

CommBiz Reporting Guide

BAI2 and BTRS Data Files
NPP Transaction Data
July 2021



About this Guide

This guide outlines the NPP Transaction Data available in the:

- Existing BTRS (v.1.1) and BAI2 (v.1.5) data files and
- New **BTRS Enriched** (v.1.0) Report, available from November 2020.

It provides:

- Details of the NPP transaction data provided in these data reports
- Instructions on how to export the data files from CommBiz
- Examples of how NPP transactions appear on your CommBank bank statements

The BTRS Enriched Data report introduces further enhancements to the NPP transaction data provided.

If you receive the existing BAI2 & BTRS files into your ERP system, you may want to consider integrating the new report into your system to acquire the enhanced NPP payment data that is available.

** The data files can also be delivered via the CommBiz Automated Service*



NPP transaction codes for BTRS and BAI2 data files

Record Type 16 Transaction Detail Record

Field #	Field Description	Report Contents			
		BTRS Enriched	BTRS*	BAI2 — Alpha Codes*	BAI2 — Numeric Codes*
01	Record Type	16 (constant code)	16	16	16
02	BTRS Type (BTRS only) Type Code (BAI2 only)	BTRS Type codes 948, 949, 988 & 989 NPP fees & fee refunds allocated to existing 698 & 398 codes respectively	BTRS Type codes 948, 949, 988 & 989 NPP fees & fee refunds allocated to existing 698 & 398 codes respectively	“399” for credit transactions or “699” for debit transactions (NPP & non NPP transactions)	“399” for credit transactions or “699” for debit transactions (NPP & non NPP transactions)
03	Amount	Numeric Value (<i>No Change</i>)	Numeric Value	Numeric Value	Numeric Value
04	Fund Type	Null	Null	Null	Null
05	Bank Reference Number	Contains the unique bank transaction reference ID	Contains the unique bank transaction reference ID	Alpha Code: NPP NPP fees and Fee Refunds allocated to transaction code: MIS	Four Numeric Codes: 948, 949, 988 & 989 NPP fees and Fee Refunds allocated to transaction code: 090
06	Customer Reference Field/ Number	<ul style="list-style-type: none"> The NPP end-to-end ID will be populated if available NPP end-to-end ID is up to 35 characters long End-to-end ID is assigned by the sending bank to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. 			
07	Text (BTRS only) Transaction Reference Field (BAI2 only)	As per the BTRS Report. Transaction narrative fields are separated by a pipe character ' ' character with allocated positions to display enriched transaction information.	May contain narrative including 'transfer to/from' (depending on sending bank), 'PayID name', 'PayID type up to 280 character free text and NPP end-to-end ID. Narratives will be separated by a pipe character " ".	May contain narrative such as 'transfer to/from' depending on sending bank along With PayID name», 'PayID type» and any free text, truncated to 35 characters.	



NPP transaction codes for BTRS and BAI2 data files

Transaction detail differences between the BTRS and BTRS Enriched reports (Type 16, field 7 - text field)

BTRS Enriched Report (*New*)

- Allocated fields as the information is displayed in predefined positions.
- This report has additional positions in the text field to display enriched data and reserved portions for future expansions. Refer to next slide for more details on the additional positions.
- Debtor ID, Debtor name information is present for credit transaction.
- PayID Type, PayID Identifier and PayID Name is present for debit transaction.
- Displays reason code for NPP returns if available.
- Displays number of cheques for cheque deposit transactions if available.
- There are reserved placeholder fields to provide information that may become available in future.
- Transaction text length is 2000 chars to support additional data in future.

BTRS Standard Report

- Field Allocation not present. Information is not displayed in predefined positions.
- BTRS Standard report has 5 positions in the text field.
- Debtor ID and Debtor name is not present for credit transaction.
- PayID Type, PayID Identifier and PayID Name is not present for debit transaction.
- Does not provide return reason code for NPP returns.
- Does not display number of cheques for cheque deposit transactions.
- Fixed format – No further change.
- Transaction text length is 999 chars



Details of the Additional Positions in the BTRS Enriched Report

Additional positions in the Type 16, field 7 - Text Field

Field No.	Field Name	Field Technical Details			Format / Comment / Purpose	Sample Data BTRS
		Mandatory/Optional	Type	Min/Max Length		
6	Debtor ID	O	Text	256	This position displays various types of Debtor/Payer ID populated for <i>NPP credit transactions</i> (including returns). Type of information Debtor account – When NPP transaction is initiated from Debtor account. Card Token Masked card PayID identifier	abcd@email.com 0401111333 552033XXXXXX2707 912301234444777799
7	Debtor Name	O	Text	140	Payer Name for NPP credit transactions (including returns).	A B Joshi S Parker
8	Pay ID Type	O	Text	30	Displayed for NPP debit transaction. Includes but not limited to the below (As per NPP standard): EMAL or TELI or AUBN etc.	EMAL TELI AUBN
9	Pay ID identifier	O	Text	256	Displayed for NPP debit transaction Pay ID Identified such as Phone number, email address, ABN etc.	abcd@email.com 0401111333
10	Pay ID Name	O	Text	140	Pay ID name displayed for NPP debit transaction	Tony So S Jones
11	ISO Reason Code	O	Text	4	Displayed for returned and rejected transactions. Includes but not limited to the below (As per NPP standard): AC03 – No Account AC07 – Account Closed BE06 – Refer to Customer	



