

# Internet Banking for Business Guide

## Statement Data Files

May 2017



## Introduction

IB4B Data File Download can deliver daily account balance and transaction statement data files for a number of different account types, across various financial institutions. These are formatted so they can easily be uploaded into your accounts receivable Application to speed up daily reconciliations.

This guide aims to provide details of file format available to support you in this activity.

## Internet Banking for Business

This guide provides an overview of statement data files and other transactional downloads available via Internet Banking for Business (IB4B). It will assist you if you are responsible for:

- › Building or implementing an interface between your accounting system and IB4B.
- › Downloading statement balance and transactional data files.

BNZ offers account balance and transaction data files via the File Downloads feature in IB4B. These files are available only in BNZ GIFTS format and if your site has been registered to receive statement data files.

The file format sections detail the contents of each field, so will be a handy reference if want to understand the content format of downloaded data files.

If you have any questions please contact the Internet Banking for Business Support Team on: **0800 269 4242** (New Zealand toll free) or **+64 4 931 8234** (international direct dial) or [onlinesupport@bnz.co.nz](mailto:onlinesupport@bnz.co.nz)

# Contents

PAGE	
3	Glossary of Terms
4	Statement Data File Overview
5	Statement Data File - Types and Naming Convention
6	Domestic Balance Data Files <ul style="list-style-type: none"><li>› NAB data files</li><li>› All other data files</li></ul>
8	Overall File Structure
9	Domestic Transaction Data Files
15	Foreign Currency Account Transactions
20	NAB Transactions
25	Transaction Codes

## 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. Letters: a - z and A - Z Numbers: 0 - 9 and special characters: -'&/#?:_ .space
N	Numeric - this field can only contain numbers 0 - 9.
Transaction	Each individual item within the file
FCA	Foreign Currency Account

# Statement Data File Overview

IB4B delivers daily account balance and transactional statement data files for many different account types, across a number of financial institutions. These can be uploaded into your accounts receivable application to speed up daily reconciliations.

BNZ offers these downloads via the File Downloads feature in Internet Banking for Business (IB4B).

Once registered to receive statement data files, you will receive one balance file per day, for each bank account (or group of accounts). A balance file can contain data on one or more individual accounts.

Data files are available in BNZ standard GIFTS format.

## Key Overview

- › BNZ offers account balance and transaction reporting in IB4B, and only in GIFTS standard format.
- › Specific fields are contained within quotation marks (“”).
- › Data files are delivered as comma delimited ASCII files. The fields within each record are separated by commas.
- › Each record will terminate with a carriage return line feed character (CRLF)
- › To receive statement balance and transactional data files, your site must be set up for File Downloads – contact your Relationship Manager to find out how.
- › Files are generated Tuesday – Saturday for each business day.
- › Data file permissions must be assigned to your site to receive data file downloads.
- › Each transactional data file will contain one or more transaction records and a control record.
- › If saving your data files, you must nominate a location on your computer where you want your files to be stored.

# Statement Data Files – Types and Naming Convention

BNZ statement data files are available for download within Internet Banking for Business with the following file types, contents and filename format.

Balance data files have the suffix 'BAL' and transaction data files have the suffix 'TRN'.

