos	Field size	Field description	Specification
1	1	Record Type 7	Must be '7'.
2-8	7	BSB Number	Must be 999-999
9-20	12	Blank	Must be blank filled.
21-30	10	File (User) Net Total Amount	Numeric only valid. Must equal the difference between File Credit & File Debit Total Amounts. Show in cents without punctuation. Right justified, zero filled. Unsigned.
31-40	10	File (User) Credit Total Amount	Numeric only valid. Must equal the accumulated total of credit Detail Record amounts. Show in cents without punctuation. Right justified, zero filled. Unsigned.
41-50	10	File (User) Debit Total Amount	Numeric only valid. Must equal the accumulated total of debit Detail Record amounts. Show in cents without punctuation. Right justified, zero filled. Unsigned.
51-74	24	Blank	Must be blank filled.
75-80	6	File (User) count of Records Type 1	Numeric only valid. Must equal accumulated number of Record Type 1 items on the file. Right justified, zero filled.
81-120	40	Blank	Must be blank filled.

Note: all unused fields must be blank filled.

Direct Entry Transaction Codes

13	Externally initiated debit items
50	Externally initiated credit items with the exception of those bearing Transaction Codes 51-57 inclusive.
51	Australian Government Security Interest
52	Family Allowance
53	Pay
54	Pension
55	Allotment
56	Dividend
57	Debenture/Note Interest

BSB list

Refer to current issue of Aus Pay Net "BSB Numbers in Australia" - http://www.apca.com.au/about-payments/find-a-bsb for a full list of BSBs. (Bank State Branch)

State Numbers

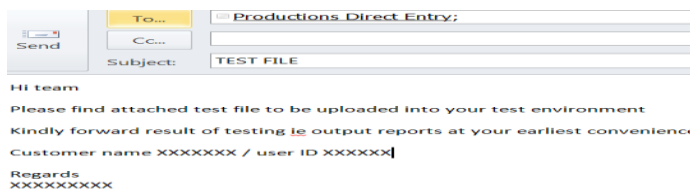|			
New South Wales	2	Victoria	3
Queensland	4	South Australia	5
Western Australia	6	Tasmania	7

Errors Causing File or Transaction Rejection

The Westpac Direct Entry System validates most fields in this specification. (Exceptions to this are other bank branch numbers and account numbers). Failure to comply with the specification may cause rejection of individual transactions, rejection of complete files or replacement of incorrect data with spaces.

New user test files

Prior to going live, a new user "may" submit a test file of transactions to ensure compatibility with the Westpac Direct Entry system. Under no circumstances are test files to be uploaded directly into the front end portal with Westpac i.e. Corporate Online or Westpac Integrated Banking (WIBS) rather **emailed to the implementation manager** who will arrange for the file to be uploaded and assessed in Westpac's test environment.

Test files may also be sent directly to Direct Entry Operations prode@westpac.com.au

Productions Direct Entry;

Subject: TEST FILE

Hi team

Please find attached test file to be uploaded into your test environment

Kindly forward result of testing ie output reports at your earliest convenience

Customer name XXXXXXX / user ID XXXXXX

Regards
XXXXXXXXX