



Direct Entry

File Format

Direct Entry File Format

There is only one File Format used for Direct Entry within Fiji. The same format is used for Direct Crediting and Direct Debiting. The file format is a fixed record length ASCII format. It uses lines of information 120 characters in length. Strings of characters within the line represent specific pieces of information. For example in a Detail Record line the characters at positions 21-30 represent the amount to be paid to or received from your customer.

Record Types

General Structure

There is 1 file format used for Direct Entry files throughout Fiji. The general structure of a Direct Entry file (or block of records) is:

- Descriptive Record (Type 0) - one only per User ID
- Detail Records (Type 1) - one or more
- File Total Record (Type 7) - one only per User ID.

Record length is 120 characters (bytes) long and separated from the next record by a carriage return/line feed (CR/LF).

Each file can only contain 1 block of records.

To lodge multiple files on one file, (1 physical file, multiple logical files) request information on "Banner Files".

Coded Character Set

Only the BECS EBCDIC Character Bit Structure is valid, this includes the following most commonly used characters:

Numeric 0 to 9

Alphabetic Uppercase A to Z and Lowercase a to z

Special Characters

Symbol	Meaning	Symbol	Meaning
+	addition (plus) sign	-	subtraction (minus) sign or hyphen
@	at sign	:	colon
SP	space	;	semicolon
!	exclamation mark	=	equal sign
^	Circumflex	?	question mark
\$	dollar sign	.	period or decimal point
%	percentage sign	#	number sign (Pound or Hash)
&	ampersand	_	Low line (underscore)
'	apostrophe	,	comma
(left parenthesis	[left square bracket
)	right parenthesis]	right square bracket
*	asterisk	/	Solidus (right slash)

Use of unprintable characters may result in the file being rejected.

Record Type 0 - Descriptive Record

Char Pos	Field Size	Field Description	User Specification
1	1	Record Type 0.	Must be '0'.
2-18	17	Blank.	Must be blank filled.
19-20	2	Reel Sequence Number.	Must be numeric commencing at 01. Right justified. Zero filled.
21-23	3	Name of Financial Institution.	Default is HFC
24-30	7	Blank.	Must be blank filled.
31-56	26	Name of User supplying file.	Left justified. Blank filled. BECS EBCDIC character set valid. Must not be all blanks. Should be User preferred name.
57-62	6	Number of User supplying file.	Must be User Identification Number, Which is assigned by HFC Bank. Must be numeric. Right justified. Zero filled.
63-74	12	Description of entries on file (for example "Disk Pay").	BECS EBCDIC character set valid. Should accurately describe contents of file. Left justified. Blank filled if needed.
75-80	6	Date to be processed (i.e., the date transactions are released).	Must be numeric and in the format of DDMMYY. Must be a valid date. Zero filled.
81-120	40	Blank.	Must be blank filled.

Record Type 1 – Detail Record

Char Pos	Field Size	Field Description	User Specification
1	1	Record Type 1.	Must be '1'.
2-8	7	BSB Number in format xxx-xxx.	Must be numeric with a hyphen in character position 5. Character positions 2 to 4 must be a valid 2 or 3 digit Use HFC's BSB, 129-010
9-17	9	Account number to be credited/debited.	Numeric, alpha (26 letters of the alphabet), hyphens & blanks only are valid. Must not contain all blanks or all zeros. Leading zeros, which are part of an account number, must be shown. Edit out hyphens where account number exceeds nine characters. Right justified. Blank filled. (HFC account numbers are alpha numeric)
18	1	Indicator.	Must be a space
19-20	2	Transaction Code.	Must only be valid standard transcodes. Only numeric valid. '13' - Debit Items '53' - Credit Items
21-30	10	Amount.	Only numeric valid. Must be greater than zero. Show in cents without punctuations. Right justified. Zero filled. Unsigned.
31-62	32	Title of Account to be credited/debited.	BECS EBCDIC character set valid. Must not contain all blanks. Left justified. Blank filled. Must contain valid HFC Bank account Name
63-80	18	Narrative This field is for statement	BECS EBCDIC character set valid. Left justified. Blank Filled
81-87	7	BSB Number in format xxx-xxx.	Use HFC's BSB, 129-010
88-96	9	Account Number.	Numeric, must not contain all blanks or all zeros. Right justified. Blank filled. Use 123456789 as default
97-112	16	Name of Remitter (Name of originator of the entry. This may vary from Name of User.)	BECS EBCDIC character set valid. Must not contain all blanks. Left justified. Blank filled. NOTE: This field is used by HFC Bank
113-120	8	Amount of withholding tax.	Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned. Default is 0

