

Importing and using Direct Entry (EFT) files

About this guide

This guide takes you through the process for importing Direct Entry Electronic Fund Transfer (EFT) files into CommBiz. Most payroll and accounting software programs can create EFT payments in an appropriate file format (e.g. ABA file). The ABA file can be imported into CommBiz to eliminate hand-keying of payment details which is time consuming and can lead to input errors.

Export File from Accounting System

1. Create a ABA file from your accounting system.

CommBiz has several requirements in relation to ABA files that you will need to establish in your payroll/ accounting software (e.g. MYOB, Attaché Quicken, SAP etc):

Bank Name/Code	CBA
Account	Please ensure your CBA BSB and account number are entered
Direct Entry/APCA ID	301500
Balancing Entry	Required
Character Set	Must be standard ASCII character set (ie Windows/DOS format with CR/LF)
File Format	Must comply with APCA file specifications for ABA files (available from CBA on request)

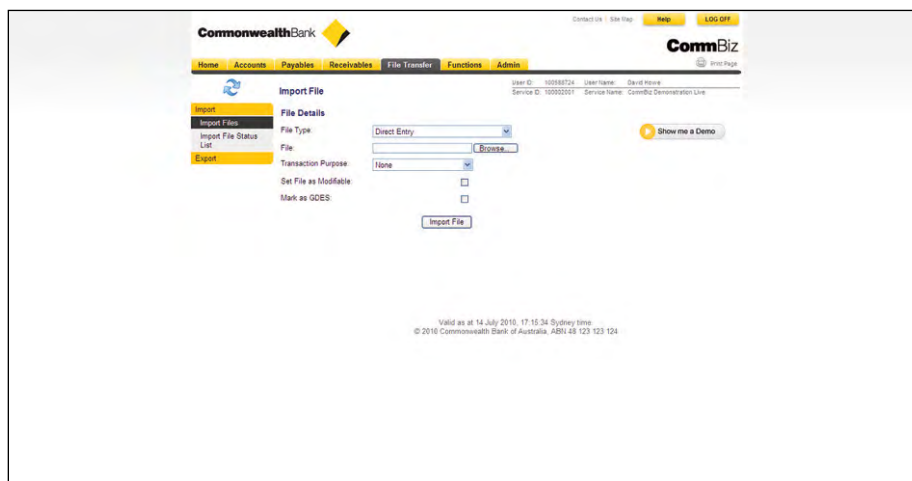
Note: For privacy of payroll data, it is recommended that ABA files be stored on a secured network directory with restricted access.

Login to CommBiz

2. Open your internet browser and go to **commbiz.com.au**, then login with your Login ID and password.

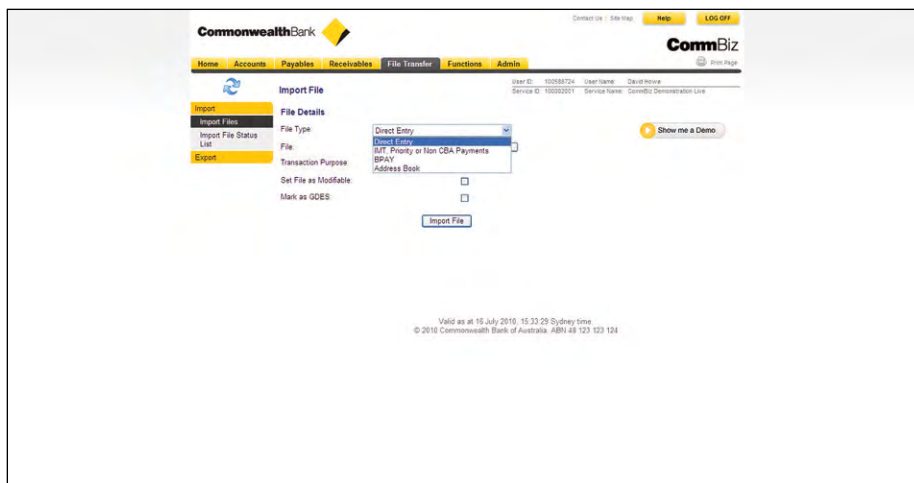
Importing files

3. Click on **File Transfer** on the top menu bar. The 'File Import' screen is displayed.

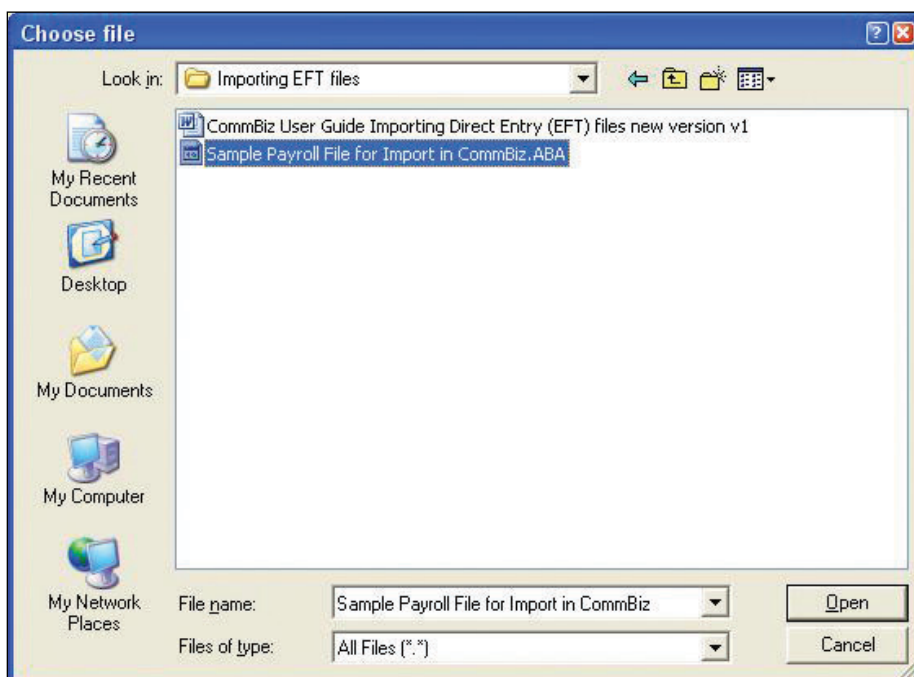


Note: If the 'Import File' screen does not appear and the option is not available in the lefthand menu, you will need to activate the function through the admin section of CommBiz.

4. There are a number of file types you can import. This guide covers importing Direct Entry (EFT) files, but you can also import IMT, Priority Payment, non-CBA payment files, BPAY files and address book files.
5. Select Direct Entry from the drop down File Type list, then click the **Browse** button to find the file you want to import.

