Autorec
File Specification

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Introduction to Autorec

Autorec is an electronic file generated by AIB which presents customers with a list of transactions that appear on a bank account. It can also contain details of certain transactions that are "bulked" on a customer's bank account. The file can be imported into an accounting or other software system to assist the bank reconciliation process.

Details can only be provided for transactions during the period following Autorec setup. The file can be made available either daily, weekly or monthly, depending on customer preference.

Customers must have computer facilities and a bank reconciliation package to interpret the Autorec file. The file is generated using the "File Download" function on iBusiness Banking. Alternatively the file may be sent to a client automatically via Connect Direct or SFTP.

The detail provided in the Autorec file will depend on the type of transaction. Page 8 lists the various types of account transactions and the appendix outlines how they are presented in the Autorec file. The below is a sample of transactions that can appear on the Autorec file.

- Full Statement - amounts, date, transaction code, narrative for all credits/debits both paper and automated transactions

- Paid Cheques - amounts, date, transaction code, cheque serial number,

- Credits - both paper and automated, with serial number and/or customer narrative, amount and date

- Bulk Credits - Customers who avail of AIB's Bulk Credits service may receive two bulk credits to their account. The first bulk credit will be made up of all Domestic and Non Domestic SEPA Credit Transfers which will have a narrative of AIB SEPA CREDITS' on their bank statement. Customers may also receive a second credit with the narrative 'AIB SEPA PAYMENTS if the payment is delayed for sanctions checks. A breakdown of these individual transactions will appear in the Autorec File.

- AIB Bill Payments - Customers who are set up to receive bill payments from AIB Phone and Internet Banking will receive one bulk credit to their bank statement with a break down of these individual transactions within the Autorec file.

Benefits:

- Reduces accounts administration workload

- Reduces the cost of manual reconciliation

- Easy identification of outstanding items

- The account reconciliation data may be used to update the company's internal accounts

File Structure:

Each file begins with three Header records, contains Detail Records and is completed by a Trailer record.

Each account is treated as a separate file. Each transaction record contains the details of one transaction (debit or credit). Each file contains mixed credit and debit transactions in date order. Control total records (transaction codes 44 and 54) appear at change of day*, indicating the value of all daily debit and credit transactions. These credit and debit total records will always be present, regardless of the type of records on the file. An example of an Autorec file appears at the end of this document.

*Change of day will take place at 19:15 on a business day.

Volume Header Label

No	Size	Position	Field Name	Contents
1	3	1	Label Identifier	Vol
2	1	4	Label Number	1
3	6	5	File Identifier	6 alpha-numeric characters - Allocated by AIB
4	1	11	Volume	Space Filled
5	30	12	Filler	Reserved for future standardisation. Space filled
6	6	42	Sorting Code Of Originating Bank	Branch Sort Code
7	32	48	Spare	Reserved for future standardisation
8	1	80	Label Standard Level	Reserved
9	303	81	Spare	Space filled
10	2	384	Record Delimiter	

File Header Label

No	Size	Position	Field Name	Contents
1	3	1	Label ID	HDR
2	1	4	Label Number	1
3	1	5	Filler	Blank
4	8	6	File Identifier	A Followed By File Identifier and then Followed by Z e.g. AR00001Z
5	2	14	Version No.	Blank
6	1	16	File Serial No	1.9, A.Z., Blank
7	6	17	Owner ID	N.S.C. of A/C
8	5	23	Block Length	'00128'
9	12	28	Filler	Blank
10	1	40	Record Format	'F' (fixed length)
11	5	41	Filler	Blank
12	2	46	File Section No	No. of File on Diskette e.g. 01
13	6	48	Creation Date	Space Followed By Date In Julian Format
14	4	54	Record Length	'0128'
15	5	58	Filler	Blank
16	1	63	Blocking Attribute	'B' (blocked)
17	1	64	File Organisation	'S' Sequential
18	1	65	Filler	Space Filled
19	5	68	Expiry Date	Date In Julian Format
20	311	74	Filler	Space Filled
21	2	384	Record Delimiter	

User Header Label

No	Size	Position	Field Name	Contents
1	3	1	Label Identifier	UHL
2	1	4	Label Number	1
3	6	5	Processing Date	Space followed by creation date in Julian format
4	6	11	Identifying Number of Receiving Party	File ID
5	4	17	Unused	Reserved for future standardisation. Space filled
6	3	21	Currency Code	Zero Filled
7	5	24	Spare	Zero Filled
8	9	29	Work Code	Space filled
9	3	38	File No.	001
10	343	41	Spare	Space Filled (Reserved for future standardisation.)
11	2	384	Record Delimiter	