Type	Format	Contents	Filename format
BNZ Everyday, FCA and Credit Card Accounts	BAL (balances)	Opening and closing balances, along with the total value of the debits and credits for each nominated Everyday account (including domestic accounts and credit card balances).	YYMMDD.BAL
BNZ Everyday, FCA and Credit Card Accounts	TRN (transactions)	The total debits and credits for each nominated Everyday account, including domestic accounts and credit card balances. BNZ Foreign Currency Account transactions and balances are also appended directly to the end of this file.	YYMMDD.TRN
Other Bank - ANZ	BAL (balances)	Opening and closing balances, along with the total value of the debits and credits for each nominated ANZ account.	anYYMMDD.BAL
Other Bank - ANZ	TRN (transactions)	All the information contained in the balance data file plus details of all the transactions debited and credited from each nominated account ANZ account.	anYYMMDD.TRN
Other Bank - ANZ (formerly National Bank)	BAL (balances)	Opening and closing balances, along with the total value of the debits and credits for each nominated ANZ (formerly National Bank) account.	naYYMMDD.BAL
Other Bank - ANZ (formerly National Bank)	TRN (transactions)	All the information contained in the balance data file plus details of all the transactions debited and credited from each nominated account ANZ (formerly National Bank) account .	naYYMMDD.TRN
Other Bank - Westpac	BAL (balances)	Opening and closing balances, along with the total value of the debits and credits for each nominated ANZ Westpac account.	wbYYMMDD.BAL
Other Bank - Westpac	TRN (transactions)	All the information contained in the balance data file plus details of all the transactions debited and credited from each nominated Westpac account.	wbYYMMDD.TRN
National Australia Bank (NAB)	BAL (balances)	Opening and closing balances, along with the total value of the debits and credits for each nominated NAB account.	nbYYMMDD.BAL
National Australia Bank (NAB)	TRN (transactions)	All the information contained in the Balance data file plus details of all the transactions debited and credited from each nominated NAB account.	nbYYMMDD.TRN

## Notes:

- › The file date refers to the date the file was generated, not the date the transactions were posted. E.g. a file date of 12 May 2017 will contain activity for 11 May 2017.

# Domestic Balance Data Files (Standard GIFTS Format)

A single balance data file will be available to you for download for each business day, for the following type - or groups - of accounts:

- › BNZ Everyday, FCA\* and Credit Card Accounts
- › Other Bank - ANZ
- › Other Bank - ANZ (formerly National Bank)
- › Other Bank - Westpac
- › National Australia Bank

\* Foreign Currency Account balances are not shown in the balance data file. Foreign Currency Account balances are appended directly to the end of the BNZ Everyday, FCA and Credit Card Accounts transaction file.

Balance data files will be named in accordance with the naming mechanism detailed in the previous section, will have a suffix of 'BAL', and will have contents in the following format:

Field	Field Name	Field Format	Comments
1	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
2	Account Number	N (11)	Quoted string. NAB Domestic accounts are in 2-3-4 format, hyphens included. The six digit BSB number is not included.
3	Opening Balance	N (13)	The balance is presented with two decimal places and no thousand ('000) separators. The amount is right aligned and zero filled. Debit amounts are preceded by a minus sign. Credit amounts are preceded by a space. Examples: 000000375.99 -000001234.56
4	Total Value Of The Debit Transactions	N (13)	The amount is presented with two decimal places and no thousand ('000) separators. The amount is right aligned and zero filled. Values other than zero are preceded by a minus sign. Zero is preceded by a space. Examples: 000000000.00 -000001234.56
5	Total Value Of The Credit Transactions	N (13)	The amount is presented with two decimal places and no thousand ('000) separators. The amount is right aligned and zero filled. Values are preceded by a space. Example: 000000375.99

Field	Field Name	Field Format	Comments
6	Closing Balance	N (13)	The balance is presented with two decimal places and no thousand ('000) separators. The amount is right aligned and zero filled. Debit amounts are preceded by a minus sign. Credit amounts are preceded by a space. Examples: 000000375.99 -000001234.56
7	Transaction Date	N (8)	Quoted string in "DD/MM/YY" format. The date for which account balance records apply.