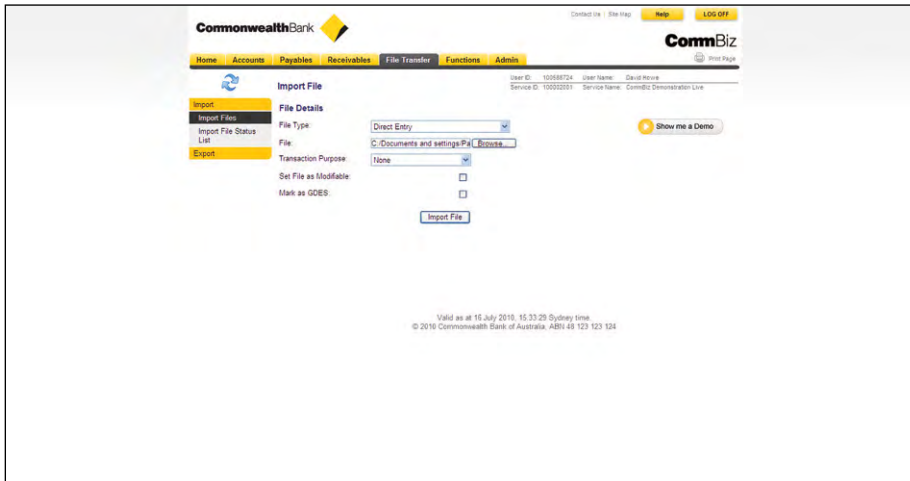


6. Select the file to be imported then click the **Open** button.



- On the 'File Import' screen, check the tickbox next to 'Set File as Modifiable'. This will enable you to edit the file. For example, if you import an unbalanced file you can edit the file to include a balancing entry.

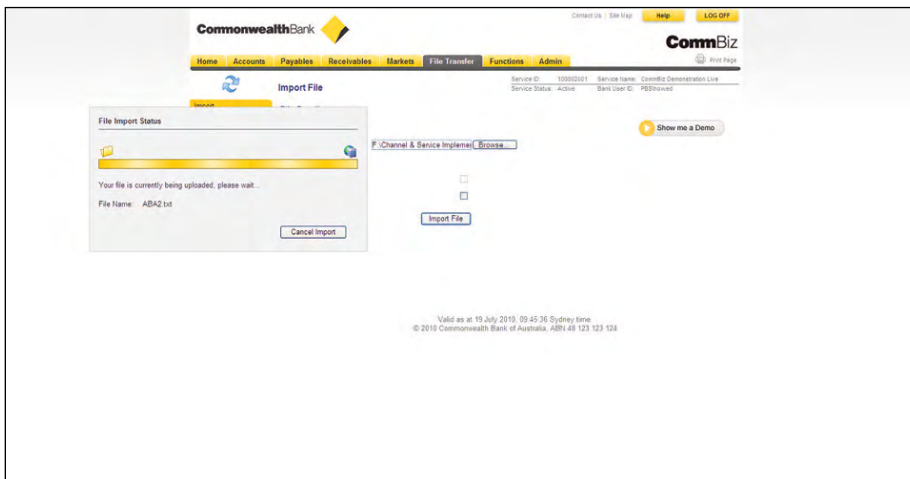
Note: If you wish to process the file via the Government Direct Entry System (available only to Government agencies), check the tickbox next to 'Mark as GDES'.



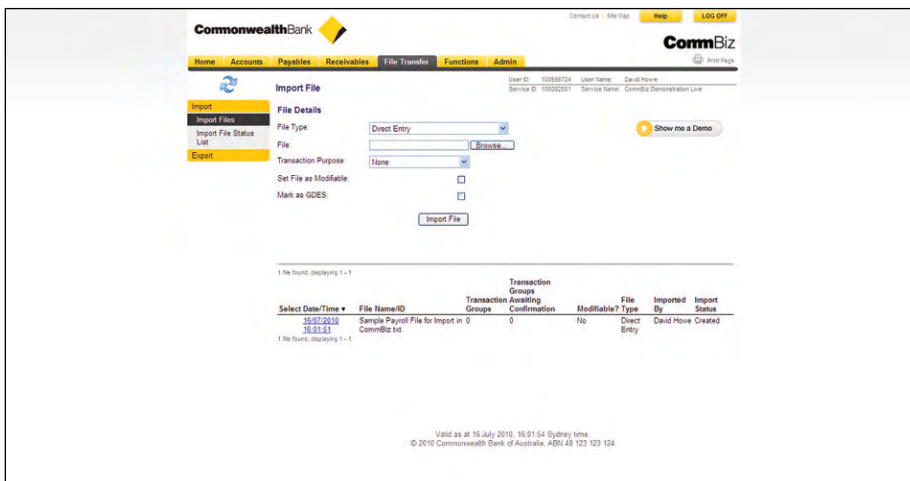
- Click the **Import File** button.

File validation

- 'File Import Status' shows that your file is being imported.



- When the file has been imported, details are displayed on the screen. The status of the file is 'Created'.



- Select a **Transaction Purpose** from the drop down menu (if available) or leave as 'None'. The benefit of the **Transaction Purpose** is that it will restrict the accessing of the file to nominated users.

Note: The transaction purpose is set up in CommBiz by the administrator, who sets the permissions for the service users.

The screenshot shows the 'Import File' interface. The 'Transaction Purpose' dropdown is expanded, listing various options. Below the dropdown, there is a table with the following data:

Transaction Groups	Transaction Awaiting Confirmation	File Modifiable?	Imported By	Import Status
0	0	No	Direct David Howe	Awaiting Confirmation

- Press **F5** to refresh the screen. When the import status changes to 'Awaiting Confirmation', it means that the file has been validated and you can proceed.

