

# Corporate Online

Import file format for New Zealand files.

## Issuer

Westpac Banking Corporation ABN 33 007 457 141  
Australian Financial Services Licence No. 233714



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## About Corporate Online

Westpac Corporate Online is an internet-based electronic platform, providing a single point of entry to a suite of online transactional services specifically designed for major Australian, New Zealand and international corporations and government bodies.

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## About this guide

This guide describes the standard file format used to process a New Zealand Direct Entry file.

### Where can I find a copy of this guide?

The most up-to-date versions of this and other Corporate Online user guides can be found on the **User guides >> Payments** page of Corporate Online.

If you must print this document, **always download the PDF from Corporate Online** then print from that: don't print a saved PDF or photocopy a paper copy as it may not be current.

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## Definitions

Several definitions are used throughout this guide. The commonly used definitions are defined below:

Term	Description
Left justified	Start input in the first character position of the field
Right justified	End input in the last character position of the field
Blank filled	Fills the unused portion of the field with blank spaces
Zero filled	Fills the unused portion of the field with zeros



## New Zealand Direct Entry file format

### What is the file format?

The New Zealand Direct Entry file format can be either in fixed length format, or in CSV format (Comma separated values). The same format is used for either Payment or Direct Debits but each file can only contain all Payments or all Direct Debits

### Fixed length format

Corporate Online will treat the records within the file as variable length records separated by the ASCII Carriage return character (Hex: OD, Dec: 13) followed by the ASCII Linefeed character (Hex: OA, Dec: 10). Each record can be a maximum of 180 bytes long.

### Comma separated values (CSV) format

The layout of the fields is the same as the fixed length format but leading zeroes and blank filling is not required. The maximum length of each field is the same as the fixed length field. An end of record delimiter of Carriage return and Line feed characters is required.

### Record types

Direct Entry files are constructed of a number of different records. They are:

- Header record 'A' – The header records define the value date of the detail records that follow the header records until the next header record is found within the file. The header record is optional and are only required if the transaction records within the file have different values or you need to future date the transaction records.
- If no header record exists within the file the value date will be the date the file is imported into Corporate Online. Where the header record contains a date prior to the date the file is being imported, (maximum of 7 days old) Corporate Online will update the date to today's date when it is sent to be authorised, with an appropriate message.
- We recommend that a Header record is included as the Description in the Header will then be used as the Other Party Name on the Contra transaction on your Bank statement for reconciliation purposes.
- Transaction detail record 'D' (for each transaction in the file) – Each detail record represents an individual payment to direct details containing both credit and debit details. The detail record can also contain the details to appear on the payee's/payer's bank statement. The details to appear on the payer/payee statement are generated when the file is imported.
- Each file can contain payments that are debited from up to 50 different accounts, or for Direct debits each file can contain payments that are credited to up to 50 different accounts.
- Direct Entry credit or debit files cannot be amended after import unless your Organisation has specifically requested this feature. Where amendments are allowed the import file can only contain payments from 1 debit account or direct debit to 1 credit account.

**Header record 'A' – (header)**

Position	Length	Description	Specification
1	1	Record type 0	Must be 'A'
2 - 7	6	Sequence number	Each record should have a unique sequence number for ease of identification. Right justified, zero filled
8 - 9	2	Origin Bank	Must be '03'
10 - 13	4	Origin Branch	Must contain a valid Branch number. Right justified, zero filled.
14 - 43	30	Customer name	Optional. Left justified, blank filled.
44 - 49	6	Customer number	Not currently used. Must be Blank or Zero filled.
50 - 69	20	Description	Left justified, blank filled. Description will appear in the Other Party Name field on the aggregated debit/credit.
70 - 75	6	Date to be processed. This is the date transactions are to be released to all financial transactions	Must be numeric. Formatted as DDMMYY. Must be a valid date
76 - 180	105	Blank	Must be blank filled



Type	Sequence Number	Origin Branch	Customer Name	Customer Number	
1	2	8	10	14	44
Description		Due Date	Blank		
51		70	76		
Blank					
101					
Blank					
151					180



## Detail transaction record 'D'

Note: The layout below for Payments. If creating a file for Direct Debits read 'Payee' as 'Payer' and 'Payer' as 'Payee'

Position	Length	Description	Specification
1	1	Record type 1	Must be 'D'
2- 7	6	Sequence number	Each record should have a unique sequence number for ease of identification. Right justified, zero filled
8 - 9	2	(Payee) Bank (Account to be credited)	Must contain a valid Bank number. Right justified, zero filled.
10 - 13	4	(Payee) Branch	Must contain a valid Branch number. Right justified, zero filled.
14 - 21	8	(Payee) Account	Must contain a valid Account number. Right justified, zero filled.
22 - 25	4	(Payee) Suffix	Right justified, zero filled.
26 - 27	2	Transaction code	Payments are '50'. Payroll payments may be '52'. Direct Debits are '00'.
28 - 29	2	MTS Source	Payment MTS Source is 'DC'. Direct Debit MTS Source is 'DD'.
30 - 44	15	Amount	Enter the value of the transaction in cents without a decimal point. Right justified, zero filled.
45 - 64	20	(Payee) name	Enter the name of the account to be credited. Left justified, blank filled.
65 - 76	12	(Payee) Particulars	This data will appear in the payee's statement particulars field. Left justified, blank filled.
77 - 88	12	(Payee) Analysis code	This data will appear in the payee's statement analysis code field. Left justified, blank filled.
89 - 100	12	(Payee) Reference	This data will appear in the payee's statement reference field. Left justified, blank filled.
101 - 102	2	(Payer) Bank (Your account)	Must contain a valid Bank number. Right justified, zero filled.
103 - 106	4	(Payer) Branch	Must contain a valid Branch number. Right justified, zero filled.





### Direct Debit import detail 'D' record

T y p e	Sequence Number	B a n k	Payer Account			T r a n s a c t i o n S e r i e s	C M S C o d e	Amount	Payer
			Branch	Account	Suffix				
1	2	8	10	14	22	26	28	30	45
Name			Particulars			Analysis Code		Reference	
51			65			77		89	
B a n k	Payee Account			Payee Name			Blank		
	Branch	Account	Suffix						
101	103	107	115	119				139	
Blank									
151									
180									

### Exporting New Zealand Direct Entry files after processing

Corporate Online allows you to download the “NZ-DE Payment summary” report after a file has been processed (e.g. status is COMPL, PROCD or PYERR). The format of the export file is the same as the (fixed record length) import file with the addition of the following fields for each Detail Transaction 'D' record:

Position	Length	Description
181 - 185	5	Error code
186 - 190	5	Transaction status



