

Westpac Live allows you to easily import files from your accounting or financial software so that you can save time by making a large number of payments at once.

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## Introduction

### What you can import into Westpac Live

You can import payment files into Westpac Live to do the following:

- Make Pay Anyone payments - for example, to pay multiple staff or suppliers
- Make BPAY® payments - for example, to pay multiple bills

### Setting up your payment file to export from your accounting software

Westpac Live supports two standard file types that can be setup and exported from your accounting software:

- 1. Comma Separated Value (CSV) files**, which will need to have either a .csv or .txt extension. You can import Pay Anyone and BPAY® payments through this file type. The maximum number of payments that can be imported into Westpac Live through CSV is 400.
- 2. Direct Entry (ABA) files**, which will need to have either an .aba or .txt extension. You can only import Pay Anyone payments through this file type. The maximum number of payments that can be imported into Westpac Live through ABA is 500.

# 1. Importing CSV Files

## How to setup a CSV file

When you export a CSV file from your accounting software, it places each field in a tabular plain text format and separates each column with a comma. You can also use Excel to setup your CSV file, which you'll need to save with a .csv extension.

When importing a CSV file into Westpac Live it should only contain the required columns and fields below to populate each payment.

For Pay Anyone payments:

BSB, Account number, Account name, Description, Amount, Nickname (optional)

	A	B	C	D	E
1	732006	123456	John Smith	Office supplies	543.45
2	732006	654321	Jane Smith	Catering supplies	234.64

For BPAY payments:

Bill code, Customer reference number, Amount, Nickname

	A	B	C	D	E	F
1	33837	12345678	150.32	Bill name 1		
2	116731	7654321	395.43	Bill name 2		



### TIP

Pay Anyone and BPAY® payments should be imported as separate files.

## How to import a CSV file

Choose **File imports** from the **Payments** menu to import your Pay Anyone or BPAY® payment file.

Find **File imports** in the **Payments** menu.

The image shows a sequence of three screenshots from the Westpac Live interface. The first screenshot shows the 'Payments' menu with 'File imports' highlighted. The second screenshot shows the 'File imports' page with an 'Import new file' button circled in blue and labeled '1'. The third screenshot shows the 'Import new file' form with the 'File type' dropdown menu expanded, showing options like 'Direct Entry/Pay Anyone (ABA)' and 'CSV', with the 'File type' label circled in blue and labeled '2'. A callout box with a blue border and white background contains the following instructions:

1. Select the **Import new file** button.
2. Expand the **File type** menu to specify the type of file you're uploading.



### TIP

You need to ensure that you have permission to Import files. If not, please speak with your Westpac Live Administrator who can give you access via User administration > Edit user access > Other features.

Then choose the CSV option from the drop down menu, setup the payment details and map the fields.

The screenshot shows the 'Import new file' interface with the following sections:

- File import details:** File type is set to 'CSV'. Step 1: 'File contains payment information' is selected. Step 2: 'Choose File' button is visible.
- Payment details:** Step 3: 'Payment method' is set to 'Pay anyone'. 'From account' is set to 'Please select...'. 'Description' is optional and empty. 'Payer name' is empty.
- Mapping rules:** Step 4: A table maps CSV columns to system fields.
 

Field	maps to	Selected Value
Field 1	maps to	Payee BSB*
Field 2	maps to	Payee account number*
Field 3	maps to	Payment amount*
Field 4	maps to	Payee account name*
Field 5	maps to	Payee description
Field 6	maps to	None

1. Specify the type of information your file contains. In this instance choose **payment information**.
2. Browse to and select your import file on your computer.
3. Expand the **Payment method** drop down menu and select **Pay anyone or BPAY®**.
4. Ensure that your import file data structure is the same as the **Mapping rules**. If not, use the drop down menus to match the columns to the fields.



**TIP**

The first time you import a CSV file, you will need to map the field to match the data in the columns. After that Westpac Live will remember your preference.

## Status of your imported CSV Files

Westpac Live will keep you updated with the progress of your imported CSV file, including if the file is unable to be imported due to an error.

### Processing

If the status is 'Processing', your file has been received and is currently being verified. Refresh the status by clicking on the icon next to it.

File imports

Imported files list

Date imported	File name	Number of payments	Total amount	Status	
30 Jul 2015	salaries.csv	35	\$43,723.00	Processing	<a href="#">View details</a>
18 Jul 2015	suppliers.csv	23	\$35,210.96	Imported	<a href="#">View details</a>
12 Jul 2015	utilities.csv	8	\$6,988.11	Imported	<a href="#">View details</a>

(Showing 5 of 5 results)

1. Note the imported file's status.



#### TIP

Depending on the size of the file you are importing, you may not see this status.

