# Online Banking

## Payment - Bankserv (ACB) File Format

June 2021

**Payment - Bankserv (ACB) File Format**

Export the ACB file layout from your line of business system and then import the file directly into Online Banking to make a bulk payment.

The import file used by Online Banking is a variation of the Bankserv file format. The record length is 181 characters, including the Carriage Return (ASCII 13) and Line Feed (ASCII 10) control characters.

The import functionality will only be available if:

- you have a business account linked to your personal Online Banking profile or
- you are registered for Business Online Banking.

Please refer to the following step by step guidelines on how to import a payment file on Business Online Banking:

1. Click on **Payments** and select the **Pending Payments** sub-tab.
2. A list of all Pending Payment batches will be displayed.
3. Click on the **Menu** and select the **Import** option.
4. The Payments - Import capture page will be displayed.
5. Select the **File Type**, **BankServ (ACB),** from the drop-down list. Enter a **Name** for the respective payment.
6. Click on **Browse** to locate the **saved Payment File**.
7. Specify where and in what format the **Import Results** must be sent to you.
8. Click on **Continue**.
9. The **Details** for the Import File will be displayed.
10. Check that these details are correct and, if necessary, click on **Cancel** to amend the import details or click on **Confirm** to proceed.
11. The **results** of the file import will be sent to your **selected mailbox**, check the results and, if required, make the necessary changes to the off-line Payment File and Import it again.
12. A successfully imported Payment File will reflect under the Pending Payments sub-tab.
13. If you would like to import another file, simply click on **Import Again** to return to the Payment-Import capture page or click on **Finish** to complete the Import process.

**INSTALLATION HEADER RECORD**

02000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000

| Field | Field Name | Length | Character Position | Description | Alpha or Numeric |
|-------|-----------|--------|--------------------|-------------|------------------|
| 1 | Record Identifier | 2 | 1-2 | Must contain 02 and must be the first record. | N |
| 2 | Filler | 178 | 3 -180 | Must contain blank spaces or zeros. | AN |

**USER HEADER RECORD**

04000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000

| Field | Field Name | Length | Character Position | Description | Alpha or Numeric |
|-------|-----------|--------|--------------------|-------------|------------------|
| 1 | Record Identifier | 2 | 1-2 | Must contain 04. | N |
| 2 | Filler | 178 | 3 -180 | Must contain blank spaces or zeros. | AN |

**CONTRA RECORD**

12250655620112345670000000000000000000000000000000000000YYMMDD000000000000000000000000000000000000000000000000000000000000000000000000000
0000

| Field | Field Name | Length | Character Position | Description | Alpha or Numeric | Example of Record Content |
|---|---|---|---|---|---|---|
| 1 | Record Identifier | 2 | 1-2 | Must contain the code which accurately identifies the contra type:<br><br>• If you use Record ID 10 in your Standard transaction Record Identifier field, then you must use 12.<br>• If you use Record ID 20 in your Standard transaction Record Identifier field, then you must use 22. | N | 12 or 22 (depending on Record Identifier used in the Standard Transaction Record) |
| 2 | User Branch code | 6 | 3-8 | Must contain the valid Branch code identifying the branch of the Bank of your Nominated Account. | N | 250655 |
| 3 | User Nominated Account Number | 11 | 9-19 | Must contain your valid Nominated Account number.<br>(can differ according to transaction set) | N | 62011234567 |
| 4 | Filler | 39 | 20-58 | Must contain blank spaces or zeros. | AN | |
| 5 | Action Date | 6 | 59-64 | This is an Optional field – if no Action Date is captured, the system will automatically default the Action Date to the date of the file import. | N | Format = YYMMDD |
| 6 | Filler | 116 | 65-180 | Must contain blank spaces or zeros. | AN | |

