

# PC Business Banking

**Interface**  
**File Formats**



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## Introduction

This document has been created to assist software developers implementing an interface between accounts payable, accounts receivable or payroll systems and PC Business Banking. This document is a complete specification of the PC Business Banking import and export file formats.

## Intended audience

This guide is directed to those individuals who have responsibility for integrating PC Business Banking with your existing financial systems. Some knowledge of the New Zealand banking environment is assumed.

## Additional support

If you have any questions relating to this document, or integrating PC Business Banking with your financial systems, please contact the PC Business Banking support team on one of the following:

- > New Zealand toll free            0800 280 269
- > International direct dial        +64 4 460 0368
- > Facsimile                            +64 4 460 0350
- > Email                                 [bnzpcb@bnz.co.nz](mailto:bnzpcb@bnz.co.nz)

Note: the PC Business Banking support team's hours of operation are 8am - 8pm, Monday to Friday (excluding New Zealand public holidays).

# 1. Payments & receipts

## 1.1. Overview

The direct credit & direct debit import file facility allows you to transfer data from your organisations accounts payable, accounts receivable or payroll system directly into PC Business Banking for processing.

Direct credit type files can be used to pay:

- > Any New Zealand domestic bank account
- > Any New Zealand issued American Express, Diners Club, MasterCard or Visa

Direct debit type files can be used to debit:

- > Any New Zealand domestic bank account

Direct credit type files can also be used as a source for the bulk import & conversion to Same day Cleared Payments.

### 1.1.1. Key requirements

Files must adhere to the following standards to be successfully imported by PC Business Banking:

- > The file must be a comma delimited ASCII file
- > As each field is separated by commas, commas are not permitted within a field
- > Embedded spaces are permitted within each field, but not trailing spaces
- > Each record line must terminate with a carriage return line feed character, CR/LF (Hex 0D0A)

### 1.1.2. File naming convention

Files must adhere to the following standards to be successfully imported by PC Business Banking:

- > Microsoft® Windows™ long filename standard (255 characters max)
- > An extension of .txt or .afi

### 1.1.3. File structure

The structure for direct credit & direct debit files is as follows:

Header record

Transaction record (1)

:

Transaction record (n)

Trailer record

### 1.1.4. Valid characters

A - Z	a - z	0 - 9	+	()	?	'	:	-	/	.	Space
-------	-------	-------	---	----	---	---	---	---	---	---	-------

### 1.1.5. Table key

X - Alphanumeric (n) - the number of characters

9 - Numeric \* - mandatory field

## 1.2. Direct credits

### 1.2.1. Header record

Field Name	Field Format	Comments
Record Type *	9 (1)	1 = Header record
Spare *	9 (7)	Currently a spare field, leave blank
Spare *	9 (2)	Currently a spare field, leave blank
Spare *	9 (4)	Currently a spare field, leave blank
Originator Account Number *	9 (15 or 16)	The account from which the transaction amounts will be deducted. New Zealand domestic account numbers can be 15 or 16 digits long depending on the suffix length. An account ending in suffix 25 can also be represented as 025. Enter the account number without spaces or hyphens.
File Type *	9 (1)	7 = Direct Credit type
File Due Date *	9 (6)	This is the date on which the payments will process. The format of the date must be YYMMDD. This date cannot be less than today's date and not more than 60 days after today's date.
File Creation Date *	9 (6)	This is the date on which the file has been created. The format of the date must be YYMMDD. This date cannot be less than today's date.
Bulk or Individual Listing Indicator	X (1)	Blank = Bulk Listing. I = Individual Listing. Bulk listing files will display only one entry on the originators' bank statement, totalling all the transactions contained within the file. Individual listing files display each payee transaction on the originators' bank statement. E.g. if there are 200 transactions in the file, all 200 will display on the payers bank statement after processing.

## 1.2.2. Transaction record

Field Name	Field Format	Comments
Record Type *	9 (1)	2 = Transaction record
Other Party Bank Account Number or Credit Card *	9 (15 or 16)	The other party bank account or credit card into which the funds will be deposited. Enter the number without spaces or hyphens.
Transaction Code *	9 (2)	A single transaction code must be used within the file. The following transaction codes are valid: 50 = Standard Credit, 52 = Payroll, 61 = Dividends
Transaction Amount *	9 (12)	The amount is expressed in cents. Do not include a decimal point or a dollar sign. The amount can be optionally right aligned and zero filled.
Other Party Name *	X (20)	The name of the supplier, creditor or employee who will be receiving the funds.
Other Party Reference	X (12)	If used, the contents of this field will be displayed on the Other Party bank statement.
Other Party Code	X (12)	If used, the contents of this field will be displayed on the Other Party bank statement.
Other Party Alpha Reference	X (12)	<p>If the file is being used strictly for Standard Credits, Payroll or Dividends this field <b>MUST</b> remain blank. If the file is being used solely for import of Same-day Cleared Payments then this field is used for the optional fax number allowing the Other Party to be notified.</p> <p>Valid fax number formats:            New Zealand local fax number: +AC+NNNNNNNN            International fax number: +00CC+AC+NNNNNNNN</p> <p>Where CC = Country Code, AC = Area Code</p>
Other Party Particulars	X (12)	If used, the contents of this field will be displayed on the Other Party bank statement.
Originator Name *	X (20)	Your companies name. This will display on the Payee's bank statement.
Originator Code	X (12)	If the file is of a bulk listing type, leave this field blank. For individual listing type, the contents of this field will display on the Originator's bank statement.
Originator Reference	X (12)	If the file is of a bulk listing type, leave this field blank. For individual listing type, the contents of this field will display on the Originator's bank statement.
Originator Particulars	X (12)	If the file is of a bulk listing type, leave this field blank. For individual listing type, the contents of this field will display on the Originator's bank statement.

