



# Global Payments DE File and Returns Specifications

**global**payments



## Document History

Version	Status	Date	Comments	Updated by
1.0	Final	12/06/2020	Issued	Jonathan Gledhill
1.1	Final	29/07/2020	Formatting and wording changes	Jonathan Gledhill
1.2	Final	01/10/2020	Updated missing fields in the balancing entry specification	Jonathan Gledhill
1.3	Final	10/11/2020	Updated missing fields in the Direct Debit Record Specification	Jonathan Gledhill
1.4	Final	10/11/2020	Updated description on Lodgement Ref field in the Direct Debit Record Specification	Jonathan Gledhill



## Direct Entry File Format Specifications

### 1.1 Direct Debit ABA Files from Client to Global Payments

#### 1.1.1 Naming Convention

The filename should be set to **DE\_DD\_YYYYMMDD\_HHMMSS.ABA**.

#### 1.1.2 Delivery Method

This file must be delivered via SFTP to Global Payments.

#### 1.1.3 Delivery Schedule

Any number of files can be delivered to Global Payments each business day up to 5pm AEST.

Files sent after 5pm AEST will be processed the next business day.

Once a file has been picked up and loaded into our system, you will receive a confirmation email. Furthermore, once the file has been approved and sent to market, another acknowledgement email will be sent.

#### 1.1.4 DE File Structure

*Header Record - Type 0*

*Debit Detail Record - Line Type 1, Transaction Type 13*

*Debit Detail Record - Line Type 1, Transaction Type 13*

..

*Debit Detail Record - Line Type 1, Transaction Type 13*

*Balancing Record - Line Type 1, Transaction Type 50*

*Footer Record - Type 7*



## 1.2 Direct Debit Record Specification

This file contains Direct Debits the Payment Facilitator is looking to process via Global Payments.

### 1.2.1 Record Type 0 – Header Record

Position	Length	Description	Detail
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	Mnemonic of Global Payments	Default set to 'GPA'
24-30	7	Blank	Must be blank filled.
31-56	26	Name of User Supplying File	Left justified. Blank filled. BECS character set valid. Must not be all blanks.
57-62	6	Number of User Supplying File	Must be User Identification Number which is assigned by APCA and User Financial Institutions. Must be numeric. Right justified. Zero filled.
63-74	12	Description of Entries on File (for example "DIRECTDEBIT")	BECS character set valid. Should accurately describe contents of File. Left justified. Blank filled if needed.
75-80	6	Date to be Processed	Must be numeric and in the format of DDMMYY. Must be a valid date. Zero filled.
81-120	40	Blank	Must be blank filled.

### 1.2.2 Record Type 1 – Debit Detail Record

Position	Length	Description	Detail
1	1	Record Type 1	Must be '1'.
2-8	7	Payer 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 Institution Identifier issued by APCA.
9-17	9	Payer Account Number to be Debited	Must not contain all blanks or all zeros. Leading zeros, which are part of an account number, must be shown. (Some Financial Institutions have leading zeros in valid account numbers, i.e. 00-1234). Edit out hyphens where account number exceeds nine characters. Right justified. Blank filled.
18	1	Blank	Must be blank filled.
19-20	2	Transaction Code	Must be '13' for all debit lines.
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 Payer Account to be Debited	BECS character set valid. Must not contain all blanks.



## Global Payments DE File and Returns Specifications

			Left justified. Blank filled.
63-80	18	Lodgement Reference  <b>Note:</b> This field will appear on returns files sent by Global Payments but will not be used by Financial Institutions for statement narrative.	BECS character set valid. Left justified. Blank filled.
81-87	7	Trace BSB Number in format XXX-XXX	Should be set as the settlement account BSB of the transactions.  Must be numeric with a hyphen in character position 84.
88-96	9	Trace Account Number	Should be set as the settlement account of the transactions.  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.
97-112	16	Name of Remitter (Name of originator of the entry.)  <b>Note:</b> This field is used by Financial Institutions for statement narrative.	BECS character set valid. Must not contain all blanks. Left justified. Blank filled.
113-120	8	Dummy Reference	Default to '00000000'.

### 1.2.3 Record Type 1 – Balancing Line Record

Position	Length	Description	Detail
1	1	Record Type 1	Must be '1'.
2-8	7	BSB Number	Should be set as the settlement account BSB of the transactions.  Must be numeric with a hyphen in character position 84.
9-17	9	Account Number	Should be set as the settlement account of the transactions.  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.
18	1	Blank	Must be blank filled.
19-20	2	Transaction Code	Must be '50'
21-30	10	Amount	Must be the sum of all transaction type 13's. Only numeric valid. Must be greater than zero. Show in



## Global Payments DE File and Returns Specifications

			cents without punctuations. Right justified. Zero filled. Unsigned.
31-62	32	Settlement account name	Should be set as the settlement account name of the transactions. BECS character set valid. Must not contain all blanks. Left justified. Blank filled.
63-80	18	Dummy Reference	Default to BALANCING BECS character set valid. Left justified. Blank filled.
81-87	7	Trace BSB Number in format XXX-XXX	Should be set as the settlement account BSB of the transactions.  Must be numeric with a hyphen in character position 84.
88-96	9	Trace Account Number	Should be set as the settlement account of the transactions.  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.
97-112	16	Name of Remitter (Name of originator of the entry.)	Default to Settlement account name BECS character set valid. Must not contain all blanks. Left justified. Blank filled.
113-120	8	Dummy Reference	Default to '00000000'.

