



ELECTRONIC FUNDS TRANSFER FILE FORMAT

Version 3

[Abstract](#)

File formation Specification that outlines the processing of Bank Transactions that HFC Bank receives from clients.

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DOCUMENTATION AMENDMENT

Version	Author's Name & Designation	Date	AMENDMENTS
COMPILATION			
1.0 & 2.0	Rajniel Lal, Manager Infrastructure	2014	Initial Version
3.0	Georgina Naigulevu	29/03/2017	Included BSB Information and updated the file sample that is inclusive of other bank transactions
REVIEWER			
3.0	Mr. Timoci Tuisawau, General Manager IT	29/03/2017	

Bank-State-Branch (BSB) Information

The following is the BSB Listing used within Fiji.

Bank	Branch	BSB Code
HFC Bank	Suva	129-010
Bank of Baroda	Suva	049-101
ANZ	Suva	010-890
Bred Bank	Suva	119-010
Westpac	Suva	039-001
Bank of South Pacific	Suva	069-001

Direct Entry System File Format

This is the file format is used for direct Crediting and Direct Debiting. The file format is a fixed record length ASCII format. It uses lines of information 137 characters in length. Strings of characters within the line represent specific pieces of information. For example in a Detail Record line the characters at positions 38-47 represent the amount to be paid to or received from your customer.

Record Types

General Structure

The general structure of a Direct Entry file (or block of records) is which is represented by the 1st Character on a line record:

- Header is represented by the Descriptive Record (Type 0) – one only per User ID.
- Transactions are presented by the Detail Records (Type 1) – one or more
- Batch & Bank Summaries are presented by the File Total Record (Type 7) – one or more

Record length is 120 characters (bytes) long and separated from the next record by a carriage return/line feed (CR/LF).

Coded Character Set

Only the BECS EBCDIC Character Bit Structure is valid, this includes the following most command used characters:

Numeric 0 to 9

Alphabetic Uppercase A to Z and Lowercase a to z

Special Characters

Symbol	Meaning	Symbol	Meaning
+	addition (plus) sign	-	subtraction (minus) sign or hyphen
@	at sign	:	colon
SP	space	;	semicolon
!	exclamation mark	=	equal sign
^	Circumflex	?	question mark
\$	dollar sign	.	period or decimal point
%	percentage sign	#	number sign (Pound or Hash)
&	ampersand	_	Low line (underscore)
'	apostrophe	,	comma
(left parenthesis	[left square bracket
)	right parenthesis]	right square bracket
*	asterisk	/	Solidus (right slash)

Use of unprintable characters may result in the file being rejected.

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HEADER – RECORD TYPE 0 – DESCRIPTIVE RECORD

Char Pos	Field Size	Field Description	User Specification
1	1	Record Type 0.	Must be '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 Financial Institution.	Default is HFC
24-30	7	Blank.	Must be blank filled.
31-56	26	Name of User supplying file.	Left justified. Blank filled. BECS EBCDIC character set valid. Must not be all blanks. Should be User preferred name.
57-62	6	Number of User supplying file.	Must be User Identification Number, Which is assigned by HFC Bank. Must be numeric. Right justified. Zero filled. Default to be 000007
63-74	12	Description of entries on file (for example "Disk Pay").	BECS EBCDIC character set valid. Should accurately describe contents of file. Left justified. Blank filled if needed.
75-80	6	Date to be processed (i.e., the date transactions are released).	Must be numeric and in the format of DDMMYY. Must be a valid date. Zero filled.
81-137	57	Blank.	Must be blank filled.

TRANSACTION – RECORD TYPE 1 – DESCRIPTIVE RECORD

Char Pos	Field Size	Field Description	User Specification
1	1	Record Type 1.	Must be '1'.
2-8	7	BSB Number in format xxx-xxx.	Must be numeric with a hyphen in character position 5. Character positions 2 to 4 must be a valid 2 or 3 digit Use HFC's BSB, 129-010
9-34	26	Account number to be credited/debited.	Numeric, alpha (26 letters of the alphabet), hyphens & blanks only are valid. Must not contain all blanks or all zeros. Leading zeros, which are part of an account number, must be shown. Edit out hyphens where account number exceeds nine characters. Right justified. Blank filled. (HFC account numbers are alpha numeric)
35	1	Indicator.	Must be a space
36-37	2	Transaction Code.	Must only be valid standard trancodes. Only numeric valid. '13' - Debit Items '53' - Credit Items

