

Customer Account Posting (CAP)

Change log

Version	Date	Change
1	2013-10-07	Change log added
2	2022-09-15	Business eBanking is changed to District

Introduction

The Customer Account Postings (CAP) provides a facility to select an account or group of accounts for a Customer, for which debit and credit items (or both) are written to a file for subsequent retrieval by the Customer at specified intervals, e.g. daily, weekly, monthly, etc.

The output file may be retrieved via District or alternative transmission channels.

File structure

Label sets are used to establish the file structure. The configuration of files specified by this standard is shown below. The required labels are indicated by their identifiers and numbers.

Single Volume File	Multi Volume File
VOL1	VOL1
HDR1	HDR1
HDR2	HDR2
UHL1	UHL1
Data Blocks	Data Blocks A
EOF1	EOF1
EOF2	EOF2
UTL1	UTL1
	HDR1
	HDR2
	UHL1
	Data Blocks B
	EOF1
	EOF2
	UTL1

* b in the date field denotes a blank character = space.

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Data record format

No.	Size	Position	Type	Field Name	Contents
1	6	1-6	N	Destination Branch Sorting Code	Sort code of account to which file refers
2	8	7-14	N	Destination Account Number	Account number to which file refers
3	1	15	N	Type of Account	Zeros
4	2	16-17	N	Transaction Code	See appendices
5	6	18-23	N	Originator's Sorting Code	Zeros if not used
6	8	24-31	N	Originator's Account Number	Zeros if not used
7	4	32-35	N	Filler	Zeros
8	11	36-46	N	Amount	Amount of payments in pence/cents (unsigned)
9				Narrative	
9.1	18	47-64	A	Reference	See Note 1
9.2	18*	65-82	A	Narrative Description	See Note 2
9.3	18	83-100	A	Beneficiary Name	Spaces if not used
10	6	101-106	N	Processing Date	The date the item was posted 0YYDDD

Note 1: Reference

For cheques, the cheque number will appear in the first 6 characters of this field.

For automated items, the remitter's reference will appear in this field.

For lodgements, the 6 to 18 digit slip number will appear.

Note 2: Narrative Description

Narrative description or internal reference number used by the Bank to cross reference each item.

* Please note that this field will be populated by a maximum of 16 characters plus 2 blank characters.

Note 3:

If the customer requires it, the positions of fields 9.1 and 9.2 can be reversed (narrative swap).

Volume Header Record

No.	Size	Position	Type	Field Name	Contents
1	3	1-3	A	Label Identifier	VOL
2	1	4	N	Label Number	1

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3	6	5-10	A	Volume Identifier	Spaces
4	7	11-17	A	Accessibility	Spaces
5	20	18-37	N	Originator's Sorting Code	Spaces
6	14	38-51	A	Owner Identification	4 spaces, 992087, 4 spaces
7	28	52-79	A	Filler	Spaces
8	1	80	N	Label Standard Version	1

First File Header Record

No.	Size	Position	Type	Field Name	Contents
1	3	1-3	A	Label Identifier	HDR
2	1	4	N	Label Number	1
3	17	5-21	A	File Identifier	A992087Z, 3 spaces, 992087
4	6	22-27	N	File Set Identification	000001
5	4	28-31	N	File Section Number	0001
6	4	32-35	N	File Sequence Number	0001
7	4	36-39	A	Generation Number	Spaces
8	2	40-41	A	Generation Version Number	Spaces
9	6	42-47	A	Creation Date	bYYDDD*
10	6	48-53	A	Expiration Date	bYYDDD*
11	1	54	N	Accessibility	Zero
12	6	55-60	N	Block Count	Zeros
13	13	61-73	A	System Code	Spaces

Second File Header Record

No.	Size	Position	Type	Field Name	Contents
1	3	1-3	A	Label Identifier	HDR
2	1	4	N	Label Number	2
3	1	5	A	Record Format	F (Fixed Length)
4	5	6-10	N	Block Length	01060
5	5	11-15	N	Record Length	00106
6	35	16-50	N	Filler	Spaces
7	2	51-52	A	Buffer Offset	Zeros
8	28	53-80	A	Filler	Spaces

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User Header Label

No.	Size	Position	Type	Field Name	Contents
1	3	1-3	A	Label Identifier	UHL
2	1	4	N	Label Number	1
3	6	5-10	A	Processing Date	bYYDDD*
4	10	11-20	A	Identifying Number of Receiver	CAP User Number, 4 spaces
5	3	21-23	N	Currency Code	Zeros
6	5	24-28	A		Zeros
7	9	29-37	A	Work Code	Spaces
8	3	38-40	N	File Number	001
9	14	41-54	A		Spaces
10	26	55-80	A		Spaces

First End of File / Volume Record

No.	Size	Position	Type	Field Name	Contents
1	3	1-3	A	Label Identifier	EOF
2	1	4	N	Label Number	1
3	17	5-21	A	File Identifier	A992087z, 3 spaces, 992087
4	6	22-27	N	File Set Identification	000001
5	4	28-31	N	File Section Number	0001
6	4	32-35	N	File Sequence Number	0001
7	4	36-39	A	Generation Number	Spaces
8	2	40-41	A	Generation Version Number	Spaces
9	6	42-47	A	Creation Date	bYYDDD*
10	6	48-53	A	Expiration Date	bYYDDD*
11	1	54	N	Accessibility	Zero
12	6	55-60	N	Block Count	See Note 1
13	13	61-73	A	System Code	Spaces
14	7	74-80	A	Filler	Spaces

Note 1:

Six numeric characters denoting the number of data blocks (exclusive of labels) since preceding HRD group of labels. Value = Number of Data Records / 10 rounded up.

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Second End of File / Volume Record

No.	Size	Position	Type	Field Name	Contents
1	3	1-3	A	Label Identifier	EOF
2	1	4	N	Label Number	2
3	1	5	A	Record Format	F (Fixed Length)
4	5	6-10	N	Block Length	01060
5	5	11-15	N	Record Length	00106
6	35	16-50	N	Filler	Spaces
7	2	51-52	A	Buffer Offset	Zeros
8	28	53-80	A	Filler	Spaces

User Trailer Label

No.	Size	Position	Type	Field Name	Contents
1	3	1-3	A	Label Identifier	UTL
2	1	4	N	Label Number	1
3				Audit Totals	
3.1	13	5-17	N	Monetary Total of Debit Items	See Note 1
3.2	13	18-30	N	Monetary Total of Credit Items	See Note 1
3.3	7	31-36	N	Count of Debit Items	See Note 2
3.4	7	38	N	Count of Credit Items	See Note 2
3.5	10	45	A	Filler	Spaces
3.6	26	55	A	Use of Recording Party	Spaces

Note 1 – Monetary Total of Debit/Credit Items

Contains the monetary total of all debit/credit data record amounts, including totals, since the preceding HDR Label Group, in unsigned pence/cents.

Note 2 – Count of Debit/Credit Items

Contains the total number of debit/credit data records, since the preceding HDR Label Group.

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Appendix:

Transaction Codes

Debit/Credit	Transaction	Transaction Code
Debits	Sundry Debits	00
	Autobank	02
	Cheque/Others	03
	Direct Debit	04
	Interest	05
	Fee	06
	Standing Orders	13
	Direct Debit	17
	Internal Transfer	20
	Credits	Internal Transfer
Other credits		93
Interest Dividends		95
Bank Giro Credit		99