BPOINT REPORT

CSV Format

Version Control

Version	Comments	Date
1.0	Initial revision	2007
1.1	File specs reviewed by CBA	Sept 2012

Contents

1   File Specification

1.1   Introduction

- This file format is available for download of all SUCCESSFUL transactions that have been processed via all BPOINT channels (MULTI, SINGLE, Phone, Internet, Consumer Portal and API)

- This file can be used to upload into Enterprise Resource Planning (ERPs) software or accounting systems for reconciliation purposes.

- The BPOINT CSV report file only reports transactions processed across all BPOINT channels up until the nominated BPOINT cut off time (currently 17:30 AEST/ADT) for that business day.

- The net total of the BPOINT CSV file should match the combined merchant (credit card) and direct debit (bank account) settlement to the client's bank account.

- This BPOINT CSV report file is produced by BPOINT on a daily basis and is available the next calendar day for download.

- The file can be downloaded manually from the Reports section (in the Admin module) within the BPOINT Back Office. The retrieval of the file can also be automated by using the BPOINT Web Services API.

1.2   File Naming Convention

BPOINT_CCYYMMDD_<Merchant No>.csv

Where CCYYMMDD is the Date time stamp of settlement date of transactions

And Merchant No is the 16 digit Commonwealth Bank assigned merchant number

1.3   Field Notations

Column	Notation	Description
Format	AN	Denotes an alphanumeric data type under the Format column.
	N	Denotes a numeric field under the Format column.
Man/Opt	M	A mandatory field is represented by a value of 'M' under the Man/Opt column.
	O	An optional field is represented by a value of 'O' under the Man/Opt column.

1.4   File Format Rules

No.	Rule Description
1	File is in CSV format, i.e. comma delimited.
2	The last field in each record does not close with a comma.
3	Fields are left-justified with no trailing spaces.
4	An empty field is signified by a comma immediately following the comma after the previous field, e.g. ",,".
5	A BPOINT CSV report file will have at least one file header record and one file trailer record as a minimum.

2   File Layout

2.1   File Header Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	AN	M	Constant Value = "**01**"	01
2	Service ID	15	AN	M	Constant value of "**CBA-PREMIER**"	CBA-PREMIER
3	Creation Date	8	N	M	Date of file creation within BPOINT in the CCYYMMDD format	20120919
4	Creation Time	6	N	M	Time of file creation within BPOINT in the HHMMSS format	002333
5	File Sequence Number	3	N	M	Constant Value = "**1**"	1
6	Version Number	2	N	M	Constant Value = "**1**"	1

2.2   Group Header Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**10**"	10
2	BPOINT Merchant Number	16	N	M	The BPOINT Merchant Number as assigned by the Bank.	5353101291111111
3	Biller Code	12	N	O	A Biller code is only included if the actual payment was processed with a biller code (eg: 1234 (Rates), 4321(Debtors), 1346(Sundry) etc otherwise this field contains "0000".	1234 (or 0000)
4	Settlement Date	8	N	M	Settlement date during which these transactions were processed in CCYYMMDD format.	20120918
5	Currency	3	AN	O	Unused, Empty	
6	Source Type	3	A	M	Denotes if the file is split by Source Type otherwise default is **ANY** "**IVR**" – BPOINT Phone, "**NET**" – BPOINT Internet, "**API**" – BPOINT API WebServices, "**BAT**" – BPOINT Batch, "**POR**' – BPOINT Back Office, "**ANY**' – Report not split by type	ANY

2.3   Detail Transaction Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	N	M	Constant value = "**50**" which indicates a Payment Constant value = "**60**" which indicates a Refund or a DE Return	50
2	Biller Code	12	N	O	A Biller code is only present if it the transaction was processed under a biller code otherwise the Biller Code is "0000"	2154
3	Customer Ref No. 1	20	AN	M	Customer Reference Number 1	5300
4	Customer Ref No. 2	20	AN	O	Customer Reference Number 2	8954
5	Customer Ref No. 3	20	AN	O	Customer Reference Number 3	ACME Ltd
6	Amount Paid / Amount Refunded	9	N	M	This is the total value in cents that was processed against the credit card or bank account, including any surcharge. This will match against the cardholder or bank account statement. Format $$$$$$cc e.g. $11.00 = "**1100**"	1100
7	Surcharge Amount	9	N	O	This is the amount of the surcharge incl GST in cents as applied to the transaction. Format $$$$$$cc e.g. $1.00 = "**100**"	100
8	Amount Without Surcharge	9	N	O	This is the value in cents prior to any surcharge. Format $$$$$$cc e.g. $10.00 = "**1000**"	100
9	Account Number	19	AN	M	Masked Credit Card Number (including Scheme Debit cards), Bank Account Number or Data Vault token (with no spaces).	415699…999
10	Expiry Date	5	AN	M/O	Expiry date as MM/YY when the transaction relates to a Credit Card/Scheme Debit Card. This field is left blank for Bank Account transactions.	05/13