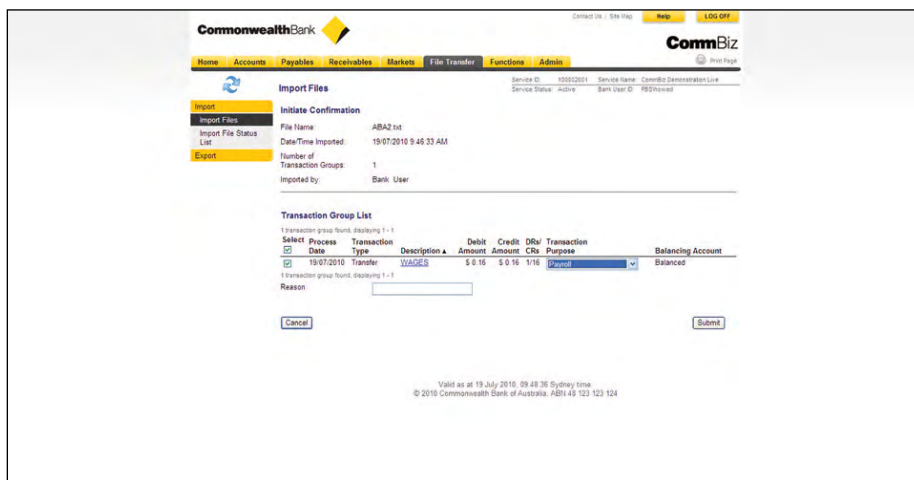
Confirmation

- Proceed with Confirmation

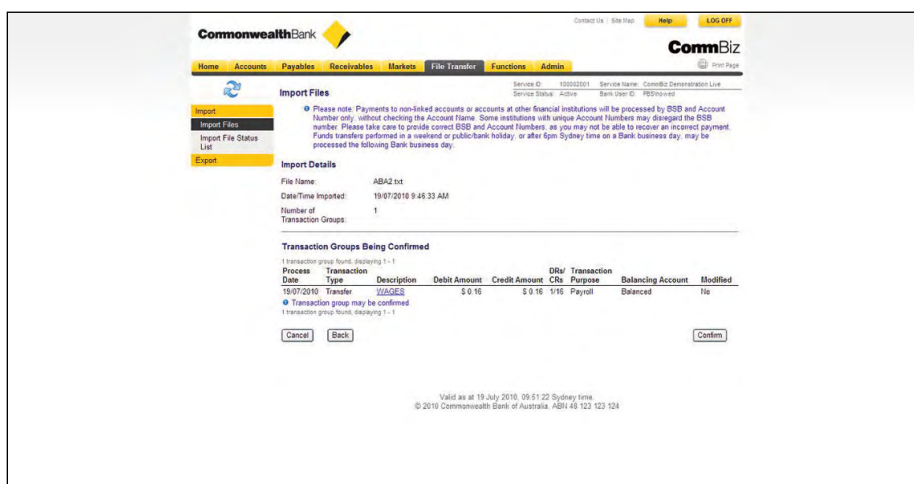
The screenshot shows the 'Import File' interface after the confirmation step. The 'Import Status' table now shows the transaction as 'Awaiting Confirmation' and a 'Proceed with Confirmation' button is visible.

Select Date/Time	File Name/ID	Transaction Groups	Transaction Awaiting Confirmation	File Modifiable?	Imported By	Import Status
16/07/2010	Sample Payroll File for	1	1	No	Direct David Howe	Awaiting Confirmation
16/07/2010	Import test				Direct David Howe	Awaiting Confirmation

14. Check the box next to the file(s) that you are confirming, then you can update the 'Transaction Purpose' (if required).
15. Click on the Submit button.



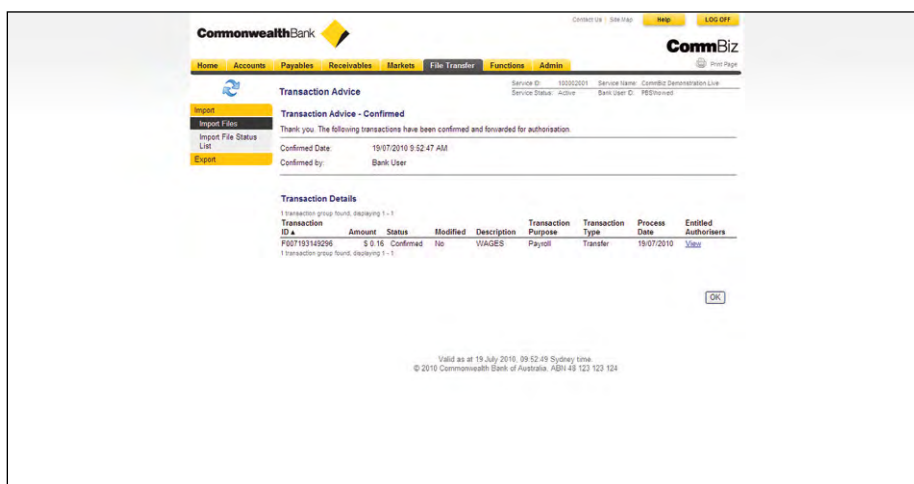
16. Click on the Confirm button to proceed.



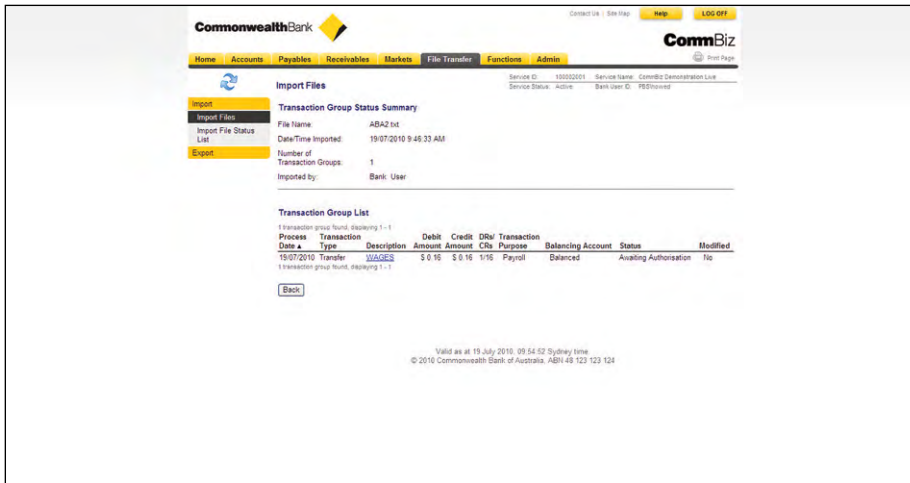
Note: If there are warning messages relating to your file, please read these messages before continuing.

17. Click the OK button to continue. Your file is now forwarded for authorisation.

Note: If you create a transaction that exceeds the daily cap, you will receive a warning when you attempt to confirm the transaction.

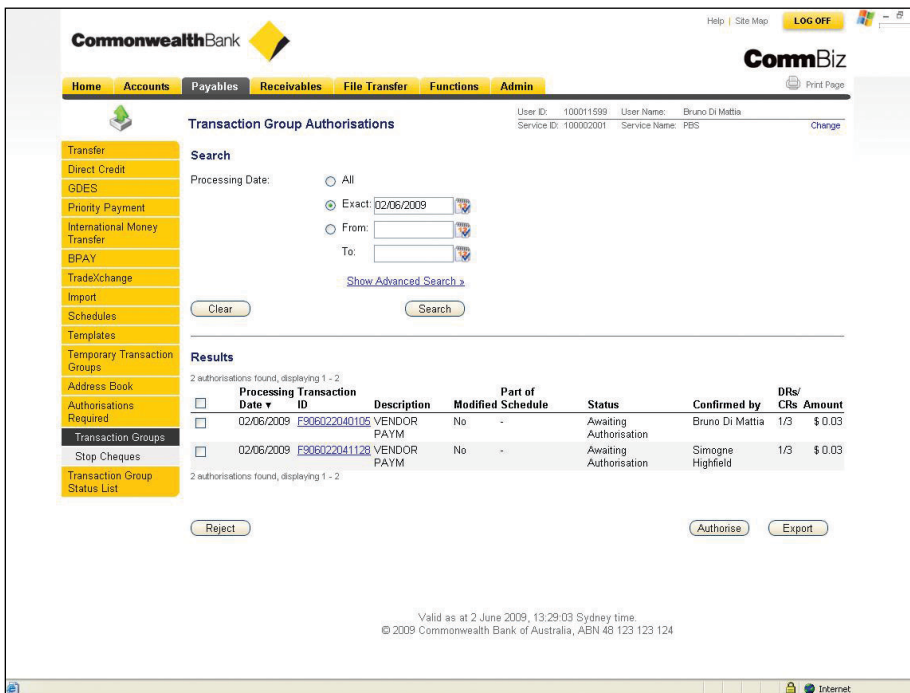


18. The 'Transaction Group Status Summary' page is displayed.



Authorising and releasing payments

19. To authorise the imported file, select **Payables > Authorisations Required**. The 'Transaction Group Authorisations' page is displayed.