## All other balance data files

Field	Field Name	Field Format	Comments
1	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
2	Account Number	A (18)	Quoted string. Domestic bank account numbers are in 2-4-7-2 format, hyphens included. BNZ Visa or MasterCard Credit Cards are in 8-4-4 format, hyphens included.
3	Opening Balance	N (13)	The balance is presented with two decimal places and no thousand ('000) separators. The amount is right aligned and zero filled. Debit amounts are preceded by a minus sign. Credit amounts are preceded by a space. Examples: 000000375.99 -000001234.56
4	Total Value Of The Debit Transactions	N (13)	The amount is presented with two decimal places and no thousand ('000) separators. The amount is right aligned and zero filled. Values other than zero are preceded by a minus sign. Zero is preceded by a space. Examples: 000000000.00 -000001234.56
5	Total Value Of The Credit Transactions	N (13)	The amount is presented with two decimal places and no thousand ('000) separators. The amount is right aligned and zero filled. Values are preceded by a space. Example: 000000000.00 -000001234.56
6	Closing Balance	N (13)	The balance is presented with two decimal places and no thousand ('000) separators. The amount is right aligned and zero filled. Debit amounts are preceded by a minus sign. Credit amounts are preceded by a space. Examples: 000000375.99 -000001234.56
7	Transaction Date	N (8)	Quoted string in "DD/MM/YY" format. The date for which account balance records apply.

## Overall File Structure – Transaction Data Files

Transaction files for Bank of New Zealand, ANZ, National Bank, Westpac and National Australia Bank accounts have the structure detailed below. Each 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.

### 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
---	-----------------------------



# Domestic Transaction Data Files (GIFTS Standard Format)

A single transaction data file will be available for you for download from IB4B, for each business day, for each of the following type - or groups - of accounts:

- › BNZ Everyday, FCA\* and Credit Card Accounts
- › Other Bank - ANZ
- › Other Bank - ANZ (formerly National Bank)
- › Other Bank - Westpac
- › National Australia Bank

\* Foreign Currency Account balances appear appended to the end of this file.

Transactional data files are identified by the suffix 'TRN'.

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	3 = Transaction record
2	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
3	Account Number	N (18)	Quoted string. Domestic bank account numbers are in 2-4-7-2 format, hyphens included. BNZ Visa or MasterCard Credit Cards are in 8-4-4 format, hyphens included.
4	Transaction Amount	N (Min 4)	The amount is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. The amount is not left-filled with zeros. The field has a minimum length of four. Examples: -1304.00, 0.01
5	Serial Number	N (12)	Cheque serial numbers are located here if applicable. Otherwise this field is zero-filled.
6	Transaction Code	N (3)	Two digit transaction code is left-filled with a zero. 000-049 range are debit (withdrawal) transactions, 050-099 range are credit (deposit) transactions.
7	Particulars	A (Max 12)	Quoted string, " " if no data exists. If the originator of the transaction included information in the Particulars field, then it will appear here.
8	Code	A (Max 12)	Quoted string, " " if no data exists. If the originator of the transaction included information in the Code field, then it will appear here.
9	Reference	A (Max 12)	Quoted string, " " if no data exists. If the originator of the transaction included information in the Reference field, then it will appear here.
10	Other Party Name	A (Max 20)	Quoted string, empty if no data. The name of the party who originated this transaction. e.g. "HIXX LIMITED"

Field	Field Name	Field Format	Comments
11	Transaction Date	A (8)	Quoted string in DD/MM/YY format. The date the transaction processed in or out of your account.
12	Originating Bank and Branch	A (7)	Quoted string in BB-bbbb format. Where BB = bank, bbbb = branch. The bank and branch number of the originator of the transaction. e.g. 01-1255
13	Statement Indicator	A (2)	Quoted string. Common codes include: AP = Automatic Payment BP = Bill Payment DC = Direct Credit ET = Electronic Transfer PS = Eftpos TB = Telephone Banking FX = Foreign Transfer
14	Batch Number	N (4)	Quoted string. The batch number of the inputting bank and branch.
15	Other Party Account Number	N (18)	Quoted string. This is an optional output field. Domestic bank accounts are in 2-4-7-2 format, hyphens included. Is blank if no account number provided

