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# **Business Integrator Host to Host File Specifications**

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Throughout this document the user/reader is referred to as he/him. We mean this to include she/her equally.

**This Manual must be read in conjunction with the Electronic Banking Suite Terms and Conditions as well as the User Manual**

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## 1. OVERVIEW

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### 1.1. GENERAL

This document defines the transmission layouts for data moving between the Electronic Banking Suite User and Absa, via Host-to-Host and Electronic Mailbox.

### 1.2. TRANSMISSION

The contents of the transmission will include data for multiple services offered to the Electronic Banking Suite User by Absa.

The Absa Client Control Application, LD will access the data transmitted by the Electronic Banking Suite User, and all accepted data will be distributed to the service applications being accessed by the Electronic Banking Suite User. LD will in turn control and package data to be fetched by / sent to the Electronic Banking Suite User from the Absa service applications.

### 1.3. TECHNICAL

#### Transmission file names:

Electronic Banking Suite User to Absa: To be determined by Absa and the Electronic Banking Suite User and must not contain spaces.

Absa to Electronic Banking Suite User: REPLY.MMDDHHMMSS  
OUTPUT.MMDDHHMMSS

**Record Length:** 200 bytes including carriage return and line feed (Includes characters in Annexure 3)



## 2. OVERALL FILE LAYOUT

The following file layout has been devised to enable any service within Absa to transmit and receive data from the Electronic Banking Suite User, via the Host-to-Host link between the Electronic Banking Suite User and Absa, without affecting the existing Electronic Banking Suite User's use of the service.

As additional services are identified, the associated data can be added to the existing transmission types.

The identifiers allocated for immediate use or reserved for possible later use, can be seen in the following table:

Record Identifier	Service	DESCRIPTION	Usage (I / O)
		Transmission Header	
000		Transmission Header	I / O
		EFT - Existing BANKSERV Layout	
001		(corresponding to the BANKSERV service Header Record)	I
001		i.e. the BANKSERV "04" rec id - User Header record	I
001		i.e. the BANKSERV range of transactions / contra records	I
001		i.e. the BANKSERV "92" rec id - User Trailer Record	I
		PAAF - Existing Bankserv Layout	
020		(corresponding to the BANKSERV service Header Record)	I
020		i.e. the BANKSERV "04" rec id - User Header record	I
020		i.e. the BANKSERV range of transactions / contra records	I
020		i.e. the BANKSERV "92" rec id - User Trailer Record	I
		Account Holder Verification Layout	
030		Account Holder Verification - User Set Header Record	I / O
031		Account Holder Verification - Detail Transaction Record	I / O
039		Account Holder Verification - User Set Trailer Record	I / O
		Enhanced Deposit Identifier (VPI)	
070		(corresponding to the BANKSERV service Header Record)	I
070		i.e. the BANKSERV "06" rec id - VPI User Header record	I
071		VPI Standard Transaction record	I
072		VPI User Set Trailer Record	I
		RTC - Existing Bankserv Layout	
060		(corresponding to the BANKSERV service Header Record)	I
060		i.e. the BANKSERV "04" rec id - User Header record	I
060		i.e. the BANKSERV range of transactions / contra records	I
060		i.e. the BANKSERV "92" rec id - User Trailer Record	I
090		General Information	
090		TSM900 - Header Record	O
091		TSM900 - Branch Detail Record 1	O
092		TSM900 - Branch Detail Record 2	O
093		TSM900 - Account Number CDV Record 1	O
094		TSM900 - Account Number CDV Record 2	O
095		TSM900 - Account Number CDV Record 3	O
099		TSM900 - Trailer Record	O
		Cheque Release Update Layout	
100		Cheque Release Header	I / O
101		Cheque Release Transaction Detail	I
102		Cheque Release Transaction Rejections (from Cheque Release update)	O
109		Cheque Release Trailer	I / O
		Transmission Information Layout	
900		Transmission Status Record	O
901	000	Transmission Rejection Reason Code / Message	O
		Transaction Error Messages for BANKSERV Layout input	
900	001	BANKSERV User Set Status Record	O
901	001	BANKSERV User Set Rejection Reason Code / Message	O
903	001/020	BANKSERV Accepted Report Record	O
		Cheque Release Update Status	
900	100	Cheque Release Status Record	O
901	100	Cheque Release rejection reason Code / Message	O

Record Identifier	Service	DESCRIPTION	Usage ( I / O )
		Cheque Release Update Run Output	
902	100	Cheque Release Update Results Record (as supplied by Cheque Release Update system. Accepted no records / Rejected no records)	O
		Messaging Area	
998		General Messages (E.g. "L" transmission changed to "T" due to Control File service indicator or transmission indicator indicating that the data is test data)	I / O
		Transmission Trailer	
999		Transmission Trailer Record	I / O

## TABLE NOTES:

Usage "I" will be present in input transmissions i.e. data being transmitted from the Electronic Banking Suite User to Absa for processing.

Usage "O" will be present in output transmissions i.e. data being fetched by/transmitted to the Electronic Banking Suite User, from Absa.

### 3. LD AND ABSA SERVICE INFORMATION AND FILE LAYOUTS

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#### 3.1. TRANSMISSION/S

- Each TRANSMISSION must have a minimum of a Transmission Header Record and Transmission Trailer Record.
- Should a transmission be received with only a Transmission Header Record and Transmission Trailer Record in it, it will be accepted as a valid transmission. A message indicating that the transmission file was empty but accepted will be returned to the Electronic Banking Suite User.

#### 3.2. TRANSMISSION DATA

- **Record Identifiers**

These identifiers are used to identify the Absa service (e.g. a "set" of Cheque Release service data) which the Electronic Banking Suite User has selected to use via the Host-to-Host mechanism.

The record identifier ranges can be used in such a way that like data could be batched into the same identifier range, e.g. Record Identifier 001 - EFT Transactions.

The identifier range "900" - "903" will contain a service status record for each service and the error information pertaining to the individual transactions within that service.

- **General Information**

Unless specified, all filler/unused fields in the above record layouts are to contain spaces.

- **Record Status Indicator**

This indicator defines the data as being either "L" - Live data or "T" – Test data.

This functionality is important because once an Electronic Banking Suite User is "Live" across a Host-to-Host for a specific number of services; it is very difficult to run additional data in a "Test" mode e.g. testing a new User code within the EFT Direct Service.

The Electronic Banking Suite User can transmit both his "Live" and "Test" data in the same transmission or in separate transmissions, whichever suites him.

This indicator is present in each record within a transmission.

"Live data" will be accepted only once a satisfactory "Test data" run for a Electronic Banking Suite User, per service, has been completed.

Both the Electronic Banking Suite User and Absa must be satisfied with the results of the test runs before the service will be allowed to run as "Live".

Should the Electronic Banking Suite User change the status of the Record Status Identifier in their data from "Test" to "Live", without Absa setting a parameter authorising this change, the incoming data will be processed as "Test data" and not as "Live data".

A transmission status applies to the entire transmission data content, whereas the other record statuses apply to each services data.

The Record Status field can be used in the following combinations:

1.	Transmission status Data Processing Effect:	"L" None Transmission accepted, Transmission number updated, Report returned noting that there was no data in transmission
2.	Transmission status Data  Processing Effect	"L" "L" for at least 1 set and "T" for at least 1 set (i.e. a live transmission consisting of both Live and Test data) At least 1 set of data must be accepted for the transmission to be accepted. If all sets are rejected, transmission number will be rejected; transmission number will not be updated. If the transmission is accepted, transmission number will be updated
3.	Transmission status Data Processing Effect	"L" "T" for all data sets Transmission accepted, unless all sets are found to have errors
4.	Transmission status Data Processing Effect	"T" "L" The data will be treated as "Test data". The data will be processed through the data validation portion of the process. Transmission Number will not be updated.
5.	Transmission status Data Processing Effect	"T" "T" The data will be treated as "Test data". The data will be processed through the data validation portion of the process. Transmission Number will not be updated.

## 4. EFT GENERAL INFORMATION

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### 4.1. EFT-DIRECT DATA RECEIVED BY LD FROM A ELECTRONIC BANKING SUITE USER

Bankserv LAYOUT - INSTALLATION HEADER/TRAILER. In using the standard Bankserv record layout via LD, no Bankserv installation header or trailer will be required. The LD Transmission Header and Trailer records are used to fulfil the roles of those records.

EFT Direct data consists of two types of transactions:

- **Standard Transactions** (the Debit / Credit Transactions)
- **Contra Transaction** (this transaction is used to settle with the Electronic Banking Suite User for transactions processed, within a batch. This transaction is processed to the Electronic Banking Suite Users Nominated account on effective date)

The Nominated account must be an Absa current (cheque) account.

### 4.2. EFT-DIRECT TRANSACTION BATCH CONTENT

Absa strongly advises Electronic Banking Suite Users to split their User Set Batches (i.e. a number of transactions and the associated contra transaction) into separate internal and external transaction batches.

Internal transactions are defined as individual transactions whose homing accounts reside with Absa. External transactions are defined as individual transactions whose homing accounts reside with non-Absa financial institutions.

Although Absa does cater for "mixed" batches, such batches have to be processed in accordance with the cut-off times pertaining to external transactions. The internal transactions in such batches will be processed, but the extended cut-off times that Absa provides are then not applied to these transactions (i.e. the Electronic Banking Suite User loses the advantage of later acceptance of internal transactions).

It will also ensure less confusion and easier application specifications for the Electronic Banking Suite Users systems, regarding the cut-off times, processing days/dates, and processing times on effective date.

ABSA can display consolidated or unconsolidated PAAF transactions on your statement using single or multiple user sets per user code in an input file.

ABSA can ONLY display consolidated ONEDAYPAAF transactions on your statement using single user sets per user code in an input file.

### 4.3. EFT - LIMIT CHECKING

#### EFT DIRECT TRANSACTION ACTION DATE

The transaction will reflect on the Electronic Banking Suite User, customer's account on the action date.

#### EFT ITEM LIMIT CHECKING

Item Limits will be checked within the Absa EFT Service. Any transactions exceeding the item limit will be rejected and returned as an unpaid.

#### EFT AGGREGATE LIMIT CHECKING

Aggregate limits will be checked according to the rules pertaining to Bankserv's Seven Day Aggregate Limits.

#### 4.4. EFT-DIRECT DATA SENT BY LD TO ELECTRONIC BANKING SUITE USER

##### EFT UNPAID TRANSACTIONS

An Unpaid transaction is any Electronic Banking Suite User originated EFT-transaction (Debit or Credit) which for some valid reason, has been returned by the Homing institution. It is considered to be a **financial transaction**.

##### ITEMISED / CONSOLIDATED UNPAIDS OPTION

An option exists whereby the Electronic Banking Suite User can choose between either itemised or consolidated settlement to their nominated account.

The **Itemised settlement** option will result in each individual unpaid record being reflected on the account statement.

The **Consolidated settlement** option will result in one settlement transaction representing a consolidated amount per action date for that day's unpaid transactions.

Regardless of the option selected, the itemised unpaid transactions will also be transmitted to the Electronic Banking Suite User during the transmission for the day on which Absa received these transactions.

#### 4.5. REDIRECT TRANSACTION/S

**Note: - This transaction is not a financial transaction - it is for information purposes only and charged.**

The information regarding redirect EFT-transactions is transmitted back to the Electronic Banking Suite User with the daily Unpaid Transactions. They are provided as information records so that the Electronic Banking Suite User can make the necessary amendments to their EFT database.

Redirected items are those where the receiving Banking institution recognises that the homing bank account has been moved within the institution. This transaction is then "re-directed" to the new Homing Account.

To enable the Transaction originator to make the relevant account detail amendments, the receiving Bank issues a Redirect transaction against the transaction originator.

To ensure correct transaction processing, the transaction originator should follow up on the information supplied.

## 5. HOST-TO-HOST

The following file layouts are for Electronic Banking Suite Users which are using Host-To-Host. Users making use of Electronic Mailbox should refer to section 6 on page 149.

### 5.1. ASCII – FILE LAYOUT

#### 5.1.1. Transmission Detail

For each Transmission Header record (Record Identifier "000") there must be a Transmission Trailer record (Record Identifier "999").

##### 5.1.1.1 Transmission Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier TH-REC-ID	N	1	3	"000"	The value "000" identifies the record as a Transmission Header Record. This must be the first record in the transmission or else an Error Message: "Invalid Transmission record / Transmission record not found" will be issued.
Record Status TH-REC-STATUS	A	4	1	"T" or "L"	The status of the record: "T" – Test data, "L" - Live data Refer to the different combinations of transmission types and data content, in the General Comments section of this document.
Transmission Date TH-DATE	N	5	8		Date on which a transmission to/from the Electronic Banking Suite User took place. FORMAT: CCYYMMDD. Validation: Must be the day's date, on which the transmission is done. As the service is available 24 hours a day and the time on all systems are different LD will accept a file with Yesterday's date, Today's date or Tomorrow's date, e.g. where a Electronic Banking Suite User's system time is ahead of Absa's system time the Electronic Banking Suite User's date can be one day ahead of Absa's date or vice-versa.
Electronic Banking Suite User Code TH-CLIENT-CODE	N	13	5		Allocated by Absa on service application. Validation: Zeroes - For all data transmissions which originates within Absa, i.e. files sent to a Electronic Banking Suite User / fetched by a Electronic Banking Suite User. The allocated Electronic Banking Suite User Code for all data transmissions send by the Electronic Banking Suite User to Absa.
Electronic Banking Suite User Name TH-CLIENT-NAME	A	18	30		Allocated by Absa on service application. Is usually in accordance with the Electronic Banking Suite User's Company name.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Transmission Number TH-TRANSMISSION- NO	N	48	7		Identifies the transmission number so that duplication and lost transmissions can be identified. Is parameterised within the Absa system.  Validation: Must be equal to the last successful transmission number stored on the Absa parameter file + 1.  Exception: When it is a REPLY-file in respect of a REJECTED Electronic Banking Suite User file this field will be 0000000.
Destination TH-DESTINATION	N	55	5		Validation: Zeroes – For data from a Electronic Banking Suite User transmitted to Absa.  LD User Code - For all data transmissions which originates within Absa, being sent to a Electronic Banking Suite User / fetched by a Electronic Banking Suite User.
FILLER	A	60	119	Spaces	Filler – Not Used.
For LD User's use TH-FOR-USE OF-LD- USER	A	179	20	Spaces	For Electronic Banking Suite User's own use. The data in this field will be returned in the transmission Header of the Reply-file.
FILLER	A	199	1	Spaces	Filler - Not Used

#### 5.1.1.2 Transmission Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier TT-REC-ID	N	1	3	"999"	The value "999" identifies the record as a Transmission Trailer.
Data Set Status TT-REC-STATUS	A	4	1	"T" or "L"	The status of the record can be either: "L" - Live data, "T" - Test data.
Number of records in transmission TT-NO-OF-RECS	N	5	9		Total Number of Records in Transmission Validated: Against the validation program calculated total number of records within this transmission. This number includes the Header Record (000) and Trailer Record (999).
Filler	A	14	186	Spaces	Filler – Not Used.



### 5.1.2. EFT - File Layout

The standard Bankserv layout will be applicable in this portion if input data.

#### 5.1.2.1 User Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"001" or "020"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
Bankserv Record Identifier RCID110	N	5	2	"04"	It is the first record of a User Header Record. It is the first record of Bankserv EFT transactions. Should be the first record after a Transmission Header or a User Trailer record.
Bankserv User Code USCD110	A	7	4		Bankserv / Absa distribution User Code Validation: Against the registered Absa User Codes for the Electronic Banking Suite User.
Bankserv Creation date CR.DT110	N	11	6		Date Creation date. FORMAT: YYMMDD Validation: Can be Yesterday's, Today's or Tomorrow's date.
Bankserv Purge Date PGDT110	N	17	6		Equal to or later than the last action date of the transactions. Validation: Must be equal to or greater than the last action date of the Transactions for this User set.
First Action Date FADT110	N	23	6		Earliest transaction action date of a transaction (Dr/Cr) to be processed in this User Set. Validation: May not be less than today's date.
Last Action Date LADT110	N	29	6		Latest transaction action date of a transaction (Cr/Dr) to be processed in this User Set. Validation: Must be equal to or greater than the First Action Date.
First Sequence Number FSNO110	N	35	6		Sequentially assigned per Bankserv User Code per transmission date.
User Generation Number UGNO110	N	41	4		The User Generation Number must be equal to the last accepted User Generation Number + 1.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Type of Service TSRV110	A	45	10		The service under which these transactions are to be processed: CorpSDV: "CORPSSV", SDV: "SAMEDAY", 1 Day: "ONE DAY", 2 Day: "TWO DAY", Internal: "INTERNAL", Payment Against Available Balance: "BATCH". 1 Day PAAF: "ONEDAYAAF"  (Should ONEDAYPAAF be utilised - Only one user set per Business user code, per input file is allowed)
Accepted Report	A	55	1	Space	"Y" will trigger Accepted Report in the Reply File for EFT/PAAF User Sets
Account Type Correct	A	56	1	Space	"Y" will trigger the validation program to try and determine the correct Account Type for the Account Number and Bank Branch Code combination.
Filler	A	57	143	Spaces	Filler – Not Used.

### 5.1.2.2 Standard Transaction Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	1	3	"001" or "020"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier RCID120	N	5	2		Type of transaction: "10" - Direct Credit Transaction, "50" - Direct Debit transaction, Validation: Against above list.
User Branch USBR120	N	7	6		Bank Branch code of the Electronic Banking Suite User's nominated account. Validation: Against actual Absa Branch codes.
User Nominated Account UNAN120	N	13	11		Electronic Banking Suite User's Absa nominated account number Validation: Against the Absa lookup table (valid account file).
User Code USCD120	A	24	4		As per the User Header's Bankserv User Code Validation: Against the User Header's User Code.
User Sequence number USNO120	N	28	6		Must start with number equal to First Sequence number (in User Header) and thereafter incremented by 1.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Homing Branch HOB120	N	34	6		Homing account Branch number Validation: Against Bankserv list of Bank Branch Codes.
Homing Account Number HANO120	N	40	11		Homing Account Number Validation: Against Bankserv supplied CDV and account number Validation Rules.
Type of Account TFAC120	N	51	1		Identifies the homing account type "1" – Current Account, "2" – Savings Account, "3" – Transmission Account "4" – Bond Account, "6" – Subscription Share Account Validated: Against above list NB: "5" is NOT USED
Amount AMNT120	N	52	11		Monetary value of the Transaction Validation: Must be numeric.
Action Date ACDT120	N	63	6		Date on which transaction is to be actioned. Validation: Must be in within the range of the First Action Date and the Last Action Date in the User Header Record.
Entry Class ENCL120	N	69	2		Entry Class As per Annexure 4 Payment Against Available Balance is always "88" Validation: Against Bankserv allowed options
Tax Code TXCD120	N	71	1		Usually "0" Governed by Annexure 5
Filler	A	72	3		Filler – Not Used
User Reference USRF120	A	75	30		Pos. 01 -10: User's Abbreviated Name - Compulsory Pos. 11 - 30: For Electronic Banking Suite User's own use User reference Description of the transaction that must appear on the bank statement of the homing account. (For collections it is advisable to specify the contract /policy number in position 86-96 for mandate validation).
Homing Account Name HACN120	A	105	30		Homing Account Name Validation: Not to be left Blank
Non-standard Homing Account Number SAHR120	N	135	20		User for account numbers which cannot fit into the standard Homing Account number field e.g. Perm Account Numbers. Default value 20 zero's. Validation: According to the Bankserv CDV and account number rules.
Filler SANO120	A	155	16	Spaces	Default value.
Homing Institution HOIN120	N	171	2	"21"	"21" – Participating Banks Validated: Must be "21"
Filler	A	173	27	Spaces	Filler – Not Used.

### 5.1.2.3 Contra Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"001" or "020"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data, "T" - Test data.
Bankserv Record Identifier RCID130	N	5	2		Type of transaction as per Bankserv defined list "12" - Direct Credit Contra , "52" - Direct debit Contra, Validation: Against above list.
User Branch USBR130	N	7	6		Same as the User Branch on the transactions Records Validation: Against User Branch on all Transaction records.
User Nominated Account UNAN130	N	13	11		Same as Nominated Account on transaction records Validation: Against Nominated account on all Transaction records.
User Code USCD130	A	24	4		Same as User Code on User Header Record Validation: Against User Code on User Header record.
User Sequence Number USNO130	N	28	6		Validation: Applied to the sequence number on the transaction record.
Homing Branch HOB130	N	34	6		Same as the User Branch on this record Validation: Against the User Branch on this record
Homing Account Number HANO130	N	40	11		Same as the User Nominated Account Number on this record Validation: Against the User Nominated Account Number on this Record.
Type of Account TFAC130	N	51	1	"1"	"1" – Current Account , Validation: Must be "1".
Amount AMNT130	N	52	11		Total monetary value of all transactions within the User Set. Validation: Must be equal to the calculated total of the monetary value of all the preceding Standard Transactions in this User Set.
Action Date ACDT130	N	63	6		Action date of this transaction. Validation: Must be equal to the Action Date of the preceding Standard Transactions.
Entry class ENCL130	N	69	2	"10"	Validated: Must be "10".
Filler	A	71	4	"0000"	Validated: Must be Zeroes.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
User reference USRF130	A	75	30		Pos. 01 -10: Users Abbr. Name - Compulsory: Pos. 11 - 16: "CONTRA" - Compulsory: Pos. 17 - 30: For Electronic Banking Suite User's own use  Validation: Must contain the Bankserv specified minimum
Filler NACN130	A	105	30	Spaces	
Filler	A	135	61	Spaces	Filler – Not Used.

### 5.1.2.4 User Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"001" or "020"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier RCID150	N	5	2	"92"	Identifies the record to be a User Trailer Record.
User Code USCD150	A	7	4		Same as Bankserv User Code in User Header Record Validation: Against the Bankserv User Code on the User Header Record.
First Sequence Number FSNO150	N	11	6		Same as First Sequence Number on User Header Record Validation: Against First Sequence Number specified on the User Header Record.
Last Sequence Number LSNO150	N	17	6		Same as User Sequence number on preceding Contra record Validation: Against the User Sequence number on preceding Contra record.
First action Date FADT150	N	23	6		Same as First Action Date on the User Header record Validation: Against First Action Date specified on the User Header record.
Last action Date LADT150	N	29	6		Same as Last Action Date on the User Header record Validation: Against the Last Action Date specified on the User Header Record.
No Debit records NDRR150	N	35	6		Number of Debit records including the Credit contra record Validation: Against the calculated number of Debit records (include the Credit contra).
No Credit records NCRR150	N	41	6		Number of Credit records including the Debit contra record Validation: Against the calculated number of Credit records (including the Debit contra).
No contra records NCOR150	N	47	6		Number of contra records in the User Data set Validation: Against the calculated number of contra records.
Total Debit Value TDRV150	N	53	12		Total value of Debit transactions including the Credit contra. Validation: Against the calculated total value of Debit transactions (including the Credit contra value).

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Total Credit Value TCRV150	N	65	12		Total value of Credit transactions including the Debit contra. Validation: Against the calculated total value of Credit Transactions (including the Debit contra value).
Hash Total of Homing Account Numbers HTHA150	N	77	12		Running total of all homing account numbers. Because overflow conditions are not treated in the same way by all makes of hardware, it is recommended that Electronic Banking Suite users generate the hash total in an 18-digit field in working storage and then move the twelve least significant digits from there into this field of the User Trailer Record.  <b>Note:</b> The formula for addition routine is: Field 9 of Standard Transaction Record (11digits) plus Field 18 of Standard Transaction Record (11 least significant digits) plus Field 9 of Contra Record (11 digits)  Validation: Against the calculated hash total as explained above.
Filler	A	89	111	Spaces	Filler – Not Used.

### 5.1.3. NAEDO – File Layout

The standard Bankserv layout will be applicable in this portion if input data.

#### 5.1.3.1 User Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"050"	The Record Identifier identifies the LD service: "050" EFT NAEDO Transactions
Data Set Status	A	4	1	"L" or "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
Bankserv Record Identifier	N	5	2	"04"	It is the first record of a User Set. Should be the first record after a Transmission Header or a User Trailer Record.
Bankserv User Code	A	7	4		Bankserv / Absa User Code Validation: Against the registered Absa User Codes for the Link Direct User.
Bankserv Creation date	N	11	6		Creation Date. FORMAT: YYMMDD Validation: Can be Yesterday's, Today's or Tomorrow's date.
Bankserv Purge Date	N	17	6		Equal to or greater than Last Action Date. FORMAT : YYMMDD
First Action Date	N	23	6		Earliest transaction action date of a transaction to be processed in this User Set. FORMAT : YYMMDD Validation: May not be less than tomorrow's date. NAEDO Recalls: First Action Date of Recall Transactions. Can be in the past.
Last Action Date	N	29	6		Latest transaction action date of a transaction to be processed in this User Set. FORMAT : YYMMDD Validation: Must be equal to or greater than First Action Date. NAEDO Recalls: Last Action Date of Recall Transactions. Must be equal or greater than First Action Date. Can be in the past.
First Sequence Number	N	35	6		Sequentially assigned per Bankserv User Code per transmission date. Start at 000001 each day and + 1 for subsequent files submitted that day. NAEDO RECALLS : ZERO
User Generation Number	N	41	4		The User Generation Number must be equal to the last accepted User Generation Number + 1.



FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Type of Service	A	45	10		NAEDOS Tracking Service : No Tracking = "NO TRACKbb" 01 Day Tracking = "01D TRACKb" 02 Day Tracking = "02D TRACKb" 03 Day Tracking = "03D TRACKb" 04 Day Tracking = "04D TRACKb" 05 Day Tracking = "05D TRACKb" 06 Day Tracking = "06D TRACKb" 07 Day Tracking = "07D TRACKb" 08 Day Tracking = "08D TRACKb" 09 Day Tracking = "09D TRACKb" 10 Day Tracking = "10D TRACKb" 14 Day Tracking = "14D TRACKb" 21 Day Tracking = "21D TRACKb" 32 Day Tracking = "32D TRACKb" NAEDO Recalls = "NADRCLbbbb" where "b" = SPACE
Accepted Report	A	55	1	Space	"Y" will trigger Accepted Report in the Reply File
Account Type Correct	A	56	1	Space	"Y" will trigger the validation program to try and determine the correct Account Type for the Account Number and Bank Branch Code combination.
Filler	A	57	143	Spaces	Filler – Not Used.

### 5.1.3.2 Standard Transaction Record – NAEDO Request / NAEDO Recall

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	1	3	"050"	The Record Identifier identifies the LD Service: "050" EFT NAEDOS
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier	N	5	2		Type of transaction: "55" – NAEDO Request Transaction "90" – NAEDO Recall Transaction Validation: Against above values
Originating Branch	N	7	6		Bank Branch code of the Link Direct User's nominated account. Validation: Against captured Nominated Account Branch Code.
Originating Account Number	N	13	11		Link Direct User's Absa nominated account number Validation: Against captured Nominated Account.
User Code	A	24	4		As per the User Header's Bankserv User Code Validation: Against Bankserv User Code in the User Header Record.
Sequence Number	N	28	6		User Sequence Number of first transaction must be equal to First Sequence number in User Header Record and thereafter incremented by 1. NAEDO Recall Transaction : Must be ZERO
Homing Branch	N	34	6		Homing Account Branch Code – Payer's Bank Branch Code Validation: Against Bankserv list of Bank Branch Codes.
Homing Account Number	N	40	11		Homing Account Number – Payer's Account Number Validation: Against Bankserv supplied CDV and Account Number Validation Rules.
Homing Account Type	N	51	1		Identifies the type of homing account : "1" – Current Account, "2" – Savings Account, "3" – Transmission Account "4" – Bond Account, "6" – Subscription Share Account Validated: Against above list NB: "5" is NOT USED.
Instalment Amount	N	52	11		Monetary value of the Transaction. Two decimal implied. Validation: Must be numeric must not exceed captured Item Limit. <b>Maximum value = R 30000.00</b>

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Action Date	N	63	6		Date on which transaction will be actioned. Validation: Must be within the range of the First Action Date and the Last Action Date in the User Header Record. FORMAT : YYMMDD NAEDO Recall: Action Date of Original transaction to be recalled.
Entry Class	N	69	2		NAEDO Request Transactions : 12 = No Tracking 13 = One Day Tracking 01 = Two Day Tracking 14 = Three Day Tracking 02 = Four Day Tracking 03 = Five Day Tracking 04 = Six Day Tracking 15 = Seven Day Tracking 05 = Eight Day Tracking 06 = Nine Day Tracking 07 = Ten Day Tracking 16 = Fourteen Day Tracking 17 = Twenty-One Day Tracking 18 = Thirty-Two day Tracking The Entry Class must correspond to the Type of Service in User Header Record NAEDO Recalls: Entry Class must be that of the transaction being recalled.
Tax Code	N	71	1		Usually "0" Governed by Annexure 5
Filler	A	72	3	Spaces	Filler – Not Used
User Reference	A	75	10		Reference to appear on bank statement of the homing account. First two characters to be registered with Bankserv
Contract Reference	A	85	14		Contract or Policy Reference.
Cycle Date	N	99	06		Cycle Date = Action Date. Format = YYMMDD. Along with Contract Reference forms unique identifier for transaction. For NAEDO Recalls: Must be equal to that of the transaction being recalled. Validation: This must be unique for every transaction.
Homing Account Name	A	105	30		Homing Account Name Validation: Not to be left Blank
Non-Standard Homing Account Number	N	135	20	ZERO	Always ZERO.
Filler	A	155	16	Spaces	Default value.
Homing Institution	N	171	2	"21"	"21" – Participating Banks Validated: Must be "21"
Filler	A	173	06	Spaces	Filler – Not Used.
Effective Action Date	N	179	06		Will be inserted by NAEDOS – Format : YYMMDD
Filler	A	185	15	Spaces	Filler – Not Used.

### 5.1.3.3 User Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"050"	The Record Identifier identifies the LD service: "050" EFT NAEDOS
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier	N	5	2	"92"	Identifies the record to be a User Trailer Record.
User Code	A	7	4		Same as Bankserv User Code in User Header Record Validation: Against the Bankserv User Code on the User Header Record.
First Sequence Number	N	11	6		Same as First Sequence Number on User Header Record Validation: Against First Sequence Number specified on the User Header Record. NEADO Recalls: Always ZERO.
Last Sequence Number	N	17	6		Same as User Sequence number on preceding Contra record Validation: Against the User Sequence number on preceding Contra record.  Request transaction: Same as the Sequence Number of the Request Transaction preceding this User Trailer Record. Validation: Against the User Sequence number of the preceding Request Transaction.  NEADO Recalls: Always ZERO.
First Action Date	N	23	6		Same as First Action Date on the User Header record. FORMAT : YYMMDD Validation: Against First Action Date specified on the User Header record.
Last Action Date	N	29	6		Same as Last Action Date in the User Header record. FORMAT : YYMMDD Validation: Against the Last Action Date in the User Header Record.
No Debit Records	N	35	6		EFT NAEDO Request / NAEDO Recalls : Number of Request / Recall Records. Validation: Against the calculated number of Request / Recall transactions.
No Credit Records	N	41	6		ZERO – NAEDO only Debit Transactions
No Contra Records	N	47	6		ZERO – NAEDO does not have a Contra Record
Total Debit Value	N	53	12		EFT NAEDO Request / NAEDO Recalls Total value of Request / Recall Transactions. Validation : Against the calculated value of the Request Transactions / Recall Transactions

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Total Credit Value	N	65	12		ZERO – NAEDO only Debit Transactions.
Hash Total of Homing Account Numbers	N	77	12		Running total of all homing account numbers. Because overflow conditions are not treated in the same way by all makes of hardware, it is recommended that Link Direct users generate the hash total in an 18-digit field in working storage and then move the twelve least significant digits from there into this field of the User Trailer Record.  Total Value of field 9 (Homing Account Number) of the Standard Transaction Record.
Filler	A	89	111	Spaces	Filler – Not Used.

### 5.1.4. Output – EFT File Layout

NB: Only characters as per Annexure 3 may be used.

#### 5.1.4.1 Output File - User Code Set Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFF SET	LENGTH	FIX VAL	DESCRIPTION
DUH-REC-ID	N	1	3	"010"	The value "010" identifies the record as an User Code Set Header Every User Code Set header must be followed by transaction sets (Record Identifier "011" - "018") and then by a User Code Set Trailer Record Identifier "019". Validated: Must be "010". Will be checked to be in agreement with the rules defined in the description above, i.e. a Header record must have an associated trailer record.
Data Set Status DUH-REC-STATUS	A	4	1	"L" OR "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data.
User Code DUH-BANKSERV- USER-CODE	A	5	4		User Code: For files being referenced here which had both Absa and External transactions on them, the User Code will be the Bankserv User code registered at Bankserv for the Electronic Banking Suite User. For files being referenced here which had only Absa transactions in them, this will be an Absa Distribution User Code (it will not have been registered at Bankserv). Validated: As defined above, the internal user codes and Bankserv User Codes will be validated.
Bankserv Generation Number DUH-BANKSERV- GEN	N	9	7		Will be equal to the last Bankserv Generation Number sent to the Electronic Banking Suite User + 1.
Bankserv Service DUH-BANKSERV- SERVICE	N	16	2		Electronic Banking Suite Services Validated: 01 – SDV, 02 – 1 Day 03 – 2 Day, 08 – CORP SDV 09 – Payment Against Available Funds.
FILLER	A	18	182	Spaces	Filler – Not Used.

### 5.1.4.2 Unpaid - Set Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DSH-REC-ID	N	1	3	"011"	The value "011" identifies the record as an Unpaid Set Header Record. Every Set header must be followed by: Transaction records (Record Identifier "012" and "013") and then a Set Trailer (Record Identifier "014").
Data Set Status DSH-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the set; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv User Code DSH-BANKSERV- USER-CODE	A	5	4		Bankserv User Code must be registered to the Electronic Banking Suite User.
Electronic Banking Suite User's Nominated Account's Branch Code DSH-NOM- BRANCH	N	9	6		The Branch code for the Electronic Banking Suite User's nominated account
Electronic Banking Suite User's Nominated Account Number DSH-NOM- ACCOUNT	N	15	16		The Electronic Banking Suite User's Nominated Account for the User Code Set.
Electronic Banking Suite User's Nominated Account Type DSH-NOM-ACC- TYPE	N	31	2		For External transactions this will have to indicate a Current Account ie "01". For files consisting of Absa transactions only, this can indicate one of the following account types: "01" - Current Account, "02" - Savings Account
Action Date for Data Set DSH-ACTION-DATE	N	33	8		The Action Date of transactions in the User Code Data Set. FORMAT: CCYYMMDD
FILLER	A	41	159	Spaces	Filler – Not Used.

### 5.1.4.3 Unpaid - Transaction Debit and/or Credit

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DUD-REC-ID	N	1	3	"013"	The value "013" identifies the record as an Unpaid Debit / Credit Transaction Record.
Data Set Status DUD-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the transaction; It has only two possible values: "L" – Live data "T" – Test data.
Transaction Type DUD-TRAN-TYPE	N	5	2	"50" or "10"	Transaction type "50" – Debit transaction, "10" – Credit transaction
Transmission Date DUD-TRANSM- DATE	N	7	8		The date on which the Electronic Banking Suite User transmitted the transaction to Absa. Format: CCYYMMDD
Original Sequence No DUD-ORIG-SEQ- NO	N	15	6		Original Sequence Number as supplied by the Electronic Banking Suite User on the original Transaction.
Homing Branch Code DUD-HOMING- BRANCH	N	21	6		Bank Branch Code of the Homing Account.
Homing Account Number DUD-HOMING- ACCOUNT	N	27	16		Homing Account Number
Amount DUD-AMOUNT	N	43	11		Amount
User Reference DUD-USER- REFERENCE	A	54	30		Taken from the User reference of the original transaction.
Rejection Reason DUD-REJECTION- REASON	N	84	3		Rejection Reason - Reason why the transaction Unpay. See Annexure 6.
Rejection Qualifier DUD-REJECTION- QUALIFIER	N	87	5		Qualifier that further explain the Rejection Reason.
Distribution Sequence No DUD-DIST-SEQ-NO	N	92	6		Sequence Number as supplied by Distribution on the original Transaction.
FILLER	A	98	16	Spaces	Filler – Not Used.
Homing Account Name DUD-HOMING- ACCOUNT-NAME	A	114	30		Name of the Homing Account - taken from the original transaction received from the LD User.
FILLER	A	144	56	Spaces	Filler – Not Used.