### 1.2.3. Trailer record

Field Name	Field Format	Comments
Record Type *	9 (1)	3 = Trailer record
Transaction Amount Total *	9 (12)	The sum of all the transaction record amounts within the file. The amount is expressed in cents; do not include a decimal point or a dollar sign. The amount can be optionally right aligned and zero filled.
Transaction Record Count *	9 (6)	The count of all the transaction records within the file. The count can be optionally right aligned and zero filled.
Hash Total *	9 (11)	<p>The hash total is made up of the sum of those digits in positions 3 to 13 inclusive of the account or credit card number from each transaction record.</p> <p>The first two and last two or three digits of each account number or credit card number are ignored. It is eleven characters in length.</p> <p>If the number is larger than eleven digits, drop the most significant numbers i.e. those on the left. If the number is less than eleven digits then zero fill to eleven, the zeroes being left aligned.</p>

## 1.3. Direct debits

### 1.3.1. Header record

Field Name	Field Format	Comments
Record Type *	9 (1)	1 = Header record
Direct Debit Authority Number *	9 (7)	Your direct debit authority number, as issued to you by the Bank.
Spare *	9 (2)	Currently a spare field, leave blank
Spare *	9 (4)	Currently a spare field, leave blank
Originator Account Number *	9 (15 or 16)	The account to which the transaction amounts will be deposited. New Zealand domestic account numbers can be 15 or 16 digits long depending on the suffix length. An account ending in suffix 25 can also be represented as 025. Enter the account number without spaces or hyphens.
File Type *	9 (1)	6 = Direct Debit type
File Due Date *	9 (6)	This is the date on which the payments will process. The format of the date must be YYMMDD. This date cannot be less than today's date and not more than 60 days after today's date.
File Creation Date *	9 (6)	This is the date on which the file has been created. The format of the date must be YYMMDD. This date cannot be less than today's date.
Bulk or Individual Listing Indicator	X (1)	Blank = Bulk Listing. I = Individual Listing. Bulk listing files will display only one entry on the originators' bank statement, totalling all the transactions contained within the file. Individual listing files display each payee transaction on the originators' bank statement. E.g. if there are 200 transactions in the file, all 200 will display on the payers bank statement after processing.

### 1.3.2. Transaction record

Field Name	Field Format	Comments
Record Type *	9 (1)	2 = Transaction record
Other Party Bank Account Number *	9 (15 or 16)	The other party bank account from which the funds will be deducted. Enter the bank account number without spaces or hyphens. Credit card numbers cannot be included in direct debit type files.
Transaction Code *	9 (2)	A single transaction code must be used within the file. The following transaction codes are valid: 00 = Direct Debit
Transaction Amount *	9 (12)	The amount is expressed in cents. Do not include a decimal point or a dollar sign. The amount can be optionally right aligned and zero filled.
Other Party Name *	X (20)	The name of the supplier or debtor who will be providing the funds.
Other Party Reference	X (12)	If used, the contents of this field will be displayed on the Other Party bank statement.
Other Party Code	X (12)	If used, the contents of this field will be displayed on the Other Party bank statement.
Other Party Alpha Reference	X (12)	Currently a spare field, leave blank
Other Party Particulars	X (12)	If used, the contents of this field will be displayed on the Other Party bank statement.
Originator Name *	X (20)	Your companies name. This will display on the other party bank statement.
Originator Code	X (12)	If the file is of a bulk listing type, leave this field blank. For individual listing type, the contents of this field will display on the Originator's bank statement.
Originator Reference	X (12)	If the file is of a bulk listing type, leave this field blank. For individual listing type, the contents of this field will display on the Originator's bank statement.
Originator Particulars	X (12)	If the file is of a bulk listing type, leave this field blank. For individual listing type, the contents of this field will display on the Originator's bank statement.

### 1.3.3. Trailer record

Field Name	Field Format	Comments
Record Type *	9 (1)	3 = Trailer record
Transaction Amount Total *	9 (12)	The sum of all the transaction record amounts within the file. The amount is expressed in cents; do not include a decimal point or a dollar sign. The amount can be optionally right aligned and zero filled.
Transaction Record Count *	9 (6)	The count of all the transaction records within the file. The count can be optionally right aligned and zero filled.
Hash Total *	9 (11)	<p>The hash total is made up of the sum of those digits in positions 3 to 13 inclusive of the account or credit card number from each transaction record.</p> <p>The first two and last two or three digits of each account number or credit card number are ignored. It is eleven characters in length.</p> <p>If the number is larger than eleven digits, drop the most significant numbers i.e. those on the left. If the number is less than eleven digits then zero fill to eleven, the zeroes being left aligned.</p>

## 1.4. Nab direct credits

### 1.4.1. Header record

Field Name	Field Format	Comments
Record Type *	9 (1)	1 = Header record
Direct Entry Authority Number *	9 (7)	Your Direct Entry Authority number, as issued to you by NAB.
Spare *	9 (2)	Currently a spare field, leave blank
Spare *	9 (4)	Currently a spare field, leave blank
Originator Account Number *	9 (15)	The account from which the transaction amounts will be deducted. Enter the BSB number followed by the account number without spaces or hyphens.
File Type *	9 (1)	8 = NAB Direct Credit type
File Due Date *	9 (6)	This is the date on which the payments will process. The format of the date must be YYMMDD. This date cannot be less than today's date and not more than 60 days after today's date.
File Creation Date *	9 (6)	This is the date on which the file has been created. The format of the date must be YYMMDD. This date cannot be less than today's date.

