DOCUMENTATION

BPOINT Report Formats
Version 1.1 December 2013

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1 CSV Report Format

1.1 Introduction

- This file format is available for download of all SUCCESSFUL transactions that have been processed via all BPOINT channels
- 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

The file naming convention followed is 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.

1.5 File Layout

1.5.1 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

1.5.2 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	If the BPOINT transaction was initiated using a BPOINT Biller Code then that is displayed here. Typically a Biller Code is mandatory for transactions initiated via the BPOINT Internet or BPOINT Phone channels. If the transactions were not initiated using a BPOINT Biller Code (such as in the BPOINT Batch, BPOINT Back Office channel) then the this field has the Biller code displayed as "0000"	1234 (or 0000)
4	Settlement Date	8	N	M	Settlement date during which these transactions were	20120918

#	Field Name	Length	Format	Man/ Opt	Description	Example
					processed in CCYYMMDD format.	
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

1.5.3 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 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

#	Field Name	Length	Format	Man/Opt	Description	Example
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**"	1000
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,	BAT

#	Field Name	Length	Format	Man/ Opt	Description	Example
					"**API**" – Product integration, "**BAT**" – Batch submission, "**POR**' – BPOINT Back Office	
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

1.5.4 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

1.5.5 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

1.6 Sample Files

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,20120918,162
728,BAT,,0,0
50,0000,test1,test2,test3,100,0,100,512345...346,05/13,27065510938,,MC,20120918,162
728,BAT,,0,0
90,5353101291111111,0000,20120918,,ANY,2,300,0,300,0,0
99,6,300,0,300,0,0
```

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,201209
10,103953,POR,,0,0
90,5353101291111111,0000,20120910,,ANY,1,-1000,0,0,0,0
99,5,-1000,0,0,0,0
```

