Electronic Funds Transfer System (EFTS)

Change log

Version	Date	Change
1	2013-10-07	Change log added

The following describes the file structures permitted for submission to the EFT system.

There is only one type of file, which is as follows:

Single File - VOL1   HDR1   UHL1   Data Records   UTL1

The file name shall be EFTFL.DAT

Label Standards

Volume Header Label

Field			
No	**Size**	**Pos'n**	**Field Name and Contents**
1	3	1	Label Identifier - VOL
2	1	4	Label Number - 1
3	6	5	Volume Identifier - Permanently assigned by the owner to identify this volume. May be alphanumeric containing spaces or zeros but must be unique to this volume. Complete space or zero filling of this field is not permitted.
4	1	11	Accessibility - A space means unlimited access any other character means special handling, in manner agreed between the interchange parties
5	26	12	Reserved for future standardisation: space filled
6	14	38	Owner Identification - Application variable 4 spaces, 6 Digit User No., 4 spaces.
7	20	52	Reserved for future standardisation: space filled
8	1	72	Not applicable - space filled
9	3	73	Reserved for future standardisation: space filled
10	1	76	Physical Record Length Identifier - Space means that the length of all physical records is 128 character positions 1 means that the length of all physical records is 256 character positions. 2 means that the length of all physical records is 512 character positions. 3 means that the length of all physical records is 1024 character positions.
11	2	77	Not applicable - Space filled.
12	1	79	Reserved for future standarisation: space filled
13	1	80	Label Standard Version - 3

Record should not exceed 80 characters

Header Data Record

No	Field Size	Pos'n	Field Name and Contents
1	3	1	Label Identifier - HDR
2	1	4	Label Number - 1
3	1	5	Reserved for future standardisation: space filled

4	17	6	File Identifier -
			 Position 6 - 6 Must be "A"
			              7 - 12 User Identifying Number
			              13 - 13 Must be "S"
			              14 - 22 Blanks

5- 9	17	23	Not applicable - space filled.
10	1	40	Record Format Space or F means that all records are fixed length records. V means that all records are variable length records. Value: F
11-15	5	41	Not applicable - space filled
16	2	46	File Section Number - The file Section Number shall be 01
17	6	48	*Creation Date - May be space filled or (YYMMDD) Should be less than or equal to the Processing date in UHL1 (character positions 5-10)
18-22	13	54	Not applicable - space filled
23	6	67	*Expiration Date - May be space filled or (YYMMDD) Should be greater than the Processing in UHL1(character positions 5-10)
24	1	73	Verify/Copy indicator - Space means that the file has not been verified or copied
25-27	7	74	Not applicable - Space filled

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* Creation and Expiry dates may be omitted, however if they are present they must be in the above format

User Header Label

No	Field Size	Pos'n	Field Name and Contents
1	3	1	Label Identifier – UHL
2	1	4	Label Number – 1
3	6	5	Processing Date - Format bYYDDD This is the earliest date on which the file is to be processed by the Bank. Applied to customer accounts. Day 3 of the processing cycle.
4	10	11	Identifying Number of Receiving Party - 000095 + 4 spaces
5	2	21	Currency Code Indicator Must be 01
6	6	23	Reserved for future standardisation:zero filled
7	9	29	Work Code - This field indicated the type of work being exchanged. Must be "1 b DAILY bb" where b is blank **
8	3	38	File Number - Three numeric characters denoting the number of this file, right justified, zero filled. Both the original and duplicate of any one file must have an identical file number. If not used must be space filled.
9	14	41	Reserved for future standardisation: space filled
10	26	55	Use of recording party. May contain any valid characters in the coded character set excluding padding at option of the recording party. If not used must be space filled.

Record should not exceed 80 characters

** Multi day files are also acceptable. The work code above **1bDAILYbb** should be replaced with **4bMULTIbb** for Multi Day files, and the process date appended to each transaction (See Data Records)

Data Records

This section sets out the structure, format and contents of the record types for Debit, Credit and Contra items being submitted to the EFT system. All narratives should be keyed in Upper Case.