Data Transaction Records

No	Size	Position	Field Name	Contents
1	6	1	Branch Destination NSC	Customer N.S.C.
2	8	7	Branch Account No.	Customer Account No.
3	1	15	Type Of Account	0
4	2	16	Transaction Code	Numeric Code Specifying Type Of Transaction (see Page 10)
5	6	18	Originators Sorting Code	Space Filled
6	8	24	Originators Account No.	Space Filled
7	4	32	Originators Reference	Zero Filled
8	11	36	Amount	Right Justified In Cents
9	18	47	Originators Name/ Transactions Description	For certain transaction codes details within this field will differ *
10	18	65	Reference Narrative	For certain transaction codes details within this field will differ *
11	18	83	Beneficiary Name	Space Filled
12	6	101	Date	Space Followed By Date In Julian Format
13	35	107	AIB Reference	AIB Payment Reference**
14	35	142	End To End Identification	Originator 's Reference to Credit Transfer**
15	11	177	Originators BIC	Space Filled
16	34	188	Originators IBAN	Space Filled
17	140	222	Remittance Info	Additional Information**
18	22	362	Filler	Space Filled
19	2	384	Record Delimiter	

* See appendix for details of information contained in the fields

** These fields are only applicable for Extended Autorec only'

User Trailer Label

No	Size	Position	Field Name	Contents
1	3	1	Label Identifier	UTL
2	1	4	Label Number	1
3	13	5	Debit Transaction Value	Value Of Debits in cents (unsigned)
4	13	18	Credit Transaction Value	Value Of Credits in cents (unsigned)
5	7	31	Debit Transaction Number	No. Of Debits including Total Records
6	7	38	Credit Transaction No.	No. Of Credits including Total Records
7	339	45	Spare	Space Filled (reserved for future standardisation)
8	2	384	Record Delimiter	Space Filled

Data Transaction Codes

Transaction Codes are used to identify various types of debit and credit entries.
The following transaction codes are used in the Autorec System.

Debits:	02	Cheque
	03	Debit
	17	Direct Debit
	44	Debit Total
Credits:	79	Bill Payments
	93	Credit
	95	Bulk SEPA Credit Transfer
	99	Standing Order/Credit for Direct Debit Bulk File
	54	Credit Total

Transaction Types

Transaction Code 02 – Cheque

- Cheques that are issued by you, which debit your account, will be represented in the Autorec file as transaction code 02

- The Originators Name field(position 47) will display the cheque number

- The Reference Narrative field(position 65) will also display the cheque number

Transaction Code 03 – Debit

- Single debits on your account will appear in the Autorec file as transaction code 03

- The Originators Name field in the Autorec file will display the debit narrative from your account ledger

- The Reference Narrative field in the Autorec file will be blank

Outgoing International Payments will appear in the Autorec file as follows:

- The Originators Name field in the Autorec file will display the AIB Payment Reference (IEXXXXXXXXXXXXXX)

- The Reference Narrative field in the Autorec file will display the debit narrative from your account ledger

Incoming Payments that have been recalled by the originator bank, details will be output to Autorec as follows:

- The Originators Name field will contain 'RECALLED PYMT'

- The Reference Narrative field will contain the AIB Payment Reference (IEXXXXXXXXXXXXXX).

Payment Charges:

- The Originators Name field in the Autorec file will display the AIB Payment Reference (IEXXXXXXXXXXXXXX)

- The Reference Narrative field in the Autorec file will display 'PYMT FEE XXX (XXX will be a specific billing code associated with the payment type)

Transaction Code 17 – Direct Debit

- Direct Debits that you have set up on your account will be represented in the Autorec file as transaction code 17

- The Originators Name field in the Autorec file will display the originators name

- The Reference Narrative field in the Autorec file will display the first 18 characters of the End-to-End ID of the payment

Appendix

Transaction Code 79 – Bill Payments

- Transaction Code 79 is not applicable unless you are set up as a Biller

- A Biller is a customer who is set up in AIB to receive Bill payments from their customers via AIB's Online Channels

- These payments will be bulked and credited to your account with a narrative of 'AIB PAYLINE'

- These payments will appear individually in the Autorec file with transaction code 79

- The sum of the individual payments in the Autorec file will equal the value of the bulked 'AIB PAYLINE' payments that will appear on the customer's bank statement

- The Originators Name field in the Autorec file will display the bill reference number(as populated by customers when setting up your company as a bill payment on AIB Internet Banking)

- The Reference Narrative field in the Autorec file will display originators name

- The Julian date on transaction code 79 will be 2 business days in the future e.g. if a bill payment is made by a customer on 8th April 2015, it will appear in the Autorec file as 15100 and not 15098. This has no impact on the value date of the credit

- As the Julian date for bill payments will be 2 working days in the future, the Autorec file will also display an extra debit (code 44) and credit (code 54) total with the same Julian date stated for code 79. These totals represent the total of the bill payment credits to the account

- The user trailer label will display the total value of credits and debits on the Autorec file for both dates, including transaction codes 44 and 54

Transaction Code 93 – Credits

- All incoming credits to your account, which are not bulked, will appear individually on your statement and individually on your Autorec file, and will be represented on your Autorec file with Transaction Code 93

- These can be a range of transaction types, such as individual transactions, branch/teller transactions, clearing transactions

- The Originators Name field in the Autorec file will display the credit narrative displayed by the branch or customer. For incoming International Payments the field will display the AIB Reference, IEXXXXXXXXXXXXXX

- The Reference Narrative field in the Autorec file will be blank. For incoming International Payments the field will contain the Remitter Name

- The Julian date in your Autorec file will match the Date column on your statement

Payment charges will have a transaction code of 03, more information can be found on page 9

For outgoing single payments that could not be processed and have been rejected/returned, details will be output to Autorec as follows:

SEPA:

- The Originators Name field will contain 'RETURNED PYMT or REJECTED PYMT'

- The Reference Narrative field will contain the original narrative that was received with the payment.

