# Payment Processing Service (PPS)
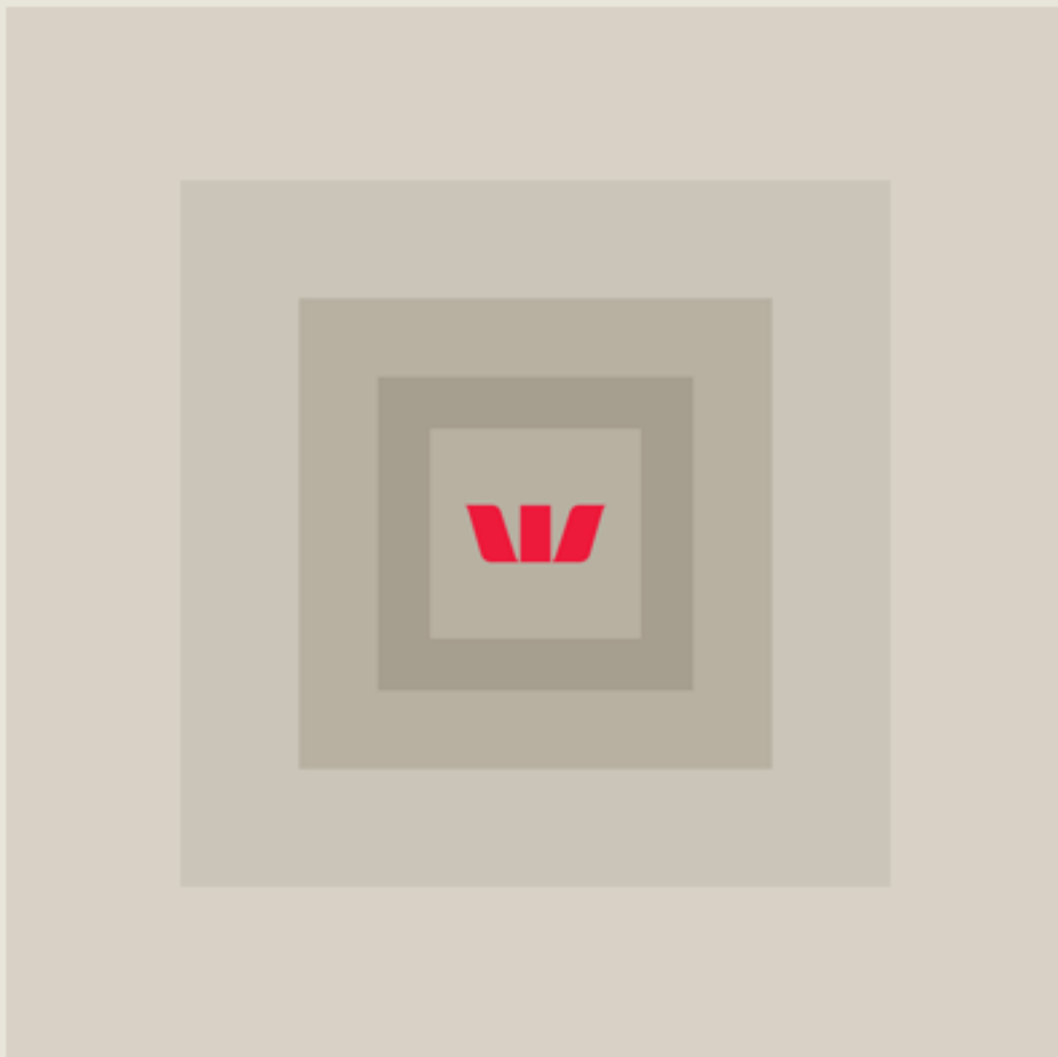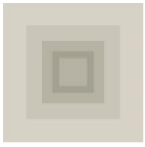# International Version
# File Formats

**Introductory Document**

Technology

V1.33

February 2013

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**Westpac Banking Corporation
ABN 33 007 457 141**

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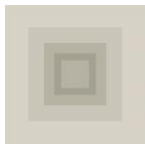
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| Date | Version | Description | Author |
|------|---------|-------------|--------|
| May 2006 | V 1.0 | Release for Review | Mark Brady |
| Jun 2006 | V 1.1 | Added HTTP headers | Mark Brady |
| Jun 2006 | V 1.2 | Added Remitter Address columns to section 1.1 | Mark Brady |
| Jun 2006 | V 1.3 | Added BIC columns to section 1.2 | Mark Brady |
| Jun 2006 | V 1.4 | Added section 1.3 | Mark Brady |
| Jun 2006 | V 1.5 | Added Payment Channel columns in section 1 | Mark Brady |
| Jun 2006 | V 1.6 | Added Currency code in Returns details data | Mark Brady |
| Jul 2006 | V 1.7 | Added more address fields in section 1.1 and 1.2. Added section 4 | Mark Brady |
| Jul 2006 | V 1.8 | Removed Ref H6 from section 3.1.1 | Mark Brady |
| Aug 2006 | V 1.9 | Added Cheque processing | Mark Brady |
| Sep 2006 | V 1.10 | Added new BSB column to section 1.2 | Mark Brady |
| Oct 2006 | V 1.11 | International email length restriction of 49 chars | Mark Brady |
| Oct 2006 | V1.12 | Added specifics for USD to US payments (ABA & Account number) in section 1.2 | Mark Brady |
| Nov 2006 | V1.13 | Added section 3.4 | Mark Brady |
| Mar 2007 | V1.14 | Updated section 6 | Mark Brady |
| Mar 2007 | V1.15 | Updated section 7 | Mark Brady |
| Mar 2007 | V1.16 | Added section | Mark Brady |
| Nov 2007 | V1.17 | General amendments throughout document | Walter Spoljaric |
| April 2008 | V1.18 | Added additional fields to section 1.2 (funding acc's & cross currency OTT's) | Walter Spoljaric |
| May 2008 | V1.19 | Added additional fields to section 1.2 (C45 & C46 intermediary bank) | Walter Spoljaric |
| Oct 2008 | V1.20 | Updated section 1.2 (C7,C8,C15 7C29) & Section 5,6 & 7 | Mark Brady |
| May 2009 | V1.21 | Added more details to section 4 | Mark Brady |
| Jul 2009 | V1.22 | Added Bpay details and RTGS payments | Mark Brady |
| Aug 2009 | V1.23 | Added ACH country payment limits | Mark Brady |
| Sep 2009 | V1.24 | Fixed up inconsistencies from ref C44 onwards | Mark Brady |
| Feb 2010 | V1.25 | Changed Intermediary Bank data ref C45 onwards | Mark Brady |
| Jun 2011 | V1.26 | Specific data requirements for Spain and Netherlands | Mark Brady |
| Dec 2011 | V1.27 | Added alternative formats section, and added to Payment Response section | Mark Brady |
| March 2012 | V1.28 | Branding/formatting updated | Kim Bennett |
| March 2012 | V1.29 | Processing Account Names greater than 35 characters fields C5, C39, C40 | Mark Brady |
| May 2012 | V1.30 | New field Extended Account Name (for characters greater than 35 characters) (C60), replaces V1.29 and the use of fields C39, C40 | Mark Brady |
| Oct 2012 | V1.31 | New field Debtor Agent (C61) used for OTT payments going to other Financial Institutions other than Westpac | Mark Brady |
| Feb 2013 | V1.32 | Added field C62 Indian IFSC Code | Mark Brady |

