Direct Entry File Specification

The Direct Entry file format (ABA) is the industry standard file format used when importing payment files into BOQ's Internet Banking. The same format is used for Direct Crediting and Direct Debiting.

Each line in an ABA file is a "record". An ABA file has three main records, the "descriptive" record, a "detail" record for each transaction and the "file total record" at the end. The first character position of each new record indicates what type of record it is. An ABA record is exactly 120 characters long and must be separated by CRLF (carriage–return/line feed).

The following character set is allowed in an ABA file:
- Letters: A–Z, a–z
- Numbers: 0–9
- The following Characters: spaces ( ) , ampersands (&), apostrophes ('), commas (,) ,hyphens (–), full stops (.), forward slashes (/), plus sign (+), dollar sign ($), exclamation mark (!), percentage sign (%), left paren–thesis ((), right parenthesis ()), asterisk (*), number sign (#), equal sign (=), colon (:), question mark (?), left square bracket ([), right square bracket (]), underscore (_), circumflex (^) and the at symbol (@)
- 'Optional' Alphanumeric fields must be filled with spaces if no data exists.

Fields that are marked 'Numeric' are limited to:
- Numbers: 0–9.
- 'Optional' Numeric fields must be filled with zeros if no data exists

File names must use the file extension '.aba'.

The lodging of mixed files (multiple credits and multiple debits) or banner files (multiple files within one file – 1 physical file, multiple logical files) is not supported by BOQ.

Descriptive record (type 0)

Char Pos	Field Size	Field Description	Specification
1	1	Record Type 0	Must be '0'
2–18	17	Blank	Must be filled.
19–20	2	Sequence Number	Must be '01'. Right justified. Zero filled.
21–23	3	Name of User's Financial Institution	Must be approved Financial Institution abbreviation. Bank of Queensland's abbreviation is 'BQL'.
24–30	7	Blank	Must be blank filled.
31–56	26	Name of User supplying file	Must be User Preferred Specification as advised by User's FI. Left justified, blank filled. All coded character set valid. Must not be all blanks.
57–62	6	Number of User supplying file	Must be User Identification Number which is allocated by User's FI. Must be numeric, right justified, zero filled.
63–74	12	Description of entries on file e.g. "PAYROLL"	All coded character set valid. Must not be all blanks. Left justified, blank filled.
75–80	6	Date to be processed	Must be numeric in the formal of DDMMYY. Must be a valid date. Zero filled.
81–120	40	Blank	Must be blank filled.

Note: all unused fields must be blank filled

Detail Record (type 1)

Char Pos	Field Size	Field Description	Specification
1	1	Record Type 1	Must be '1'
2–8	7	Bank/State/Branch Number	Must be numeric with hyphen in character position 5. Character positions 2 and 3 must equal valid Financial Institution number. Character position 4 must equal a valid state number (0–9).
9–17	9	Account number to be credited/debited	Numeric, hyphens and blanks only are valid. Must not contain all blanks or zeros. Leading zeros which are part of a valid account number must be shown, e.g. 00–1234. Where account number exceeds nine characters, edit out hyphens. Right justified, blank filled.
18	1	Indicator	"N" – for new or varied Bank/State/Branch number or name details, otherwise blank filled. Withholding Tax Indicators: "W" – dividend paid to a resident of a country where a double tax agreement is in force. "X" – dividend paid to a resident of any other country. "Y" – interest paid to all non–residents. The amount of withholding tax is to appear in character positions 113–120. Note: Where withholding tax has been deducted the appropriate Indicator as shown above is to be used and will override the normal indicator.
19–20	2	Transaction Code	Select from the following options as appropriate: 13 General Debit 50 General Credit 53 Payroll 54 Pension 55 Allotment 56 Dividend 57 Debenture Interest
21–30	10	Amount	Only numeric valid. Must be greater than zero. Shown in cents without punctuations. Right justified, zero filled. Unsigned.
31–62	32	Title of Account to be credited/debited	All coded character set valid. Must not be all blanks. Left justified, blank filled. Desirable Format for Transaction Account credits: – Surname (period) Blank – given name with blanks between each name
63–80	18	Lodgement Reference	Produced on the account holder's bank statement. All coded character set valid. Field must be left justified, no leading spaces, zeroes, hyphens or other characters can be included.
81–87	7	Trace BSB (in format xxx–xxx)	Bank (FI)/State/Branch of User to enable return of the entry to its source if necessary. Only numeric and hyphens valid. Character positions 81 & 82 must equal a valid Financial Institution number. Character position 83 must equal a valid State number (0–9). Character position 84 must be a hyphen.
88–96	9	Trace Account number	Account number of User to enable return of the entry to its source if necessary. Right justified, blank filled.
97–112	16	Name of Remitter	Produced on the account holder's bank statement. Name of originator of the entry. This may vary from Name of the User. All coded character set valid. Must not contain all blanks. Left justified, blank filled.
113–120	8	Amount of Withholding Tax	Numeric only valid. Show in cents without punctuation. Right justified, zero filled. Unsigned.

