



Corporate Online.

Import format for Australian Direct Entry files

Effective as at January 2018



About this Guide

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

Where can I get a copy of this guide?

Up-to-date versions of this guide can be provided on request by your Westpac relationship manager.

What else should I read?

As well as this guide, we recommend you obtain copies of the Direct Entry Export report, also available on request by your Westpac relationship manager.

Contents

Definitions.....	3
Australian Direct Entry file format	4
Valid field characters.....	7
Valid industry transaction codes	8
State numbers	9

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Definitions

A number of definitions are used through out this guide. The commonly used definitions are defined below:

<i>Term</i>	<i>Description</i>
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 a number of 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:

<i>Description</i>	<i>ASCII</i>	<i>HEX</i>
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)

<i>Position</i>	<i>Length</i>	<i>Description</i>	<i>Specification</i>
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	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 7. 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 7. Must not be all blanks. Left justified, blank filled



<i>Position</i>	<i>Length</i>	<i>Description</i>	<i>Specification</i>
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'

<i>Position</i>	<i>Length</i>	<i>Description</i>	<i>Specification</i>
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 financial institution Character position 4 will identify the state Character positions 6-8 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.



<i>Position</i>	<i>Length</i>	<i>Description</i>	<i>Specification</i>
19-20	2	Transaction code	Must be valid industry standard transaction codes (see list on page 8). 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. See full list of valid characters on page 8 . Must not contain all blanks. Left justified and blank filled
63-80	18	Lodgement reference	Name of the originator of the entry. This may vary from name of the user. See full list of valid characters on page 7. Must not contain all blanks. Left justified and blank filled
81-96 (81-87)	16 7	Trace record (BSB number)	Bank/State/Branch and account number of the user to enable retracing of the entry to its source (if necessary). Only numeric and hyphens valid. Character positions 81 and 82 identify the financial institution Character position 83 will identify the state Character position 84 must be a hyphen Right justified, blank filled
(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. See full list of valid characters on page 7. 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)

<i>Position</i>	<i>Length</i>	<i>Description</i>	<i>Specification</i>
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

<i>Type</i>	<i>Description</i>
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



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

Valid industry transaction codes

<i>Transaction code</i>	<i>Description</i>
13	externally initiated debit items
50	externally initiated credit items with the exception of 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

<i>State code</i>	<i>Name</i>
2	New South Wales
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