## Imported

If the status is 'Imported', your file has successfully been imported. From the **Imported files list** you will need to click on **View details** to confirm and submit the payment. Once you have submitted the payment it will need to go through any payment approvals before the funds are finally released.

**Imported files list**

Date imported	File name	Number of payments	Total amount	Status
30 Jul 2015	salaries.csv	35	\$43,723.00	Imported
18 Jul 2015	suppliers.csv	23	\$35,210.96	Imported
12 Jul 2015	utilities.csv	8	\$2,000.00	Imported

(Showing 5 of 5 results)

**Review payment**

**Payment details**

ALTE 082-767 (NATION BANK LIMITED) 57103777 MENSWEAR \$1,110.00

Total from 4 Payments: \$43,723.00

cancel **Confirm**

- Note the imported file's **status**.
- Select **View details** to **Review payment**.
- Select **Confirm** to initiate the payment.



### TIP

Successfully imported files also create a **Saved Payment** that can be accessed from the **Payments** menu for processing.

## Imported with errors

If the status is 'Imported with errors' the file has been imported and verified but not all payments have successfully been imported. From the **Imported files list** you will need to click on **View details** to check which payments have not been successful.

You will be able to correct these errors when you confirm and submit the payment, or you can fix the errors in your CSV file and re-import.

**1. Note the imported file's status.**

**2. Select **View details** to Review payment.**

**3. Review the errors for the failed transaction line items.**

**4. Import again.**

**5. Start payment.**

## Import failed

If the status is 'Import failed', the file has been verified but none of the payments have successfully been imported. From the **Imported files** list you can click on **View details** to check why the payments have not been successful.

**Imported files list**

Date imported	File name	Number of payments	Total amount	Status
30 Jul 2015	salaries.csv	35	\$43,723.00	Import failed
18 Jul 2015	suppliers.csv	23	\$35,210.96	Imported
12 Jul 2015	utilities.csv	8	\$8,000.00	Imported

(Showing 5 of 5 results)

**Import details**

Your file import has the following errors:

- This imported payment file must contain at least 1 payee transaction record. Refer to our Help Centre for the correct layout.

**File errors**

Line number	Error details
1	Payee BSB - Field length is incorrect. Refer to our Help Centre for allowable field lengths for each transaction line, under Payments > Imports > Pay Anyone (DE) - File import format.

Refer to our Help Centre for allowable field lengths for each imports > Pay Anyone (DE) - File import format.

- Note the imported file's **status**.
- Select **View details** to view the **Import details**.
- Review the **File errors** for the imported file.
- Once you've corrected the file you can **Import new file**.



## Having problems importing?

You will need to ask your Administrator to check the following:

- The account has the correct access level (Value) to be able to make payments. They will need to visit User administration > Click on the account link above where you set access to account
- You have access to the account you want to pay from. They will need to visit User administration > Edit User access > Accounts in Westpac Live
- You have permission to make Pay Anyone or BPAY payments. They will need to visit User administration > Edit user access > Accounts > Features in Westpac Live



Download our [Online banking & user administration guide](#) and refer to the **Account Access** section for more information.

## Is your CSV file set up correctly?

- Check the BSB doesn't have a hyphen
- Make sure you have correctly mapped the columns in your file to the correct fields in Westpac Live
- Ensure your file only includes any of the following characters:

a - z	Lower case letters	(	Open bracket
A - Z	Upper case letters	)	Close bracket
0 - 9	Numerical characters	+	Plus symbol
#	Number sign	-	Dash
&	Ampersand	'	Apostrophe
@	At sign	*	Asterisk
!	Exclamation mark	/	Forward slash
,	Comma		
.	Full stop		

i.e. Your file **should not** contain any back slashes (\)

## 2. Importing Direct Entry (ABA) files

### How to setup a Direct Entry (ABA) file

Your Direct Entry file will be produced by your financial software and will contain:

1. A header row, which contains information about the payment such as the Financial Institution, who the payment is coming from, the file description and payment date.
2. Detail rows for each payment you want to make. This will contain who you want to pay, their account information and the amount you want to pay them; as well as the trace account, which is the account that the money will be paid from (note – you can only choose one trace account per file imported.)
3. A trailer row, which should contain payment totals and the number of payments you are processing.

