Corporate Online

Payment Processing Service file format

A guide for Corporate Online users

Issued March 2007

Westpac

About Corporate Online

Westpac Corporate Online is an internet-based electronic platform, providing a single point of entry to a suite of online transactional services specifically designed for major Australian, New Zealand and international corporations and government bodies.

By working closely with customers like you, Westpac has developed Corporate Online as a portal environment that delivers greater control, productivity and flexibility to your business.

Control how your organisation uses Corporate Online, including which applications and features staff members can use and which accounts and services they have access to.

Increase productivity by getting straight to work with Corporate Online's easy-to-use interface and simple workflows.

Use Corporate Online's flexibility to create a setup that matches your business needs and can grow and change as your business does.

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About this Guide

Payments have been designed to provide you with the ability to import payment files created externally, whether they are commercially available software packages or your own systems.

This guide describes the Payment Processing Service file format allowing you to customise your systems to create a file in the required format for submitting to Westpac for processing.

Where can I get help?

Contact our Corporate Help Desk, Monday to Friday, on:

☎ **1300 134 291** (from Australia), between 5am and 7pm (AEST/AEDT – Sydney time)

☎ **0800 423 424** (from New Zealand), between 7am and 9pm (New Zealand time).

From outside Australia or New Zealand, call +61 2 9374 7237.

Payment Processing Service file specification

The payment input file layout contains 4 types of records. They are:

- Header Record (Record identifier 01)
- Payment or Cheque Record (Record identifier 02)
- Invoice Record (Record identifier 03)
- Trailer Record (Record identifier 99)

Important Notes regarding of the file layout:

- The alphanumeric field type (marked by 'x' under column heading 'Type') is left justified and blank filled in general unless stated otherwise.
- The numeric field type (marked by '9' under column heading 'Type') is right justified and zero filled in general unless stated otherwise.
- The Payment file is a sequential file. The record size is fixed block 335 characters in length.
- In Direct Entry Payment, 'PAYMENT SERVICE' is coded in the payer's statement line 1.
- At the end of each record ensure you include a carriage return. Only the following characters are acceptable:

Description	ASCII	HEX
Single carriage return	chr 13	0D
Single line feed	chr 10	0A
A carriage return, line feed pair	chr 13, chr 10	0A, 0D
A line feed, carriage return pair	chr 10, chr 13	0D, 0A

Header record

Field name	Ref	Size	Type	Position	Notes
Record identifier	H1	2	X	01-02	- Must be '01'
Customer identifier	H2	8	X	03-10	- Mandatory. - Must all be in upper case - This is a unique customer identifier to identify customer coming into Westpac, PPS. - Allocated by Westpac at the start of the customer implementation.

Field name	Ref	Size	Type	Position	Notes
File date	H3	6	9	11-16	- Mandatory - DDMMYY – must be a valid date and not more than 14 days in the future. - The file date is only used for the Direct Entry payment, i.e., for Payment Type = 'D'. This date denotes the date that the Direct Entry file should be processed. It has no bearing on cheque processing. - If payment type is Bpay, this file date should be next business day from when the file is sent to Westpac.
Creation Time	H4	6	9	17-22	- Mandatory. - HHMMSS - Together with File Date above, used to detect duplicate file.
Name of Remitter	H5	16	X	23-38	- Mandatory for Direct Entry. - Optional for Cheques. - Will appear on payee Statement line 1. - For testing purposes in production environment (no value processing), must be PPS TESTING
Payer Reference	H6	10	X	39-48	- Mandatory for Direct Entry. - Optional for Cheques. - Will appear on Payer's statement line 2.
Header Filler	H7	287	X	49-335	- Reserved for Westpac

Payment or cheque record

Field name	Ref	Size	Type	Position	Notes
Record identifier	C1	2	X	01-02	- Must be '02'
Reference / Creditor	C2	15	X	03-17	- Optional. - A Unique reference/creditor number.
Amount	C3	13	9	18-30	- Mandatory for Cheques and DE (can be zeroes for Remittances) - Amount is to two decimal places with implied decimal point. - Format is 9(11)v99 - DE is restricted to a maximum value of 99,999,999.99