#### 5.1.4.4 Unpaid - Set Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DST-REC-ID	N	1	3	"014"	The value "014" identifies the record as an Unpaid Set Trailer Record.
Data Set Status DST-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the transaction; It has only two possible values: "L" - Live data "T" - Test data.
Number of Debit Records DST-NO-DR-RECS	N	5	9		Total Number of debit records within the User Code Set.
Number of Credit Records DST-NO-CR-RECS	N	14	9		Total Number of credit records within the User Code Set.
Homing Account Hash Total DST-HOM-ACC-HASH	N	23	18		Total of all Homing Account Number
Debit Amount Hash Total DST-DR-AMOUNT-HASH	N	41	14		Total value of all Debit Transactions
Credit Amount Hash Total DST-CR-AMOUNT-HASH	N	55	14		Total Value of all Credit Transactions
FILLER	A	69	131	Spaces	Filler – Not Used.

#### 5.1.4.5 Redirects - Set Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DRH-REC-ID	N	1	3	"016"	The value "016" identifies the record as a Redirect Set Header Record. Every Redirect Set header must be followed by: Redirect records (Record Identifier "017") and then a Redirect Set Trailer (Record Identifier "018").
Data Set Status DRH-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Bankserv User Code DRH-BANKSERV-USER-CODE	A	5	4		For files being referenced here which had both Absa and External transactions on them, the User Code will be the Bankserv User code registered at Bankserv for the Electronic Banking Suite User.

Electronic Banking Suite User's Nominated Account Branch DRH-NOM-BRANCH	N	9	6		The Branch code for the Electronic Banking Suite User's nominated account
Electronic Banking Suite User's Nominated Account Number DRH-NOM-ACCOUNT	N	15	16		The Electronic Banking Suite User's Nominated Account for the User Code Set.
Electronic Banking Suite User's Nominated Account Type DRH-NOM-ACC-TYPE	N.	31	2		Must be "01" Current Account.
Action Date for Data Set DRH-ACTION-DATE	N.	33	8		The Action Date of the transactions in the Redirect User Set. FORMAT: CCYYMMDD
FILLER	A	41	159	Spaces	Filler – Not Used.

#### 5.1.4.6 Redirects - Distribution Transaction Debits and/or Credits

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DRD-REC-ID	N	1	3	"017"	The value "017" identifies the record as a Redirect Debit / Credit Transaction Record.
Data Set Status DRD-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Transaction Type DSD-TRAN-TYPE	N	5	2	"50" or "10"	Transaction type "50" – Debit transaction "10" - Credit transaction.
Transmission Date DRD-TRANSM-DATE	N	7	8		The date on which the Electronic Banking Suite User transmitted the transaction to Absa. Format: CCYYMMDD
Original Sequence No DRD-ORIG-SEQ-NO	N	15	6		Original Sequence Number as supplied by the Electronic Banking Suite User on the original transaction.
Homing Branch Code DRD-HOMING-BRANCH	N	21	6		Homing Account Branch Code
Homing Account Number DRD-HOMING-ACCOUNT	N	27	16		Homing Account Number

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Amount DRD-AMOUNT	N	43	11		Amount
User Reference DRD-USER-REFERENCE	A	54	30		Taken from the User Reference of the original transaction.
Redirect New Homing Branch DRD-NEW-HOM-BRANCH	N	84	6		New Homing Account Bank Branch Code.
Redirect New Homing Account Number DRD-NEW-HOM-ACCOUNT	N	90	16		New Homing Account Number.
Redirect New Homing Account Type DRD-NEW-HOM-ACC-TYPE	N	106	2		New Homing Account Type
Distribution Sequence No DRD-DIST-SEQ-NO	N	108	6		Sequence Number as supplied by Distribution on the original Transaction.
Homing Account Name DRD-HOMING-ACCOUNT-NAME	A	114	30		Name of the Homing Account - taken from the original transaction received from the LD User.
FILLER	A	144	56	Spaces	Filler – Not Used.

#### 5.1.4.7 Redirects - Set Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DRT-REC-ID	N	1	3	"018"	The value "018" identifies the record as a Redirect Set Trailer Record.
Data Set Status DRT-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Number of Debit Records DRT-NO-DR-RECS	N	5	9		Total Number of debit records within the User Set.
Number of Credit Records DRT-NO-CR.-RECS	N	14	9		Total Number of Credit records within the User Set.
Homing Account Hash Total DRT-HOM-ACC-HASH	N	23	18		Total of all Homing Account Numbers

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Debit Amount Hash Total DRT-DR-AMOUNT-HASH	N	41	14		Total value of all debit transactions.
Credit Amount Hash Total DRT-CR-AMOUNT-HASH	N	55	14		Total value of all credit transactions.
FILLER	A	69	131	Spaces	Filler – Not Used.

#### 5.1.4.8 Output File - User Code Set Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DUT-REC-ID	N	1	3	"019"	The value "019" identifies the record as a User Code Trailer Record.
Data Set Status DUT-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Number of Debit Records DUT-NO-DR-RECS	N	5	9		Total Number of debit records within the User Code Set.
Number of Credit Records DUT-NO-CR.-RECS	N	14	9		Total Number of Credit records within the User Code Set.
Homing Account Hash Total DUT-HOM-ACC-HASH	N	23	18		Total of all Homing Account numbers in User Set.
Debit Amount Hash Total DUT-DR-AMOUNT-HASH	N	41	14		Total value of all debit transactions in User Set
Credit Amount Hash Total DUT-CR.-AMOUNT-HASH	N	55	14		Total value of all credit transactions in User Set
FILLER	A	69	131	Spaces	Filler – Not Used.

## 5.1.5. Output – NAEDO File Layout

### 5.1.5.1 NAEDO - Output User Code Set Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFF SET	LENGTH	FIX VAL	DESCRIPTION
NAEDO User Code Set Header Record Identifier	N	1	3	"050"	The value "050" identifies the record as a NAEDO User Code Set Header Record. Every NAEDO User Code Set header must be followed by one or more transaction sets (Record Identifier "051"- "053") and then by a NAEDO User Code Set Trailer Record - Identifier "059"). Validated: Must have an associated NAEDO User Code Set Trailer Record.
Data Set Status	A	4	1	"L" OR "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv User Code	A	5	4		User Code: For files being referenced here which had both Absa and External transactions on them, the User Code will be the Bankserv User code registered for the Link Direct User.  Validated: As defined above, the internal user codes and Bankserv User Codes will be validated.
Bankserv User code Generation Number	N	9	7		Will be equal to the last Bankserv Generation Number sent to the Link Direct User + 1.
NAEDO Service	N	16	2		Registered NAEDO Service Validated: 12 = No Tracking 13 = One Day Tracking 01 = Two Day Tracking 14 = Three Day Tracking 02 = Four Day Tracking 03 = Five Day Tracking 04 = Six Day Tracking 15 = Seven Day Tracking 05 = Eight Day Tracking 06 = Nine Day Tracking 07 = Ten Day Tracking 16 = Fourteen Day Tracking 17 = Twenty-One Day Tracking 18 = Thirty-Two day Tracking
Filler	A	18	182	Spaces	Filler – Not Used.

### 5.1.5.2 NAEDO - Output User Code Set Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks. **Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
NAEDO User Code Set Trailer Record Identifier	N	1	3	"059"	The value "059" identifies the record as a NAEDO User Code Set Trailer Record.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Number of NAEDO Request / Recall Records	N	5	9		Total Number of NAEDO Request / Recall records within the User Code Set.
Filler	N	14	9	Zero	ZERO
Homing Account Hash Total	N	23	18		Total of all Homing Account numbers in User Code Set.
Debit Amount Hash Total	N	41	14		Total value of all NAEDO Request / Recall transactions in User Set
Filler	N	55	14	Zero	ZERO
Filler	A	69	131	Spaces	Filler – Not Used.

### 5.1.5.3 NAEDO – Output User Set

The first NAEDO Output Set Header Record must be preceded by a **NAEDO Output User Code Set Header Record (Record Identifier = 050)**.

### 5.1.5.4 NAEDO - Output Set Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks. **Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
NAEDO Output Set Header Record Identifier	N	1	3	"051"	The value "051" identifies the record as NAEDO Output Set Header Record. Every Set header must be followed by one or more NAEDO Output Transaction records (Record Identifier "052") and then a NAEDO User Set Trailer Record (Record Identifier "058").
Data Set Status	A	4	1	"L" or "T"	Determines the status of the set; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv User Code	A	5	4		Bankserv User Code must be registered to the Link Direct User.
Link Direct User's Nominated Account's Branch Code	N	9	6		The Branch code for the Link Direct User's Nominated Account
Link Direct User's Nominated Account Number	N	15	16		The Link Direct User's Nominated Account for the User Set.
Link Direct User's Nominated Account Type	N	31	2	"01"	"01" - Current Account
Action Date for User Code Data Set	N	33	8		The Action Date of transactions in the User Code Data Set. FORMAT: CCYYMMDD
Filler	A	41	159	Spaces	Filler – Not Used.

### 5.1.5.5 NAEDO - Output Request Response Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks. **Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
NAEDO Output Record Identifier	N	1	3	"052"	The value "052" identifies the record as a NAEDO Output Transaction Record
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier	N	5	2		"65" – NAEDO Request Response Record
Original Originating Branch Code	N	7	6		Bank Branch Code of the Link Direct User's Nominated Account.
Original Originating Account Number	N	13	11		Link Direct User's Absa nominated account number
Original User Code	A	24	4		Original Bankserv User Code
Original Transaction Sequence Number	N	28	6		Transaction Sequence Number of original transaction.
Original Originating Branch	N	34	6		Original Beneficiary Branch.
Original Originating Account Number	N	40	11		Original Beneficiary Account Number
Original Homing Account Type	N	51	1		Identifies the homing account type "1" – Current Account, "2" – Savings Account, "3" – Transmission Account "4" – Bond Account, "6" – Subscription Share Account
Original Instalment Amount	N	52	11		Amount to be debited on this transaction – 2 decimal points implied. Maximum value = R 30000.00
Original Action Date	N	63	6		Debit Date.
Original Entry Class	N	69	2		NAEDO Transactions : 12 = No Tracking 13 = One Day Tracking 01 = Two Day Tracking 14 = Three Day Tracking 02 = Four Day Tracking 03 = Five Day Tracking 04 = Six Day Tracking 15 = Seven Day Tracking 05 = Eight Day Tracking 06 = Nine Day Tracking 07 = Ten Day Tracking 16 = Fourteen Day Tracking 17 = Twenty-One Day Tracking 18 = Thirty-Two day Tracking
Original Tax Code	N	71	1		Usually "0" Governed by Annexure 5



FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Response Code	A	72	2		See Appendix -8
Filler	A	74	1	SPACE	Value SPACE
User Reference	A	75	10		Reference to appear on bank statement of the homing account. First two characters to be registered with Bankserv
Contract Reference	A	85	14		Contract or Policy Reference.
Cycle Date	N	99	06		Cycle Date = Action Date. Format = YYMMDD. Along with Contract Reference forms unique identifier for transaction.
Homing Account Name	A	105	30		Homing Account Holder's Name
Original Homing Branch	N	135	06		Payer's Branch
Original Homing Account Number	N	141	11		Payer's Account Number
Filler	N	152	18	ZEROS	ZEROS
Filler	A	170	01	SPACE	SPACE
Original Homing Institution	N	171	02	"21"	"21" – Participating Banks
New Sequence Number	N	173	06		New Transaction Sequence Number
Effective Action Date	N	179	06		Must be the Original Effective Action Date. Must be processing date or previous date if processing date is Monday or day after public holiday. Format: YYMMDD.
Filler	A	185	15	Spaces	Filler – Not Used.

### 5.1.5.6 NAEDO – Response Recall Transaction Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks. **Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
NAEDO Output Record Identifier	N	1	3	"052"	The value "052" identifies the record as a NAEDO Output Transaction Record
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier	N	5	2		"90" – NAEDO Recall Response Record
Original Originating Branch Code	N	7	6		Bank Branch Code of the Link Direct User's Nominated Account.
Original Originating Account Number	N	13	11		Link Direct User's Absa nominated account number
Original User Code	A	24	4		Original Bankserv User Code
Original Transaction Sequence Number	N	28	6	ZEROS	ZEROES
Original Homing Branch	N	34	6		Payer's Branch.
Original Homing Account Number	N	40	11		Payer's Account Number
Original Homing Account Type	N	51	1		Identifies the homing account type "1" – Current Account, "2" – Savings Account, "3" – Transmission Account "4" – Bond Account, "6" – Subscription Share Account
Original Instalment Amount	N	52	11		Amount to be debited on this transaction – 2 decimal points implied. Maximum value = R 30000.00
Original Action Date	N	63	6		Debit Date. Format : YYMMDD
Original Entry Class	N	69	2		NAEDO Transactions : 12 = No Tracking 13 = One Day Tracking 01 = Two Day Tracking 14 = Three Day Tracking 02 = Four Day Tracking 03 = Five Day Tracking 04 = Six Day Tracking 15 = Seven Day Tracking 05 = Eight Day Tracking 06 = Nine Day Tracking 07 = Ten Day Tracking 16 = Fourteen Day Tracking 17 = Twenty-One Day Tracking 18 = Thirty-Two day Tracking
Original Tax Code	N	71	1		Usually "0" Governed by Annexure 5

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Response Code	A	72	2		Successful Recall = E8 Unsuccessful Recall = E9
Filler	A	74	1	SPACE	Value SPACE
User Reference	A	75	10		Original User Reference
Contract Reference	A	85	14		Original Contract or Policy Reference.
Cycle Date	N	99	06		Cycle Date = Action Date. Format = YYMMDD. Along with Contract Reference forms unique identifier for transaction.
Homing Account Name	A	105	30		Homing Account Holder's Name
Non-Standard Homing Account Number	N	135	20	Zeroes	ZEROES
Filler	A	155	16	SPACES	SPACES
Original Homing Institution	N	171	02	"21"	"21" – Participating Banks
Filler	A	173	27	Spaces	Filler – Not Used.

### 5.1.5.7 NAEDO – Dispute Transaction Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks. **Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
NAEDO Output Record Identifier	N	1	03	"052"	The value "052" identifies the record as a NAEDO Output Transaction Record
Data Set Status	A	4	01	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier	N	5	02		"35" – Dispute Record
Original Originating Branch Code	N	7	06		Bank Branch Code of the Link Direct User's Nominated Account.
Original Originating Account Number	N	13	11		Link Direct User's Absa nominated account number
Original User Code	A	24	04		Original Bankserv User Code
Original Transaction Sequence number	N	28	06		Transaction Sequence Number of original transaction in the Input File.
Original Originating Branch Code	N	34	06		Bank Branch Code of the Link Direct User's Nominated Account.
Original Originating Account Number	N	40	11		Link Direct User's Absa nominated account number
Original Homing Account Type	N	51	01		Identifies the homing account type "1" – Current Account, "2" – Savings Account, "3" – Transmission Account "4" – Bond Account, "6" – Subscription Share Account
Original Amount	N	52	11		Amount to be debited on this transaction – 2 decimal points implied. NAEDO : Maximum value = R 30000.00
Original Action Date	N	63	06		Date on which transaction is to be actioned.
Original Entry Class	N	69	02		NAEDO Transactions : 12 = No Tracking 13 = One Day Tracking 01 = Two Day Tracking 14 = Three Day Tracking 02 = Four Day Tracking 03 = Five Day Tracking 04 = Six Day Tracking 15 = Seven Day Tracking 05 = Eight Day Tracking 06 = Nine Day Tracking 07 = Ten Day Tracking 16 = Fourteen Day Tracking 17 = Twenty-One Day Tracking 18 = Thirty-Two day Tracking NB : NAEDO Entry Class must correspond to Type of Service in User Header Record

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Original Tax Code	N	71	01		Usually "0" Governed by Annexure 5
Response Code	A	72	02		See Appendix -8
Filler	A	74	01		Value SPACE
User Reference	A	75	10		Reference to appear on bank statement of the homing account. First two characters to be registered with Bankserv
Contract Reference	A	85	14		Contract or Policy Reference.
Cycle Date	N	99	06		Cycle Date = Action Date. Format = YYMMDD. Along with Contract Reference forms unique identifier for transaction.
Homing Account Name	A	105	30		Homing Account Holder's Name
Original Homing Branch	N	135	6		Payer's Bank Branch Code.
Original Homing Account Number	N	141	11		Payer's Account Number
Filler	N	152	18	ZERO	Value ZERO.
Filler	A	170	01	SPACE	Value SPACE
Original Homing Institution	N	171	02	"21"	"21" – Participating Banks
New Sequence Number	N	173	06		Transaction Sequence Number as supplied by the issuing bank.
Effective Action Date	N	179	06		Will be the processing date. Format: YYMMDD.
Filler	A	185	15	Spaces	Filler – Not Used.

### 5.1.5.8 NAEDO – Homeback Transaction Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks. **Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
NAEDO Input Response Set Header Record	N	1	03	"052"	The value "052" identifies the record as a NAEDO Output Transaction Record
Data Set Status	A	4	01	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier	N	5	02		"65" – Homeback Transaction Record
Original Originating Branch Code	N	7	06		Bank Branch Code of the Link Direct User's Nominated Account.
Original Originating Account Number	N	13	11		Link Direct User's Absa nominated account number
Original User Code	A	24	04		Original Bankserv User Code
Original Transaction Sequence number	N	28	06		Transaction Sequence Number of original transaction in the Input File.
Original Originating Branch Code	N	34	06		Bank Branch Code of the Link Direct User's Nominated Account.
Original Originating Account Number	N	40	11		Link Direct User's Absa nominated account number
Original Homing Account Type	N	51	01		Identifies the homing account type "1" – Current Account, "2" – Savings Account, "3" – Transmission Account "4" – Bond Account, "6" – Subscription Share Account
Original Amount	N	52	11		Amount to be debited on this transaction – 2 decimal points implied. NAEDO : Maximum value = R 30000.00
Original Action Date	N	63	06		Debit Date Format : YYMMDD
Original Entry Class	N	69	02		NAEDO Transactions : 12 = No Tracking 13 = One Day Tracking 01 = Two Day Tracking 14 = Three Day Tracking 02 = Four Day Tracking 03 = Five Day Tracking 04 = Six Day Tracking 15 = Seven Day Tracking 05 = Eight Day Tracking 06 = Nine Day Tracking 07 = Ten Day Tracking 16 = Fourteen Day Tracking 17 = Twenty-One Day Tracking 18 = Thirty-Two day Tracking
Original Tax Code	N	71	01		Usually "0" Governed by Annexure 5

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Response Code	A	72	02		Will Contain "F0"
Filler	A	74	01		Value SPACE
User Reference	A	75	10		Reference to appear on bank statement of the homing account.
Contract Reference	A	85	14		Contract or Policy Reference.
Cycle Date	N	99	06		Cycle Date = Action Date. Format = YYMMDD. Along with Contract Reference forms unique identifier for transaction.
Homing Account Name	A	105	30		Homing Account Holder's Name
Original Homing Branch	N	135	6		Payer's Bank Branch Code.
Original Homing Account Number	N	141	11		Payer's Account Number
Filler	N	152	18	ZERO	Value ZERO.
Filler	A	170	01	SPACE	Value SPACE
Original Homing Institution	N	171	02	"21"	"21" – Participating Banks
New Sequence Number	N	173	06		Will contain ZEROES.
Effective Action Date	N	179	06		Will be the processing date. Format: YYMMDD.
Filler	A	185	15	Spaces	Filler – Not Used.

### 5.1.5.9 NAEDO - Output Set Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks. **Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"053"	The value "053" identifies the record as NAEDO Output Set Trailer Record.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the transaction; It has only two possible values: "L" - Live data "T" - Test data.
Number of Debit Records	N	5	9		Total Number of debit records within the User Set.
Filler	N	14	9	ZERO	Default value = ZERO
Homing Account Hash Total	N	23	18		Total of all Homing Account Numbers
Debit Amount Hash Total	N	41	14		Total value of all NAEDO Transactions
Filler	N	55	14	ZERO	Default value = ZERO
Filler	A	69	131	Spaces	Filler – Not Used.



## 5.1.6. Limit Utilisation

### 5.1.6.1 Limit Usage On Request File Layout

#### 5.1.6.1.1 User Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"800"	The Record Identifier identifies the type of transaction: "800" EFT Limit Usage Enquiry
Data Set Status	A	4	1	"L" or "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
Bankserv Record Identifier RCID110	N	5	2	"04"	It is the first record of a User Header Record. It is the first record of Bankserv EFT transactions. Should be the first record after a Transmission Header or a User Trailer record.
Bankserv User Code USCD110	N	7	4		Bankserv / Absa distribution User Code Validation: Against the registered Absa User Codes for the Business Integrator User.
Bankserv Creation date CR.DT110	N	11	6		Date Creation date. FORMAT: YYMMDD Validation: Can be Yesterday's, Today's or Tomorrow's date.
Bankserv Purge Date PGDT110	N	17	6		Equal to or later than the last action date of the transactions. Validation: Must be equal to or greater than the last action date of the Transactions for this User set.
First Action Date FADT110	N	23	6		Today's date.
Last Action Date LADT110	N	29	6		Validation: Must be equal to First Action Date.
First Sequence Number FSNO110	N	35	6	"0"	Will be zero – no transactions allowed for Adhoc Limit Usage Request
User Generation Number UGNO110	N	41	4		The User Generation Number must be equal to the last accepted User Generation Number + 1.
Type of Service TSRV110	A	45	10	"LIMUS"	LIMUS = Limits Usage File Request
Filler	A	55	145	Spaces	Filler – Not Used.

#### 5.1.6.1.2 User Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"801"	The Record Identifier identifies the type of transaction: "801" EFT Limit Usage Enquiry
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Bankserv Record Identifier RCID150	N	5	2	"92"	Identifies the record to be a User Trailer Record.
User Code USCD150	N	7	4		Same as Bankserv User Code in User Header Record Validation: Against the Bankserv User Code on the User Header Record.
First Sequence Number FSNO150	N	11	6		Same as First Sequence Number on User Header Record Validation: Against First Sequence Number specified on the User Header Record.
Last Sequence Number LSNO150	N	17	6		Same as User Sequence number on preceding Contra record Validation: Against the User Sequence number on preceding Contra record.
First action Date FADT150	N	23	6		Same as First Action Date on the User Header record Validation: Against First Action Date specified on the User Header record.
Last action Date LADT150	N	29	6		Same as Last Action Date on the User Header record Validation: Against the Last Action Date specified on the User Header Record.
No Debit records NDRR150	N	35	6	0	Always zero for Limits Usage Request
No Credit records NCRR150	N	41	6	0	Always zero for Limits Usage Request
No contra records NCOR150	N	47	6	0	Always zero for Limits Usage Request
Total Debit Value TDRV150	N	53	12	0	Always zero for Limits Usage Request
Total Credit Value TCRV150	N	65	12	0	Always zero for Limits Usage Request
Hash Total of Homing Account Numbers HTHA150	N	77	12	0	Always zero for Limits Usage Request
Filler	A	89	111	Spaces	Filler – Not Used.

### 5.1.6.2 Limit Usage Output and Reply File Layout

Limits Usage data entries are added to the Output and Reply file.

#### 5.1.6.2.1 User Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"910"	The Record Identifier identifies the type of transactions: "910" Limits Usage query file.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
Bankserv User Code USCD110	A	5	4		Bankserv / Absa distribution User Code Validation: Against the registered Absa User Codes for the Electronic Banking Suite User.
File Date	N	9	8		Date when file was created. FORMAT: CCYYMMDD
File Time	N	17	6		Time when file was created. FORMAT: HHMMSS
Expiry Date	N	23	8		Expiry date of limit arrangement. FORMAT CCYYMMDD.
Debit Aggregate Limit	N	31	11		Debit aggregate limit
Credit Aggregate Limit	N	42	11		Credit aggregate limit
Special from Date	N	53	8		Date from which the special aggregate limit applies.
Special to Date	N	61	8		Date from which the special aggregate limit applies.
Debit Aggregate Special Limit	N	69	11		Debit aggregate special limit
Credit Aggregate Special Limit	N	80	11		Credit aggregate special limit
Filler	A	91	109	Spaces	Filler – Not Used.

#### 5.1.6.2.2 Standard Transaction Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	1	3	"911"	The Record Identifier identifies the type of transactions: "911" Limits Usage query file.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
User Code USCD120	A	5	4		As per the User Header's Bankserv User Code Validation: Against the User Header's User Code.
Action Date	N	9	8		Date to which the Limits Usage Record applies FORMAT: CCYYMMDD
Credit Used	N	17	11		Credit used
Credit Available	N	28	11		Credit available.
Credit Available sign	N	39	1	“+”	Credit available sign.
Debit Used	N	40	11		Debit used.
Debit Available	N	51	11		Debit available
Debit Available sign	A	62	1	“+”	Debit available sign.
Special Limit Applies Indicator	A	63	1	“N”	Special limits apply on this day.
Filler	A	64	136	Spaces	Filler – Not Used

#### 5.1.6.2.3 User Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	“919”	The Record Identifier identifies the type of transactions: “919” Limits Usage query file.
Data Set Status	A	4	1	“L” or “T”	Determines the status of the record; It has only two possible values: “L” - Live data “T” - Test data.
Bankserv Record Identifier RCID150	N	5	2	“92”	Identifies the record to be a User Trailer Record.
User Code USCD150	A	7	4		Same as Bankserv User Code in User Header Record Validation: Against the Bankserv User Code on the User Header Record.
First Sequence Number FSNO150	N	11	6	0	Always zero for Limit usage.
Last Sequence Number LSNO150	N	17	6	0	Always zero for Limit usage.
First action Date FADT150	N	23	6		Same as Action Date of the first record of the Standard Transaction Record.
Last action Date LADT150	N	29	6		Same as Action Date of the last record of the Standard Transaction Record.
No Debit records NDRR150	N	35	6	0	Always zero for Limit usage.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
No Credit records NCRR150	N	41	6	0	Always zero for Limit usage.
No contra records NCOR150	N	47	6	0	Always zero for Limit usage.
Total Debit Value TDRV150	N	53	12	0	Always zero for Limit usage.
Total Credit Value TCRV150	N	65	12	0	Always zero for Limit usage.
Hash Total of Homing Account Numbers HTHA150	N	77	12	0	Always zero for Limit usage.
Filler	A	89	111	Spaces	Filler – Not Used.

## TSM900 Bank Branch and CDV Details

### 5.1.6.3 TSM900 - HEADER RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	1	3	"090"	The value "090" identifies the record as a TSM900 Header Record.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
First Bank Branch Code	N	5	6		Value of the Bank Branch Code of the first bank branch details record
Create Date	N	11	10		Date on which this file was created. Format : CCYY/MM/DD
Filler	A	21	179	Spaces	Filler – Not Used.

### 5.1.6.4 TSM900 - BRANCH DETAIL RECORD 1

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	1	3	"091"	The value "091" identifies the record as a Bank Branch Detail Record 1.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bank Branch Code	N	5	6		Bank Branch Code
Bank Branch Name	A	11	30		Name of the Bank Branch
Address Line 1	A	41	48		First Address Line
Address Line 2	A	89	48		Second Address Line
Post Box Number	A	137	8		Post Box Number
Post Office Name	A	145	20		Postal Address Post Office Name
Postal Code	N	165	6		Postal Address Postal Code
Branch Delete Month	N	171	2		From the 1 <sup>st</sup> of this Month this bank branch will not be valid on the Bankserv system.
Filler	A	173	27	Spaces	Filler - Not Used

**5.1.6.5 TSM900 - BRANCH DETAIL RECORD 2**

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	1	03	"092"	The value "092" identifies the record as a Bank Branch Detail Record 2.
Data Set Status	A	4	01	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Bank Branch Code	N	5	06		Bank Branch Code
Bank Name	A	11	40		Name of the Bank to which this branch belongs.
Telephone Number	A	51	14		Telephone Number of this branch
Dialling Code	A	65	20		Telephone Dialling Code
Telex Number	A	85	20		Telex Number
Fax Number	A	105	20		Fax Number
E-mail Address	A	125	50		E-mail Address of the this branch
Filler	A	175	25	Spaces	Filler - Not Used

**5.1.6.6 TSM900 - ACCOUNT NUMBER CDV RECORD 1**

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	1	03	"093"	The value "093" identifies the record as an Account Number Check Digit Verification Detail Record 1.
Data Set Status	A	4	01	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Bank Branch Code	N	5	06		Bank Branch Code
SDV transactions allowed (SDV = Sameday Soonest Value)	N	11	01		Are SDV sub-service transactions allowed to home to this branch? 0 - No 1 - Yes
1-Day sub-service transactions allowed	N	12	01		Are 1-Day sub-service transactions allowed to home to this branch? 0 - No 1 - Yes
2-Day sub-service transactions allowed	N	13	01		Are 2-Day sub-service transactions allowed to home to this branch? 0 - No 1 - Yes

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
5-Day sub-service transactions allowed	N	14	01		Are 5-Day sub-service transactions allowed to home to this branch? 0 - No 1 - Yes
Stream Code	N	15	02		Are this branch computerised or not? 00 to 49 - Computerised 50 to 99 - Non-Computerised
Account type Check Digit Verification Details occurs 3 (Account type 1, 2 and 3)					
Account Type	N		01		Indicates the account type that uses these CVD parameters : 1 - Current Accounts (Cheque) 2 - Savings Accounts 3 - Transmission Accounts
Modulus	N		02		Used in the CDV process (Refer User Manual Appendix E)
Fudge Factor	N		02		Used in the CDV process (Refer User Manual Appendix E)
CDV Weightings	N		22		2 characters per CDV digit occurs 11. Used in the CDV process.
Exception Code	AN		01		Space - No exception. Where exception indicators are set, refer User Manual Appendix E, paragraph 2(b).
Account Indicator	N		01		Refer User Manual Appendix E, Account Indication Table (ACCT INDIC).
Filler	A	104	96	Spaces	Filler - Not Used

#### 5.1.6.7 TSM900 - ACCOUNT NUMBER CDV RECORD 2

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	001	03	"094"	The value "094" identifies the record as an Account Number Check Digit Verification Detail Record 2.
Data Set Status	A	004	01	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Bank Branch Code	N	005	06		Bank Branch Code
Filler	A	011	06		Filler - Not Used
Account type Check Digit Verification Details occurs 3 Occurrence 1 : Account Type 4 = Bond Accounts Occurrence 2 : Not Used Occurrence 3 : Account Type 6 = Subscription Share Accounts					



FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Account Type	N		01		Indicates the account type that uses these CVD parameters : 4 - Bond Accounts 6 - Subscription Share Accounts
Modulus	N		02		Used in the CDV process (Refer User Manual Appendix E)
Fudge Factor	N		02		Used in the CDV process (Refer User Manual Appendix E)
CDV Weightings	N		22		2 characters per CDV digit occurs 11. Used in the CDV process.
Exception Code	AN		01		Space - No exception. Where exception indicators are set, refer User Manual Appendix E, paragraph 2(b).
Account Indicator	N		01		Refer User Manual Appendix E, Account Indication Table (ACCT INDIC).
Filler	A	104	96	Spaces	Filler - Not Used

#### 5.1.6.8 TSM900 - ACCOUNT NUMBER CDV RECORD 3

For future use.

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL.	DESCRIPTION
Record identifier	N	001	03	"095"	The value "095" identifies the record as an Account Number Check Digit Verification Detail Record 3.
Data Set Status	A	004	01	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Bank Branch Code	N	005	06		Bank Branch Code
Filler	A	011	06	Spaces	Filler - Not Used
Filler	N	017	87	Zero Filled	Filler - Not Used
Filler	A	104	96	Spaces	Filler - Not Used

### 5.1.6.9 TSM900 - TRAILER RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	1	3	"099"	The value "099" identifies the record as a TSM900 - Trailer Record.
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Last Bank Branch Code	N	5	6		Value of the Bank Branch Code of the last bank branch details record in this file.
Number of Records	N	11	07		Total number of records in this file - Transmission Header Record and Transmission Trailer Record excluded.
Filler	A	18	182	Spaces	Filler - Not Used.

### 5.1.7. Absa Cheque Release

The Electronic Banking Suite User can perform the following functions:

- Add the cheque number details.
- Delete previously updated cheque number details if the cheque has not yet been presented.

The Electronic Banking Suite User cannot change previously updated cheque number details. Cheque Release data base validation/processing error messages: These error messages will be returned to the Electronic Banking Suite User via LD.

NO	ERROR MESSAGE
1	Transaction function must be A or D
2	Account number must be numeric
3	Account number must be greater than zero
4	Cheque number must be numeric
5	Cheque number must be greater than zero
6	Effective date must be numeric
7	Effective date must be greater than zero
8	Amount must be numeric
9	Amount must be greater than zero
10	Account type invalid for Cheque Release
11	Account number invalid or does not exist
12	Account not found
13	Cheque already approved
14	Cheque already stopped
15	Cheque not approved
16	Cheque already presented
17	Post dated – cheque exceeds max 30 days allowed
18	Backdated – cheque exceeds max months allowed

#### 5.1.7.1 Cheque Release - User Header Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier CRH-REC-ID	N	1	3	"100"	Cheque Release User Header Record
Data Set Status CRH-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data, "T" - Test data.
Generation Number CRH-GEN-NO	N	5	7		Next Cheque Release Generation Number for the Cheque Release User Code in CRH-USER-CODE.
User Code CRH-USER-CODE	A	12	6		Cheque Release User Code Validated: Must be equal to a User Code registered with the LD User.
Filler	A	18	182	Spaces	Filler – Not used.

### 5.1.7.2 Cheque Release - Transaction Detail Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier CRD-REC-ID	N	1	3	"101"	Identify as a Cheque Release transaction record
Data Set Status CRD-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Function CRD-FUNCTION	A	5	1	"A" or "D"	Transactions function Validated: "A" - Add new record "D" - Delete existing record
Account Number CRD-ACCOUNT	N	6	16		Cheque Release Account Number Validated: Must be numeric and greater than zero.
Cheque Number CRD-CHQ-NO	N	22	8		Cheque Number whose details are to be recorded / deleted. Validated: Must be numeric and greater than zero.
Effective Date CRD-EFF-DATE	N	30	8		Effective date of the cheque Format: CCYYMMDD Validated: Must be numeric and greater than zero.
Amount CRD-AMOUNT	N	38	17		Amount for which this cheque was issued Validated: Must be numeric and greater than zero.
Filler	A	55	50		Must be spaces.
Generation Number CRD-CLIENT-GEN-NO	N	105	7		Generation Number of the User Set to which this transaction belongs. It must be equal to CRH-GEN-NO in the USER HEADER RECORD.
User Code CRD-USER-CODE	A	112	6		Cheque Release User Code Validated: Must be equal to CRH-USER-CODE in the Cheque Release Header Record.
FILLER	A	118	82	Spaces	Filler – Not Used.

### 5.1.7.3 Cheque Release - Transaction Reject Record

Electronic Banking Suite User will receive this record from Electronic Banking Suite with the same Cheque Release - User Header and Trailer Record as specified in this section.

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier SQR-REC-ID	N	1	3	"102"	Identifies the record as Cheque Release Detail Rejection record.
Data Set Status SQR-REC-STATUS	A	4	1	"L" or "T"	The status of the transaction must be the same as that of the User Data Set. It can be either: "L" - Live data "T" - Test data.
Transaction Function SQR-FUNCTION	A	5	1	"A" or "D"	It can have only two values: "A" = add, "D" = delete.
Account Number SQR-ACCOUNT	N	6	16		Account Number
Cheque Number SQR-CHQ-NO	N	22	8		Cheque Number
Effective Date SQR-EFF-DATE	N	30	8		Effective Date of the cheque.
Transaction Amount SQR-AMOUNT	N	38	17		Amount
Rejection Reason SQR-REJ-REASON	A	55	50		Rejection reason
Electronic Banking Suite User Generation No SQR-CLIENT-GEN-NO	N	105	7		Electronic Banking Suite User Generation Number, of the original Cheque Release "set", with which the original transaction was sent to Absa.
User Code CRD-USER-CODE	A	112	6		Cheque Release User Code Validation: Must be equal to CRH-USER-CODE in the Header Record.
Filler	A	118	82	Spaces	Filler – Not Used.

**Note:** - All Cheque Release detail appears as on the original Cheque release transaction detail record.

#### 5.1.7.4 Cheque Release - User Trailer Record

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier CRT-REC-ID	N	1	3	"109"	Cheque Release Trailer
Data Set Status CRT-REC-STATUS	A	4	1	"L" or "T"	"L" – Live data "T" - Test data
Number of records CRT-NO-RECS	N	5	9		Number of records Total number of records in this transmission for the Cheque Release service. This number is inclusive of the Cheque Release Header and Trailer records.
Account Number Hash Total CRT-ACCOUNT-HASH	N	14	18		Cheque Account Number Hash Total Validation: Hash total will be checked against calculated totals for the transactions in the Cheque Release service transmitted.
Cheque Number Hash Total CRT-CHQ-NO-HASH	N	32	13		Cheque Number Hash Total Validation: Hash totals will be checked against calculated totals for the Transactions in the Cheque Release service transmitted.
Amount Hash Total CRT-AMOUNT-HASH	N	45	18		Cheque Amount Hash Total Validation: Hash totals will be checked against calculated totals for the transactions in the Cheque Release service transmitted.
Filler	A	63	137	Spaces	Filler – Not Used.