## STANDARD TRANSACTION RECORD

1025065562010091234000100000225065562011234567100000000001001109070000USER REFERENCE          HOMING ACCOUNT
00000000000000000000

| Field | Field Name | Length | Character Position | Description | Alpha or Numeric | Example of Record Content |
|-------|------------|--------|--------------------|-------------|------------------|---------------------------|
| 1 | Record Identifier | 2 | 1-2 | • Must contain the two- digit code identifying the type of transaction:<br><br>• Use 10 or 20 for Payments | N | 10 |
| 2 | User Branch | 6 | 3-8 | Must contain the valid Branch code identifying the branch of the Bank of your Nominated Account. | N | 250645 |
| 3 | User Nominated Account Number | 11 | 9-19 | Must contain your valid Nominated Account number. | N | 0200076260 |
| 4 | Filler | 4 | 20-23 | Must contain blank spaces or zeros. | AN | 0000 |
| 5 | User Sequence Number | 6 | 24-29 | Must be in ascending sequential order. | N | 000001 |
| 6 | Homing (Recipient) Branch | 6 | 30-35 | Must contain the valid code used to identify the Branch of the Recipient's Homing Account.<br><br>The universal Branch Codes for the applicable bank will be accepted. | N | 632005 |
| 7 | Homing (Recipient) Account Number | 11 | 36-46 | Must contain a valid Homing Account Number for your Recipient. | N | 00710423598 |
| 8 | Type of Account | 1 | 47-47 | Must contain a valid Account type for the Recipient's Homing Account.<br><br>The following Account Type codes apply: | N | 1 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | **Account Type** / **Value**<br>Public Recipient / 0<br>Current (cheque/bond) account / 1<br>Savings account / 2<br>Transmission account / 3<br>Bond Account / 4<br>Subscription Share Account / 6 | | |
| 9 | Amount | 11 | 48-58 | • Must contain the value of the transaction which must be greater than zero.<br><br>• The value must not exceed the item limit, either apart from, or when combined with other transactions for the same account for the same Action Date, for the same User Data Set.<br><br>• Amount must be expressed in cents without using any currency indicators, comma and/or decimal point separators.<br>For example, R3,728.68 must be captured as 00000372868 in the amount field. | N | 00000372868 |
| 10 | Filler | 8 | 59-66 | Must contain zeros. | N | 00000000 |
| 11 | Tax Code | 1 | 67-67 | Should always be zero. | N | 0 |
| 12 | Filler | 2 | 68-69 | Must contain zeros. | N | 00 |
| 13 | Filler | 1 | 70-70 | Must contain zero. | N | 0 |
| 14 | To Account Reference | 20 | 71-90 | Must contain a suitable explanation of the transaction.<br><br>This field is used as part of the Recipient reference and is printed on the recipient's bank statement. | AN | USER REFERENCE |

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | • **Payments**: 20 characters used for the To Account Reference. | | |
| 15 | Filler | 10 | 91-100 | Must contain blank spaces or zeros. | AN | 0000000000 |
| 16 | Homing (Recipient) Account Name | 15 | 101-115 | Must contain the name of the Homing (Recipient) Account holder.<br><br>This field is used as part of the Recipient Name and Own reference on the system.<br><br>**Note:**<br>These names serve as reference only and are not validated against the account number when the payment takes place. | AN | HOMING ACCOUNT |
| 17 | Filler | 15 | 116-130 | Must contain blank spaces or zeros. | AN | 000000000000000 |
| 18 | Non-Standard Account Number | 20 | 131-150 | This field serves to accommodate account numbers, which cannot be held in field 7 above, i.e. account numbers longer than 11 digits.<br><br>This may be used when the Homing (Recipient's) Account number is longer than 11 digits<br><br>**Note:**<br>• If this field is used, the homing account, Field 7, must be zero filled.<br>• If this field is not used, it must be zero filled. | N | 00000000000000000000 |
| 19 | Filler | 30 | 151-180 | Must contain blank spaces or zeros. | AN | 000000000000000000000000000000 |

## USER TRAILER RECORD

920000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000

| Field | Field Name | Length | Character Position | Description | Alpha or Numeric | Example of Record Content |
|-------|------------|--------|-------------------|-------------|------------------|---------------------------|
| 1 | Record Identifier | 2 | 1-2 | Must contain 92 and must follow a Contra Record. | N | 92 |
| 2 | Filler | 178 | 3 -180 | Must contain blank spaces or zeros. | AN | |

## INSTALLATION TRAILER RECORD

940000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000000

| Field | Field Name | Length | Character Position | Description | Alpha or Numeric |
|-------|------------|--------|-------------------|-------------|------------------|
| 1 | Record Identifier | 2 | 1-2 | Must contain 94. | N |
| 2 | Filler | 178 | 3 -180 | Must contain blank spaces or zeros. | AN |