

Corporate Online

Import file format for Australian direct entry files.

Issuer

Westpac Banking Corporation ABN 33 007 457 141
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About this guide

This guide describes the standard file format used to process an Australian Direct Entry file.

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Definitions

Several definitions are used throughout this guide. The commonly used definitions are defined below:

Term	Description
Left justified	Start input in the first character position of the field
Right justified	End input in the last character position of the field
Blank filled	Fills the unused portion of the field with blank spaces
Zero filled	Fills the unused portion of the field with zeros
Unsigned	Used in amount fields. Amounts to be shown without debit or credit indicators.

Australian Direct Entry file format

What is the file format?

The Australian Direct Entry file format is a flat fixed length file. It is constructed of several different transaction types. They are:

- Descriptive record '0' (only one header record will be contained within the file)
- Detail record '1' (the file will include one detail record for each transaction in the file)
- File total record '7' (only one trailer record will be contained within the file)
- Use only one of the following acceptable character/s combinations at the end of each record:

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

Descriptive record '0' – (header)

Position	Length	Description	Specification
1	1	Record type 0	Must be '0'
2-18	17	Blank	Must be blank 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 (FI)	Must be approved financial institution abbreviation. For example, WBC for Westpac.
24-30	7	Blank	Must be blank filled
31-56	26	Name of user supplying file	Must be User Preferred Specification (UPS), as advised. Left justified, blank filled. See list of valid characters on page 6. Must not be all blanks.
57-62	6	Number of user supplying file	Must be User identification number which was allocated by the Australian Payments Clearing Association (APCA). Must be numeric, right justified, zero filled.
63-74	12	Description of entries in the file. For example, 'PAYROLL'	See list of valid characters on page 6. Must not be all blanks. Left justified, blank filled



Position	Length	Description	Specification
75-80	6	Date to be processed. This is the date transactions are to be released to all financial transactions	Must be numeric. Formatted as DDMMYY. Must be a valid date.
81-120	40	Blank	Must be blank filled

Detail record '1'

Position	Length	Description	Specification
1	1	Record type 1	Must be '1'
2-8	7	Bank/State/Branch number	Must be numeric with a hyphen (-) in character position 5 For example: 032-000 Character positions 2 and 3 identify the bank or financial institution Character position 4 identifies the state. See list of state numbers on page 7. Character positions 6, 7 and 8 identify the branch number
9-17	9	Account number to be credited or debited	Numeric, alpha (26 characters of the alphabet), hyphens and blanks only are valid. Must not contain all blanks or zeros. Leading zeros which are part of a valid account number must be shown. Right justified and blank filled.
18	1	Indicator	N - for new or varied Bank (FI)/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.



Position	Length	Description	Specification
19-20	2	Transaction code	Must be valid industry standard transaction codes. See list of transaction codes on page 7. Only numeric valid.
21-30	10	Amount	Only numeric valid. Must be greater than zero. Shown in cents without punctuation. Right justified, zero filled. Unsigned.
31-62	32	Title of account to be credited or debited	Name of the originator of the entry. This may vary from name of the user supplying file. See list of valid characters on page 6. Must not contain all blanks. Left justified and blank filled.
63-80	18	Lodgement reference	Reference as submitted by the user supplying file indicating details of the origin of the entry. For example, Payroll number, invoice, contract number. See list of valid characters on page 6. Must not contain all blanks. Left justified and blank filled.
81-96 (81-87)	16 7	Trace record (BSB number)	Bank (FI)/State/Branch and account number of the user supplying file to enable retracing of the entry to its source (if necessary). Only numeric and hyphens are valid. Character positions 81 and 82 identify the bank/financial institution. Character position 83 will identify the state. See list of state numbers on page 7. Character position 84 must be a hyphen. Character positions 85, 86 and 87 identify the branch number.
(88-96)	9	(Account number)	Numeric, alpha (26 characters of the alphabet), hyphens and blanks only are valid. Must not contain all blanks or zeros. Leading zeros which are part of a valid account number must be shown. Right justified and blank filled
97-112	16	Name of remitter	Name of the originator of the entry. This may vary from name of the user supplying file. See list of valid characters on page 6. Must not contain all blanks. Left justified and blank filled
113-120	8	Amount of withholding tax	Numeric only valid. Show in cents without punctuation. Right justified, zero filled. Unsigned.

**File total record '7' (trailer)**

Position	Length	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 net total amount	Numeric only valid. Must be equal the difference between the credit and debit file totals. Show in cents without the decimal point. Right justified and zero filled. Unsigned
31-40	10	File credit total amount	Numeric only valid. Must equal the accumulated total of credit descriptive record amounts. Show in cents without the decimal point. Right justified and zero filled. Unsigned
41-50	10	File debit total amount	Numeric only valid. Must equal the accumulated total of debit descriptive record amounts. Show in cents without the decimal point. Right justified and zero filled. Unsigned
51-74	24	Blank	Must be blank filled
75-80	6	File count of descriptive records	Numeric only valid. Must equal accumulated number of type 1 (descriptive) records in the file. Right justified, zero filled.
81-120	40	Blank	Must be blank filled

Valid field characters

Type	Description
Numeric	0 to 9
Alphabetic	Uppercase A to Z and Lowercase a to z
Special Characters	
+	Plus sign
-	Minus sign or hyphen
@	At sign
SP	Space
\$	Dollar sign
!	Exclamation mark
%	Percentage sign
&	Ampersand



Type	Description
(	Left Parenthesis
)	Right Parenthesis
*	Asterisk
.	Period or decimal point
/	Solidus (slash)
#	Number Sign (Pound or Hash)
=	Equal Sign
:	Colon
;	Semicolon
?	Question mark
,	Comma
'	Apostrophe
[	Left square bracket
]	Right square bracket
_	Low line (underscore)
^	Circumflex NB symbol does not contain an underscore, please ignore underscore
Numeric	0 to 9

Valid industry transaction codes

Transaction code	Description
13	externally initiated debit items
50	externally initiated credit items except for those bearing transaction codes 51-57 inclusive
51	Australian government security interest
52	basic family payments/additional family payment
53	pay
54	pension
55	allotment
56	dividend
57	debenture/note interest

State numbers

State code	Name
2	New South Wales



State code	Name
3	Victoria
4	Queensland
5	South Australia
6	Western Australia
7	Tasmania

Note: 0, 1, 8 & 9 are also valid as identifying state numbers, as used by other Financial Institutions

