

# MYOB Advanced Business

## Bank Exports

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Cloud Solutions  
for Bigger Business

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# Introduction

MYOB Advanced Business lets you export batches of direct credit payments as a file that can be processed by a bank. Most major banks in Australia and New Zealand are supported. This document describes the setup process for exporting bank files, and gives details of the export file formats supported by MYOB Advanced Business.

## Setting up MYOB Advanced Business

Before exporting bank files, the MYOB Advanced Business system must be set up to ensure that the correct information is exported.

### Pre-Configured Settings

The exporting process is controlled by Data Providers, Export Scenarios and Payment Methods:

- Data Providers (SM.20.60.15) define the file format.
- Export Scenarios (SM.20.70.25) specify how each field in the file is populated.
- Payment Methods (CA.20.40.00) are associated with Export Scenarios, and applied to suppliers (and payments to those suppliers).

These records are all pre-configured when MYOB Advanced is installed. They are already set up to export the required data, and **should not be edited**.

### Suppliers

To ensure that data is exported in the correct format, assign a Payment Method to each supplier on the Payment Settings tab of the Suppliers form (AP.30.30.00). When a Payment Method is specified, the Payment Instructions area is populated with the required fields for that Payment Method:

Default Payment Settings

Payment Method: NZANZDC - NZ ANZ Format Direct Cre

Cash Account:

Payment By: Due Date

Payment Lead Time (days): 0

Pay Separately

Payment Instructions

Description	Value
Account Number:	
Title of Account:	

Fill in the details in the Payment Instructions section with the relevant information for the supplier.

**Note:** Do not change the ordering of these fields; the export functions rely on them being in a specific order.

## Payments

By default, payments entered on the Cheques and Payments form (AP.30.20.00) are assigned the Payment Method of the supplier they related to, but this can be changed if necessary. Payments with the same Payment Method are grouped into batches when processed on the Process Payments/Prepare Cheques form (AP.50.50.00).

Batch Payments have a **Description** field on the header, separate to the **Description** for each payment line (which comes from the original payment). Most bank formats use only the header description; however, there are some that also export the line descriptions. If you are exporting in a format that uses line-level descriptions, make sure that descriptions are entered for each payment. (Check the “File Format Details” section on page 3 to see if line-level descriptions are needed.)

## Exporting Bank Files

Once the system has been set up, bank files are exported on the Batch Payments form (AP.30.50.00). To export the details of a batch to a bank file, select the batch to export, release it, then click the **Export** button on the form’s toolbar. The export process will run, and once it has completed, the export file can be downloaded by clicking on the **Files** link on the Batch Payments form.

# File Format Details

This section details the file formats for all available bank export files. Australian banks all accept data in the common ABA format, while each New Zealand bank uses its own format. In general, export files consist of:

- One header record, containing details of the payment batch
- Multiple detail records, containing details of the individual payments
- One trailer record, containing summary information and checks on the batch

Some formats do not include a trailer record, and some include summary information in the header.

## ABA Format (Australia)

This format uses the AUCBADC Payment Method.

### Descriptive Record

Field Description	Sourced From
Record type	Always set to '0'
BSB	Payment Method > Remittance Settings tab > BSB Number
Account	Payment Method > Remittance Settings tab > Account Number
Reserved	Always blank
Sequence number	Always set to '01'
Name of User Financial Institution	This value is hard-coded in the Export Scenario
Reserved	Always blank
Name of User Supplying File	Payment Method > Remittance Settings tab > Name of User
User Identification number	Payment Method > Remittance Settings tab > Number of User
Description of entries on file	Batch Payment header > Description
Date to be processed	Batch Payment header > Batch Date
Time	Always set to '0000'
Reserved	Always blank

## Detail Records

Field Description	Sourced From
Record type	Always set to '1'
BSB of account to be credited or debited	Supplier > Payment Settings tab > Payment Instructions > BSB Number
Account number to be credited or debited	Supplier > Payment Settings tab > Payment Instructions > Account Number
Withholding tax indicator	Always blank
Transaction code	Always set to '50' (signifying a General Credit)
Amount to be credited or debited	Batch Payment line > Payment Amount
Title of account to be credited or debited	Supplier > Payment Settings tab > Payment Instructions > Title of Account
Lodgement reference	Batch Payment line > concatenation of Type + Reference Nbr.
Trace BSB number	Payment Method > Remittance Settings tab > BSB Number
Trace account number	Payment Method > Remittance Settings tab > Account Number
Name of remitter	Payment Method > Remittance Settings tab > Name of Remitter
Withholding amount	Always set to '00000000'

## Balancing Entry

A balancing entry is included at the end of the detail records. This has the same format as the detail records, and contains the following values:

Field Description	Value
Record type	1
BSB of account to be credited or debited	Payment Method > Remittance Settings tab > Account Number
Account number to be credited or debited	Payment Method > Remittance Settings tab > Account Number
Withholding tax indicator	Blank
Transaction code	13 (signifying a General Debit)
Amount to be credited or debited	Batch Payment header > Batch Total
Title of account to be credited or debited	Payment Method > Remittance Settings tab > Name of Remitter

Lodgement reference	'Balancing Entry'
Trace BSB number	Payment Method > Remittance Settings tab > BSB Number
Trace account number	Payment Method > Remittance Settings tab > Account Number
Name of remitter	Payment Method > Remittance Settings tab > Name of Remitter
Withholding amount	Always set to '00000000'

## Batch Control Record

Field Description	Sourced From
Record type	Always set to '7'
Reserved	Always blank
Reserved	Always blank
Batch net total amount	Always set to '0'
Batch credit total amount	Batch Payment header > Batch Total
Batch debit total amount	Always set to '0000000000'
Reserved	Always blank
Batch total item count	Total count of detail records in the batch
Reserved	Always blank



## ANZ Format (New Zealand)

This format uses the NZANZDC Payment Method.

### Descriptive Record

Field Description	Sourced From
Record type	Always set to '1' (signifies a descriptive record)
Batch type	Always set to 'C' (signifies a credit batch)
Payment date	Batch Payment header > Batch Date
Payment time	Always set to '0000'
Batch creation date	The date on which the file was created
Funds account	Payment Method > Remittance Settings tab > Account Number
DD code	Always blank
Reporting method	Always set to 'M' (signifies the Multiple reporting method)
Dishonour account	Payment Method > Remittance Settings tab > Account Number
Batch name	Batch Payment header > concatenation of Document Ref. + Batch Date
Originator particulars	Payment Method > Remittance Settings tab > Originator Particulars
Originator analysis code	Payment Method > Remittance Settings tab > Originator Code
Originator reference	Payment Method > Remittance Settings tab > Originator Reference
Reserved	Always blank
Reserved	Always blank
Reserved	Always blank

## Detail Records

Field Description	Sourced From
Record type	Always set to '2' (signifies a detail record)
Account number to be credited or debited	Supplier > Payment Settings tab > Payment Instructions > Account Number
Transaction code	Always set to '50' (signifies a credit)
Amount	Batch Payment line > Payment Amount
Other party name	Supplier > Payment Settings tab > Payment Instructions > Title of Account
Other party particulars	Batch Payment line > concatenation of Type + Reference Nbr.
Other party analysis code	Batch Payment line > Description
Other party reference	Batch Payment line > Payment Ref
Originator particulars	Batch Payment line > concatenation of Type + Reference Nbr.
Originator analysis code	Batch Payment line > Description
Originator reference	Batch Payment line > Payment Ref
Reserved	Always blank
Reserved	Always blank
Reserved	Always blank

## Batch Control Record

Field Description	Sourced From
Record type	Always set to '3' (signifies a batch control record)
Batch debit total amount	Always set to '0'
Batch credit total amount	Batch Payment header > Batch Total
Batch total item count	A count of all detail records in the file
Hash total	A checksum based on the detail records
Reserved	Always blank
Reserved	Always blank
Reserved	Always blank

# ASB Format (New Zealand)

This format uses the NZASBDC Payment Method.

## Header Record

Field Description	Sourced From
File type	Always set to '12' (signifying a direct credit file)
Bank number	Payment Method > Remittance Settings tab > Account Number
Branch number	Payment Method > Remittance Settings tab > Account Number
Unique number	Payment Method > Remittance Settings tab > Account Number
Suffix	Payment Method > Remittance Settings tab > Account Number
Due date	Batch Payment header > Batch Date
Client short name	Always blank
Filler	Always blank

## Detail Records

Field Description	Sourced From
Record type	Always set to '13' (indicates the start of a new record)
Bank number	Supplier > Payment Settings tab > Payment Instructions > Account Number
Branch number	Supplier > Payment Settings tab > Payment Instructions > Account Number
Unique number	Supplier > Payment Settings tab > Payment Instructions > Account Number
Suffix	Supplier > Payment Settings tab > Payment Instructions > Account Number
Transaction code	Always set to '051' (signifies a credit)
Amount	Batch Payment line > Payment Amount
Payee name	Supplier > Payment Settings tab > Payment Instructions > Title of Account
Internal ref	Always blank
Payee code	Batch Payment line > Description
Payee reference	Batch Payment line > Payment Ref.
Payee particulars	Batch Payment line > concatenation of Type + Reference Nbr.
Filler	Always blank
Payer name	Payment Method > Remittance Settings tab > Name of Remitter

Payer code	Batch Payment line > Description
Payer reference	Batch Payment line > Payment Ref.
Payer particulars	Batch Payment line > concatenation of Type + Reference Nbr.
Filler	Always blank

## Trailer Record

Field Description	Sourced From
Record type	Always set to '13' (indicates the start of a new record)
Key field	Always '99' (indicates a trailer record)
Import file check total	A checksum based on the detail records
Filler	Always blank
Total amount	The sum of all detail record amounts
Filler	Always blank

## BNZ Format (New Zealand)

This format uses the NZBNZDC Payment Method.