# Opening Balance Record

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	5 = Opening Balance record
2	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
3	Account Number	A (18)	Quoted string. Domestic bank account numbers are in 2-4-7-2 format, hyphens included. BNZ Visa or MasterCard Credit Cards are in 8-4-4 format, hyphens included.
4	Opening Balance	N (Min 4)	The balance is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. The amount is not left-filled with zeros. The field has a minimum length of four. Examples: -1304.00 0.01
5	Spare	A	Quoted string, " " if no data exists.
6	Spare	A	Quoted string, " " if no data exists.
7	Record Description	A (17)	Quoted string. Fixed content, always "OPENING BALANCE"
8	Spare	A	Empty quoted string.
9	Spare	A	Empty quoted string.
10	Account Owner Name	A (Max 20)	Quoted string. The account owner's name. e.g. "MOOLI C D CHAIN"
11	Transaction Date	A (8)	Quoted string in "DD/MM/YY" format. The date for which this opening balance amount applies.

# Closing Balance Record

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	6 = Closing balance
2	Subscriber ID	N(6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
3	Account Number	N (18)	Quoted string. Domestic bank account numbers are in 2-4-7-2 format, hyphens included. BNZ Visa or MasterCard Credit Cards are in 8-4-4 format, hyphens included.
4	Closing Balance	N (Min 4)	The balance is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. The amount is not left-filled with zeros. The field has a minimum length of four. Examples: -1304.00 0.01
5	Spare	A	Empty quoted string.
6	Spare	A	Empty quoted string.
7	Record Description	A (17)	Quoted string. Fixed content, always "CLOSING BALANCE"
8	Spare	A	Empty quoted string.
9	Spare	A	Empty quoted string.
10	Account Owner Name	A (Max 20)	Quoted string. The account owner's name.
11	Transaction Date	N (8)	Quoted string in "DD/MM/YY" format. The date for which this closing balance amount applies.

# Account Suffix Total Record

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	8 = Suffix Total
2	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
3	Account Number	A (18)	Quoted string. Domestic bank account numbers are in 2-4-7-2 format, hyphens included. BNZ Visa or MasterCard Credit Cards are in 8-4-4 format, hyphens included.
4	Sum Of Amounts For This Suffix	N (Min 4)	The amount is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. The amount is not left-filled with zeros. The field has a minimum length of four. Note, for the debit record, zero will be presented as -0.00. Examples: -1304.00, 0.01
5	Total Number Of Transactions	N (Max 6)	A count of the type 3 (transaction) debit or credit records for this account, Zero if no type 3 records exist for this account, This field is not zero-padded.
6	Transaction Code	N (3)	000 for Debits 050 for Credits
7	Record Description	A (7)	Quoted string. Fixed content, always either "DEBITS " (note the trailing space) or "CREDITS"
8	Spare	A	Quoted string, " " if no data exists.
9	Spare	A	Quoted string, " " if no data exists.
10	Spare	A	Quoted string, " " if no data exists.
11	Transaction Date	A (8)	Quoted string in "DD/MM/YY" format. The date for which these account suffix total records apply.

# All Accounts Total Record

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	9 = All accounts total
2	Subscriber ID	N (6)	Customer number, no longer used. Set to the default value of '999999'.
3	Nominal Account Number	A (18)	Quoted string. Domestic accounts are in 2-4-7-2 format, hyphens included. Always populated with use "99-9999-9999999-99"
4	Sum Of Amounts For All Suffixes	N (Min 4)	The amount is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. The amount is not left-filled with zeros. The field has a minimum length of four. Note, for the debit record, zero will be presented as -0.00. Examples: -1304.00 0.01
5	Total Number Of Transactions	N (Max 6)	A count of the type 3 (transaction) debit or credit records for all accounts within the file. Zero if no type 3 records exist for this account suffix. This field is not zero-padded.
6	Transaction Code	N (3)	000 for Debits 050 for Credits
7	Record Description	A (7)	Quoted string. Fixed content, always either "DEBITS" (note the trailing space) or "CREDITS".
8	Spare	A	Quoted string, " " if no data exists.
9	Spare	A	Quoted string, " " if no data exists.
10	Spare	A	Quoted string, " " if no data exists.
11	Transaction Date	A (8)	Quoted string in "DD/MM/YY" format. The date for which these 'all accounts total' records apply.