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,20111123,1719
16,IVR,,0,0
90,5353101291111111,**1234006**,20111123,,ANY,1,1000,0,1000,0,0
99,12,2400,0,2400,0,0
```

2.1 Introduction

- This file format is available for download of all successful transactions that have been processed through all BPOINT channels.
- This file can be uploaded into a customer's ERP or accounting system for the purpose of reconciliation.
- This file is similar in format to the BPAY Industry format to assist clients who are also BPAY Billers so they have a single interface into their ERP or accounting systems.
- The file is available daily and is produced the next calendar day after the settlement date.
- It contains all transactions that have been processed by BPOINT up until the BPOINT daily settlement cut off time (currently 17:30 AEST/ADT)
- 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.

2.2 File Naming Convention

The file naming convention followed is **CouncilPay_CCYYMMDD_<Merchant Number>.csv**

- where CouncilPay is a constant value
- and CCYYMMDD is the Date time stamp of the settlement date of transactions
- and <Merchant number> is the bank assigned merchant number

2.3 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.
	LJ	Left justified
	ZF	Zero filled
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.

2.4 File Format Rules

No.	Rule Description
1	File is in CSV format, i.e. comma delimited and ASCII encoded.
2	The last field in each record closes with a '/' (forward slash)
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. ",,".

2.5 File Layout

2.5.1 File Header Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	AN	M	Constant value = "**01**"	01
2	Sender Identification	8	A	M	Constant value ="**CBABPAY**"	CBABPAY
3	Receiver Identification	8	A	M	Constant value ="**BPOINT**"	BPOINT
4	File Creation Date	8	N	M	Date of file creation/generation within BPOINT in CCYYMMDD	20071016
5	File Creation Time	4	N	M	Time of file creation/generation within BPOINT in HHMM format.	0054
6	File Identification Number	3	N	M	Constant value ="**1**"	1
7	Physical Record Length	0	N	M	Unused, Empty	
8	Physical Record Length	0	N	M	Unused, Empty	
9	Version Number	1	N	M	Constant Value = "**2**"	2

2.5.2 Group Header Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**02**"	02
2	Biller Code	10	N	M	If the BPOINT transaction was initiated using a BPOINT Biller Code then that is displayed here. Typically a Biller Code is mandatory for transactions initiated via the BPOINT Internet or BPOINT Phone channels. If the transactions were not initiated using a BPOINT Biller Code (such as in the BPOINT Batch, BPOINT Back Office channel) then the this field has the Biller code displayed as "0000"	123456 (or 0000)
3	Originator	3	AN	M	Constant Value ="**CBA**"	CBA
4	Group Status Indicator	1	N	M	Constant value = "**1**"	1
5	Settlement Date	8	N	M	Settlement date that pertains to the transactions that are processed by BPOINT in the CCYYMMDD format.	20071015
6	As at Time	4	N	O	Unused, Empty	
7	Currency	3	AN	O	Unused, Empty	
8	As of Date Indicator	1	N	M	Constant Value = "**3**" indicating interim/intra day Constant Value = "**4**" indicating final/same day	4

2.5.3 Account Header Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**03**"	03
2	BPOINT Merchant Number	20	AN	M	BPOINT Merchant Number	535310929999999999
3	Currency Code	3	AN	O	Unused, Empty	
4	Credit Summary Type Code	3	N	M	Constant Value = "**231**"	231
5	Credit Total Amount	15	N	O	Total of amounts (in cents) for all credit items (type code **399**) in this group	300
6	Credit Total Items Count	9	N	O	Total number of credit items	2
7	Credit Total Funds Type	1	AN	O	Unused, Empty	
8	Cheque Total Type Code	3	N	M	Constant Value = "**250**"	250
9	Cheque Total Amount	15	N	O	Unused, Empty	
10	Cheque Total Items Count	9	N	M	Constant Value= "**0**"	0
11	Cheque Total Funds Type	1	AN	O	Unused, Empty	
12	Debit Total Type Code	3	N	M	Constant Value = "**550**"	550

#	Field Name	Length	Format	Man/ Opt	Description	Example
13	Debit Total Amount	15	N	O	Total amount (in cents) of all refund items (type code **599**) in this group	100
14	Debit Total Items Count	9	N	O	Total number of refund items	1
15	Debit Total Funds Type	1	AN	O	Unused, Empty	

2.5.4 Transaction Detail Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	AN	M	Constant Value = "**30**"	30
