



Direct Entry - File Specification



Direct Entry payment files submitted to the Commonwealth Bank for processing require the following file structure:

- A Descriptive record (one per user)
- Detail records (variable number)
- A File Total record (one per user)

Records should be in Bank/State/Branch (BSB) and account number sequence.

The BSB Numbers in Australia publication is available to assist with preparation of payment files. The publisher's contact details are available from the Australian Payments Clearing Association (APCA), visit www.apca.com.au.

Descriptive Record Format

Position	Length	Contents	Detail
1	1	"0" (ZERO)	Record Type
2 - 18	17	BLANKS	Unused
19 - 20	2	"01"	Reel Sequence Number
21 - 23	3	"CBA"	Name Of User Bank
24 - 30	7	BLANKS	Unused
31 - 56	26	LEFT JUSTIFIED BLANK FILLED	User Name (Preferred Name)
57 - 62	6	RIGHT JUSTIFIED ZERO FILLED	User Number (as allocated by APCA) The CommBiz default is 301500.
63 - 74	12	LEFT JUSTIFIED BLANK FILLED (EG "SALARIES ")	Description of entries
75 - 80	6	DDMMYY FORMAT, ZERO FILLED	Date for processing See "Notes for Descriptive Record" below
81 - 120	40	BLANKS	Unused

Notes for Descriptive Record

Files must be dated and lodged according to the Commonwealth Bank's nominated timing requirements prior to processing.

As a rule the "Date for Processing" is the working day before funds are to be available in the recipient accounts. Payment files should be lodged with the Bank by the nominated cut off times on this day.

Payment files **must** include a contra entry to the User's nominated account(s), to ensure the file is balanced.



Detail Record Format

Position	Length	Contents	Detail
1	1	"1" (ONE)	Record type
2-8	7	XXX-XXX	Bank/State/Branch number
9-17	9	RIGHT JUSTIFIED BLANK FILLED If greater than nine (9) characters, edit out hyphens.	Account number to be credited or debited
18	1	"N" for a new or varied BSB and account number detail. Otherwise BLANK FILLED	INDICATOR ⁽¹⁾
19-20	2	See "Notes for Detail Record" below	TRANSACTION CODE ⁽²⁾
21-30	10	RIGHT JUSTIFIED ZERO FILLED Show cents without decimal point.	Amount
31-62	32	LEFT JUSTIFIED BLANK FILLED	Title of the account to be credited or debited
63-80	18	LEFT JUSTIFIED BLANK FILLED (eg. Payroll number)	Lodgement reference
81-87	7	XXX-XXX User's Trace BSB for returned items.	Trace Bank/State/Branch number
88-96	9	RIGHT JUSTIFIED BLANK FILLED User's Trace Account for returned items.	Trace account number
97-112	16	LEFT JUSTIFIED BLANK FILLED Usually user's name but may vary.	Name of remitter
113-120	8	RIGHT JUSTIFIED ZERO FILLED Show cents without decimal point.	AMOUNT OF WITHHOLDING TAX ⁽³⁾

Notes for Detail Record

⁽¹⁾ INDICATOR

Care should be exercised to ensure inclusion of "N" symbol. Failure to do so may render User liable in the event that incorrect processing occurs as a result.



Notes for Detail Record

(2) TRANSACTIONS CODES

Code	Description
"13"	Externally initiated debit item
"50"	Externally initiated credit items with the exception of those items 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

(3) ACCOUNTS OF NON-RESIDENTS

Where withholding tax has been deducted, the appropriate indicator below should be used. This will override the normal indicator used in position 18.

Code	Description
"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

FILE TOTAL RECORD

Position	Length	Contents	Detail
1	1	"7" (SEVEN)	Record type
2-8	7	"999-999"	Bank/State/Branch number
9-20	12	BLANKS	Unused
21-30	10	RIGHT JUSTIFIED ZERO FILLED Show cents without decimal point	File net total amount
31-40	10	RIGHT JUSTIFIED ZERO FILLED Show cents without decimal point.	File credit total amount
41-50	10	RIGHT JUSTIFIED ZERO FILLED Show cents without decimal point.	File debit total amount
51-74	24	BLANKS	Unused
75-80	6	RIGHT JUSTIFIED ZERO FILLED	File total count of detail records (record type "1")
81-120	40	BLANKS	Unused



SAMPLE FILE

0	01CBA	COMPANY ABCD PTY LTD	301500EFT-PAYMENT 051206
1062-000 10001000	5300000010050	CLIENT COMPANY XYZ	INVOICE 123456 063-000100000000COMPANY ABCD P/L00000000
1063-000 10000000	1300000010050	COMMPANY ABCD PTY LTD	PAYMENT 063-000100000000COMPANY ABCD P/L00000000
7999-999	0000000000000000010050	0000000010050	000002