ABA Balanced EFT Transform Layout

This topic describes the ABA – Balanced 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 Record (Type 1)

The Detail Record for the the ABA – Balanced file creates a Type 1 (subtype 50) record for each individual payment in the payment generation. The ABA – Balanced file also contains a Detail Record (also a Type 1 record, with subtype 13) that is created to contain the sum of all of the individual payments for the Company and specifies the bank account from which the total amount of the file will be debited.

Detail Payment Record (Type 1, subtype 50)

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	02-08	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'

Detail Balancing Record (sum of all payments above) (Type 1, subtype 13)

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	02-08	PiP.BankAccount.RoutingNbr '34x-xxx. Must be numeric with a hyphen in character position 5
3	Account Number to be debited	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.BankAccount.BankAccountNbr
4	Indicator	Blank filled	1	18	Blank filled
5	Transaction Code	Numeric	2	19-20	'13' to indicate General Debit
6	Amount	Numeric; right justified; zero filled; must be greater than 0; Shown in cents without punctuation	10	21-30	Sum total of al Detail Payment Records (i.e. sum all Detail Record Type 1 Records with a transaction code of 50) Sum PiP.PaymentDC
7	Title of Account to be Debited	Left justified, blank filled	32	31-62	First 32 characters of PiP.Company.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'

Detail Balancing Record (sum of all payments above) (Type 1, subtype 13)

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 = 13 less 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 amounts from Record Type 1 Detail Records where the Transaction Code = 50
6	File Debit Total Amount	Numeric, right justified, zero filled	10	41-50	Sum of all amounts from Record Type 1 Detail Records where the Transaction Code = 13
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
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'

Samples

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ABA Balanced Sample File.txt ⊠
  1  0                 01AMZ         Architectural Associates   456432PAYMENT      230616
  2  1345-678777888999 500000065488Frances Johnson                      Architectural Asso332-878222333444Architectural As00000000
  3  1667-988543345654 500000147422Top Notch Construction               Architectural Asso332-878222333444Architectural As00000000
  4  1332-878222333444 130000212910Architectural Associates             Architectural Asso332-878222333444Architectural As00000000
  5  7999-999          00000000000002129100000121910                        000001
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