### 5.1.8. Batch Account Verification Service (AVS)

#### 5.1.8.1 AVS User Set Header Record

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVH-REC-ID	N	001	003	030	Identifies the record as an Account Holder Verification User Set Header Record
Data Set Status AHVH-REC-STATUS	A	004	001	"L" / "T"	Determines the status of the Account Holder Verification User Set - T = Test and L = Live
User Set Generation Number AHVH-GEN-NO	N	005	007		Generation Number of this User Set
Department Code AHVH-DEPT-CODE	A	012	006		Account Holder Verification Department Code
Filler	A	18	183	Spaces	Not Used

#### 5.1.8.2 AVS Detail Transaction Record

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVD-REC-ID	N	001	003	031	Identifies the record as an Account Holder Verification Detail Record
Record Status AHVD-REC-STATUS	A	004	001	"L" / "T"	The status of the Account Holder Verification Detail Record - T = Test and L = Live
Transaction Sequence Number AHVD-SEQ-NO	N	005	007		Transaction Sequence Number. Starts at 0000001 and incremented by 1. This number is used for control purposes and to identify the input record that an error message in the Reply file refers to.
Account Number AHVD-ACC-NO	N	012	018		Account Number
Identity Number AHVD-IDNO	A	030	013		Identity Number / Passport Number / Company Registration Number of the account holder - Omit delimiters. Space filled if not used.
Initials AHVD-INITAILS	A	043	003		First 3 initials of an individual - No punctuation. Space filled if not used.
Name AHVD-SURNAME	A	046	060		Account holder's name - Surname / Company name
Return Code 01 AHVD-RET-CD01	N	106	002	Zero	Return Code in respect of the Account Number Input from user : 00 Output to user : 00 - Account Number does exist 01 - Account Number does not exist
Return Code 02 AHVD-RET-CD02	N	108	002	Zero	Return Code in respect of the Identity Number Input from user : 00 Output to user : 00 - ID Number match 02 - ID Number does not match 99 - Account Number does not exist

Return Code 03 AHVD-RET-CD03	N	110	002	Zero	Return Code in respect of the Initials Input from user : 00 Output to user : 00 - Initials match 03 - Initials do not match 99 - Account Number does not exist
Return Code 04 AHVD-RET-CD04	N	112	002	Zero	Return Code in respect of the Surname (Surname / Company Name) Input from user : 00 Output to user : 00 - Surname match 04 - Surname does not match 99 - Account Number does not exist
User Reference AHVD-USER-REF	A	114	030		For Electronic Banking Suite User's own use. Value of field is not validated. The data in this field will be returned in the Account Holder Verification Detail Transaction Record in the Output File
Filler	A	144	057	Spaces	Not Used

### 5.1.8.3 AVS User Set Trailer Record

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVT-REC-ID	N	001	003	039	Identifies record as an Account Holder Verification User Set Trailer Record
Record Status AHVT-REC-STATUS	A	004	001	"L" / "T"	The status of the Account Holder Verification User Set Trailer Record
Number of AHV Detail Records AHVT-NO-DET-RECS	N	005	007		Number of Account Holder Verification Detail records in this User Set
Hash Total of Account Numbers AHVT-ACC-TOTAL	N	012	018		Running total of the account numbers in the Account Holder Verification Detail Records.
Filler	A	030	171	Spaces	Not Used



### 5.1.9. Batch Account Verification Service (AVS) across Banks

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
Only characters as per Annexure 3.

#### 5.1.9.1 AVS across Banks User Set Header Record

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVH-REC-ID	N	001	003	030	Identifies the record as an Account Holder Verification User Set Header Record
Data Set Status AHVH-REC-STATUS	A	004	001	"L" / "T"	Determines the status of the Account Holder Verification User Set - T = Test and L = Live
User Set Generation Number AHVH-GEN-NO	N	005	007		Generation Number of this User Set
Department Code AHVH-DEPT-CODE	A	012	006		Account Holder Verification Department Code
Filler	A	18	182	Spaces	Not Used

#### 5.1.9.2 AVS across Banks Detail Transaction Record

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVD-REC-ID	N	001	003	031	Identifies the record as an Account Holder Verification Detail Record
Record Status AHVD-REC-STATUS	A	004	001	"L" / "T"	The status of the Account Holder Verification Detail Record - T = Test and L = Live
Transaction Sequence Number AHVD-SEQ-NO	N	005	007		Transaction Sequence Number. Starts at 0000001 and incremented by 1. This number is used for control purposes and to identify the input record that an error message in the Reply file refers to.
Account Number AHVD-ACC-NO	N	012	018		Account Number
Identity Number AHVD-IDNO	A	030	013		Identity Number / Passport Number / Company Registration Number of the account holder - Omit delimiters. Space filled if not used.
Initials AHVD-INITAILS	A	043	003		First 3 initials of an individual - No punctuation. Space filled if not used.
Name AHVD-SURNAME	A	046	060		Account holder's name - Surname / Company name
Return Code 01 AHVD-RET-CD01	N	106	002	Zero	Return Code in respect of the Account Number Input from user : 00 Output to user : 00 - Account Number exist 01 - Account Number does not exist 66 - Mandatory field left blank 77 - Not validated / Not participating banks 88 - Response not received within 1 hour

Return Code 02 AHVD-RET-CD02	N	108	002	Zero	Return Code in respect of the Identity Number Input from user : 00 Output to user : 00 - ID Number match 02 - ID Number does not match 66 – Mandatory field left blank 77 – Not validated / Not participating banks 88 – Response not received within 1 hour 99 - Account Number does not exist
Return Code 03 AHVD-RET-CD03	N	110	002	Zero	Return Code in respect of the Initials Input from user : 00 Output to user : 00 - Initials match 03 - Initials do not match 66 – Mandatory field left blank 77 – Not validated / Not participating banks 88 – Response not received within 1 hour 99 - Account Number does not exist
Return Code 04 AHVD-RET-CD04	N	112	002	Zero	Return Code in respect of the Surname (Surname / Company Name) Input from user : 00 Output to user : 00 – Surname match 04 – Surname does not match 66 – Mandatory field left blank 77 – Not validated / Not participating banks 88 – Response not received within 1 hour 99 – Account Number does not exist
User Reference AHVD-USER-REF	A	114	030		For Electronic Banking Suite User's own use. Value of field is not validated. The data in this field will be returned in the Account Holder Verification Detail Transaction Record in the Output File
Branch Code	N	144	6		Branch code for Account in field 12 to 18
Originating Bank	N	150	6	000060	User code for billing
LD CODE	A	156	7		LD Code (LD000000)
Return Code 05 AHVD-RET-CD05 ONLY ABSA USE	N	163	2	Zero	Return code for the Account open. Input from user : 00 Output to user : 00 – Yes 05 – No 99 – Account Number does not exist
Return Code 06 AHVD-RET-CD06 ONLY ABSA USE	N	165	2	Zero	Return code for the Account accepts debits. Input from user : 00 Output to user : 00 - Yes 06 - No 99 - Account Number does not exist
Return Code 07 AHVD-RET-CD05 ONLY ABSA USE	N	167	2	Zero	Return code for the Account accepts credits. Input from user : 00 Output to user : 00 – Yes 07 – No 99 – Account Number does not exist
Return Code 08 AHVD-RET-CD05 ONLY ABSA USE	N	169	2	Zero	Return code for Account open for 3 months. Input from user : 00 Output to user : 00 – Yes 08 – No 99 – Account Number does not exist

Return Code 09	N	171	2	Zero	Return code for Account Type. Input from user : 00 Output to user : 00 – Account Type match 09 – Account Type does not match 66 – Mandatory field left blank 77 – Not validated / Not participating banks 88 – Response not received within 1 hour 99 – Account Number does not exist
Return Code 10	N	173	2	Zero	For future use
Account Type	N	175	1	Zero	A/C Type - 1,2,3,4 OR 6 / 0
Filler	A	175	24	Spaces	Not Used

### 5.1.9.3 AVS across Banks User Set Trailer Record

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVT-REC-ID	N	001	003	039	Identifies record as an Account Holder Verification User Set Trailer Record
Record Status AHVT-REC-STATUS	A	004	001	"L" / "T"	The status of the Account Holder Verification User Set Trailer Record
Number of AHV Detail Records AHVT-NO-DET-RECS	N	005	007		Number of Account Holder Verification Detail records in this User Set
Hash Total of Account Numbers AHVT-ACC-TOTAL	N	012	018		Running total of the account numbers in the Account Holder Verification Detail Records.
Filler	A	030	170	Spaces	Not Used

### 5.1.10. Batch Account Verification Service (AVS) – New Layout

New indicator fields should be added email address and mobile number formatted in second line (Record Type – 031) of detail description, which is optional.

#### 5.1.10.1 AVS User Set Header Record – New Layout

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVH-REC-ID	N	001	003	030	Identifies the record as an Account Holder Verification User Set Header Record
Data Set Status AHVH-REC-STATUS	A	004	001	"L" / "T"	Determines the status of the Account Holder Verification User Set - T = Test and L = Live
User Set Generation Number AHVH-GEN-NO	N	005	007		Generation Number of this User Set
Department Code AHVH-DEPT-CODE	A	012	006		Account Holder Verification Department Code
Filler	A	18	182	Spaces	Not Used

#### 5.1.10.2 AVS Detail Transaction Record – New Layout

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVD-REC-ID	N	001	003	031	Identifies the record as an Account Holder Verification Detail Record
Record Status AHVD-REC-STATUS	A	004	001	"L" / „T"	The status of the Account Holder Verification Detail Record - T = Test and L = Live
Transaction Sequence Number AHVD-SEQ-NO	N	005	007		Transaction Sequence Number. Starts at 0000001 and incremented by 1. This number is used for control purposes and to identify the input record that an error message in the Reply file refers to.
Account Number AHVD-ACC-NO	N	012	018		Account Number
Identity Number AHVD-IDNO	A	030	013		Identity Number / Passport Number / Company Registration Number of the account holder - Omit delimiters. Space filled if not used.
Initials AHVD-INITAILS	A	043	003		First 3 initials of an individual - No punctuation. Space filled if not used.
Name AHVD-SURNAME	A	046	060		Account holder's name - Surname / Company name
Return Code 01 AHVD-RET-CD01	N	106	002	Zero	Return Code in respect of the Account Number Value : Input from user : 00 Output to user : 00 - Account Number exist 01 - Account Number does not exist
Return Code 02 AHVD-RET-CD02	N	108	002	Zero	Return Code in respect of the Identity Number Value : Input from user : 00 Output to user : 00 - ID No match 02 - ID No does not match 99 - Account Number does not exist
Return Code 03 AHVD-RET-CD03	N	110	002	Zero	Return Code in respect of the Initials Value : Input from user : 00 Output to user : 00 - Initials match 03 - Initials do not match 99 - Account Number does not exist

Return Code 04 AHVD-RET-CD04	N	112	002	Zero	Return Code in respect of the Surname (Surname / Company Name) Value : Input from user : 00 Output to user : 00 - Surname match 04 - Surname does not match 99 - Account Number does not exist
User Reference AHVD-USER-REF	A	114	030	030	Value of field is not validated. The data in this field will be returned in the Account Holder Verification Detail Transaction Record in the Output File
Filler	A	144	032	Spaces	Not Used
Cell Phone Indicator	A	176	001	Spaces	'Y' – Cell phone number formatted in second line for validation. (Field is formatted) SPACE - Field is not formatted.
EMAIL Indicator	A	177	001	Spaces	'Y' – Email address formatted in second line for validation. (Field is formatted) SPACE - Field is not formatted.
Filler	A	178	023	Spaces	Not Used

**Line 2 - New Record Type – 032.**

New record type (032) caters for the new fields cell phone number and email address and verification/corresponding return codes

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVD1-REC-ID	N	001	003	<b>032</b>	Identifies the record as an Account Holder Verification Detail Record 1.
Record Status AHVD1-REC-STATUS	A	004	001	"L" / "T"	The status of the Account Holder Verification Detail Record - T = Test and L = Live
Transaction Sequence Number AHVD1-SEQ-NO	N	005	007		Transaction Sequence Number must be the same as that of the preceding "031" record. This number is used to validate/control Mobile Number and Email Address of the preceding "031" record.
Cell Phone Number AHVD1-MOB-NO	A	012	012		Registered Mobile Number for this account. Mobile number must be in international format starting with +27. This is an optional field if cell phone indicator is not selected in line 1.
Email Address AHVD1-EMAIL	A	024	100		Registered email address for this account. There should not be any spaces in between email address. This is an optional field if email address indicator is not selected in line 1.
Return Code 01 AHVD1-RET-CD01	N	124	002	Zero	Return Code in respect of the mobile Number Value : Input from user : 00 Output to user : 00 – Mobile number match 05 – Mobile number does not match 99 - Account Number does not exist
Return Code 02 AHVD1-RET-CD02	N	126	002	Zero	Return Code in respect of the Email address Value : Input from user : 00 Output to user : 00 - Email address match 06 – Email address does not match 99 – Account Number does not exist

FILLER	A	128	073	SPACES	Not Used
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**5.1.10.3 AVS User Set Trailer Record – New Layout**

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVT-REC-ID	N	001	003	039	Identifies record as an Account Holder Verification User Set Trailer Record
Record Status AHVT-REC-STATUS	A	004	001	"L" / "T"	The status of the Account Holder Verification User Set Trailer Record
Number of AHV Detail Records AHVT-NO-DET-RECS	N	005	007		Number of Account Holder Verification Detail records in this User Set
Hash Total of Account Numbers AHVT-ACC-TOTAL	N	012	018		Running total of the account numbers in the Account Holder Verification Detail Records.
Filler	A	030	170	Spaces	Not Used

### 5.1.11. Batch Account Verification Service (AVS) across Banks – New Layout

New indicator fields should be added email address and mobile number formatted in second line (Record Type – 031) of detail description, which is optional.

#### 5.1.11.1 AVS across Banks User Set Header Record – New Layout

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVH-REC-ID	N	001	003	030	Identifies the record as an Account Holder Verification User Set Header Record
Data Set Status AHVH-REC-STATUS	A	004	001	"L" / "T"	Determines the status of the Account Holder Verification User Set - T = Test and L = Live
User Set Generation Number AHVH-GEN-NO	N	005	007		Generation Number of this User Set
Department Code AHVH-DEPT-CODE	A	012	006		Account Holder Verification Department Code
Filler	A	18	182	Spaces	Not Used

#### 5.1.11.2 AVS across Banks Detail Transaction Record – New Layout

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVD-REC-ID	N	001	003	031	Identifies the record as an Account Holder Verification Detail Record
Record Status AHVD-REC-STATUS	A	004	001	"L" / "T"	The status of the Account Holder Verification Detail Record - T = Test and L = Live
Transaction Sequence Number AHVD-SEQ-NO	N	005	007		Transaction Sequence Number. Starts at 0000001 and incremented by 1. This number is used for control purposes and to identify the input record that an error message in the Reply file refers to.
Account Number AHVD-ACC-NO	N	012	018		Account Number
Identity Number AHVD-IDNO	A	030	013		Identity Number / Passport Number / Company Registration Number of the account holder - Omit delimiters. Space filled if not used.
Initials AHVD-INITAILS	A	043	003		First 3 initials of an individual - No punctuation. Space filled if not used.
Name AHVD-SURNAME	A	046	060		Account holder's name - Surname / Company name
Return Code 01 AHVD-RET-CD01	N	106	002	Zero	Return Code in respect of the Account Number Value : Input from user : 00 Output to user : 00 - Account Number does exist 01 - Account Number does not exist 66 - Mandatory field left blank 77 - Not validated / Not participating banks 88 - Response not received within 1 hour
Return Code 02 AHVD-RET-CD02	N	108	002	Zero	Return Code in respect of the Identity Number Input from user : 00 Output to user : 00 - ID Number match 02 - ID Number does not match 66 - Mandatory field left blank 77 - Not validated / Not participating banks 88 - Response not received within 1 hour 99 - Account Number does not exist

Return Code 03 AHVD-RET-CD03	N	110	002	Zero	Return Code in respect of the Initials Input from user : 00 Output to user : 00 - Initials match 03 - Initials do not match 66 – Mandatory field left blank 77 – Not validated / Not participating banks 88 – Response not received within 1 hour 99 - Account Number does not exist
Return Code 04 AHVD-RET-CD04	N	112	002	Zero	Return Code in respect of the Surname (Surname / Company Name) Input from user : 00 Output to user : 00 - Surname match 04 - Surname does not match 66 – Mandatory field left blank 77 – Not validated / Not participating banks 88 – Response not received within 1 hour 99 – Account Number does not exist
User Reference AHVD-USER-REF	A	114	030		Value of field is not validated. The data in this field will be returned in the Account Holder Verification Detail Transaction Record in the Output File
Branch Code	N	144	6		Branch code for Account in field 12 to 18
Originating Bank	N	150	6	000060	User code for billing
LD CODE	A	156	7		LD Code (LD000000)
Return Code 05 AHVD-RET-CD05 ONLY ABSA USE	N	163	2	Zero	Return code for the Account open. Value : Input from user : 00 Output to user : 00 - Yes 05 – No 99 - Account Number does not exist
Return Code 06 AHVD-RET-CD06 ONLY ABSA USE	N	165	2	Zero	Return code for the Account accepts debits. Value : Input from user : 00 Output to user : 00 - Yes 06 - No 99 - Account Number does not exist
Return Code 07 AHVD-RET-CD05 ONLY ABSA USE	N	167	2	Zero	Return code for the Account accepts credits. Value : Input from user : 00 Output to user : 00 - Yes 07 - No 99 - Account Number does not exist
Return Code 08 AHVD-RET-CD05 ONLY ABSA USE	N	169	2	Zero	Return code for Account open for 3 months. Value : Input from user : 00 Output to user : 00 - Yes 08 - No 99 - Account Number does not exist
Return Code 09	N	171	2	Zero	Return code for Account Type. Value : Input from user : 00 Output to user : 00 - Account Type match 09 - Account Type does not Match 66 – Mandatory field left blank 77 – Not validated / Not participating banks 88 – Response not received within 1 hour 99 - Account Number does not exist
Return Code 10	N	173	2	Zero	For future use



Account Type	N	175	1	Zero	A/C Type - 1,2,3,4 OR 6 / 0
Cell Phone Indicator	A	176	1	Spaces	'Y' – Cell phone number formatted in second line for validation. (Field is formatted) SPACE - Field is not formatted.
EMAIL Indicator	A	177	1	Spaces	'Y' – Email address formatted in second line for validation. (Field is formatted) SPACE - Field is not formatted.
Filler	A	178	23	Spaces	Not Used

**Line 2 - New Record Type – 032.**

New record type (032) caters for the new fields cell phone number and email address and verification/corresponding return codes.

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVD1-REC-ID	N	001	003	<b>032</b>	Identifies the record as an Account Holder Verification Detail Record 1.
Record Status AHVD1-REC-STATUS	A	004	001	"L" / "T"	The status of the Account Holder Verification Detail Record - T = Test and L = Live
Transaction Sequence Number AHVD1-SEQ-NO	N	005	007		Transaction Sequence Number must be the same as that of the preceding "031" record. This number is used to validate/control Mobile Number and Email Address of the preceding "031" record.
Cell Phone Number AHVD1-MOB-NO	A	012	012		Registered mobile number for this account. Mobile number must be starts with +27 formats. This is an optional field if cell phone number indicator is not selected in line 1.
Email Address AHVD1-EMAIL	A	024	100		Registered email address for this account. There should not be any spaces in between email address. This is an optional field if email address indicator is not selected in line 1.
Return Code 01 AHVD1-RET-CD01	N	124	002	Zero	Return Code in respect of the mobile Number Value : Input from user : 00 Output to user : 00 – Mobile number match 05 – Mobile number does not match 99 - Account Number does not exist
Return Code 02 AHVD1-RET-CD02	N	126	002	Zero	Return Code in respect of the Email address Value : Input from user : 00 Output to user : 00 - Email address match 06 – Email address does not match 99 - Account Number does not exist
FILLER	A	128	073	SPACES	Not Used

**5.1.11.3 AVS across Banks User Set Trailer Record – New Layout**

FIELD NAME	DATA TYPE	OFF SET	LENGTH	FIX VALUE	DESCRIPTION
Record Identifier AHVT-REC-ID	N	001	003	039	Identifies record as an Account Holder Verification User Set Trailer Record
Record Status AHVT-REC-STATUS	A	004	001	"L" / "T"	The status of the Account Holder Verification User Set Trailer Record

Number of AHV Detail Records AHVT-NO-DET-RECS	N	005	007		Number of Account Holder Verification Detail records in this User Set
Hash Total of Account Numbers AHVT-ACC-TOTAL	N	012	018		Running total of the account numbers in the Account Holder Verification Detail Records.
Filler	A	030	170	Spaces	Not Used

### 5.1.12. Enhanced Deposit Identifier (VPI)

In the below table – File layout, listed under Field Name Record Identifier, will identify the type of file received in LDC. For Enhanced Deposit Identifier specific record identifier field should be with 070 in User Header Record, Record identifier should be 071 in Standard Transaction Record, and Record identifier should be 072 in User Trailer Record

Below is a list of error messages that you could acquire when loading the corporate customer to the LDC system:

Error code	Error Message
251	BENEFICIARY CODE IS ZEROES
252	VPI CLIENT CODE NOT FOUND
253	PAYMENT REFERENCE IS BLANK
254	PAYMENT REFERENCE INVALID
255	DUPLICATE PAYMENT REFERENCE NUMBER IN THE FILE
256	LOWER LIMIT INVALID
257	UPPER LIMIT INVALID
258	UPPER LIMIT SHOULD BE GREATER THAN ZERO
259	UPPER LIMIT LESS THAN LOWER LIMIT
260	DATA MANAGEMENT INDICATOR IS INVALID
261	PAYMENT REFERENCE DOES NOT EXIST
262	PAYMENT REFERENCE ALREADY EXISTS IN DB FOR INSERT
263	PAYMENT REFERENCE ALREADY EXISTS IN DB FOR DELETE
264	VPI TRAILER MISSING
265	DUPLICATE VPI HEADER FOUND
266	MISSING VPI USER HEADER
267	MISSING VPI USER DETAILS
268	DUPLICATE VPI TRAILER RECORD
269	ALB CODE ALREADY EXISTS IN ANOTHER LD CODE
270	BENEFICIARY CODE NOT NUMERIC
8	TRANS. RECORD-ID INVALID (NOT NUMERIC)
6	USER GEN NUMBER NOT NUMERIC

Should the above errors occur the Transactional Banker must liaise with the client for complete details.

### 5.1.12.1 VPI User Set Header Record

File layout, listed under Field Name Record Identifier, will identify the type of file received in LDC. For Enhanced Deposit Identifier specific record identifier field should be with 070

FIELD NAME	A/N	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	070	The Record Identifier identifies the LD Service: "070" VERIFIED PAYMENT IDENTIFIER
Data Set Status	A	4	1	"L"/"T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
User Generation Number	N	5	7		Sequentially assigned per BankServ User Code. Start at 000001 and The User Generation Number must be equal to the last accepted User Generation Number + 1
BankServ User Code	A	12	6		BankServ / Absa User Code Validation: Against the registered Absa User Codes for the Link Direct User
Accepted Report	A	18	1		"Y" will trigger Accepted Report in the Reply File
FILLER	A	19	181		

### 5.1.12.2 VPI Standard Transaction Record

File layout, listed under Field Name Record Identifier, will identify the type of file received in LDC. For Enhanced Deposit Identifier specific record identifier field should be with 071

FIELD NAME	A/N	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	071	The Record Identifier identifies the LD Service: "071" VERIFIED PAYMENT IDENTIFIER
Data Set Status	A	4	1	"L"/"T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Sequence Number	N	5	6		Transaction Sequence Number. Starts at 0000001 and incremented by 1. This number is used for control purposes and to identify the input record that an error message in the Reply file refers to
ABSA Listed Beneficiary Code	N	11	7		ABSA Listed Beneficiary Code Validation: It must be a valid registered ALB and not to be left Blank
Contract Reference	A	18	20		Contract or Policy Reference Validation: <ul style="list-style-type: none"> <li>Not to be left Blank or Blank spaces within the field</li> <li>Following special characters are only accepted &amp; ' ( ) + - . / : = @ _</li> </ul>

Upper Limit	N	38	15		Upper Limit Amount This must be greater than or equal to the minimum limit. The last two digits must be decimals
Lower Limit	N	53	15		Lower Limit Amount. The last two digits must be decimals
Data Reference	A	68	3	SPACES	For Future use
Data management Indicator	A	71	1	"I/D"	"I" - Insert "D" - Delete
Filler	A	72	128	SPACES	For Future use

### 5.1.12.3 VPI User Set Trailer Record

File layout, listed under Field Name Record Identifier, will identify the type of file received in LDC. For Enhanced Deposit Identifier specific record identifier field should be with 072

FIELD NAME	A/N	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	072	The Record Identifier identifies the LD Service: "072" VERIFIED PAYMENT IDENTIFIER
Data Set Status	A	4	1	"L"/"T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
No of VPI Records	N	5	15		Number of VPI Records
Filler		20	180	SPACES	Filler – Not Used

### 5.1.13. Messaging Area

#### 5.1.13.1 General Messages

This is an Absa generated message to indicate that the input status of a service's data has been overridden to "Test", because:

1. Transmission status is test therefore all associated data is considered to be test data.
2. Either that service or the ACB User Code has not been registered as "Live", for this client in the Absa system service parameters.
3. the generation number on the service header record is "Test" (as per the ACB rules for test tapes), but the status indicator show "Live"

FIELD NAME	A/N	OFFSET	LENGTH	FIX. VAL.	DESCRIPTION
Record Identifier	N	1	3	"998"	Record Identifier ;, "998" – General Messages records
Data Set Status	A	4	1	"T"	Status Absa will force this to "T" - Test data
Message	A	5	85		Error Message Can be displayed / printed as the client wishes
Filler	A	90			

### 5.1.14. Reply File - Transmission Information Layout

**Note:** - "900" to "903" are record identifiers for the Reply File.

#### 5.1.14.1 Transmission Status

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX. VAL.	DESCRIPTION
Record Identifier	N	1	3	"900"	Record Identifier
Status	A	4	1	"L" or "T"	Indicates the Transmission status "L" – Live data, "L" – Live data and Test data, "T" – Test data.
Transmission Identifier	N	5	3	"000"	Identify the message as being in respect of the transmission.
Filler	A	8	14	"TRANSMISSION"	Default value
Electronic Banking Suite User Code	N	22	5		Electronic Banking Suite User Code
Filler	A	27	1	"_"	Default value
Transmission Number	N	28	7		Transmission Number of the Input file that was validated.
Filler	A	35	1	"_"	Default value
Transmission Status	A	36	8	"ACCEPTED" / "REJECTED"	Status of Transmission either "ACCEPTED" or "REJECTED".
Filler	A	44	156	Spaces	

### 5.1.14.2 Transmission Rejected Reason

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"901"	Record Identifier
Status	A	4	1	"L" or "T"	Indicated the Transmission status (as a whole, i.e. this status applies to all data within it) "L" - Live data "T" - Test data.
Header Record Identifier	N	5	3	"000"	Identify the message as being in respect of the transmission header record.
Filler	A	8	1	"-"	Default value
Error Code	N	9	5		Error Code for a transmission error.
Filler	A	14	1	"-"	Default value
Error Message	A	15	50		Transmission Error Message linked to the Error Code.
Filler	A	65	135	Spaces	Filler – Not Used.



### 5.1.14.3 EFT User Set Status

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"900"	Record Identifier
Status	A	4	1	"L" or "T"	Indicates the status of the Transmission as a whole, (i.e. this status applies to all data within it), "L" - Live data, "T" - Test data.
Service Indicator	N	5	3	"001" or "020"	Service Indicator which identifies the service for which the message is intended DESCRIPTION "001" - EFT Transactions for Approved Limits "020" - Payment Against Available Funds.
Filler	A	8	14	"ACB USER SET "	Default value
Bankserv User Code	A	22	4		Bankserv User Code
Filler	A	26	1	"_"	Default value
Bankserv User Code Generation Number	N	27	7		The Generation Number of the set of transactions processed for this specific Bankserv User Code.
Filler	A	34	1	"_"	Default value
Last Sequence Number	N	35	6		The Sequence Number of the last Transaction in the User Code Set when the set is <b>ACCEPTED</b> . It will be Zero when the User Code Set is <b>REJECTED</b> .
Filler	A	41	1	"_"	Default value
User Set Status	A	42	8		User Set Status "ACCEPTED" / "REJECTED"
Filler	A	50	150	Spaces	Filler – Not Used.

#### 5.1.14.4 NAEDO User Set Status

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"900"	Record Identifier
Status	A	4	1	"L" or "T"	Indicates the status of the Transmission as a whole, (i.e. this status applies to all data within it), "L" - Live data, "T" - Test data.
Service Indicator	N	5	3	"050"	Service Indicator which identifies the service for which the message is intended DESCRIPTION "050" - NAEDO
Filler	A	8	14	"ACB USER SET "	Default value
Bankserv User Code	A	22	4		Bankserv User Code
Filler	A	26	1	"_"	Default value
Bankserv User Code Generation Number	N	27	7		The Generation Number of the set of transactions processed for this specific Bankserv User Code.
Filler	A	34	1	"_"	Default value
Last Sequence Number	N	35	6		The Sequence Number of the last Transaction in the User Code Set when the set is <b>ACCEPTED</b> . It will be Zero when the User Code Set is <b>REJECTED</b> .
Filler	A	41	1		Space
User Set Status	A	42	8		User Set Status "ACCEPTED" / "REJECTED"
Filler	A	50	3	" _ "	Default value
User Set Sub-Service	A	53	10		NAEDO: The Sub-Service of the User Set as per the Use Set Header Record.
Filler	A	63	137	Spaces	Filler – Not Used.

#### 5.1.14.5 Accepted Report Reply Format

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"903"	Record Identifier
Status	A	4	1	"L" or "T"	Indicated the Transmission status (as a whole, i.e. this status applies to all data within it) "L" - Live data "T" - Test data.
Accepted Report Transaction	A	5	196		Copy of Accepted Input Transaction

### 5.1.14.6 Rejected Message

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"901"	Record Identifier
Status	A	4	1	"L" or "T"	Indicates the Transmission status (as a whole, i.e. this status applies to all data within it), "L" - Live data, "T" - Test data
Service Indicator	N	5	3	"001" or "020" or "050" or "070"	The indicator identifies the service for which the message is intended E.g. DESCRIPTION "001" - EFT Transactions for Approved Limits "020" - Payment Against Available Funds "050" – NAEDO "070"-Verified Payments Identifier
Filler	A	8	1	Space	Default value
Bankserv User Code	A	9	4		The Bankserv User Code that the transaction is linked to.
Filler	A	13	1	"/"	Default value
Bankserv User Code Generation Number	N	14	7		Bankserv User Code Generation Number
Filler	A	21	1	"/"	Default value
User Sequence Number	N	22	6		The sequence number that the Electronic Banking Suite User allocated to the transaction.
Filler	A	28	1	"_"	Default value
Error Code	N	29	5		Error Code of the error found in the input transaction.
Filler	A	34	1	"_"	Default value
Error Message	A	35	60		An error message that describes the error found in the input transaction.
Filler	A	95	105	Spaces	Filler – Not Used.

### 5.1.14.7 Absa Cheque Release Status

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"900"	Record Identifier.
Transmission Status	A	4	1	"L" or "T"	Indicates the status of the Input processed. Have only two values. "L" – Live, "T" – Test
Service Indicator	N	5	3	"100"	The value "100" identifies the service as Cheque Release.
Filler	A	8	19	" CHQ REL USER SET "	Default value
User code	A	27	6		Cheque Release User Code.
Filler	A	33	1	"_"	Default value
Generation number	N	34	7		User generation number.
Filler	A	41	1	"_"	Default value
User Set Status	A	42	8		The status of the User Set. It can only be "ACCEPTED" or "REJECTED"
Filler	A	50	151	Spaces	Filler - Not used.

### 5.1.14.8 Absa Cheque release Results

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"902"	Record Identifier.
Record Status	A	4	1	"L" or "T"	The status of the record can be either: "L" - Live data, "T" - Test data.
Service Indicator	N	5	3	"100"	The value "100" identifies the service as Cheque Release.
Electronic Banking Suite User Generation No CLIENT-GEN-NO	N	8	7		The number of the original Cheque Release "set", with which the original transactions were sent to Absa.
Number Cheques Approved NO-CHQ-APP	N	15	11		Number of Cheques Approved.
Number Cheques Rejected NO-CHQ-REJ	N	26	11		Number of Cheques Rejected.
Filler	A	36	165	Spaces	Filler – Not Used.



## 5.2. EBCDIC - FILE LAYOUT

### 5.2.1. Transmission Detail

For each Transmission Header record (Record Identifier "000") there must be a Transmission Trailer record (Record Identifier "999").

#### 5.2.1.1 Transmission Header Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier TH-REC-ID	PIC 9(03)		1	3	"000"	The value "000" identifies the record as a Transmission Header Record. This must be the first record in the transmission or else an Error Message: "Invalid Transmission record / Transmission record not found" will be issued.
Record Status TH-REC-STATUS	PIC X(01)		4	1	"T" or "L"	The status of the record: "T" – Test data, "L" - Live data Refer to the different combinations of transmission types and data content, in the General Comments section of this document.
Transmission Date TH-DATE	PIC 9(08)		5	8		Date on which a transmission to/from the Electronic Banking Suite User took place. FORMAT: CCYYMMDD. Validation: Must be the day's date, on which the transmission is done. As the service is available 24 hours a day and the time on all systems are different LD will accept a file with Yesterday's date, Today's date or Tomorrow's date, e.g. where a Electronic Banking Suite User's system time is ahead of Absa's system time the Electronic Banking Suite User's date can be one day ahead of Absa's date or vice-versa.
Electronic Banking Suite User Code TH-CLIENT-CODE	PIC 9(05)	COMP-3	13	3		Allocated by Absa on service application. Validation: Zeroes - For all data transmissions which originates within Absa, i.e. files sent to a Electronic Banking Suite User / fetched by a Electronic Banking Suite User. The allocated Electronic Banking Suite User Code for all data transmissions send by the Electronic Banking Suite User to Absa
Electronic Banking Suite User Name TH-CLIENT-NAME	PIC X(30)		16	30		Allocated by Absa on service application. Is usually in accordance with the Electronic Banking Suite User's Company name

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Transmission Number TH-TRANSMISSION-NO	PIC 9(07)	COMP-3	46	4		Identifies the transmission number so that duplication and lost transmissions can be identified. Is parameterised within the Absa system.  Validation: Must be equal to the last successful transmission number as stored on The Absa parameter file, + 1  Exception: When it is a REPLY-file in respect of a REJECTED Electronic Banking Suite User Input file the value of this field will be 0000000.
Destination TH-DESTINATION	PIC 9(05)	COMP-3	50	3		Validation: Zeroes – For data from a Electronic Banking Suite User transmitted to Absa  LD User Code - For all data transmissions which originates within Absa, being sent to / fetched by a Electronic Banking Suite User.
FILLER	PIC X(126)		53	126	Spaces	Filler - Not Used.
For LD User's Use TH-FOR-USE-OF-LD-USER	PIC X(20)		179	20	Spaces	For Electronic Banking Suite User's own use. The data in this field will be returned in the Transmission Header Record of the Reply-file.
FILLER	PIC X(02)		199	2	Spaces	Filler - Not Used.

### 5.2.1.2 Transmission Trailer Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX. VAL.	DESCRIPTION
Record Identifier TT-REC-ID	PIC 9(03)		1	3	"999"	The value "999" identifies the record as a Transmission Trailer Record.
Data Set Status TT-REC-STATUS	PIC X(01)		4	1	"L" or "T"	The status of the record can be either: "L" - Live data , "T" - Test data
Number of records in transmission TT-NO-OF-RECS	PIC 9(09)	COMP-3	5	5		Total Number of Records in Transmission Validated: Against the validation program calculated total number of records within this transmission. This number includes the Header Record (000) and Trailer Record (999).
Filler	PIC X(191)		10	191	Spaces	Filler - Not Used.



### 5.2.2. EFT - File Layout

The standard Bankserv layout will be applicable in this portion if input data.