1	0	01WBC	User Preferred Specific	123456	Descrip	290715			
2	1032-000	123456	500000061700	Account Holder Name	Lodgement	Refere	032-000	123456	remitter name 00000000
3	1062-000	123456789	500000030000	Card Holder Name	Lodgement	Refere	032-000	123456	remitter name 00000000
	7999-999		000009170000000917000000000000			000002			

1. Header row    2. Details rows    3. Trailer row



#### TIP

Make sure that the following Fields are entered into your software package before you create your file. Some accounting software packages extend file description names with special characters that are un-editable. You can amend your file description when you import your file through Westpac Live.

#### For the Header

1. The name of the financial institution must be WBC
2. Your name eg ABC Corporation, max 26 characters (or, if using a paid Direct Entry facility, the User Preferred Specification as per letter received from Westpac).
3. The Direct Entry User ID must be 000000 (or your Direct Entry User ID as per letter from Westpac)

4. A description of entries of the file being imported. eg. Payroll Oct, max 12 characters.

#### **For the Details**

1. The Payee account BSB must be a valid BSB in the following format 032-199. All BSBs must be hyphenated
2. The Payee account number must be no longer than 9 digits and may be hyphenated where the hyphen does not restrict the entering of the total account number. Leading zeros, where they exist, must also be entered e.g. 00-123456. If the account number does not have leading zeroes, do not put them in
3. The Payer account BSB and account number must be a valid account & be in the same formats as above. The person importing the payment file will also need access to this account. There can only be one payer account per file imported
4. The name of the person or company making the payment

#### **For the Trailer**

Your financial software package will automatically create the Trailer record.



#### **Does your business need to process more than 500 payments or Direct Debits?**

If your business needs to import files that have more than 500 payments or you would like to process Direct Debit Requests, then you will need to register for a Direct Entry facility for Westpac Live. To do this speak to your Relationship Manager or visit a branch.

## How to import a Direct Entry (ABA) file

Choose **File imports** from the **Payments** menu to import your Direct Entry file.

Find File imports in the Payments menu.

The image shows a sequence of three screenshots from the Westpac Live interface. The first screenshot shows the 'Payments' menu with 'File imports' highlighted. The second screenshot shows the 'File imports' page with an 'Import new file' button circled in blue. The third screenshot shows the 'Import new file' form with the 'File type' dropdown menu expanded to show 'Direct Entry/Pay Anyone (ABA)' selected. A blue box with a '2' contains instructions: '1. Select the Import new file button. 2. Expand the File type menu to specify the type of file you're uploading.'

**File imports**

Imported files list

Date imported	File name	Number of payments	Total amount	Status

**Import new file**

All fields are mandatory unless marked optional

**File import details**

File type ⓘ

- ✓ Please select...
  - Direct Entry/Pay Anyone (ABA)
  - CSV

1. Select the **Import new file** button.

2. Expand the **File type** menu to specify the type of file you're uploading.



### TIP

Ensure that you have permission to Import files. If not, please speak with your Administrator who can give you access via User administration > Edit user access > Other features

Choose the **Direct Entry/Pay Anyone (ABA)** option from drop down menu.

BLUE STATUS PTY LTD - Business banking

Approval <sup>21</sup> Notifications <sup>124</sup> Sign Out

< Back **Import new file**

All fields are mandatory unless marked optional

**File import details**

**File type** ⓘ

Direct Entry/Pay Anyone (ABA)

**Select the file**

1 Choose File No file chosen

Need help?  
Call us on 1300 655 505  
8am-8pm, 7 days a week

1. Browse to and select your import file on your computer.

Cancel Upload

Upon selecting the file you want to upload, you can enter a new name in the description field which will replace the previous filename from your accounting software.

ROLLINS INC - Business banking

Approval Notifications <sup>7</sup> Sign Out

< Back **Import new file**

All fields are mandatory unless marked optional

**File import details**

**File type** ⓘ

Direct Entry/Pay Anyone (ABA)

**Select the file**

Browse...

**Description** optional

Need help?  
Call us on 1300 655 505  
8am-8pm, 7 days a week

Cancel Upload



### TIP

The new file name or description you have entered will appear on confirmation and receipt pages of your import.

Change the file description is only available for DE Credit File Imports and not applicable if you already have a DE Specific ID.

## Status of your imported Direct Entry (ABA) files

Westpac Live will keep you updated with the progress of your imported Direct Entry (ABA) file, including if the file is unable to be imported due to an error.

### Processing

If the status is 'Processing', your file has been received and is currently being verified. You can refresh the status by clicking on the icon next it.

File imports

Import new file

File imported. Once the status is "Imported" or "Imported with errors" you can start making a payment by clicking the row on the Imported files list. Or process the last file imported.