2	Type Code	3	AN	M	Type Code which indicates the transaction type Constant Value = "**399**" indicates a credit item Constant Value = "**599**" indicates a debit item (refund)	399 or 599
3	Amount	12	N	M	Amount in \$\$\$\$\$\$\$\$\$\$cc format \$10.00 would be displayed as "**1000**"	1000
4	Number of Cheques in Deposit	0	N	O	Constant Value = "**0**"	0
5	Customer Ref No	20	N	M	Customer reference number as input by the customer.	5300
6	Transaction Reference Number	12	AN/LJ/ZF	M	Unique system generated reference number which is left justified and zero filled to at least 12 characters	027113867848

#	Field Name	Length	Format	Man/ Opt	Description	Example
7	Service Code	7	AN	M	"**0**"	0
8	Payment Instruction Code	2	AN	M	Constant Value = "**05**" indicates a Payment Constant Value = "**15**" indicates a Refund Constant Value = "**25**" indicates a Reversal	05
9	Payment Method Code	3	AN	M	One of the below values indicating the Payment method "**101**" for Visa, "**201**" – MasterCard, "**401**" – AMEX, "**501**" – Diners, "**801**" – JCB, "**901**" – Bank account	201
10	Date of Payment	8	N	M	Date of transaction in CCYYMMDD format.	20120920
11	Time of Payment	6	N	M	Time of transaction in HHMMSS format.	112615
12	Entry Method	3	AN	O	Entry method showing channel/source of transaction "**BAT**" – BPOINT Batch "**POR**" – BPOINT Back Office "**IVR**" – BPOINT Phone "**NET**" – BPOINT Internet "**API**" – BPOINT Web Service API	IVR
13	Original Reference Number	21	AN	O	Empty for payment Original reference number for Refund and Reversals	
14	Reason Code for Reversal/Refund	3		O	Empty for Payment and Reversal Numeric code for refund reason	001
15	Discretionary Data	50	AN	O	Unused, Empty	
16	Payer Name	40	AN	O	Unused, Empty	
17	Country of Payment	3	AN	O	Unused, Empty	

#	Field Name	Length	Format	Man/ Opt	Description	Example
18	State of Payment	3	AN	O	Unused, Empty	
19	Customer Additional Reference	20	AN	O	Amount of surcharge	0
20	Discount Reference	20	AN	O	Unused, Empty	
21	Discount Method	3	AN	O	Unused, Empty	

2.5.5 Account Trailer Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**49**"	49
2	Account Control Total	15	N	M	Net total of all amounts in this account group including any amounts fields in the 03 record, leading (-) sign if amount is negative	2000
3	Number of Records	9	N	M	Total number of records for this group including the 03, 30 and 49 records.	3

2.5.6 Group Trailer Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	N	M	Constant Value = "**98**"	98
2	Group Control Total	15	N	M	Net total of all amounts for each of the 49 records in the group. Amount will have a leading '-' sign if negative,	2000
3	Number of Accounts	9	N	M	Total number of account (**03** Record Types) records for this group.	1
4	Number of Records	9	N	M	Total number of records for this group including the **02**, **03**, **30**, **49** and **98** records.	5

2.5.7 File Trailer Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	AN	M	Constant Value = "**99**".	99
2	File Control Total	15	N	M	Net total of all amounts for each of the "98" records in the file. If amount will have a leading '-' sign if negative.	2000
3	Number of Groups	9	N	M	Total number of group records (**02** Record Types) for this file.	1
4	Number of Records	9	N	M	Total number of records in this file, including this "99" record.	7

2.6 Sample Files

Sample 1
01,CBABPAY,BPOINT,20120919,0054,1,,,2/
02,0000,CBA,1,20120918,,,4/
03, 5353109291111111,,231,300,2,,250,,0,,550,0,0,/
30,399,200,0,316497,027065510937,0,05,201,20120918,162728,WEB,,,,,,0,,/
30,399,100,0,134679,027065510938,0,05,101,20120918,162728,CRM,,,,,,0,,/
49,600,4/
98,600,1,6/
99,600,1,8/

Sample 2
01,CBABPAY,BPOINT,20120911,0026,1,,,2/
02,0000,CBA,1,20120910,,,4/
03, 5353109291111111,,231,0,0,,250,,0,,550,1000,1,/
30,599,1000,0,165564645156156,026842998891,0,15,201,20120910,103953,CRM,,001,,,
,,0,,/
49,-2000,3/
98,-2000,1,5/
99,-2000,1,7/

3.1 Introduction

- This file format is available for download of all successful scheduled transactions that have been processed via all BPOINT channels
- A daily report (default), a report for the previous 7 calendar days or a report for a specific date range can be downloaded manually from the BPOINT Back Office by navigating through to the Settlements section within the Admin module
- It contains all transactions that have been processed by BPOINT up until the BPOINT daily settlement cut off time (currently 17:30 AEST/ADST).