Debit Record

No	Size	Pos'n	Field Name and Contents
	Field		
1	6	1	NSC of branch to be debited - must be numeric - must be a valid branch.
2	8	7	Account number of account to be debited - must be numeric
3	1	15	Type of Account - must be zero
4	2	16	Transaction Code - see Appendix 1 for list of valid debit cases. If Transaction Code is equal '17' or '99', and field 1 and 5 are equal, and field 2 and 6 are equal, then it is looked on as a Contra Record.
5	6	18	NSC of User's Bank Branch - must contain a nominated NSC for originator.
6	8	24	Account number of users account - must contain a nominated account number for originator.
7	4	32	Reserved - zero filled
8	11	36	Amount of payment - must be numeric, in cent (no decimal places), right justified, zero-filled. Ignoring € sign *MUST NOT BE ALL ZEROS*
9	18	47	User's Name - name of originator's nominated account. Should be keyed in Upper Case
10	18	65	User's Reference - may contain any information relevant to user e.g. policy number
11	18	83	Name of account to be debited - relating to NSC/Account number in fields 1-2. Should be keyed in Upper case
12	6	101	Processing Date format bYYDDD (Must not be earlier than field 3 on UHL1 Record) **Multi day files only**

Record should not exceed 106 characters

Credit Record

No	Field Size	Pos'n	Field Name and Contents
1	6	1	NSC of branch to be credited - must be numeric - must be a valid branch.
2	8	7	Account number of account to be credited - must be numeric
3	1	15	Type of Account - must be zero
4	2	16	Transaction Code - see Appendix 1 for list of valid credit codes. If Transaction Code is equal '17' or '99', and field 1 and 5 are equal, and field 2 and 6 are equal, then it is looked on as a Contra Record.
5	6	18	NSC of User's Bank Branch - must contain a nominated NSC for originator.
6	8	24	Account number of users account - must contain a nominated account number for originator.
7	4	32	Reserved - zero-filled
8	11	36	Amount of payment - must be numeric, in cent (no decimal places), right justified, zero-filled. Ignoring € sign *MUST NOT BE ALL ZEROS*
9	18	47	User's Name – name of originator's nominated account. Should be keyed in Upper Case
10	18	65	User's Reference - may contain any information relevant to user e.g. payroll number.
11	18	83	Name of account to be credited - relating to NSC/Account number in fields 1-2. Should be keyed in Upper Case
12	6	101	Processing Date format bYYDDD (Must not be earlier than field 3 on UHL1 Record) **Multi day files only**

Record should not exceed 106 characters

Contra Record

No	Field Size	Pos'n	Field Name and Contents
1	6	1	NSC of user's branch - must be a nominated NSC for user
2	8	7	Account number of user at above branch - must be a nominated Account for user.
3	1	15	Account Type – must be zero.
4	2	16	Transaction Code - 17 for a Credit contra - 99 for a Debit contra
5	6	18	NSC of User's branch - as field 1
6	8	24	Account number of user - as field 2
7	4	32	Reserved - zero-filled
8	11	36	Amount of payment - must be numeric, in cent right justified, zero-filled. Ignoring € sign *MUST NOT BE ALL ZEROS*
9	18	47	User's narrative - May contain alpha-numeric narrative of the Users choice, to appear on User's statement. Should be keyed in Upper Case
10	18	65	Contra Identification - " CONTRA"
11	18	83	Receiving account name - name of user's NSC/Account quoted in fields 1-2. Should be keyed in Upper Case.

User Trailer Label

No	Field Size	Pos'n	Field Name and Contents
1	3	1	Label Identifier - UTL
2	1	4	Label Number - 1
3	13	5	Monetary total of Debit items - in cent, right justified, zero-filled. Ignoring € sign.
4	13	18	Monetary total of credit items - in cent, right justified, zero filled. Ignoring € sign.
5	7	31	Number of debit items in file.
6	7	38	Number of credit items in file.
7	36	45	Not used - Set in blanks.

Please note:

Files must be terminated correctly i.e, there must be a new line character at the end of the UTL record.

Appendix 1

Data Transaction Codes

Code	Meaning
01	First Direct Debit
17	Direct Debit (Not the first Direct Debit)
18	Representation of Direct Debit
19	Final Direct Debit
99	Bank Giro Credit

The use of any transaction code must be authorised by the User's Bank

EXAMPLE OF FILE LAYOUT

```
VOL1000011                    123456                    3

HDR1 A123456S            F    01980307        980408

UHL1 98067000095    010000001 DAILY  001

9393938888888809995959577777777000000000017480USERS ACCOUNT NAMEUSERS REF NUMBER DEST ACCOUNT NAME

9090902222222209995959577777777000000000012255USERS ACCOUNT NAMEUSERS REF NUMBER DEST ACCOUNT NAME

9595957777777701795959577777777000000000029735                    CONTRA                    DISNEYWORLD

UTL100000000297350000000029735000000010000002
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