| Feb 2013 | V1.33 | Added 'A' and 'O' Payment Types C14 and in section 7 | Mark Brady |
|----------|-------|------------------------------------------------------|------------|

# Tables of Contents

# 1. Payment Input File Layout

**The file contains 4 types of records.**

They are:

1. **Header** Record (Record identifier **01**)
2. **Payment** or **Cheque** Record (Record identifier **02**)
3. **Remittance** Record (Record identifier **03**)
4. **Trailer** Record (Record identifier **99**)

Important Notes regarding of the file layout:

1. The alphanumeric field type (marked by 'X' under column heading 'Type') is left justified and blank filled in general unless stated otherwise.

2. The numeric field type (marked by '9' under column heading 'Type') is right justified and zero filled in general unless stated otherwise.

3. At the end of each record ensure you include a carriage return.

There are 8 columns at the far right side of each table labelled A, N, R, O and I for EFT Payments and Cheques:

| Payment Type | Indicator | Payment Channel Represented |
|---|---|---|
| **EFT Payments** | A | Australian Direct Entry (PPS) (including Bpay) |
| | N | New Zealand Direct Entry |
| | R | Australian RTGS (Real Time Gross Settlement) Payments |
| | O | Australian and New Zealand OTT (Telegraphic Transfer) |
| | I | International ACH Payments |
| **Cheques** | A | Australian Cheques (PPS) |
| | N | New Zealand Cheques (PPS) |
| | I | International Draft Payments |

**Notes**

A  • in the boxes on the far right columns of the tables following indicate the fields may be necessary for that payment channel.  Please read the notes to see if they are mandatory or optional.

Extra fields/comments for International Payments in the tables following are shaded in         :

**W**estpac

# 1.1.    Header Record

| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Record identifier | H1 | 2 | X | 01-02 | • Must be '01' | ● | ● | ● | ● | ● | ● | ● | ● |
| Customer identifier | H2 | 8 | X | 03-10 | • Mandatory.<br>• Must all be in upper case<br>• This is a unique customer identifier to identify customer coming into Westpac, PPS.<br>• Allocated by Westpac at the start of the customer implementation. | ● | ● | ● | ● | ● | ● | ● | ● |
| File date | H3 | 6 | 9 | 11-16 | • Mandatory<br>• DDMMYY – must be a valid date and not more than 14 days in the future.<br>• This date denotes the date that the file should be processed. | ● | ● | ● | ● | ● | ● | ● | ● |
| Creation Time | H4 | 6 | 9 | 17-22 | • Mandatory.<br>• HHMMSS<br>• Together with File Date above, used to detect duplicate file. | ● | ● | ● | ● | ● | ● | ● | ● |
| Name of Remitter | H5 | 16 | X | 23-38 | • Mandatory. | ● | ● | ● | ● | ● | ● | ● | ● |
| Payer Reference | H6 | 10 | X | 39-48 | • Mandatory.<br>• Preferably to be unique | ● | ● | ● | ● | ● | ● | ● | ● |
| Header Filler | H7 | 287 | X | 49-335 | • Blank | | | | | | | | |
| Remitter Address 1 | H8 | 35 | X | 336-370 | • Mandatory for International, OTT, RTGS payments.<br>• Location Address of Remitter (i.e. street address)<br>• Left justified, space filled. | | ● | ● | ● | | | | ● |
| Remitter Address 2 | H9 | 35 | X | 371-405 | • Optional<br>• Left justified, space filled. | | ● | ● | ● | | | | ● |

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| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Remitter Address 3 | H10 | 35 | X | 406-440 | • Optional<br>• Left justified, space filled. | | | • | • | • | | | • |
| Remitter City | H11 | 25 | X | 441-465 | • Mandatory for International, OTT, RTGS payments. | | | • | • | • | | | • |
| Remitter State | H12 | 3 | X | 466-468 | • Mandatory for International, OTT, RTGS payments. | | | • | • | • | | | • |
| Remitter Postcode | H13 | 9 | X | 469-477 | • Mandatory for International, OTT, RTGS payments. | | | • | • | • | | | • |

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# 1.2. Payment Record

| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Record identifier | C1 | 2 | X | 01-02 | • Must be '02' | ● | ● | ● | ● | ● | ● | ● | ● |
| Reference/Creditor | C2 | 15 | X | 03-17 | • Mandatory<br>• A Unique reference/creditor number. Must be unique for every payment line<br>• Please refer to section 6 for country specific length limitations | ● | ● | ● | ● | ● | ● | ● | ● |
| Amount | C3 | 13 | 9 | 18-30 | • Mandatory<br>• Amount is to two decimal places with implied decimal point.<br>• Format is 9(11)v99<br>• Restricted to a maximum value of 99,999,999.99<br>• (zero filled) | ● | ● | ● | ● | ● | ● | ● | ● |
| Currency | C4 | 3 | X | 31-33 | • Mandatory | ● | ● | ● | ● | ● | ● | ● | ● |
| Payee Name | C5 | 35 | X | 34-68 | • Mandatory.<br>• Name of Account<br>• For Cheques the Payee Name will be used for the Postal Address as well as the name on the cheque<br>• For Payee Names greater than 35 characters please use field C60 | ● | ● | ● | ● | ● | ● | ● | ● |