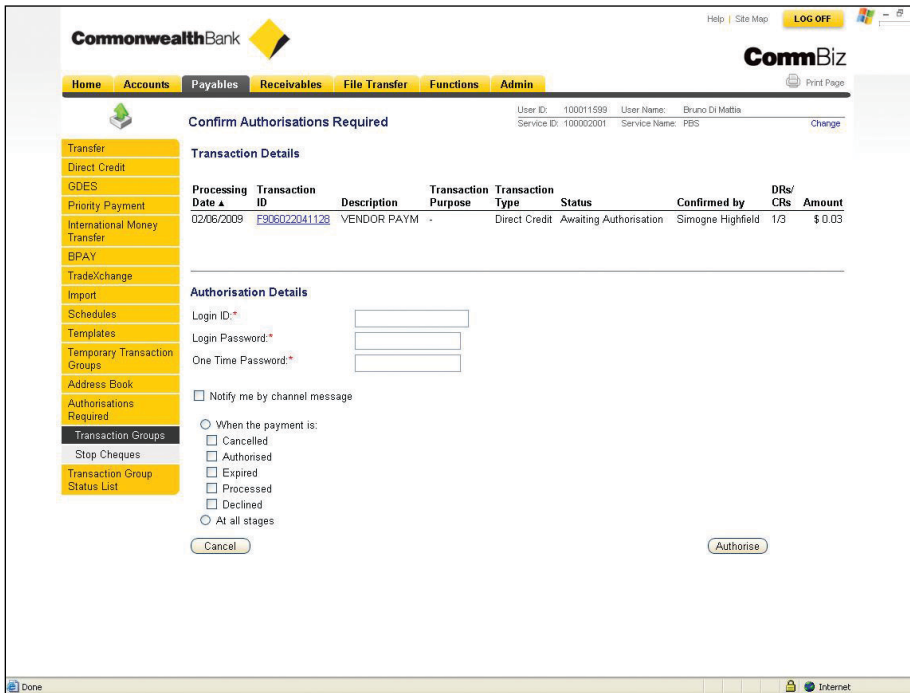
20. Find the transaction you would like to authorise from the list. To review the transaction details, click on the blue **Transaction ID** link for your file from the list displayed.

21. Select the transaction by checking the box and then click the **Authorise** button.

22. The 'Confirm Authorisations Required' screen is displayed.

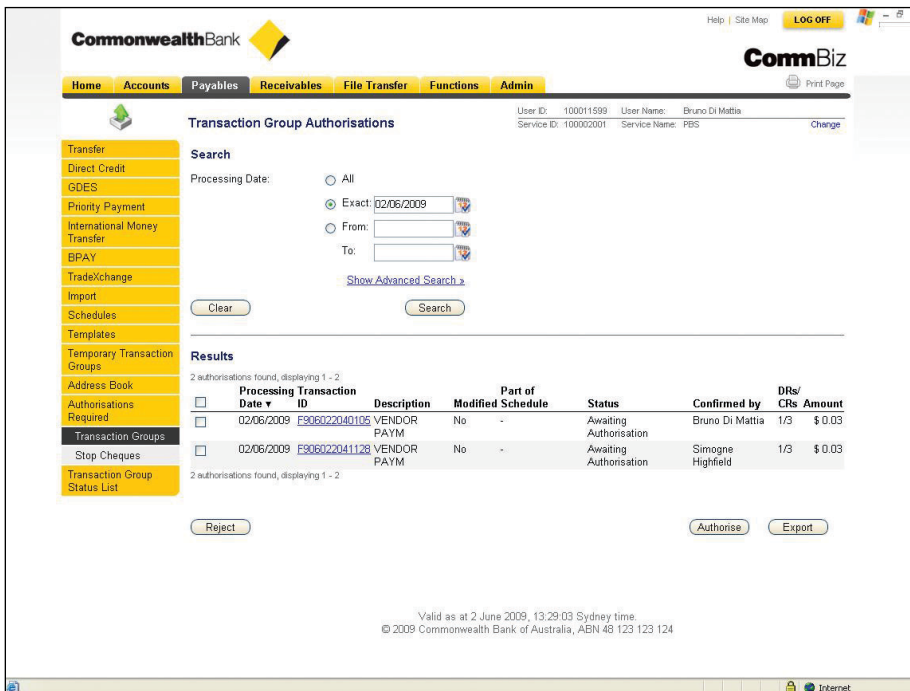
23. Complete the authorisation details, then click the **Authorise** button.

Note: If required, you can update the notification details.