# Foreign Currency Account Transactions

Foreign Currency Account transactions are contained within the BNZ Everyday, FCA and Credit Card Accounts transaction data file. Transactions and balances are supplied in the following (MIDAS) format within this file.

## File structure

The file consists of five distinct record types:

30	Balance Record	One per account
50	Transaction Summary Record	One per account
51	Debit Transaction record	One per debit transaction
52	Credit Transaction record	One per credit transaction
53	Reference Record	One created for each 51 or 52 record

There is no file header. Each record is identified by a record type field at position 20-21.

### Foreign Currency Account 1

30 Balance Record  
50 Transaction Summary Record  
52 Transaction Record  
53 Reference Record  
51 Transaction Record  
53 Reference Record  
:  
52 Transaction Record  
53 Reference Record

### Foreign Currency Account 2

30 Balance Record

### Foreign Currency Account 3

30 Balance Record  
50 Transaction Summary Record  
51 Transaction Record  
53 Reference Record  
51 Transaction Record  
53 Reference Record  
:  
52 Transaction Record  
53 Reference Record  
:  
continuing for each account

# Foreign Currency Account Balance

Foreign Currency Account balances are appended directly at the end of the BNZ Everyday, FCA and Credit Card Accounts transaction file, following the details of any foreign currency transactions.

## Balance Record (-30)

### Example:

123456123677786000830 000000054868723+003000000054548918+  
001000000045867823+003SGDD01151211

Field	Field Name	Field Format	Comments
1	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
2	Midas Branch	N (3)	Midas branch, no longer used. Set to the same default value of '123' for all customers on all accounts.
3	Account Number	N (10)	Foreign Currency Account number. Foreign currency accounts have the following structure: a six digit account number followed by a four digit suffix.
4	Record Type	N (2)	30 = Balance record
5	Spare	A (2)	Currently an unused field, left blank.
6	Closing Balance	N (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
7	Closing Balance Indicator	N (1)	+ = Credit balance - = Debit balance
8	Balance Type Indicator	N (3)	003 = Closing balance
9	Opening Balance	N (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
10	Opening Balance Indicator	N (1)	+ = Credit balance - = Debit balance
11	Balance Type Indicator	N (3)	001 = Opening balance
12	Closing Available Balance	N (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
13	Closing Available Balance Indicator	A (1)	+ = Credit balance - = Debit balance
14	Balance Type Indicator	N (3)	003 = Closing balance
15	Account Currency	A (3)	Swift 3 character currency codes. Some examples include: AUD = Australian Dollars, EUR = Euro, USD = United States Dollars, SGD = Singapore Dollars
16	Decimal Indicator	N (3)	If the currency has two decimal places, contains D01. Otherwise, contains I01.
17	Balance Date	N (6)	Quoted string in "YY/MM/DD" format. The date for which these 'all accounts total' records apply.



## Transaction Summary Record (-50)

The transaction summary record immediately follows the Foreign Currency Account balance record, held within the transactional data file.

Field	Field Name	Field Format	Comments
1	Subscriber ID	9 (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
2	Midas Branch	9 (3)	Midas branch, no longer used. Set to the same default value of '123' for all customers on all accounts.
3	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.
4	Record Type	9 (2)	50 = Transaction summary record
5	Spare	X (2)	Currently an unused field, left blank.
6	Spare	9 (1)	Currently an unused field, left blank.
7	Number of Debit transactions	9 (5)	A count of the debit transactions for this account on this day.
8	Spare	X (2)	Currently an unused field, left blank.
9	Value of Debit transactions	9 (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
10	Value Indicator	X (1)	Contains - to indicate a debit balance
11	Number of Credit transactions	9 (5)	A count of the credit transactions for this account on this day.
12	Value of Credit transactions	9 (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
13	Value Indicator	X (1)	Contains + to indicate a credit balance
14	Transaction Currency	X (3)	Swift 3 character currency codes. Some examples include: AUD = Australian Dollars, EUR = Euro, USD = United States Dollars
15	Spare	X (1)	If the currency has two decimal places, this field will hold D otherwise it will hold I.

