Attached Instructions Interface File Layout

Bank of New Zealand PC Business Banking

This document is prepared by the Bank of New Zealand to assist PC Business Banking users interface their systems to PC Business Banking.

If further assistance is required, please call the PC Business Banking Helpdesk on 0800 280 269.

Bank of New Zealand

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Introduction

The Attached Instruction functionality offered in PC Business Banking allows files that are created in an external software package to be 'attached' to the PC Business Banking software, authorised and then sent to the Bank for processing.

Files that are processed in this manner cannot be edited after they have been attached. They must be edited either in your own software or via an edit package and then the attachment process repeated. The file layout described below allows for the currently available CMS / GIFTS interface option. Further layout options may be offered in the future.

File Record Limitations and Restrictions for GIFTS

The CMS / GIFTS format available for Attached Instructions is a comma delimited ASCII file. Those fields designated as Optional may contain alpha and / or numeric characters as well as limited punctuation symbols. Fields are separated by commas; therefore commas cannot be used within a field. For example:

The name J W SMITH cannot be input as ,SMITH, J W,	It must be input as, SMITH J W,	
Embedded spaces are permitted but not trailing spaces	,EXAMPLE FIELD,PERMITTED,	✓
	,EXAMPLE FIELD ,NOT PERMITTED,	✗
Where no data is required in a field only a comma will appear to indicate the field	,SMITH,,,,JOHNSONS,,,	
Each record is a maximum length 160 byte record and must terminate with a carriage return line feed character (CRLF)		

File Naming Conventions

The file must carry an extension of AFI and the name can be up to eight alphanumeric characters in length. The content of the file name is not relevant to the Attached Instruction process however it is advised that it have some meaning for your own processes. Examples of valid file names are as follows:

- BATCH80.AFI
- PAYROLL.AFI
- TRANSFER.AFI

The Control Record

Each file must contain a control (Trailer) record. This record is made up of four fields and must terminate with a carriage return line feed character (CRLF). The format of the control record is as follows:

<RECORD TYPE>,<BATCH TOTAL>,<NO OF TRANSACTIONS>,<HASH TOTAL><CRLF>

Record Type

The control record type is '3' and is always the first field of the record. It has a maximum 1 character size and is numeric.

Batch Total

The batch total is made up of the sum of all the amount fields from the transaction (record type '2') records. Amounts do not contain decimal points. For example:

Ten dollars fifty five cents appears as 1055

Number of Transactions

The number (count) of transaction (type 2) records.

Hash Total

The Hash Total is made up of the sum of the branch and account numbers from each transaction record ie. Those digits in positions 3 to 13 inclusive of the account number field. The first two and last two / three digits of the account number (the Bank number and account suffix) are dropped. It is eleven characters in length.

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 numbers ie. Those on the left. If the number is less than eleven digits then zero fill to eleven, the zeroes being left aligned. For example:

02	05730067170 000	02	17450124580 000
02	01200066289 000	02	82840066289 000
	06930134459		1 00290190869

Account Number Check Digit Routines

Each Bank carries out a check digit calculation upon certain sections of the account number to ensure the integrity of the data contained within the file. The routine can be used to reduce the error caused by transposed digits for example. Copies of the routines are available from the PC Business Banking Helpdesk so that they can be incorporated into payroll and/or accounting software packages. This in turn will reduce the possibility of attaching files containing incorrect account numbers to the PC Business Banking software for sending to the Bank. If the routines are not incorporated within the software packages and incorrect accounts are entered into the file the attachment process will not take place.

If the attachment process is unsuccessful, a message will appear on your screen advising that the batch has not been validated and that errors have been appended to an error log (filename BNZAFI.LOG). The error log will list the line number of each error and indicate why it was not validated.

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Direct Debit Payments

Header Record

Data Item	Data Type	Record Length	Description	Comment	Default
RECORD_TYPE	Numeric	1 digit	Indicates type of record	1 = Header	1
DIRECT_DEBIT_AUTH_NO	Numeric	7 digits	Direct debit Authority Number issued by bank	Will always begin with '02'	None
BATCH_NUMBER	Numeric	2 digits	System generated Batch Number	Optional	None
BATCH_SEQUENCE_NO	Numeric	4 digits	System generated Sequence number	Optional	None
ACCOUNT_NUMBER	Numeric	15 digits	Account the debit transaction values will be credited to		None
BATCH_TYPE	Numeric	1 digit	Indicates type of Batch	6 = Direct Debit	6
BATCH_DUE_DATE	Numeric	6 digits	YYMMDD	Not less than today	None
TODAYS DATE	Numeric	6 digits	YYMMDD	Today's date	None
INDICATOR	Alpha	1 char	Statement Reporting Indicator	Blank = Bulk I = Individual	Blank

Note: Shaded fields are mandatory.