## 1.4.2. Transaction record

Field Name	Field Format	Comments
Record Type *	9 (1)	2 = Transaction record
Other Party Bank Account Number *	9 (Max 15)	The other bank account into which the funds will be deposited. Enter the BSB number followed by the bank account number without spaces or hyphens.
Transaction Code *	9 (2)	A single transaction code must be used within the file. The following transaction codes are valid: 50 = Standard Credit, 52 = Payroll, 61 = Dividends
Transaction Amount *	9 (10)	The amount is expressed in cents. Do not include a decimal point or a dollar sign. The amount can be optionally right aligned and zero filled.
Other Party Particulars (1 of 2) *	X (20)	Field 5 and field 9 are joined together (in that order) to form the other party particulars. These fields combined should contain at a minimum the other party name.
Other Party Reference (1 of 2)	X (12)	Field 6 and field 7 are joined together (in that order) to form the Other Party Reference.
Other Party Reference (2 of 2)	X (6)	Field 6 and field 7 are joined together (in that order) to form the Other Party Reference.
Other Party Alpha Reference	X (12)	Currently a spare field, leave blank
Other Party Particulars (2 of 2) *	X (11)	Field 5 and field 9 are joined together (in that order) to form the Other Party Particulars. These fields combined should contain at a minimum the other party name.
Originator Particulars (1 of 2) *	X (20)	Field 10 and field 13 are joined together (in that order) to form the Originator Particulars. These fields combined should contain at a minimum the originator name i.e. your name.
Originator Reference (2 of 2)	X (6)	Field 12 and field 11 are joined together (in that order) to form the Originator Reference.
Originator Reference (1 of 2)	X (12)	Field 12 and field 11 are joined together (in that order) to form the Originator Reference.
Originator Particulars (2 of 2) *	X (11)	Field 10 and field 13 are joined together (in that order) to form the Originator Particulars. These fields combined should contain at a minimum the originator name i.e. your name.

### 1.4.3. Trailer record

Field Name	Field Format	Comments
Record Type *	9 (1)	3 = Trailer record
Transaction Amount Total *	9 (10)	The sum of all the transaction record amounts within the file. The amount is expressed in cents; do not include a decimal point or a dollar sign. The amount can be optionally right aligned and zero filled.
Transaction Record Count *	9 (6)	The count of all the transaction records within the file. The count can be optionally right aligned and zero filled.
Hash Total *	9 (11)	<p>The hash total is made up of the sum of those digits in positions 3 to 13 inclusive of the account or credit card number from each transaction record.</p> <p>The first two and last two or three digits of each account number or credit card number are ignored. It is eleven characters in length.</p> <p>If the number is larger than eleven digits, drop the most significant numbers i.e. those on the left. If the number is less than eleven digits then zero fill to eleven, the zeroes being left aligned.</p>

# 2. Credit card processing

## 2.1. Overview

Credit card processing enables you to pass to the Bank a file of credit card transactions that require authorising and settling. It is ideal for merchants who do not require immediate credit card authorisation e.g. Mail order / Telephone order or Internet merchants only need obtain authorisations once a day, prior to packing and shipping goods.

Some of the key features of credit card processing are:

- > Visa, MasterCard, American Express and Diners Club cards are accepted
- > You can process Authorisation, Completion, Purchase and Refund transaction types
- > You can send multiple credit card files per day
- > All inward files are checked for duplicate files
- > You can send multiple merchant numbers within the same credit card file (each merchant will settle separately into their nominated settlement account)
- > You can sell in 10 foreign currencies as well as NZD (settlement is in New Zealand Dollars only)

### 2.1.1. Key requirements

Files must adhere to the following standards to be successfully imported by PC Business Banking:

- > The file must be in 150 byte fixed length format
- > Where a field type is alphanumeric and optional, pad with spaces
- > Commas and full stops are not permitted anywhere within the file
- > Future dated transactions cannot be accepted
- > Where a field length is not fully populated, right pad with spaces

### 2.1.2. File naming convention

Files must adhere to the following standards to be successfully imported by PC Business Banking:

- > Microsoft® Windows™ long filename standard (255 characters max)
- > The transaction file must have an extension of .CCF
- > The response file will have an extension of .CCR

### 2.1.3. File structure

The structure for credit card files is as follows:

Header record  
Transaction record (1)  
:  
Transaction record (n)  
Trailer record

### 2.1.4. Valid characters

A - Z	a - z	0 - 9	+	( )	?	'	:	-	/	Space
-------	-------	-------	---	-----	---	---	---	---	---	-------

### 2.1.5. Table key

X - Alphanumeric (n) - the number of characters  
9 - Numeric \* - mandatory field

## 2.2. Credit card transaction

### 2.2.1. Header record

Field Name	Field Format	Field Position	Comments
Record Type *	9 (1)	01 - 01	0 = Header record
Company ID *	X (3)	02 - 04	Company identifier provided by Bank. Must be entered in upper case or the file will reject.
Batch ID *	X (14)	05 - 18	Must uniquely identify each batch, this is used to prevent the processing of duplicate batches. We recommend the date be used
Spare *	X (132)	19 - 150	Spare field, must be filled with 132 spaces or file will reject.

### 2.2.2. Transaction record

Field Name	Field Format	Field Position	Comments
Record Type *	9 (1)	01 - 01	5 = Transaction record
Transaction Type *	X (1)	02 - 02	Must be in upper case. Valid types are: A = Authorisation request, C = Completion request P = Purchase request, R = Refund request
Sequence Number *	9 (8)	03 - 10	This number must be unique per transaction record, per credit card file for each day. Right aligned with leading zeros.
Credit Card Number *	X (19)	11 - 29	Must be left aligned and padded with spaces. Check digit validation can be used to verify card number.
Expiration Date *	9 (4)	30 - 33	Field formatted YYMM.
Transaction Amount *	9 (13)	34 - 46	Expressed in cents, no decimal point. Must be right aligned with leading zeros. Current amount limit \$99,999.99
Merchant Number *	9 (15)	47 - 61	Merchant number provided by Bank. Must be right aligned with leading zeros.
Authorisation Code	X (6)	62 - 67	Used only where transaction is type 'C' - i.e. transaction has already been authorised by Cardholders Bank.
Card Validation Rule	X (4)	68 - 71	Not presently used, populate with spaces.