38-47	10	Amount.	Only numeric valid. Must be greater than zero. Show in cents without punctuations. Right justified. Zero filled. Unsigned.
48-79	32	Title of Account to be credited/debited.	BECS EBCDIC character set valid. Must not contain all blanks. Left justified. Blank filled. Must contain valid HFC Bank account Name
80-97	18	Narrative This field is for statement	BECS EBCDIC character set valid. Left justified. Blank Filled
98-104	7	BSB Number in format xxx-xxx.	Use HFC's BSB, 129-010
105-113	9	Account Number.	Numeric, must not contain all blanks or all zeros. Right justified. Blank filled.
114-129	16	Name of Remitter (Name of originator of the entry. This may vary from Name of User.)	BECS EBCDIC character set valid. Must not contain all blanks. Left justified. Blank filled. NOTE: This field is used by HFC Bank
130-137	8	Amount of withholding tax.	Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned. Default is 0

BATCH & BANK SUMMARIES – RECORD TYPE 7 – FILE TOTAL RECORD

Char Pos	Field Size	Field Description	Specification
1	1	Record Type 7	Must be '7'
2-8	7	BSB Format Filler	Must be '999-999' to represent total batch summary. If Other Bank Transactions are available then it must represent total BSB Summary for that bank.
9-20	12	Blank	Must be blank filled.
21-30	10	File (User) Credit Total Amount	Numeric only valid. Must equal the accumulated total of credit Detail Record amounts. Show in cents without punctuation. Right justified, zero filled. Unsigned.

31-40	10	File (User) Debit Total Amount	Numeric only valid. Must equal the accumulated total of debit Detail Record amounts. Show in cents without punctuation. Right justified, zero filled. Unsigned. <u>If there are no Debit Transactions</u> The Debit Total Amount will equal the negative Credit Total Amount.
41-50	10	File (User) Net Total Amount	<u>If both Credit & Debit Transactions exist in Record Type 1.</u> Numeric only valid. Must equal the sum of File Credit & File Debit Total Amounts. Show in cents without punctuation. Right justified, zero filled. Unsigned. <u>If only Credit Transactions exist in Records Type 1.</u> Numeric only valid. Must equal zero. Right justified, zero filled. Unsigned. (Sample File is on Page 8.)
51-74	24	Blank	Must be blank filled.
75-80	6	File (user) count of Records Type 1	Numeric only valid. Must equal accumulated number of Record Type 1 items on the file. Right justified, zero filled.
81-137	40	Blank	Must be blank filled.
Note: all unused fields must be blank filled			

Account statement

The following information included in the Direct Entry file will appear on customer statement. Descriptive Record 0

- Direct Entry User ID number (positions 57-62)

Detail Record 1

(record of the deposit to your account for a Direct Debit file or the withdrawal from your account for a Direct Credit file)

- Amount (positions 38-47) – the bulk total amount of the file
- Narrative (positions 80-97)
- Name of Remitter (positions 114-129)