#### 5.2.2.1 User Header Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"001" or "020"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance.
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier RCID110	PIC 9(02)		5	2	"04"	It is the first record of a User Header Record. It is the first record of Bankserv EFT transactions. Should be the first record after a Transmission Header or a User Trailer record.
Bankserv User Code USCD110	PIC X(04)		7	4		Bankserv / Absa distribution User Code Validation: Against the registered Absa User Codes for the Electronic Banking Suite User.
Bankserv Creation date CR.DT110	PIC 9(06)		11	6		Date Creation date. FORMAT: YYMMDD Validation: Can be Yesterday's, Today's or Tomorrow's date.
Bankserv Purge Date PGDT110	PIC 9(06)		17	6		Equal to or later than the last action date of the transactions. Validation: Must be equal to or greater than the last action date of the Transactions for this User set.
First Action Date FADT110	PIC 9(06)		23	6		Earliest transaction action date of a transaction (Dr/Cr) to be processed in this User Set. Validation: May not be less than today's date.
Last Action Date LADT110	PIC 9(06)		29	6		Latest transaction action date of a transaction (Cr/Dr) to be processed in this User Set. Validation: Must be equal to or greater than the First Action Date.
First Sequence Number FSNO110	PIC 9(06)		35	6		The sequence number of the first transaction (Dr/Cr) in this User Set.
User Generation Number UGNO110	PIC 9(04)		41	4		The User Generation Number must be equal to the last accepted User Generation Number + 1.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGT H	FIX VAL	DESCRIPTION
Type of Service TSRV110	PIC X(10)		45	10		The service under which these transactions are to be processed: CorpSDV: "CORPSSV", SDV: "SAMEDAY", 1 Day: "ONE DAY ", 2 Day: "TWO DAY ", Internal: "INTERNAL", Payment Against Available Balance: "BATCH". 1 Day PAAF: "ONEDAYPAAF"
Accepted Report	PIC X(001)		55	1	Space	"Y" will trigger Accepted Report in the Reply File.
Account Type Correction	PIC X(001)		56	1	Space	"Y" will trigger the validation program to try and determine the correct Account Type for the Account Number and Bank Branch Code combination.
Filler	PIC X(146)		57	144	Spaces	Filler - Not Used.

### 5.2.2.2 Standard Transaction Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Record identifier	PIC 9(03)		1	3	"001" or "020"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance.
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier RCID120	PIC 9(02)		5	2		Type of transaction: "10" - Direct Credit Transaction, "50" - Direct Debit transaction, Validation: Against above list
User Branch USBR120	PIC 9(06)		7	6		Bank Branch code of the Electronic Banking Suite User's nominated account Validation: Against actual Absa Branch codes
User Nominated Account UNAN120	PIC 9(11)		13	11		Electronic Banking Suite User's Absa nominated account number Validation: Against the Absa lookup table (valid account file).
User Code USCD120	PIC X(04)		24	4		As per the User Header's Bankserv User Code Validation: Against the User Header's User Code.
User Sequence number USNO120	PIC 9(06)		28	6		Must start with number equal to First Sequence number (in User Header) and thereafter incremented by 1.
Homing Branch HOB120	PIC 9(06)		34	6		Homing account Branch number Validation: Against Bankserv list of Bank Branch Codes.

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Homing Account Number HANO120	PIC 9(11)		40	11		Homing Account Number Validation: Against Bankserv supplied CDV and account number Validation Rules.
Type of Account TFAC120	PIC 9(01)		51	1		Identifies the homing account type "1" – Current Account, "2" – Savings Account, "3" – Transmission Account "4" – Bond Account, "6" – Subscription Share Account Validated: Against above list. NB: "5" is NOT USED.
Amount AMNT120	PIC 9(11)		52	11		Monetary value of the Transaction Validation: Must be numeric.
Action Date ACDT120	PIC 9(06)		63	6		Date on which transaction is to be actioned. Validation: Must be in within the range of the First Action Date and the Last Action Date in the User Header Record.
Entry Class ENCL120	PIC 9(02)		69	2		Entry Class As per Annexure 4 Payment Against Available Balance is always "88" Validation: Against Bankserv allowed options
Tax Code TXCD120	PIC 9(01)		71	1		Usually "0" Governed by Annexure 5
Filler	PIC X(03)		72	3	Spaces	Default
User Reference USRF120	PIC X(30)		75	30		Pos. 01 -10: User's Abbreviated Name - Compulsory Pos. 11 - 30: For Electronic Banking Suite User's own use User reference Description of the transaction that must appear on the bank statement of the homing account.
Homing Account Name HACN120	PIC X(30)		105	30		Homing Account Name Validation: Not to be left Blank.
Non-standard Homing Account Number SAHR120	PIC X(20)		135	20		User for account numbers which cannot fit into the standard Homing Account number field e.g. Perm Account Numbers. Validation: According to the Bankserv CDV and account number rules.
Filler SANO120	PIC X(16)		155	16	Spaces	Default value.
Homing Institution HOIN120	PIC 9(02)		171	2	"21"	"21" – Participating Banks Validated: Must be "21"
Filler	PIC X(28)		173	28	Spaces	Filler - Not Used.

### 5.2.2.3 Contra Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"001" or "020"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance.
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data, "T" - Test data.
Bankserv Record Identifier RCID130	PIC 9(02)		5	2		Type of transaction as per Bankserv defined list "12" - Direct Credit Contra , "52" - Direct debit Contra, Validation: Against above list.
User Branch USBR130	PIC 9(06)		7	6		Same as the User Branch on the transactions Records Validation: Against User Branch on all Transaction records.
User Nominated Account UNAN130	PIC 9(11)		13	11		Same as Nominated Account on transaction records Validation: Against Nominated account on all Transaction records.
User Code USCD130	PIC X(04)		24	4		Same as User Code on User Header Record Validation: Against User Code on User Header record.
User Sequence Number USNO130	PIC 9(06)		28	6		Validation: Applied to the sequence number on the transaction record.
Homing Branch HOB130	PIC 9(06)		34	6		Same as the User Branch on this record Validation: Against the User Branch on this record.
Homing Account Number HANO130	PIC 9(11)		40	11		Same as the User Nominated Account Number on this record Validation: Against the User Nominated Account Number on this Record
Type of Account TFAC130	PIC 9(01)		51	1	"1"	"1" – Current Account , Validation: Must be "1".
Amount AMNT130	PIC 9(11)		52	11		Total monetary value of all transactions within the User Set. Validation: Must be equal to the calculated total of the monetary value of all the preceding Standard Transactions in this User Set.
Action Date ACDT130	PIC 9(06)		63	6		Action date of this transaction. Validation: Must be equal to the Action Date of the preceding Standard Transactions.

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Entry class ENCL130	PIC 9(02)		69	2	"10"	Default
Filler	PIC X(04)		71	4	"0000"	Default
User reference USRF130	PIC X(30)		75	30		Pos. 01 -10: Users Abbr. Name - Compulsory: Pos. 11 - 16: "CONTRA" - Compulsory: Pos. 17 - 30: For Electronic Banking Suite User's own use  Validation: Must contain the Bankserv specified minimum.
Filler NACN130	PIC X(30)		105	30	Spaces	Default
Filler	PIC X(66)		135	66	Spaces	Filler – Not Used.

### 5.2.2.4 User Trailer Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"001" or "020"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance.
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier RCID150	PIC 9(02)		5	2	"92"	Identifies the record to be a User Trailer Record.
User Code USCD150	PIC X(04)		7	4		Same as Bankserv User Code in User Header Record Validation: Against the Bankserv User Code on the User Header Record.
First Sequence Number FSNO150	PIC 9(06)		11	6		Same as First Sequence Number on User Header Record Validation: Against First Sequence Number specified on the User Header Record.
Last Sequence Number LSNO150	PIC 9(06)		17	6		Same as User Sequence number on preceding Contra record Validation: Against the User Sequence Number on preceding Contra record.
First action Date FADT150	PIC 9(06)		23	6		Same as First Action Date on the User Header record Validation: Against First Action Date specified on the User Header record.
Last action Date LADT150	PIC 9(06)		29	6		Same as Last Action Date on the User Header record Validation: Against the Last Action Date specified on the User Header Record.
No Debit records NDRR150	PIC 9(06)		35	6		Number of Debit records including the Credit contra record Validation: Against the calculated number of Debit records (include the Credit contra).
No Credit records NCR.R150	PIC 9(06)		41	6		Number of Credit records including the Debit contra record Validation: Against the calculated number of Credit records (including the Debit contra).
No contra records NCOR150	PIC 9(06)		47	6		Number of contra records in the User Data set Validation: Against the calculated number of contra records.

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Total Debit Value TDRV150	PIC 9(12)		53	12		Total value of Debit transactions including the Credit contra. Validation: Against the calculated total value of Debit transactions (including the Credit contra value).
Total Credit Value TCR.V150	PIC 9(12)		65	12		Total value of Credit transactions including the Debit contra. Validation: Against the calculated total value of Credit Transactions (including the Debit contra value).
Hash Total of Homing Account Numbers HTHA150	PIC 9(12)		77	12		Running total of all homing account numbers. Because overflow conditions are not treated in the same way by all makes of hardware, it is recommended that Electronic Banking Suite users generate the hash total in an 18-digit field in working storage and then move the twelve least significant digits from there into this field of the User Trailer Record.  <b>Note:</b> The formula for addition routine is: Field 9 of Standard Transaction Record (11digits) plus Field 18 of Standard Transaction Record (11 least significant digits) plus Field 9 of Contra Record (11 digits)  Validation: Against the calculated hash total as explained above.
Filler	PIC X(112)		89	112	Spaces	Filler – Not Used.

### 5.2.3. Output - File Layout

#### 5.2.3.1 Output File - User Header Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DUH-REC-ID	PIC 9(03)		1	3	"010"	The value "010" identifies it as a User Code Set Header Record. Every User Code Set header must be followed by transaction sets (Record Identifier "011" - "018") and then by a User Code Set Trailer Record Identifier "019"). Validated: Must be "010". Will be checked to be in agreement with the rules defined in the description above, i.e. a Header record must have an associated trailer record.
Data Set Status DUH-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
User Code DUH-BANKSERV-USER-CODE	PIC X(04)		5	4		User Code: For files being referenced here which had both Absa and External transactions on them, the User Code will be the Bankserv User code registered at Bankserv for the Electronic Banking Suite User. For files being referenced here which had only Absa transactions in them, this will be an Absa Distribution User Code (it will not have been registered at Bankserv). Validated: As defined above, the internal user codes and Bankserv User Codes will be validated.
Bankserv Generation Number DUH-BANKSERV-GEN	PIC 9(07)	COMP-3	9	4		Will be equal to the last Bankserv Generation Number sent to the Electronic Banking Suite User + 1.
Bankserv Service DUH-BANKSERV-SERVICE	PIC 9(02)		13	2		Electronic Banking Suite Services Validated: 01 – SDV, 02 – 1 Day 03 – 2 Day, 08 – CORP SDV 09 – Payment Against Available Funds
FILLER	PIC X(186)		15	186	Spaces	



### 5.2.3.2 Unpaid - Set Header Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DSH-REC-ID	PIC 9(03)		1	3	"011"	The value "012" identifies it as an Unpaid Set Header Record. Every Set header must be followed by: Transaction records (Record Identifier "012" and "013") and then a Set Trailer (Record Identifier "014").
Data Set Status DSH-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the set; It has only two possible values: "L" - Live data "T" - Test data
Bankserv User Code DSH-BANKSERV-USER-CODE	PIC X(04)		5	4		Bankserv User Code must be registered to the Electronic Banking Suite User.
Electronic Banking Suite User's Nominated Account's Branch Code DSH-NOM-BRANCH	PIC 9(06)	COMP-3	9	4		The Branch code for the Electronic Banking Suite User's nominated account
Electronic Banking Suite User's Nominated Account Number DSH-NOM-ACCOUNT	PIC 9(16)	COMP-3	13	9		The Electronic Banking Suite User's Nominated Account for the User Code Set.
Electronic Banking Suite User's Nominated Account Type DSH-NOM-ACC-TYPE	PIC 9(02)		22	2		For External transactions this will have to indicate a Current Account ie"01". For files consisting of Absa transactions only, this can indicate one of the following account types: "01" - Current Account, "02" - Savings Account
Action Date for Data Set DSH-ACTION-DATE	PIC 9(08)		24	8		The Action Date of transactions in the User Code Data Set. FORMAT: CCYYMMDD
FILLER	PIC X(169)		32	169	Spaces	Filler – Not Used.

### 5.2.3.3 Unpaid - Transaction Debit and/or Credit

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFF SET	LENGT H	FIX VAL	DESCRIPTION
Record Identifier DUD-REC-ID	PIC 9(03)		1	3	"013"	The value "013" identifies it as an Unpaid Debit / Credit Transaction Record.
Data Set Status DUD-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the transaction; It has only two possible values: "L" – Live data "T" – Test data.
Transaction Type DUD-TRAN-TYPE	PIC 9(02)		5	2	"50" or "10"	Transaction type "50" – Debit transaction, "10" – Credit transaction.
Transmission Date DUD-TRANSM-DATE	PIC 9(08)	COMP-3	7	5		The date on which the Electronic Banking Suite User transmitted the transaction to Absa. Format: CCYYMMDD
Original Sequence No DUD-ORIG-SEQ-NO	PIC 9(06)	COMP-3	12	4		Original Sequence Number as supplied by the Electronic Banking Suite User on the original Transaction.
Homing Branch Code DUD-HOMING-BRANCH	PIC 9(06)	COMP-3	16	4		Bank Branch Code of the Homing Account.
Homing Account Number DUD-HOMING-ACCOUNT	PIC 9(16)	COMP-3	20	9		Homing Account Number.
Amount DUD-AMOUNT	PIC 9(11)	COMP-3	29	6		Amount
User Reference DUD-USER-REFERENCE	PIC X(30)		35	30		Taken from the User reference of the original transaction.
Rejection Reason DUD-REJECTION-REASON	PIC 9(03)	COMP-3	65	2		Rejection Reason - Reason why the transaction Unpay. See Annexure 6.
Rejection Qualifier DUD-REJECTION-QUALIFIER	PIC 9(05)	COMP-3	67	3		Qualifier that further explains the Rejection Reason.
Distribution Sequence No DUD-DIST-SEQ-NO	PIC 9(06)	COMP-3	70	4		Sequence Number as supplied by Distribution on the original Transaction.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGT H	FIX VAL	DESCRIPTION
Homing Account Name DUD-HOMING-ACCOUNT NAME	PIC X(30)		74	30		Name of the Homing Account - taken from the original transaction received from the LD User.
FILLER	PIC X(97)		104	97	Spaces	Filler – Not Used.

### 5.2.3.4 Unpaid - Set Trailer Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DST-REC-ID	PIC 9(03)		1	3	"014"	The value "014" identifies it as an Unpaid Set Trailer Record.
Data Set Status DST-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the transaction; It has only two possible values: "L" - Live data "T" - Test data
Number of Debit Records DST-NO-DR-RECS	PIC 9(09)	COMP-3	5	5		Total Number of debit records within the User Code Set.
Number of Credit Records DST-NO-CR-RECS	PIC 9(09)	COMP-3	10	5		Total Number of credit records within the User Code Set.
Homing Account Hash Total DST-HOM-ACC-HASH	PIC 9(18)	COMP-3	15	10		Total of all Homing Account Number.
Debit Amount Hash Total DST-DR-AMOUNT-HASH	PIC S9(14)	COMP-3	25	8		Total value of all Debit Transactions.
Credit Amount Hash Total DST-CR.-AMOUNT-HASH	PIC S9(14)	COMP-3	33	8		Total Value of all Credit Transactions.
FILLER	PIC X(160)		41	160	Spaces	Filler – Not Used.

### 5.2.3.5 Redirects - Set Header Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFF SET	LENGT H	FIX VAL	DESCRIPTION
Record Identifier DRH-REC-ID	PIC 9(03)		1	3	"016"	The value "016" identifies it as a Redirect Set Header Record. Every Redirect Set header must be followed by: Redirect records (Record Identifier "017") and then a Redirect Set Trailer (Record Identifier "018").
Data Set Status DRH-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data
Bankserv User Code DRH-BANKSERV-USER-CODE	PIC X(04)		5	4		For files being referenced here which had both Absa and External transactions on them, the User Code will be the Bankserv User code registered at Bankserv for the Electronic Banking Suite User.
Electronic Banking Suite User's Nominated Account Branch DRH-NOM-BRANCH	PIC 9(06)	COMP-3	9	4		The Branch code for the Electronic Banking Suite User's nominated account.
Electronic Banking Suite User's Nominated Account Number DRH-NOM-ACCOUNT	PIC 9(16)	COMP-3	13	9		The Electronic Banking Suite User's Nominated Account for the User Code Set.
Electronic Banking Suite User's Nominated Account Type DRH-NOM-ACC-TYPE	PIC 9(02)		22	2		Must be "01" Current Account.
Action Date for Data Set DRH-ACTION-DATE	PIC 9(08)		24	8		The Action Date of the transactions in the Redirect User Set. FORMAT: CCYYMMDD
FILLER	PIC X(169)		32	169	Spaces	Filler – Not Used.

### 5.2.3.6 Redirects - Distribution Transaction Debits and/or Credits

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DRD-REC-ID	PIC 9(03)		1	3	"017"	The value "017" identifies it as a Redirect Debit / Credit Transaction Record.
Data Set Status DRD-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Transaction Type DSD-TRAN-TYPE	PIC 9(02)		5	2	"10" or "50"	Transaction type "10" - Credit transaction "50" - Debit transaction
Transmission Date DRD-TRANSM-DATE	PIC 9(08)	COMP-3	7	5		The date on which the Electronic Banking Suite User transmitted the transaction to Absa. Format: CCYYMMDD
Original Sequence No DRD-ORIG-SEQ-NO	PIC 9(06)	COMP-3	12	4		Original Sequence Number as supplied by the Electronic Banking Suite User on the original transaction.
Homing Branch Code DRD-HOMING-BRANCH	PIC 9(06)	COMP-3	16	4		Homing Account Branch Code
Homing Account Number DRD-HOMING-ACCOUNT	PIC 9(16)	COMP-3	20	9		Homing Account Number
Amount DRD-AMOUNT	PIC 9(11)	COMP-3	29	6		Amount
User Reference DRD-USER-REFERENCE	PIC X(30)		35	30		Taken from the User Reference of the original transaction.
Redirect New Homing Branch DRD-NEW-HOM-BRANCH	PIC 9(06)	COMP-3	65	4		New Homing Account Bank Branch Code.
Redirect New Homing Account Number DRD-NEW-HOM-ACCOUNT	PIC 9(16)	COMP-3	69	9		New Homing Account Number.
Redirect New Homing Account Type DRD-NEW-HOM-ACC-TYPE	PIC 9(02)		78	2		New Homing Account Type.

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Distribution Sequence No DRD-DIST-SEQ-NO	PIC 9(06)	COMP-3	80	4		Sequence Number as supplied by Distribution on the original Transaction.
Homing Account Name DRD-HOMING-ACCOUNT-NAME	PIC X(30)		84	30		Name of the Homing Account - taken from the original transaction received from the LD User.
FILLER	PIC 9(87)		114	87	Spaces	Filler – Not Used.

### 5.2.3.7 Redirects - Set Trailer Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Record Identifier DRT-REC-ID	PIC 9(03)		1	3	"018"	The value "018" identifies it as a Redirect Set Trailer Record.
Data Set Status DRT-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Number of Debit Records DRT-NO-DR-RECS	PIC 9(09)	COMP-3	5	5		Total Number of debit records within the User Set.
Number of Credit Records DRT-NO-CR-RECS	PIC 9(09)	COMP-3	10	5		Total Number of Credit records within the User Set.
Homing Account Hash Total DRT-HOM-ACC-HASH	PIC 9(18)	COMP-3	15	10		Total of all Homing Account Numbers.
Debit Amount Hash Total DRT-DR-AMOUNT-HASH	PIC S9(14)	COMP-3	25	8		Total value of all debit transactions.
Credit Amount Hash Total DRT-CR-AMOUNT-HASH	PIC S9(14)	COMP-3	33	8		Total value of all credit transactions.
FILLER	PIC X(160)		41	160	Spaces	Filler – Not Used.

### 5.2.3.8 Output File - User Trailer Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Record Identifier DUT-REC-ID	PIC 9(03)		1	3	"019"	The value "019" identifies it as a User Trailer Record
Data Set Status DUT-REC- STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Number of Debit Records DUT-NO-DR- RECS	PIC 9(09)	COMP-3	5	5		Total Number of debit records within the User Code Set.
Number of Credit Records DUT-NO-CR.- RECS	PIC 9(09)	COMP-3	10	5		Total Number of Credit records within the User Code Set.
Homing Account Hash Total DUT-HOM-ACC- HASH	PIC 9(18)	COMP-3	15	10		Total of all Homing Account numbers in User Set.
Debit Amount Hash Total DUT-DR- AMOUNT-HASH	PIC S9(14)	COMP-3	25	8		Total value of all debit transactions in User Set.
Credit Amount Hash Total DUT-CR.- AMOUNT-HASH	PIC S9(14)	COMP-3	33	8		Total value of all credit transactions in User Set.
FILLER	PIC X(160)		41	160	Spaces	Filler – Not Used.



## 5.2.4. TSM900 Bank Branch and CDV Details

### 5.2.4.1 TSM900 - HEADER RECORD

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	PIC 9(03)		1	3	"090"	The value "090" identifies the record as a TSM900 Header Record.
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
First Bank Branch Code	PIC 9(06)		5	6		Value of the Bank Branch Code of the first bank branch details record.
Create Date	PIC X(10)		11	10		Date on which this file was created. Format: CCYY/MM/DD.
Filler	PIC X(180)		21	180	Spaces	Filler - Not Used.

### 5.2.4.2 TSM900 - BRANCH DETAIL RECORD 1

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	PIC X(03)		1	3	"091"	The value "091" identifies the record as a Bank Branch Detail Record 1.
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Bank Branch Code	PIC 9(06)		5	6		Bank Branch Code
Bank Branch Name	PIC X(30)		11	30		Name of the Bank Branch
Address Line 1	PIC X(48)		41	48		First Address Line
Address Line 2	PIC X(48)		89	48		Second Address Line
Post Box Number	PIC X(08)		137	8		Post Box Number
Post Office Name	PIC X(20)		145	20		Postal Address Post Office Name
Postal Code	PIC 9(06)		165	6		Postal Address Postal Code
Branch Delete Month	PIC X(180)		171	2		From the 1 <sup>st</sup> of this Month this bank branch will not be valid on the Bankserv system.
Filler	PIC X(28)		173	28	Spaces	Filler - Not Used.

### 5.2.4.3 TSM900 - BRANCH DETAIL RECORD 2

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	PIC 9(03)		001	03	"092"	The value "092" identifies the record as a Bank Branch Detail Record 2.
Data Set Status	PIC X(01)		004	01	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Bank Branch Code	PIC 9(06)		005	06		Bank Branch Code.
Bank Name	PIC X(40)		011	40		Name of the Bank to which this branch belongs.
Telephone Number	PIC X(14)		051	14		Telephone Number of this branch.
Dialling Code	PIC X(20)		65	20		Telephone Dialling Code
Telex Number	PIC X(20)		85	20		Telex Number
Fax Number	PIC X(20)		105	20		Fax Number
E-mail Address	PIC X(50)		125	50		E-mail Address of the this branch
Filler	PIC X(26)		175	26	Spaces	Filler - Not Used.

### 5.2.4.4 TSM900 - ACCOUNT NUMBER CDV RECORD 1

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	PIC 9(03)		001	03	"093"	The value "093" identifies the record as an Account Number Check Digit Verification Detail Record 1.
Data Set Status	PIC X(01)		004	01	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Bank Branch Code	PIC 9(06)		005	06		Bank Branch Code
SDV transactions allowed (SDV = Sameday Soonest Value)	PIC 9(01)		011	01		Are SDV sub-service transactions allowed to home to this branch? 0 - No 1 - Yes

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
1-Day sub-service transactions allowed	PIC 9(01)		012	01		Are 1-Day sub-service transactions allowed to home to this branch? 0 - No 1 - Yes
2-Day sub-service transactions allowed	PIC 9(01)		013	01		Are 2-Day sub-service transactions allowed to home to this branch? 0 - No 1 - Yes
5-Day sub-service transactions allowed	PIC 9(01)		014	01		Are 5-Day sub-service transactions allowed to home to this branch? 0 - No 1 - Yes
Stream Code	PIC 9(02)		015	02		Are this branch computerised or not? 00 to 49 - Computerised 50 to 99 - Non-Computerised
Account type Check Digit Verification Details occurs 3 (Account type 1, 2 and 3) Fields in 1 occurrence : Account Type to Account Indicator						
Account Type	PIC 9(01)			01		Indicates the account type that uses these CVD parameters : 1 - Current Accounts (Cheque) 2 - Savings Accounts 3 - Transmission Accounts
Modulus	PIC 9(02)			02		Used in the CDV process (Refer User Manual Appendix E)
Fudge Factor	PIC 9(02)			02		Used in the CDV process (Refer User Manual Appendix E)
CDV Weightings	PIC 9(22)			22		2 characters per CDV digit occurs 11. Used in the CDV process.
Exception Code	PIC X(01)			01		Space - No exception. Where exception indicators are set, refer User Manual Appendix E, paragraph 2(b).
Account Indicator	PIC 9(01)			01		Refer User Manual Appendix E, Account Indication Table (ACCT INDIC).
Filler	PIC X(97)		104	97	Spaces	Filler - Not Used.

#### 5.2.4.5 TSM900 - ACCOUNT NUMBER CDV RECORD 2

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Record identifier	PIC 9(03)		001	03	"094"	The value "094" identifies the record as an Account Number Check Digit Verification Detail Record 2.
Data Set Status	PIC X(01)		004	01	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Bank Branch Code	PIC 9(06)		005	06		Bank Branch Code

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Filler	PIC X(06)		011	06		Filler - Not Used
Account type Check Digit Verification Details occurs 3 Occurrence 1 : Account Type 4 = Bond Accounts Occurrence 2 : Account Type 5 = Not Used Occurrence 3 : Account Type 6 = Subscription Share Accounts Fields in 1 occurrence : Account Type to Account Indicator						
Account Type	PIC 9(01)			01		Indicates the account type that uses these CVD parameters : 4 - Bond Accounts 6 - Subscription Share Accounts
Modulus	PIC 9(02)			02		Used in the CDV process (Refer User Manual Appendix E)
Fudge Factor	PIC 9(02)			02		Used in the CDV process (Refer User Manual Appendix E)
CDV Weightings	PIC 9(22)			22		2 characters per CDV digit occurs 11. Used in the CDV process.
Exception Code	PIC X(01)			01		Space - No exception. Where exception indicators are set, refer User Manual Appendix E, paragraph 2(b).
Account Indicator	PIC 9(01)			01		Refer User Manual Appendix E, Account Indication Table (ACCT INDIC).
Filler	PIC X(97)		104	97	Spaces	Filler - Not Used

#### 5.2.4.6 TSM900 - ACCOUNT NUMBER CDV RECORD 3

For future use.

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Record identifier	PIC 9(03)		001	03	"095"	The value "095" identifies the record as an Account Number Check Digit Verification Detail Record 3.
Data Set Status	PIC X(01)		004	01	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Bank Branch Code	PIC 9(06)		005	06		Bank Branch Code
Filler	PIC X(06)		011	06	Spaces	Filler - Not Used
Filler	PIC X(87)		017	87	Zero filled	Filler - Not Used
Filler	PIC X(97)		104	97	Spaces	Filler - Not Used

### 5.2.4.7 TSM900 - TRAILER RECORD

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSE T	LENGT H	FIX VAL	DESCRIPTION
Record identifier	PIC 9(03)		1	3	"099"	The value "099" identifies the record as a TSM900 Trailer Record.
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Last Bank Branch Code	PIC 9(06)		5	6		Value of the Bank Branch Code of the last bank branch details record in this file.
Number of Records	PIC 9(07)		11	07		Total number of records in this file - Transmission Header Record and Transmission Trailer Record excluded.
Filler	PIC X(183)		18	183	Spaces	Filler - Not Used.

### 5.2.5. Absa Cheque Release

The Electronic Banking Suite User can perform the following functions:

- Add the cheque number details.
- Delete previously updated cheque number details if the cheque has not yet been presented.

The Electronic Banking Suite User cannot change previously updated cheque number details. Cheque Release data base validation/processing error messages: These error messages will be returned to the Electronic Banking Suite User via LD.

NO	ERROR MESSAGE
1	Transaction function must be A or D
2	Account number must be numeric
3	Account number must be greater than zero
4	Cheque number must be numeric
5	Cheque number must be greater than zero
6	Effective date must be numeric
7	Effective date must be greater than zero
8	Amount must be numeric
9	Amount must be greater than zero
10	Account type invalid for Cheque Release
11	Account number invalid or does not exist
12	Account not found
13	Cheque already approved
14	Cheque already stopped
15	Cheque not approved
16	Cheque already presented
17	Post dated – cheque exceeds max 30 days allowed
18	Backdated – cheque exceeds max months allowed

#### 5.2.5.1 Cheque Release - User Header Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSE T	LENGT H	FIX VAL	DESCRIPTION
Record Identifier CRH-REC-ID	PIC 9(03)		1	3	"100"	The value "100" identifies it as a Cheque Release Header Record.
Data Set Status CRH-REC- STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data, "T" - Test data.
Generation Number CRH-GEN-NO	PIC 9(07)		5	7		Next Cheque Release Generation Number for the Cheque Release User Code in CRH-USER-CODE.
User Code CRH-USER- CODE	PIC X(06)		12	6		Cheque Release User Code Validated: Must be equal to a User Code registered with the LD User.
Filler	PIC X(183)		18	183	Spaces	Filler – Not Used.

### 5.2.5.2 Cheque Release - Transaction Detail Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSE T	LENGT H	FIX VAL	DESCRIPTION
Record Identifier CRD-REC-ID	PIC 9(03)		1	3	"101"	The value "101" identifies it as a Cheque Release Transaction Record.
Data Set Status CRD-REC- STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Function CRD- FUNCTION	PIC X(01)		5	1	"A" or "D"	Transactions function Validated: "A" - Add new record "D" - Delete existing record.
Account Number CRD-ACCOUNT	PIC 9(16)		6	16		Cheque Release Account Number Validated: Must be numeric and greater than zero.
Cheque Number CRD-CHQ-NO	PIC 9(08)		22	8		Cheque Number whose details are to be recorded / deleted Validated: Must be numeric and greater than zero.
Effective Date CRD-EFF-DATE	PIC 9(08)		30	8		Effective date of the cheque Format: CCYYMMDD Validated: Must be numeric and greater than zero.
Amount CRD-AMOUNT	PIC 9(17)		38	17		Amount for which this cheque was issued Validated: Must be numeric and greater than zero
Filler	PIC X(50)		55	50	Spaces	Default
Generation Number CRD-CLIENT- GEN-NO	PIC 9(07)		105	7		Generation Number of the User Set to which this transaction belongs. It must be equal to CRH-GEN-NO in the USER HEADER RECORD.
User Code CRD-USER- CODE	PIC X(06)		112	6		Cheque Release User Code Validated: Must be equal to CRH-USER-CODE in the Cheque Release Header Record.
FILLER	PIC X(83)		118	83	Spaces	Filler – Not Used.

### 5.2.5.3 Cheque Release - Transaction Reject Record

Electronic Banking Suite User will receive this record from Electronic Banking Suite with the same Cheque Release - User Header and Trailer Record as specified in this section.

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSE T	LENGTH	FIX VAL	DESCRIPTION
Record Identifier SQR-REC-ID	PIC 9(03)		1	3	"102"	The value "102" identifies it as a Cheque Release Detail Rejection record.
Data Set Status SQR-REC-STATUS	PIC X(01)		4	1	"L" or "T"	The status of the transaction must be the same as that of the User Data Set. It can be either: "L" - Live data "T" - Test data.
Transaction Function SQR-FUNCTION	PIC X(01)A		5	1	"A" or "D"	It can have only two values: "A" = add, "D" = delete
Account Number SQR-ACCOUNT	PIC 9(16)		6	16		Account Number
Cheque Number SQR-CHQ-NO	PIC 9(08)		22	8		Cheque Number
Effective Date SQR-EFF-DATE	PIC 9(08)		30	8		Effective Date
Transaction Amount SQR-AMOUNT	PIC 9(17)		38	17		Amount
Rejection Reason SQR-REJ-REASON	PIC X(50)		55	50		Rejection reason
Electronic Banking Suite User Generation No SQR-CLIENT-GEN-NO	PIC 9(07)		105	7		Electronic Banking Suite User Generation Number, of the original Cheque Release "set", with which the original transaction was sent to Absa
User Code CRD-USER-CODE	PIC X(06)		112	6		Cheque Release User Code Validation: Must be equal to CRH-USER-CODE in the Header Record.
Filler	PIC X(83)		118	83	Spaces	Filler – Not Used.

**Note:** - All Cheque Release detail appears as on the original Cheque release transaction detail record.



#### 5.2.5.4 Cheque Release - User Trailer Record

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGT H	FIX VAL	DESCRIPTION
Record Identifier CRT-REC-ID	PIC 9(03)		1	3	"109"	The value "109" identifies it as a Cheque Release Trailer Record.
Data Set Status CRT-REC- STATUS	PIC X(01)		4	1	"L" or "T"	"L" – Live data "T" - Test data.
Number of records CRT-NO-RECS	PIC 9(09)		5	9		Total number of records in this transmission for the Cheque Release service. This number is inclusive of the Cheque Release Header and Trailer records.
Account Number Hash Total CRT- ACCOUNT- HASH	PIC 9(18)		14	18		Cheque Account Number Hash Total Validation: Hash total will be checked against the calculated total for the transactions in the Cheque Release service transmitted.
Cheque Number Hash Total CRT-CHQ-NO- HASH	PIC 9(13)		32	13		Cheque Number Hash Total Validation: Hash total will be checked against the calculated total for the transactions in the Cheque Release service transmitted.
Amount Hash Total CRT-AMOUNT- HASH	PIC 9(18)		45	18		Cheque Amount Hash Total Validation: Hash total will be checked against calculated the total for the transactions in the Cheque Release service transmitted.
Filler	PIC X(138)		63	138	Spaces	Filler – Not Used.

**5.2.6.**

### 5.2.7. Enhanced Deposit Identifier (VPI)

In the below table – File layout, listed under Field Name Record Identifier, will identify the type of file received in LDC. For Enhanced Deposit Identifier specific record identifier field should be with 070 in User Header Record, Record identifier should be 071 in Standard Transaction Record, and Record identifier should be 072 in User Trailer Record

Below is a list of error messages that you could acquire when loading the corporate customer to the LDC system:

Error code	Error Message
251	BENEFICIARY CODE IS ZEROES
252	VPI CLIENT CODE NOT FOUND
253	PAYMENT REFERENCE IS BLANK
254	PAYMENT REFERENCE INVALID
255	DUPLICATE PAYMENT REFERENCE NUMBER IN THE FILE
256	LOWER LIMIT INVALID
257	UPPER LIMIT INVALID
258	UPPER LIMIT SHOULD BE GREATER THAN ZERO
259	UPPER LIMIT LESS THAN LOWER LIMIT
260	DATA MANAGEMENT INDICATOR IS INVALID
261	PAYMENT REFERENCE DOES NOT EXIST
262	PAYMENT REFERENCE ALREADY EXISTS IN DB FOR INSERT
263	PAYMENT REFERENCE ALREADY EXISTS IN DB FOR DELETE
264	VPI TRAILER MISSING
265	DUPLICATE VPI HEADER FOUND
266	MISSING VPI USER HEADER
267	MISSING VPI USER DETAILS
268	DUPLICATE VPI TRAILER RECORD
269	ALB CODE ALREADY EXISTS IN ANOTHER LD CODE
270	BENEFICIARY CODE NOT NUMERIC
8	TRANS. RECORD-ID INVALID (NOT NUMERIC)
6	USER GEN NUMBER NOT NUMERIC

Should the above errors occur the Transactional Banker must liaise with the client for complete details.