Note: all unused fields must be blank filled

File Total Record (type 7)

Char Pos	Field Size	Field Description	Specification
1	1	Record Type 7	Must be '7'
2–8	7	BSB Format Filler	Must be '999–999'
9–20	12	Blank	Must be blank filled.
21–30	10	File Net Total Amount	Numeric only valid. Must equal the difference between File Credit & File Debit Total Amounts. Show in cents without punctuation. Right justified, zero filled. Unsigned. Should be all zeros in a self-balanced file.
31–40	10	File Credit Total Amount	Numeric only valid. Must equal the accumulated total of credit Detail Record amounts. Show in cents without punctuation. Right justified, zero filled. Unsigned. Should equal debit total in a self-balanced file.
41–50	10	File Debit Total Amount	Numeric only valid. Must equal the accumulated total of debit Detail Record amounts. Show in cents without punctuation. Right justified, zero filled. Unsigned. Should equal credit total in a self-balanced file.
51–74	24	Blank	Must be blank filled.
75–80	6	Total count of Records Type 1	Numeric only valid. Must equal accumulated number of Record Type 1 items in the file. Right justified, zero filled.
81–120	40	Blank	Must be blank filled.

Note: all unused fields must be blank filled

NOTE – BOQ requires self-balanced files (ie, the last transaction record within the file must be a settling transaction to the BOQ account linked to your User ID, for the total value of the file).

ABA file example

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0                 01BQL      USER NAME     123456WAGES        300916
1484-001 32666591 500000015800EMPLOYEE 01          000005991          124-001234567890WAGES Payment      00000000
1124-101 90988259 500000007800EMPLOYEE 02          000348383          124-001234567890WAGES Payment      00000000
1062-191 12479074 500000004600EMPLOYEE 03          000407577          124-001234567890WAGES Payment      00000000
1084-014 52496140 500000021198EMPLOYEE 04          000501403          124-001234567890WAGES Payment      00000000
1633-000 18656046 500000008600EMPLOYEE 05          000553305          124-001234567890WAGES Payment      00000000
1014-012 10306718 500000044996EMPLOYEE 06          001244797          124-001234567890WAGES Payment      00000000
1012-022 60341161 500000004350EMPLOYEE 07          001691260          124-001234567890WAGES Payment      00000000
1064-147 11609760 500000024200EMPLOYEE 08          002047942          124-001234567890WAGES Payment      00000000
1034-977100087549 500000027800EMPLOYEE 09          002086445          124-001234567890WAGES Payment      00000000
1082-013 10517995 500000064000EMPLOYEE 10          002139012          124-001234567890WAGES Payment      00000000
1063-021 00634226 500044444444EMPLOYEE 11          000009549          124-001234567890WAGES Payment      00000000
1124-001234567890 130044667788Company Account      CONTRA WAGES       124-001234567890WAGES Payment      00000000
7999-999          000000000000446677880044667788                 000012
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Sample File Attachment
Embedded file (Test.aba) can be opened in any text editor.

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