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| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Payee Address 1 | C6 | 35 | X | 69-103 | • Mandatory if Remittance Type (C15) is 'P' or 'E'<br><br>• If 'P' Payee Address 1,2 and 3 will contain the recipient's land mail address.  This address is where payee remittances will be land mailed to.<br><br>• If 'E' Payee Address 1,2 and 3 will contain the recipient's e-mail address and must contain an '@' character.  This address is where payee remittances will be emailed to.<br><br>• For Cheques this is the physical mailing address | • | • | • | • | • | • | • | • |
| Payee Address 2 | C7 | 35 | X | 104-138 | • Optional<br><br>• This is the continuation of the payee's address if Address 1 field is not enough<br><br>• For International ACH payments the email address can be no longer than 49 characters<br><br>• For other payment channels the email address can be no longer than 80 characters | • | • | • | • | • | • | • | • |
| Payee Address 3 | C8 | 35 | X | 139-173 | • Optional<br><br>• The first 10 characters are a continuation of the payee's address if Address 1 & 2 fields are not enough<br><br>• For International ACH payment channels the email address can be no longer then 49 characters<br><br>• For other payments the email address can be no longer than 80 characters | • | • | • | • | • | • | • | • |
| Payee City | C9 | 25 | X | 174-198 | • Mandatory if Remittance Type (C15) is 'P'<br><br>• Mandatory for Cheques | • | • | • | • | | • | • | • |
| Payee Filler 1 | C10 | 2 | X | 199-200 | • Blank. | | | | | | | | |
| Payee State | C11 | 3 | X | 201-203 | • Mandatory if Remittance Type (C15) is 'P'<br><br>• Mandatory for Cheques | • | • | • | • | | • | • | • |

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| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Payee Filler 2 | C12 | 5 | X | 204-208 | • Blank | | | | | | | | |
| Payee Postcode | C13 | 9 | X | 209-217 | • Mandatory if Remittance Type (C15) is 'P'<br>• Mandatory for Cheques | • | • | • | • | | • | • | • |
| Payment Type | C14 | 1 | X | 218-218 | • Mandatory<br>• Use 'B' (Bpay)<br>• Use 'C' (Cheques)<br>• Use 'D' (Domestic Direct Entry (EFT Payments))<br>• Use 'R' (Remittance only)<br>• Use 'G' (RTGS (Real Time Gross Settlement) payments)<br>• Use 'A' (ACH EFT International Payments)<br>• Use 'O' (OTT Overseas Telegraphic Transfer Payments<br>•  (see section 7) | • | • | • | • | • | • | • | • |
| Remittance Type | C15 | 1 | X | 219-219 | • Mandatory<br>• For Bpay<br>• Use 'N'<br>• For EFT<br>• 'E' (email) is only allowed for International ACH & OTT<br>• 'E' (email), 'F' (fax), 'P' (post)  is allowed for AU PPS, NZ DE<br>• For Cheques<br>• use 'P'<br>• (see section 7) | • | • | • | • | • | • | • | • |
| Delivery Type | C16 | 1 | X | 220-220 | • Mandatory<br>• Use 'N' if Remittance Type (C15) is 'F', 'E', 'N'<br>• Use 'P' if Remittance Type (C15) is 'P'<br>• (see section 7) | • | • | • | • | • | • | • | • |

| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Delivery Priority | C17 | 1 | X | 221-221 | • Mandatory<br>• Use '3'<br>• (see section 7) | ● | ● | ● | ● | ● | ● | ● | ● |
| Payee Bank / State Number | C18 | 3 | X | 222-224 | • Not Used<br>• Refer to C30 | | | | | | | | |
| Hyphen | C19 | 1 | X | 225 | • Not Used<br>• Refer to C30 | | | | | | | | |
| Payee Branch Number | C20 | 3 | X | 226-228 | • Not Used<br>• Refer to C30 | | | | | | | | |
| Payee Account Number | C21 | 9 | X | 229-237 | • Not Used<br>• Refer to C31 | | | | | | | | |
| Payee Fax Number | C22 | 15 | X | 238-252 | • Mandatory when Remittance Type is 'F'<br>• The fax number should contain the full area code with no imbedded spaces, brackets, dashes or special characters | ● | ● | | | | | | |
| Statement Narrative | C23 | 18 | X | 253-270 | • Mandatory<br>• For Bpay the first 9 characters are on optional sequence number | ● | ● | ● | ● | ● | ● | ● | ● |
| Remarks | C24 | 35 | X | 271-305 | • Optional | ● | ● | ● | ● | ● | ● | ● | ● |
| Cheque Number | C25 | 7 | X | 306-312 | • Optional<br>• Only used for Au and NZ Cheques<br>• If not supplied Westpac will allocate cheque number<br>• Can be 6 or 7 digits<br>• Right Justifies and zero filled | | | | | | ● | ● | |
| Payment Filler | C26 | 23 | X | 313-335 | • Blank. | | | | | | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Country Code | C27 | 2 | X | 336-337 | • Mandatory<br>• Country Code that the Beneficiary accounts are domiciled in. Country Codes are standard ISO codes<br>• For Cheques it is the country where the person lives | • | • | • | • | • | • | • | • |
| Beneficiary Bank International Bank Account Number (IBAN) | C28 | 35 | X | 338-372 | • Mandatory for International ACH payments (for non USD to US and non CAD to CA payments only)<br>• Left justified, space filled.<br>• An IBAN typically contains a bank code and an account number, and depending on the country can contain a sort code and check digits etc. The complete IBAN number must be specified<br>• For USD (United States) and CAD (Canadian) transactions there is no IBAN number, it will consist of a routing code (ABA number) and account number. Fields C30 and C31 will be used instead. | | | | | • | | | |
| Beneficiary Bank BIC/SWIFT (Bank Identifier Code) | C29 | 35 | X | 373-407 | • Mandatory<br>• Used in AU and NZ OTT payments.<br>• Left justified, space filled<br>• Global SWIFT code | | | | • | | | | |
| Beneficiary BSB | C30 | 35 | X | 408-442 | • Mandatory for AU PPS and NZ DE, RTGS payments.<br>• Mandatory for International ACH payments (for USD to US payments only)<br>• This replaces C18, C19, C20<br>• For USD (United States) and CAD (Canadian) transactions there is no IBAN number, it will consist of a routing code (ABA number) and account number. The ABA number goes here. | • | • | • | | • | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Beneficiary Account Number | C31 | 35 | X | 443-477 | • Mandatory for AU PPS, NZ DE, OTT, RTGS payments. This replaces C21<br>• Mandatory for International payments (for USD to US payments only)<br>• Left justified, space filled.<br>• For USD (United States) and CAD (Canadian) transactions there is no IBAN number, it will consist of a routing code (ABA number) and account number. The account number goes here. | ● | ● | ● | ● | ● | | | |
| Beneficiary Bank Name | C32 | 35 | X | 478-512 | • Mandatory for International<br>• Mandatory for OTT, RTGS payments<br>• Left justified, space filled. | | | ● | ● | ● | | | |
| Beneficiary Bank Address 1 | C33 | 35 | X | 513-547 | • Optional for International<br>• Mandatory for OTT, RTGS payments<br>• Location Address of Beneficiary Bank (i.e. street address)<br>• Left justified, space filled. | | | ● | ● | ● | | | |
| Beneficiary Bank Address 2 | C34 | 35 | X | 548-582 | • Optional<br>• Left justified, space filled. | | | ● | ● | ● | | | |
| Beneficiary Bank Address 3 | C35 | 35 | X | 583-617 | • Optional<br>• Left justified, space filled. | | | ● | ● | ● | | | |
| Beneficiary Bank City | C36 | 25 | X | 618-642 | • Optional for International ACH<br>• Mandatory for OTT, RTGS payments | | | ● | ● | ● | | | |
| Beneficiary Bank State | C37 | 3 | X | 643-645 | • Optional for International ACH<br>• Mandatory for OTT, RTGS payments | | | ● | ● | ● | | | |
| Beneficiary Bank Postcode | C38 | 9 | X | 646-654 | • Optional for International ACH<br>• Mandatory for OTT, RTGS payments | | | ● | ● | ● | | | |

| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Payee Location Address 1 | C39 | 35 | X | 655-689 | • Mandatory for International Cheques, OTT, RTGS payments<br><br>• Optional for International ACH (except Spain)<br><br>• Mandatory for Spain International ACH (containing House Name or Number and the Street name)<br><br>• Payee Location Address 1 and 2 will contain the recipient's physical address (i.e. street address, PO Box) something to identify the payee other than the bank account number or account name.<br><br>• For Cheques the Payee Location data can be the same as Payee data (C6) | | | • | • | • | • | • | • |
| Payee Location Address 2 | C40 | 35 | X | 690-724 | • Optional for International ACH (except Spain)<br><br>• Mandatory for Spain International ACH (containing Town/City and Postcode/Zipcode)<br><br>• This is the continuation of the recipient's location address if Address 1 field is not enough<br><br>• For Cheques the Payee Location data can be the same as Payee data (C7)<br><br>• Mandatory for International ACH EUR currency payments for Spain (ES) | | | • | • | • | • | • | • |
| Payee Location Address 3 | C41 | 35 | X | 725-759 | • Optional for International ACH (except Spain)<br><br>• For Spain International ACH (this field is optional except when the Province name is different to the Town/City specified in C40, it becomes mandatory. In this case this field should contain the Province)<br><br>• This is the continuation of the recipient's location address if Address 1 field is not enough<br><br>• For Cheques the Payee Location data can be the same as Payee data (C8) | | | • | • | • | • | • | • |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Payee Location City | C42 | 25 | X | 760-784 | • Mandatory for International Cheques, OTT, RTGS payments<br>• Optional for International ACH (except Netherlands)<br>• Mandatory for Netherlands International ACH where Postbank (7 digit account numbers are used in C28 or C31 )<br>• For Cheques the Payee Location data can be the same as Payee data (C9) | | | • | • | • | • | • | • |
| Payee Location State | C43 | 3 | X | 785-787 | • Mandatory for International Cheques, OTT, RTGS payments<br>• Optional for International ACH<br>• For Cheques the Payee Location data can be the same as Payee data (C10) | | | • | • | • | • | • | • |
| Payee Location Postcode | C44 | 9 | X | 788-796 | • Mandatory for International Cheques, OTT, RTGS payments<br>• Optional for International ACH<br>• For Cheques the Payee Location data can be the same as Payee data (C11) | | | • | • | • | • | • | • |
| Intermediary Bank BIC/SWIFT (Bank Identifier Code) | C45 | 35 | X | 797-831 | • Optional<br>• This field specifies the financial institution through which the transaction must pass to reach the account with beneficiary bank<br>• Must be Global SWIFT address | | | | • | | | | |
| Intermediary Bank Account | C46 | 35 | X | 832-866 | • Optional<br>• This needs only to be populated only if a specific account is to be used at the Intermediary Bank | | | | • | | | | |
| Intermediary Bank Name | C47 | 35 | X | 867-901 | • Optional (should be avoided if possible, try to use C45 instead)<br>• This field specifies the financial institution through which the transaction must pass to reach the account with beneficiary bank eg bank name and address.<br>• If C45 is populated this field is not required | | | | • | | | | |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Intermediary Bank Address 1 | C48 | 35 | X | 902-936 | • Optional (should be avoided if possible, try to use C45 instead)<br>• This field specifies the financial institution through which the transaction must pass to reach the account with beneficiary bank eg bank address.<br>• If C45 is populated this field is not required | | | | • | | | | |
| Intermediary Bank Address 2 | C49 | 35 | X | 937-971 | • Optional (should be avoided if possible, try to use C45 instead)<br>• This field specifies the financial institution through which the transaction must pass to reach the account with beneficiary bank eg bank address.<br>• If C45 is populated this field is not required | | | | • | | | | |
| Intermediary Bank Address 3 | C50 | 35 | X | 972-1006 | • Optional (should be avoided if possible, try to use C45 instead)<br>• This field specifies the financial institution through which the transaction must pass to reach the account with beneficiary bank eg bank address.<br>• If C45 is populated this field is not required | | | | • | | | | |
| Intermediary Bank City | C51 | 25 | X | 1007-1031 | • Optional (should be avoided if possible, try to use C45 instead)<br>• This field specifies the financial institution through which the transaction must pass to reach the account with beneficiary bank eg bank city.<br>• If C45 is populated this field is not required | | | | • | | | | |
| Intermediary Bank State | C52 | 3 | X | 1032-1034 | • Optional (should be avoided if possible, try to use C45 instead)<br>• This field specifies the financial institution through which the transaction must pass to reach the account with beneficiary bank eg bank state.<br>• If C45 is populated this field is not required | | | | • | | | | |

| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Intermediary Bank Post Code | C53 | 9 | X | 1035-1043 | • Optional (should be avoided if possible, try to use C45 instead)<br>• This field specifies the financial institution through which the transaction must pass to reach the account with beneficiary bank eg bank post code.<br>• If C45 is populated this field is not required | | | | • | | | | |
| Funding Currency | C54 | 3 | X | 1044-1046 | • Mandatory for all cross currency transfers - Overseas Telegraph Transfers<br>• This field is used when the currency and amount is different from those specified in C3 & C4<br>• If blank C4 will be applied | | | | • | | | | |
| Remitter BSB (funding account) | C55 | 35 | X | 1047-1081 | • Usually blank<br>• Mandatory for all Overseas Telegraph Transfers & International Payments only if the default funding account is not being used as this data will be used instead<br>• Please let Westpac know if you are going to use this | | | | • | • | | | • |
| Remitter Account Number (funding account) | C56 | 35 | X | 1082-1116 | • Usually blank<br>• Mandatory for all Overseas Telegraph Transfers & International Payments only if the default funding account is not being used as this data will be used instead<br>• Please let Westpac know if you are going to use this | | | | • | • | | | • |

# Payment Processing Service (PPS)
## International Version
## File Formats

| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Funding Amount | C57 | 13 | X | 1117-1129 | • Mandatory for all cross currency transfers – Overseas Telegraph Transfers, except in instances where a WBC Carded rate is to be applied<br><br>• This field is used when the currency and amount is different from those specified in C3 & C4, except in instances where a WBC Carded rate is to be applied<br><br>• The dollar value needs to be the exact value being remitted, i.e. AUD amount x Exchange rate = the exact foreign currency being transmitted (C3), otherwise a carded rate can be applied or the payment will reject.<br><br>• Amount is to two decimal places with implied decimal point ie amount in cents<br><br>• If blank it will be assumed that a WBC carded exchange rate is to be applied | | | | • | | | | |
| Dealer Reference – FX Deal | C58 | 16 | X | 1130-1145 | • Mandatory for all cross currency transfers – Overseas Telegraph Transfers, except in instances where a WBC Carded rate is to be applied<br><br>• As specified by the foreign exchange dealer | | | | • | | | | |
| Exchange Rate | C59 | 16 | X | 1146-1161 | • Mandatory for all cross currency transfers – Overseas Telegraph Transfers, except in instances where a WBC Carded rate is to be applied<br><br>• The integer part of the rate must contain at least one digit. A decimal point is mandatory and is included in the maximum length | | | | • | | | | |
| Payee Name Extended | C60 | 140 | X | 1162-1301 | • Optional for all payments<br><br>• This field can be used to when Payee Name (C5) exceeds 35 characters. Always populate C5 as it mandatory. | • | • | • | • | • | • | • | • |

| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Debtor Agent | C61 | 35 | X | 1302-1336 | • Only used for Overseas Telegraph Transfers (Optional). <br> • This is set when the OTT's need to be sent to a Financial Institution other than Westpac.  This is the BIC/Swift code of the bank that holds the funding accounts for the payment currency | | | | • | | | | |
| Indian IFSC Code | C62 | 35 | X | 1337-1371 | • Only used for Overseas Telegraphic Transfers for payments to India <br> • Currently optional, but could be made mandatory in the future <br> • If not supplied and the payment is for India a warning will be generated and the payment still sent out | | | | • | | | | |

## 1.3.    Remittance Records

Required for remittance details. A single payment can have one or many remittance records.

If a single payment needs to be broken into multiple remittance lines, it is done here.

| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Record Identifier | I1 | 2 | x | 01-02 | • Must be '03' | ● | ● | ● | ● | ● | ● | ● | ● |
| Invoice number | I2 | 10 | x | 03-12 | • Mandatory | ● | ● | ● | ● | ● | ● | ● | ● |
| Invoice date | I3 | 6 | 9 | 13-18 | • Mandatory<br>• DDMMYY<br>• Date of original Invoice | ● | ● | ● | ● | ● | ● | ● | ● |
| Invoice Amount | I4 | 13 | 9 | 19-31 | • Mandatory<br>• 9(11)v99<br>• Value of original Invoice | ● | ● | ● | ● | ● | ● | ● | ● |
| Sign for invoice amount | I5 | 1 | x | 32-32 | • Mandatory<br>• '+' or '-' | ● | ● | ● | ● | ● | ● | ● | ● |
| Invoice amount paid | I6 | 13 | 9 | 33-45 | • Mandatory<br>• 9(11)v99<br>• Value of payment line | ● | ● | ● | ● | ● | ● | ● | ● |
| Sign for amount paid | I7 | 1 | x | 46-46 | • Mandatory<br>• '+' or '-' | ● | ● | ● | ● | ● | ● | ● | ● |
| Remittance description | I8 | 80 | x | 47-126 | • Mandatory<br>• Description of payment line amount | ● | ● | ● | ● | ● | ● | ● | ● |
| Deduction amount | I9 | 13 | 9 | 127-139 | • 9(11)v99<br>• All zeros | ● | ● | ● | ● | ● | ● | ● | ● |

