

Information you need to know about

# Internet Banking for Business

# Internet Banking for Business.

*This document has been created to assist software developers implementing an interface between their accounts payable or payroll applications and Internet Banking for Business.*

*If you have any questions relating to this document, please contact the Internet Banking for Business Support Team on one of the following:*

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## Glossary of Terms

This table describes some of the terms used throughout this document

| Term  | Description  |
|-------|--|
| A     | Alphanumeric – this field can include any of the following.<br>Letters: a - z and A - Z<br>Numbers: 0 - 9                  |
| N     | Numeric – this field can only contain numbers 0 – 9.   |
| Payee | For a direct credit or payroll instruction – this is the supplier or the employee who will receive funds from you.         |
| Payer | This is you – for direct credits and payroll instructions – funds are deducted from your payer account to pay your payees. |
| IB4B  | Internet Banking for Business  |

## Direct Credits Overview

The Direct Credit import file facility allows you to transfer data from your organisations accounts payable or payroll application directly into IB4B 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

## Key Requirements

Direct credit files must adhere to the following standards to be successfully imported by Internet Banking for Business:

- > The files are comma delimited ASCII file
- > Each file must contain a **Header** record, one or more **Transaction** records and a **Control** record
- > Each record must terminate with a carriage return line feed character (CRLF)
- > Embedded spaces are permitted within each field but not trailing spaces
- > As each field is separated by commas, commas are not permitted within a field
- > The file extension must be either .afi or .txt
- > A maximum of 250 transaction records are permitted in each file.

# File Format

## Header Record

Example

1,,,,0201000123456000,7,061124,061120,

| Field | Field Name           | Field Format | Comments   |
|-------|----------------------|--------------|--|
| 1     | Record Type          | N (1)        | Mandatory field. Default value = 1<br>1 = Header record  |
| 2     | Spare                | N (7)        | Mandatory field.<br>Currently an unused field,<br>leave blank  |
| 3     | Spare                | N (2)        | Mandatory field.<br>Currently an unused field,<br>leave blank  |
| 4     | Spare                | N (4)        | Mandatory field.<br>Currently an unused field,<br>leave blank  |
| 5     | Payer Account Number | N (15 or 16) | Mandatory field.<br>The account from which the transaction amounts will be deducted.<br>New Zealand domestic account numbers can be 15 or 16 digits long depending on the suffix length, with the extra digit being a padded left hand zero.<br>An account ending in suffix 25 can also be represented as 025. Enter the account number without spaces or hyphens.<br>E.g. account number 020100012345625 and 0201000123456025 are the same number, both representations are acceptable in IB4B. |
| 6     | File Type            | N (1)        | Mandatory field. Default value = 7<br>7 = Direct Credit type   |

|   |                                      |       |   |
|---|--------------------------------------|-------|---|
| 7 | File Due Date                        | N (6) | Mandatory field.<br>This is the date on which the payments will process. The format of the date must be YYYYMMDD. This date cannot be less than today's date and not more than 364 days after today's date. |
| 8 | File Creation Date                   | N (6) | Mandatory field. Default value = today's date<br>This is the date on which the file has been created. The format of the date must be YYYYMMDD. This date cannot be less than today's date.                  |
| 9 | Bulk or Individual Listing Indicator | A (1) | Mandatory field. Default value = blank  |

## Transaction Record

Example

2,0209850999088025,50,1688,The Electrician Corp,AZ100364C,,,,ACME CORPORATION,,,

| Field | Field Name  | Field Format | Comments   |
|-------|---|--------------|--|
| 1     | Record Type   | N (1)        | Mandatory field. Default value = 2<br>2 = Transaction record   |
| 2     | Payee bank account number or Payee credit card number | N (15 or 16) | Mandatory field.<br>The Payee's bank account or credit card into which the funds will be deposited. Enter the bank account number or credit card number without spaces or hyphens.                 |
| 3     | Transaction Code                                      | N (2)        | Mandatory field. Default value = 50<br>The file may only contain transactions using one transaction code. The following transaction codes are valid in IB4B:<br>50 = Standard Credit, 52 = Payroll |
| 4     | Transaction Amount                                    | N (12)       | Mandatory field.<br>The amount is expressed in cents. Do not include a decimal point or a dollar sign. The amount may be right aligned and padded on the left hand side with zeros if you wish.    |
| 5     | Payee Name  | A (20)       | Mandatory field.<br>The name of the supplier, creditor or employee who will be receiving the funds.  |
| 6     | Payee Reference                                       | A (12)       | Optional field.<br>If used, the contents of this field will be displayed on the Payee's bank statement.  |
| 7     | Payee Code  | A (12)       | Optional field.<br>If used, the contents of this field will be displayed on the Payee's bank statement.  |

|    |                       |        |   |
|----|-----------------------|--------|---|
| 8  | Payee Alpha Reference | A (12) | Mandatory field.<br>Default value = blank   |
| 9  | Payee Particulars     | A (12) | Optional field.<br>If used, the contents of this field will be displayed on the Payee's bank statement.   |
| 10 | Payer Name            | A (20) | Mandatory field.<br>Your companies name. This will display on the Payee's bank statement.   |
| 11 | Payer Code            | A (12) | Optional field.<br>The contents of this field will be displayed on the Payer's bank statement. The payer code must be the same in each transaction record.        |
| 12 | Payer Reference       | A (12) | Optional field.<br>The contents of this field will be displayed on the Payer's bank statement. The payer reference must be the same in each transaction record.   |
| 13 | Payer Particulars     | A (12) | Optional field.<br>The contents of this field will be displayed on the Payer's bank statement. The payer particulars must be the same in each transaction record. |



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