Field name	Ref	Size	Type	Position	Notes
Currency	C4	3	X	31-33	- Mandatory - Defaulted to 'AUD'.
Payee Name	C5	35	X	34-68	- Mandatory. - Payee name will be used for the postal address as well as the name on cheque. - Also used for DE payments
Payee Address 1	C6	35	X	69-103	-Mandatory for Delivery Type(s) P, M and O. - For DEN, Payee Address 1,2,3 and 4 will contain the recipient's e-mail address and must contain an '@' character - Optional for Payment Type CPR, DPR, DNN, DFN, BNN.
Payee Address 2	C7	35	X	104-138	- Optional - For DEN, this is the continuation of the recipient's email address if Address 1 field is not enough
Payee Address 3	C8	35	X	139-173	- Optional - For DEN, the first 10 characters are a continuation of the recipient's email address if Address 1 & 2 fields are not enough
Payee City	C9	25	X	174-198	- Mandatory for Delivery Type(s) P, M and O. - Optional for Payment Type CPR, DPR, DNN, DFN, BNN
Payee Filler 1	C10	2	X	199-200	- Not used. Set to spaces.
Payee State	C11	3	X	201-203	- Mandatory for Delivery Type(s) P, M and O. - Optional for Payment Type CPR, DPR, DNN, DFN, BNN.
Payee Filler 2	C12	5	X	204-208	-Not used. Set to spaces.
Payee Postcode	C13	9	X	209-217	- Mandatory for Delivery Type(s) P, M and O. - Optional for Payment Type CPR, DPR, DNN, DFN, BNN.

Field name	Ref	Size	Type	Position	Notes
Payment Type	C14	1	X	218-218	Mandatory: 'B' – BPAY 'C' – CHEQUE 'D' – Direct Entry 'R' – Remittance Only
Remittance Type	C15	1	X	219-219	Mandatory: 'P' - Print remittance 'F' - Fax remittance 'N' – No remittance 'E' – E-mail Remittance - Default is 'N' for Payment Type 'D' (Direct Entry Payment) - Default is 'P' for Payment Type 'C' (Cheque) and 'R' (Remittance) - Default is 'N' for Payment Type 'B' (BPay)
Delivery Type	C16	1	X	220-220	- Mandatory - Refer to Appendix A
Delivery Priority	C17	1	X	221-221	- Mandatory - '3' - Delivery
Payee Bank/State Number	C18	3	X	222-224	- Mandatory for Direct Entry payment only – eg 032.
Hyphen	C19	1	X	225	- Mandatory for Direct Entry payment only. - Set to hyphen (-)
Payee Branch Number	C20	3	X	226-228	- Mandatory for Direct Entry payment only - eg 004.
Payee Account Number	C21	9	X	229-237	- Mandatory for Direct Entry payment only. - Right justified, space filled.
Payee Fax Number	C22	15	X	238-252	- Mandatory for Remittance Type F - The fax number should contain the area code of the state you are calling, with no imbedded space, brackets, dashes or special characters.

Field name	Ref	Size	Type	Position	Notes
Statement Narrative	C23	18	X	253-270	- Mandatory for Direct Entry payment only - Will appear on Payee statement line 2. - Optional for cheques - First 9 characters appear in chq audit error file sub-file3. - For Bpay, the first 9 chars are an optional sequence number.
Remarks	C24	35	X	271-305	- Optional. - Message to the Payee.
Cheque Number	C25	7	X	306-312	- Optional for cheques (if not supplied, Westpac will allocate cheque number). - Can be 6 or 7 digits. - Right justified and zero filled.
Payment Filler	C26	23	X	313-335	- Reserved for Westpac.

Invoice records

Required for remittance advice only with many detail lines per cheque.