#### 5.2.7.1 VPI User Set Header Record

File layout, listed under Field Name Record Identifier, will identify the type of file received in LDC. For Enhanced Deposit Identifier specific record identifier field should be with 070

FIELD NAME	A/N	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	070	The Record Identifier identifies the LD Service: "070" VERIFIED PAYMENT IDENTIFIER

Data Set Status	A	4	1	"L"/"T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
User Generation Number	N	5	7		Sequentially assigned per BankServ User Code. Start at 000001 and The User Generation Number must be equal to the last accepted User Generation Number + 1
BankServ User Code	A	12	6		BankServ / Absa User Code Validation: Against the registered Absa User Codes for the Link Direct User
Accepted Report	A	18	1		"Y" will trigger Accepted Report in the Reply File
FILLER	A	19	181		

### 5.2.7.2 VPI Standard Transaction Record

FIELD NAME	A/N	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	071	The Record Identifier identifies the LD Service: "071" VERIFIED PAYMENT IDENTIFIER
Data Set Status	A	4	1	"L"/"T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
Sequence Number	N	5	6		Transaction Sequence Number. Starts at 0000001 and incremented by 1. This number is used for control purposes and to identify the input record that an error message in the Reply file refers to
ABSA Listed Beneficiary Code	N	11	7		ABSA Listed Beneficiary Code Validation: It must be a valid registered ALB and not to be left Blank
Contract Reference	A	18	20		Contract or Policy Reference Validation: <ul style="list-style-type: none"> <li>Not to be left Blank or Blank spaces within the field</li> <li>Following special characters are only accepted &amp; ' ( ) + - . / : = @ _</li> </ul>
Upper Limit	N	38	15		Upper Limit Amount This must be greater than or equal to the minimum limit. The last two digits must be decimals
Lower Limit	N	53	15		Lower Limit Amount. The last two digits must be decimals
Data Reference	A	68	3	SPACES	For Future use

Data management Indicator	A	71	1	"I/D"	"I" - Insert "D" - Delete
Filler	A	72	128	SPACES	For Future use

### 5.2.7.3 VPI User Set Trailer Record

FIELD NAME	A/N	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	072	The Record Identifier identifies the LD Service: "072" VERIFIED PAYMENT IDENTIFIER
Data Set Status	A	4	1	"L"/"T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data
No of VPI Records	N	5	15		Number of VPI Records
Filler		20	180	SPACES	Filler – Not Used

### 5.2.8. Reply File - Transmission Information Layout

**Note:** - "900" to "903" are record identifiers for the Reply File.

#### 5.2.8.1 Transmission Status

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"900"	Record Identifier
Status	PIC X(01)		4	1	"L" or "T"	Indicates the Transmission status "L" – Live data, "L" – Live data and Test data, "T" – Test data.
Transmission Identifier	PIC 9(03)		5	3	"000"	Identify the message as being in respect of the transmission.
Filler	PIC X(14)		8	14	"TRANSMISSION"	Default
Electronic Banking Suite User Code	PIC 9(05)		22	5		Electronic Banking Suite User Code
Filler	PIC X(01)		27	1	"_"	Default
Transmission Number	PIC 9(07)		28	7		Transmission Number of the Input file that was validated.
Filler	PIC X(01)		35	1	"_"	Default

Transmission Status	PIC X(08)		36	8	"ACCEPTED" / "REJECTED"	Status of Transmission either "ACCEPTED" or "REJECTED"
Filler	PIC X(157)		44	157	Spaces	Filler – Not Used.

### 5.2.8.2 Transmission Rejected Reason

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"901"	Record Identifier
Status	PIC X(01)		4	1	"L" or "T"	Indicated the Transmission status (as a whole, i.e. this status applies to all data within it) "L" - Live data "T" - Test data.
Header Record Identifier	PIC 9(03)		5	3	"000"	Identify the message as being in respect of the transmission header record.
Filler	PIC X(01)		8	1	"_"	Default
Error Code	PIC 9(05)		9	5		Error Code - for a transmission error.
Filler	PIC X(01)		14	1	"_"	Default
Error Message	PIC X(50)		15	50		Transmission Error Message linked to the Error Code.
Filler	PIC 9(136)		65	136	Spaces	Filler – Not Used.

### 5.2.8.3 User Set Status

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	A/N	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"900"	Record Identifier
Status	PIC X(01)		4	1	"L" or "T"	Indicates the status of the Transmission as a whole, (i.e. this status applies to all data within it), "L" - Live data, "T" - Test data.
Service Indicator	PIC 9(03)		5	3	"001" or "020"	Service Indicator which identifies the service for which the message is intended DESCRIPTION "001" - EFT Transactions for Approved Limits "020" - Payment Against Available Funds.
Filler	PIC X(14)		8	14	"ACB USER SET"	Default

FIELD NAME	A/N	USAG E	OFFSE T	LENGT H	FIX VAL	DESCRIPTION
Bankserv User Code	PIC X(04)		22	4		Bankserv User Code of User Set that was validated.
Filler	PIC X(01)		26	1	"_"	Default
Bankserv User Code Generation Number	PIC 9(07)		27	7		The Generation Number of the set of transactions processed for this specific Bankserv User Code.
Filler	PIC X(01)		34	1	"_"	Default
Last Sequence Number	PIC 9(06)		35	6		The Sequence Number of the last Transaction in the User Code Set when the set is <b>ACCEPTED</b> . It will be Zero when the User Code Set is <b>REJECTED</b> .
Filler	PIC X(01)		41	1	"_"	Default
User Set Status	PIC X(08)		42	8		User Set Status "ACCEPTED" / "REJECTED"
Filler	PIC X(151)		50	151	Spaces	Filler – Not Used

**5.2.8.4 Accepted Report Reply Format**

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.  
**Only characters as per Annexure 3.**

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"903"	Record Identifier
Status	A	4	1	"L" or "T"	Indicated the Transmission status (as a whole, i.e. this status applies to all data within it) "L" - Live data "T" - Test data.
Accepted Report Transaction	A	5	196		Copy of Accepted Input Transaction

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### 5.2.8.5 Rejected Message

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAGE	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"901"	Record Identifier
Status	PIC X(01)		4	1	"L" or "T"	Indicates the Transmission status (as a whole, i.e. this status applies to all data within it), "L" - Live data, "T" - Test data.
Service Indicator	PIC 9(03)		5	3	"001" or "020"	The indicator identifies the service for which the message is intended E.g. DESCRIPTION "001" - EFT Transactions for Approved Limits "020" - Payment Against Available Funds.
Filler	PIC X(01)		8	1	Space	Default
Bankserv User Code	PIC X(04)		9	4		The Bankserv User Code that the transaction is linked to.
Filler	PIC X(01)		13	1	"/"	Default
Bankserv User Code Generation Number	PIC 9(07)		14	7		Bankserv User Code Generation Number
Filler	PIC X(01)		21	1	"/"	Default
User Sequence Number	PIC 9(06)		22	6		The sequence number that the Electronic Banking Suite User allocated to the transaction.
Filler	PIC X(01)		28	1	"_"	Default
Error Code	PIC 9(05)		29	5		Error Code of the error found in the input transaction.
Filler	PIC X(01)		34	1	"_"	Default
Error Message	PIC X(60)		35	60		An error message that describes the error found in the transaction.
Filler	PIC X(106)		95	106	Spaces	Filler – Not Used

### 5.2.8.6 Absa Cheque Release Status

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAG E	OFF SET	LENGT H	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"900"	Record Identifier
Transmission Status	PIC X(01)		4	1	"L" or "T"	"L" – Live, "T" – Test
Service Indicator	PIC 9(03)		5	3	"100"	The value "100" identifies the service as Cheque Release.
Filler	PIC X(19)		8	19	" CHQ REL USER SET "	Default
User code	PIC 9(06)		27	6		Cheque Release User Code.
Filler	PIC X(01)		33	1	"_"	Default
Generation number	PIC 9(07)		34	7		User generation number.
Filler	PIC X(01)		41	1	"_"	Default
User Set Status	PIC 9(18)A		42	8		The status of the User Set. It can only be "ACCEPTED" or "REJECTED"
Filler	PIC 9(18)A		50	151	Spaces	

### 5.2.8.7 Absa Cheque release Results

Numeric fields must be right justified with leading zeroes. Alphanumeric fields must be left justified with trailing blanks. **Only characters as per Annexure 10.**

FIELD NAME	FORMAT	USAG E	OFFSE T	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"902"	Record Identifier
Record Status	PIC X(01)		4	1	"L" or "T"	The status of the record can be either: "L" - Live data, "T" - Test data.
Service Indicator	PIC 9(03)		5	3	"100"	The value "100" identifies the service as Cheque Release.
Electronic Banking Suite User Generation No CLIENT-GEN-NO	PIC 9(07)		8	7		The number of the original Cheque Release "set", with which the original transactions were sent to Absa
Number Cheques Approved NO-CHQ-APP	PIC 9(11)		15	11		Number of Cheques Approved
Number Cheques Rejected NO-CHQ-REJ	PIC 9(11)		26	11		Number of Cheques Rejected
Filler	PIC 9(164)		37	164	Spaces	Filler – Not Used.

## 5.2.9. LD Rejection Codes and Reason Table

### 5.2.9.1 Transmission Status Message

Transmission received where the Transmission Status "Live" switched to "Test"  
 "xxx"- Service Indicator for which the transmission status has been changed"

*** SERVICE xxx STATUS FORCED TO TEST BY CONTROL INDICATOR ***
*** USER SET STATUS FORCED TO TEST BY CONTROL INDICATOR ***
*** USER SET STATUS FORCED TO TEST BY GENO ***
*** USER SET STATUS FORCED TO TEST BY TRANSMISSION OR SERVICE STATUS ***

### 5.2.9.2 Transmission Message

LD does initial validation to ensure that the Transmission is received in totality. If any errors are detected the following Transmission rejection messages will be returned to the Electronic Banking Suite User.

ERROR CODE	ERROR MESSAGE
00000	*** EMPTY TRANSMISSION ACCEPTED ***
00001	*** DUPLICATE TRANS HEADER ***
00002	*** UNEXPECTED END OF INPUT ***
00003	*** TRANS. HEADER DATE NOT = TODAY ***
00004	*** CLIENT / SERVICE CONTROL REC NOT FOUND ***
00004	*** TRANS. HEADER CLIENT CODE INVALID ***
00004	*** TRANS. HEADER CLIENT CODE NOT FOUND ***
00005	*** TRANS. HEADER REC STATUS INVALID ***
00006	*** TRANS. HEADER GEN-NO NOT NUMERIC ***
00006	*** TRANS. NUMBER NOT "TEST" - CHECK BYPASSED ***
00006	*** TRANS. NUMBER NOT NEXT IN SEQUENCE ***
00007	*** TRANS. HEADER DEST. NOT 00000 ***
00008	*** TRANS. RECORD-ID INVALID (NOT NUMERIC) ***
00009	*** TRANS. RECORD-ID nnn NOT FOUND ***
00010	*** RECORDS AFTER TRANS TRAILER ***
00011	*** TRANS. TRAILER MISSING ***
00012	*** TRANS. TRAILER REC. COUNT INVALID ***
00013	*** SERVICE nnn-xxx NOT ALLOWED ***
00014	*** NO LIVE DATA WAS ACCEPTED ***
00014	*** NO LIVE DATA WAS TRANSMITTED ***
00014	*** NO TRANSMISSION CONTENTS WERE ACCEPTED ***
00019	*** SERVICE (REC-ID nnn) OUT OF SEQUENCE ***

## 5.2.10. Service 01 - Bankserv / Fin Layouts

### 5.2.10.1 Transmission Message

Once LD checks that the transmission (as a whole) is acceptable, each set of data destined for a different Absa service is validated in accordance with up-front validation checks specific to each service.

The transmission validation for a service validates whether the data was received in an acceptable format. If problems are encountered the entire set is rejected. These messages indicate whether the data for a service was accepted / rejected.

ERROR CODE	ERROR MESSAGE
00008	*** BANKSERV. RECORD-ID INVALID OR NOT NUMERIC ***
00015	*** DUPLICATE BANKSERV USER HEADER ***
00015	*** DUPLICATE FIN USER HEADER ***
00015	*** DUPLICATE FIN SET HEADER ***
00016	*** MISSING BANKSERV USER HEADER ***
00016	*** MISSING FIN USER HEADER ***
00016	*** MISSING FIN SET HEADER ***
00017	*** DUPLICATE BANKSERV USER TRAILER ***
00017	*** DUPLICATE FIN SET TRAILER ***
00017	*** DUPLICATE FIN USER TRAILER ***
00018	*** MISSING BANKSERV USER TRAILER ***
00018	*** MISSING FIN SET TRAILER ***
00018	*** MISSING FIN USER TRAILER ***

### 5.2.10.2 Service Message

LD's up-front validation on behalf of the Absa service will produce these error codes/messages. Once the transmission validation for a service has been accepted, then the content of the service's data will be checked. These messages indicate the reason for rejecting a portion of the data.

LD will not reject the transaction when the account number or transaction amount is equal to zeros. A warning message will be send to the Electronic Banking Suite User, stating that the transaction will unpay.

LD will reject the entire set if an account number or an amount is not numeric.

"nnnn" - Relevant entry will be inserted into the message e.g. User nnnn not correctly ..... nnnn will be replaced with the User Code in the record being validated.

ERROR CODE	ERROR MESSAGE
00001	*** USER nnnn NOT CORRECTLY REGISTERED ***
00002	*** USER CODE NOT FOUND ***
00002	*** USER CODE NOT NUMERIC ***
00003	*** CREATION DATE NOT = TOMORROW - MINOR ERROR ***
00004	*** FIRST ACTION DATE NOT NUMERIC ***
00004	*** INVALID FIRST ACTION DATE ***
00005	*** INVALID LAST ACTION DATE ***
00005	*** LAST ACTION DATE NOT NUMERIC ***
00006	*** INVALID USER GEN NUMBER ***
00006	*** USER GEN NUMBER NOT NEXT IN SEQUENCE ***
00006	*** USER GEN NUMBER NOT NUMERIC ***
00007	*** BANKSERV SERVICE TYPE NOT = CONTROL PARMS ***
00007	*** INVALID BANKSERV SERVICE TYPE ***
00008	*** USER TRAILER USER CODE NOT = HEADER ***
00009	*** INVALID TRAILER FIRST ACTION DATE ***
00009	*** INVALID TRAILER LAST ACTION DATE ***
00010	*** TRAILER FIRST SEQ NO NOT = HEADER ***
00011	*** TRAILER LAST SEQ NO NOT = LAST TRAN ***
00012	*** TRAILER DR RECS nnn NOT = CALCULATED DR RECS nnn ***

ERROR CODE	ERROR MESSAGE
00013	*** TRAILER CR. RECS nnn NOT = CALCULATED CR. RECS nnn ***
00014	*** TRAILER DR VALUE nnn NOT = CALCULATED DR VALUE nnn ***
00015	*** TRAILER CR. VALUE nnn NOT = CALCULATED CR. VALUE nnn ***
00016	*** TRAILER NUM CONTRAS nnn NOT = CALCULATED NUM CONTRAS nnn ***
00017	*** SET TRAILER HASH TOTAL NOT NUMERIC ***
00017	*** TRAILER HASH TOTAL NOT NUMERIC ***
00018	*** SET TRAILER HASH TOTAL nnn NOT = CALCULATED HASH TOTAL nnn ***
00018	*** TRAILER HASH TOTAL nnn NOT = CALCULATED HASH TOTAL nnn ***
00019	*** NO CONTRAS FOR NOM ACC ***
00019	*** NO TRANSACTIONS FOR CONTRA RECORD ***
00020	*** ENTRY CLASS NOT = CREDIT ENTRY CLASS ***
00021	*** ENTRY CLASS NOT = DEBIT ENTRY CLASS ***
00022	*** USER BRANCH NOT NUMERIC ***
00023	*** USER BRANCH NOT = CONTROL ***
00024	*** NOM. ACCOUNT NOT NUMERIC ***
00025	*** NOM. ACCOUNT INVALID ***
00025	*** NOMINATED ACCOUNT MISMATCH ***
00026	*** USER REFERENCE SHORT NAME INVALID ***
00027	*** NOM ACCOUNT TYPE INVALID ***
00028	*** USER CODE NOT NUMERIC ***
00029	*** SET USER CODE NOT = HEADER ***
00029	*** USER CODE NOT = HEADER ***
00030	*** USER SEQ. NUMBER INVALID ***
00031	*** USER SEQ. NOT IN RANGE ***
00032	*** HOMING BRANCH INVALID ***
00033	*** PERM ACCOUNT INVALID ***
00034	*** HOMING ACCOUNT INVALID ***
00035	*** ACCOUNT TYPE INVALID ***
00036	*** AMOUNT INVALID ***
00037	*** ACTION DATE INVALID ***
00038	*** ACTION DATE OUT OF RANGE ***
00039	*** ENTRY CLASS NOT NUMERIC ***
00040	*** TAX CODE INVALID ***
00041	*** HOMING INSTITUTION NOT = 21 ***
00042	*** HOMING INS. NOT NUMERIC ***
00043	*** ITEM LIMIT EXCEEDED ***
00044	*** CONTRA RECORD ID INVALID ***
00045	*** CONTRA USER BRANCH ERROR ***
00046	*** CONTRA NOM. ACCOUNT ERROR ***
00047	*** CONTRA USER CODE NOT = HEADER ***
00048	*** CONTRA USER SEQ. ERROR ***
00049	*** CONTRA SEQ. NOT IN RANGE ***
00050	*** CONTRA HOM. BRANCH ERROR ***
00051	*** CONTRA HOM. ACC. ERROR ***
00052	*** CONTRA HOM. ACC. MISMATCH ***
00053	*** CONTRA ACCOUNT TYPE ERROR ***
00054	*** CONTRA DT AMOUNT INVALID ***
00054	*** SET TRAILER DR AMOUNT INVALID ***
00054	*** SET TRAILER DR RECS INVALID ***
00055	*** CONTRA CR. AMOUNT INVALID ***
00055	*** SET TRAILER CR. AMOUNT INVALID ***
00055	*** SET TRAILER CR. RECS INVALID ***
00056	*** CONTRA ACTION DATE ERROR ***
00057	*** CONTRA ENTRY CLASS ERROR ***
00058	*** CONTRA REFERENCE SHORT NAME INVALID ***
00059	*** CONTRA REFERENCE INVALID ***
00060	*** CONTROL HASH TOTAL NOT NUMERIC ***
00061	*** TRANSACTION NOT ALLOWED ***
00062	*** FIN TRANSACTION TYPE INVALID ***
00063	*** WARNING: HOMING ACCOUNT NUMBER = ZEROS. TRANSACTION WILL UNPAY***
00064	*** WARNING: TRANSACTION AMOUNT = ZEROS. TRANSACTION WILL UNPAY***
00065	*** WARNING: NON-STANDARD ACB ACCOUNT NUMBER AND HOMING ACCOUNT NUMBER = ZERO, TRANSACTION WILL UNPAY. ***

ERROR CODE	ERROR MESSAGE
00066	*** CUT-OFF TIME (xxHxx) EXCEEDED FOR CREDIT TRANSACTIONS WHERE AMOUNT EXCEEDS THE PCH LIMIT - USER SET REJECTED ***
00067	*** WARNING : DEBIT AMOUNT EXCEEDS THE PCH LIMIT - THE TRANSACTION WILL UNPAY ***
00068	*** 1-DAY SERVICE : DEBIT TRANSACTIONS NOT ALLOWED ***
00069	*** WARNING : TRANSACTION AMOUNT EXCEEDS DEBIT ITEM LIMIT - TRANSACTION WILL UNPAY ***
00070	*** WARNING : TRANSACTION AMOUNT EXCEEDS CREDIT ITEM LIMIT - TRANSACTION WILL UNPAY ***
00071	*** WARNING : TRANSACTION AMOUNT EXCEEDS SALARY ITEM LIMIT - TRANSACTION WILL UNPAY ***
00072	*** USER SET nnnn REJECTED - TRANSACTION ACTION DATE AFTER LIMIT EXPIRY DATE ***
00073	*** USER SET nnnn REJECTED - DEBIT AGGREGATE LIMIT EXCEEDED ***
00074	*** USER SET nnnn REJECTED - CREDIT AGGREGATE LIMIT EXCEEDED ***
00075	*** BANKSERV USER CODE nnnn STATUS IS INACTIVE ***
00076	*** ERROR : CHARACTERS IN INPUT FILE NOT ASCII ***
00077	*** ERROR : CHARACTERS IN INPUT FILE NOT EBCDIC ***
00078	*** ONLY ABSA DEBITS ALLOWED FOR EARLY DEBIT SUB-SERVICE ***
00079	*** PAAF ERROR - MULTIPLE CONTRAS IN USER SET ***

## 1. HOST-TO-HOST RTC FILE LAYOUT

### 5.3 ASCII

#### 5.3.1 RTC - FILE LAYOUT

##### 5.3.1.1 USER HEADER RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"001" or "020" or "060"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance. "060" RTC Transactions Against Available Funds
Data Set Status	A	4	1	"L" or "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
Bankserv Record Identifier RCID110	N	5	2	"04"	It is the first record of a User Header Record. It is the first record of Bankserv EFT transactions. Should be the first record after a Transmission Header or a User Trailer record.
Bankserv User Code USCD110	A	7	4		Bankserv / Absa distribution User Code Validation: Against the registered Absa User Codes for the Electronic Banking Suite User.
Bankserv Creation date CR.DT110	N	11	6		Date Creation date. FORMAT: YYMMDD Validation: Can be Yesterday's, Today's or Tomorrow's date.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Bankserv Purge Date PGDT110	N	17	6		Equal to or later than the last action date of the transactions. Validation: Must be equal to or greater than the last action date of the Transactions for this User set.
First Action Date FADT110	N	23	6		Earliest transaction action date of a transaction (Dr/Cr) to be processed in this User Set. Validation: May not be less than today's date.
Last Action Date LADT110	N	29	6		Latest transaction action date of a transaction (Cr/Dr) to be processed in this User Set. Validation: Must be equal to or greater than the First Action Date.
First Sequence Number FSNO110	N	35	6		Sequentially assigned per Bankserv User Code per transmission date.
User Generation Number UGNO110	N	41	4		The User Generation Number must be equal to the last accepted User Generation Number + 1.
Type of Service TSRV110	A	45	10		The service under which these transactions are to be processed: CorpSDV: "CORPSSV", SDV: "SAMEDAY", 1 Day: "ONE DAY", 2 Day: "TWO DAY", Internal: "INTERNAL", Payment Against Available Balance: "BATCH". 1 Day PAAF: "ONEDAYAAF" RTC: "RTCBATCH"
Accepted Report	A	55	1	Space	"Y" will trigger Accepted Report in the Reply File for EFT/PAAF/RTC User Sets
Account Type Correct	A	56	1	Space	"Y" will trigger the validation program to try and determine the correct Account Type for the Account Number and Bank Branch Code combination.
Filler	A	57	144	Spaces	Filler – Not Used.

### 5.3.1.2 STANDARD TRANSACTION RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record identifier	N	1	3	"001" or "020" or "060"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance. "060" RTC transactions Against Available Funds
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Bankserv Record Identifier RCID120	N	5	2		Type of transaction: "10" - Direct Credit Transaction, "50" - Direct Debit transaction, Validation: Against above list.
User Branch USBR120	N	7	6		Bank Branch code of the Electronic Banking Suite User's nominated account. Validation: Against actual Absa Branch codes.
User Nominated Account UNAN120	N	13	11		Electronic Banking Suite User's Absa nominated account number Validation: Against the Absa lookup table (valid account file).
User Code USCD120	A	24	4		As per the User Header's Bankserv User Code Validation: Against the User Header's User Code.
User Sequence number USNO120	N	28	6		Must start with number equal to First Sequence number (in User Header) and thereafter incremented by 1.
Homing Branch HOB120	N	34	6		Homing account Branch number Validation: Against Bankserv list of Bank Branch Codes.
Homing Account Number HANO120	N	40	11		Homing Account Number Validation: Against Bankserv supplied CDV and account number Validation Rules.
Type of Account TFAC120	N	51	1		Identifies the homing account type "1" – Current Account, "2" – Savings Account, "3" – Transmission Account "4" – Bond Account, "6" – Subscription Share Account Validated: Against above list NB: "5" is NOT USED
Amount AMNT120	N	52	11		Monetary value of the Transaction Validation: Must be numeric.
Action Date ACDT120	N	63	6		Date on which transaction is to be actioned. Validation: Must be in within the range of the First Action Date and the Last Action Date in the User Header Record.
Entry Class ENCL120	N	69	2		Entry Class As per Annexure 4 Payment Against Available Balance is always "88" RTC is always "88" Validation: Against Bankserv allowed options
Tax Code TXCD120	N	71	1		Usually "0" Governed by Annexure 5
Filler	A	72	3		Filler – Not Used
User Reference USRF120	A	75	30		Pos. 01 -10: User's Abbreviated Name - Compulsory Pos. 11 - 30: For Electronic Banking Suite User's own use User reference Description of the transaction that must appear on the bank statement of the homing account.



FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Homing Account Name HACN120	A	105	30		Homing Account Name Validation: Not to be left Blank
Non-standard Homing Account Number SAHR120	N	135	20		User for account numbers which cannot fit into the standard Homing Account number field e.g. Perm Account Numbers. Default value 20 zero's. Validation: According to the Bankserv CDV and account number rules.
Filler SANO120	A	155	16	Spaces	Default value.
Homing Institution HOIN120	N	171	2	"21"	"21" – Participating Banks Validated: Must be "21"
Filler	A	173	28	Spaces	Filler – Not Used.

### 5.3.1.3 CONTRA RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"001" or "020" or "060"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance. "060" RTC Transactions Against Available Funds – Contra Record to be used for Control purposes only
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data, "T" - Test data.
Bankserv Record Identifier RCID130	N	5	2		Type of transaction as per Bankserv defined list "12" - Direct Credit Contra , "52" - Direct debit Contra, Validation: Against above list.
User Branch USBR130	N	7	6		Same as the User Branch on the transactions Records Validation: Against User Branch on all Transaction records.
User Nominated Account UNAN130	N	13	11		Same as Nominated Account on transaction records Validation: Against Nominated account on all Transaction records.
User Code USCD130	A	24	4		Same as User Code on User Header Record Validation: Against User Code on User Header record.
User Sequence Number USNO130	N	28	6		Validation: Applied to the sequence number on the transaction record.
Homing Branch HOBR130	N	34	6		Same as the User Branch on this record Validation: Against the User Branch on this record

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Homing Account Number HANO130	N	40	11		Same as the User Nominated Account Number on this record Validation: Against the User Nominated Account Number on this Record.
Type of Account TFAC130	N	51	1	"1"	"1" – Current Account , Validation: Must be "1".
Amount AMNT130	N	52	11		Total monetary value of all transactions within the User Set. Validation: Must be equal to the calculated total of the monetary value of all the preceding Standard Transactions in this User Set.
Action Date ACDT130	N	63	6		Action date of this transaction. Validation: Must be equal to the Action Date of the preceding Standard Transactions.
Entry class ENCL130	N	69	2	"10"	Validated: Must be "10".
Filler	A	71	4	"0000"	Validated: Must be Zeroes.
User reference USRF130	A	75	30		Pos. 01 -10: Users Abbr. Name - Compulsory: Pos. 11 - 16: "CONTRA" - Compulsory: Pos. 17 - 30: For Electronic Banking Suite User's own use  Validation: Must contain the Bankserv specified minimum
Filler NACN130	A	105	30	Spaces	
Filler	A	135	66	Spaces	Filler – Not Used.

### 5.3.1.4 USER TRAILER RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	N	1	3	"001" or "020" or "060"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance. "060" RTC Transactions against Available Funds
Data Set Status	A	4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier RCID150	N	5	2	"92"	Identifies the record to be a User Trailer Record.
User Code USCD150	A	7	4		Same as Bankserv User Code in User Header Record Validation: Against the Bankserv User Code on the User Header Record.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
First Sequence Number FSNO150	N	11	6		Same as First Sequence Number on User Header Record Validation: Against First Sequence Number specified on the User Header Record.
Last Sequence Number LSNO150	N	17	6		Same as User Sequence number on preceding Contra record Validation: Against the User Sequence number on preceding Contra record.
First action Date FADT150	N	23	6		Same as First Action Date on the User Header record Validation: Against First Action Date specified on the User Header record.
Last action Date LADT150	N	29	6		Same as Last Action Date on the User Header record Validation: Against the Last Action Date specified on the User Header Record.
No Debit records NDRR150	N	35	6		Number of Debit records including the Credit contra record Validation: Against the calculated number of Debit records (include the Credit contra).
No Credit records NCRR150	N	41	6		Number of Credit records including the Debit contra record Validation: Against the calculated number of Credit records (including the Debit contra).
No contra records NCOR150	N	47	6		Number of contra records in the User Data set Validation: Against the calculated number of contra records.
Total Debit Value TDRV150	N	53	12		Total value of Debit transactions including the Credit contra. Validation: Against the calculated total value of Debit transactions (including the Credit contra value).
Total Credit Value TCRV150	N	65	12		Total value of Credit transactions including the Debit contra. Validation: Against the calculated total value of Credit Transactions (including the Debit contra value).
Hash Total of Homing Account Numbers HTHA150	N	77	12		Running total of all homing account numbers. Because overflow conditions are not treated in the same way by all makes of hardware, it is recommended that Electronic Banking Suite users generate the hash total in an 18-digit field in working storage and then move the twelve least significant digits from there into this field of the User Trailer Record.  Note: The formula for addition routine is: Field 9 of Standard Transaction Record (11digits) plus Field 18 of Standard Transaction Record (11 least significant digits) plus Field 9 of Contra Record (11 digits)  Validation: Against the calculated hash total as explained above.
Filler	A	89	112	Spaces	Filler – Not Used.

## 5.3.2 OUTPUT – RTC FILE LAYOUT

### 5.3.2.1 OUTPUT FILE - USER CODE SET HEADER RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFF SET	LENGTH	FIX VAL	DESCRIPTION
DUH-REC-ID	N	1	3	"010"	The value "010" identifies the record as an User Code Set Header Every User Code Set header must be followed by transaction sets (Record Identifier "011" - "018") and then by a User Code Set Trailer Record Identifier "019"). Validated: Must be "010". Will be checked to be in agreement with the rules defined in the description above, i.e. a Header record must have an associated trailer record.
Data Set Status DUH-REC-STATUS	A	4	1	"L" OR "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data.
User Code DUH-BANKSERV- USER-CODE	A	5	4		User Code: For files being referenced here which had both Absa and External transactions on them, the User Code will be the Bankserv User code registered at Bankserv for the Electronic Banking Suite User. For files being referenced here which had only Absa transactions in them, this will be an Absa Distribution User Code (it will not have been registered at Bankserv). Validated: As defined above, the internal user codes and Bankserv User Codes will be validated.
Bankserv Generation Number DUH-BANKSERV- GEN	N	9	7		Will be equal to the last Bankserv Generation Number sent to the Electronic Banking Suite User + 1.
Bankserv Service DUH-BANKSERV- SERVICE	N	16	2		Electronic Banking Suite Services Validated: 01 – SDV, 02 – 1 Day, 03 – 2 Day, 08 – CORP SDV 06 - RTC 09 – Payment Against Available Funds.
FILLER	A	18	183	Spaces	Filler – Not Used.

### 5.3.2.2 RTC - SET HEADER RECORD (NEW LAYOUT)

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier RUH-REC-ID	N	1	3	"060"	The value "060" identifies the record as an RTC Set Header Record. Every Set header must be followed by: Transaction records (Record Identifier "061") and then a Set Trailer (Record Identifier "069").
Data Set Status RUH-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the set; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv User Code RUH-BANKSERV-USER-CODE	A	5	4		Bankserv User Code must be registered to the Electronic Banking Suite User.
Bankserv User Code Generation Number RUH-BANKSERV-GEN-NO	N	9	7		Will be equal to the last Bankserv Generation Number sent to the Link Direct User.(Original generation number sent to LD)
Type of Service RUH-SERVICE-TYPE	A	16	10		The service under which the transactions are processed – "RTCBATCH"
FILLER	A	26	175	Spaces	Filler – Not Used.

### 5.3.2.3 RTC - TRANSACTION CREDIT (NEW LAYOUT)

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier RUD-REC-ID	N	1	3	"061"	The value "061" identifies the record as an RTC Credit Transaction Record.
Data Set Status RUD-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the transaction; It has only two possible values: "L" – Live data "T" – Test data.
Transaction Type RUD-TRAN-TYPE	N	5	2	"10"	Transaction type "10" – Credit transaction
Electronic Banking Suite User's Nominated Account's Branch Code RUD-NOM-BRANCH	N	7	6		The Branch code for the Electronic Banking Suite User's nominated account
Electronic Banking	N	13	11		The Electronic Banking Suite User's

Suite User's Nominated Account Number RUD-NOM-ACCOUNT					Nominated Account for the User Code Set.
Bankserv User Code RUD-BANKSERV-USER-CODE	A	24	4		Bankserv User Code must be registered to the Electronic Banking Suite User.
Original Sequence No RUD-ORIG-SEQ-NO	N	28	6		Original Sequence Number as supplied by the Electronic Banking Suite User on the original Transaction.
Homing Branch Code RUD-HOMING-BRANCH	N	34	6		Bank Branch Code of the Homing Account.
Homing Account Number RUD-HOMING-ACCOUNT	N	40	11		Homing Account Number
Homing Account Type RUD-HOMING-ACC-TYPE	N	51	1		Homing Account Type
Original Amount RUD-AMOUNT	N	52	11		Original Amount
Original Action Date RUD-ACTION-DATE	N	63	6		Original Action Date of the transaction.
Original Entry Class RUD-ENTRY-CLASS	N	69	2		Original Entry Class in the transaction
Original Tax Code RUD-TAX-CODE	N	71	1		Original Tax code in the transaction.
Response Code RUD-RESP-CODE	A	72	3		Return Code from EPS - Transaction status.
Original User Reference RUD-USER-REFERENCE	A	75	30		Taken from the User reference of the original transaction.
Original Homing Account Name RUD-HOMING-ACCOUNT-NAME	A	105	30		Name of the Homing Account - taken from the original transaction received from the LD User.
Original Non-	N	135	20		Original Non-standard Homing Account

standard Homing Account Number RUD-NON-HOMING-ACCNT-NUMBER					Number.
Business Reference No RUD-BUSINESS-REFERENCE	A	155	10		Business reference number supplied by EPS for the original Transaction.
FILLER	A	165	6	SPACES	SPACES
Original Homing institution RUD-HOMING-INST	N	171	2		Original Homing institution
FILLER	A	173	28	Spaces	Filler – Not Used.

### 5.3.2.4 RTC - SET TRAILER RECORD (NEW LAYOUT)

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFFSET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier RUT-REC-ID	N	1	3	"069"	The value "069" identifies the record as an RTC Trailer Record.
Data Set Status RUT-REC-STATUS	A	4	1	"L" or "T"	Determines the status of the transaction; It has only two possible values: "L" - Live data "T" - Test data.
Number of Debit Records RUT-NO-DR-RECS	N	5	9		Total Number of debit records within the User Code Set.
Number of Credit Records RUT-NO-CR-RECS	N	14	9		Total Number of credit records within the User Code Set.
Homing Account Hash Total RUT-HOM-ACC-HASH	N	23	18		Total of all Homing Account Number
Debit Amount Hash Total RUT-DR-AMOUNT-HASH	N	41	14		Total value of all Debit Transactions
Credit Amount Hash	N	55	14		Total Value of all

Total RUT -CR.-AMOUNT- HASH					Credit Transactions
FILLER	A	69	132	Spaces	Filler – Not Used.

### 5.3.2.5 OUTPUT FILE – USER CODE SET TRAILER RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	A/N	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DUT-REC-ID	N	1	3	"019"	The value "019" identifies the record as a User Code Trailer Record.
Data Set Status DUH-REC-STATUS	A	4	1	"L" OR "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data.
Number of Debit Records DUT-NO-DR-RECS	N	5	9		Total Number of debit records within the User Code Set.
Number of Credit Records DUT-NO-CR.-RECS	N	14	9		Total Number of Credit records within the User Code Set.
Homing Account Hash Total DUT-HOM-ACC- HASH	N	23	18		Total of all Homing Account numbers in User Set.
Debit Amount Hash Total DUT-DR-AMOUNT- HASH	N	41	14		Total value of all debit transactions in User Set
Credit Amount Hash Total DUT-CR.-AMOUNT- HASH	N	55	14		Total value of all credit transactions in User Set
FILLER	A	69	132	Spaces	Filler – Not Used.

## 5.4 EBCDIC

### 5.4.1 RTC - FILE LAYOUT



### 5.4.1.1 USER HEADER RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"001" or "020" or "060"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance. "060" RTC Transactions Against Available Funds
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier RCID110	PIC 9(02)		5	2	"04"	It is the first record of a User Header Record. It is the first record of Bankserv EFT transactions. Should be the first record after a Transmission Header or a User Trailer record.
Bankserv User Code USCD110	PIC X(04)		7	4		Bankserv / Absa distribution User Code Validation: Against the registered Absa User Codes for the Electronic Banking Suite User.
Bankserv Creation date CR.DT110	PIC 9(06)		11	6		Date Creation date. FORMAT: YYMMDD Validation: Can be Yesterday's, Today's or Tomorrow's date.
Bankserv Purge Date PGDT110	PIC 9(06)		17	6		Equal to or later than the last action date of the transactions. Validation: Must be equal to or greater than the last action date of the Transactions for this User set.
First Action Date FADT110	PIC 9(06)		23	6		Earliest transaction action date of a transaction (Dr/Cr) to be processed in this User Set. Validation: May not be less than today's date.
Last Action Date LADT110	PIC 9(06)		29	6		Latest transaction action date of a transaction (Cr/Dr) to be processed in this User Set. Validation: Must be equal to or greater than the First Action Date.
First Sequence Number FSNO110	PIC 9(06)		35	6		The sequence number of the first transaction (Dr/Cr) in this User Set.
User Generation Number UGNO110	PIC 9(04)		41	4		The User Generation Number must be equal to the last accepted User Generation Number + 1.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Type of Service TSRV110	PIC X(10)		45	10		The service under which these transactions are to be processed: CorpSDV: "CORPSSV", SDV: "SAMEDAY", 1 Day: "ONE DAY ", 2 Day: "TWO DAY ", Internal: "INTERNAL", Payment Against Available Balance: "BATCH". 1 Day PAAF: "ONEDAYPAAF" RTC: "RTCBATCH"
Accepted Report	PIC X(001)		55	1	Space	"Y" will trigger Accepted Report in the Reply File.
Account Type Correction	PIC X(001)		56	1	Space	"Y" will trigger the validation program to try and determine the correct Account Type for the Account Number and Bank Branch Code combination.
Filler	PIC X(146)		57	144	Spaces	Filler - Not Used.

