



## APPENDICES

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### About the Appendices

The appendices provide file specifications for:

- Exporting domestic account information from this system
- Exporting dishonour report information from this system
- Bulkloading data from your accounting software into this system.



## Export Domestic Account Information - File Specifications

**Below are the CSV file format specifications for exporting domestic account balance, transaction and profile records.**

All account information is stored on the Bank's servers for a period of 6 weeks. Users with viewing rights on accounts can export account information in various formats.

### About exporting account information files

Your account information can be exported in CSV, PDF or QIF formats and either imported to your accounting software or saved on your network or hard drive. You are able to configure the type, format and date range of the data to be exported.

**Note:** When exporting data, please be aware that the files are being moved from the Bank's secure environment to your local network or computer. Ensure that any sensitive information is stored in an appropriate location.

### File naming conventions

The naming conventions for domestic account information CSV files are as follows:

Account Information	CSV File Name
Transaction file	TRNddmmm[1].D00.CSV
Transactions Extended	TXNddmmm[1].D00.CSV
Balance file	BALddmmm[1].D00.CSV
Profile file	PRFddmmm[1].D00.CSV
Statement	TRNddmmm[1].D00.CSV

#### Example:

Where dd is the date (numeric), mmm is the month (character) and nn is a sequential number starting from 00, e.g. TRN19APR[1].D00.CSV represents the transaction file for 19 April. You may find Internet Explorer inserts [1], [2], etc into the file name as the file name is only a suggestion.



## File structure

Domestic Account Information CSV export files are in standard comma-delimited format. All fields are separated by commas and alphanumeric fields are delimited by double quotes (""). All records are separated by a carriage return/line feed character.

## Individual file formats

Below are the required specifications:

### Transaction file - TRNddmmm.D00.CSV

Each transaction file contains five different types of record:

- Type 3 Transaction record
- Type 5 Opening balance record
- Type 6 Closing balance record
- Type 8 Total debits / total credits records
- Type 9 Grand total debits / grand total credits records.

There is one transaction file per client per business day. A transaction file may therefore contain data on a number of individual accounts.

There may be any number (including zero) type 3 records for each account. The type 3, 5, 6 and 8 records are repeated in order for each account. Type 9 records summarise all accounts and are only present once at the end of the file.

#### Example:

#### Account 1

Type 3 "transaction" record  
Type 3 "transaction" record  
Type 3 "transaction" record  
Type 5 "opening balance" record  
Type 6 "closing balance" record  
Type 8 "total debits" record  
Type 8 "total credits" record

#### Account 2

Type 3 "transaction" record  
Type 5 "opening balance" record  
Type 6 "closing balance" record  
Type 8 "total debits" record  
Type 8 "total credits" record



### Account 3

:etc for each account

### File Summary

Type 9 "grand total debits" record (i.e. sum of total debits for all accounts)

Type 9 "grand total credits" record (i.e. sum of total credits for all accounts)

### Transaction file - Transaction (Type 3) Record

There is one type 3 record for each debit or credit transaction.

Field #	Field Description	Field Format	Comments
1	Record Type	N(1)	'3'
2	CMS ID	A(6)	Bank use only
3	Account Number	A(18)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 bank-branch-account base-account suffix Hyphens included. Surrounded by double quotes.
4	Amount	A(17)	Transaction amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit.
5	Serial Number	A(12)	The transaction serial number from the form MICR line (generally the cheque number).
6	Transaction Code	A(3)	The EDS transaction code. Values in the range 000-049 for debit transactions and 050-099 for credit transactions.
7	Particulars	A(12)	Particulars given to the transaction by its originator. If the Particulars field in the originator side of the transaction was completed in DirectLink Online, it will appear here.  Surrounded by double quotes.