Imported files list

Date imported	File name	Number of payments	Total amount	Status	
30 Jul 2015	salaries.aba	35	\$43,723.00	Processing	<a href="#">View details</a>
18 Jul 2015	suppliers.aba	23	\$35,210.96	Imported	<a href="#">View details</a>
12 Jul 2015	utilities.aba	8	\$6,988.11	Imported	<a href="#">View details</a>

(Showing 5 of 5 results)

1. Note the imported file's status.



#### TIP

Depending on the size of the file you are importing, you may not see this status.

## Imported

If the status is 'Imported', your file has successfully been imported. From the **Imported files list** you will need to click on **View details** to confirm and submit the payment. Once you have submitted the payment it will need to go through any payment approvals before the funds are finally released.

**Imported files list**

Date imported	File name	Number of payments	Total amount	Status
30 Jul 2015	salaries.aba	35	\$43,723.00	Imported
18 Jul 2015	suppliers.aba	23	\$35,210.96	Imported
12 Jul 2015	utilities.aba	8	\$20,089.11	Imported

(Showing 5 of 5 results)

**Review payment**

**Payment details**

ALTE  
000-067 (NATIONAL BANK LIMITED) 111131117

MENSWEAR \$1,110.00

(Showing 4 of 4 results) Total from 4 Payments: \$43,723.00

cancel **Confirm**

- Note the imported file's **status**.
- Select **View details** to **Review payment**.
- Select **Confirm** to initiate the payment.



### TIP

Successfully imported files also create a **Saved Payment** that can be accessed from the **Payments** menu for processing.

## Import failed

If the status is 'Import failed' the file has been verified but none of the payments have successfully been imported. From the **Imported files list** you can click on **View details** to check why the payments have not been successful. You can then fix the errors in your financial software, create a new Direct Entry file and re-import.

**Imported files list**

Date imported	File name	Number of payments	Total amount	Status
30 Jul 2015	salaries.csv	35	\$43,723.00	Import failed
18 Jul 2015	suppliers.csv	23	\$35,210.96	Imported
12 Jul 2015	utilities.csv	8	\$6,000.00	Imported

(Showing 5 of 5 results)

**Import details**

File name: salaries.aba

Service ID: Tor Pty Ltd 111111

From: >There isn't a valid account available. If you're importing a payment file, check whether the 'From' account in the file is correct, and you have 'Pay Anyone' access to that account. Check access via Preferences > Profile access.

Total amount of debits: \$43,723.00

**1. Note the imported file's status.**

**2. Select View details to view the Import details.**

**3. Review the File errors for the imported file.**

**4. Once you've corrected the file you can Import new file.**



## Having problems importing?

You will need to ask your Administrator to check the following:

- The account has the correct access level (Value) to be able to make payments (or the Direct Entry Service is set to 'Full access' if using a paid Direct Entry facility). They will need to visit User administration > Click on the account link above where you set access to account
- You have access to the account you want to pay from. They will need to visit User administration > Edit User access > Accounts in Westpac Live
- You have permission to make Pay Anyone or BPAY payments. They will need to visit User administration > Edit user access > Accounts > Features in Westpac Live



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## Is your DE file set up correctly?

- Check the BSB doesn't have a hyphen
- Make sure the Header row has the correct bank identifier 'WBC' and a File description
- The Direct Entry User ID is 000000 (or your Direct Entry User ID as per letter from Westpac)
- The account to pay from must be a valid Westpac account
- Ensure your file only includes any of the following characters:

a - z	Lower case letters	(	Open bracket
A - Z	Upper case letters	)	Close bracket
0 - 9	Numerical characters	+	Plus symbol
#	Number sign	-	Dash
&	Ampersand	'	Apostrophe
@	At sign	*	Asterisk
!	Exclamation mark	/	Forward slash
,	Comma		
.	Full stop		

i.e. Your file **should not** contain any back slashes (\)

### Is your DE file set up correctly?

- Check the BSB doesn't have a hyphen
- Make sure the Header row has the correct bank identifier 'WBC' and a File description
- The Direct Entry User ID is 000000 (or your Direct Entry User ID as per letter from Westpac)
- The account to pay from must be a valid Westpac account
- Ensure your file only includes any of the following characters:

a - z	Lower case letters	(	Open bracket
A - Z	Upper case letters	)	Close bracket
0 - 9	Numerical characters	+	Plus symbol
#	Number sign	-	Dash
&	Ampersand	'	Apostrophe
@	At sign	*	Asterisk
!	Exclamation mark	/	Forward slash
,	Comma		
.	Full stop		

i.e. Your file **should not** contain any back slashes (\)

### Things you should know

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Read the Online Banking Terms and Conditions at [westpac.com.au](http://westpac.com.au) before making a decision and consider whether the product is appropriate for you. Transaction fees may apply.

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