### 1.2.4 Record Type 7 – File Total Record

Position	Length	Description	Detail
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 Net Total Amount	Balanced files required – net total must be '0000000000'
31-40	10	File Credit Total Amount	Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned. Should match File Debit Total Amount
41-50	10	File Debit Total Amount	Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned. Should match File Credit Total Amount
51-74	24	Blank	Must be blank filled.
75-80	6	File Count of Record Type 1	Numeric only valid. Right justified. Zero filled.
81-120	40	Blank	Must be blank filled.



## 1.3 Direct Debit Returns Files from Client to Global Payments

### 1.3.1 Naming Convention

The filename must be **DEReturns\_NNNNNN\_YYYYMMDD\_HHMMSS** where NNNNNN is the Direct Entry User ID used to process the transactions.

### 1.3.2 Delivery Method

This file will be delivered via SFTP from Global Payments.

### 1.3.3 Delivery Schedule

There will be one file per day per DE User ID held with Global Payments.

If there is no data, no file will be generated.

### 1.3.4 DE Returns File Structure

*Header Record - Type 0*

*Detail Record - Type 1*

*Detail Record - Type 1*

...

*Detail Record - Type 1*

*Detail Record - Type 1*

*Footer Record - Type 7*



## 1.4 DE Return Record Specification

This file contains dishonours returned from other financial institutions on direct debits processed through Global Payments.

### 1.4.1 Record Type 0 – Header Record

Position	Length	Description	Detail
1	1	Record Type 0	Must be '0'.
2-18	17	Blank	Must be blank filled.
19-20	2	Reel Sequence Number	Default set to '01'
21-23	3	Mnemonic of Global Payments	Default set to 'GPA'
24-48	25	Blank	Blank filled.
49-51	3	Mnemonic of Global Payments	Default set to 'GPA'
52-56	5	Blank	Blank filled.
57-62	6	User ID Number	The User ID originally used to process the direct debits. Will be numeric.
63-74	12	Blank	Blank filled.
75-80	6	Date of Return	DDMMYY
81-87	7	Trace BSB Number	Matches positions 81-87 of the 1 <sup>st</sup> Type 2 Detail Record in the file.
88-96	9	Trace Account Number	Matches positions 88-96 of the 1 <sup>st</sup> Type 2 Detail Record in the file.
97-160	64	Blank	Blank filled.

### 1.4.2 Record Type 2 – Detail Record

Position	Length	Description	Detail
1	1	Record Type 2	Must be '2'.
2-8	7	Trace BSB Number	Matches positions 81-87 of the original Type 1 Detail Record.
9-17	9	Trace account number	Matches positions 88-96 of the original Type 1 Detail Record.
18	1	Return Code	Industry standard Return Code.
19-20	2	Transaction Code	Matches positions 19-20 of the original Type 1 Detail Record.
21-30	10	Amount	Matches positions 21-30 of the original Type 1 Detail Record
31-62	32	Account Name	Matches positions 31-62 of the original Type 1 Detail Record
63-80	18	Lodgement Reference	Matches positions 63-80 of the original Type 1 Detail Record
81-87	7	Payer BSB Number	Matches positions 2-8 of the original Type 1 Detail Record.
88-96	9	Payer Account Number	Matches positions 9-17 of the original Type 1 Detail Record





## Global Payments DE File and Returns Specifications

97-112	16	Name of Remitter	Matches positions 97-112 of the original Type 1 Detail Record
113-114	2	Original Day of Processing	Numeric in DD format.
115-120	6	User ID Number	The User ID originally used to process the direct debits. Will be numeric.
121-146	26	User ID Name	Name of the User ID as it appears in Global Payments Systems
147-152	6	Original Date of Processing	Date the original transaction was processed in DDMMYY format
153-160	8	Blank	Blank filled.

### 1.4.3 Record Type 7 – File Total Record

Position	Length	Description	Detail
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 Net Total Amount	Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned.
31-40	10	File Credit Total Amount	Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned.
41-50	10	File Debit Total Amount	Numeric only valid. Show in cents without punctuation. Right justified. Zero filled. Unsigned.
51-74	24	Blank	Must be blank filled.
75-80	6	File Count of Record Type 2	Numeric only valid. Right justified. Zero filled.
81-160	80	Blank	Must be blank filled.