Transaction Record

Data Item	Data Type	Record Length	Description	Comment	Default
RECORD_TYPE	Numeric	1 digit	Indicates type of record	2 = Transaction	2
ACCOUNT_NO	Numeric	15 or 16 digits*	Payee Account Number		None
TRAN CODE	Numeric	2 digits	Transaction Code	00 = Direct Debit	00
AMOUNT	Numeric	12 digits	Transaction amount	Must not contain decimal point	None
OTHER_PARTY_NAME	Alpha	20 characters	Name of Payee	Mandatory	None
OTHER_PARTY_REF	Alpha Numeric	12 characters	Reference details	Optional	None
OTHER_PARTY_CODE	Alpha Numeric	12 characters	Code reference details	Optional	None
OTHER_PARTY_ALPHA REF				Leave Blank	Blank
OTHER_PARTY PARTICULARS	Alpha Numeric	12 characters	Particular reference details	Optional	None
SUBSCRIBER_NAME	Alpha	20 characters		Mandatory	None
SUB_CODE	Alpha Numeric	12 characters	This Party code reference details	Optional	None
SUB_REFERENCE	Alpha Numeric	12 characters	This Party reference details	Optional	None
SUB_PARTICULAR	Alpha Numeric	12 characters	This Party particular reference details	Optional	None

*The standard bank account length is 15 digits. It will depend on the bank who owns the account what the numeric length of the account field will be eg Countrywide Bank is officially known to use a 3 digit suffix therefore their accounts will have 16 digits. Most banks will accept three digit suffixes even if they do not use them for their own accounts.

Note: Shaded fields are mandatory.

Control Record

Data Item	Data Type	Record Length	Description	Comment	Default
RECORD_TYPE	Numeric	1 digit	Indicates type of record	3 = Control	3
AMOUNT	Numeric	20 digits	Dollar total of transaction amounts	Does not contain decimal point Does not contain dollar sign	None
TRANS_AMOUNT	Numeric	6 digits	Number of transaction records	Count of transaction records in batch	None
HASH_TOTAL	Numeric	11 digits	Account number total minus Bank and suffix		None
Note: Shaded fields are mandatory.					

Direct Credit Payments

Header Record

Data Item	Data Type	Record Length	Description	Comment	Default
RECORD_TYPE	Numeric	1 digit	Indicates type of record	1 = Header	1
DIRECT_DEBIT_AUTH_NO	Numeric	7 digits	Direct Debit Authority Number issued by the Bank	Blank for direct credit batches	Blank
BATCH_NUMBER	Numeric	2 digits	System generated Batch Number	Optional	None
BATCH_SEQUENCE_NO	Numeric	4 digits	System generated Sequence Number	Optional	None
ACCOUNT_NUMBER	Numeric	15 digits	Account the credit transaction values will be debited from		None
BATCH_TYPE	Numeric	1 digits	Indicates type of Batch	7 = Direct Credit	7
BATCH_DUE_DATE	Numeric	6 digits	YYMMDD	Not less than today	None
TODAY'S_DATE	Numeric	6 digits	YYMMDD	Not less than today	None
INDICATOR	Alpha	12 char	Statement Reporting Indicator	Blank = Bulk I = Individual	Blank

Note: Shaded fields are mandatory.

Transaction Record

Data Item	Data Type	Record Length	Description	Comment	Default
RECORD_TYPE	Numeric	1 digit	Indicates type of record	2 = Transaction	2
ACCOUNT_NO	Numeric	15 or 16 digits	Payee Account Number		None
TRAN CODE	Numeric	2 digits	Transaction Code	Valid Codes: 50 = Direct Credit 51 = Credit Funds 52 = Payroll 61 = Dividends	50
AMOUNT	Numeric	12 digits	Transaction amount	Must not contain decimal point	None
OTHER_PARTY_NAME	Alpha	20 characters	Name of Payee	Mandatory	None
OTHER_PARTY_REF	Alpha Numeric	12 characters	Reference details	Optional	None
OTHER_PARTY_CODE	Alpha Numeric	12 characters	Code reference details	Optional	None
OTHER_PARTY_ALPHA REF				Leave Blank	Blank
OTHER_PARTY PARTICULARS	Alpha Numeric	12 characters	Particular reference details	Optional	None
SUBSCRIBER_NAME	Alpha	20 characters		Mandatory	None
SUB_CODE	Alpha Numeric	12 characters	This Party code reference details	Optional	None
SUB_REFERENCE	Alpha Numeric	12 characters	This Party reference details	Optional	None
SUB_PARTICULAR	Alpha Numeric	12 characters	This Party particular reference details	Optional	None

Note: Shaded fields are mandatory.

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TRANS_AMOUNT	Numeric	6 digits	Number of transaction records	Count of transaction records in batch	None
HASH_TOTAL	Numeric	11 digits	Account number total minus bank and suffix		None
Note: Shaded fields are mandatory.					

Further information

For more information on Bank of New Zealand
PC Business Banking, please contact the Bank of
New Zealand PC Business Banking Helpdesk on
the freephone number below.

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