8	Analysis Code	A(12)	Analysis code given to the transaction by its originator. If the Analysis Code field in the originator side of the transaction was completed in DirectLink Online, it will appear here. Surrounded by double quotes.
9	Reference	A(12)	Reference given to the transaction by its originator. If the Reference field in the originator side of the transaction was completed in DirectLink Online, it will appear here. Surrounded by double quotes.
10	Other Party	A(20)	The name of the other party to the transaction (if it has been completed). The last 2 characters will be 'DL' if the transaction was a DirectLink Online batch. Surrounded by double quotes.
11	Transaction Date	A(8)	The date the transaction was processed through EDS in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	The Bank and branch number of the originator of the transaction. BB-bbbb format (BB=bank number & bbbb = branch number). Surrounded by double quotes.

### Transaction file - Opening Balance (Type 5) Record

There is one type 5 record for each account in the transaction file.

Field #	Field Description	Field Format	Comments
1	Record Type	N(1)	'5'
2	CMS ID	A(6)	Bank use only



3	Account Number	A(18)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 bank-branch-account base-account suffix Surrounded by double quotes.
4	Amount	A(17)	Opening balance amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit.
5	Serial Number	A(12)	Blank i.e. ""
6	Transaction Code	A(3)	Blank i.e. ""
7	Particulars	A(12)	Always "OPENING BALA"
8	Analysis Code	A(12)	Blank i.e. ""
9	Reference	A(12)	Blank i.e. ""
10	Other Party	A(20)	Same as the account name from the Profile download file. Surrounded by double quotes
11	Transaction Date	A(8)	The date the transactions were processed through EDS in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	Blank i.e. ""

### Transaction file - Closing Balance (Type 6) Record

There is one type 6 record for each account in the transaction file.

Field #	Field Description	Field Format	Comments
1	Record Type	N(1)	'6'
2	CMS ID	A(6)	Bank use only



3	Account Number	A(18)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 bank-branch-account base-account suffix Surrounded by double quotes.
4	Amount	A(17)	Closing balance amount. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit.
5	Serial Number	A(12)	Blank i.e. ""
6	Transaction Code	A(3)	Blank i.e. ""
7	Particulars	A(12)	Always "CLOSING BALA"
8	Analysis Code	A(12)	Blank i.e. ""
9	Reference	A(12)	Blank i.e. ""
10	Other Party	A(20)	Same as the account name from the Profile download file. Surrounded by double quotes
11	Transaction Date	A(8)	The date the transactions were processed through EDS in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	Blank i.e. ""

### Transaction file - Total Debit / Credit (Type 8) Record

There are 2 type 8 records for each account in the transaction file - one for total debits and one for total credits.

Field #	Field Description	Field Format	Comments
1	Record Type	N(1)	'8'
2	CMS ID	A(6)	Bank use only



3	Account Number	A(18)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 bank-branch-account base-account suffix Surrounded by double quotes.
4	Amount	A(17)	The sum of all type 3 debit or credit records (as appropriate) for this account. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit.
5	Serial Number	A(12)	The number of all type 3 debit or credit records (as appropriate) for the this account.
6	Transaction Code	A(3)	'000' if this is a total debits record; '050' if this is a total credits record.
7	Particulars	A(12)	'DEBITS' if this is a total debits record; 'CREDITS' if this is a total credits record.
8	Analysis Code	A(12)	Blank i.e. ""
9	Reference	A(12)	Blank i.e. ""
10	Other Party	A(20)	Blank i.e. ""
11	Transaction Date	A(8)	The date the transactions were processed through EDS in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	Blank i.e. ""

**Transaction file - Grand Total Debit/Credit (Type 9) Record**

There are 2 type 9 records at the end of each transaction file - one for grand total debits and one for grand total credits.