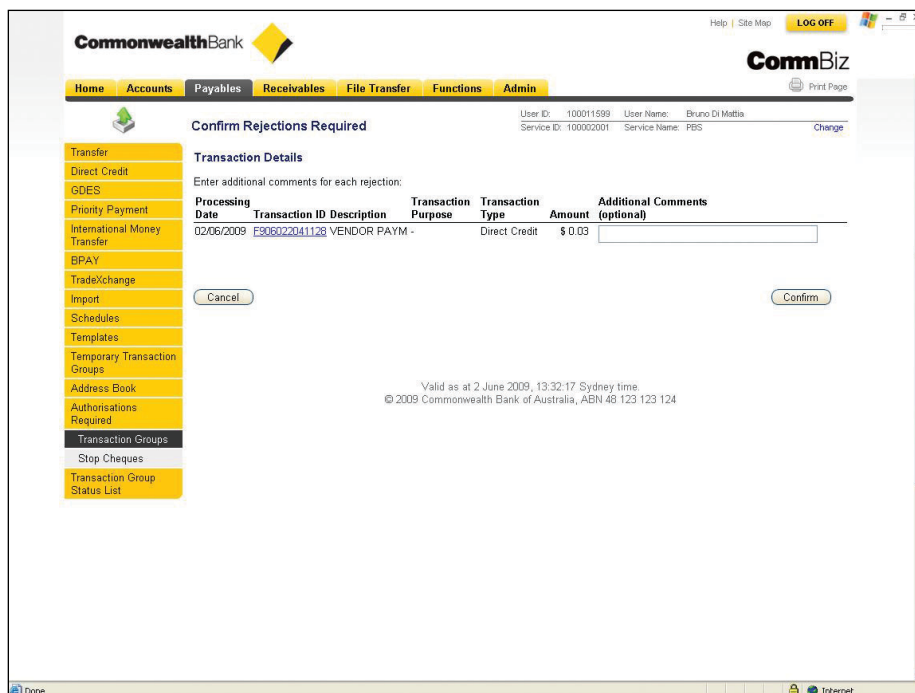


Rejecting a transaction

24. To reject a transaction, click **Reject** button on the 'Transaction Group Authorisations' screen.



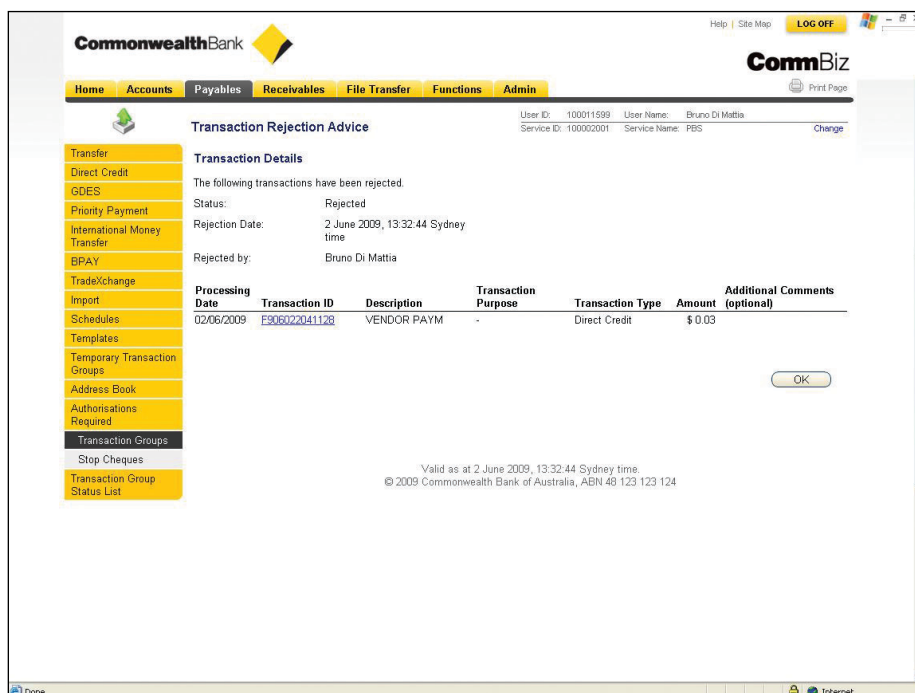
25. The 'Confirm Rejections Required' screen is displayed.



26. Type a reason for the rejection into the 'Additional Comments' field (this is not a mandatory field). Additional comments will be beneficial if you need to review the reasons for rejecting the transaction at a later time.

27. Click the **Confirm** button.

28. The 'Transaction Rejection Advice' screen is displayed.



ISO 20022 Payment Files:

Login to CommBiz

1. Open your internet browser and go to commbiz.com.au then log on with your ID and password.

Import Files

2. Click on **File Transfer** from the top menu bar and the Import Files screen will appear.

CommBiz

Print Page Contact Us Site Map Help Logout

User ID: 106608957 User Name: Glenn Maxwell
Service ID: 104194079 Service Name: POS, PETER (MR) eToken: Not set up

Home Accounts Payables Receivables Markets **File Transfer** Functions Daily IQ Admin

File Transfer Import File Read user guide

Import
Import Files
Import File Status List
Export

File Details

File Type: Direct Entry

File: Choose File No file chosen

Set File as Modifiable:

Mark as GDES:

Please ensure you've created your file correctly using your accounting software. See instructions for importing files.

Import File

Note: If the Import Files screen doesn't appear and you don't have an Import Files option on the left-hand menu, go to Admin to activate it.

Choose file type

3. This section covers ISO 20022 Payment Files (PAIN.001.001.03 & PAIN.008.001.02) but you can also import Direct Entry (EFT) files, IMT, Priority Payment, Non-CBA Payment files, BPAY files, NZ Payment Files and address book files.
4. Select ISO 20022 Payment Files from the File Type list, then click **Choose File**.

Home Accounts Payables Receivables Markets **File Transfer** Functions Daily IQ Admin

File Transfer Import File Read user guide

Import
Import Files
Import File Status List
Export

File Details

File Type: ISO 20022 Payment Files

This file will be split into multiple files and renamed. You can view these by clicking <Proceed with confirmation>

File: Choose file No file chosen

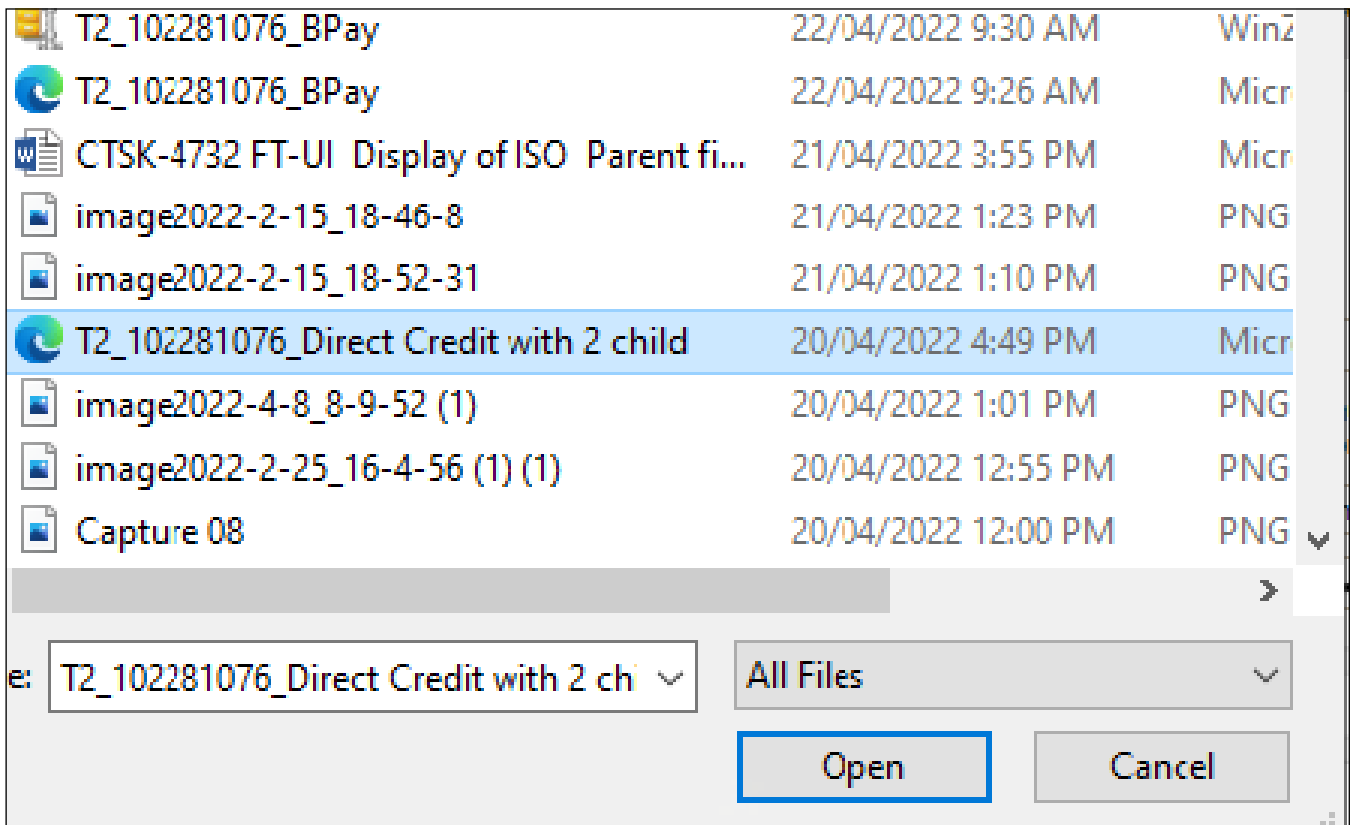
Set File as Modifiable:

Mark as GDES:

Please ensure you've created your file correctly using your accounting software. See instructions for importing files.

