

ABA FILE SPECIFICATION

Functional Description

The ABA files that are uploaded and approved by 3.30pm (AEST) at the latest will be processed same day. Files received/approved after this cut-off time may be rejected and will need to be resubmitted the following Banking Business Day with the Processing Date changed reflect that day's details.

ABA file format

Each line in an ABA file is a "record". An ABA file has three main records, the "descriptive" record, a "detail" record for each transaction and the "file total record" at the end. An ABA record is exactly 120 characters long (excluding new line characters). File format is .aba

Header Record

Description	Field Format	Position	Length	Values /Notes
Record Type	Char	1	1	Must be '0'
Spacing	Char	2-18	17	Spaces. Must be filled.
Reel Sequence Number	Char	19-20	2	Must be numeric commencing at 01. Right justified. Zero filled.
Name of User's Financial Institution	Char	21-23	3	Must be "CBA"
Spacing	Char	24-30	7	Spaces. Must be filled
Name of user supplying file	Char	31-56	26	Must be User Preferred Specification as advised by User's FI. Left justified, blank filled. All coded character set valid. Must not be all blanks.
User Identification number	Num	57-62	6	Your BSBs
Description of entries on File	Char	63-74	12	For file description eg "PAYROLL". All coded character set valid. Must not be all blanks. Left justified, blank filled.
Date	Num	75-80	6	Must be numeric in the form of DDMMYY. Must be a valid date. Zero filled.
Trailing spaces	Char	81-120	40	Spaces. Must be Filled

Detail Record

Description	Field Format	Position	Length	Values /Notes
Record Type	Char	1	1	1
BSB	Num	2 – 8	7	BSB number including hyphen eg 064-786
Payment Account	Num	9-17	9	Account Number of Payer.
Space	Char	18	1	Space. Must be filled.
Transaction Code	Num	19-20	2	For list of transaction codes see below.
Amount	Num	21-30	10	The amount of the payment, 10 digits of cents implied. Should have leading zeros.
Title of Account to be credited	Char	31-62	32	Must not be all blank. All codes character sets are valid. Requires trailing spaces.
Lodgment Reference	Char	63-80	18	All coded character set valid. Must have trailing spaces.
Remitter BSB	Number	81-87	7	BSB number of remitter include hyphen.
Remitter Account Number	Num	88-96	9	Account number with leading spaces.
Name of Remitter	Char	97-112	16	Name of remitter with trailing spaces.
Trailing spaces	Char	113-120	8	Spaces. Must be filled

Trailer Record

Description	Field Format	Position	Length	Values /Notes
Record Type	Char	1	1	7
BSB Format Filler	Num	2-8	7	Must be '999-999'
Spacing	Char	9-20	12	Must be blank filled
File Net Total Amount	Num	21-30	10	Numeric only valid. Must equal the difference between file debit and credit totals. Cents shown without punctuation. Leading zeros
File Credit total	Num	31-40	10	Numeric only valid total of credits in file. Cents shown without punctuation. Leading zeros.
File Debit Total	Num	41-50	10	Numeric only valid total of debits in file. Cents shown without punctuation. Leading zeros.
Spacing	Char	51-74	24	Must be blank filled
Number of records in file	Num	75-80	6	Total of all record type 1 in file. Leading zeros
Spacing	Char	81-120	40	Must be blank filled

Transaction Codes

Code	Transaction Description
13	Externally initiated debit items
50	Externally initiated credit items with the exception of those bearing Transaction Codes
51	Australian Government Security Interest
52	Family Allowance
53	Pay
54	Pension
55	Allotment
56	Dividend
57	Debenture/Note Interest