- This report can be used to upload into ERP or accounting system for reconciliation purposes. This file has column headers which will enable a BPOINT user to open the file in a spread sheet program and reconcile manually.

3.2 File Naming Convention

The file naming convention used is BPOINT_<StartDate>_<EndDate>_<Merchant Number>.csv

- Where StartDate is the start date of the transactions in CCYYMMDD format
- Where EndDate is the end date of the transaction in the file in CCYYMMDD format
- Where Merchant Number is the BPOINT merchant number assigned by the Bank

3.3 Field Notations

Column	Notation	Description
Format	AN	Denotes an alphanumeric data type under the Type column.
	N	Denotes a numeric field under the Type 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.

3.4 File Format Rules

No.	Rule Description
1	File is in CSV, i.e. comma delimited, and ASCII encoded.
2	Each record in the file end in a Carriage Return Line Feed (CRLF) character (ASCII values 13 and 10).The last field in each record closes 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	All values in the file are enclosed in double quotes ""
6	Each file will have at least a File Header record and File Trailer record.
7	Transactions that were processed in BPOINT using a Biller Code are grouped together based on that biller code. If transactions were not initiated using a BPOINT Biller Code then they are grouped under "0000".

3.5 File Layout

3.5.1 File Header

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record ID	6	AN	M	Constant Value = "**HEADER**".	HEADER
2	File Source	10	AN	M	Constant Value = "**CBA-EVOLVE**".	CBA-EVOLVE
3	File creation Date	8	N	M	Date of File creation in CCYYMMDD format.	20120921
4	File creation Time of Day	6	N	M	Time of File creation in HHMMSS format.	115641

A record follows the header with the names of the columns – see sample file below.

3.5.2 Detail Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record ID	10	AN	M	Constant Value ="**PAYMENT**" or Constant Value = "**REFUND**"	PAYMENT
2	BPOINT Biller Code	10	N	M	If the BPOINT transaction was initiated using a BPOINT Biller Code then that is displayed here. Typically a Biller Code is mandatory for transactions initiated via the BPOINT Internet or BPOINT Phone channels. If the transactions were not initiated using a BPOINT Biller Code (such as in the BPOINT Batch, BPOINT Back Office channel) then the this field has the Biller code displayed as "0000"	123456 (or 0000)
3	Customer Reference	20	AN	M	Customer Reference Number 1	619987

#	Field Name	Length	Format	Man/ Opt	Description	Example
	Number 1					
4	Customer Reference Number 2	20	AN	O	Customer Reference Number 2	Rates
5	Customer Reference Number 3	20	AN	O	Customer Reference Number 3	JSmith
6	Amount Paid	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 $$$$$$$cc e.g. $11.00 = "1100"	1100
7	Amount Surcharge	9	N	M	This is the amount of the surcharge incl GST in cents as applied to the transaction. Format $$$$$$$cc e.g. $1.00 = "100"	100
8	Amount Without Surcharge	9	N	M	This is the value in cents prior to any surcharge. Format $$$$$$$cc e.g. $10.00 = "1000"	1000
9	Account Number	20	AN	M	Masked Credit Card Number (including Scheme Debit cards), Bank Account Number or Data Vault token (with no spaces).	512345…346
10	Expiry Date	5	AN	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	12	N	M	A BPOINT receipt number for the transaction.	26939021965
12	Currency	0	AN	O	Unused, Empty.	
13	Transaction Type	2	AN	M	Code indicating the type of transaction. "BA" = Bank Account "VC" = Visa Card	MC

#	Field Name	Length	Format	Man/Opt	Description	Example
					"MC" = Mastercard "AX" = Amex "DC" = Diners Club	
14	Processed Date	8	N	M	Date that transaction was processed within BPOINT in CCYYMMDD format.	20120918
15	Processed Time	6	N	M	Time that transaction was processed at within BPOINT in HHMMSS format.	162728
16	Transaction Source	3	AN	M	Source/Channel that this transaction was initiated in "**IVR**" – BPOINT Phone "**NET**" – BPOINT Internet "**API**" – BPOINT API WebServices "**BAT**" – BPONT Batch "**POR**" – BPOINT Back Office	POR

3.5.3 File Trailer

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record ID	10	AN	M	Constant Value = "**TRAILER**".	TRAILER
2	Number of Detail Records	9	N	M	Total number of Payment/Refund records in this file	6
3	Total Amount	9	N	M	Total Net Amount of all Payment/Refund records in dollars and cents	1800

3.6 Sample Files