### 5.4.1.2 STANDARD TRANSACTION RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"001" or "020" or "060"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance. "060" RTC Transactions Against Available Funds
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier RCID120	PIC 9(02)		5	2		Type of transaction: "10" - Direct Credit Transaction, "50" - Direct Debit transaction, Validation: Against above list
User Branch USBR120	PIC 9(06)		7	6		Bank Branch code of the Electronic Banking Suite User's nominated account Validation: Against actual Absa Branch codes
User Nominated Account UNAN120	PIC 9(11)		13	11		Electronic Banking Suite User's Absa nominated account number Validation: Against the Absa lookup table (valid account file).
User Code USCD120	PIC X(04)		24	4		As per the User Header's Bankserv User Code Validation: Against the User Header's User Code.
User Sequence number USNO120	PIC 9(06)		28	6		Must start with number equal to First Sequence number (in User Header) and thereafter incremented by 1.
Homing Branch HOB120	PIC 9(06)		34	6		Homing account Branch number Validation: Against Bankserv list of Bank Branch Codes.
Homing Account Number HANO120	PIC 9(11)		40	11		Homing Account Number Validation: Against Bankserv supplied CDV and account number Validation Rules.
Type of Account TFAC120	PIC 9(01)		51	1		Identifies the homing account type "1" – Current Account, "2" – Savings Account, "3" – Transmission Account "4" – Bond Account, "6" – Subscription Share Account Validated: Against above list. NB: "5" is NOT USED.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Amount AMNT120	PIC 9(11)		52	11		Monetary value of the Transaction Validation: Must be numeric.
Action Date ACDT120	PIC 9(06)		63	6		Date on which transaction is to be actioned. Validation: Must be in within the range of the First Action Date and the Last Action Date in the User Header Record.
Entry Class ENCL120	PIC 9(02)		69	2		Entry Class As per Annexure 4 Payment Against Available Balance is always "88" RTC is always "88" Validation: Against Bankserv allowed options
Tax Code TXCD120	PIC 9(01)		71	1		Usually "0" Governed by Annexure 5
Filler	PIC X(03)		72	3	Spaces	Default
User Reference USRF120	PIC X(30)		75	30		Pos. 01 -10: User's Abbreviated Name - Compulsory Pos. 11 - 30: For Electronic Banking Suite User's own use User reference Description of the transaction that must appear on the bank statement of the homing account.
Homing Account Name HACN120	PIC X(30)		105	30		Homing Account Name Validation: Not to be left Blank.
Non-standard Homing Account Number SAHR120	PIC X(20)		135	20		User for account numbers which cannot fit into the standard Homing Account number field e.g. Perm Account Numbers. Validation: According to the Bankserv CDV and account number rules.
Filler SANO120	PIC X(16)		155	16	Spaces	Default value.
Homing Institution HOIN120	PIC 9(02)		171	2	"21"	"21" – Participating Banks Validated: Must be "21"
Filler	PIC X(28)		173	28	Spaces	Filler - Not Used.

### 5.4.1.3 CONTRA RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
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FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"001" or "020" or "060"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance. "060" RTC Transactions Against Available Funds
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data, "T" - Test data.
Bankserv Record Identifier RCID130	PIC 9(02)		5	2		Type of transaction as per Bankserv defined list "12" - Direct Credit Contra , "52" - Direct debit Contra, Validation: Against above list.
User Branch USBR130	PIC 9(06)		7	6		Same as the User Branch on the transactions Records Validation: Against User Branch on all Transaction records.
User Nominated Account UNAN130	PIC 9(11)		13	11		Same as Nominated Account on transaction records Validation: Against Nominated account on all Transaction records.
User Code USCD130	PIC X(04)		24	4		Same as User Code on User Header Record Validation: Against User Code on User Header record.
User Sequence Number USNO130	PIC 9(06)		28	6		Validation: Applied to the sequence number on the transaction record.
Homing Branch HOBR130	PIC 9(06)		34	6		Same as the User Branch on this record Validation: Against the User Branch on this record.
Homing Account Number HANO130	PIC 9(11)		40	11		Same as the User Nominated Account Number on this record Validation: Against the User Nominated Account Number on this Record
Type of Account TFAC130	PIC 9(01)		51	1		"1" – Current Account , Validation: Must be "1".
Amount AMNT130	PIC 9(11)		52	11		Total monetary value of all transactions within the User Set. Validation: Must be equal to the calculated total of the monetary value of all the preceding Standard Transactions in this User Set.
Action Date ACDT130	PIC 9(06)		63	6		Action date of this transaction. Validation: Must be equal to the Action Date of the preceding Standard Transactions.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Entry class ENCL130	PIC 9(02)		69	2	"10"	Default
Filler	PIC X(04)		71	4	"0000"	Default
User reference USRF130	PIC X(30)		75	30		Pos. 01 -10: Users Abbr. Name - Compulsory: Pos. 11 - 16: "CONTRA" - Compulsory: Pos. 17 - 30: For Electronic Banking Suite User's own use Validation: Must contain the Bankserv specified minimum.
Filler NACN130	PIC X(30)		105	30	Spaces	Default
Filler	PIC X(66)		135	66	Spaces	Filler – Not Used.

#### 5.4.1.4 USER TRAILER RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier	PIC 9(03)		1	3	"001" or "020" or "060"	The Record Identifier identifies the type of transactions: "001" EFT Transactions Against Approved Limits "020" Payment Against Available Balance. "060" RTC Transactions Against Available Funds
Data Set Status	PIC X(01)		4	1	"L" or "T"	Determines the status of the record; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv Record Identifier RCID150	PIC 9(02)		5	2	"92"	Identifies the record to be a User Trailer Record.
User Code USCD150	PIC X(04)		7	4		Same as Bankserv User Code in User Header Record Validation: Against the Bankserv User Code on the User Header Record.
First Sequence Number FSNO150	PIC 9(06)		11	6		Same as First Sequence Number on User Header Record Validation: Against First Sequence Number specified on the User Header Record.
Last Sequence Number LSNO150	PIC 9(06)		17	6		Same as User Sequence number on preceding Contra record Validation: Against the User Sequence Number on preceding Contra record.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
First action Date FADT150	PIC 9(06)		23	6		Same as First Action Date on the User Header record Validation: Against First Action Date specified on the User Header record.
Last action Date LADT150	PIC 9(06)		29	6		Same as Last Action Date on the User Header record Validation: Against the Last Action Date specified on the User Header Record.
No Debit records NDRR150	PIC 9(06)		35	6		Number of Debit records including the Credit contra record Validation: Against the calculated number of Debit records (include the Credit contra).
No Credit records NCR.R150	PIC 9(06)		41	6		Number of Credit records including the Debit contra record Validation: Against the calculated number of Credit records (including the Debit contra).
No contra records NCOR150	PIC 9(06)		47	6		Number of contra records in the User Data set Validation: Against the calculated number of contra records.
Total Debit Value TDRV150	PIC 9(12)		53	12		Total value of Debit transactions including the Credit contra. Validation: Against the calculated total value of Debit transactions (including the Credit contra value).
Total Credit Value TCR.V150	PIC 9(12)		65	12		Total value of Credit transactions including the Debit contra. Validation: Against the calculated total value of Credit Transactions (including the Debit contra value).
Hash Total of Homing Account Numbers HTHA150	PIC 9(12)		77	12		Running total of all homing account numbers. Because overflow conditions are not treated in the same way by all makes of hardware, it is recommended that Electronic Banking Suite users generate the hash total in an 18-digit field in working storage and then move the twelve least significant digits from there into this field of the User Trailer Record. Note: The formula for addition routine is: Field 9 of Standard Transaction Record (11digits) plus Field 18 of Standard Transaction Record (11 least significant digits) plus Field 9 of Contra Record (11 digits) Validation: Against the calculated hash total as explained above.
Filler	PIC X(112)		89	112	Spaces	Filler – Not Used.

## 5.4.2 OUTPUT – RTC FILE LAYOUT

### 5.4.2.1 OUTPUT FILE - USER CODE SET HEADER RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DUH-REC-ID	PIC 9(03)		1	3	"010"	The value "010" identifies it as a User Code Set Header Record. Every User Code Set header must be followed by transaction sets (Record Identifier "011" - "018") and then by a User Code Set Trailer Record Identifier "019"). Validated: Must be "010". Will be checked to be in agreement with the rules defined in the description above, i.e. a Header record must have an associated trailer record.
Data Set Status DUH-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set; It has only two possible values: "L" - Live data "T" - Test data
User Code DUH-BANKSERV- USER-CODE	PIC X(04)		5	4		User Code: For files being referenced here which had both Absa and External transactions on them, the User Code will be the Bankserv User code registered at Bankserv for the Electronic Banking Suite User. For files being referenced here which had only Absa transactions in them, this will be an Absa Distribution User Code (it will not have been registered at Bankserv). Validated: As defined above, the internal user codes and Bankserv User Codes will be validated.
Bankserv Generation Number DUH-BANKSERV-GEN	PIC 9(07)	COMP-3	9	4		Will be equal to the last Bankserv Generation Number sent to the Electronic Banking Suite User + 1.
Bankserv Service DUH-BANKSERV- SERVICE	PIC 9(02)		13	2		Electronic Banking Suite Services Validated: 01 – SDV, 02 – 1 Day 03 – 2 Day, 06 - RTC 08 – CORP SDV 09 – Payment Against Available Funds
FILLER	PIC X(186)		15	186	Spaces	



### 5.4.2.2 RTC - SET HEADER RECORD (NEW LAYOUT)

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier RUH-REC-ID	PIC 9(03)		1	3	"060"	The value "060" identifies the record as an RTC Set Header Record. Every Set header must be followed by: Transaction records (Record Identifier "061") and then a Set Trailer (Record Identifier "069").
Data Set Status RUH-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the set; It has only two possible values: "L" - Live data "T" - Test data.
Bankserv User Code RUH-BANKSERV- USER-CODE	PIC X(04)		5	4		Bankserv User Code must be registered to the Electronic Banking Suite User.
Bankserv User Code Generation Number RUH-BANKSERV- GEN-NO	PIC 9(07)	COMP-3	9	4		Will be equal to the last Bankserv Generation Number sent to the Link Direct User.(Original generation number sent to LD)
Type of Service RUH-SERVICE-TYPE	PIC X(10)		13	10		The service under which the transactions are processed – "RTCBATCH"
FILLER	PIC X(177)		23	177	Spaces	Filler – Not Used.

### 5.4.2.3 RTC - TRANSACTION CREDIT (NEW LAYOUT)

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier RUD-REC-ID	PIC 9(03)		1	3	"061"	The value "061" identifies the record as an RTC Credit Transaction Record.
Data Set Status RUD-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the transaction; It has only two possible values: "L" – Live data "T" – Test data.
Transaction Type RUD-TRAN-TYPE	PIC 9(02)		5	2	"10"	Transaction type "10" – Credit transaction

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Electronic Banking Suite User's Nominated Account's Branch Code RUD-NOM-BRANCH	PIC 9(06)	COMP-3	7	6		The Branch code for the Electronic Banking Suite User's nominated account
Electronic Banking Suite User's Nominated Account Number RUD-NOM-ACCOUNT	PIC 9(16)	COMP-3	13	9		The Electronic Banking Suite User's Nominated Account for the User Code Set.
Bankserv User Code RUD-BANKSERV-USER-CODE	PIC X(04)		21	4		Bankserv User Code must be registered to the Electronic Banking Suite User.
Original Sequence No RUD-ORIG-SEQ-NO	PIC 9(06)	COMP-3	25	4		Original Sequence Number as supplied by the Electronic Banking Suite User on the original Transaction.
Homing Branch Code RUD-HOMING-BRANCH	PIC 9(06)	COMP-3	29	4		Bank Branch Code of the Homing Account.
Homing Account Number RUD-HOMING-ACCOUNT	PIC 9(16)	COMP-3	33	9		Homing Account Number
Homing Account Type RUD-HOMING-ACC-TYPE	PIC X(01)		42	1		Homing Account Type
Original Amount RUD-AMOUNT	PIC 9(11)	COMP-3	43	6		Original Amount
Original Action Date RUD-ACTION-DATE	PIC 9(06)		49	6		Original Action Date of the transaction.
Original Entry Class RUD-ENTRY-CLASS	PIC 9(02)		54	2		Original Entry Class in the transaction
Original Tax Code RUD-TAX-CODE	PIC 9(01)		56	1		Original Tax code in the transaction.
Response Code RUD-RESP-CODE	PIC 9(03)		57	3		Return Code from EPS - Transaction status.
Original User Reference RUD-USER-REFERENCE	PIC X(30)		60	30		Taken from the User reference of the original transaction.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Original Homing Account Name RUD-HOMING-ACCOUNT-NAME	PIC X(30)		90	30		Name of the Homing Account - taken from the original transaction received from the LD User.
Original Non-standard Homing Account Number RUD-NON-HOMING-ACCNT-NUMBER	PIC X(20)		120	20		Original Non-standard Homing Account Number.
Business Reference No RUD-BUSINESS-REFERENCE	PIC X(10)		140	10		Business reference number supplied by EPS for the original Transaction.
FILLER	PIC X(6)		150	6	SPACE S	SPACES
Original Homing institution RUD-HOMING-INST	PIC 9(02)		156	2		Original Homing institution
FILLER	PIC X(42)		158	42	Spaces	Filler – Not Used.

#### 5.4.2.4 RTC - SET TRAILER RECORD (NEW LAYOUT)

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier RUT-REC-ID	PIC 9(03)		1	3	"010"	The value "069" identifies the record as an RTC Trailer Record.
Data Set Status RUT -REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the transaction; It has only two possible values: "L" - Live data "T" - Test data.
Number of Debit Records RUT -NO-DR-RECS	PIC 9(09)	COMP-3	5	5		Total Number of debit records within the User Code Set.
Number of Credit Records RUT-NO-CR-RECS	PIC 9(09)	COMP-3	10	5		Total Number of credit records within the User Code Set.
Homing Account Hash Total RUT -HOM-ACC-HASH	PIC 9(18)	COMP-3	15	10		Total of all Homing Account Number

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Debit Amount Hash Total RUT -DR-AMOUNT- HASH	PIC S9(14)	COMP-3	25	8		Total value of all Debit Transactions
Credit Amount Hash Total RUT -CR.-AMOUNT- HASH	PIC S9(14)	COMP-3	33	8		Total Value of all Credit Transactions
FILLER	PIC X(160)		41	160	Spaces	Filler – Not Used.

#### 5.4.2.5 OUTPUT FILE – USER CODE SET TRAILER RECORD

Numeric fields must be right justified with leading zeroes. Alpha fields must be left justified with trailing blanks.

FIELD NAME	FORMAT	USAGE	OFF SET	LENGTH	FIX VAL	DESCRIPTION
Record Identifier DUT-REC-ID	PIC 9(03)		1	3	"019"	The value "019" identifies it as a User Trailer Record
Data Set Status DUT-REC-STATUS	PIC X(01)		4	1	"L" or "T"	Determines the status of the data set. It has only two possible values: "L" - Live data "T" - Test data.
Number of Debit Records DUT-NO-DR-RECS	PIC 9(09)	COMP-3	5	5		Total Number of debit records within the User Code Set.
Number of Credit Records DUT-NO-CR.-RECS	PIC 9(09)	COMP-3	10	5		Total Number of Credit records within the User Code Set.
Homing Account Hash Total DUT-HOM-ACC-HASH	PIC 9(18)	COMP-3	15	10		Total of all Homing Account numbers in User Set.
Debit Amount Hash Total DUT-DR-AMOUNT- HASH	PIC S9(14)	COMP-3	25	8		Total value of all debit transactions in User Set.
Credit Amount Hash Total DUT-CR.-AMOUNT- HASH	PIC S9(14)	COMP-3	33	8		Total value of all credit transactions in User Set.
FILLER	PIC X(160)		41	160	Spaces	Filler – Not Used.

## 6. ELECTRONIC MAILBOX

The following file layouts are for Electronic Banking Suite Users which are using Electronic Mailbox. Users making use of Host-To-Host should refer to section 5 on page 15.

### 6.1. IMPORT FILE

The following ASCII file layout will allow users to import their transactions from their in-house systems into the Electronic Mailbox front-end.

Field Name	Field Size	Character Position	Field Type	Required	Comment
Reference Number	16	1-16	Alphanumeric	Yes	Unique Reference number of client. Right justified.
Type of service	1	17	Alphanumeric	Yes	Always an "A" for Bankserv, but the import process will accept a "C"
Member Name	30	18-47	Alphanumeric	Yes	Name of member which might be different from account name.
Account Name	30	48-77	Alphanumeric	No	Account holder name
Account Number	16	78-93	Alphanumeric	Yes	Bank account number
Filler	10	94-103	Alphanumeric	No	Spaces
Branch Code	6	104-109	Alphanumeric	Yes	First 6 of 8 digits branch code
Type of Account	1	110	Alphanumeric	Yes	1=Cheque, 2=Savings, 3=Transmission, 4=Bond Account, 6=Subscription Share Account  If alphanumeric details are received they will be converted to numeric values in the inbound validation.  T or t = 1, S or s = 2, R or r = 3, L or l = 4, A or a = 6
Transaction Description	20	111-130	Alphanumeric	No	Description to appear on the client's bank statement
Nominated Account	2	131-132	Alphanumeric	Yes	Account nominated at Bankserv 01 - 11
Transaction Amount	11	133-143	Numeric	Yes	No decimal between rand and cent, e.g. 11.20 must be 1120
Arrears Amount	11	144-154	Numeric	No	No decimal between rand and cent, e.g. 11.20 must be 1120
Item Limit	11	155-165	Numeric	Yes	No decimal between rand and cent, e.g. 11.20 must be 1120
Capital Amount	11	166-176	Numeric	No	No decimal between rand and cent, e.g. 11.20 must be 1120
Third Amount	11	177-187	Numeric	No	No decimal between rand and cent, e.g. 11.20 must be 1120
Action Date	8	188-195	Numeric	Yes	CCYYMMDD e.g. 19990308
Cancellation Date	8	196-203	Alphanumeric	No	CCYYMMDD e.g. 19990308
Frequency Date	2	204-205	Alphanumeric	Yes	01=Monthly, 02=Quarterly, 06=Half-yearly, 12=Yearly

## 6.2. REPLY FILE

For each file submitted to Absa for processing, a zipped reply file will be returned to the user. This zip file contains the accepted, rejected and totals reports in ASCII files.

### 6.2.1. Accepted Report

The Accepted report file will contain the transactions that have passed the CDV validations and have been accepted for processing. This is only an indication of which transactions have been accepted for further processing and does not imply that they will be successful, due to unpaid that may still occur. The accepted report will contain xxxx.ctf as the naming convention where xxxx is the user code.

Field Name	Field Size	Character Position	Field Type	Required	Comment
<b>First Row</b>					
Member Number	16	1-16	Alphanumeric	Yes	Unique Reference number of client. Right justified. E.g. Employee number/debtor ref.
Space	6	17-22			
Member Name	25	23-47	Alphanumeric	Yes	Name of Member/Client / Employee. Might be different from Account Name.
Space	2	48-49			
Nominated Account Number	11	50-60	Alphanumeric	Yes	Bank account number
Space	2	61-62			
Nominated Branch	6	63-68	Numeric	Yes	First 6 of 8 digits branch code
<b>Second Row</b>					
Account Number	13	1-13	Alphanumeric	Yes	Account nominated at Bankserv 01 to 11
Space	2	14-15			
Branch Code	6	16-21	Numeric	Yes	First 6 of 8 digits branch code
Space	2	22-23			
Account Type	1	24	Numeric	Yes	T=Cheque, S=Savings, R=Transmission
Space	1	25			
Century	2	26-27			To make provision for version numbers
Space	5	28-32			
Action Date	8	33-40	Date	Yes	Effective Date of Transaction
Space	5	41-45			
Main Amount	12	46-57	Numeric	Yes	Transaction main amount
Space	2	58-59			
Sequence Number	6	60-65	Numeric	Yes	Number created on the tape, the trace number
<b>Total Row</b>					
Account Number	29	1-29	Alphanumeric	Yes	Amount of Transactions
Filler	1	30	Alphanumeric	Yes	
Branch Number	11	31-41	Alphanumeric	Yes	Grand Total value Total/Grand Total
Filler	9	42-50	Alphanumeric	Yes	Grand Total
Total Value	14	51-64	Alphanumeric		Total Value

### 6.2.2. Rejected Report

The Rejected report will contain those transactions that have failed the validations due to technical errors or incorrect account information identified during CDV validations. The rejected report will contain xxxx.rej as the naming convention where xxxx is the user code.

Field Name	Field Size	Character Position	Field Type	Required	Comment
<b>First Row</b>					
Member Number	16	1-16	Alphanumeric	Yes	Unique Reference number of client. Right justified. E.g. Employee number/debtor ref.
Space	1	17			
Member Name	30	18-47	Alphanumeric	Yes	Name of Member/Client / Employee. Might be different from Account Name.
Space	1	48			
Account Number	20	49-68	Alphanumeric	Yes	Bank account number
Space	1	69			
Branch Code	6	70-75	Numeric	Yes	First 6 of 8 digits branch code
Space	1	76			
<b>First Row Error</b>					
Member Number	16	1-16	Alphanumeric	Yes	Unique Reference number of client. Right justified. E.g. Employee number/debtor ref.
Space	1	17			
Member Name	30	18-47	Alphanumeric	Yes	Name of Member/ Client / Employee. Might be different from Account Name.
Space	1	48			
Account Number	20	49-68	Alphanumeric	Yes	Bank account number
Space	1	69			
Branch Code	6	70-75	Numeric	Yes	First 6 of 8 digits branch code
Space	1	76			
<b>Second Row</b>					
Nominated Account	2	176-177	Alphanumeric	Yes	Account nominated at Bankserv 01 - 11
Space	7	3-9			
Frequency Date	2	10-11	Alphanumeric	Yes	01=Monthly, 03=Quarterly, 06=Half-yearly, 07=Weekly, 14=Bi-Weekly, 12=Yearly
Space	3	12-14			
Action Date	8	15-22	Date	Yes	Effective Date of Transaction
Space	6	23-28			
Account Type	1	29	Numeric	Yes	T=Cheque, S=Savings, R=Transmission, L=Bond, A=Subscription Share
Space	6	30-35			
Main Amount	11	36-46	Numeric	Yes	Transaction main amount
Space	3	47-49			
Arrears Amount	11	50-60	Numeric	No	Amount to be collected on the first/next action date
Space	3	61-63			
Special Amount	11	64-74	Numeric	No	Used when a single amount is collected from an employee/debtor/client
<b>Second Row Error</b>					
Nominated Account	2	176-177	Alphanumeric	Yes	Account nominated at Bankserv 01 - 11
Space	7	3-9			
Frequency Date	2	10-11	Alphanumeric	Yes	01=Monthly, 03=Quarterly, 06=Half-yearly, 07=Weekly, 14=Bi-Weekly, 12=Yearly
Space	3	12-14			
Action Date	8	15-22	Date	Yes	Effective Date of Transaction
Space	6	23-28			
Account Type	1	29	Numeric	Yes	T=Cheque, S=Savings, R=Transmission, L=Bond, A=Subscription Share

Field Name	Field Size	Character Position	Field Type	Required	Comment
Space	6	30-35			
Main Amount	11	36-46	Numeric	Yes	Transaction main amount
Space	3	47-49			
Arrears Amount	11	50-60	Numeric	No	Amount to be collected on the first/next action date
Space	3	61-63			
Special Amount	11	64-74	Numeric	No	Used when a single amount is collected from an employee/debtor/client



## 7. ELECTRONIC STATEMENT DELIVERY

### 7.1. STATEMENT 3 LAYOUTS

#### 7.1.1. Statement 3 Packed

##### 7.1.1.1 Detail Record

ITEM CODE	Position & Type	Description
Det rec	001 200 a	Group (ENTIRE RECORD LENGTH)
ACNOO	001 009 P	Account number
STMO	010 003 P	Cheque statement number
PAGENO	013 003 P	Cheque statement page number
PRDT	016 005 P	Processing date CCYYMMDD
EFDT	021 005 P	Effective date CCYYMMDD
CHEQNO	026 005 P	Cheque number when applicable else zeroes
REFER#	031 005 P	Reference number
TAMT	036 008 P 2	Transaction amount
HDOPBAL	044 008 P 2	Opening balance
DESCR	052 050 A	Transaction description
DEPID	102 030 A	Deposit identifier
AST	132 001 A	* Not used
TRAN	133 004 A	Transaction code
FUNC	137 004 A	Function code
CRG	141 005 P 2	Charges amount
CRGTP	146 001 A	For future use
SDAMT	147 005 P 2	Stamp duty amount
CDFEE	152 005 P 2	Cash deposit fee
ACRUO	157 001 A	Accrued indicator (is cost accrued before cap)
EVENT	158 005 P	Event number on Dbase
STMSEQ	163 005	Statement sequence number
VATAMT	168 005 P 2	Vat amount included in transaction amount
Filler	173 005	Spare space
CASHPRT	178 008 P 2	Cash portion of Mixed Deposit
DEPNO	186 005	deposit number if number numeric
spare space	191 010	spare space

##### 7.1.1.2 Trailer record

ITEM CODE	Position & Type	Description
Acno-hash	001 009 P	Hash 1 9999999999999999
Stm-hash	010 003 P	Stm hash
Amt-hash	036 008 P 2	Amount Hash total
Balance-hash	044 008 P 2	Balance Hash tottal
Func-hash	137 004 A	value 'zzzz'
Tran-hash	190 005 n	No of transaction hash
Generation NR	196 005 N	Generation Number

## 7.1.2. Statement 3 Unpacked

### 7.1.2.1 Detail Record

ITEM CODE	Position & Type	Description
ACNOO	001 019 N	Account number
STMO	020 005 N	Cheque statement number
PAGENO	025 005 N	Cheque statement page number
PRDT	030 008 N	Processing date CCYYMMDD
EFDT	038 008 N	Effective date CCYYMMDD
CHEQNO	046 008 N	Cheque number when applicable else zeroes
REFER#	054 008 N	Reference number
TAMTS	062 001 A	Transaction amount sign + if amount not negative else '-'
TAMT	063 016 N 2	Transaction amount
HDBALS	079 001 A	Balance Sign + or -
HDOPBAL	080 016 N 2	Opening balance
DESCR	096 050 A	Transaction description
ID1	146 002 N	Internal use by Absa
ID2	148 002 N	Internal use by Absa
Filler	150 027 A	For future use
DEPID	177 030 A	Second line description of hard copy statement. Can be Deposit Identifier, Redirect, etc.
AST	207 001 A	Filler
TRAN	208 004 A	Transaction code
FUNC	212 004 A	Function code
Filler	216 001 A	For future use
CRGS	217 001 A	Charge amount sign + or -
CRG	218 008 N 2	Charges amount
CRGTP	226 001 A	For future use
SDAMTS	227 001 A	Stamp duty amount sign + or -
SDAMT	228 008 N 2	Stamp duty amount
CDFEES	236 001 A	Cash deposit fee sign '+' or '-'
CDFEE	237 008 N 2	Cash deposit fee
ACRUO	245 001 N	Indicate if cost is being accrued before cap
EVENT	246 008 N	Event number
STMSEQ	254 008 N	Cheque Statement line sequence number
VATAMT	262 008 N	Vat amount included in Transaction amount
cashport sign	270 001 A	Cash portion amount of deposit sign
cashport	271 011 n 2	Cash portion amount of deposit. If it exists.
depositno	282 008 n	Deposit number . If deposit number exists, numeric only
Filler	290 002 A	Filler
Generation #	292 008 N	Generation # (not populated yet)
Record Length	300	

**7.1.2.2 Recon Trailer record**

ITEM CODE	Position & Type	Description
Account no	001 019 N	Value all 9s
Amt hash sign	062 001 A	Trailer transaction amount sign + or -
Amount Hash	063 016 N 2	Trailer transaction amount - all transaction amounts (TAMT) added
Record Count	190 010 N	Number of recon focus records (excludes this trailer record)
Tran	208 004 A	Value all 9s
Func	212 004 A	Value all 9s
Record Length	300	

**7.1.3. Statement 3 Unpacked With Header and Trailer****7.1.3.1 Recon Detail record**

ITEM CODE	Position & Type	Description
DATAO	001 300 A	Group (ENTIRE RECORD LENGTH)
ACNOO	001 019 N	Account number
STMO	020 005 N	Cheque statement number
PAGENO	025 005 N	Cheque statement page number
PRDT	030 008 N	Processing date CCYYMMDD
EFDT	038 008 N	Effective date CCYYMMDD
CHEQNO	046 008 N	Cheque number when applicable else zeroes
REFER#	054 008 N	Reference number
TAMTS	062 001 A	Transaction amount sign + if amount not negative else '-'
TAMT	063 016 N 2	Transaction amount
HDBALS	079 001 A	Balance Sign + or -
HDOPBAL	080 016 N 2	Opening balance
DESCR	096 050 A	Transaction description
ID1	146 002 N	Internal use by Absa
ID2	148 002 N	Internal use by Absa
Filler	150 027 A	For future use
DEPID	177 030 A	Deposit identifier
AST	207 001 A	* Not used
TRAN	208 004 A	Transaction code
FUNC	212 004 A	Function code
Filler	216 001 A	For future use
CRGS	217 001 A	Charge amount sign + or -
CRG	218 008 N 2	Charges amount
CRGTP	226 001 A	For future use
SDAMTS	227 001 A	Stamp duty amount sign + or -
SDAMT	228 008 N 2	Stamp duty amount
CDFEES	236 001 A	Cash deposit fee sign '+' or '-'
CDFEE	237 008 N 2	Cash deposit fee
ACRUO	245 001 N	Indicate if cost is being accrued before cap
EVENT	246 008 N	Event number
STMSEQ	254 008 N	Statement sequence number
VATAMT	262 008 N	Vat amount included in Transaction amount
cashport sign	070 001 A	Cash portion amount sign + if amount not negative else '-'

ITEM CODE	Position & Type	Description
cashport	271 011 n 2	Cash portion amount of deposit
depositno	282 008 n	Deposit number. If deposit number exists, numeric only
Filler	290 002 A	Filler
Generation #	292 008 N	Generation #

#### 7.1.3.2 Recon Trailer record

ITEM CODE	Position & Type	Description
Account no	001 019 N	Value all 9s
Amt hash sign	062 001 A	Trailer transaction amount sign + or -
Amount Hash	063 016 N 2	Trailer transaction amount - all transaction amounts (TAMT) added
Record Count	190 010 N	Number of recon focus records ( excludes transmission header/trailer)
Tran	208 004 A	Value all 9s
Func	212 004 A	Value all 9s
Transaction cnt	246 008 N	Number of recon focus records ( excludes transmission header/trailer)
Generation #	292 008 N	Generation #

#### 7.1.3.3 Transmission Header

ITEM CODE	Position & Type	Description
Record Id	001 003 N	Record Type. Value all 0s
Status	004 001 A	Status (T=Test, P=Prod)
Date	005 008 N	Date of transmission ccyymmdd
Client code	013 005 N	Client Code
Client name	018 030 A	Client Name
Generation	048 007 N	Generation Number
Destination	055 005 N	Destination Code (Client Code)
Generation #	292 008 N	Generation #

#### 7.1.3.4 Transmission Trailer

ITEM CODE	Position & Type	Description
Record Id	001 003 N	Record type = 999
Status	004 001 N	Status (T=Test, P=Prod)
Record count	005 009 N	Transmission Count ( All records on Transmission )
Generation #	292 008 N	Generation #

## 7.2. SWIFT MT940

Tag	Length	Field Description
:20:	04	STMTnnn STMT followed by 1 <sup>st</sup> 3 digits of statement #
:25:	03 to 17	Account number (always leading zero)
:28c:	08	sssss/ppp 5 digit statement number followed by '/' then 3 digit page #
:60f:	03	60 indicate OPE balance 'f' indicate record is not overflow record 'm' indicate overflow record
	01	'c' = credit 'd' = debit
	06	EFDT yymmdd
	03	'ZAR'
	1 to 12	Balance ( no leading zeros) followed by ','
	1 to 2	Cents ( blank if 00 cents)
:61:	06	EFDT ( yymmdd)
	04	EFDT (mmdd)
	01	'c' = credit 'd' = debit
	01	'R' Currency = rand/cent
	1 to 11	Transaction amount No leading zeros
	1	','
	2	Transaction Cents ( blank if zero cents )
	4	Swift transaction id
	6	'non ref'
	0 up to 30	Blank, else 'deposit identifier' up to 30 bytes
:86:	4	'tran'
	4	Absa Cheque transaction code
	2	'/' delimiter
	4	'func'
	4	Absa cheque function code
	1 up to 50	General description of transaction
	2	'/'
	4	'efdt'
	4	Efdt ccyymmdd
	2	'/'
	4	'prdt'
	6	PRDT ccyymmdd
	2	'/'
	1	'indk'
	2	Old rekon Fokus indicators
	2	'/'
	5	'chqno'
	8	Cheque number
	2	'/'
	4	verw'
	8	Reference number
	2	'/'
	3	'crg'
	1	'c' = credit 'd' = debit
	6	charge amount
	1	','
	2	charge cents
	5	'Sdamt'
	1	'c' =credit 'd' = debit
	6	Stamp duty amount
	1	','
	2	Stamp duty Cents

	2	'/'
	5	'cdfee'
	1	'c' = credits d= debits
	6	Cash deposit amount
	1	' '
	2	Cash deposit cents
	2	'/'
	3	'VAT'
	1	'c' = credit 'd' = debit
	6	Vat amount
	1	' '
	2	Vat amount cents
	2	'/'
	3	'csh'
	1 to 9	Cash portion of mixed deposit
	1	' '
	2	Cash portion cents if any
	5	'depno'
	8	Deposit number if the deposit number is numeric else omitted
	2	'/'
<b>62f:</b>	03	60 indicate <b>Close</b> balance 'f' indicate record is not overflow record 'm' indicate overflow record
	01	'c' = credit 'd' = debit
	06	EFDT yymmdd
	03	'ZAR'
	1 to 12	<b>Balance</b> ( no leading zeros) followed by ' '
	1 to 2	Cents ( blank if 00 cents)

### 7.3. STATEMENT 4

#### 7.3.1. Statement 4 Packed

##### 7.3.1.1 Detail record

ITEM CODE	Position & Type	Description
Det rec	001 450 A	Group (ENTIRE RECORD LENGTH)
ACNOO	001 009 P	Account number
STMO	010 003 P	Cheque statement number
PAGENO	013 003 P	Cheque statement page number
PRDT	016 005 P	Processing date CCYYMMDD
EFDT	021 005 P	Effective date CCYYMMDD
CHEQNO	026 005 P	Cheque number when applicable else zeroes
REFER#	031 005 P	Reference number
TAMT	036 008 P 2	Transaction amount
HDOPBAL	044 008 P 2	Opening balance
DESCR	052 050 A	Transaction description
DEPID	102 030 A	Deposit identifier
AST	132 001 A	* Not used
TRAN	133 004 A	Transaction code
FUNC	137 004 A	Function code
CRG	141 005 P 2	Charges amount
CRGTP	146 001 A	For future use
SDAMT	147 005 P 2	Stamp duty amount
CDFEE	152 005 P 2	Cash deposit fee
ACRUO	157 001 A	Accrued indicator (if cost accrued before cap)
EVENT	158 005 P	Event number on Dbase
STMSEQ	163 005 p	Statement sequence number
VATAMT	168 005 P 2	Vat amount included in transaction amount
Filler	173 005 A	
CASHPRT	178 008 p 2	Cash portion of Mixed Deposit
DEPNO	186 005 P	deposit number if number numeric
Trantime	191 004 P	Transaction time
Tranref	195 010 A	Transaction Description Reference
Splitfunc	205 004 A	
Sitename	209 015 a	Site where transaction originated
Category	224 004 A	Category code ( Cheque transaction category Classification)
Trantype	228 004 A	DT=Debit CT=Credit
Depiddesc	232 010 a	Deposit identifier description
Podadjamt	242 008 P 2	POD ( Proof of deposit ) adjustment amount
PODadjrsn	250 035 a	POD adjustment reason
Podrqprtrc	285 030 A	POD Returned cheque reason code
Podrqpdrwe	315 030 A	POD returned cheque Drawee
Fedipayor	345 030 A	Fedi payor
Fedino	375 016 A	Fedi number
Reddesc	391 016 A	Redirect description
Redirect Acc	407 010 P	Redirected from or to account number
Unpchqrsn	417 020 A	Reason Description for unpaid cheques Normal + Innofin