Details of the Additional Positions in the BTRS Enriched Report

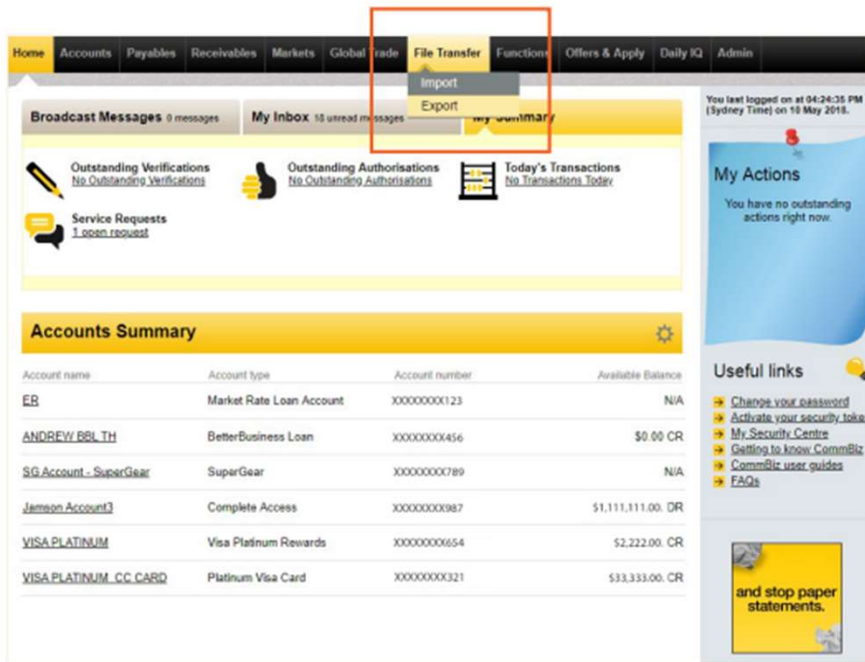
Additional positions in the Type 16, field 7 - Text Field

Field No.	Field Name	Field Technical Details			Format / Comment / Purpose	Sample Data BTRS
		Mandatory/Optional	Type	Min/Max Length		
12	Number of cheques	O	Text	16	Display number of cheques for cheque deposit transactions.	Num Chqs 3
13	Category Purpose	O	Text	8	Source of the payment.	SALA/TAXS/PENS/SUP P
14	Ultimate Creditor Scheme Name	O	Text	3	Code indicating the USI identifier for a superannuation fund.	USI
15	Ultimate Creditor Identification	O	Text	35	USI number for the superannuation fund.	US19084534543
16-50	Reserved positions for future expansion	O	Text	TBD ¹	Currently defined as NULL Concatenated pipes to indicate 34 placeholder variable fields reserved for future information	
51	Last field Indicator	M	Text	1	Indicate end of the transaction description	/

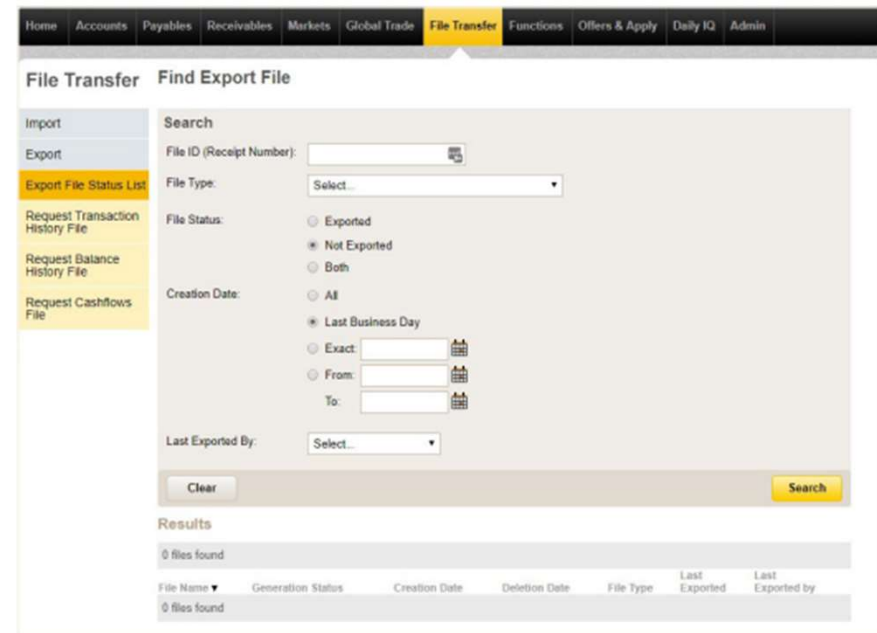


Exporting BTRS and BAI2 Data Files from the CommBiz Portal

1. Open your internet browser, visit commbiz.com.au and log in to CommBiz. In the top menu, click **File Transfer > Export**.



