**Online Banking**

**File Format - Payment Bankserv (ACB)**



**Payment Bankserv File Format**

## Payment Bankserv File Format

If you are using the standard Bankserv file layout you will be able to import a file containing multiple execution dates as well as multiple From account numbers i.e. you can pay recipients on different days and use different accounts to pay recipients.

Online Banking Enterprise ™ will create a batch for every contra record in the imported file. For example: you can create a batch called Creditors and import a file with three contra records, three batches will be created on Online Banking Enterprise ™ with the following names; Creditors00001, Creditors00002, Creditors00003. This is only available for the Bankserv file format.

If you do not have an action date in the contra record field in their file, the system will automatically default the date to the date of the import. To future date the file, the action date MUST be reflected in the Contra record of the file.

* The maximum number of payments which can be contained in the import file is 100,000.
* The maximum number of contras which can be contained within a single file is 200.

The import file used by Online Banking is the standard Bankserv file format. The record length is 181 characters, including the Carriage Return (ASCII 13) and Line Feed (ASCII 10) control characters.

**INSTALLATION HEADER RECORD**

020000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Field | Field Name | Length | Character Position | Description | Alpha or Numeric |
| 1 | Record Identifier | 2 | 1-2 | Must contain 02 and must be the first record. | N |
| 2 | Filler | 178 | 3 -180 | Must contain Blank Spaces or Zero’s. | AN |

**USER HEADER RECORD**

040000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Field | Field Name | Length | Character Position | Description | Alpha or Numeric |
| 1 | Record Identifier | 2 | 1-2 | Must contain 04. | N |
| 2 | Filler | 178 | 3 -180 | Must contain Blank Spaces or Zero’s. | AN |

**STANDARD TRANSACTION RECORD**

1025065562010091234000100000225065562011234567100000000001001109070000USER REFERENCE HOMING ACCOUNT 00000000000000000000

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Field | Field Name | Length | Character Position | Description | Alpha or Numeric | Example of Record Content |
| 1 | Record Identifier | 2 | 1-2 | Must contain the two- digit code identifying the type of transaction:   * Use 10 or 20 for Payments | N | 10 |
| 2 | User Branch | 6 | 3-8 | Must contain the valid Branch code identifying the branch of the Bank of your Nominated Account. | N | 250645 |
| 3 | User Nominated Account Number | 11 | 9-19 | Must contain your valid Nominated Account number. | N | 0200076260 |
| 4 | Filler | 4 | 20-23 | Must contain Blank Spaces or Zero’s. | AN | 0000 |
| 5 | User Sequence Number | 6 | 24-29 | Must be in ascending sequential order. | N | 000001 |
| 6 | Homing (Recipient) Branch | 6 | 30-35 | Must contain the valid code identifying the branch of the Bank of your Recipient’s Homing Account.  The universal branch codes for the applicable bank will be accepted. | N | 632005  **Note**. When importing a Public Recipient, enter the value 000000. |
| 7 | Homing (Recipient) Account Number | 11 | 36-46 | Must contain a valid Homing Account Number for your Recipient. | N | 00710423598 |
| 8 | Type of Account | 1 | 47-47 | Must contain a valid Account type for the Recipient’s Homing Account.  The following type of account  codes apply:   |  |  | | --- | --- | | **Account Type** | **Value** | | Public Recipient | 0 | | Current (cheque/bond) account | 1 | | Savings account | 2 | | Transmission account | 3 | | Bond Account | 4 | | Subscription Share Account | 6 | | N | 1 |
| 9 | Amount | 11 | 48-58 | * Must contain the value of the transaction which must be greater than zero. * The value must not exceed the item limit, either apart from, or when combined with other transactions for the same account for the same Action Date, for the same User Data Set. * Amount must be expressed in cents without using any currency indicators, comma and/or decimal point separators. For example R3728.68 must be expressed as 00000372868 in the amount field. | N | 00000372868 |
| 10 | Filler | 8 | 59-66 | Must contain Zero’s. | N | 00000000 |
| 11 | Tax Code | 1 | 67-67 | Should always be Zero. | N | 0 |
| 12 | Filler | 2 | 68-69 | Must contain Zero’s. | N | 00 |
| 13 | Filler | 1 | 70-70 | Must contain Zero. | N | 0 |
| 14 | To Account Reference | 20 | 71-90 | Must contain a suitable explanation of the transaction.  This field is used as part of the Recipient reference and is printed on the recipient's bank statement.   * Payments: 20 characters used for the To Account Reference. | AN | USER REFERENCE |
| 15 | Filler | 10 | 91-100 | Must contain Blank Spaces or Zero’s. | AN | 0000000000 |
| 16 | Homing (Recipient) Account Name | 15 | 101-115 | Must contain the name of the Homing (Recipient) Account holder.  This field is used as part of the Recipient Name and Own reference on the system.  Note: These names serve as reference only and are not validated against the account number when the payment takes place. | AN | HOMING ACCOUNT |
| 17 | Filler | 15 | 116-130 | Must contain Blank Spaces or Zero’s. | AN | 000000000000000 |
| 18 | Non Standard Account Number | 20 | 131-150 | This field serves to accommodate account numbers, which cannot be held in field 7 above.  This may be due to the Homing (Recipient’s) Account number being longer than 11 digits or it may be due to you making use of our Public Recipient List on Online Banking Enterprise™.   * If this field be used, the homing account field 7 must be zero filled. * If this field is not used it must be zero filled. | N | 0000000000000000000 |
| 19 | Filler | 30 | 151-180 | Must contain Blank Spaces or Zero’s. | AN | 00000000000000000000000000000 |