Table continues on the next page »

Transaction Date *	9 (8)	72 - 79	Format must be CCYYMMDD. MM must = 01 to 12, DD must = 01 to 31. Dates must agree with monthly formats i.e. 0431 will reject as only 30 days in April.
Transaction Time *	9 (6)	80 - 85	Format must be HHMMSS. HH (must be <24) MM (must be <60) SS (must be <60).
Currency Code *	9 (3)	86 - 88	Currently supported currencies: 036 = Australian Dollar, 124 = Canadian Dollar, 978 = Euro, 344 = Hong Kong Dollar, 392 = Japanese Yen, 554 = New Zealand Dollar, 826 = British Pound, 702 = Singapore Dollar, 710 = South African Rand, 756 = Swiss Franc, 840 = United States Dollar
ECOM/MOTO Flag	X (1)	89 - 89	Valid flags: E = E Commerce M = Mail Order / Telephone Order R = Recurring Mail Order / Telephone Order
ECOM Security Flag	9 (2)	90 - 91	Not used at present, do not populate with values.
Customer ID Data	X (28)	92 - 119	Available for customers own use. Information is returned in the response file.
Spare	X (31)	120 - 150	Spare field, must be filled with 31 spaces or file will reject.

### 2.2.3. Trailer record

Field Name	Field Format	Field Position	Comments
Record Type *	9 (1)	01 - 01	9 = Trailer record
Transaction Count *	9 (6)	02 - 07	Must equal the total number of transaction records excluding the header and control records. Must be right aligned with leading zeros.
Amount Total *	9 (10)	08 - 17	Must equal the total value of all the transaction records, do not deduct refunds. Must be right aligned with leading zeros.
Hash Total *	9 (11)	18 - 28	The Hash Total is made up of the sum of the first eleven digits of the card from each transaction record i.e. those digits in position 1 to 11 inclusive. Add the specified digits in the transaction record to arrive at the 11 digit Hash Total. If the number is larger than eleven digits, drop the most significant digits i.e. those on the left. If the number is less than eleven digits then zero fill to eleven, the zeros being left aligned.
Spare	X (122)	29 - 150	Spare field, must be filled with 122 spaces or file will reject.

## 2.3. Credit card response

### 2.3.1. Header record

Field Name	Field Format	Field Position	Comments
Record Type *	9 (1)	01 - 01	0 = Header record
Company ID *	X (3)	02 - 04	The Company ID from the credit card transaction file is returned in this field.
Batch ID *	X (14)	05 - 18	The Batch ID from the credit card transaction file is returned in this field.
Spare *	X (132)	19 - 150	Spare field, filled with 132 spaces

### 2.3.2. Transaction record

Field Name	Field Format	Field Position	Comments
Record Type *	9 (1)	01 - 01	5 = Transaction record
Transaction Type *	X (1)	02 - 02	Is in upper case. Valid types: A = Authorisation request, C = Completion request P = Purchase request, R = Refund request
Sequence Number *	9 (8)	03 - 10	The Sequence Number from the credit card transaction file is returned in this field.
Response Code *	9 (2)	11 - 12	Standard response code.
Response Text *	X (20)	13 - 32	Standard response code text, left aligned with padded spaces.
Transaction Amount *	9 (13)	33 - 45	Expressed in cents, no decimal point. Right aligned with leading zeros.
Merchant Number *	9 (15)	46 - 60	Right aligned with leading zeros
Authorisation Code *	X (6)	61 - 66	Right aligned with leading zeros for all approved cards, spaces for all others.
Transaction Date *	9 (8)	67 - 74	CCYYMMDD where CC = Century, YY = Year, MM = Month, DD = Day.
Transaction Time *	9 (6)	75 - 80	HHMMSS where HH = Hour, MM = Minute, SS = Second.

Table continues on the next page »

Currency Code *	9 (3)	81 - 83	Valid currency codes are: 036 = Australian Dollar, 124 = Canadian Dollar, 978 = Euro, 344 = Hong Kong Dollar, 392 = Japanese Yen, 554 = New Zealand Dollar, 826 = British Pound, 702 = Singapore Dollar, 710 = South African Rand, 756 = Swiss Franc, 840 = United States Dollar
Customer ID Data *	X (28)	84 - 111	The Customer ID Data from the credit card transaction file is returned in this field.
Spare *	X (39)	112 - 150	Spare field, filled with 39 spaces.

### 2.3.3. Trailer record

Field Name	Field Format	Field Position	Comments
Record Type *	9 (1)	01 - 01	9 = Control record
Transaction Count *	9 (6)	02 - 07	Equals the total number of transaction records excluding the header and control records. It is right aligned with leading zeros.
Transactions Approved *	9 (6)	08 - 13	Equals the total number of transactions approved in the batch. It is right aligned with leading zeros.
Transactions Declined *	9 (6)	14 - 19	Equals the total number of transactions declined in the batch. It is right aligned with leading zeros.
Unidentified Transaction *	9 (6)	20 - 25	Equals the total number of unidentified transactions in the batch i.e. Debit Cards. It is right aligned with leading zeros.
Amount Total *	9 (10)	26 - 35	Equals the total value of all the transaction records. It is right aligned with leading zeros.
Spare *	X (115)	36 - 150	Spare field, filled with 115 spaces.

## 2.3.4. Credit card response codes

Response Code	Response Text	Action
00	Approval	Approved
01	Declined – call auth centre	Declined – Call 0800 266 565
02	Referral	Advise the BNZ auth centre
03	Invalid merchant identifier	Contact BNZ merchant business 0800 737 774
04	Declined – pick up card	Treat as declined
05	Declined	Declined
07	Pick up card special condition	Treat as declined
08	Approved with signature	Approved
12	Invalid transaction	Treat as declined and advise customer
13	Invalid amount	Amount is invalid
14	Invalid card number	Advise customer
15	Invalid issuer	Advise customer
19	Re-enter transaction	Resend transaction
31	Invalid card type	Either card type you are not set up to accept or non-existent card type
41	Lost card	Advise BNZ Auth Centre
43	Stolen card	Advise BNZ Auth Centre
51	Insufficient funds	Declined
54	Expired card	Declined
55	Invalid PIN	Unlikely response – Treat as Declined
57	Invalid transaction for card	Advise BNZ Auth Centre
58	Invalid transaction for terminal	Unlikely response – Advise customer
61	Withdrawal limit exceeded	Advise customer
62	Restricted card	Advise customer
63	Security violation	Advise BNZ Auth Centre
65	Activity count exceeded	Advise customer
82	Volume parameters exceeded	Issuer \$ value limit exceeded – Advise customer
89	Invalid terminal number	Configuration error – advise BNZ
91	Host unavailable	Resend later
92	Unable to route transaction	Resend later
94	Duplicate transmission detected	Contact BNZ
95	Bad settlement – do batch	Resend

# 3. Account balances & transactions

## 3.1. Overview

PC Business Banking allows an electronic bank statement to be delivered to your desktop on a daily basis. This information can be extracted into files which can be used by other applications in your business, such as accounts receivable systems or even a spreadsheet.