Field name	Ref	Size	Type	Position	Notes
Record Identifier	I1	2	x	01-02	- Must be '03'
Invoice number	I2	10	x	03-12	- Invoice Number
Invoice date	I3	6	9	13-18	- DDMMYY
Invoice Amount	I4	13	9	19-31	- Format is 9(11)v99
Sign for invoice amount	I5	1	x	32-32	'+' or '-'
Invoice amount paid	I6	13	9	33-45	- Format is 9(11)v99
Sign for amount paid	I7	1	x	46-46	'+' or '-'
Invoice description	I8	80	x	47-126	- Invoice Description
Deduction amount	I9	13	9	127-139	-Format is 9(11)v99
Deduction description	I10	80	x	140-219	2nd line of invoice description

Field name	Ref	Size	Type	Position	Notes
Biller Number	I11	10	9	220-229	- Mandatory for Payment Type 'B' - Reserved for Westpac - For Bpay, it is a Bpay Biller Code.
Customer Reference Number	I12	20	x	230-249	- Mandatory for Payment Type 'B' - Reserved for Westpac - For Bpay, it is a Bpay CRN (usually credit card number)
Additional CRN	I13	20	x	250-269	- Reserved for Westpac - For Bpay, it is an additional Bpay CRN (optional)
Service Code	I14	7	x	270-276	- Reserved for Westpac - For Bpay, it is a Bpay Service Code (optional)
Invoice Filler	I15	59	x	277-335	- Reserved for Westpac

Trailer record

Field name	Ref	Size	Type	Position	Notes
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)
Number of invoice records	T3	5	9	08-12	- 99999 (total of all 03 records in file)
Hash File Total	T4	15	9	13-27	- Format is 9(13)v99. - The total of Amount for all the payment entries.
Trailer Filler	T5	308	X	28-335	- Reserved for Westpac

Cheque audit file layout

The Cheque Audit File is a sequential file. The record size is fixed block of 39 characters (54 characters for BPAY Audit & Error file) in length. There are three (3) sub-files contained within this file, they are both optional and can be turned on/off for each Customer.

Each sub-file will start off with a '01' and end with a '99' record type.

- Cheque number allocation file will contain record type '02'.
  (This again is sub divided by payment methods e.g.; CPP3, CPR3, CPM3, CPO3. Each sub file will have a separate header and footer record for each payment method)
- Error File (PPS validate errors) will contain record types '10', '11' and '12'.
- Error File (BPAY validate errors and accepted transactions) will contain record types '10', '11' and '12'.

These files have a separate header and footer record for each payment type.

Cheque number allocation file layout

Field name	Size	Type	Position	Notes
Header record				
Record identifier	2	X	01-02	- Set to '01'.
Customer identifier	8	X	03-10	- As allocated by Westpac.
Date of cheque processed	6	9	11-16	- DDMMYY. - From Ref. H3 in payment file.
Time of file creation	6	9	17-22	- HHMMSS. - From Ref. H4 in payment file.
Payer Reference	10	X	23-32	- From Ref. H6 in payment file.
Cheque record				
Record identifier	2	X	01-02	- Set to '02'.
Reference/creditor number	15	X	03-17	- From Ref. C2 in payment file.
Cheque number	7	9	18-24	- From Ref. C25 in payment file.
Cheque Amount	13	9	25-37	- 9(11)v99. From Ref. C3 in payment file.
Payment Type	2	X	38-39	- Remittance Delivery type and Delivery Priority. For example 'P3'. - From Ref. C16 and C17 in payment file.
Trailer record				
Record identifier	2	X	01-02	- Set to '99'.
Number of cheques printed	5	9	03-07	- Total of all valid 02 records extracted.
Value of cheques printed	15	9	08-22	- 9(13)v99. Total of Amount in file.

Error file layout

Field name	Size	Type	Position	Notes
Header record				
Record identifier	2	X	01-02	- Set to '01'.
Customer identifier	8	X	03-10	- As allocated by Westpac.
Date of cheque processed	6	9	11-16	- DDMMYY. - From Ref. H3 in payment file.

Field name	Size	Type	Position	Notes
Time of file creation	6	9	17-22	- HHMMSS. - From Ref. H4 in payment file.
Payer's Reference	10	X	23-32	- From Ref. H6 in payment file.
Header Filler	22	X	33-54	- Reserved for Westpac