Import File

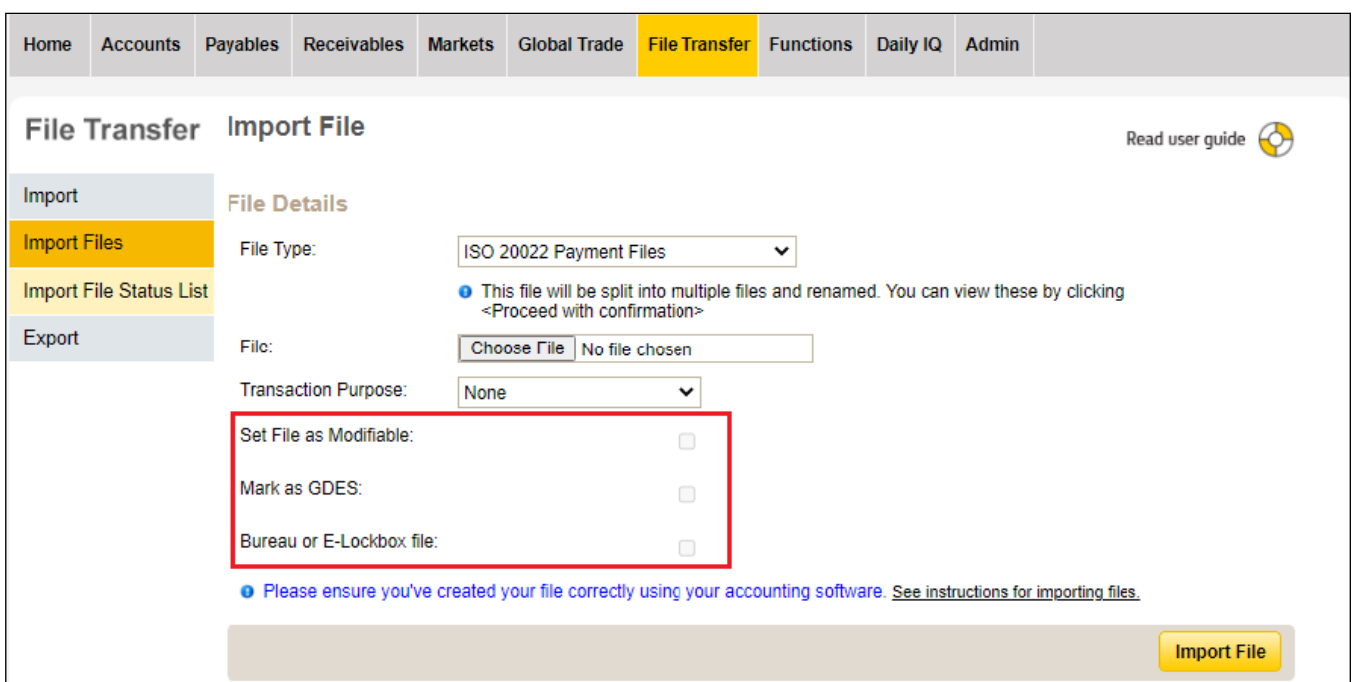
5. Choose the file you want to import then **Open**.



Note:

- File should be in .xml format and if compressed in .zip/.gz format.
- Zip file should not be password protected
- Zip file should not contain any folders
- Zip file should only contain .xml ISO 20022 files

6. Once you choose the ISO 20022 Payment Files file type, all 3 checkboxes (Set as modifiable, GDES, ELockbox) will be disabled.



7. Choose a **Transaction Purpose** (if available) or leave as 'None'. This will restrict file access to nominated users.

Note: Transaction Purpose and user permissions are set up in CommBiz by the administrator.

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

File Transfer Import File

Read user guide

Import

Import Files

Import File Status List

Export

File Details

File Type: ISO 20022 Payment Files

This file will be split into multiple files and renamed. You can view these by clicking <Proceed with confirmation>

File: Choose File No file chosen

Transaction Purpose: None

Set File as Modifiable:

Mark as GDES:

Bureau or E-Lockbox file:

Please ensure you've created your file correctly using your accounting software. See instructions for importing files.

Import File

8. Click **Import File**.

File validation

9. File Import Status shows your file is being imported.

Home Accounts Payables Receivables Markets **File Transfer** Functions Daily IQ Admin

File Transfer Import File

Read user guide

File Import Status

Your file is currently being uploaded, please wait...

File Name: T2_102281076_Direct Credit with 2 child.xml

Cancel Import

Please ensure you've created your file correctly using your accounting software. See instructions for importing files.

Import File

10. When the file has been imported, details are displayed on the screen, with the status 'Validating'.

The screenshot shows the 'File Transfer Import File' interface. The 'File Details' section includes a dropdown for 'File Type' set to 'Direct Entry', a 'File' field with 'Choose file' and 'No file chosen' buttons, and a 'Transaction Purpose' dropdown set to 'None'. There are checkboxes for 'Set File as Modifiable' and 'Mark as GDES', both of which are unchecked. A blue notification icon is present with the text: 'Please ensure you've created your file correctly using your accounting software. See instructions for importing files.' Below this is an 'Import File' button. A summary bar indicates '2 files found, displaying 1 - 2'. A table below shows the file details:

Select Date/Time	File Name/ID	Transaction Groups	Transaction Groups Awaiting Confirmation	Modifiable?	File Type	Imported By	Import Status
20/04/2022 16:12:49	T2_102281076_Direct Credit wit	0	0	No	ISO 20022 Payment Files	SuperkingsTTwo TestOne	Validating

11. When translated files are received, details are displayed on the screen, with the status 'Created'.

Note: Refresh the screen multiple times to receive multiple translated files. The original uploaded ISO file won't be visible; instead the translated file will be displayed.

Subject to file size, number of payment types & number of payment blocks, it may take up to 7 mins to get the translated files.

The screenshot shows the 'File Transfer Import File' interface after a refresh. The 'File Details' section is identical to the previous screenshot. The summary bar indicates '2 files found, displaying 1 - 2'. The table below shows two files in 'Created' status:

Select Date/Time	File Name/ID	Transaction Groups	Transaction Groups Awaiting Confirmation	Modifiable?	File Type	Imported By	Import Status
20/04/2022 16:12:49	T2_102281076_Direct Credit wit	0	0	No	Direct Entry	SuperkingsTTwo TestOne	Created
20/04/2022 16:12:49	T2_102281076_Direct Credit wit	0	0	No	Direct Entry	SuperkingsTTwo TestOne	Created

12. Hit F5 to refresh the screen. When the import status changes to 'Awaiting Confirmation' the file has been validated and you can continue.