# Payment Processing Service (PPS)
## International Version
## File Formats

| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Deduction description | I10 | 80 | x | 140-219 | • Blank | • | • | • | • | • | • | • | • |
| Biller Number | I11 | 10 | 9 | 220-229 | • Mandatory for Payment type 'B' (Bpay)<br>• For Bpay, this is a Bpay Biller code<br>• Blank for all other Payment types | • | | | | | | | |
| Customer Reference Number | I12 | 20 | x | 230-249 | • Mandatory for Payment type 'B' (Bpay)<br>• For Bpay, this is a Bpay CRN (usually credit card number)<br>• Blank for all other Payment types | • | | | | | | | |
| Additional CRN | I13 | 20 | x | 250-269 | • Optional for Payment type 'B' (Bpay)<br>• For Bpay, this is an additional Bpay CRN<br>• Blank for all other Payment types | • | | | | | | | |
| Service Code | I14 | 7 | x | 270-276 | • Optional for Payment type 'B' (Bpay)<br>• For Bpay, this a Bpay Service Code<br>• Blank for all other Payment types | • | | | | | | | |
| Invoice Filler | I15 | 59 | x | 277-335 | • Blank | • | • | • | • | • | • | • | • |

# 1.4. Trailer Record

| Field Name | Ref. | Size | Type | Position | Notes | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | A | N | R | O | I | A | N | I |
| Record identifier | T1 | 2 | X | 01-02 | • Must be '99' | • | • | • | • | • | • | • | • |
| Number of payment records | T2 | 5 | 9 | 03-07 | • 99999 (total of all 02 records in file) (zero filled) | • | • | • | • | • | • | • | • |
| Number of remittance records | T3 | 5 | 9 | 08-12 | • 99999 (total of all 03 records in file) (zero filled) | • | • | • | • | • | • | • | • |
| Hash File Total | T4 | 15 | 9 | 13-27 | • 9(13)v99.<br>• The total of Amount for all the payment entries. (zero filled) | • | • | • | • | • | • | • | • |
| Trailer Filler | T5 | 308 | X | 28-335 | • Blank | | | | | | | | |

# 1.5.  Explaining IBAN's and Routing codes

The **International Bank Account Number (IBAN)** is an international standard for identifying **bank accounts** across national borders. It was originally adopted by the **European Committee for Banking Standards,** and was later adopted as an international standard.  There is enough information in an IBAN to identify the bank and account number.

For example for Great Britain an IBAN would look like GBkk BBBB SSSS SSCC CCCC CC where:

**GB** identifies the country
**B** = alphabetical bank code,
**S** = sort code (often a specific branch),
**C** = account No.

So the IBAN of GB29 NWBK 6016 1331 9268 19 indicates:

Sort Code of 601613
Account Code of 31926819

In this instance the Sort Code is also a routing number.

A routing code is more a United States and Canada term but it is possible to do European payments with a routing code and account number combination.  Other words for routing code could be Transit Number, ABA, Fedwire Number, and Sort Code.

**So what to use?**

If you have an IBAN put it in C28.  If you have a routing code and account number put them in C30 and C31. It's OK to populate all 3.  Westpac processing will determine what is used.
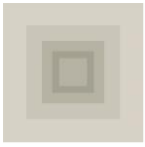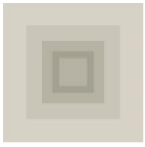
# 2.    Alternative Formats

**In some circumstances customers are unable to provide the input format in section 1.  This could be various reasons.**

Under these circumstances Westpac/Qvalent are able to offer professional services to create a pre-mapping program.  This program will take what the customer has and migrate the data into the current IPPS format.

This way customers can continue to use their current format with little or no disruption.
This pre-mapping process may incur a fee, so please talk to the Westpac Implementation manager about it.

# 3. Payment Response File Layout

**This section contain information relating to payment response files that are send back to the customer, for payment reconciliation purposes.**

Normally this file is sent back to the customer once a day (usually in the same way the original payment files is sent).

There are 3 formats to choose from

- Fixed Length
- CSV
- Report Style

# 3.1. Fixed Length Format

The file contains 3 types of records.  They are:

1.  **Header** Record (Record identifier **01**)
2.  **Detail** Record (Record identifier **02**)
3.  **Trailer** Record (Record identifier **99**)
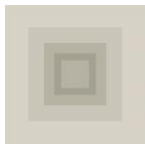
Note
Extra fields/comments for International Payments in the tables following are in                    :

## 3.1.1. Header Record

| Field Name | Ref. | Size | Type | Position | Notes |
|---|---|---|---|---|---|
| Record identifier | H1 | 2 | X | 01-02 | '01' |
| Customer identifier | H2 | 8 | X | 03-10 | Whatever is in field H2 of the original payment file. |
| File date | H3 | 6 | 9 | 11-16 | DDMMYY |
| Creation Time | H4 | 6 | 9 | 17-22 | HHMMSS |
| Name of Financial Institution | H5 | 35 | X | 23-57 | 'WESTPAC BANKING CORPORATION' |

## 3.1.2. Detail Record

| Field Name | Ref. | Size | Type | Position | Notes |
|---|---|---|---|---|---|
| Record identifier | C1 | 2 | X | 01-02 | '02' |
| Payment Channel | C2 | 15 | X | 03-17 | Indicates what system the response came from<br>– QVALENT<br>– AU PPS<br>– AU DE<br>– NZ DE<br>– AU OTT<br>– NZ OTT<br>– INT ACH<br>– AML (for International Payments)<br>– CREDIT CHECK (for International Payments) |
| Reference/Creditor | C3 | 15 | X | 18-32 | Whatever is in field C2 of the original payment file. |
| Reference Financial Institution | C4 | 15 | X | 33-47 | Reference number from payment channel (may not always be available) |
| Amount | C5 | 13 | 9 | 48-60 | Amount is to two decimal places with implied decimal point.<br>Format is 9(11)v99<br>Restricted to a maximum value of  99,999,999.99<br>(zero filled) |
| Currency | C6 | 3 | X | 61-63 | Currency Code of the amount |

| Field Name | Ref. | Size | Type | Position | Notes |
|---|---|---|---|---|---|
| Success Code | C7 | 1 | X | 63-63 | • 0 - Acknowledged by Qvalent and Payment Channel<br>• 1 – Approved by AML and Credit Check (International Payments only)<br>• 2 - Validated by Payment Channel<br>• 3 - Cheque Paid (International Payments only)<br>• 9 - Error<br><br>The following payment channels can return the following Success Codes<br><br>QVALENT  - 0, 9<br>AML   - 1, 9<br>AU PPS   - 2, 9<br>NZ DE   - 2,9<br>NZ OTT   - manual only<br>AU OTT   - 0, 2, 9<br>INT ACH   - 2, 3, 9 |
| Return Text | C8 | 250 | X | 64-313 | • Reason for error (for code 9) |