## Transaction Record (51, 52)

Field	Field Name	Field Format	Comments
1	Subscriber ID	9 (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
2	Midas Branch	9 (3)	Midas branch, no longer used. Set to the same default value of '123' for all customers on all accounts.
3	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.
4	Record Type	9 (2)	51 = debit transaction (withdrawal) 52 = credit transaction (deposit)
5	Spare	X (16)	Currently an unused field, left blank.
6	Value Date	9 (6)	In YYMMDD format. The date on which this transaction cleared.
7	Spare	X (4)	Currently an unused field, left blank.
8	Transaction Amount	9 (15)	No decimal point present, no thousand ('000) separators. The amount is right aligned and zero filled.
9	Narrative	X (30)	Sprint reference. A bank generated reference for this transaction.

## Reference Record (53)

Field	Field Name	Field Format	Comments
1	Subscriber ID	9 (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
2	Midas Branch	9 (3)	Midas branch, no longer used. Set to the same default value of '123' for all customers on all accounts.
3	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.
4	Record Type	9 (2)	53 = reference record
5	Transaction Type	X (16)	Optional narrative. Description of the transaction type.
6	Reference	X (16)	Optional narrative. Transaction reference details.
7	Payer Name	X (16)	Optional narrative. The name of initiating party.

# Closing Balance Record Foreign Currency Account

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	6 = Closing balance
2	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
3	Account Number	A (11)	Quoted string. NAB domestic accounts are in 2-3-4 format, hyphens included. The six digit BSB number is not included.
4	Closing Balance	N (Min 4)	The balance is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. The amount is not left-filled with zeros. The field has a minimum length of four. Examples: -1304.00 0.01
5	Spare	A	Empty quoted string.
6	Spare	A	Empty quoted string.
7	Record Description	A (17)	Quoted string. Fixed content, always "CLOSING BALANCE"
8	Spare	A	Empty quoted string.
9	Spare	A	Empty quoted string.
10	Account Owner Name	A (Max 15)	Quoted string. The account owner's name.
11	Transaction Date	A (8)	Quoted string in DD/MM/YY format. The date for which this closing balance amount applies.

# NAB Transactions

## Transaction record

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	3 = Transaction record
2	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
3	Account Number	N (11)	Quoted string. NAB domestic accounts are in 2-3-4 format, hyphens included. The six digit BSB number is not included.
4	Amount	N (Min 4)	The amount is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. The amount is not left-filled with zeros. The field has a minimum length of four. Examples: -1304.00 0.01
5	Serial Number	N (12)	Cheque serial numbers are located here if applicable. Otherwise this field is zero-filled.
6	Transaction Code	N (3)	100 – 999 range. A full list describing each transaction code can found later in this document.
7	Particulars	A (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.
8	Reference	A (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.
9	Transaction Date	N (8)	Quoted string in “DD/MM/YY” format. The date the transaction processed in or out of your account.

# NAB Opening Balance Record

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	5 = Opening balance
2	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
3	Account Number	A (11)	Quoted string. NAB domestic accounts are in 2-3-4 format, hyphens included. The six digit BSB number is not included.
4	Opening Balance	N (Min 4)	The balance is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. The amount is not left-filled with zeros. The field has a minimum length of four. Examples: -1304.00 0.01
5	Spare	A	Empty quoted string.
6	Spare	A	Empty quoted string.
7	Record Description	A (17)	Quoted string. Fixed content, always "OPENING BALANCE"
8	Spare	A	Empty quoted string.
9	Spare	A	Empty quoted string.
10	Account Owner Name	A (Max 15)	Quoted string. The account owner's name.
11	Transaction Date	A (8)	Quoted string in "DD/MM/YY" format. The date for which this opening balance amount applies.