### 3.1.1. Transaction files

You receive one transaction file per day for each Bank you have accounts loaded within PC Business Banking. A transaction file can contain data on one or more individual accounts.

There may be any number (including none) type 3 records for each account. The type 3, 5, 6, and 8 records repeat in order for each account within the file. The type 9 records are a summary of all the domestic accounts within the file and are found once at the end of the domestic data.

BNZ Foreign Currency account Balances and Transactions, if present, are appended directly after the type 9 records of the BNZ domestic account transaction file and are in a different format.

### 3.1.2. Balance files

You receive one balance file per day for each Bank you have accounts loaded within PC Business Banking. A balance file can contain data on one or more individual accounts; there is one balance record for each account. Please note that Bank of New Zealand foreign currency account balances do not appear in this file, rather both balances and transactions are contained within the transaction file.

### 3.1.3. Fluctuation files

This file specification applies only to Bank of New Zealand domestic accounts, fluctuation information is not available for ANZ, National Bank, Westpac or NAB accounts.

You receive one profile file per day containing data on the one or more individual Bank of New Zealand domestic accounts you have loaded within PC Business Banking. There are two profile records for each account, for each of the past 12 months; one for the minimum value and one for the maximum value.

### 3.1.4. Profile files

This file specification applies only to Bank of New Zealand domestic accounts, profile information is not available for ANZ, National Bank, Westpac or NAB accounts.

You receive one profile file per day containing data on the one or more individual Bank of New Zealand domestic accounts you have loaded within PC Business Banking. There is one profile record for each account.

### 3.1.5. Transaction file structure

Transaction files for Bank of New Zealand, ANZ, National Bank, Westpac and NAB accounts have the following structure:

#### Domestic Account 1

Type 3	Transaction record
:	:
Type 3	Transaction record
Type 5	Opening Balance record
Type 6	Closing Balance record
Type 8	Account Total Debits record
Type 8	Account Total Credits record

#### Domestic Account 2

Type 3	Transaction record
:	:
Type 3	Transaction record
Type 5	Opening Balance record
Type 6	Closing Balance record
Type 8	Account Total Debits record
Type 8	Account Total Credits record

#### Domestic Account 3

: continuing for each account

#### Domestic Account Summary

Type 9	All Accounts Total Debits record
Type 9	All Accounts Total Credits record

#### Foreign Currency Account 1

Balance Record	
Transaction Summary Record	
Transaction Record	
:	:
Reference Record	
Transaction Summary Record	
Transaction Record	
Reference Record	

#### Foreign Currency Account 2

: continuing for each account

### 3.1.6. File naming convention

File Type	File Description	Filename
Domestic Account Balance File	Opening and closing balances, along with the total debits and credits for each nominated BNZ account.	YYMMDD.BAL
Domestic Account Transaction File	All the information contained in the Domestic Account Balance file plus all the transactions that have been credited and debited from each nominated BNZ account. BNZ Foreign Currency Account Balances and Transactions are appended directly to the end of this file.	YYMMDD.TRN
Domestic Account Profile File	Additional information such as fees accrued, interest charged, account limits etc for each nominated BNZ account.	YYMMDD.PRF
Domestic Account Fluctuations File	The maximum and minimum balances for each nominated BNZ account for the past 12 months.	YYMMDD.FLU
NAB Account Balance File	Opening and closing balances, along with the total debits and credits for each nominated NAB account.	nbYYMMDD.BAL
NAB Account Transaction File	All the information contained in the NAB Account Balance file plus all the transactions that have been credited and debited from each nominated NAB account.	nbYYMMDD.TRN
ANZ Domestic Account Balance File	Opening and closing balances, along with the total debits and credits for each nominated ANZ account.	anYYMMDD.BAL
ANZ Domestic Account Transaction File	All the information contained in the ANZ Domestic Account Balance file plus all the transactions that have been credited and debited from each nominated ANZ account.	anYYMMDD.TRN
National Bank Domestic Account Balance File	Opening and closing balances, along with the total debits and credits for each nominated National Bank account.	naYYMMDD.BAL
National Bank Domestic Account Transaction File	All the information contained in the National Bank Domestic Account Balance file plus all the transactions that have been credited and debited from each nominated National Bank account.	naYYMMDD.TRN
Westpac Domestic Account Balance File	Opening and closing balances, along with the total debits and credits for each nominated Westpac account.	wbYYMMDD.BAL
Westpac Domestic Account Transaction File	All the information contained in the Westpac Domestic Account Balance file plus all the transactions that have been credited and debited from each nominated Westpac account.	wbYYMMDD.TRN

## 3.2. Domestic transactions

### 3.2.1. Transaction record

Field Name	Field Format	Comments
Record Type *	9 (1)	3 = Transaction record
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Account Number *	X (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included. BNZ Credit Cards are in 8-4-4 format, hyphens included.
Amount *	9 (Min 4)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Serial Number *	9 (12)	Zero filled. Cheque serial numbers are located here.
Transaction Code *	9 (3)	000-049 range are debit (withdrawal) transactions, 050-099 range are credit (deposit) transactions.
Particulars *	X (Max 12)	Quoted string, empty if no data. If the originator of the transaction included information in the Particulars field, then it will appear here.
Code *	X (Max 12)	Quoted string, empty if no data. If the originator of the transaction included information in the Code field, then it will appear here.
Reference *	X (Max 12)	Quoted string, empty if no data. If the originator of the transaction included information in the Reference field, then it will appear here.
Other Party Name *	X (Max 20)	Quoted string, empty if no data. The name of the party who originated this transaction.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date the transaction processed in or out of your account.
Originating Bank and Branch *	X (7)	Quoted string in BB-bbbb format. Where BB = bank, bbbb = branch. The bank and branch number of the originator of the transaction.
Statement Indicator *	X (2)	Quoted string. Common codes include: AP = Automatic Payment, BP = Bill Payment, DC = Direct Credit, PS = Eftpos, TB = Telephone Banking
Batch Number *	9 (4)	Quoted string. The batch number of the inputting Bank and Branch.
Other Party Account Number *	X (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included.