## 3.1.3.    Trailer Record

| Field Name | Ref. | Size | Type | Position | Notes |
|---|---|---|---|---|---|
| Record identifier | T1 | 2 | X | 01-02 | '99' |
| Number of detail records | T2 | 5 | 9 | 03-07 | 99999 (total of all 02 records in file) (zero filled) |
| Hash File Total | T3 | 15 | 9 | 08-22 | 9(13)v99.<br>The total of Amount for all the payment entries. (Zero filled) |

**Sample**

```
01XXXXXXXX290908150314WESTPAC BANKING CORPORATION
02CITIBANK        115043001               0000146616278USD2VALIDATED
02CITIBANK        116894002               0000000652574USD2VALIDATED
990000200000147268852
```
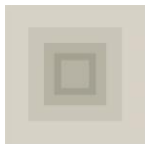
# 3.2. CSV Format

The csv format is very much like the fixed length except the data is delimited by a comma ',', and it does not contain the Header and Trailer records.

With csv format you also have the option to include a single header line describing the columns

| Field Name | Notes |
|---|---|
| Payment Channel | Indicates what system the response came from<br>  – QVALENT<br>  – AU PPS<br>  – AU DE<br>  – NZ DE<br>  – AU OTT<br>  – NZ OTT<br>  – INT ACH<br>  – AML (for International Payments)<br>  – CREDIT CHECK (for International Payments) |
| Reference/Creditor | Whatever is in field C2 of the original payment file. |
| Amount | Amount is to two decimal places with implied decimal point.<br>Format is 9(11)v99<br>Restricted to a maximum value of  99,999,999.99<br>(zero filled) |
| Currency | Currency Code of the amount |
| Success Code | •    0 - Acknowledged by Qvalent and Payment Channel<br>•    1 – Approved by AML and Credit Check (International Payments only)<br>•    2 - Validated by Payment Channel<br>•    3 - Cheque Paid (International Payments only)<br>•    9 - Error<br>The following payment channels can return the following Success Codes<br><br>    QVALENT          - 0, 9<br>    AML              - 1, 9<br>    AU PPS           - 2, 9<br>    NZ DE            - 2,9<br>    NZ OTT           - manual only<br>    AU OTT           - 0, 2, 9<br>    INT ACH          - 2, 3, 9 |
| Return Text | •    Reason for error (for code 9) |

**Sample:**

```
"Payment Channel","Reference","Amount","Currency","Status","Comments/Errors"
"CITIBANK","115043001","1466162.78","USD","2","VALIDATED"
"CITIBANK","116894002","6525.74","USD","2","VALIDATED"
```

## 3.3.    Report Style

The report style version is intending to be just a human readable report

**Sample:**

```
                    WESTPAC BANKING CORPORATION                29-Sep-2008
                        International Payments
                Payment Response Report for <Customer Name>

   Payment Channel          Reference          Amount            Status       Comments/Errors
 ------------------  -------------------  ---------------      --------  ----------------------------
 CITIBANK            115043001              1466162.78 USD          2 VALIDATED
 CITIBANK            116894002                 6525.74 USD          2 VALIDATED


                    *** End of Report ***
```
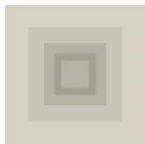
# 3.4.    Payment Response/Returns Chart

The chart below indicates what payment response/returns data is to be expected back from each payment channel:

|  | EFT Payments | | | | | Cheques | | |
|---|---|---|---|---|---|---|---|---|
|  | A | N | R | O | I | A | N | I |
| **Qvalent Acknowledgement** | ● | ● | ● | ● | ● | ● | ● | ● |
| **AML Approval** |  |  |  |  | ● |  |  | ● |
| **Credit Check** |  |  |  |  | ● |  |  | ● |
| **Payment Channel Acknowledgement** |  |  | ● | ● |  |  |  |  |
| **Payment Channel Validation** | ● | ● | ● | ● | ● | ● | ● | ● |
| **Paid/Stopped Cheques** |  |  |  |  |  |  |  | ● |
| **Errors** | ● | ● |  |  | ● | ● | ● | ● |
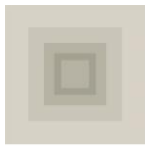
# 4.    Payment Channels

**This chart details what payment channel is used under what circumstances.**

| Country of Origin (Customer) | Country of Domiciled Account | Currency | Payment Channel |
|---|---|---|---|
| **AU** | AU (Australia) | AUD | AU PPS |
| | AU (Australia) | AUD | AU DE |
| | AU (Australia) | AUD | RTGS |
| **NZ** | NZ (New Zealand) | NZD | NZ PPS |
| | NZ (New Zealand) | NZD | NZ DE |
| **AU or NZ** | US (United States) | USD | International ACH |
| | AT (Austria) | EUR | International ACH |
| | BE (Belgium) | EUR | International ACH |
| | DK (Denmark) | DKK | International ACH |
| | FI (Finland) | EUR | International ACH |
| | FR (France) | EUR | International ACH |
| | DE (Germany) | EUR | International ACH |
| | GR (Greece) | EUR | International ACH |
| | IE (Ireland) | EUR | International ACH |
| | IT (Italy) | EUR | International ACH |
| | NL (Netherland) | EUR | International ACH |
| | NO (Norway) | NOK | International ACH |
| | PT (Portugal) | EUR | International ACH |
| | ES (Spain) | EUR | International ACH |
| | SE (Sweden) | SEK | International ACH |
| | GB (United Kingdom) | GBP | International ACH |
| | CA (Canada) | CAD | International ACH |
| | HK (Hong Kong) | HKD | International ACH |
| | SG (Singapore) | SGD | International ACH |
| **AU** | Any Country | Any Currency [1] | AU OTT |
| **NZ** | Any Country | Any Currency [1] | NZ OTT |

---

[1] There can be some currency restrictions to certain countries (i.e. CNY to China). In this case payments can be made in AUD, USD, EUR or GBP.
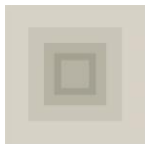
# 5. Currencies for International Cheque Payments