Record Type 7 – File Total Record

Char Pos	Field Size	Field Description	User Specification
1	1	Record Type 7.	Must be '7'.
2-8	7	BSB Number.	Must be 999-999.
9-20	12	Blank.	Must be blank filled.
21-30	10	File (User) Net Total Amount	Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned. Should be all zeros in a self-balanced file.
31-40	10	File (User) Credit Total Amount	Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned. Should equal either debit total if self-balanced, or net total in a non-balanced file.
41-50	10	File (User) Debit Total	Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned. Should equal either credit total if self-balanced, or net total in a non-balanced file.
51-74	24	Blank.	Must be blank filled.
75-80	6	File (User) count of Record Type 1.	Numeric only valid. Right justified. Zero filled.
81-120	40	Blank.	Must be blank filled.

Account statement

The following information included in the Direct Entry file will appear on customer statement. Descriptive Record 0

- Direct Entry User ID number (positions 57-62)

Detail Record 1

(record of the deposit to your account for a Direct Debit file or the withdrawal from your account for a Direct Credit file)

- Amount (positions 21-30) – the bulk total amount of the file
- Narrative (positions 63-80)
- Name of Remitter (positions 97-112)



Example Direct Entry File

Character positions										1	1	1
1	2	3	4	5	6	7	8	9	0	1	2	
12345678901	2345678901	2345678901	2345678901	2345678901	2345678901	2345678901	2345678901	2345678901	2345678901	2345678901	2345678901	

0	01HFC	MATUA	000006	Disk Pay	050215		
1129-010	11492S2	530000033716	SANDERS. LEE TREVOR	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11403S2	530000010000	BAXTER. DEBORAH ANNE	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	10367S2	530000023716	BAXTER. DEBORAH ANNE	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11510S2	530000004445	HAMMERSLEY. LEDA	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11475S3	530000015000	RAWLINSON. KENNETH FREDERICK	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11492S2	530000017509	RAWLINSON. KENNETH FREDERICK	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11403S2	530000024674	ATERINOSI. ADAM	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	10367S2	530000030310	SCRIVENOR. MEGGAN	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11510S2	530000010875	BUTTRESS. MARTYN A & KAREN V	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11475S3	530000038980	INTROSI. JOSEPH & MARIA	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11396S3	530000030620	STEVENSON. ANDREA JANE	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11518S2	530000012120	INTROSSI. JOSEPH & MARIA	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11610S2	530000029445	CAMPBELLDUNE. HEATHER JOY	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11556S3	530000015476	CAMPBELLDUNE. DARREN JOHN	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11558S2	530000033351	DACHAU. VANESSA	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11532S2	530000039280	BAKERLY. BRONWYN	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11444S2	530000039280	VALENCIO. KARL AND ESTHER	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11533S2	530000067585	ATKINSON. SANDRA	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11498S2	530000021137	PILSENER. KATHERINE	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11553S2	530000043992	HATTEN. RONALD WARREN	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11702S2	530000033955	MCLENNAN. DUNCAN	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11405S2	530000018195	TIMMINS. LEANNE	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	10361S2	530000005715	GRINDLEY. BARBARA ANN	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11565S2	530000215792	VERDULO. IRENE	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11402S2	530000170000	REGENCY. TRACY	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11546S2	530000068238	SMITH. JAMES DON	Voucher Payments	129-010123456789	MATUA	00000000
1129-010	11412S2	130001053406	MATUA TAXIS		129-010123456789	MATUA	00000000
7999-999		000000000000010534060001053406			000027		