### 3.2.2. Opening balance record

Field Name	Field Format	Comments
Record Type *	9 (1)	5 = Opening balance
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Account Number *	X (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included. BNZ Credit Cards are in 8-4-4 format, hyphens included.
Opening Balance *	9 (Min 4)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Record Description *	X (17)	Quoted string. Fixed content, always "OPENING BALANCE"
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Account Owner Name *	X (Max 20)	Quoted string. The account owners name.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which this opening balance amount applies.

### 3.2.3. Closing balance record

Field Name	Field Format	Comments
Record Type *	9 (1)	6 = Closing balance
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Account Number *	X (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included. BNZ Credit Cards are in 8-4-4 format, hyphens included.
Closing Balance *	9 (Min 4)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Record Description *	X (17)	Quoted string. Fixed content, always "CLOSING BALANCE"
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Account Owner Name *	X (Max 20)	Quoted string. The account owners name.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which this closing balance amount applies.

### 3.2.4. Account suffix total record

Field Name	Field Format	Comments
Record Type *	9 (1)	8 = Suffix Total
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Account Number *	X (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included. BNZ Credit Cards are in 8-4-4 format, hyphens included.
Sum Of Amounts For This Suffix *	9 (Min 4)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Total Number Of Transactions *	9 (Max 6)	A count of the type 3 debit or credit records for this account suffix. Zero if no type 3 records exist for this account suffix.
Transaction Code *	9 (3)	000 for Debits, 050 for Credits.
Record Description *	X (7)	Quoted string. Fixed content, always either "DEBITS " or "CREDITS"
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which these account suffix total records apply.

### 3.2.5. All accounts total record

Field Name	Field Format	Comments
Record Type *	9 (1)	9 = All accounts total
Subscriber ID *	9 (6)	999999 = Default value for all customers.
Nominal Account Number *	X (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included.
Sum Of Amounts For All Suffixes *	9 (Min 4)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. Zero filled as 0.00
Total Number Of Transactions *	9 (Max 6)	A count of the type 3 debit or credit records for all accounts within the file. Zero if no type 3 records exist for this account suffix.
Transaction Code *	9 (3)	000 for Debits, 050 for Credits.
Record Description *	X (7)	Quoted string. Fixed content, always either "DEBITS " or "CREDITS"
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which these all accounts total records apply.

### 3.3. Domestic balances

Field Name	Field Format	Comments
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Account Number *	X (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included. BNZ Credit Cards are in 8-4-4 format, hyphens included.
Opening Balance *	9 (13)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. The amount is right aligned and zero filled.
Total Value Of The Debit Transactions *	9 (13)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. The amount is right aligned and zero filled.
Total Value Of The Credit Transactions *	9 (13)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. The amount is right aligned and zero filled.
Closing Balance *	9 (13)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. The amount is right aligned and zero filled.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which account balance records apply.

## 3.4. Nab transactions

### 3.4.1. Transaction record

Field Name	Field Format	Comments
Record Type *	9 (1)	3 = Transaction record
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Account Number *	X (11)	Quoted string. NAB Domestic accounts are in 2-3-4 format, hyphens included. The 6 digit BSB number is not included.
Amount *	9 (Min 4)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Serial Number *	9 (12)	Zero filled. Cheque serial numbers are located here.
Transaction Code *	9 (3)	100 – 999 range. A full list describing each transaction code can found later in this document.
Particulars *	X (Max 77)	Quoted string, empty if no data. If the originator of the transaction included information in the Particulars field, then it will appear here.
Reference *	X (Max 65)	Quoted string, empty if no data. If the originator of the transaction included information in the Reference field, then it will appear here.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date the transaction processed in or out of your account.

### 3.4.2. Opening balance record

Field Name	Field Format	Comments
Record Type *	9 (1)	5 = Opening balance
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Account Number *	X (11)	Quoted string. NAB Domestic accounts are in 2-3-4 format, hyphens included. The 6 digit BSB number is not included.
Opening Balance *	9 (Min 4)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Record Description *	X (17)	Quoted string. Fixed content, always "OPENING BALANCE"
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Account Owner Name *	X (Max 15)	Quoted string. The account owners name.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which this opening balance amount applies.

### 3.4.3. Closing balance record

Field Name	Field Format	Comments
Record Type *	9 (1)	6 = Closing balance
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Account Number *	X (11)	Quoted string. NAB Domestic accounts are in 2-3-4 format, hyphens included. The 6 digit BSB number is not included.
Closing Balance *	9 (Min 4)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Record Description *	X (17)	Quoted string. Fixed content, always "CLOSING BALANCE"
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Account Owner Name *	X (Max 15)	Quoted string. The account owners name.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which this closing balance amount applies.

### 3.4.4. Account suffix total record

Field Name	Field Format	Comments
Record Type *	9 (1)	8 = Suffix total
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Account Number *	X (11)	Quoted string. NAB Domestic accounts are in 2-3-4 format, hyphens included. The 6 digit BSB number is not included.
Sum Of Amounts For This Suffix *	9 (Min 4)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. Zero filled as 0.00
Total Number Of Transactions *	9 (Max 6)	A count of the type 3 debit or credit records for this account suffix. Zero if no type 3 records exist for this account suffix.
Transaction Code *	9 (3)	100 for Debits, 400 for Credits.
Record Description *	X (7)	Quoted string. Fixed content, always either "DEBITS " or "CREDITS"
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which these account suffix total records apply.