**CONTRA RECORD**

A contra record is required for each action date and/or From (nominated) account in the file, a separate contra record (Record 12) must be created for each dataset.

A maximum of 200 contras can be entered in a single file.

1225065562011234567000000000000000000000000000000000000000YYMMDD0000000000000000000000000000000000000000000000000000000000000000000

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Field | Field Name | Length | Character Position | Description | Alpha or Numeric | Example of Record Content |
| 1 | Record Identifier | 2 | 1-2 | Must contain the code which accurately identifies the contra type:   * If you use Record Id 10 in your Standard transaction record Identifier field , then you must use 12. * If you use Record Id 20 in your Standard transaction record Identifier field , then you must use 22. | N | 12 or 22 (depending on Record Identifier used in the Standard Transaction Record) |
| 2 | User Branch code | 6 | 3-8 | This is an Optional field - Required when using Multiple From (nominated) account Numbers in the file.   * If used - Must contain the valid Branch code identifying the branch of the Bank of your Nominated Account.   Note. If no From Account numbers are given, the system will use the details captured at the time of creating the batch header details within Online Banking Enterprise™. | N | 250655 |
| 3 | User Nominated Account Number | 11 | 9-19 | This is an Optional field - Required when using Multiple From (nominated) account Numbers in the file.   * If used - Must contain your valid Nominated Account number.   (can differ according to transaction set )  Note. If no From Account numbers are given, the system will use the details captured at the time of creating the batch header details within Online Banking Enterprise™. | N | 62011234567 |
| 4 | Filler | 39 | 20-58 | Must contain Blank Spaces or Zero’s. | AN |  |
| 5 | Action date | 6 | 59-64 | This is an Optional field – if no Action date is provided, the system will automatically default the date to the same date of the import.  Important! If you want to make use of the Future date functionality, you need to include the required Action date in this field. | N | Format = YYMMDD |
| 6 | Filler | 116 | 65-180 | Must contain Blank Spaces or Zero’s. | AN |  |

**USER TRAILER RECORD**

92000000000000000000000000000000000000000000000000000000000000000000000000047861444007000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Field | Field Name | Length | Character Position | Description | Alpha or Numeric | Example of Record Content |
| 1 | Record Identifier | 2 | 1-2 | Must contain 92 and must follow a Contra Record. | N | 92 |
| 2 | Filler | 70 | 3-72 | Must contain Blank Spaces or Zero’s. | AN |  |
| 3 | Hash Total of Homing Account Numbers | 12 | 73-84 | Optional field - Hash Total of Homing Account Numbers  A hash total is a mechanism for detecting errors. It is based on a total made up of unique entries that the system calculates and a set of rules (algorithm). In Online Banking Enterprise™, the hash total algorithm is used as a security feature to ensure data integrity.    Your line of business application calculates the Hash Total value for the Payment file and then populates it in the correct field as per the file specification.  This then calculates the Hash Total value at file import and evaluates it against the Hash Total in the file.    Refer to the Online Banking Enterprise™ user guide to read more about Hash Totals. | N |  |
| 4 | Filler | 96 | 85-180 | Must contain Blank Spaces or Zero’s. | AN |  |

**INSTALLATION TRAILER RECORD**

940000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Field | Field Name | Length | Character Position | Description | Alpha or Numeric |
| 1 | Record Identifier | 2 | 1-2 | Must contain 94. | N |
| 2 | Filler | 178 | 3 -180 | Must contain Blank Spaces or Zero’s. | AN |