Field #	Field Description	Field Format	Comments
1	Record Type	N(1)	'9'
2	CMS ID	A(6)	Bank use only





3	Account Number	A(18)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 bank-branch-account base-account suffix Surrounded by double quotes.
4	Amount	A(17)	The sum of all type 3 debit or credit records (as appropriate) for all accounts. Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit.
5	Serial Number	A(12)	The number of all type 3 debit or credit records (as appropriate) for all accounts.
6	Transaction Code	A(3)	'000' if this is a total debits record; '050' if this is a total credits record.
7	Particulars	A(12)	'DEBITS' if this is a total debits record; 'CREDITS' if this is a total credits record.
8	Analysis Code	A(12)	Blank i.e. ""
9	Reference	A(12)	Blank i.e. ""
10	Other Party	A(20)	Blank i.e. ""
11	Transaction Date	A(8)	The date the transactions were processed through EDS in DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	Blank i.e. ""

### Balance file - BALddmmm.D00.CSV

There is one balance record for each account.

Field #	Field Description	Field Format	Comments
1	CMS ID	A(6)	Bank use only



2	Account Number	A(18)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 bank-branch-account base-account suffix Surrounded by double quotes.
3	Opening Balance	A(17)	The opening balance of the account at the start of the day being reported.  Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit.
4	Total Debits	A(17)	The total of all debit transactions processed to this account for this day.  Explicit decimal point. No '000 separators. Leading negative sign.
5	Total Credits	A(17)	The total of all credit transactions processed to this account for this day.  Explicit decimal point. No '000 separators.
6	Closing Balance	A(17)	The closing balance of the account after the day's transactions have been processed through EDS (formerly Databank). The relationship between these fields is as follows:  $\text{Opening Bal} - \text{Total Debits} + \text{Total Credits} = \text{Closing Bal}$  Explicit decimal point. No '000 separators. Leading negative sign if the amount is a debit.
7	Transaction Date	A(18)	The date the transactions were processed through EDS in DD/MM/YYYY format.  Surrounded by double quotes.

**Profile file - PRFddmmm.D00.CSV**

There is one profile record for each account.

Field #	Field Description	Field Format	Comments
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1	CMS ID	A(6)	Bank use only
2	Account Number	A(18)	The account number in 2-4-7-2 format, e.g. 06-0501-0123456-00 bank-branch-account base-account suffix Surrounded by double quotes.
3	Transaction Date	A(8)	The date the transactions were processed through EDS (formerly Databank) in DD/MM/YYYY format. Surrounded by double quotes.
4	Account Name	A(15)	Account short name. Surrounded by double quotes.
5	Balance	A(17)	The closing balance of the account after the day's transactions have been processed through EDS (formerly Databank). Explicit decimal point. No '000 separators. Unsigned.
6	Balance Type	A(1)	'D' if the balance is debit; 'C' if the balance is credit
7	Debit Interest Accrued	A(17)	The \$ amount of debit interest accrued (i.e. owed but not yet debited) on this account as at "Date". Explicit decimal point. No '000 separators. Unsigned.
8	Serv Comm Fees Accrued	A(17)	The \$ amount of service commitment fees accrued (i.e. owed but not yet debited) on this account as at "Date". Explicit decimal point. No '000 separators. Unsigned.
9	Bank Fees Accrued	A(17)	The \$ amount of bank fees accrued (i.e. owed but not yet debited) on this account as at "Date". No '000 separators. Unsigned.
10	Debit Rate 1	A(10)	The debit interest rate (expressed as %) charged if the account is overdrawn up to Debit Limit 1. Explicit decimal point. 3 decimal places. Unsigned.