### 3.4.5. All accounts total record

Field Name	Field Format	Comments
Record Type *	9 (1)	9 = All accounts total
Subscriber ID *	9 (6)	999999 = Default value for all customers.
Nominal Account Number *	X (11)	Quoted string. NAB Domestic accounts are in 2-3-4 format, hyphens included. The 6 digit BSB number is not included.
Sum Of Amounts For All Suffixes *	9 (Min 4)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. Zero filled as 0.00
Total Number Of Transactions *	9 (Max 6)	A count of the type 3 debit or credit records for all accounts within the file. Zero if no type 3 records exist for this account suffix.
Transaction Code *	9 (3)	100 for Debits, 400 for Credits.
Record Description *	X (7)	Quoted string. Fixed content, always either "DEBITS " or "CREDITS"
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Spare *	X	Empty quoted string, i.e. blank ""
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which these all accounts total records apply.

## 3.5. Nab balances

Field Name	Field Format	Comments
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Account Number *	X (11)	Quoted string. NAB Domestic accounts are in 2-3-4 format, hyphens included. The 6 digit BSB number is not included.
Opening Balance *	9 (13)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. The amount is right aligned and zero filled.
Total Value Of The Debit Transactions *	9 (13)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. The amount is right aligned and zero filled.
Total Value Of The Credit Transactions *	9 (13)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. The amount is right aligned and zero filled.
Closing Balance *	9 (13)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign. The amount is right aligned and zero filled.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which account balance records apply.

## 3.6. Domestic profile

Field Name	Field Format	Comments
Record Type *	9 (2)	05 = Account Profile
Account Number *	X (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which account profile records apply.
Current Balance *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Debit Interest Accrued *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Amount preceded by a minus sign.
Credit Interest Accrued *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators.
Service Commitment Fee Accrued *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators.
Bank Fee Accrued *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators.
Debit Interest Charged Flag *	X (1)	Quoted String. Y = Yes, N = No.
Credit Interest Charged Flag *	X (1)	Quoted String. Y = Yes, N = No.
SCF Charged Flag *	X (1)	Quoted String. Y = Yes, N = No.
Bank Fee Charged Flag *	X (1)	Quoted String. Y = Yes, N = No.
Credit Interest Rate *	9 (Min 5 - Max 8)	Decimal point present, no thousand ('000) separators.
Credit Limit *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators.
Credit Interest to Date *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators.
Debit Interest Rate 1 *	9 (Min 5 - Max 8)	Decimal point present, no thousand ('000) separators.
Debit Limit 1 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Amount preceded by a minus sign.
Debit Interest Rate 2 *	9 (Min 5 - Max 8)	Decimal point present, no thousand ('000) separators.

Table continues on the next page »

Debit Limit 2 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Amount preceded by a minus sign.
Debit Interest Rate 3 *	9 (Min 5 - Max 8)	Decimal point present, no thousand ('000) separators.
Setoff Rate *	9 (Min 5 - Max 8)	Decimal point present, no thousand ('000) separators.
Guarantor Sole *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators.
Guarantor Joint & Sole *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators.

## 3.7. Domestic fluctuations

### 3.7.1. Low value record

Field Name	Field Format	Comments
Record Type *	9 (2)	06 = Fluctuation low value
Account Number *	X (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which account profile records apply.
Current Month *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 1 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 2 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 3 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 4 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 5 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 6 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 7 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 8 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 9 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 10 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 11 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.

### 3.7.2. High value record

Field Name	Field Format	Comments
Record Type *	9 (2)	07 = Fluctuation high value
Account Number *	X (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included.
Transaction Date *	X (8)	Quoted string in DD/MM/YY format. The date for which account profile records apply.
Current Month *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 1 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 2 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 3 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 4 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 5 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 6 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 7 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 8 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 9 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 10 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.
Current Month - 11 *	9 (Min 4 - Max 12)	Decimal point present, no thousand ('000) separators. Debit amounts preceded by a minus sign.

## 3.8. Foreign currency

### 3.8.1. Balance record

Field Name	Field Format	Comments
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Midas Branch *	9 (3)	123 = Default value for all customers on all accounts.
Account Number *	9 (10)	Foreign Currency Account number. Foreign currency accounts have the following structure: a six digit account number followed by a four digit suffix.
Record Type *	9 (2)	30 = Balance Record
Spare *	X (2)	Currently an unused field, left blank.
Closing Balance *	9 (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
Closing Balance Indicator *	X (1)	+ = Credit Balance, - = Debit Balance.
Balance Type Indicator *	9 (3)	003 = Closing Balance
Opening Balance *	9 (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
Opening Balance Indicator *	X (1)	+ = Credit Balance, - = Debit Balance.
Balance Type Indicator *	9 (3)	001 = Opening Balance
Closing Available Balance *	9 (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
Closing Available Balance Indicator *	X (1)	+ = Credit Balance, - = Debit Balance.
Balance Type Indicator *	9 (3)	003 = Closing Balance
Account Currency *	X (3)	Swift 3 character currency codes. Some examples include: AUD = Australian Dollars, EUR = Euro, USD = United States Dollars
Decimal Indicator *	X (3)	D01 = decimal based currency I01 = non decimal based currency
Balance Date *	9 (6)	In YYMMDD format. The date for which this balance record applies.

### 3.8.2. Transaction summary record

Field Name	Field Format	Comments
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Midas Branch *	9 (3)	123 = Default value for all customers on all accounts.
Account Number *	9 (10)	Foreign Currency Account number. Foreign currency accounts have the following structure: a six digit account number followed by a four digit suffix.
Record Type *	9 (2)	50 = Transaction Summary Record
Spare *	X (2)	Currently an unused field, left blank.
Spare *	9 (1)	Currently an unused field, left blank.
Number of Debit transactions *	9 (5)	A count of the debit transactions for this account on this day.
Spare *	X (2)	Currently an unused field, left blank.
Value of Debit transactions *	9 (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
Value Indicator *	X (1)	+ = Credit Balance, - = Debit Balance.
Number of Credit transactions *	9 (5)	A count of the credit transactions for this account on this day.
Value of Credit transactions *	9 (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
Value Indicator *	X (1)	+ = Credit Balance, - = Debit Balance.
Transaction Currency *	X (3)	Swift 3 character currency codes. Some examples include: AUD = Australian Dollars, EUR = Euro, USD = United States Dollars
Spare *	X (1)	No longer used. Set to the same default value of 'D' for all customers on all accounts.