Error file PPS validation errors layout

Field name	Size	Type	Position	Notes
Error record 1				
Record identifier	2	X	01-02	- 'Set to 10'.
Error code	3	X	03-05	- see table in Appendix B.
Error amount	13	9	06-18	- 9(11)v99.
Payment method	5	X	19-23	- Payment method. - From Ref. C14, C15, C16 and C17 in payment file.
Reference number	15	X	24-38	- Creditor/reference number
Filler	1	X	39	- Reserved for Westpac
Error record 2				
Record identifier	2	X	01-02	- Set to '11'.
Payee name **or**	35	X	03-37	- Payee name
Biller Number	10		03-12	- From Ref. I11 in payment file.
CRN	20		13-32	- From Ref. I12 in payment file.
Filler	5		33-37	
Filler	2	X	38-39	- Reserved for Westpac
Error Totals record				
Record identifier	2	X	01-02	- Set to '12'.
Total payments	6	9	03-08	- Total of '02' records in customer's file.
Total invoices	6	9	09-14	- Total of '03' records in customer's file.
Total rejects	6	9	15-20	- Total number of payments in error
Total amount $	15	9	21-35	- 9(13)v99. Total value of all payments in error
Trailer record				
Record identifier	2	X	01-02	- Set to '99'
Hash record count	5	9	03-07	- Total of '10', '11' and '12' records in this file.

Field name	Size	Type	Position	Notes
Hash total amount of records	15	9	08-22	- 9(13)v99 . Total value of all payments in this file

Error file Bpay validation errors and accepted transactions layout

Field name	Size	Type	Position	Notes
Error record 1				
Record identifier	2	X	01-02	- 'Set to 10'.
Error code	3	X	03-05	see table in Appendix B.
Error amount	13	9	06-18	- 9(11)v99.
Payment method	5	X	19-23	- Payment method - BNN3
Receipt Number	7	X	24-30	- BPAY receipt number if error code = 'B00'. Otherwise spaces.
Sequence number	9	X	31-39	- Bpay Sequence number if used (first 9 chars of Reference/creditor number)
BFP KEY	15	X	40-54	- From first 15 chars of Ref. C26 in payment file.
Error record 2				
Record identifier	2	X	01-02	- Set to '11'.
Biller Number	10	X	03-12	- From Ref. I11 in payment file.
CRN	20	X	13-32	- From Ref. I12 in payment file.
Filler	22	X	33-54	- Reserved for Westpac
Error Totals record				
Record identifier	2	X	01-02	- Set to '12' in error file.
Total invoices	6	9	03-08	- Total number of invoice in error
Total payments	6	9	09-14	- Total number of payment in error.
Total rejects	6	9	15-20	- Total number of rejected bpay payment
Total amount $	15	9	21-35	- Total amount of rejected bpay payment 9(13) v99.
Filler	19	X	36-54	- Reserved for Westpac
Trailer record				
Record identifier	2	X	01-02	- Set to '99'
Hash record count	5	9	03-07	- Total Number of BPAY payment
Hash total amount	15	9	08-22	- Total amount of BPAY payment 9(13) v99.

Appendix A

Valid payment method type

Payment type	Remittance type	Delivery type	Delivery priority	Remarks
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 – E-Mail 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

Appendix B

List of cheque audit file error codes

Fatal errors – whole file will be rejected:

Code	Description
F01	FATAL ERROR: NO HEADER RECORD AT START OF FILE
F03	FATAL ERROR: INVALID PAYMENT TIME
F04	FATAL ERROR: INVALID PAYMENT TIME
F05	FATAL ERROR: TOO MANY "01" RECORDS

Code	Description
F06	FATAL ERROR: INVALID RECORD SEQUENCE
F07	FATAL ERROR: RECORD OUT OF SEQUENCE
F08	FATAL ERROR: RECORD OUT OF SEQUENCE
F09	FATAL ERROR: TOO MANY "99" RECORDS
F11	FATAL ERROR: NO. OF PAYT RECS NOT EQUAL TO TRAILER
F12	FATAL ERROR: NO. OF INVC RECS NOT EQUAL TO TRAILER
F13	FATAL ERROR: HASH TTL ALL CURRENCY NOT EQUAL
F14	FATAL ERROR: NO TRAILER RECORD AT END OF FILE ';
F15	FATAL ERROR: INVALID PAYMENT DATE
F16	FATAL ERROR: PAYMENT DATE MORE THAN TODAY +14
F17	FATAL ERROR: PAYMENT DATE MORE THAN TODAY +14
F18	FATAL ERROR: INVALID PAYMENT DATE
F19	FATAL ERROR: PAYMENT DATE LESS THAN TODAY - 7
F20	FATAL ERROR: PAYMENT DATE LESS THAN TODAY - 7
F21	FATAL ERROR: INVALID PAYMENT DATE
F22	FATAL ERROR: DUPLICATE PAYMENT FILE
F23	FATAL ERROR: MONTH OF THE PAYMENT DATE INVALID
F24	FATAL ERROR: DAY OF THE PAYMENT DATE INVALID
F25	FATAL ERROR: DE PAYMENTS IN FILE BUT REMITTER NAME MISSING
F26	FATAL ERROR: CHQ DETAILS MISSING FROM A2 RECORD
F27	FATAL ERROR: CUSTOMER PRINT NAME MISSING
F28	FATAL ERROR: INVALID PRINT LAYOUT
F29	FATAL ERROR: ADDITIONAL HEADER MISSING