11	Debit Limit 1	A(17)	The first breakpoint where tiered debit interest rates are used for overdraft interest calculation.  Explicit decimal point. No '000 separators. Unsigned.
12	Debit Rate 2	A(10)	The debit interest rate (expressed as %) charged if the account is overdrawn up to Debit Limit 2 (if Debit Limit 2 has been set).  Explicit decimal point. 3 decimal places. Unsigned.
13	Debit Limit 2	A(17)	The second breakpoint where tiered debit interest rates are used for overdraft interest calculation. This is optional.  Explicit decimal point. No '000 separators. Unsigned.
14	Debit Rate 3	A(10)	The debit interest rate (expressed as %) charged if the account is overdrawn beyond Debit Limit 2 (if Debit Limit 2 has been set).  Explicit decimal point. 3 decimal places. Unsigned.
15	Setoff Rate	A(10)	The interest rate used when calculating the set off between several accounts i.e. where debit interest charged on some account(s) is netted off against credit interest earned on other account(s).  Explicit decimal point. 3 decimal places. Unsigned.
16	Average Credit Balance	A(17)	The rolling average credit balance of the account over the current interest cycle.  Explicit decimal point. No '000 separators. Unsigned.
17	Number of Days in Credit	N(3)	The number of days in the current interest cycle that the account has been in credit.
18	Average Debit Balance	A(17)	The rolling average debit balance of the account over the current interest cycle.  Explicit decimal point. No '000 separators. Unsigned.
19	Number of Days in Debit	N(3)	The number of days in the current interest cycle that the account has been in debit.



20	Credit Interest Accrued	A(17)	<p>The \$ amount of credit interest accrued (i.e. owed but not yet credited) on this account as at "Date".</p> <p>Explicit decimal point. No '000 separators. Unsigned.</p>
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**Examples:**

**Balances - BAL24MAY.D00.CSV**

```
666666,"06-0556-0011776-00",-000057304.49,-0000000003.00,0000000006.00,-
000057301.49,"24/05/2006"

666666,"06-0556-0011784-12",000049520.06,-
0000000000.00,0000000000.00,000049520.06,"24/05/2006"

666666,"06-0556-0011813-12",0000000022.22,-
0000000000.00,0000000000.00,000001022.22,"24/05/2006"
```

**Transactions - TRN24MAY.D00.CSV**

```
3,666666,"06-0556-0011776-00",2.00,000000000000,050,"","TUESDAY","TEST ACCOUNT
DL","24/05/2006","06-0556"

3,666666,"06-0556-0011776-00",-3.00,000000000000,000,"","TUESDAY","TEST
ACCOUNT DL","24/05/2006","06-0556"

3,666666,"06-0556-0011776-00",4.00,000000000000,050,"","TUESDAY","TEST ACCOUNT
DL","24/05/2006","06-0556"

5,666666,"06-0556-0011776-00",-57304.49,"","OPENING BALANCE","","DIRECTLINK
L","24/05/2006",""

6,666666,"06-0556-0011776-00",-57302.49,"","CLOSING BALANCE","","DIRECTLINK
L","24/05/2006",""

8,666666,"06-0556-0011776-00",-3.00,1,000,"DEBITS","","24/05/96",""

8,666666,"06-0556-0011776-00",6.00,2,050,"CREDITS","","24/05/96",""

3,666666,"06-0556-0011813-12",1000.00,000000000000,050,"","TUESDAY","TEST
ACCOUNT
DL","24/05/2006","06-0556"

5,666666,"06-0556-0011813-12",22.22,"","OPENING BALANCE","","DIRECTLINK
L","24/05/2006",""

6,666666,"06-0556-0011813-12",1022.22,"","CLOSING BALANCE","","DIRECTLINK
L","24/05/2006",""

8,666666,"06-0556-0011813-12",0.00,0,000,"DEBITS","","24/05/2006",""

8,666666,"06-0556-0011813-12",1000.00,1,050,"CREDITS","","24/05/2006",""

9,999999,"99-9999-9999999-99",-3.00,1,000,"DEBITS","","24/05/2006",""

9,999999,"99-9999-9999999-99",1006.00,3,050,"CREDITS","","24/05/2006",""
```



**Profiles - PRF24MAY.D00.CSV**

666666,"06-0556-0011776-00","24/05/2006","DIRECTLINK  
L",57301.49,"D",902.40,0.00,0.00,23.950,0.00,0.000,0.00,0.000,0.000,0.00,0,57256.25,24,0.00  
666666,"06-0556-0011784-12","24/05/2006","DIRECTLINK  
M",49520.06,"C",0.00,0.00,0.00,23.950,0.00,0.000,0.00,0.000,0.000,49256.38,227,0.00,0,0.00  
666666,"06-0556-0011813-12","24/05/2006","DIRECTLINK  
P",1022.22,"C",0.00,0.00,0.00,23.950,0.00,0.000,0.00,0.000,0.000,23.27,227,0.00,0,0.00



## Export Dishonour Report File Specifications

Below are the file format specifications for exporting domestic dishonour report files from DirectLink Online.