### 3.8.3. Transaction record

Field Name	Field Format	Comments
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Midas Branch *	9 (3)	123 = Default value for all customers on all accounts.
Account Number *	9 (10)	Foreign Currency Account number. Foreign currency accounts have the following structure: a six digit account number followed by a four digit suffix.
Record Type *	9 (2)	51 = Debit Transaction (Withdrawal) 52 = Credit Transaction (Deposit)
Spare *	X (16)	Currently an unused field, left blank.
Value Date *	9 (6)	In YYMMDD format. The date on which this transaction cleared.
Spare *	X (4)	Currently an unused field, left blank.
Transaction Amount *	9 (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
Narrative *	X (30)	Sprint Reference. A Bank generated reference for this transaction.

### 3.8.4. Reference record

Field Name	Field Format	Comments
Subscriber ID *	9 (6)	123456 = Default value for all customers on all accounts.
Midas Branch *	9 (3)	123 = Default value for all customers on all accounts.
Account Number *	9 (10)	Foreign Currency Account number. Foreign currency accounts have the following structure: a six digit account number followed by a four digit suffix.
Record Type *	9 (2)	53 = Reference Record
Transaction Type	X (16)	Optional Narrative. Description of the transaction type.
Reference	X (16)	Optional Narrative. Transaction Reference Details.
Payer Name	X (16)	Optional Narrative. The name of initiating party.

## 3.9. Debit transaction codes

Transaction Code	Description	Transaction Code	Description
00	Standard debit	21	Data charges
01	Unpaid item	22	Safe custody deposit fee
02	Cheque clearance fee	23	Telephone or cable charges
03	Counter charges	24	Service commitment fee
06	Check digit verifiable code	25	Error in deposit
07	Non check digit verifiable code	28	Telephone transfer
08	Modulus 10 check on Serial No.	30	Reversal of credit
09	Modulus 9 check on Serial No.	32	Stopped MTS payment
10	Cash handling fee	34	Savings account withdrawals
11	Cheque book duty	36	Debit transfer (to come)
12	Acceptances or promissory notes	38	Debit book
13	Sundry charges	39	Suffix 58-60 debit
14	Group assurance	40	Suffix 71-80 debit
15	Regular transfer	41	Transit account - net debit forwarded
16	Bank fee	42	Transit account - net credit received
17	Debit interest	43	Suffix 81-90 debit
18	Travellers' cheques	45	Suffix 91-99 debit
19	Visa card fee		

## 3.10. Credit transaction codes

Transaction Code	Description	Transaction Code	Description
50	Standard credit	68	Public account deposit
51	Credit transfer	69	Public account (railways) deposit
52	Salary	70	Public account deposit
53	Special direct credit	72	Government stock payments
55	Direct input transaction	75	Error in deposit
56	Check digit verifiable analysis code	79	Cheque duty reversal
57	Non check digit verifiable analysis code	80	Reversal of debit
58	Modulus 10 check digit on Serial No.	81	Credit last business day
59	Modulus 9 check digit on Serial No.	82	Dishonour fee reversal
60	Government salaries	84	Savings account credit
61	Dividends	88	Branch write-up deposit forms
62	Telegraphic transfer	89	Commercial bill account
63	Return of unapplied funds	90	Suffix 71-80 credit
64	Deposits with Serial No.	91	Transit account - net credit forwarded
65	Third party deposit	92	Transit account - net debit received
66	Ministry of Defence deposits	93	Suffix 81-90 credit
67	Credit interest	95	Suffix 91-99 credit

### 3.11. Nab transaction codes

Tran Code	DR/CR	National Online Transaction Description	Bank Statement Transaction Description
175	CR	Cheques (lodged)	Cash/Cheques
195	CR	Transfer credits	Transfer
238	CR	Dividend	Dividend
252	CR	Reversal entry	Reversal
357	CR	Credit adjustment	Adjustment
399	CR	Miscellaneous credit	Miscellaneous credit
475	DR	Cheque	All serial numbers
495	DR	Transfer debits	Transfer
501	DR	Automatic drawings	Company's name (abbreviated)
512	DR	Documentary L/C	Documentary L/C
555	DR	Dishonoured items	Dishonoured cheques
564	DR	Loan fee	Loan fee
595	DR	FlexiPay	Merchant name
631	DR	Debit adjustments	Adjustment
654	DR	Debit Interest	Interest
699	DR	Miscellaneous debit	Miscellaneous debit
905	CR	Credit Interest	Interest
906	CR	National nominees credits	National nominees
910	CR	Cash	Cash
911	CR	Cash/cheques	Cash/cheques
915	CR	Agent Credits	Agent number advised
920	CR	Inter-bank credits	Company's name (abbreviated)
925	CR	Bankcard credits	Bankcard
930	CR	Credit balance transfer	Balance transfer
935	CR	Summarised credits	Not applicable
936	CR	EFTPOS	Merchant name
938	CR	NFCA credit	Not applicable
950	DR	Establishment fee	Establishment fee
951	DR	Account keeping fee	Account keeping fee
952	DR	Unused limit fee	Unused limit fee
953	DR	Security fee	Security fee
955	DR	Charges	Charge (or description)

Table continues on the next page »

956	DR	National nominee debits	National nominees
960	DR	Cheque book	Cheque book
961	DR	Stamp duty	Stamp duty
962	DR	Security stamp duty	Security stamp duty
970	DR	Transaction taxes	State government credit tax
971	DR	Transaction taxes	Federal government debit tax
975	DR	Bankcard debits	Bankcard
980	DR	Debit balance transfer	Balance transfers
985	DR	Summarised debits	Not applicable
986	DR	Summarised cheques	Not applicable
987	DR	Summarised non-cheques	Not applicable
988	DR	NFCA debit	Not applicable