```
"HEADER","CBA-EVOLVE","20120921","120907",
"Payment/Refund","BillerCode","CustomerRefNo1","CustomerRefNo2","CustomerRefNo3","AmountPaid","AmountSurcharge","AmountWith
outSurcharge","AccountNumber","ExpiryDate","ReceiptNumber","Currency","CardType","ProcessedDate","ProcessedTime","Source",
"PAYMENT","0000"," 13234","","","1.00","0.00","1.00","512345...346","05/13","26939021965","","MC","20120914","000132","POR",
"PAYMENT","0000","test1","test2","test3","2.00","0.00","2.00","512345...346","05/13","27065510937","","MC","20120918","162728","BAT",
"PAYMENT","0000","test1","test2","test3","1.00","0.00","1.00","512345...346","05/13","27065510938","","MC","20120918","162728","BAT",
"PAYMENT","0000","523324","23423","53324","1.00","0.00","1.00","512345...346","05/13","27128026476","","MC","20120921","000114","P
OR",
"PAYMENT","0000","53432","Rates","JSmith","3.00","0.00","3.00","512345...346","05/13","27139021042","","MC","20120921","094756","BA
T",
"PAYMENT","1234006","5300","3132","132","10.00","0.00","10.00","512345...346","05/13","27113867848","","MC","20120920","112615","N
ET",
"TRAILER","6","18.00",
```

4 DE Returns Settlement Export

4.1 Introduction

- This report is available for download of all DE Returns transactions that have been processed through all BPOINT channels.
- A daily report (default), a report for the previous 7 calendar days or a report for a specific date range can be downloaded from the BPOINT Back Office.
- The file can be downloaded manually by navigating through to the Settlements section within the Admin module in the BPOINT Back Office.
- This file can be uploaded into an ERP or accounting system for the purpose of reconciliation. This file has column headers which will enable a BPOINT user to open the file in a spread sheet program and reconcile manually.

4.2 File Naming Convention

The file naming convention used here is BPOINT_<StartDate>_<EndDate>_<Merchant Number>.csv

- Where StartDate is the start date of the transactions in CCYYMMDD format
- Where EndDate is the end date of the transaction in the file in CCYYMMDD format
- Where Merchant Number is the BPOINT merchant number as assigned by the Bank

4.3 Field Notations

Column	Notation	Description
Format	AN	Denotes an alphanumeric data type under the Type column.
	N	Denotes a numeric field under the Type 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.

4.4 File Format Rules

No.	Rule Description
1	File is in CSV, i.e. comma delimited, and ASCII encoded.
2	Each record in the file end in a Carriage Return Line Feed (CRLF) character (ASCII values 13 and 10).The last field in each record closes 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	All values in the file are enclosed in double quotes ""
6	Each file will have at least a File Header record and File Trailer record.
8	Transactions that were processed in BPOINT using a Biller Code are grouped together based on that biller code. If transactions were not initiated using a BPOINT Biller Code then they are grouped under "0000".

4.5 File Layout

4.5.1 File Header

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record ID	6	AN	M	Constant Value = "**HEADER**".	HEADER
2	File Source	10	AN	M	Constant Value = "**CBA-EVOLVE**".	CBA-EVOLVE
3	File creation Date	8	N	M	Date of File creation in CCYYMMDD format.	20120921
4	File creation Time of Day	6	N	M	Time of File creation in HHMMSS format.	115641

A record follows the header with the names of the columns – see sample file below.

4.5.2 Detail Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record ID	10	AN	M	Constant Value ="**RETURN**"	RETURN
2	BPOINT Biller Code	10	N	M	A Biller code is only present if it the transaction was processed under a biller code otherwise the Biller Code is "0000".	123456 (or 0000)
3	Customer Reference Number 1	20	AN	M	Customer Reference Number 1	619987
4	Customer Reference Number 2	20	AN	O	Customer Reference Number 2	Rates
5	Customer Reference Number 3	20	AN	O	Customer Reference Number 3	JSmith
6	Amount Paid	9	N	M	This is the total value in cents that was processed against	1100

#	Field Name	Length	Format	Man/ Opt	Description	Example
					the credit card or bank account, including any surcharge. This will match against the cardholder or bank account statement. Format $$$$$$$cc e.g. $11.00 = "1100"	
7	Amount Surcharge	9	N	M	This is the amount of the surcharge incl GST in cents as applied to the transaction. Format $$$$$$$cc e.g. $1.00 = "100"	100
8	Amount Without Surcharge	9	N	M	This is the value in cents prior to any surcharge. Format $$$$$$$cc e.g. $10.00 = "1000"	1000
9	Account Name	32	AN	M	Name of the Bank Account	Greg Turnby
10	Account Number	9	N	M	Bank Account Number	12754
11	BSB	7	AN	M	BSB for the Account	063-120
12	Receipt Number	12	N	M	BPOINT generated receipt number for this transaction.	26939021965
13	Currency	0	AN	O	Unused, Empty.	
14	Card Type	2	AN	M	Code indicating the type of processing: "BA" = Bank Account	BA
15	Processed Date	8	N	M	Date that transaction was processed on within BPOINT in CCYYMMDD format.	20120918
16	Processed Time	6	N	M	Time that transaction was processed at within BPOINT in HHMMSS format.	162728
17	Transaction Source	3	AN	M	Source/Channel that this transaction was initiated in "**IVR**" – BPOINT Phone "**NET**" – BPOINT Internet "**API**" – BPOINT API Web Services	POR

#	Field Name	Length	Format	Man/Opt	Description	Example
					"**BAT**" – BPONT Batch "**POR**" – BPOINT Back Office	
18	Reason	16	AN	M	Reason for the rejection: "**DE REFER TO CUST**" "**DE A/C CLOSED**" "**DE NO ACCOUNT**" "**DE INVALID BSB**"	DE A/C CLOSED

4.5.3 File Trailer

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record ID	10	AN	M	Constant Value = "**TRAILER**".	TRAILER
2	Number of Detail Records	9	N	M	Total number of detail records in this file	6
3	Total Amount	9	N	M	Total Amount of all records in dollars and cents	1800

4.6 Sample Files