### File naming conventions for dishonoured transactions

TRNddmmm[1].D00.CSV

### Dishonoured transactions file

TRNddmmm.Dnn.CSV

There is at least one transaction record for each account within each date. If there are no transactions across an account for a particular date then no records are created. There may be any number type 3 records for each account.

Field #	Field Description	Field Format	Comments
1	Record Type	N(1)	'3'
2	CMS ID	A(6)	Bank use only
3	Account Number	A(18)	The account number of the other party. The account number must be in 2-4-8-3 format, e.g. 06-0501-00123456-000 bank-branch-account base- account suffix Hyphens included. Surrounded by double quotes.
4	Amount	A(17)	Transaction amount. Explicit decimal point. No '000 separators. Leading negative sign.
5	Serial Number	A(12)	The transaction serial number from the form MICR line (generally the cheque number).
6	Transaction Code	A(3)	Always 001.
7	Particulars	A(12)	A Dishonour code or reason appears here. E.g. Dishonour-01 = Authorisation not held. Refer to the dishonour codes/reasons below. Surrounded by double quotes.



8	Analysis Code	A(12)	Analysis Code given to the transaction by its originator. If the Analysis Code field in the Originator side of the transaction was completed in DirectLink it will appear here. Surrounded by double quotes.
9	Reference	A(12)	Reference given to the transaction by its originator. If the Reference field in the Originator side of the transaction was completed in DirectLink it will appear here. Surrounded by double quotes.
10	Other Party	A(20)	The name of the other party to the transaction (if it has been completed). The last 2 characters will be 'DL' if the transaction was a DirectLink batch. Surrounded by double quotes.
11	Transaction Date	A(10)	The date the transaction was processed through EDS on DD/MM/YYYY format. Surrounded by double quotes.
12	Originating Bank/Branch	A(7)	The bank & the branch number of the originator of the transaction. BB-bbbb format (BB = bank number & bbbb = branch number). Surrounded by double quotes.

### Dishonour codes/reasons:

Dishonour code	Reason
01	Authorisation Not Held
02	Accounts closed/transferred
03	Insufficient Funds (where Debtor banks at other than ANZ, BNZ, WBC or NBNZ)
04	Authorisation Stopped
05	Authority Cancelled





06	Account Closed
07	Account Transferred
08	Payment Limit Exceeded
30	Account Invalid

## Dishonoured transactions

TRN24MAY.D00.CSV

3,666666,"06-0580-0020154-00",-000064000.00,000000000000,001,"DISHONOUR-03","","","TEST ACCOUNT","04/07/2006","06-0580"

3,666666,"06-0580-0020154-00",-000021580.55,000000000000,001,"DISHONOUR-02","","","S330560","TEST ACCOUNT","17/07/2006","06-0580"



## Bulkload File Specifications for DirectLink Online

**Below are the file format specifications for bulkloading transaction data.**

DirectLink Online includes a bulkload function that allows a file of transactions to be imported directly into a domestic batch instead of being keyed in manually.

Many accounting software packages are (or can be made) capable of producing a file of domestic payment transactions in the format required by the bulkload function.

### About domestic credit and debit batches

The same file format is used to bulkload into both credit (payment) and debit (receipt) batches. The batch type is set by you in the header tab of the batch applet.

In a credit batch, the originator is the DirectLink Online client and the other party is the person who is being paid (e.g. creditor, supplier, employee etc).

In a debit batch, the originator is the DirectLink Online client and the other party is the person from whom the funds are being taken.

