

ABA Format File Details

Issued by the Australian Bankers Association (ABA) the ABA or Cemtext file format is a format used by banks to allow for batch transactions.

ABA FILE FORMAT

What does an ABA file look like?

Each line in an **ABA** file is a "record". An **ABA** file has three main records, the "[descriptive \(/aba-format/cemtex-aba-file-format-details#descriptive\)](#)" record, a "[detail \(/aba-format/cemtex-aba-file-format-details#detail\)](#)" record for each transaction and the "[file total record \(/aba-format/cemtex-aba-file-format-details#total\)](#)" at the end. The first character position of each new record indicates what type of record it is. An **ABA** record is exactly 120 characters long (excluding new line characters).

Descriptive record (type 0)

Char Pos	Field Size	Field Description	Specification
1	1	Record Type 0	Must be '0'
2-18	17	Blank	Must be filled.
19-20	2	Reel Sequence Number	Must be numeric commencing at 01. Right justified. Zero filled.
21-23	3	Name of User's Financial Institution	Must be approved Financial Institution abbreviation. Bank of Queensland's abbreviation is BQL, Westpac's abbreviation is "WBC". Consult your Bank for correct abbreviation.
24-30	7	Blank	Must be blank filled.
31-56	26	Name of Use supplying file	Must be User Preferred Specification as advised by User's FI. Left justified, blank filled. All coded character set valid. Must not be all blanks.
57-62	6	Name of Use supplying file	Must be User Identification Number which is allocated by APCA. Must be numeric, right justified, zero filled.
63-74	12	Description of entries on file e.g. "PAYROLL"	All coded character set valid. Must not be all blanks. Left justified, blank filled.
75-80	6	Date to be processed (i.e. the date transactions are released to all Financial Institutions)	Must be numeric in the formal of DDMMYY. Must be a valid date. Zero filled.
81-120	40	Blank	Must be blank filled.
Note: all unused fields must be blank filled			

Detail Record (type 1)

Char Pos	Field Size	Field Description	Specification
1	1	Record Type 1	Must be '1'
2-8	7	Bank/State/Branch Number	Must be numeric with hyphen in character position 5. Character positions 2 and 3 must equal valid Financial Institution number. Character position 4 must equal a valid state number (0-9). For credits to Employee Benefits Card accounts, field must always contain BSB 032-898
9-17	9	Account number to be credited/debited	Numeric, hyphens and blanks only are valid. Must not contain all blanks (unless a credit card transaction) or zeros. Leading zeros which are part of a valid account number must be shown, e.g. 00-1234. Where account number exceeds nine characters, edit out hyphens. Right justified, blank filled. For credits to Employee Benefits Card accounts, Account Number field must always be 999999
18	1	Indicator	"N" – for new or varied Bank/State/Branch number or name details, otherwise blank filled. Withholding Tax Indicators: "W" – dividend paid to a resident of a country where a double tax agreement is in force. "X" – dividend paid to a resident of any other country. "Y" – interest paid to all non-residents. The amount of withholding tax is to appear in character positions 113-120. Note: Where withholding tax has been deducted the appropriate Indicator as shown above is to be used and will override the normal indicator.
19-20	2	Transaction Code	For most transactions this will be 53 . A full list of compatible transaction codes are <u>listed below</u> .
21-30	10	Amount	Only numeric valid. Must be greater than zero. Shown in cents without punctuations. Right justified, zero filled. Unsigned.
31-62	32	Title of Account to be credited/debited	All coded character set valid. Must not be all blanks. Left justified, blank filled. Desirable Format for Transaction Account credits: - Surname (period) Blank - given name with blanks between each name
63-80	18	Lodgement Reference	All coded character set valid. Field must be left justified, and contain only the 16 character Employee Benefits Card number ; for example 5550033890123456. No leading spaces, zeroes, hyphens or other characters can be included.
81-87	7	Trace Record (BSB Number in format XXX-XXX)	Bank (FI)/State/Branch and account number of User to enable retracing of the entry to its source if necessary. Only numeric and hyphens valid. Character positions 81 & 82 must equal a valid Financial Institution number. Character position 83 must equal a valid State number (0-9). Character position 84 must be a hyphen.
88-96	9	(Account number)	Right justified, blank filled.
97-112	16	Name of Remitter	Name of originator of the entry. This may vary from Name of the User. All coded character set valid. Must not contain all blanks. Left justified, blank filled.
113-120	8	Amount of Withholding Tax	Numeric only valid. Show in cents without punctuation. Right justified, zero filled. Unsigned.
Note: all fields must be completed			

File Total Record (type 7)

Char Pos	Field Size	Field Description	Specification
1	1	Record Type 7	Must be '7'

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

Transaction codes

Generally you only need to use the transaction code "53 - Pay" in your **ABA** file, however valid codes are as follows. Note that some transaction codes are debits and others are credits, and some require withholding tax column to be filled.

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

Integrate an ABA file export in your application

There are many accounting packages which can export an **ABA** file - but what if you have your own custom application? The Sydney based Web application guys at [BlueChilli](http://www.bluechilli.com) (<http://www.bluechilli.com>) can develop an integrated solution for your application which will save you time and money - no more needless data entry!

[Contact us \(http://www.bluechilli.com/say-hello/\)](http://www.bluechilli.com/say-hello/) today to find out how we can help you.