13. Proceed with Confirmation – confirm the imported file for further processing

The screenshot shows the 'File Transfer Import File' page. The 'File Details' section includes a 'File Type' dropdown set to 'Direct Entry', a 'File' field with 'Choose file' and 'No file chosen' buttons, and a 'Transaction Purpose' dropdown set to 'None'. There are checkboxes for 'Set File as Modifiable' and 'Mark as GDES'. A blue information icon is followed by the text: 'Please ensure you've created your file correctly using your accounting software. See instructions for importing files.' Below this is an 'Import File' button. A table below shows 2 files found, displaying 1 - 2. The table has columns: Select Date/Time, File Name/ID, Transaction Groups, Transaction Groups Awaiting Confirmation, Modifiable?, File Type, Imported By, and Import Status. The first two rows are identical: 20/04/2022 18:12:49, T2_102281076_Direct Credit wit, 1, 1, No, Direct Entry, SuperkingsTTwo TestOne, Awaiting Confirmation. Below the table is a 'Proceed with Confirmation' button.

Select Date/Time	File Name/ID	Transaction Groups	Transaction Groups Awaiting Confirmation	Modifiable?	File Type	Imported By	Import Status
20/04/2022 18:12:49	T2_102281076_Direct Credit wit	1	1	No	Direct Entry	SuperkingsTTwo TestOne	Awaiting Confirmation
20/04/2022 18:12:49	T2_102281076_Direct Credit wit	1	1	No	Direct Entry	SuperkingsTTwo TestOne	Awaiting Confirmation

14. Select the files you want to confirm.

This screenshot is identical to the previous one, but the first row in the table is selected with a blue radio button. The 'Import File' button is no longer visible, and a 'Confirm' button is now present at the bottom right of the page.

Select Date/Time	File Name/ID	Transaction Groups	Transaction Groups Awaiting Confirmation	Modifiable?	File Type	Imported By	Import Status
<input checked="" type="radio"/> 20/04/2022 18:12:49	T2_102281076_Direct Credit wit	1	1	No	Direct Entry	SuperkingsTTwo TestOne	Awaiting Confirmation
<input type="radio"/> 20/04/2022 18:12:49	T2_102281076_Direct Credit wit	1	1	No	Direct Entry	SuperkingsTTwo TestOne	Awaiting Confirmation

15. Click **Confirm**.
16. Select the transaction by checking the box and then click **Authorise**.

File Transfer Transaction Advice

Import
Import Files
 Import File Status List
 Export

To authorise international payments, go to Payables then International Payments and select [International Authorisations](#).

Transaction Advice - Confirmed

Thank you. The following transactions have been confirmed and forwarded for authorisation.
 Confirmed Date: 20/04/2022 4:14:18 PM
 Confirmed by: SuperkingsTTwo TestOne

Transaction Details

1 transaction group found, displaying 1 - 1

Select	Transaction ID ▲	Amount	Status	Modified	Description	Transaction Purpose	Transaction Type	Process Date	Entitled Authorisers
<input checked="" type="checkbox"/>	H301399176296	\$0.60	Confirmed	No	DC07022202		Direct Credit	20/04/2022	View

1 transaction group found, displaying 1 - 1

17. The 'Confirm Authorisations Screen' is displayed.
18. Complete the details then click **Authorise**.

File Transfer Confirm Authorisations Required

Import
Import Files
 Import File Status List
 Export

Please note: Payments to non-linked accounts or accounts at other financial institutions will be processed by BSB and Account Number only, without checking the Account Name. Some institutions with unique Account Numbers may disregard the BSB number. Please take care to provide correct BSB and Account Numbers, as you may not be able to recover an incorrect payment. Funds transfers performed in a weekend or public/bank holiday, or after cut-offs (Sydney time) on a Bank business day, may be processed the following Bank business day.

Transaction Details

Processing Date ▲	File Name	Transaction ID	Description	Transaction Purpose	Transaction Type	Status	Confirmed by	DRs/CRs	Amount
20/04/2022	T2_102281076 Direct Credit with 2 child 22773169 2 2	H301399176296	DC07022202-		Direct Credit	Awaiting Authorisation	SuperkingsTTwo TestOne	1/2	\$0.60

Authorisation Details

Login ID:*
 Login Password:*
 Token Password:*

Notify me by bank message

When the payment is:

- Cancelled
- Authorised
- Expired
- Processed
- Declined
- At all stages

Note: If you need to, update the notification details.

19. Once transactions are authorised the status will be 'Processed'.

Home Accounts Payables Receivables Markets **File Transfer** Functions Daily IQ Admin

File Transfer Transaction Authorised Advice

Import
Import Files
 Import File Status List
 Export

Transaction Details
 The following transactions have been successfully authorised and released to the Bank.

Authorised Date: 20 April 2022, 16:20:30 Sydney time
 Authorised by: SuperkingsTTwo TestOne

Processing Date ▲	File Name	Transaction ID	Description	Transaction Purpose	Transaction Type	Status	Confirmed by	DRs/CRs	Amount
20/04/2022	T2_102281076_Direct Credit with 2 child 22773189 2 2	H301399176296	DCJ7022202 -		Direct Credit	Authorised	SuperkingsTTwo TestOne	1/2	\$0.60

OK

Home Accounts Payables Receivables Markets **File Transfer** Functions Daily IQ Admin

File Transfer Import File

[Read user guide](#)

Import
Import Files
 Import File Status List
 Export

File Details

File Type: Direct Entry ▼
 File: Choose file | No file chosen
 Transaction Purpose: None ▼
 Set File as Modifiable:
 Mark as GDES:

Please ensure you've created your file correctly using your accounting software. [See instructions for importing files.](#)

Import File

2 files found, displaying 1 - 2

Select Date/Time ▼	File Name/ID	Transaction Groups	Transaction Groups Awaiting Confirmation	Modifiable?	File Type	Imported By	Import Status
20/04/2022 16:12:49	T2_102281076_Direct Credit wit	1	0	No	Direct Entry	SuperkingsTTwo TestOne	Processed

20. A message will be displayed when maintenance is scheduled.

The screenshot shows the 'File Transfer' section of a software interface. The 'File Transfer' menu item is highlighted in yellow. The page title is 'File Transfer Import File'. On the right, there is a 'Read user guide' link with a circular icon. A blue information message at the top states: 'We're undergoing scheduled maintenance for ISO20022 file type. Try again after 12.30pm'. Below this is a 'File Details' section with the following fields: 'File Type' (set to 'Direct Entry'), 'File' (with a 'Choose File' button and 'No file chosen' text), 'Transaction Purpose' (set to 'None'), and three checkboxes for 'Set File as Modifiable', 'Mark as GDES', and 'Bureau or E-Lockbox file', all of which are currently unchecked. At the bottom, there is a blue information message: 'Please ensure you've created your file correctly using your accounting software. See instructions for importing files.' and a yellow 'Import File' button.