```
"HEADER","CBA-EVOLVE","20121224","000228",
"Payment/Refund","BillerCode","CustomerRefNo1","CustomerRefNo2","CustomerRefNo3","AmountPaid","AmountSurcharge","AmountWith
outSurcharge","AccountName","AccountNumber","BSB","ReceiptNumber","Currency","CardType","ProcessedDate","ProcessedTime","Sour
ce","Reason",
"REJECT","9220","99625418","","","250.00","0.00","250.00","Ethel Monsul","000871627","763-
001","27489032022","","BA","20121223","085518","POR","DE A/C CLOSED",
"REJECT","9220","99362000","","","157.99","0.00","150.00","Greg Turnby","990776","083-
719","27489032024","","BA","20121223","085518","POR","DE A/C CLOSED",
"REJECT","9220","88251525","","","365.22","0.00","50.00","Fran Smith","8929556","013-
011","27489032025","","BA","20121223","085518","POR","DE A/C CLOSED",
"TRAILER","3","450.00",
```

5.1 Introduction

This file format is available for download of all scheduled transactions that are currently active for a BPOINT facility.

- This file can be used for the purpose of uploading into the client's ERP or accounting system for the purpose of synchronisation.
- 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 and does not include transactions scheduled to be processed at a future date.
- The forward values include only the next scheduled payment for a schedule. It does not calculate subsequent scheduled payments.
- This BPOINT Schedule 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 Portal. The retrieval of the file can also be automated by using the BPOINT Web Services API.

5.2 File Naming Convention

The file naming convention used here is Scheduled_CCYYMMDD_<Merchant No>.csv

- Where CCYYMMDD is the Date time stamp of settlement date of transactions
- And Merchant No is the 16 digit bank assigned merchant number

5.3 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.

5.4 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 CSV report file will have at least one file header record and one file trailer record as a minimum.

5.5 File Layout

5.5.1 File Header Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	AN	M	Constant Value = "**HEADER**"	HEADER
2	Service ID	6	AN	M	Constant value of "**BPOINT**"	BPOINT
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

A record follows the header with the names of the columns repeated for each biller code– see sample file below.

5.5.2 Detail Transaction Record

#	Field Name	Length	Format	Man/ Opt	Description	Example
1	Record Type	2	N	M	Constant value = "**PAYMENT**"	PAYMENT
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	Schedule Reference	50	AN	O	Merchant reference for schedule	Rent
7	Interval	2	N	M	Days = 1, Weeks = 2, Months = 3, Years = 4	2

#	Field Name	Length	Format	Man/ Opt	Description	Example
8	Interval Count	2	N	M	Number of debits per interval, e.g. for fortnightly debits, the interval count value is 2 and the Interval value is 3 (Months), for quarterly debits, the interval count value is 4 and the Interval value is 4 (Years)	2
9	Amount incl surcharge	10	N	M	This is the total value in cents to be processed against the credit card per debit, including any surcharge. This will match against the cardholder statement. Format $$$$$$$$cc e.g. $11.00 = "**1100**"	1100
10	Surcharge Amount	12	N	O	This is the amount of the surcharge incl GST in cents as calculated by the client for each debit. Format $$$$$$$$$$cc e.g. $1.00 = "**100**"	100
11	Amount Without Surcharge	10	N	O	This is the value in cents for each debit prior to any surcharge. Format $$$$$$$$$$cc e.g. $10.00 = "**1000**"	100
12	Account Number	19	AN	M	Credit Card Number (including Scheme Debit cards) or Bank Account Number or Data Vault token Number (with no spaces) which has been masked.	415699…999
13	Expiry Date	5	AN	M/O	Expiry date as MM/YY, with a quote prefix, when the transaction relates to a Credit Card/Scheme Debit Card. This field is left blank for Bank Account transactions.	'05/13
14	Receipt Number	11	N	M	A BPOINT receipt number for the schedule.	27065510937
15	Currency	3	A	O	Fixed value "**AUD**"	AUD
16	Card Type	2	AN	M	"**BA**" = Bank account	MC

#	Field Name	Length	Format	Man/Opt	Description	Example
					"**VC**" = Visa Card "**MC**" = MasterCard "**AX**" = Amex "**DC**" = Diners Club "**JC**" = JCB	