SAMPLE FILE – WHEN THERE IS ONLY CREDIT TRANSACTION EXIST IN THE .PC2 FILE THAT IS INCLUSIVE OF OTHER BANK TRANSACTIONS.

```
0          01HFC      FPNP          000007EFT PAYMENT 091015
1129-01000000000000000000000529091S8 530000000100RICOH BUSINESS CENTRE      RICOH001 091015E2129-010005717S10FPNF      00000000
1129-010000000000000000000005290S8.1 530000000100RICOH BUSINESS CENTRE      RICOH001 091015E2129-010005717S10FPNF      00000000
1039-001000000000000000000009800945033 530000000100AAKAY MOTORS                AARKA001 091015E2129-010005717S10FPNF      00000000
1039-001000000000000000000009800380454 530000000100All Engineering Ltd        ALLEN001 091015E2129-010005717S10FPNF      00000000
1039-001000000000000000000009804628148 530000000100ILIVANI COKANAKADAVU      X-90948 091015E2129-010005717S10FPNF      00000000
1049-1010000000000000091050200000029 530000000100Northern Travel Services  NORTH001 091015E2129-010005717S10FPNF      00000000
7999-999          00000006000000000060000000000000      000006
7129-010          00000002000000000020000000000000      000002
7039-001          00000003000000000030000000000000      000003
7049-101          00000001000000000010000000000000      000001
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Your Developer or Vendor will need to ensure in the .pc2 at Line that begins with 7 (tag) meets the following conditions:

i.) If **there is no type "13" Transactions listed in the transaction details** tag then

7999-999	000000000100000000001000000000	000001
(Tag)(Bank)	(Total Value)(Total Value)(Total Value)	(Total Number of transactions)
	A - B = C	D

999-999 represents Tag Line for Grand Total of Bank Transactions or place holder for Bank BSB Code.

A represents Total Value of Type "53" Transactions.

B represents Total Value of Type "53" Transactions

C represents Total Value of A – B which should equate to 0.

ii.) If **there are some "13" Transactions listed in the transaction details** tag then

7999-999	000000000100000000001000000002	000002
(Tag)(Bank)	(Total Value)(Total Value)(Total Value)	(Total Number of transactions)
	A + B = C	D

999-999 represents Tag Line for Grand Total of Bank Transactions or place holder for Bank BSB Code.

A represents Total Value of Type "53" Transactions.

B represents Total Value of Type "13" Transactions

C represents Total Value of A + B Transactions should equate to Total Value of Total Number of Transactions

THIS IS IF YOUR .PC2 FILE HAS OTHER BANK TRANSACTIONS.

iii.) If **there are some Non-HFC Bank Transactions listed in the transaction details** tag then it would follow the same as i.) and ii.) but with individual BSB Numbers listed after the Tag Line for Grand Total of Bank Transactions.

(This is if there is no "13" Transactions listed in the transaction details)

7999-999	000000000300000000003000000000	000003
7129-010	000000000100000000001000000000	000001
7010-890	000000000100000000001000000000	000001
7039-001	000000000100000000001000000000	000001
(Tag)(Bank)	(Total Value)(Total Value)(Total Value)	(Total Number of transactions)

(This is if there are some "13" Transactions listed in the transaction details)

7999-999	000000000300000000003000000006	000006
7129-010	000000000100000000001000000002	000002
7010-890	000000000100000000001000000002	000002
7039-001	000000000100000000001000000002	000002
(Tag)(Bank)	(Total Value)(Total Value)(Total Value)	(Total Number of transactions)

EXPANDED EXPLANATION OF ACCOUNT NUMBER TO BE CREDITED AND DEBITED REFERRING TO PAGE 5

AAAAAAAAAAAAAAAAAAAAAAAAAAAA

Ensure that the 26 Characters are alpha numeric with only the special character “.” Decimal point to be allowed and that it must exist in between two numbers after the Character S, L or I.

FOR HFC BANK THE ACCOUNT NUMBER FORMAT VALIDATION:

AAAAAAAAAAAAAAAAAAAAAAAAAAAA
AAAAAAAAAAAAAAAAAAAAAAAAAAAA

Where A represents alpha numeric characters and C represents the special character “.” Decimal is the only one allowed.

The Special Character “.” Decimal point is the only special character allowed and it must exist in between two numbers after the Character S (Savings), L (Loans) and I (Investment).

E.g.

0000000000000000000000001234567**S**9 represents 1234567S9 refers to a Customer Savings Account
00000000000000000000000012345**S**6.7 represents 12345S6.7 refers to a Customer Savings Account

0000000000000000000000001234567**L**9 represents 1234567S9 refers to a Customer Loan Account
00000000000000000000000012345**L**6.7 represents 12345S6.7 refers to a Customer Loan Account

0000000000000000000000001234567**I**9 represents 1234567S9 refers to a Customer Investment Account
00000000000000000000000012345**I**6.7 represents 12345S6.7 refers to a Customer Investment Account

FOR OTHER BANKS THE ACCOUNT NUMBER FORMAT VALIDATION:

NNNNNNNNNNNNNNNNNNNNNNNNNN

Where N represents numeric characters.

The numbers for each bank can vary in length depending on their requirements with leading zeros to complete the 26 Characters