

ABA Unbalanced EFT Transform Layout

This topic describes the ABA – Unbalanced format as implemented in the EFT Transform process. It is intended for use by developers and related parties involved in the installation activity related to Accounts Payable.

ABA File Format - Sequence of Records

The specification calls for the transactions to be 120 character fixed length records in a record format comprised of three record types as noted below. Multiple bank accounts (users) may be included in the same file.

Record Type "0" – Known as the Descriptive Record (one per user)

Record Type "1" – Known as the Detail Record (with subtypes)

Record Type "7" – Known as the File Total Record (one per user)

All records should utilize the ASCII character set.

Descriptive Record (Type 0)

Field	Data Element Name	Format	Length	Position	Value
1	Record Type 0		1	01	'0'
2	Reserved space	Blank filled	17	02-18	Blank filled
3	Sequence number	Right justified, zero filled	2	19-20	'01'
4	Name of User Financial Institution		3	21-23	First three characters of Payers Bank. Should use an approved bank abbreviation (e.g. AMZ, NAB) PiP.BankAccount.Name
5	Reserved space	Blank filled	7	24-30	Blank filled
6	Name of User Supplying File	Left justified, blank filled	26	31-56	First 26 characters of PiP.Company.Name
7	Number of User Supplying File	Right justified, zero filled	6	57-62	User ID Number PiP.BankAccount.UserIDNumber
8	Description of Entries included in the File	Left justified, blank filled	12	63-74	'PAYMENT'
9	Date to be processed	DDMMYY	6	75-80	Date file is generated.
10	Reserved	Blank filled	40	81-120	Blank filled

Detail Payment Record (Type 1)

Field	Data Element Name	Format	Length	Position	Value
1	Record Type		1	01	'1'
2	Payee Bank, State & Branch Number (BSB)	Numeric; hyphen in position 5	7	02-18	PIP.PaymentRouting.RoutingNbr 34x-xxx. Must be numeric with a hyphen in character position 5
3	Account Number to be credited	Alpha-numeric, hyphens & blanks are valid; right justified, blank filled; leading zeros which are part of the account number must be shown; edit out hyphens when account number exceeds 9 characters	9	09-17	PIP.PaymentRouting.BankAccountNbr
4	Indicator	Blank filled	1	18	Blank filled
5	Transaction Code	Numeric	2	19-20	'50' to indicate General Credit
6	Amount	Numeric; right justified; zero filled; must be greater than 0; Shown in cents without punctuation	10	21-30	PIP.PaymentDC
7	Title of Account to be Credited	Left justified, blank filled	32	31-62	First 32 characters of PIP.EmployeeVendorClient.Name
8	Lodgment Reference	Left justified, blank filled	18	63-80	First 18 characters of PIP.Company.Name
9	Trace Record	Numeric; Hyphen in position 84	7	81-87	PIP.BankAccount.RoutingNbr Including the hyphen 34x-xxx
10	Account Number	Alphanumeric; Right justified, blank filled; leading zeros must be shown if exist in account number; hyphens and blanks are valid; edit out hyphen if account number exceeds 9 characters	9	88-96	PIP.BankAccount.BankAccountNbr
11	Name of Remitter	Left justified; blank filled	16	97-112	First 16 characters of PIP.Company.Name
12	Reserved	Zero filled	8	113-120	'00000000'

File Total Record (Type 7)

Field	Data Element Name	Format	Length	Position	Value
1	Record Type		1	01	'7'
2	Reserved		7	02-08	Must be '999-999'
3	Reserved		12	09-20	Blank filled
4	File Net Total amount	Numeric, right justified, zero filled, unsigned. Shown in cents without punctuation.	10	21-30	Sum of all Amounts from Record Type 1 Detail Records where the Transaction Code = 50 (should net to 0)
5	File Credit Total amount	Numeric, right justified, zero filled, unsigned. Shown in cents without punctuation.	10	31-40	Sum of all PiP.PaymentDC Record Type 1 Detail Records where the Transaction Code = 50 (should be the same as the File Net Total Amount)
6	File Debit Total Amount	Numeric, right justified, zero filled	10	41-50	Should be all zeros as debits do not exist in this format
7	Reserved		24	51-74	Blank filled
8	File Total Count of Type 1 Records	Numeric, right justified, zero filled	6	75-80	Total Count of all Record Type 1 records
9	Reserved		40	81-120	Blank filled

Samples

ABA Unbalanced Sample File.txt									
1	0	01AMZ	Architectural Associates	456432	PAYMENT	230616			
2	1345-678777888999	500000065488	Frances Johnson		Architectural Asso	332-878222333444	Architectural As	000000000	
3	1667-988543345654	500000147422	Top Notch Construction		Architectural Asso	332-878222333444	Architectural As	000000000	
4	7999-999	000021291000002129100000000000						000001	

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