



ABA File Specifications

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Pay Advantage Pty Ltd

Revision 1.1



Australian Direct Entry file format

The **ABA** file format, sometimes called Direct Entry, is a flat fixed length file constructed of a number of different transaction types and is the de facto standard for bulk electronic payments in Australia. It is used by all major Australian financial institutions to allow for direct entry debit or credit instructions to be displayed in one simple format.

Pay Advantage uses a modified version of this format for the purpose of importing debit instructions and to maximise compatibility with existing systems.

An ABA file consists of:

Descriptive record '0' (only one header record will be contained within the file)

Detail record '1' (one detail record for each transaction in the file)

File total record '7' (only one trailer record will be contained within the file)

Use only one of the following acceptable character/s combinations at the end of each record:

Description	ASCII	HEX
A single carriage return	chr 13	0D
A single line feed	chr 10	0A
A carriage return, line feed pair	chr 13 chr 10	0A 0D
A line fee, carriage return pair	chr 10 chr 13	0D 0A

On-charging debit fee to customer

You have the option to on-charge the debit fee to your customers providing the original authority you obtained indicates you intend on doing this.

Specify for entire file

To on-charge the direct debit fee for every debit in the file set the user number in the header record to "999999".

You can also choose to on-charge debit fees through the client interface once a file has been imported.

Specify for each Debit

To on-charge the direct debit fee for an individual debit prefix the account name or lodgement reference with a "+" ie "+John Smith". When you import the file we will strip the "+" from the field and only use the balance of the character. The prefix is not required in both fields. Choosing to add it in both fields will still on-charge the fee. This prefix will be stripped when stored, however you will be able to see that On-charge fees have been set to 'true'

Descriptive record '0' – (header)

<i>Position</i>	<i>Length</i>	<i>Description</i>	<i>Specification</i>
1	1	Record type 0	Use value "0"
2-18	17	Blank	Must be blank filled
19-20	2	Reel sequence number	Must be numeric commencing at 01. Right justified. Zero filled.
21-23	3	Name of user's financial institution	Note used, leave blank or use value "PAD"
24-30	7	Blank	Must be blank filled
31-56	26	User name supplying file	Use value "PAY ADVANTAGE" unless otherwise advised. Full EBCDIC character set valid. Left justified, blank filled. Must not contain all blanks.
57-62	6	User number supplying file	Leave blank or use value "999999" to on-charge the debit fee to your customer for ALL debits in the file.
63-74	12	Description of entries in the file. For example 'FEES'	Full EBCDIC character set valid. Left justified, blank filled. Must not contain all blanks.
75-80	6	Date to be processed.	Must be numeric. Formatted as DDMMYY. Must be a valid date
81-120	40	Blank	Must be blank filled

Detail record '1'

Position	Length	Description	Specification
1	1	Record type 1	Use value "1"
2-8	7	BSB number	Must be numeric with a hyphen in character position 5 For example 032-000
9-17	9	Account number	Numeric, hyphens and blanks only. Must not contain all blanks or zero's. Leading zero's which are part of a valid account number must be shown. Right justified and blank filled
18	1	Indicator	Leave blank (Not used)
19-20	2	Transaction code	Use value "13"
21-30	10	Amount	Only numeric valid. Must be greater than zero. Shown in cents without punctuation. Right justified, zero filled. Unsigned.
31-62	32	Account name	Name of account, prefix with "+" if you wish to on-charge debit fee to customer. i.e. "+John Smith" <i>(the "+" symbol will be removed during import)</i> Full EBCDIC character set valid. Left justified, blank filled. Must not contain all blanks. Prefix "+" is not required on both Account name and Lodgement Reference.
63-80	18	Lodgement reference	Your internal reference for the debit which is used to identify the transaction within our system. This reference will be attached to any dishonours that occur. This reference DOES NOT appear on your customer's bank statement. Prefix with "+" if you wish to on-charge debit fee to customer. i.e. "+MyRef12345" Full EBCDIC character set valid. Left justified, blank filled. Must not contain all blanks. Prefix "+" is not required on both Account name and Lodgement Reference.
81-96 (81-87)	16 7	Trace record BSB number	Use value "999-999"
(88-96)	9	Trace record account number	Use value "999999999"
97-112	16	Name of remitter	The name to appear on the customer's bank statement. PLEASE NOTE THIS VALUE IS ONLY USED IF YOU HAVE VARIABLE REMIITER NAMED ENABLED, Otherwise your default remitter name will be used. This may vary from name of the user. Full EBCDIC character set valid. Left justified, blank filled. Must not contain all blanks.
113-120	8	Amount of withholding tax	Use value "00000000"

File total record '7' (trailer)

<i>Position</i>	<i>Length</i>	<i>Description</i>	<i>Specification</i>
1	1	Record type 7	Must be 7
2-8	7	BSB format filler	Must be 999-999
9-20	12	Blank	Must be blank filled
21-30	10	File net total amount	Numeric only valid. Must be equal the difference between the credit and debit file totals. Show in cents without the decimal point. Right justified and zero filled. Unsigned
31-40	10	File credit total amount	Numeric only valid. Must equal the accumulated total of credit descriptive record amounts. Show in cents without the decimal point. Right justified and zero filled. Unsigned
41-50	10	File debit total amount	Numeric only valid. Must equal the accumulated total of debit descriptive record amounts. Show in cents without the decimal point. Right justified and zero filled. Unsigned
51-74	24	Blank	Must be blank filled
75-80	6	File count of descriptive records	Numeric only valid. Must equal accumulated number of type 1 (descriptive) records in the file. Right justified, zero filled.
81-120	40	Blank	Must be blank filled