ITEM CODE	Position & Type	Description
		Cheques
Filler	437 013 A	Future use

### 7.3.2. Statement 4 Unpacked

#### 7.3.2.1 Recon Transmission Header Record

Field No.	Field Name	Start Position	Length	Dec. Point (included in Length)	Data Type	Description
1	REC-TYPE	1	1		A	Record id for transmission header record. Value 0.
2	Filler	2	19		A	Internal Absa use
3	TRANSM-STATUS	21	1		A	Transmission File Status. T=test, P=production
4	TRANSM-DATE	22	8		D	Transmission Date as CCYYMMDD
5	CLIENT-CODE	30	5		N	Client Code
6	CLIENT-NAME	35	30		A	Client Name
7	DESTINATION-CODE	65	5		N	Destination Code. Default to Client Code.
8	Filler	70	446		A	Internal Absa use
9	GENNO	516	9		N	Transmission Generation Number
10	Filler	525	26		A	Internal Absa use
	Record length	550				



**7.3.2.2 Recon Account Header Record**

Field No.	Field Name	Start Position	Length	Dec. Point (included in Length)	Data Type	Description
1	REC-TYPE	1	1		A	Record id for Account header record. Value 1.
2	ACNO	2	19		N	Account number. Every account will have a Recon acc.header record
3	STMNO	21	5		N	Cheque statement number of first statement for account
4	Filler	26	5		A	Internal Absa use
5	PRDT	31	8		D	Processing date of first transaction on first statement as CCYYMMDD
6	ACC-BR-CODE	39	8		N	Account's ACB branch code. For future use.
7	Filler	47	18		A	Internal Absa use
8	Filler	65	16			Internal Absa use
9	HD-OP-BALS	81	1		A	Opening Balance Sign + or -
10	HD-OP-BAL	82	17	2	N	Opening Balance of first statement
11	Filler	99	84		A	Internal Absa use
12	FUNC	183	4		A	Function code. Default AA0A
13	Filler	187	329			Internal Absa use
14	GENNO	516	9		A	Transmission Generation Number
15	Filler	525	26			Internal Absa use
	Record length	550				

**7.3.2.3 Recon Account Detail record**

Field No.	Field Name	Start Position	Length	Dec. Point (included in Length)	Data Type	Description
1	REC-TYPE	1	1		A	Record id for Recon Account detail. Value 2.
2	ACNO	2	19		N	Account number
3	STMNO	21	5		N	Cheque statement number
4	PAGENO	26	5		N	Cheque statement page number
5	PRDT	31	8		D	Transaction Processing date as CCYYMMDD
6	EFDT	39	8		D	Transaction Effective date as CCYYMMDD
7	CHEQNO	47	9		N	Cheque number when applicable, else zeroes
8	TREFNO	56	9		N	Transaction Reference number when applicable, else zeroes
9	TAMTS	65	1		A	Transaction amount sign, + if amount not negative else '-'
10	TAMT	66	15	2	N	Transaction amount
11	HDBALS	81	1		A	Account Balance Sign + or -
12	HDOPBAL	82	17	2	N	Account Balance after transaction
13	TDESCR	99	50		A	Transaction description (as received from Cheques system) Contains short trans description and originating site

14	DEPID	149	30		A	Second line description of hard copy statement. Can be Deposit Identifier, Redirect, etc.
15	TRAN	179	4		A	Transaction code (as received from Cheques) E.g. FN71, CF71 etc.
16	FUNC	183	4		A	Cheques Function code (as received from Cheques). Contains function code or AA9A if no transactions. E.g. ACD, ACDK, CDM, CDMK, etc.
17	CRGS	187	1		A	Charge levied amount sign + or -
18	CRGAMT	188	9	2	N	Charge levied amount
19	CRG-TYPE	197	1		A	Charge type. T=tran, S=service, A=admin or blank
20	SDAMTS	198	1		A	Stamp duty amount sign + or -
21	SDAMT	199	9	2	N	Stamp duty levied amount
22	CDFEES	208	1		A	Cash deposit fee sign '+' or '-'
23	CDFEE	209	9	2	N	Cash deposit fee
24	ACRU	218	1		A	Charges accrued. '1'=management charges accrued for stats, '2'=charges accrued for cap
25	EVENTNO	219	9		N	Event number
26	STMSEQ	228	9		N	Statement line sequence number. Is reset at start of page. Increments with no. lines used for transaction on statement.
27	VATAMT	237	9	2	N	Vat amount included in Transaction amount
28	CASHPORT	246	15	2	N	Cash portion of deposit The transaction amt sign also applies for this amount
29	DEPOSITNO	261	9		N	Deposit number. If deposit number exists. Numeric value only
30	TRANTIME	270	6		N	Transaction time. For future use
31	Filler	276	10		A	Internal ABSA use (previous TDESCREF). For future use
32	Filler	286	4		A	Internal ABSA use (previous SPLITFUNC). For future use
33	SITENAME	290	15		A	Sitename where transaction originated. For future use
34	CATEGORY	305	4		A	Category Code (Old CashFocus Category Code) E.g. CIC, CMT, DID, etc. For future use
35	TRAN TYPE	309	2		A	Transaction type. E.g. JD=Journal debit, QD=Cheque debit, CD=Charge debit, DT=Other debit, CT=All credits. For future use
36	DEPIDDESC	311	10		A	Deposit identifier description. For future use
37	POD-ADJAMT	321	15		A	POD (Proof Of Deposit) adjustment amount. For future use
38	POD-ADJRSN	336	35		A	POD adjustment reason description. For future use
39	POD-RQPRTTC	371	4		N	POD returned cheque reason code. For future use
40	POD-RQPDRWE	375	30		A	POD returned cheque drawee. For future use
41	FEDIPAYOR	405	30		A	FEDI payor. For future use
42	FEDINO	435	16		N	FEDI number. For future use
43	REDDESC	451	16		A	Redirect description. For future use
44	REDIR-ACNO	467	19		N	Account number redirected to or

						from. For future use
45	UNP-CHQRSN	486	20		A	Reason description for unpaid cheques for both Innofin & normal Cheque accounts. For future use
46	Filler	506	10		A	Internal ABSA use.
47	GENNO	516	9		A	Transmission Generation Number
48	OLD CAT1	525	2		N	Old Reconfocus Category1
49	OLD CAT2	527	2		N	Old Reconfocus Category2
50	Filler	529	22		A	Internal ABSA use.
	Record length	550				

### 7.3.2.4 Recon File Trailer Record

Field No.	Field Name	Start Position	Length	Dec. Point (included in Length)	Data Type	Description
1	REC-TYPE	1	1		A	Record id for Recon File trailer record. Value 8.
2	ACNO	2	19		N	Controlling field. Value all 9's
3	Filler	21	44		A	Internal ABSA use.
4	AMT-HASHS	65	1		A	Sign '+' or '-' for Hash Amount
5	AMT-HASH	66	17	2	N	All transaction amounts (TAMT in Recon Account Detail record) added, signs adhered to
6	Filler	83	107		A	Internal ABSA use.
7	REC-COUNT	190	10		N	Recon File Record count. All records excluding Transmission Header and Transmission Trailer records.
8	Filler	200	316		A	Internal ABSA use.
9	GENNO	516	9		A	Transmission Generation Number
10	Filler	525	26		A	Internal ABSA use.
	Record length	550				

### 7.3.2.5 Recon Transmission Trailer Record

Field No.	Field Name	Start Position	Length	Dec. Point (included in Length)	Data Type	Description
1	REC-TYPE	1	1		A	Record id for Recon Transmission Trailer. Value 9.
2	ACNO	2	19		N	Controlling field. Value all 9's
3	TRANSM-STATUS	21	1		A	Transmission Status. T=Test, P=Prod
4	TRANSM-DATE	22	8		D	Transmission date. CCYYMMDD
5	Filler	30	160		A	Internal ABSA use.
6	REC-COUNT	190	10		N	Transmission Record Count. All records in Transmission file
7	Filler	200	316		A	Internal ABSA use.
8	GENNO	516	9		N	Transmission Generation Number
9	Filler	525	26		A	Internal ABSA use.
	Record length	550	-	-	-	-



## 7.4. STATEMENT 5

### 7.4.1. File Header

Number	Type	Length	Pos.	Value	Description
1	A	2	1	FH	Record type
2	A	4	3	STMT	File type
3	A	5	7		ReconFocus User ID
4	N	8	12	YYYYMMDD	Extract date
5	N	8	20	YYYYMMDD	Date file was created
6	N	6	28	HHMMSS	Time file was created
7	A	119	34	SPACES	Filler
		152			

### 7.4.2. Statement Header

Number	Type	Length	Pos.	Value	Description
1	A	2	1	SH	Record type
2	N	8	3	YYYYMMDD	Statement date
3	N	4	11	32005	Branch number – contra a/c
4	N	9	15		A/c number – contra a/c
5	N	3	24	000	Account type
6	A	10	27		Office code
7	N	3	37		Statement number
8	N	15	40		Opening balance
9	A	1	55		Cr/Dr indicator (for opening bal)
10	N	8	56	YYYYMMDD	Date of first entry
11	N	4	64		Total number of entries in statement
12	A	85	68	SPACES	Filler
		152			

**7.4.3. STM5 Transaction Detail**

Number	Type	Length	Pos.	Value	Description
1	A	2	1	TD	Record type
2	N	8	3	YYYYMMDD	Transaction date (Effective Date)
3	N	15	11		Amount
4	A	1	26		Cr/Dr Indicator
5	N	5	27		Service fee
6	N	15	32		Rolling balance
7	A	1	47		Cr/Dr indicator for rolling balance
8	N	8	48		Cheque number
9	N	6	56		Statement code
10	A	30	62		Afrikaans description
11	A	30	92		English description
12	A	30	122		Customer statement reference
13	A	1	152	Space	Filler
		152			

**7.4.4. STM5 Statement Trailer**

Number	Type	Length	Pos.	Value	Description
1	A	2	1	ST	Record type
2	N	15	3		Closing balance
3	A	1	18		Cr / Dr Indicator
4	N	15	19		Amount
5	A	119	34	SPACES	Filler
		152			

**7.4.5. STM5 File Trailer**

Number	Type	Length	Pos.	Value	Description
1	A	2	1	FT	Record type
2	N	5	3		Total number of statements in the file
3	N	7	8		Total number of debit transactions
4	N	15	15		Amount
5	N	7	30		Total number of credit transactions
6	N	15	37		Amount
7	N	7	52		Total number of transactions (Dr and Cr)
8	N	15	59		Nett amount
9	A	1	74	D/C	Dr or Cr indicator
10	A	78	75	SPACES	Filler
		152			

## 7.5. MULTICASH

### 7.5.1. Header record (AUSZUG.TXT)

SAP Layout						Absa Layout	
Field	Type	Min	Max	Opt	Description	Size	Description
1	A	00	12		bank key	06	Bankserv clearance code
2	A	00	24		bank account number	0 to 16	Account number
3	N	01	04		statement number	04	Statement number (see below note for Field 3)
4	X	08	08		statement date	08	Statement date
5	A	03	03		currency key	03	Currency, 'ZAR'
6	N	01	18.2		opening balance amount	16.2	Account opening balance
7	N	01	18.2		debit total	16.2	Amount total of all debit transactions
8	N	01	18.2		credit total	16.2	Amount total of all credit transactions
9	N	01	18.2		closing balance amount	16.2	Account closing balance
10	A	00	35		bank account holder	35	Account holder name
11	A	00	35	X	special account name	35	Account special name
12	X	08	08	X	life start	00	
13	X	08	08	X	life end	00	
14		00	00		not used	00	
15		00	00		not used	00	
16		00	00		not used	00	
17		00	00		not used	00	
18	N	01	05		number of records in statement	05	Number of records in UMSATZ.TXT OR number of transactions for account for statement period

**7.5.2. Detail record (UMSATZ.TXT)**

SAP Layout						Absa Layout	
Field	Type	Min	Max	Opt	Description	Size	Description
1	A	00	12		bank key	06	Bankserv clearance code
2	A	00	24		bank account number	0 to 16	Account number
3	N	01	04		statement number	04	Statement number (see below the note for Field 3)
4	X	08	08		value date	08	Value / Effective date
5	N	01	10	X	primary note number	10	
6	A	00	27	X	note to payee 1	10	Originating Site of transaction
7	A	00	27	X	bank posting text	22	Transaction description
8	0	00			not used		
9	A	00	04	X	text key	04	Function code of transaction
10	A	00	16	X	check number	08	Cheque number when applicable, else zeroes
11	N	01	18.2		amount	16.2	Transaction amount
12	0	00			not used		
13	0	00			not used		
14	X	08	08		Posting Date	08	Posting / Processing date
15	0	00			not used		
16	0	00			not used		
17	A	00	27	X	note to payee 2	27	Additional transaction Info. See note below.
18	A	00	27	X	note to payee 3	03	Additional transaction Info continued. See not below.
19	A	00	27	X	note to payee 4	23	Transaction sequence number
20	A	00	27	X	note to payee 5	16.2	Account balance after transaction
21	A	00	27	X	note to payee 6	16.2	Charge amount when applicable, else zeroes
22	A	00	27	X	note to payee 7	16.2	Cash deposit fee when applicable, else zeroes
23	A	00	27	X	note to payee 8	16.2	Cash portion amount of deposit when applicable, else zeroes
24	A	00	27	X	note to payee 9	27	
25	A	00	27	X	note to payee 10	27	
26	A	00	27	X	note to payee 11	27	
27	A	00	27	X	note to payee 12	27	
28	A	00	27	X	note to payee 13	27	
29	A	00	27	X	note to payee 14	27	
30	A	00	27	X	business partner	27	
31	A	00	27	X	business partner	27	
32	A	00	12	X	bank key of the partner's bank	12	
33	A	00	24	X	bank account number of the partner	24	
34	A	00	03	X	business transaction code	02	Category Code for transaction. See note below.
35		00	00		not used	00	



**7.5.3. General Notes:**

1. One file will be created per client. Statements for all accounts linked to the client code will be in the file. Each account starts with one AUSZUG.TXT (header) record, followed by the UMSATZ.TXT (detail) records, one detail record per transaction. Statements are only provided as specified, e.g. daily, monthly, bi-weekly, etc. If there are no transactions for an account for a statement period, a Null statement will be given.
2. Type descriptions:
  - a. A – Alphanumeric
  - b. N – Numbers
  - c. X – Date in format DD.MM.YY.
3. Amounts:
  - a. The sign of an amount is supplied as a suffix.
  - b. The field length of 16.2 means maximum 16 digits, of which the first 14 digits are the integer part of the amount and the last two digits are the decimal part of the amount.
  - c. The decimal point is not supplied.
  - d. The value of an amount can be zero, e.g. an account's opening balance can be 0.
4. Field lengths:
  - a. For numeric fields, the field lengths are fixed length, with leading zeroes (SAP drops the leading zeroes)
  - b. For alpha fields, the field lengths are fixed length, with trailing spaces *[awaiting an answer if SAP drops the trailing spaces]*.

**7.5.4. Field specific Notes:**

1. Field 3 in Header and Detail records, Statement Number:  
Multicash specifies a 4 digit Statement number. Absa carries a 5 digit Statement number, but will provide it as a 4 digit number. To address the roll-over from 9,999 to 10,000, the statement number following 9999, will be 0000 (not 0001). The following statement number will be 0001 followed by 0002, 0003 etc.  
When an account receives daily a statement, the roll-over will only happen after the account is being used for 27 years and 4 months, again after 54 years and 9 months, again after 82 years and 2 months, etc.
2. Field 17 and 18 in Detail record, Additional transaction info:  
Absa carries additional info in a 30 digit field for the various transactions. The largest field in Multicash is 27 bytes. Absa will place the first 27 bytes in Field 17 and the last 3 bytes in Field 18. For most transactions the additional data fits in Field 17.
3. Field 9, Function code in Detail record:  
Refer to Absa's CodesCrossReference list.
4. Field 34, Category Code for transaction:  
Refer to Absa's CodesCrossReference list. Each of the Function codes (Field 9) is assigned a category code. Current category codes are: CH = charges, DP = deposits, IE = interest earned, IP = interest paid, SC = sundry credits, SD = sundry debits, QU = unpaid cheques, WD = cash, cheque and ATM withdrawals.
5. Special characters in Field 10, Bank Account Holder and Field 11, Special account name in Header record as well as Field 17 and 18, Additional transaction info in Detail record:

Our clients use various software packages to process the files they receive. Each of these software packages uses control characters. The control characters are not the same for all packages. To ensure that no client is inconvenienced, only the following characters are allowed through:

- i. a to z, both lower and upper case
- ii. digits 0 to 9
- iii. *(and the other I still have to investigate)*

All other special characters are replaced by a space.

## 8. NOTIFYME FOR BUSINESS

### Available frequencies on NMB

- Real-time notification

#### Below Batch Notifications:

- 15 minutes intervals
- 30 minutes intervals
- 1 Hour intervals
- 2 Hour intervals
- Intraday
- Every 15 Days
- End of day
- End of day on the last day of the month

### 8.1. ABSA NOTIFYME FOR BUSINESS NOTIFICATION DATA ELEMENTS

This document confirms the ABSA file format and fields for a notification transmission from ABSA to Corporate and Business Bank Clients. The ABSA solution only provides an XML output format. The table below describes the fields for a notification transmission from ABSA:

Logical Field Name	XML Tag	Description	Data Type
<b>Header Tag</b>			
Sequence Number	SEQUENCE-NO	Unique number that links a set of financial transactions to a specific daily ABSA batch or single	Number(9)
Creation Date	CREATION-DATE	The date the file/message was formulated	Date in format YYYYMMDD
Creation Time	CREATION-TIME	The time the file/message was formulated	Time in format HHMMSSMS
Corporate Client Id	CLIENT-ID	The name of the corporate client (Provided by the corporate client)	Varchar(15 Bytes)
Client Account Number	CLIENT-ACN	The account number that is linked to the corporate client's account at ABSA	Varchar (7 Bytes)
Short Name	SNAME	The corporate client's short name being held at ABSA for the business code.	Varchar (10 bytes)
<b>Detail Tag</b>			
Corporate Client Account	TRG-ACC	The monitored account for the corporate client's being held at ABSA.	Varchar (24 Bytes)
Event Number	EVENT-NO	A sequence number for the transaction on the corporate client's account. (Same as the statement reference number)	Number (9)
Customer Reference	CLREF	The reference that the depositor provides at the bank. (Corporate client provided number to its customer that identifies a customer uniquely to the corporate client.)  <b>*NB:</b> The following characters will be replaced by a space if found in this field:	Varchar (30 Bytes)

		Ampersand & Left angle bracket < Right angle bracket > Quotation mark ' Double quotation mark " (XML does not support these)	
Currency	CURR	Currency code for the transaction amount sent.	Varchar(3 Byte)
Amount	AMT	The amount that was credited/debited into/from the corporate client's account	Number (15,2)
Account balance	ACC-BAL	The balance on the corporate client's account after the debit/credit was made.	Number (15,2)
Debit/Credit flag	TRAN-TYPE	Indicator for Credit or Debit transaction	Varchar(1 Byte) D/C
Transaction Date	PDATE	Date the transaction was processed by the Bank	Date in format YYYYMMDD
Transaction Time	PTIME	Time the transaction was processed by the Bank	Time in format HHMMSSMS
Clearance Payment Indicator	CLR-PAYM-IND	Y/N indicator. "Y" indicates that the amount requires clearance (e.g. Cheque). "N" indicates that the amount does not require clearance. (e.g. Cash)  <b>*NB:</b> This indicator does not indicate whether a payment was actually cleared.	Varchar (1 Byte)
Payment Description	PAYM-DESC	Can be used to provide more information about the transaction.	Varchar (50 Bytes)
Checksum	CHECKSUM	This is mainly to ensure the integrity of the data is maintained during transmission. Details on generating the Transaction level checksum is given in section 2 of the document.	Varchar(36 Bytes)
<b>Trailer Tag</b>			
Total Credit Amount	TOTAL-CR	Total sum of Credits in the transmission.	Number(15,2)
Total Debit Amount	TOTAL-DT	Total sum of Debits in the transmission.	Number(15,2)
Number Of Records	TOTAL-RECS	Total number of transactions in the transmission.	Number(13)
Checksum	CHECK-SUM	This is mainly to ensure the integrity of the data is maintained during transmission. Details on generating the Trailer checksum is given in sections 8.1.1 & 8.2.2 of the document.	Varchar(36 Bytes)

## Transaction Level Checksum

A Checksum per transaction in the Detail tag of the XML File will be provided.

### 8.1.1. Checksum

- The checksum is calculated by generating an MD5 (Message-Digest algorithm 5) hash using the bytes in a string. The string is constructed by concatenating the values of the **Amount**, **Customer Reference** and **Event Number** for each transaction.

Transaction Level Checksum Example, using the XML File layout example data that follows Section 8.4 of this document:

#### Transaction 1

Amount	4.00
Customer Reference Number	XYZ99999999
Event Number	001387548
Working String for Transaction 1	4.00XYZ99999999001387548

#### Transaction 2

Amount	5.00
Customer Reference Number	DEPNO:99999998
Event Number	001387548
Working String for Transaction 2	5.00DEPNO:99999998001387548

The working string for each transaction is run through an algorithm that generates an MD5 hash, a 32 digit [hexadecimal](#) number.

In this example, the result of MD5 (4.00XYZ99999999001387548) will appear in the XML file as **0281DBF279F2190C65FEA805C941E376** for transaction 1.  
and the result of MD5 (5.00DEPNO:99999998001387548) will appear in the XML file as **B40AAE27EC5A9588CF81B8BB00B934B9** for transaction 2.

## 8.2. TRAILER INFORMATION

ABSA will send the following information in the TRAILER tag of the XML File.

### 8.2.1. Transaction counts

- Total number of transactions
- Credit Total for the transmission
- Debit Total for the transmission

### 8.2.2. Checksum

- The Trailer checksum is calculated by generating an MD5 (Message-Digest algorithm 5) hash using the bytes in a string. The string is constructed by concatenating the values of the **Credit Total for the transmission**, **Debit Total for the transmission** and **Total number of transactions**.

Trailer Checksum Example, using the XML File layout example data that follows in Section 8.4 of this document:

#### Transaction 1

<b>Credit Total for the transmission</b>	9.00
<b>Debit Total for the transmission</b>	0.00
<b>Total number of transactions</b>	2
<b>Working String for the TRAILER record</b>	<b>9.000.002</b>

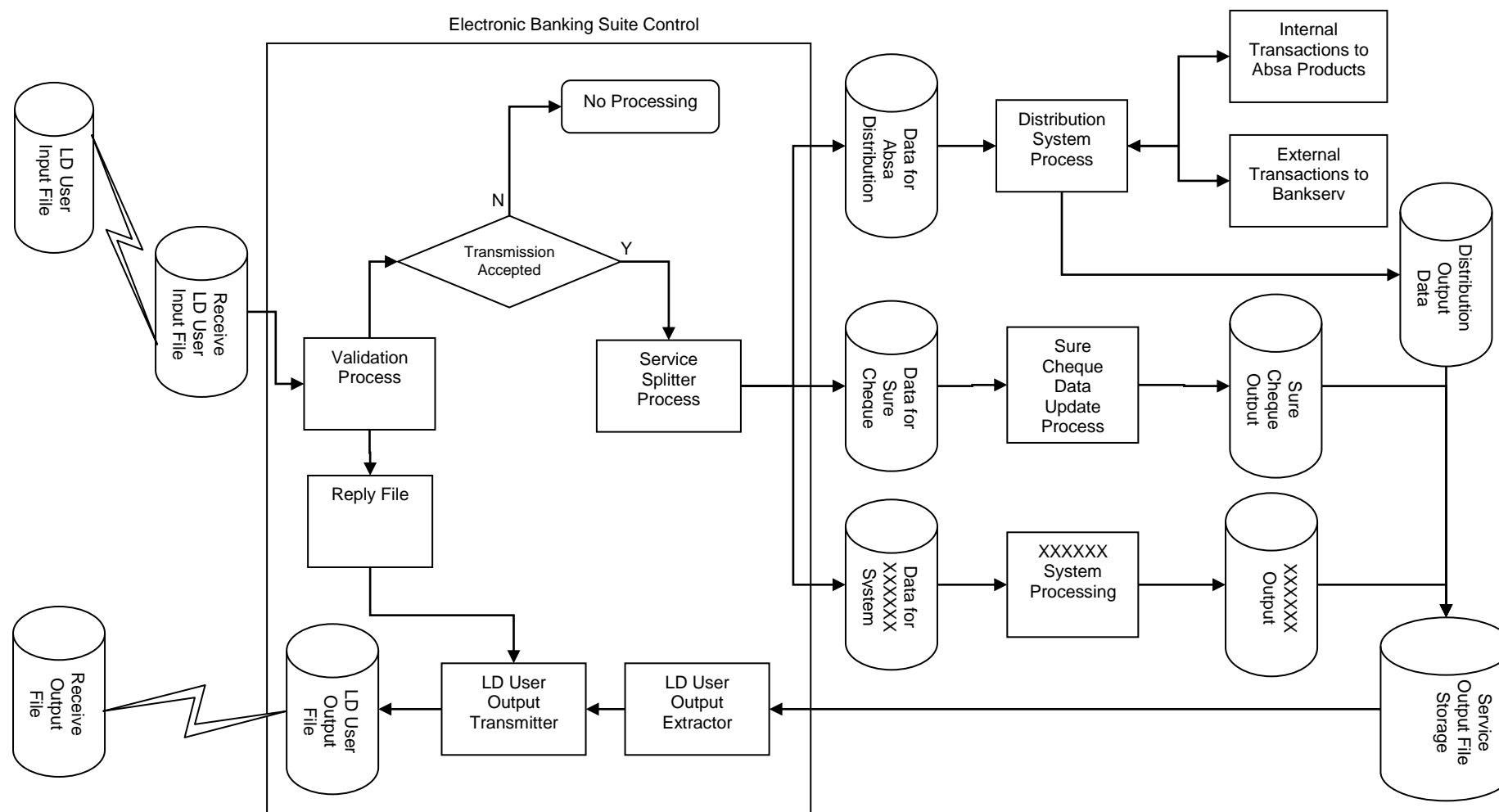
The working string is then run through an algorithm that generates an MD5 hash in the following format: xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx, a 32 digit [hexadecimal](#) number.

In this example, the result of MD5 (9.000.002) will appear in the Trailer section of the XML file as **FAB050C85A93A41BDC3B44167F752EC3**

### 8.3. XML DOCUMENT LAYOUT EXAMPLE

The example below contains fictitious data to illustrate the XML document layout that ABSA will be providing to clients via current supported channels.

```
<?xml version="1.0" encoding="utf-8" ?>
<ns0:TransactionRequest xmlns:ns0="http://ABSA.DTM.NMB">
  <NOTIF-HEADER>
    <DAILY-NO>52</DAILY-NO>
    <CREATION-DATE>20091001</CREATION-DATE>
    <CREATION-TIME>8193056</CREATION-TIME>
    <CLIENT-ID>COMPXYZ</CLIENT-ID>
    <BUSS-DIR-CODE>9999999</BUSS-DIR-CODE>
    <SNAME>XYZ</SNAME>
  </NOTIF-HEADER>
  <DETAILS>
    <TRANSACTION>
      <TRG-ACC>990099099</TRG-ACC>
      <EVENT-NO>001387548</EVENT-NO>
      <CLREF>XYZ99999999</CLREF>
      <CURR>ZAR</CURR>
      <AMT>4.00</AMT>
      <ACC-BAL>84453.12</ACC-BAL>
      <TRAN-TYPE>C</TRAN-TYPE>
      <PDATE>20090930</PDATE>
      <PTIME>115022</PTIME>
      <CLR-PAYM-IND>N</CLR-PAYM-IND>
      <PAYM-DESC>IBANK PAYMENT FROM</PAYM-DESC>
      <CHECKSUM>0281DBF279F2190C65FEA805C941E376</CHECKSUM>
    </TRANSACTION>
    <TRANSACTION>
      <TRG-ACC>170000072</TRG-ACC>
      <EVENT-NO>001387549</EVENT-NO>
      <CLREF>DEPNO:99999998</CLREF>
      <CURR>ZAR</CURR>
      <AMT>5.00</AMT>
      <ACC-BAL>84448.12</ACC-BAL>
      <TRAN-TYPE>C</TRAN-TYPE>
      <PDATE>20090930</PDATE>
      <PTIME>115102</PTIME>
      <CLR-PAYM-IND>Y</CLR-PAYM-IND>
      <PAYM-DESC>CHEQUE DEPOSIT</PAYM-DESC>
      <CHECKSUM>B40AAE27EC5A9588CF81B8BB00B934B9</CHECKSUM>
    </TRANSACTION>
  </DETAILS>
  <NOTIF-TRAILER>
    <TOTAL-CR>9.00</TOTAL-CR>
    <TOTAL-DT>0.00</TOTAL-DT>
    <TOTAL-RECS>2</TOTAL-RECS>
    <CHECK-SUM>FAB050C85A93A41BDC3B44167F752EC3</CHECK-SUM>
  </NOTIF-TRAILER>
</ns0:TransactionRequest>
```

**ANNEXURE 1 - SYSTEM FLOW DIAGRAM**



## ANNEXURE 2 - EXAMPLE OF A USER SET

---

### USER SET

A User Set consists of a group of the following records:

- One User Header Record
- One or more Standard Transaction Records
- One or more Contra Records
- One User Trailer Record

**An example of an Input file for EFT transactions received from a Electronic Banking Suite User:**

```
Transmission Header Record
  User Header Record
    Standard Transaction Record
    Standard Transaction Record
    Contra Record
  User Trailer Record
  User Header Record
    Standard Transaction Record
    Standard Transaction Record
    Standard Transaction Record
    Contra Record
    Standard Transaction Record
    Standard Transaction Record
    Contra Record
  User Trailer Record
Transmission Trailer Record
```

## ANNEXURE 3 - ASCII CHARACTER SET

---

All data must be restricted to the following characters:

A - Z	ALPHANUMERIC (Upper case only)	<	LESS THAN
0 - 9	NUMERIC	+	PLUS
.	PERIOD	\$	DOLLAR
/	OBLIQUE SLASH	;	SEMI-COLON
-	HYPHEN	>	GREATER THAN
&	AMPERSAND	=	EQUAL
*	ASTERISK	'	QUOTE
,	COMMA	_	UNDERSCORE
(	LEFT PARENTHESIS		SPACE
)	RIGHT PARENTHESIS		

## ANNEXURE 4 - TABLE OF ENTRY CLASS CODES

**Note:** - This list is not exhaustive and may be extended

### SPECIAL CLASSES

10 Contras

### DEBIT TRANSACTIONS

21 Insurance Premiums  
 22 Pension Fund Contributions  
 23 Medical Aid Fund Contributions  
 26 Unit Trust Purchases  
 28 Charitable or Religious Contributions  
 31 H.P. Repayment  
 32 Account Repayment  
 33 Loan Repayment (other than Mortgage)  
 34 Rental-Lease (other than Property)  
 35 Service Charge (Maintenance of Service Agreements, etc - Fixed amounts)  
 36 Service Charge (Variable Amounts)  
 37 Value Added Tax (Vat collection)  
 41 Rent (Property)  
 42 Bond Repayments  
 44 Bank Use - Debit Transfer - Corporate Entry  
 49 NAEDO Disputes over 40 days  
 51 Municipal Accounts: Water and Lights  
 52 Municipal Accounts: Rates  
 53 Telephone Accounts  
 54 Bank Use - Credit Card Merchant - Electronic Funds Transfer  
 55 Bank Use - Credit Card Holder - Electronic Funds Transfer  
 56 Bank Use - Service charge except from duty and service fee  
 57 Bank Use - Garage Card  
 58 Bank Use - Service Charge  
 59 Bankserv Use - Service Charge

### CREDIT TRANSACTIONS

61 Salary  
 62 Pension  
 63 P.A.Y.E.  
 64 Salary Deduction: Mortgage Bond Repayments  
 65 Salary Deduction: Insurance Premium  
 66 Mortgage Bond Repayments  
 67 Value Added Tax (Vat Payment)  
 68 Bank Use - Mortgage Bond Settlement  
 69 Salary Deduction: Miscellaneous  
 70 Annuity  
 71 Dividend  
 72 Interest  
 75 Agents Commission  
 80 Insurance Premium Refund  
 81 Payment to Creditor  
 82 Payment of Insurance Claims  
 83 Medical Aid Refunds  
 86 Unit Trust Repurchases  
 88 Bank Use - Credit Transfer - Corporate Entry  
 91 Bankserv Service Charge  
 92 Bankserv Use  
 93 Bankserv Use  
 94 Bank Use - Credit Card Merchant - Electronic Funds Transfer  
 95 Bank Use - Credit Card Holder - Electronic Funds Transfer  
 96 Bank Use - Commission Payment, Garage Card  
 97 Bank Use - Refund, Garage Card

## ANNEXURE 5 - TAX CODE DEFINITIONS

The use of the "TAX CODE FIELD" is to be used as follows:

Should always contain ZERO except for:

- a. Dividend payments (entry class code 71), or interest payments (entry class 72), in which case, the following codes apply:
  - 1 = Resident in S.A.
  - 2 = Non-resident and no tax has been deducted
  - 3 = Non-resident and tax has been deducted
- b. Should the Electronic Banking Suite User wish to communicate the Value Added Tax (VAT) Status of a transaction to the recipient, the following indication may be used in conjunction with the relevant entry class code:

Code	Description	Definition
0		No definition
1	Except	These transactions do not attract VAT under any circumstances
2	Taxable	These transactions are in respect of all goods and services which attract VAT and these transaction values include the sum of the consideration for goods/services plus the VAT amount
3	Taxable Reversal	These transactions are reversals of either input or output supplies inclusive of VAT
4	Taxable Transaction Net of Tax	These transactions represent the cost of taxable goods of services net of tax
5	Zero Rated	These goods are subject to tax in the normal course, but due to a particular prevailing circumstance, VAT is recovered at zero rate
6	Non-Vendor	These transactions are transactions, which in terms of Section 7 of the Vat bill would normally attract VAT if they were supplied by a vendor. As these parties are not compelled to register as vendors per Section 23(1) of the VAT bill, these transactions are not subject to VAT, but a deduction for input credit purposes is allowed in the hands of the purchaser where second hand goods are purchased by a vendor

**N.B.:** For purposes of carrying tax transactions within the Electronic Banking Suite system the following classes must be used.

- ENTRYCLASS 37 FOR DEBIT VAT TAX
- ENTRY CLASS 38 FOR CREDIT VAT TAX

## ANNEXURE 6 - EFT DIRECT / DISTRIBUTION REJECTION REASONS.

One of the following Numeric Codes will be in the field DUD-REJECTION-REASON of the UNPAID TRANSACTION DEBIT/CREDIT.

Code	Description of Rejection Reason
000	SUCCESSFUL
002	NOT PROVIDED FOR
003	DEBITS / CREDITS NOT ALLOWED TO ACCOUNT
004	PAYMENT STOPPED
005	ACCOUNT DORMANT
006	ACCOUNT FROZEN
008	ACCOUNT IN LIQUIDATION
010	ACCOUNT IN SEQUESTRATION
012	ACCOUNT CLOSED
014	ACCOUNT TRANSFERRED WITHIN BANKING GROUP
016	ACCOUNT TRANSFERRED TO OTHER BANKING GROUP
018	ACCOUNT HOLDER DECEASED
022	ACCOUNT EFFECTS NOT CLEARED
026	NO SUCH ACCOUNT
028	RECALL / WITHDRAWAL
030	CLIENT DID NOT AUTHORISE DEBIT
032	DEBIT CONTRAVENES CLIENT'S AUTHORITY
034	AUTHORISATION CANCELLED
036	PREVIOUSLY STOPPED AS STOP PAYMENT
056	NOT FICA COMPLIANT
898	POSSIBLE STOP PAYMENT
899	DISTRIBUTION UPFRONT REJECTION
900	INTEREST/CAPITAL EXCEEDED
901	POST DATED TRANSACTION
902	LIMITS VIOLATION
903	HOLDS ON THE ACCOUNT
904	SUBSCRIPTION AMOUNT REQUIRED
905	HISTORY RECORD NOT FOUND
906	DATA BASE DOWN
907	INTEREST CALCULATION ERROR
908	EXCEPTIONS ERROR
909	OLD/NEW BALANCES DIFFER
910	NO BOOK ERROR
911	ORIGINAL TRAN NOT FOUND
912	TRAN BACKDATED BEYOND LIMIT
913	INVALID BRANCH
914	BALANCE EXCEEDS MAXIMUM
915	INVALID MODE
916	BOND CANCELLED
917	OVERRIDE REQUIRED
918	CLOSED BENEFICIARY CODE
919	CLOSED ACB BRANCH CODE

Code	Description of Rejection Reason
921	NO TRANSFER, ACCOUNT IN ADVANCE
922	ACCOUNT OPEN – NOT PAID OUT
924	ACCOUNT IN ADVANCE
925	BRIDGES ERROR
926	OTR ERROR/REFER EPSQ HISTORY
927	ONLINE TRANSACTION IN PROGRESS
928	TRANSACTION WITHDRAWAL
929	NEW MORTGAGE LOANS INVALID DUE DATE
930	NEW MORTGAGE LOAN FINANCIAL ERROR
932	PAAF INSUFFICIENT FUNDS
950	TRAN ON MANAGER'S REFERRAL
999	INVALID DATA

## ANNEXURE 7 - EFT DIRECT / DISTRIBUTION REJECTION QUALIFIERS.

The following Numeric Code will be in the field DUD-REJECTION-QUALIFIER of the UNPAID TRANSACTION DEBIT/CREDIT.