# NAB Closing Balance Record

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	6 = Closing balance
2	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
3	Account Number	A (11)	Quoted string. NAB domestic accounts are in 2-3-4 format, hyphens included. The six digit BSB number is not included.
4	Closing Balance	N (Min 4)	The balance is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. The amount is not left-filled with zeros. The field has a minimum length of four. The field has a minimum length of four. Examples: -1304.00 0.01
5	Spare	A	Empty quoted string.
6	Spare	A	Empty quoted string.
7	Record Description	A (17)	Quoted string. Fixed content, always "CLOSING BALANCE"
8	Spare	A	Empty quoted string.
9	Spare	A	Empty quoted string.
10	Account Owner Name	A (Max 15)	Quoted string. The account owners name.
11	Transaction Date	A (8)	Quoted string in DD/MM/YY format. The date for which this closing balance amount applies.

# NAB Account Suffix Total Record

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	8 = Suffix total
2	Subscriber ID	N (6)	Customer number, no longer used. Set to the same default value of '123456' for all customers on all accounts.
3	Account Number	A (11)	Quoted string. NAB domestic accounts are in 2-3-4 format, hyphens included. The six digit BSB number is not included.
4	Sum Of Amounts For This Suffix	N (Min 4)	The amount is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. Zero is preceded with a space. The amount is not left-filled with zeros. The field has a minimum length of four. Note, for the debit record, zero will be presented as -0.00. Examples: -1304.00 0.01
5	Total Number Of Transactions	N (Max 6)	A count of the type 3 (transaction) debit or credit records for this account, Zero if no type 3 records exist for this account. This field is not zero-padded.
6	Transaction Code	N (3)	100 for debits 400 for credits
7	Record Description	A (7)	Quoted string. Fixed content, always either "DEBITS" (note the trailing space) or "CREDITS"
8	Spare	A	Empty quoted string.
9	Spare	A	Empty quoted string.
10	Spare	A	Empty quoted string.
11	Transaction Date	A (8)	Quoted string in DD/MM/YY format. The date for which these account suffix total records apply.

# NAB All Accounts Total Record

Field	Field Name	Field Format	Comments
1	Record Type	N (1)	9 = All accounts total
2	Subscriber ID	N (6)	Customer number, no longer used. Set to the default value of '999999'.
3	Nominal Account Number	A (11)	Quoted string. Set to the default value of '99-999-9999'
4	Sum Of Amounts For All Suffixes	N (Min 4)	The amount is presented with two decimal places and no thousand ('000) separators. Debit amounts are preceded by a minus sign. The amount is not left-filled with zeros. The field has a minimum length of four. Note, for the debit record, zero will be presented as -0.00. Examples: -1304.00 0.01
5	Total Number Of Transactions	N (Max 6)	A count of the type 3 (transaction) debit or credit records for all accounts within the file. Zero if no type 3 records exist for this account suffix. This field is not zero-padded.
6	Transaction Code	N (3)	100 for debits 400 for credits.
7	Record Description	A (7)	Quoted string Fixed content, always either "DEBITS" (note the trailing space) or "CREDITS"
8	Spare	A	Empty quoted string.
9	Spare	A	Empty quoted string.
10	Spare	A	Empty quoted string.
11	Transaction Date	A (8)	Quoted string in DD/MM/YY format. The date for which these all accounts total records apply.



# Transaction Codes

## 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		

## 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 number	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

# NAB Transaction Codes

<b>Transaction Code</b>	<b>DR/CR</b>	<b>National online transaction Description</b>	<b>Bank statement transaction description</b>
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)
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