### File structure

The file can have any name. DirectLink Online uses a standard Windows "file open" window for the user to locate and select the file to be bulkloaded. The bulkload file format is comma-delimited text.

The file should contain one record per transaction. Each transaction record should be separated by a < CRLF > (Carriage Return Line Feed character).

Each field present within a record should be separated by a comma.

The table below explains the properties of each field in more detail:

Field #	Field Description	Format	Comments
1	Transaction Amount	N(10)	<p>The dollar amount of the transaction. This can be expressed either in whole dollars or in cents, e.g.</p> <p>12 is read as 12.00</p> <p>12. is read as 12.00</p> <p>12.3 is read as 12.30</p> <p>12.34 is read as 12.34</p> <p>Do NOT use commas to separate '000s.</p> <p>The minimum acceptable value is \$0.01. The maximum allowable value is \$99,999,999.99.</p>



2	Account Number	N(17)	<p>The account number of the other party. The account number must be in 2-4-8-3 format, e.g.</p> <p>06-0501-00123456-000</p> <p>bank-branch-account base- account suffix</p> <p>The base number and suffix portions should be RIGHT JUSTIFIED (i.e. zero-filled to the left), e.g.</p> <p>06-0501-0123456-02 (in 2-4-7-2 format) is the same as 06-0501-00123456-002 (in 2-4-8-3 format).</p> <p>The hyphens are optional and ignored if present.</p>
3	Other Party Name	A(20)	<p>The name of the other party. Free format alphanumeric text.</p>
4	Originator Reference	A(12)	<p>The Reference that will appear on your bank statement. Free format alphanumeric text.</p>
5	Originator Analysis Code	A(12)	<p>The Analysis Code that will appear on your bank statement. Free format alphanumeric text.</p>
6	Originator Particulars	A(12)	<p>The Particulars that will appear on your bank statement. Free format alphanumeric text.</p>
7	Other Party Reference	A(12)	<p>The Reference that will appear on the other party's bank statement. Free format alphanumeric text.</p>
8	Other Party Analysis Code	A(12)	<p>The Analysis Code that will appear on the other party's bank statement. Free format alphanumeric text.</p>
9	Other Party Particulars	A(12)	<p>The Particulars that will appear on the other party's bank statement. Free format alphanumeric text.</p>

**Notes:**

- A() means alphanumeric, N() means numeric only
- Only the first 3 fields (transaction amount, account number, other party name) are mandatory. Any or all of the remaining reference fields can be omitted, although they must still be correctly separated by commas.
- Alphanumeric fields support A..Z, 0..9, spaces and other keyboard characters (except commas which are treated as field separators). Lowercase characters will be transformed



to their uppercase equivalents. Leading and trailing space characters will be removed from fields.

- Any invalid transactions will still be loaded into DirectLink Online, but they will be made inactive so the errors have to be corrected before processing.

**Example:**

1000.00,06050100059000001,Employee,Orig Ref,Orig ACode,Orig Part,OP Ref,OP ACode,OP Part  
9256.25,06050100091633000,Supplier A Ltd,,Orig ACode,Orig Part,OP Ref,OP ACode,OP Part  
220.25,06050100098165025,Supplier B Ltd,Our Invoice,123456,14/03/95,Your Invoice,123456,  
11.00,06050100059000002,Payroll Employee X,  
889256.25,06050100091633000,Supplier Q,  
20.25,06050100098165001,Supplier R,,,Parts  
542.02,06050100059000000,Supplier J,,,Ori,,,  
526.23,06050100100317018,Supplier K,,,Ref,Analysis,Parts  
471256.20,06-0501-00060079-000,Supplier T,Orig Ref,Orig Code,Orig Part,Other,Anala,Parts  
0.02,06-0501-00059000-000,Supplier Z,  
8965.30,06050100098165025,Supplier 6,,,  
0.01,06050100060079002,Supplier 123,a,b,c,d,e,f  
0.02,06-0501-00100317-018,Supplier 0002,3,2,1,6,5,4