Code	Description of Rejection Qualifier
00001	SECURITY MESSAGE HOLD ON ACCOUNT
00002	COURT ORDER HOLD ON ACCOUNT
00003	CURATORSHIP HOLD PRESENT
00004	DECEASED ESTATE HOLD PRESENT
00005	INSOLVENT ESTATE HOLD PRESENT
00006	SPOUSE DECEASED HOLD PRESENT
00007	ACCOUNT STOPPED HOLD
00008	ACCOUNT FROZEN HOLD
00009	BAD DEBT HOLD ON ACCOUNT
00010	POTENTIAL BAD DEBT HOLD ON ACCOUNT
00011	LEGAL ACTION PRESENT
00012	ACCOUNT CLOSED
00013	ACCOUNT TRANSFERRED
00014	ACCOUNT CLOSURE PENDING
00015	THIRD PARTY PAYMENTS NOT PERMITTED
00016	INSUFFICIENT FUNDS
00017	INSUFFICIENT FUNDS - AMOUNTS NOT CLEARED
00018	ACCOUNT DORMANT
00019	MAXIMUM BALANCE REACHED
00020	MAXIMUM NUMBER OF CREDITS PER DAY REACHED
00021	MAXIMUM NUMBER OF CREDITS PER MONTH REACHED
00022	MAXIMUM NUMBER OF DEPOSITS PER DAY REACHED
00023	MAXIMUM NUMBER OF DEPOSITS PER MONTH REACHED
00024	MAXIMUM NUMBER OF DEBIT TRANSACTIONS PER DAY REACHED
00025	MAXIMUM NUMBER OF DEBIT TRANSACTIONS PER MONTH REACHED
00026	MAXIMUM NUMBER OF WITHDRAWALS PER DAY REACHED
00027	MAXIMUM NUMBER OF WITHDRAWALS PER MONTH REACHED
00028	MAXIMUM WITHDRAWAL AMOUNT PER DAY REACHED
00030	MAXIMUM WITHDRAWAL AMOUNT PER MONTH REACHED
00031	PARAMETER SYSTEM VALIDATION ERROR
00032	TRANSACTION NOT CATERED FOR ON SAVINGS
00033	SOURCE/TARGET NOT THE SAME AS 'SORT'
00034	TRANSACTION TOO FAR BACKDATED
00035	TRANSACTION NOT FOUND TO CORRECT
00036	ZERO TRANSACTION AMOUNT NOT VALID
00037	ACCOUNT NOT FOUND
00038	TRANSACTION IN FUTURE
00039	INVALID SOURCE INITIATOR
00040	TRANSACTION NOT PERMITTED ON THIS ACCOUNT
00041	CREDIT AMOUNT LESS THAN MINIMUM ALLOWED
00042	NON RESIDENT/BLOCKED ACCOUNT
00043	ACCOUNT NOT A DEPOSIT ACCOUNT
00044	INSTRUCTION NOT FOUND - CAPITAL TRANSFER
00045	MATURED ACCOUNT
00046	EFFECTIVE DATE NOT EQUAL TO COMMENCEMENT DATE
80001	INVALID TARGET ACCOUNT CLIENT NUMBER

Code	Description of Rejection Qualifier
80002	INVALID TARGET ACCOUNT CLIENT NAME
80003	INVALID ACTION/EFFECTIVE DATE
80004	INVALID TARGET ACCOUNT NUMBER (REDIRECT)
80005	AMOUNT FIELD/S NOT NUMERIC OR NEGATIVE
80501	UNPAID VIA ACB
81002	TX MASTER TIEBREAK INVALID
81003	INPUT FILE NUMBER INVALID
81004	TRANSACTION TRACE NUMBER INVALID
81005	TRANSACTION PHASE INVALID
81007	INPUT DIST USER CODE INVALID
81008	SOURCE OUTPUT USER CODE INVALID
81009	TARGET OUTPUT USER CODE INVALID
81010	FILE ID INVALID
81011	FILE TYPE OF SERVICE INVALID
81012	INVALID FILE PROCESSING DATE
81013	TRANSACTION EFFECTIVE DATE INVALID
81014	TRANSACTION STATUS INVALID
81015	REJECTION REASON NOT NUMERIC
81016	REJECTION QUALIFIER INVALID
81017	POSITIVE CONFIRMATION REQUIRED INVALID
81019	CDV VALIDATION INDICATOR INVALID
81021	FILE REJECTED AS PER USER SELECTION
81028	TRANSACTION TYPE INVALID
81029	TRANSACTION SUB TYPE INVALID
81030	PROCESSING SEQUENCE INVALID
81031	ACB USER CODE INVALID
81032	ACB USER SEQUENCE NUMBER NOT NUMERIC
81034	SOURCE ACCOUNT FINANCIAL INDICATOR INVALID
81035	SOURCE ACCOUNT BRANCH INVALID
81036	SOURCE ACCOUNT NUMBER INVALID
81038	SOURCE ACCOUNT NUMBER INVALID(LENGTH)
81039	SOURCE ACCOUNT TYPE INVALID
81044	SOURCE ACCOUNT INDEX NOT NUMERIC
81045	TARGET ACCOUNT FINANCIAL INDICATOR INVALID
81046	TARGET ACCOUNT BRANCH INVALID
81047	TARGET ACCOUNT NUMBER INVALID
81049	TARGET ACCOUNT NUMBER INVALID
81050	TARGET ACCOUNT TYPE INVALID (LENGTH)
81058	ACTION DATE INVALID
81059	AMOUNT REQUESTED NOT NUMERIC OR ZERO
81061	TRANSACTION TYPE OF SERVICE INVALID
81063	CONSOLIDATED TRANSACTION INDICATOR INVALID
81064	TRANSACTION LEG IDENTIFIER INVALID
81065	ENTRY CLASS INVALID
81066	TAX CODE INVALID
81090	PROCESSING OPTION INVALID
81091	INVALID OTR ACCOUNT NUMBER
81092	SOURCE ACC DETAILS FOR BUREAU CLIENT NOT FOUND
81093	TRANSACTION TYPE / SUB TYPE INVALID
81094	SDD11-TARGET-ACC-INDEX NOT TO BE > 11
81095	INVALID INITIATOR
81096	PAYMENT TYPE INDICATOR INVALID



Code	Description of Rejection Qualifier
81110	INVALID TIE BREAK
81116	PAYMENT TYPE INDICATOR INVALID
81128	INVALID TARGET ACCOUNT DROPPED DATE
81129	SDD11-TARGET-ACC-INDEX MAY NOT BE > 11
81141	INVALID TRANSACTION STATUS
81142	INPUT FILE NOT NUMERIC
81143	INPUT FILE NOT VALID
81144	INVALID INTERNAL TRANSACTION NO
81145	INVALID INTERNAL TRANSACTION NO
81146	INVALID TRANSACTION PHASE
81147	INVALID TRANSACTION LOG
81148	INVALID DISTRIBUTION USER
81149	INVALID DISTRIBUTION USER
81150	INVALID DISTRIBUTION USER
81151	INVALID SOURCE DISTRIBUTION USER
81152	INVALID SOURCE DISTRIBUTION USER
81153	INVALID TARGET DISTRIBUTION USER
81154	INVALID TARGET DISTRIBUTION USER
81155	INVALID FILE TYPE OF SERVICE
81156	INVALID FILE PROCESSING DATE
81157	INVALID FILE PROCESSING DATE
81158	INVALID TRANSACTION EFFECTIVE DATE
81159	INVALID TRANSACTION EFFECTIVE DATE
81160	INVALID TRANSACTION EFFECTIVE DATE
81161	INVALID REJECTION REASON
81162	INVALID REJECTION QUALIFIER
81163	INVALID REJECTION QUALIFIER
81164	INVALID POSITIVE CONFIRMATION REQUIRED INDICATOR
81165	INVALID PENDING HOLD INDICATOR
81166	INVALID CDV INDICATOR
81167	INVALID DATE ROLLED INDICATOR
81168	INVALID SOURCE ACCOUNT DROPPED DATE
81169	INVALID SERVICE ROLLED INDICATOR
81170	INVALID RETRY INDICATOR
81171	INVALID RETRY DAYS
81172	INVALID RETRY DAYS
81173	INVALID TRANSACTION TYPE
81174	INVALID TRANSACTION SUB TYPE
81175	INVALID TRANSACTION TYPE/SUB TYPE COMBINATION
81176	INVALID PROCESSING SEQUENCE
81177	INVALID ACB USER CODE
81178	INVALID ACB USER CODE
81179	INVALID ACB USER SEQUENCE
81180	INVALID SOURCE INDICATOR
81181	INVALID SOURCE ACCOUNT BRANCH
81182	INVALID SOURCE ACCOUNT BRANCH
81183	INVALID SOURCE ACCOUNT LENGTH
81184	INVALID SOURCE ACCOUNT LENGTH
81185	INVALID SOURCE ORIGINAL NUMBER
81186	INVALID SOURCE ORIGINAL TYPE
81187	INVALID SOURCE ORIGINAL NO
81188	INVALID SOURCE ORIGINAL NO

Code	Description of Rejection Qualifier
81189	INVALID SOURCE ACCOUNT INDEX
81190	INVALID TARGET INDICATOR
81191	INVALID TARGET BRANCH
81192	INVALID TARGET BRANCH
81193	INVALID TARGET ORIGINAL NO
81194	INVALID TARGET NO LENGTH
81195	INVALID TARGET NO LENGTH
81196	INVALID TARGET ACCOUNT TYPE
81197	INVALID TARGET ACCOUNT TYPE
81198	INVALID TARGET ACCOUNT HOST
81199	TRANSACTION TYPE / SUB TYPE INVALID
81501	TRANSACTION HAS BEEN "WITHDRAWN"
81502	TRANSACTION HAS BEEN "RECALLED"
81503	"STOP PAYMENT" ON TRANSACTION HAS BEEN ACTIONED
81504	INVALID RETURN CODE FROM DSM700D
81521	FILE REJECTED AS PER USER SELECTION
82001	DIST USER INPUT RULES NOT REGISTERED FOR ACB USER
82002	ACB USER CODE NOT REGISTERED FOR DIST USER - "INPUT RULES"
82021	FILE REJECTED AS PER USER SELECTION
82045	INVALID CHARACTER IN (S) TRAN REF FIELD - CANNOT BE REPLA
82046	INVALID CHARACTER IN (T) TRANS REF FIELD, CANNOT BE REPLA
82047	INVALID CHARACTER IN (T) TRANSACTION ACCOUNT NAME
82048	INVALID CHARACTER IN TRANSACTION CLIENT NUMBER
82049	INVALID CHARACTER IN (T) TRANSACTION CLIENT'S NAME
82050	SOURCE/NOMINATED ACC NUMBER NOT REGISTERED FOR DIST USER
82051	SHORT NAME DOES NOT MATCH FIRST 10 CHAR OF REFERENCE FIEL
82052	INVALID SITE CODE ON INPUT DISTRIBUTION USER
82501	SOURCE/NOMINATED ACCOUNT FAILED THE CDV CHECK
82502	TARGET/HOMING ACCOUNT FAILED CDV CHECK
82503	SOURCE/NOMINATED BRANCH CODE NOT REGISTERED AT ACB
82504	TARGET/HOMING BRANCH CODE NOT REGISTERED AT ACB
82505	INVALID TYPE FOR SOURCE/NOMINATED ACCOUNT
82506	INVALID TYPE FOR TARGET/HOMING ACCOUNT
82507	CR/DR NOT ALLOWED FOR SOURCE/NOMINATED ACCOUNT
82508	CR/DR NOT ALLOWED FOR THE TARGET/HOMING ACCOUNT
82509	CR/DR NOT ALLOWED ON THE SOURCE/NOMINATED ACCOUNT
82510	CR/DR NOT ALLOWED FOR THE TARGET/HOMING ACCOUNT
82511	INVALID RETURN CODE FORM DSM923D
82512	INVALID RETURN CODE FROM DSM923D
82513	ACB SOURCE ACCOUNT NUMBER MUST BE < 13 DIGITS
82514	ACB TARGET ACCOUNT NUMBER MUST BE < 13 DIGITS
82515	INVALID ACB TYPE OF SERVICE
82521	FILE REJECTED AS PER USER SELECTION
83001	SOURCE/NOMINATED ACCOUNT NOT FOUND ON ACCOUNT "LOOK-UP"
83002	TARGET ACCOUNT NOT FOUND ON ACCOUNT "LOOK-UP"
83003	INVALID SOURCE PRODUCT
83004	INVALID TARGET PRODUCT
83005	INCOMING ACB TARGET ACC IS NOT A VALID ABSA ACCOUNT
83006	SOURCE ACCOUNT (EPS) IS NOT ON THE ABSA CHASSIS
83009	SOURCE ACCOUNT FOLLOW-ME NOT ALLOWED
83010	TARGET ACCOUNT NUMBER INVALID (FOLLOW-ME)
83021	FILE REJECTED AS PER USER SELECTION

Code	Description of Rejection Qualifier
83102	TARGET/HOMING ACCOUNT NUMBER NOT FOUND ON ACC "LOOK-UP"
83202	OUTPUT DIST USER NOT REGISTERED
83221	FILE REJECTED AS PER USER SELECTION
83241	INVALID TRANSACTION DATE FOR SERVICE SELECTED
83242	INVALID TRANSACTION EFFECTIVE DATE - NO BACKDATING SELECT
83243	DATE MODULE NOT RETURNING NEXT PROCESSING DATE
83244	DATE MODULE NOT RETURNING NEXT PROCESSING DATE
83245	DATE MODULE NOT RETURNING DROP DATE OF TRANSACTION
83501	TRANSACTION "WITHDRAWN"
83502	TRANSACTION HAS BEEN "RECALLED"
83503	POSSIBLE STOP PAYMENT
83504	INVALID RETURN CODE FROM DSM700D
83505	100% MATCH - PAYMENT STOPPED AND UNPAID
83521	FILE REJECTED AS PER USER SELECTION
83601	INVALID RETURN CODE FROM DSM700D
83621	FILE REJECTED AS PER USER SELECTION
84001	FILE ID NOT REGISTERED FOR INTERNAL USER
84002	ITEM LIMIT EXCEEDED: INPUT FILE REJECTED ON USER REQUEST
84003	ITEM LIMIT EXCEEDED: OUTPUT FILE REJECTED ON USER REQUEST
84004	FILE ID NOT REGISTERED FOR INTERNAL USER
84005	ACB USER CODE NOT REGISTERED FOR INPUT USER
84006	ACB USER CODE NOT REGISTERED FOR OUTPUT USER
84007	ACB USER CODE NOT REGISTERED FOR USER
84008	NOMINATED ACC FOR DD/DC NOT REGISTERED FOR USER
84009	DIRECT DEBIT ITEM LIMIT EXCEEDED
84010	DIRECT CREDIT ITEM LIMIT EXCEEDED
84011	VARIABLE DEBIT ITEM LIMIT EXCEEDED
84012	VARIABLE CREDIT ITEM LIMIT EXCEEDED
84013	NOMINATED ACC FOR DO/SO NOT REGISTERED FOR INPUT USER
84014	STOP ORDER EXCEEDS DEBIT ITEM LIMIT - INPUT
84015	STOP ORDER EXCEEDS CREDIT ITEM LIMIT - INPUT
84016	DEBIT ORDER EXCEEDS CREDIT ITEM LIMIT - INPUT
84017	DEBIT ORDER EXCEEDS DEBIT ITEM LIMIT - INPUT
84018	NOMINATED ACC FOR DO/SO NOT REGISTERED FOR OUTPUT USER
84019	STOP ORDER EXCEEDS DEBIT ITEM LIMIT - OUTPUT
84020	STOP ORDER EXCEEDS CREDIT ITEM LIMIT - OUTPUT
84021	DEBIT ORDER EXCEEDS DEBIT ITEM LIMIT - OUTPUT
84022	DEBIT ORDER EXCEEDS CREDIT ITEM LIMIT - OUTPUT
84023	INVALID RETURN CODE FROM DSM095D - WAKE UP CALL
84024	AGGREGATE LIMIT EXCEEDED: FILE REJECTED ON USER REQUEST
84025	AGGREGATE LIMIT EXCEEDED: TRAN REJECTED ON USER REQUEST
84026	WARNING - DEBIT AGGREGATE LIMIT EXCEEDED
84027	WARNING - CREDIT AGGREGATE LIMIT EXCEEDED
84028	INVALID RETURN CODE FROM DSM095D - TRANSACTION CALL
84029	INVALID RETURN CODE FROM DSM095D - TERMINATE CALL
84030	DEBITS EXCEEDED PCH LIMIT
84031	CREDIT EXCEED PCH LIMIT
84201	DEBIT CONTRA RECORD REJECTED
84202	CREDIT CONTRA RECORD REJECTED
84203	DR/CR CONTRA RECORD REJECTED - CORPORATIVE FILE
87101	MANAGERS REFERRAL REJ 950 USED INCORRECTLY(NOT CQ PROD)
88110	INVALID DATA ON TRAN

Code	Description of Rejection Qualifier
88174	INVALID TRANSACTION SUB-TYPE
88175	INVALID TYPE/SUB-TYPE COMBINATION
88901	TRANSACTION NOT ON TX MASTER - UNPAID/REDIRECT
89201	INVALID ENTRY TO GL
91193	INVALID HOMING ACCOUNT NUMBER
91194	INVALID HOMING ACCOUNT
91195	INVALID HOMING ACCOUNT
91196	INVALID ACCOUNT TYPE FOR HOMING ACCOUNT SELECTED
91197	INVALID ACCOUNT TYPE FOR HOMING ACCOUNT SELECTED
92801	TRANSACTION REVERSED
92802	TRANSACTION STOPPED
92803	TRANSACTION DECLINED BY MANAGERS REFERRAL
99901	ERROR: ACC NO/CLEARING CODE/TX TYPE/PROD/AMOUNT

## ANNEXURE 8 – NAEDO RESPONSE CODES

Codes	Debit response
00	Transaction Successful
02	Not Provided For
03	Debits not allowed for this account
04	Payment Stopped by Account Holder
05	Account Dormant
06	Account Frozen
08	Account in Liquidation
10	Account in Sequestration
12	Account Closed
18	Account Holder Deceased
22	Account effects not cleared
26	No Such Account
30	No authority to debit
32	Debit in contravention of payer's authority
34	Authorisation cancelled
36	Previously stopped via stop payment advice
40	Item Limit Exceeded
42	AEDO MAC verification failure
44	Unable to process
46	Account in advance
48	Account number fails CDV routine
56	Not FICA Compliant
81	Original record not found – Recall not processed – Transaction Rejected
82	Transaction already exists – NAEDO Request not processes – Transaction Rejected
83	Record already recalled – Recall not processed – Transaction Rejected
84	Transaction already processed/rejected – Transaction Rejected
87	Cycle date invalid – Transaction Rejected
E1	Payer request to stop presentation
E8	Successful Recall
E9	Unsuccessful Recall
F0	Bankserv exclusive

99	Held for Re-presentment / Payment in tracking
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## ANNEXURE 9 - VALIDATIONS ON EFT-FILE RECEIVED FROM LD USER

<b>TRANSMISSION HEADER RECORD</b> (must be the 1 <sup>st</sup> record in the file)	
<b>Record Identifier</b>	Must be numeric and equal to 000.
<b>Record Status</b>	Must be either "T" for Test or "L" for Live - validated against value in client record, if file equal "L" and client equal "T", write error message and change file to "T". Accept file equal "T" and client equal "L".
<b>Transmission Date</b>	Must be numeric and equal to yesterday's date, today's date or tomorrow's date.
<b>Client Code</b>	Must be numeric and client must be registered on LD.
<b>Transmission Number</b>	Must be numeric and 1 greater than the last transmission number accepted as per the client record.
<b>Destination</b>	Must be numeric and equal to zero.
<b>For Use of LD User</b>	No validation - this field is purely for the use of the LD User.

<b>USER HEADER RECORD</b> (the 1 <sup>st</sup> record after the TRANSMISSION HEADER RECORD)	
<b>Record Identifier</b>	Must be numeric and one of the following values : <ul style="list-style-type: none"> <li>• 001 = EFT Bankserv-layout</li> <li>• 020 = Payment Against Available Funds (PAAF)</li> <li>• 100 = Cheque Release</li> </ul> Validates that the client is registered to use the applicable service.
<b>Bankserv Record Identifier</b>	Must be numeric and equal to 04.
<b>Data Set Status</b>	Must be either "T" for Test or "L" for Live - validated against value in client record, if file equal "L" and client equal "T", write error message and change User Set to "T". Accept User Set equal "T" and client equal "L". If value of TRANSMISSION HEADER RECORD = "T" and "L" in USER HEADER RECORD will be changed to "T".
<b>Bankserv User Code</b>	Must be numeric and equal to one of the Bankserv User Codes registered for this LD client in the Service Record
<b>Bankserv Creation Date</b>	Must be numeric and early enough for the Bankserv Service used for this User Set.
<b>Bankserv Purge Date</b>	Must be numeric, a valid date and equal to or greater than the last Action date of transactions in this Bankserv User Set.
<b>First Action Date</b>	Earliest Action Date of Transactions in this Bankserv User Set. Must be numeric, a valid date and validity is determined according to the Bankserv Service used in this Bankserv User Set.
<b>Last Action Date</b>	Last Action Date of Transactions in this Bankserv User Set. Must be numeric, a valid date and equal to or greater than First Action Date.
<b>First Sequence Number</b>	Must be numeric, start at 1 from 1 <sup>st</sup> Transmission of the day or 1 greater than the last Contra Record accepted today.

<b>User Generation Number</b>	Must be numeric and 1 greater than the last Bankserv User Set accepted for this Bankserv User Code.
<b>Type of Service</b>	Type of Bankserv Service used. Validated against the Type of Service that the client is registered for on LD for this Bankserv User Code. Valid values : <ul style="list-style-type: none"> <li>• 'SAMEDAY'</li> <li>• 'ONE DAY'</li> <li>• 'TWO DAY'</li> <li>• 'SAMEDAY'</li> <li>• 'CORPSDV'</li> <li>• 'INTERNAL'</li> <li>• 'BATCH'</li> <li>• 'ONEDAYPAAF'</li> </ul>

STANDARD TRANSACTION RECORD	
<b>Record Identifier</b>	Must be numeric and equal 001
<b>Data Set Status</b>	Must be either "T" for Test or "L" for Live - validated against value in the USER HEADER RECORD.
<b>Bankserv Record Identifier</b>	Must be numeric and one of the following values : <ul style="list-style-type: none"> <li>• 10 - Direct Credit Transaction</li> <li>• 50 - Direct Debit Transaction</li> </ul>
<b>User Branch</b>	Must match the User's Bank Branch Code as registered with Distribution
<b>User Nominated Account</b>	Must match the account number registered with Distribution.
<b>User Code</b>	Must be equal to the Bankserv User Code in the User Header Record
<b>User Sequence Number</b>	Must be numeric and for the 1 <sup>st</sup> Standard Transaction Record it must be equal to First Sequence Number in the USER HEADER RECORD. For all subsequent transactions it must be incremented by 1.
<b>Homing Branch</b>	Must be numeric and a valid bank branch code
<b>Homing Account Number</b>	Must be numeric. Validated according to the Bankserv validation rules (Account Number, Bank Branch Code and Account Type combination)
<b>Type of Account</b>	Must be numeric and one of the following values : <ul style="list-style-type: none"> <li>• 1 - Current Account / Bond Account</li> <li>• 2 - Savings Account</li> <li>• 3 - Transmission Account</li> <li>• 4 - Bond Account</li> <li>• 6 - Subscript Share Account</li> </ul>
<b>Amount</b>	Must be numeric, as it is the monetary value of the transaction.
<b>Action Date</b>	Must be numeric and within the range of First Action Date and Last Action Date in the USER HEADER RECORD. It is the date on which the transaction has to take place.
<b>Entry Class</b>	Must be numeric and one of the values as per Annexure 4.
<b>Tax Code</b>	Must be numeric and one of the values as per Annexure 5.
<b>Filler (3 bytes)</b>	Must be zero-filled
<b>User Reference</b>	Description of the transaction to appear on the bank statement of the Homing Account Number. The 1 <sup>st</sup> 10 characters must be equal to the registered Short Name at Bankserv.



<b>Homing Account Name</b>	Must not be equal to SPACES, as it is the name of the Homing Account Number.
<b>Non-standard Homing Account Number</b>	Must be zero-filled when not used - used for account numbers longer than 11 digits.
<b>Filler (16 bytes)</b>	Not used - must be filled with SPACES.
<b>Homing Institution</b>	Must be numeric and equal to 21.

<b>CONTRA RECORD</b>	
<b>Record Identifier</b>	Must be numeric and equal to 001
<b>Data Set Status</b>	Must be either "T" for Test or "L" for Live - validated against value in the USER HEADER RECORD.
<b>Bankserv Record Identifier</b>	Must be numeric and equal to one of the following values: <ul style="list-style-type: none"> <li>• 12 - Direct Credit Contra Transaction</li> <li>• 52 - Direct Debit Contra Transaction</li> </ul>
<b>User Branch</b>	Must match the User's Bank Branch Code as registered with Distribution
<b>User Nominated Account</b>	Must match the account number registered with Distribution.
<b>User Code</b>	Must be equal to the Bankserv User Code in the User Header Record
<b>User Sequence Number</b>	Must be numeric and 1 greater than the sequence number of the STANDARD TRANSACTION RECORD that preceded this CONTRA RECORD.
<b>Homing Branch</b>	Must match the User's Bank Branch Code as registered with Distribution
<b>Homing Account Number</b>	Must be numeric and equal to the User Nominated Account of this record.
<b>Type of Account</b>	Must be numeric and equal 1.
<b>Amount</b>	Must be numeric and equal to the total value of all STANDARD TRANSACTION that preceded this CONTRA RECORD.
<b>Action Date</b>	Must be numeric and within the range of First Action Date and Last Action Date in the USER HEADER RECORD and equal to the Action Date of the STANDARD TRANSACTIONS that preceded this CONTRA RECORD. It is the date on which the transaction has to take place.
<b>Entry Class</b>	Must be numeric and equal to 10
<b>User Reference</b>	Description of the transaction to appear on the client's bank statement. The 1 <sup>st</sup> 10 characters must be equal to the registered Short Name at Bankserv and characters 11 to 16 must have the value "CONTRA". Characters 17 to 30 are for the client's use.

<b>USER TRAILER RECORD</b>	
<b>Record Identifier</b>	Must be numeric and equal to 001
<b>Data Set Status</b>	Must be either "T" for Test or "L" for Live - must be equal to Data Set Status in the USER HEADER RECORD of the User Data Set.
<b>Bankserv Record Identifier</b>	Must be numeric and equal to 92
<b>User Code</b>	Must be numeric and equal to User Code in the USER HEADER RECORD of this User Data Set.
<b>First Sequence Number</b>	Must be numeric and equal to First Sequence Number in the USER HEADER RECORD of this User Data Set.
<b>Last Sequence Number</b>	Must be numeric and equal to User Sequence Number of the Contra Record that preceded this record.
<b>First Action Date</b>	Must be a numeric and equal to First Action Date in the USER HEADER RECORD of this User Data Set.
<b>Last Action Date</b>	Must be a numeric and equal to Last Action Date in the USER HEADER RECORD of this User Data set.
<b>Number of Debit Records</b>	Must be numeric and equal to the calculated number of Debit Records and Credit CONTRA RECORDS in this User Data Set.
<b>Number of Credit Records</b>	Must be numeric and equal to the calculated number of Credit Records and Debit CONTRA RECORDS in this User Data Set.
<b>Number of Contra Records</b>	Must be numeric and equal to the calculated number of CONTRA RECORDS in this User Data Set.
<b>Total Debit Value</b>	Must be numeric and equal to the calculated total of the amounts of all Debit Records and Credit CONTRA RECORDS in this User Data Set.
<b>Total Credit Value</b>	Must be numeric and equal to the calculated total of the amounts of all Credit Records and Debit CONTRA RECORDS in this User Data Set.
<b>Hash Total of Homing Account Numbers</b>	Must be numeric and equal to the calculated total of all Homing Account Numbers in this User Data Set.

<b>TRANSMISSION TRAILER RECORD (must be the last record in the file)</b>	
<b>Record Identifier</b>	Must be numeric and equal to 999.
<b>Data Set Status</b>	Must be either "T" for Test or "L" for Live - validated against the value of the TRANSMISSION HEADER RECORD.
<b>Number of Records</b>	Must be numeric and equal to the calculated number of records found in the file (Transmission Trailer Record included).

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**ANNEXURE 10 - ASCII RECORD FORMAT OPTIONS AVAILABLE**

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Option	Description
S	Straight ASCII - no End of Line / End of File (x'0D0A') special characters
1	End of Line and End of File characters (x'0D0A') in last two bytes of each record except for the Transmission Trailer record
2	End of Line and End of File characters (x'0D0A') in last two bytes of each record
3	End of Line and End of File characters (x'0D0A') in last two bytes of each record except for the Transmission Trailer record with (x'0D0A0D0A')

These characters indicate the end of each record. It is also known as a "Carriage Return / Line Feed".

## ANNEXURE 11 - EBCDIC REFERENCE TABLE

Since data must be interpreted by Electronic Banking Suite, it must be restricted to the characters listed in the table in order to ensure correct translation by the varied makes of hardware / software involved.

**Note:** - Alphabetic characters are restricted to uppercase only.

EBCDIC 8 BIT PLUS ODD PARITY	
TRACK NO. BIT VALUE	HEXIDECIMAL VALUE
A	C1
B	C2
C	C3
D	C4
E	C5
F	C6
G	C7
H	C8
I	C9
J	D1
K	D2
L	D3
M	D4
N	D5
O	D6
P	D7
Q	D8
R	D9
S	E2
T	E3
U	E4
V	E5
W	E6
X	E7
Y	E8
Z	E9
0	F0
1	F1
2	F2
3	F3
4	F4
5	F5
6	F6
7	F7
8	F8
9	F9
. (PERIOD)	4B
/ (SLASH)	61
- (HYPHEN)	60
& (AMPERSAND)	50
* (ASTERISK)	5C
, (COMMA)	6B
( (LEFT PAREN)	4D
) (RIGHT PAREN)	5D
(SPACE)	40
< (LESS THAN)	4C
+ (PLUS)	4E
\$ (DOLLAR)	5B
> (GREATER THAN)	5E
; (SEMI-COLON)	6E
' (QUOTE)	7D
= (EQUAL)	7E

## Annexure 12 – Cut off times

Service type cut off times

Delivery date	Latest receivable Time of Input File by Absa on Delivery Date.		First Action Date
PAYMENTS AGAINST AVAILABLE FUNDS			
PAAF Transactions (Credits Only)	Host to Host	BI Mailbox	
Sunday, Monday	16h30 (Monday latest)	15h30 (Monday latest)	Monday
Tuesday	16h30	15h30	Tuesday
Wednesday	16h30	15h30	Wednesday
Thursday	16h30	15h30	Thursday
Friday	16h30	15h30	Friday
Saturday	09h30	08h30	Saturday
1 DAY PAAF Transactions (Batches Containing Internal & External Transactions)	Host to Host	BI Mailbox	
Monday	16h00	15h00	Tuesday
Tuesday	16h00	15h00	Wednesday
Wednesday	16h00	15h00	Thursday
Thursday	16h00	15h00	Friday
Friday	16h00	15h00	Saturday
Saturday	08h30	07h30	Monday
1 DAY PAAF Transactions (Batches Containing only Internal Transactions)	Host to Host	BI Mailbox	
Monday	19h00	15h00	Tuesday
Tuesday	19h00	15h00	Wednesday
Wednesday	19h00	15h00	Thursday
Thursday	19h00	15h00	Friday
Friday	19h00	15h00	Saturday
Saturday	16h00	15h00	Sunday
Sunday	16h00	15h00	Monday
Public Holiday	16h00	15h00	Next Business Day
DATED SERVICES			
Corporate SDV	Host to Host	BI Mailbox	
Sunday, Monday	16h30 (Monday latest)	15h30 (Monday latest)	Monday
Tuesday	16h30	15h30	Tuesday
Wednesday	16h30	15h30	Wednesday
Thursday	16h30	15h30	Thursday
Friday	16h30	15h30	Friday
Saturday	09h30	08h30	Saturday
Same Day Value (SDV)	Host to Host	BI Mailbox	
Sunday, Monday	20H00 (Monday latest)	19H00 (Monday latest)	Tuesday
Tuesday	20H00	19H00	Wednesday
Wednesday	20H00	19H00	Thursday
Thursday	20H00	19H00	Friday
Friday	20H00	19H00	Saturday
Saturday	16h30	15h30	Monday
One Day (Credits Only)	Host to Host	BI Mailbox	
Sunday, Monday	16h30 (Monday latest)	15h30 (Monday latest)	Tuesday
Tuesdav	16h30	15h30	Wednesday



Wednesday	16h30	15h30	Thursday
Thursday	16h30	15h30	Friday
Friday	16h30	15h30	Saturday
Saturday	09h00	08h00	Monday
<b>Two Day Service</b>	<b>Host to Host</b>	<b>BI Mailbox</b>	
Saturday, Sunday & Monday	13h30 (Monday latest)	12h30 (Monday latest)	Wednesday
Tuesday	13h30	12h30	Thursday
Wednesday	13h30	12h30	Friday
Thursday	13h30	12h30	Monday
Friday	13h00	12h30	Tuesday
<b>Naedo Service</b>	<b>Host to Host</b>	<b>BI Mailbox</b>	
Sunday, Monday	15h15 (Monday latest)	14h15 (Monday latest)	Tuesday
Tuesday	15h15	14h15	Wednesday
Wednesday	15h15	14h15	Thursday
Thursday	15h15	14h15	Friday
Friday	15h15	14h15	Saturday
Saturday	08h30	07h30	Monday
<b>REAL TIME CREDITS</b>			
<b>RTC</b>	<b>Host to Host Only.</b>	<b>N/A</b>	
Transaction Limit R5,000,000.00	00h01 to 16h00		Mondays to Fridays
Transaction Limit R250,000.00	16h01 to 00h00		Mondays to Fridays
Transaction Limit R250,000.00 (Weekends & Public Holidays)	16h01 to 00h00		Weekends from Fridays to Sundays. Public holidays from previous Business Day
<b>NB!!! Please note payments greater than 5 million rand must be submitted before 15h30</b>			

<b>ACCOUNT HOLDER VERIFICATION SERVICE (AVS)</b>		
<b>Account Holder Verification (AHV-BATCH)</b>	<b>Host to Host Only.</b>	<b>N/A</b>
Available seven days a week	03h00 to 16h20	
<b>In order for a transaction to be processed on a specific action date, it must reach the bank before cut-off time. Where files are delivered outside (late) the specified cut-off times to the Bank, these files will be rejected.</b>		

<b>Processing Times</b>		
<b>Service</b>	<b>Nominated Account</b>	<b>Target Account</b>
<b>PAAF</b>	On action date after Successful Update	Absa Funds - From 17h00 onwards . External Banks after 20h00. (This is also dependent on the processing times of the day)
<b>Corp SDV</b>	On action date after Successful Update	Absa Funds - From 17h00 onwards . External Banks after 20h00. (This is also dependent on the processing times of the day)
<b>Same Day Value (SDV)</b>	Morning of action date	Absa Funds - From 17h00 onwards . External Banks after 20h00. (This is also dependent on the processing times of the day)
<b>One Day</b>	Morning of action date	Morning of action date
<b>Two Day</b>	Morning of action date	Morning of action date
<b>Naedo</b>	Refer to schedule of times on excel spreadsheet.	Morning of action date or during tracking period thereafter.

End of Document