Normal errors - individual payment records will be rejected:

Code	Description
E01	ERROR: INVALID RECORD ID NUMBER
E02	ERROR: INVALID CURRENCY FOR THIS
E04	ERROR: INVALID PAYMENT METHOD
E06	ERROR: INVALID PAYMENT AMOUNT
E07	ERROR: ZERO PAYMENT AMOUNT
E08	ERROR: NEGATIVE PAYMENT AMOUNT
E09	ERROR: EXCESSIVE PAYMENT AMOUNT
E10	ERROR: MISSING PAYEE NAME DETAILS

Code	Description
E11	ERROR: INVALID PAYEE NAME DETAILS
E12	ERROR: MISSING PAYEE ADDRESS
E13	ERROR: INVALID OR MISSING BSB DETAILS
E14	ERROR: INVALID ACCOUNT DETAILS
E15	ERROR: MISSING ACCOUNT DETAILS
E16	ERROR: MISSING PAYEE NAME DETAILS
E17	ERROR: INVALID PAYEE NAME DETAILS
E18	ERROR: FAX NUMBER MISSING
E19	ERROR: PAYEE ADDRESS MISSING
E20	ERROR: CHEQUE NUMBER INVALID
E21	ERROR: MISSING PAYEE NAME DETAILS
E22	ERROR: INVALID OR MISSING BILLER CODE
E23	ERROR: ZERO BILLER CODE
E24	ERROR: MISSING CUSTOMER REFERENCE NUMBER
E25	ERROR: MULTIPLE "03" BPAY RECORD
E26	ERROR: MISSING "03" BPAY RECORD
E27	ERROR: EMAIL ADDRESS ERROR
E28	ERROR: EMAIL ADDRESS MISSING
E29	ERROR: DUPLICATE CHEQUE NUMBER
E30	ERROR: CHEQUE NUMBER LENGTH INVALID

Warning messages – will *not* reject:

Code	Description
W01	WARNING: INVALID POSTCODE OR SUBURB
W03	WARNING: INVALID OR MISSING INVOICE
W04	WARNING: INVALID INVOICE AMOUNT SIGN
W05	WARNING: INVALID INVOICE AMOUNT PAID SIGN
W06	WARNING: MISSING INVOICE AMOUNT PAID
W07	WARNING: INVALID INVOICE AMOUNT PAID
W08	WARNING: INVALID DEDUCTION AMOUNT
W09	WARNING: EMPTY FILE - JUST 01 AND 99. FILE IGNORED

BPAY error messages – record rejected

Code	Description
B00	ACCEPTED BPAY TRANSACTION
B06	BILLER CODE NOT NUMERIC
B07	BILLER NOT FOUND
B12	SERVICE CODE NOT NUMERIC
B15	CRN NOT PRESENT
B16	CRN CONTAINS OTHER THAN NUMBERS AND SPACES
B17	CRN INVALID
B22	ADDITIONAL CRN CONTAINS OTHER THAN NUMBERS & SPACES
B26	BPAY PAYMENT METHOD NOT VALID
B41	BPAY AMOUNT LESS THAN MINIMUM
B42	BPAY AMOUNT EXCEEDS NORMAL UPPER LIMIT
B43	PAYMENT AMOUNT NOT NUMERIC OR SPACES
B87	NOT SUFFICIENT FUNDS
B88	PROBLEM IN MEMO POST