17	Source	3	AN	M	"**NET**" = Internet "**IVR**" = Phone "**POR**" = Back Office Portal	POR
18	Start Date	8	N	M	Date of schedule commencing in CCYYMMDD format	BAT
19	End Date	8	N	O	Date of schedule completion in CCYYMMDD format	20130301
20	Date Paused To	8	N	O	Date of schedule being paused till in CCYYMMDD format	20130220
21	Payments To Pause	6	N	M	Number of payments to pause	5
22	Payments Paused	6	N	M	Number of payments already paused (skipped)	3
23	Amount To Collect	10	N	O	Total amount to collect if specified in cents	1345689
24	Amount Collected	10	N	M	Total amount already collected in cents	45698
25	Payments Processed	6	N	M	Number of payments processed under the schedule	23
26	Successful Payments	6	N	M	Number of approved payments processed under the schedule	22
27	Date To Process	8	N	M	Date of next scheduled debit in CCYYMMDD format	20130122
28	7 days	10	N	M	Amount to be collected in next 7 days counting only the next debit	15000
29	30 days	10	N	M	Amount to be collected in next 30 days counting only the next debit (includes above amount)	15000
30	60 days	10	N	M	Amount to be collected in next 60 days counting only the next debit (includes above amount)	15000

#	Field Name	Length	Format	Man/Opt	Description	Example
31	90 days	10	N	M	Amount to be collected in next 90 days counting only the next debit (includes above amount)	15000

5.5.3 File Trailer Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	AN	M	Constant Value = "**TRAILER**".	99
2	Number of Detail Records	9	N	M	Total number of details records in this file.	6

5.6 Sample Files

"HEADER","BPOINT","20130325","155838"
"Payment","BillerCode","CustomerRefNo1","CustomerRefNo2","CustomerRefNo3","ScheduleReference","Interval","IntervalCount","AmountInclSurch","AmountSurch","AmountWithoutSurch","AccountNumber","ExpiryDate","ReceiptNumber","Currency","CardType","Source","StartDate","EndDate","DatePausedTo","PaymentsToPause","PaymentsPaused","AmountToCollect","AmountCollected","PaymentsProcessed","SuccessfulPayments","DateToProcess","7days","30days","60days","90days"
"PAYMENT","2600","1234567890","","","Rates",2,1,1100,0,0,"444433...111","'05/13","23220690775","AUD","VC","POR","20120430","","",0,0,0,0,48,0,20130401,0,1100,1100,1100
"Payment","BillerCode","CustomerRefNo1","CustomerRefNo2","CustomerRefNo3","ScheduleReference","Interval","IntervalCount","AmountInclSurch","AmountSurch","AmountWithoutSurch","AccountNumber","ExpiryDate","ReceiptNumber","Currency","CardType","Source","StartDate","EndDate","DatePausedTo","PaymentsToPause","PaymentsPaused","AmountToCollect","AmountCollected","PaymentsProcessed","SuccessfulPayments","DateToProcess","7days","30days","60days","90days"
"PAYMENT","0000","1234","","","Rent",2,1,10022,0,0,"512345...346","'05/13","31576425525","AUD","MC","POR","20130305","","",0,0,0,0,0,0,20130305,10022,0,0,0
"PAYMENT","0000","1111111","","","Bookings",2,1,12200,0,0,"512345...346","'99/00","31983799624","AUD","MC","POR","20130319","","",0,0,0,12200,1,1,20130326,12200,12200,12200,12200
"TRAILER","3"

6.1 Introduction

The DataVault Export File allows merchants to download BPOINT DataVault tokens.
- DataVault tokens are representations of real credit card/scheme debit numbers and bank accounts and can be used to process transactions through BPOINT
- DataVault Tokens are 16 digits in length and pass the LUHN / Modulus10 check and have a MasterCard BIN range.
- Valid accounts that can be stored as tokens in BPOINT DataVault are MasterCard, Visa, American Express, Diners Club, JCB and Bank Accounts.
- A new and unique token number is generated for each credit card/bank account record that is inputted or uploaded into BPOINT DataVault. No duplicate checking is performed at the point of token creation.
- There is a restriction of 500 tokens per export file when downloaded using the BPOINT Back Office.

6.2 File Naming Convention

The file naming convention used here is DataVault_YYYYMMDD.csv
- where YYYY is the year, MM is the Month and DD is the date of download

6.3 Field Notations

Column	Notation	Description
Format	AN	Denotes an alphanumeric data type under the Format column. Valid characters in this field would include numbers (0-9), "-" (hyphen/dash), "." Full stop and "+" (plus sign)
	N	Denotes a numeric data type under the Format column. Valid data in such fields would include numbers only (0-9).