International:

- The Originators Name field will contain 'RETURNED PYMT or REJECTED PYMT'

- The Reference Narrative field will contain the IExxxxxxxxxxxxxx Reference.

Transaction Code 93 – Credits when bulk credit facility is not in use.

- All incoming credits to your account, when the bulk facility is not in use, will appear individually on your statement and individually on your Autorec file, and will be represented on your Autorec file with Transaction Code 93

- The Originators Name field for credits will display the Ultimate Originator Name. If the Ultimate Originator Name is not present, the Originator Name will be displayed

- The Reference Narrative field for these credits will display the first 18 characters of the End-to-End ID of the payment. If the End-to-End ID is not present, the Ultimate Originator Name will be displayed. If the Ultimate Originator Name is not present, the Originator Name will be displayed

- The Julian date in your Autorec file will match the Date column on your statement

Transaction Code 95 – Bulk Credits

- Bulked SEPA transactions consist of Domestic & Non Domestic SEPA credit transfers

- Domestic and Non Domestic SEPA credit transfers (Euro payments from SEPA Zone countries including Ireland) will appear on your bank statement as one bulk credit with a narrative of 'AIB SEPA CREDITS'

- Customers may also receive a second credit with the narrative 'AIB SEPA PAYMENTS' if the payment is delayed for sanctions checks

- These transactions will appear individually in the Autorec file with transaction code 95

- The sum of the individual payments in the Autorec file with transaction code 95 will equal the sum of bulked 'AIB SEPA CREDITS' that appear on your bank statement

- The Originators Name field in the Autorec file will display the originators name

- The Reference Narrative field in the Autorec file for 'AIB SEPA CREDITS' and 'AIB SEPA PAYMENTS' will display the first 18 characters of the End-toEnd ID of the payment

- The Julian date in your Autorec file will match the Date column on your statement

- Credits received from an AIB bulk credit payment file will also appear on the Autorec file as code 95

Transaction Code 99 – Standing Order/ Credit for Direct Debit Bulk File

- Transaction code 99 can represent a standing order or a credit generated from a direct debit bulk payment file.

- For standing orders, the Originators Name field in the Autorec file with display the originators name and the Reference Narrative field will display the senders reference

- For a credit generated from a direct debit bulk payment file., the Originators Name field will be populated with 'SEPA DD' followed by the Julian date and four digits(the last four digits is an AIB assigned code which is for bank use only)

Transaction Code 44 & 54 – Debit Total & Credit Total

- Transaction code 44 represents the total amount of debits and transaction code 54 represents the total amount of credits in the Autorec file

- Transaction Code 44 & 54 will appear before each change of day

Sample Autorec File

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VOL1R12345                              93XXXX

HDR1 AR12345Z193XXXX00128                 F      01 152240128        BS      18113

UHL1 15224R1234          00000000        001

93XXXX12345678093              00000000005000123456789      18113

93XXXX12345678093              000000000002156JOE BLOGGS    BILL          18113

93XXXX12345678093              000000002550000JOE BLOGGS    123456789AB        18113IExxxxxxxxxxxxx      123456789ABC                    TEST1234ABCD

93XXXX12345678093              000002453483900IExxxxxxxxxxxxx JOE BLOGGS        18113

93XXXX12345678003              000000000000635IExxxxxxxxxxxxx   PYMT FEE XXX     18113

93XXXX12345678095              000000000010000JOE BLOGGS    987654321CBA       18113

93XXXX12345678095              000000000015000JOE BLOGGS    9876543210125      18113IExxxxxxxxxxxxx      9876543210125                   TEST98765432

93XXXX12345678099              000000000067035SEPA DD180001234                  18113

93XXXX12345678099              000000000045020JOE BLOGGS    AprilS/O      18113

93XXXX12345678002              000000000050000987654        987654       18113

93XXXX12345678003              000000000063456JOE BLOGGS LTD            18113

93XXXX12345678003              000002453483900IExxxxxxxxxxxxx    JOE BLOGGS     18113

93XXXX12345678003              000000000001270IExxxxxxxxxxxxx PYMT FEE XXX      18113

93XXXX12345678017              000000000009697D/D JOE BLOGGS LTD               18113

93XXXX12345678044              000000000123153                                 18113

93XXXX12345678054              000000002694211                                 18113

93XXXX12345678079              000000000560000123456789     JOE BLOGGS    18115

93XXXX12345678044              000000000000000                                 18115

93XXXX12345678054              000000000560000                                 18115

UTL1000000002463060000000704842200000050000010
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