2. The **Find Export File** page is displayed.



Exporting BTRS and BAI2 Data Files from the CommBiz Portal

- Under **File Type**, select the file type you wish to search for then click **Search**
 - Select **BAI2** to search for the **BAI2** and **BTRS** data files.

(For data files to be available, a request must be made to your Client Service Team, Account Manager or Relationship Executive to load these electronic reports into the CommBiz Service.)

NB: The data files can also be delivered via the CommBiz Automated Service.

The screenshot displays the 'File Transfer' section of the CommBiz portal, specifically the 'Find Export File' page. The navigation bar at the top includes 'Home', 'Accounts', 'Payables', 'Receivables', 'Markets', 'Global Trade', 'File Transfer' (highlighted), 'Functions', 'Offers & Apply', 'Daily IQ', and 'Admin'. The left sidebar contains options: 'Import', 'Export', 'Export File Status List' (highlighted), 'Request Transaction History File', 'Request Balance History File', and 'Request Cashflows File'. The main content area is titled 'Find Export File' and contains a search form. The search form includes a 'File ID (Receipt Number)' field, a 'File Type' dropdown menu set to 'BAI2', and 'File Status' radio buttons for 'Exported', 'Not Exported', and 'Both' (selected). There are also 'Creation Date' radio buttons for 'All', 'Last Business Day' (selected), 'Exact' (with a date picker), and 'From' (with a date picker), and a 'To' date picker. A 'Last Exported By' dropdown menu is set to 'Select...'. A 'Clear' button is located below the search form, and a 'Search' button is highlighted with a red box. Below the search form, the 'Results' section shows '0 files found' and a table with columns: 'File Name', 'Generation Status', 'Creation Date', 'Deletion Date', 'File Type', 'Last Exported', and 'Last Exported by'. The table also shows '0 files found'.



Exporting CommBiz On Demand Data Files from the CommBiz Portal

1. Click on Request Transaction History File option located in the left-hand navigation bar.
2. Select format in which you want to export files which include NPP extended transaction descriptions i.e. BAI2,PDF, CSV and QIF formats
3. Click Request File, located at the bottom right-hand side of the page.

Home Accounts Payables **Receivables** Markets Global Trade File Transfer Functions Offers & Apply Daily IQ Admin

Receivables Request Transaction History File

Direct Debit
Import
Export
Export File Status List
Request Transaction History File
Request Balance History File
Schedules
Templates
Temporary Transaction Groups
Address Book
Authorisations Required
Transaction Group Status List

Search
Transaction Information to Export

Accounts
All Accounts
Non CBA Accounts
Reporting Groups

Clear Search

Select Data to Export
Filter Accounts

Available For Export
XXXXXX 971
XXXXXX 011
XXXXXX 705
XXXXXX 744
XXXXXX 752
XXXXXX 592
XXXXXX 605
XXXXXX 324
XXXXXX 730
XXXXXX 730

Selected For Export

Select Processing Date
Processing date: Last Business Day
 Exact
 From:
To:

File Format:
BAI2
BAI2
QIF
QIF (Quicken AUS, 2004 and earlier)
PDF

Request File



CommBank Statements and CommBiz Transaction History

If you send or receive an NPP payment to a BSB account number or PayID, the transaction will appear on your statement similar to the examples below.

23/09/2020	Transfer to Sam Example PayID Phone from CommBiz	\$500.00	\$2,127,946.63 CR
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Sent payments will show the PayID type used but will not list the actual PayID

26/10/2020	Transfer to Sam Example CommBiz	\$25,000.00	\$1,637,847.25 CR
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NPP Payments sent to a BSB and Account Number will not show a PayID type used

12/10/2020	Transfer from Sam Sample To PayID Phone	\$5,500.00	\$542,124.47 CR
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Received payments will show the PayID type used but will not list the actual PayID

18/09/2020	Transfer from Sam Sample	\$525.50	\$129,202.65 CR
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NPP Payments received to a BSB & Account number will not show a PayID type used



How to get these Reports for CommBiz and CommBiz Automated

If you would like to receive your transactional data in the BTRS Enriched Report along with the existing BAI2 and BTRS reports, please speak with your Client Services Team, Account Manager or Relationship Executive. Alternatively, you can call the CommBiz Help Desk on **13 2339**.

Please note: If you currently receive the data files via CommBiz Automated, and are interested in integrating the new report into your system, please talk with your technical team about integrating them into your existing system prior to requesting them from CommBank.