### Header Record

Field Description	Sourced From
Record type	Always set to '1' (signifies a header record)
Spare	Always blank
Spare	Always blank
Spare	Always blank
Originator account number	Payment Method > Remittance Settings tab > Account Number
File type	Always set to '7' (signifies a direct credit)
File due date	Batch Payment header > Batch Date
File creation date	The date on which the file was created
Bulk or Individual listing indicator	Always set to 'L' (signifies an individual listing)

### Transaction Records

Field Description	Sourced From
Record type	Always set to '2' (signifies a transaction record)
Other party bank account number or credit card	Supplier > Payment Settings tab > Payment Instructions > Account Number
Transaction code	Always set to '50' (signifies a standard credit)
Transaction amount	Batch Payment line > Payment Amount
Other party name	Supplier > Payment Settings tab > Payment Instructions > Title of Account
Other party reference	Batch Payment line > Payment Ref.
Other party code	Batch Payment line > Description
Other party alpha reference	Always blank
Other party particulars	Batch Payment line > concatenation of Type + Reference Nbr.
Originator name	Payment Method > Remittance Settings tab > Name of Remitter
Originator code	Batch Payment line > Description

Originator reference	Batch Payment line > Payment Ref.
Originator particulars	Batch Payment line > concatenation of Type + Reference Nbr.

## Trailer Record

Field Description	Sourced From
Record type	Always set to '3' (signifies a trailer record)
Transaction amount total	Batch Payment header > Batch Total
Transaction record count	A count of all transaction records in the file
Hash total	A checksum based on the transaction records

## HSBC Format (New Zealand)

This format uses the NZHSBCDC Payment Method.

### Header Record

Field Description	Sourced From
Record type	Always set to '1' (signifies a header record)
Country code	Always set to 'NZ'
Bank abbreviation	Always set to 'HSBC'
Debit account	Payment Method > Remittance Settings tab > Account Number
Payment set no.	Payment Method > Remittance Settings tab > Payment Set No
Detail records count	A count of all detail records in the file
Hash total	Batch Payment header > Batch Total
Value date of batch	Batch Payment header > Batch Date
Payment type	Always set to 'APO'
Payment description	Batch Payment header > Description
Maintenance code	Always set to 'A'
Reserved	Filled with spaces
Record type	Always set to '1'

## Detail Records

Field Description	Sourced From
Record type	Always set to '2' (signifies a detail record)
Credit party ID	Payment Method > Remittance Settings tab > Number of User
Maintenance code	Always set to 'M'
Currency code	Always set to 'NZD'
Payment amount	Batch Payment line > Payment Amount
Reserved	Filled with spaces
Bank ID	Supplier > Payment Settings tab > Payment Instructions > Account Number
Beneficiary account number	Supplier > Payment Settings tab > Payment Instructions > Account Number
Reserved	Filled with spaces
Beneficiary name	Supplier > Payment Settings tab > Payment Instructions > Title of Account
Beneficiary reference	Batch Payment line > concatenation of Type + Reference Nbr.
Reserved	Filled with spaces



# Kiwibank Format (New Zealand)

This format uses the NZTSBDC Payment Method.

## Header Record

Field Description	Sourced From
Record type	Always set to '1' (signifies a header record)
Auth code	Always blank
Batch number	Always blank
Batch sequence number	Always blank
Account number	Payment Method > Remittance Settings tab > Account Number
Batch type	Always set to '7' (signifies a direct credit batch)
Batch due date	Batch Payment header > Batch Date
File date	The date on which the file was created
Indicator	Always blank

## Transaction Records

Field Description	Sourced From
Record type	Always set to '2' (signifies a transaction record)
Account number	Supplier > Payment Settings tab > Payment Instructions > Account Number
Tran code	Always set to '50' (signifies a direct credit)
Amount	Batch Payment line > Payment Amount
Other party name	Supplier > Payment Settings tab > Payment Instructions > Title Account
Other party reference	Batch Payment line > Payment Ref.
Other party code	Batch Payment line > Description
Other party alpha ref	Always blank
Other party particulars	Batch Payment line > concatenation of Type + Reference Nbr.
This party name	Payment Method > Remittance Settings tab > Name of Remitter
This party code	Batch Payment line > Description
This party reference	Batch Payment line > Payment Ref.
This party particulars	Batch Payment line > concatenation of Type + Reference Nbr.