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.

6.4 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	Each record (File Header, Detail Record and File Trailer) must end in a Carriage Return Line Feed (CRLF) character (ASCII values 13 and 10).
6	Each file should have at least a File Header and a File Trailer.

6.5 File Layout

6.5.1 File Header Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	N	M	Constant Value ="**01**"	01
2	Service ID	15	AN	M	Constant Value ="**CBA-PREMIER**"	CBA-PREMIER
3	Creation Date	8	N	M	Date of File creation/generation from BPOINT. The date is in CCYYMMDD format.	20120907
4	Creation Time	6	N	M	Time of File creation/generation. The time is in HHMMSS format	160315
5	File Sequence Number	3	N	M	Constant Value = "**1**"	1
6	Version Number	1	N	M	Constant Value = "**1**"	1
7	BPOINT Merchant Number	16	N	M	The BPOINT Merchant Number as assigned by the Bank (without any spaces).	5353102646597946

6.5.2 Detail Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	AN	M	Constant Value = "**52**" which indicates a DataVault Extract	52
2	Token Number	16	AN	M	BPOINT DataVault Token number	5999991188513065
3	Customer Ref No. 1	20	AN	M	Customer Reference Number No 1	15954
4	Customer Ref No. 2	20	AN	O	Customer Reference Number No 2	Rates
5	Customer Ref No. 3	20	AN	O	Customer Reference Number No 3	J Smith

#	Field Name	Length	Format	Man/Opt	Description	Example
6	Account Number	19	AN	M	**Credit Card Number** in a masked format displaying first 6 digits and last 3 digits, separated by 3 full stops (…) OR **Bank account number** in a masked format displaying the full BSB (6 digits) and the last 3 digits of the account number, separated by 3 hashes(###)	415621…999 OR 063000###656
7	Expiry Date	5	AN	M/O	Expiry date for the credit card, scheme debit card. This field is populated only if relating to a credit card. There is no value in this field for a Bank Account.	05/13
8	Card Type	2	AN	M	"**VC**" = Visa Card "**MC**" = Mastercard "**AX**" = Amex "**DC**" = Diners Club "**JC**" = JCB "**BA**" = Bank Account	MC
9	BSB Number	6	AN	O	BSB Number	063000
10	Bank Account Number	9	AN	O	Account Number	123456789
11	DDR Agreement Start Date	8	AN	O	Start date of the Direct Debit Request Agreement in CCYYMMDD format.	20120910
12	DDR Agreement End Date	8	AN	O	End date of the Direct Debit Request Agreement in CCYYMMDD format.	20120912
13	Account Name	50	AN	O	Account name (for Bank Accounts) or Cardholder name (Credit or Scheme Debit cards)	J Smith
14	Email Address	100	AN	O	Email address	username@company.com
15	Account Verified Flag	1	AN	O	Constant Value of "Y" or "N". "Y" indicates that the	Y

#	Field Name	Length	Format	Man/Opt	Description	Example
					customer has been verified and "N" indicates that the customer has not yet been verified.	
16	Salutation	20	AN	O	Salutation	Mr
17	First Name	20	AN	O	First Name	John
18	Surname	50	AN	O	Surname	Smith
19	Address Line1	100	AN	O	Address Line 1	100
20	Address Line2	100	AN	O	Address Line 2	Main St
21	City	50	AN	O	City	Melbourne
22	State	10	AN	O	State	VIC
23	Postcode	6	AN	O	Post Code	3000
24	Country	50	AN	O	Country	Australia
25	Home Phone	20	N	O	Home Phone Number	0396001234
26	Work Phone	20	N	O	Work Phone Number	0396004321
27	Date of Birth	8	N	O	Date of Birth of the Accountholder in CCYYMMDD format.	19700515
28	Mobile Phone	10	N	O	Mobile Number	0411236987

6.5.3 File Trailer Record

#	Field Name	Length	Format	Man/Opt	Description	Example
1	Record Type	2	AN	M	Constant Value = "**99**"	99
2	Total Number of Records	9	N	M	Total number of records in this file including the file header (record 01) and file trailer record (record 99) – max value can be 502 (file is limited to 500 detail records)	40

6.6 Sample Files

01, CBA-PREMIER,20120907,160315,1,1,5353102646597946
52,5999991188513065,Bank Account CRN 1,Bank Account CRN 2,Bank
AccountCRN3,063000###656,,BA,063000,10234656,,,JSmith,username@mycompany.com.au,N,Mr,John,Smith,100,MainSt,Melbourne,
VIC,3000,Australia,0396754321,0396751234,19651121,0411236987
52,5999991188513164,Credit Card CRN 1,Credit Card CRN 2,Credit Card CRN 3,512345...346,05/13,MC,,,,,
R&JSmith,test@test.com.au,N,Ms,Robyn,Smith,1001,MarketSt,Sydney,NSW,2000,Australia,0396756464,0396753164,19750515,04116
54987
99, 4