11	Receipt Number	11	N	M	A BPOINT receipt number for the transaction.	27065510937
12	Currency	3	A	O	Unused, Empty	
13	Method of Payment	3	AN	O	"VC" = Visa Card "MC" = Mastercard "AX" = Amex "DC" = Diners Club "JC" = JCB "BA" = Bank Account	MC
14	Transaction Date	8	N	O	Date when transaction occurred in CCYYMMDD format	20071015
15	Transaction Time	6	N	O	Time when the transaction occurred in 24hr format (HHMMSS)	103219
16	Source Type	3	N	O	The channel/source where this BPOINT transaction was initiated from "**IVR**" – Voice, "**NET**" – Payment page, "**API**" – Product integration, "**BAT**" – Batch submission, "**POR**' – BPOINT Back Office	BAT
17	Payer Name	40	A	O	Empty	
18	Surcharge Amount not including GST	9	N	O	For Credit Card Surcharge option, this is the amount of the surcharge pre GST. Format $$$$$$$cc e.g. $1.00 = "**100**"	100
19	GST Amount in Surcharge	9	N	O	For Credit Card Surcharge option, this is the amount of the GST in the surcharge. Format $$$$$$$cc e.g. $1.00 = "**100**"	100

2.4 Group Trailer Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**90**"	90
2	BPOINT Merchant Number	16	N	M	The BPOINT Merchant Number as assigned by the Bank.	5353101291111111
3	BPOINT Biller Code	12	N	M	A Biller code is only present if it the transaction was processed under a biller code otherwise the Biller Code is "0000". The Biller code in the Group Trailer record would match the biller code in the Group Header record.	1234
4	Settlement Date	8	N	M	Settlement date during which these transactions were processed in CYYMMDD format.	20071015
5	Currency	3	AN	M	Empty, Unused	
6	Source Type	3	AN	M	Denotes if the file is split by Source Type otherwise default is **ANY** "**IVR**" – Voice, "**NET**" – Payment page, "**API**" – Product integration, "**BAT**" – Batch submission, "**POR**' – BPOINT Back Office, "**ANY**' – Report not split by type	IVR
7	Number of Records	9	N	M	Total number of detail records for this group.	2
8	Group Control Total 1	9	N	M	Net total amount of the amount paid fields in the detail record types.	300
9	Group Control Total 2	9	N	M	Net total amount of the surcharge amount fields in the detail record types including GST.	0
10	Group Control Total 3	9	N	M	Net total amount of the amount without surcharge fields in the detail record types.	300
11	Group Control Total 4	9	N	M	Net total amount of the surcharge amount fields in the detail record types not including GST.	0
12	Group Control Total 5	9	N	M	Net total amount of the GST amount of the surcharge fields in the detail record types.	0

2.5 File Trailer Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	AN	M	Constant Value = "**99**".	99
2	Number of Records	9	N	M	Total number of records in this file including this 99 record.	6
3	File Control Total 1	9	N	M	Net total amount of all the amount paid fields in the preceding detail record types.	300
4	File Control Total 2	9	N	M	Net total amount of all the surcharge amount fields in the preceding detail record types including GST.	0
5	File Control Total 3	9	N	M	Net total amount of all the amount without surcharge fields in the preceding detail record types.	300
6	File Control Total 4	9	N	M	Net total amount of all the surcharge amount not including GST fields in the preceding detail records.	0
7	File Control Total 5	9	N	M	Net total amount of all the GST amount in surcharge fields in the preceding detail record types.	0

3 Sample Files

3.1 BPOINT CSV report with Payment transactions only

```
01,CBA-PREMIER,20120919,002333,1,1
10,5353101291111111,0000,20120918,,ANY
50,0000,test1,test2,test3,200,0,200,512345...346,05/13,27065510937,,MC,20120918,162728,BAT,,0,0
50,0000,test1,test2,test3,100,0,100,512345...346,05/13,27065510938,,MC,20120918,162728,BAT,,0,0
90,5353101291111111,0000,20120918,,ANY,2,300,0,300,0,0
99,6,300,0,300,0,0
```

BPOINT Report - CSV Format - Payment Only.txt

3.2 BPOINT CSV report with a Refund transaction only

```
01,CBA-PREMIER,20120911,001407,1,1
10,5353101291111111,0000,20120910,,ANY
60,0000,165564645156156,,,1000,0,1000,512345...346,05/13,26842998891,,MC,20120910,103953,POR,,0,0
90,5353101291111111,0000,20120910,,ANY,1,-1000,0,0,0,0
99,5,-1000,0,0,0,0
```

BPOINT Report - CSV Format - Refund Only.txt

3.3 BPOINT CSV report with a Biller Code

```
01,CBA-PREMIER,20111124,001309,1,1
10,5353101291111111,0000,20111123,,ANY
50,0000,Member number11112222,,,1000,0,1000,512345...346,99/00,18820701126,,MC,20111123,163752,POR,,0,0
50,0000,Reference 1,,,100,0,100,512345...346,05/13,18821943672,,MC,20111123,174351,BAT,,0,0
50,0000,Reference 2,,,100,0,100,512345...346,05/13,18822023801,,MC,20111123,174751,BAT,,0,0
50,0000,TEST CLIENT ACCT,,,100,0,100,512345...346,05/13,18822204103,,MC,20111123,175752,BAT,,0,0
50,0000,TEST CLIENT ACCT 1,,,100,0,100,512345...346,05/13,18822264184,,MC,20111123,180053,BAT,,0,0
90,5353101291111111,0000,20111123,,ANY,5,1400,0,1400,0,0
10,5353101291111111,1234006,20111123,,ANY
50,1234006,123456,,,1000,0,1000,512345...346,05/13,18821482864,,MC,20111123,171916,IVR,,0,0
90,5353101291111111,1234006,20111123,,ANY,1,1000,0,1000,0,0
99,12,2400,0,2400,0,0
```


BPOINT Report - CSV Format - Biller Code.txt