## Trailer Record

Field Description	Sourced From
Record type	Always set to '3' (signifies a trailer record)
Transaction amount	Batch Payment header > Batch Total
Transaction count	A count of all detail records in the file
Hash total	A checksum based on the detail records

## TSB Format (New Zealand)

This format uses the NZTSBDC Payment Method.

### Header Record

Field Description	Sourced From
Record type	Always set to 'A' (signifies a header record)
Spare	Always set to '0'
Due date	Batch Payment header > Batch Date
Batch number	Always set to '000'
Hash total	A checksum based on the Due date
Debit bank	Payment Method > Remittance Settings tab > Account Number
Debit branch	Payment Method > Remittance Settings tab > Account Number
Debit account	Payment Method > Remittance Settings tab > Account Number
Debit suffix	Payment Method > Remittance Settings tab > Account Number
Spare	Always set to '0000'
Filter	Always blank

### Detail Records

Field Description	Sourced From
Record type	Always set to 'D' (signifies a header record)
Spare	Always set to '0'
Credit bank	Supplier > Payment Settings tab > Payment Instructions > Account Number
Credit branch	Supplier > Payment Settings tab > Payment Instructions > Account Number
Credit account	Supplier > Payment Settings tab > Payment Instructions > Account Number
Credit suffix	Supplier > Payment Settings tab > Payment Instructions > Account Number
Spare	Always set to '000000'
Amount	Batch Payment line > Payment Amount
Spare	Always blank
Originator bank	Payment Method > Remittance Settings tab > Account Number
Originator branch	Payment Method > Remittance Settings tab > Account Number

Batch	Always set to '0000'
This party name	Supplier > Payment Settings tab > Payment Instructions > Title Account
This party serial	Batch Payment line > concatenation of Type + Reference Nbr.
This party part	Batch Payment line > Description
This party analysis	Batch Payment line > Payment Ref.
Other party name	Payment Method > Remittance Settings tab > Name of Remitter
Spare	Always set to '0'
Other party bank	Payment Method > Remittance Settings tab > Account Number
Other party branch	Payment Method > Remittance Settings tab > Account Number
Other party account	Payment Method > Remittance Settings tab > Account Number
Other party suffix	Payment Method > Remittance Settings tab > Account Number
Status	Always set to 'N'
Input date	Batch Payment header > Batch Date
Spare	Always blank

## Trailer Record

Field Description	Sourced From
Record type	Always set to 'S' (signifies a trailer record)
Number	A count of all detail records in the file
Amount	Batch Payment header > Batch Total
Hash total	A checksum based on the detail records
Filler	Always blank

## Westpac Format (New Zealand)

This format uses the NZWSTPACDC Payment Method.

### Header Record

Field Description	Sourced From
Record type	Always set to 'A'
Sequence number	Batch Payment header > Document Ref.
Originating bank	Always set to '03'
Originating branch	Payment Method > Remittance Settings tab > Account Number
Customer name	Payment Method > Remittance Settings tab > Name of User
Customer number	Always blank
Description	Batch Payment header > Description
Due date	Batch Payment header > Batch Date
Spare	Always blank

### Detail Records

Field Description	Sourced From
Record type	Always set to 'D'
Sequence number	Batch Payment line > Reference Nbr.
Payee bank	Supplier > Payment Settings tab > Payment Instructions > Account Number
Payee branch	Supplier > Payment Settings tab > Payment Instructions > Account Number
Payee account	Supplier > Payment Settings tab > Payment Instructions > Account Number
Payee suffix	Supplier > Payment Settings tab > Payment Instructions > Account Number
Transaction code	Always '50' (signifies a payment)
MTS source	Always 'DC' (signifies a Direct Credit)
Amount	Batch Payment line > Payment Amount
Payee name	Supplier > Payment Settings tab > Payment Instructions > Title of Account
Payee particulars	Batch Payment line > concatenation of Type + Reference Nbr.
Payee analysis code	Batch Payment line > Description
Payee reference	Batch Payment line > Payment Ref.

Payer bank	Payment Method > Remittance Settings tab > Account Number
Payer branch	Payment Method > Remittance Settings tab > Account Number
Payer account	Payment Method > Remittance Settings tab > Account Number
Payer suffix	Payment Method > Remittance Settings tab > Account Number
Payer bank	Payment Method > Remittance Settings tab > Account Number
Payer name	Payment Method > Remittance Settings tab > Name of Remitter
Spare	Always blank