**This chart details what allowed currencies for International Cheques.**

| Currency | Comments |
|---|---|
| CAD (Canadian Dollar) | |
| DKK (Danish Krone) | |
| EUR (EMU Euro) | European Monetary Union comprises of:  Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Portugal & Spain |
| HKD (Hong Kong Dollar) | |
| JPY (Japanese Yen) | |
| NOK (Noewegian Krone) | |
| SGD (Singapore Dollar) | |
| NZD (New Zealand Dollar) | |
| ZAR (South African Rand) | |
| SEK (Swedish Krona) | |
| CHF (Swiss Franc) | |
| THB (Thai Baht) | |
| GBP (U.K. Pund Sterling) | |
| USD (U.S. Dollar) | |

# 6.    International Data Limitations

This chart details the Creditor Reference size limitations for all International payments (EFT and Cheque), and dollar amount limits for EFT Payments.

| Country | Creditor Reference Max. Size Limit (number of characters) | Single Payment Limit | IBAN (characters) | BSB / Routing Code (digits) | Account Number (digits) |
|---|---|---|---|---|---|
| AT (Austria) | 14 | 10,000,000.00 | =20 (must start with AT) | =5 (must be 5) | =11 (must be 11) |
| BE (Belgium) | 6 | 499,999.99 | =16 (must start with BE) | =6 (must be 6) | =12 (must be 12) |
| CA (Canada) | 14 | 99,999,999.00 | - | =9 (must be 9) | <13 (12 or less) |
| DE (Germany) | 14 | 10,000,000.00 | =22 (must start with DE) | =8 (must be 8) | =10 (must be 10) |
| DK (Denmark) | 6 | 10,000,000.00 | =18 (must start with DK) | =4 (must be 4) | =14 (must be 14) |
| ES (Spain) | 10 | 50,000.00 | =24 (must start with ES) | =10 (must be 10) | =10 (must be 10) |
| FI (Finland) | 14 | 10,000,000.00 | =18 (must start with FI) | - | =14 (must be 14) |
| FR (France) | 10 | 800,000.00 | =27 (must start with FR) | =10 (must be 10) | =11 (must be 11) |
| GB (United Kingdom) | 13 | 10,000,000.00 | =22 (must start with GB) | =6 (must be 6) | <12 (11 or less) |
| GR (Greece) | 14 | 150,000.00 | =27 (must start with GR) | - | =27 (must be 27) |
| HK (Hong Kong) | 13 | None | - | =6 (must be 6) | <10 (9 or less) |
| IE (Ireland) | 14 | 10,000,000.00 | =22 (must start with IE) | =6 (must be 6) | =8 (must be 8) |
| IT (Italy) | 14 | 12,499.99 | =27 (must start with IT) | =10 (must be 10) | <13 (12 or less) |
| NL (Netherlands) | 14 | 10,000,000.00 | =18 (must start with NL) | - | =10 (must be 10) OR =7 (must be 7) (for Postbank payments) |
| PT (Portugal) | 14 | 99,999.99 | =25(must start with PT) | =10 (must be 10) | =11 (must be 11) |
| SG (Singapore) | 13 | None | - | =7 (must be 7) | <12 (11 or less) |
| US (United States) | 13 | 10,000,000.00 | - | =9 (must be 9) | <18 (17 or less) |
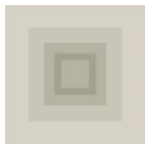
## Notes

### Note 1:

Canada, United States, Hong Kong and Singapore do not have IBAN's. IBAN's are a European standard

### Note 2:

Finland, Greece and Netherlands do not require routing codes as the account number contains all of the required information to make the payment

### Note 3:

If your system cannot conform to size limitations, the Creditor Reference can be truncated before the data is processed (this is optional). However if this is done reconciling payments with any return data may be difficult.

This payment data, at some point, will be turned into a SWIFT (Society for Worldwide Interbank Financial Telecommunication) message. Certain characters are not allowed in these message formats such as '-', '%' etc.

When populating Creditor Reference values please restrict them to 'a to z', 'A to Z' and '0 to 9'

If your system cannot restrict the characters, they will be striped out before the data is processed. However if this is done reconciling payments with any return data may be difficult.

# 7. Valid Payment Method Types

| Payment Type | Remittance Type | Delivery Type | Delivery Priority | Remarks | A | N | R | O | I |
|---|---|---|---|---|---|---|---|---|---|
| B | N | N | 3 | Bpay Payment - No remittance | ● | | | | |
| C | P | P | 3 | Cheque Payment, Print and Post, Next Day | ● | ● | | | ● |
| C | P | R | 3 | Cheque payment, Return to Customer, Next Day | ● | ● | | | |
| C | P | M | 3 | Multiple cheques to same payee printed and posted in one envelope. | ● | ● | | | |
| C | P | O | 3 | Cheque payment, Print and Post Overseas. | ● | | | | |
| D | F | N | 3 | Direct Entry Payment – Fax remittance advice | | | | | |
| D | N | N | 3 | Direct Entry Payment – No remittance advice | ● | ● | | ● | ● |
| D | E | N | 3 | Direct Entry Payment – Email remittance advice | | | | | |
| D | P | P | 3 | Direct Entry Payment, Print and Post, Next Day | | | | | |
| D | P | R | 3 | Direct Entry Payment, Return to Customer, Next Day | ● | ● | | | |
| R | P | P | 3 | Remittance only, Print and Post, Next Day | ● | ● | | | |
| R | P | R | 3 | Remittance only, Return to Customer, Next Day | ● | ● | | | |
| R | P | M | 3 | Multiple remittances to same payee, printed and posted in one envelope. | ● | ● | | | |
| R | P | O | 3 | Remittance only, Print and Post Overseas. | ● | ● | | | |
| R | E | N | 3 | Remittance e-mail only | ● | ● | | | |
| R | F | N | 3 | Faxed remittance only | ● | | | | |
| G | N | N | 3 | RTGS – No remittance | | | ● | | |
| G | E | N | 3 | RTGS – Email remittance | | | ● | | |
| A | N | N | 3 | ACH – No remittance | | | | | |
| A | E | N | 3 | ACH – Email remittance | | | | | |
| O | N | N | 3 | OTT – No remittance | | | | | |
| O | E | N | 3 | OTT – Email remittance | | | | | |