Error scenarios

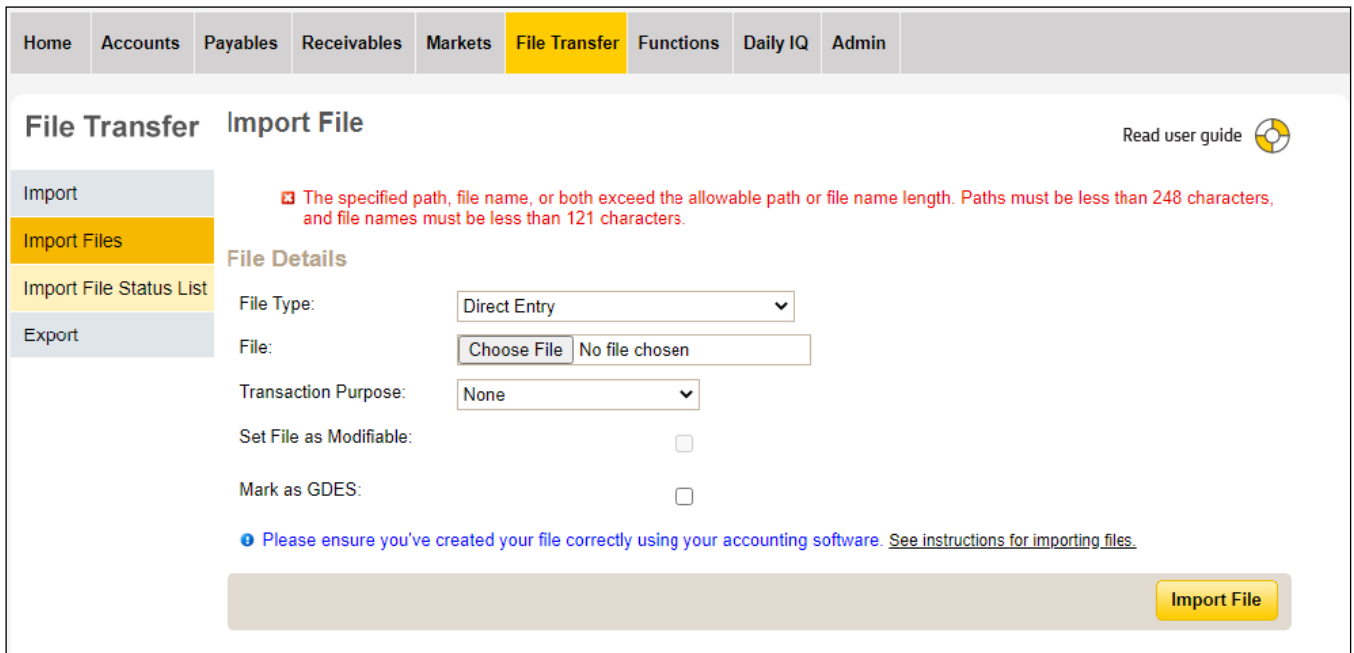
21. When an ISO file with an extension other than .zip/gz or.xml is loaded.

File import failed. Try again with a file name ending in .xml or .zip/.gz

This screenshot is identical to the one above, but the message at the top is now a red error message: 'File import failed. Try again with a file name ending in either .xml or .zip/.gz'. The rest of the page, including the 'File Details' section and the 'Import File' button, remains the same.

22. When an ISO file name is more than 120 characters.

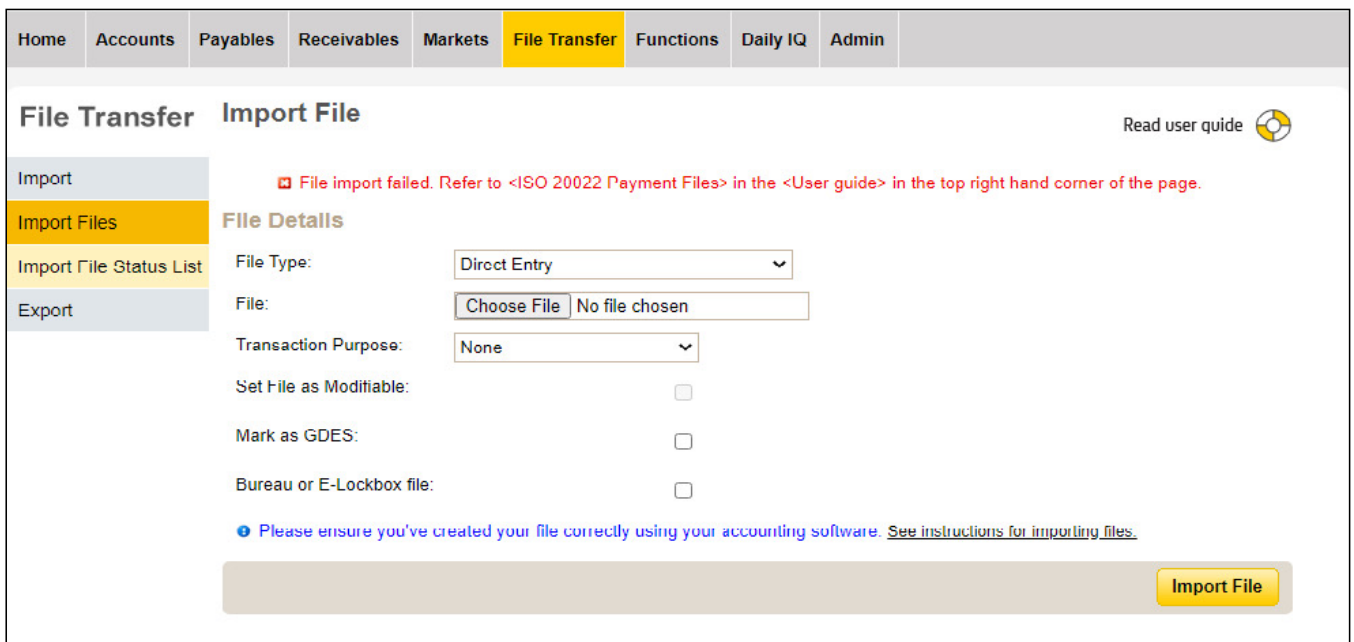
The path, file name or both exceed the character limit. Paths must be less than 248 characters and file names less than 121 characters.



The screenshot shows the 'File Transfer Import File' page. The navigation bar includes 'Home', 'Accounts', 'Payables', 'Receivables', 'Markets', 'File Transfer', 'Functions', 'Daily IQ', and 'Admin'. The 'File Transfer' menu is active. On the left, there is a sidebar with 'Import', 'Import Files', 'Import File Status List', and 'Export'. The main content area has a header 'File Transfer Import File' and a 'Read user guide' link. A red error message states: 'The specified path, file name, or both exceed the allowable path or file name length. Paths must be less than 248 characters, and file names must be less than 121 characters.' Below this, the 'File Details' section contains: 'File Type: Direct Entry', 'File: Choose File | No file chosen', 'Transaction Purpose: None', 'Set File as Modifiable: ', and 'Mark as GDES: '. A blue tip says: 'Please ensure you've created your file correctly using your accounting software. See instructions for importing files.' An 'Import File' button is at the bottom right.

23. When a zipped ISO File with improper format is loaded.

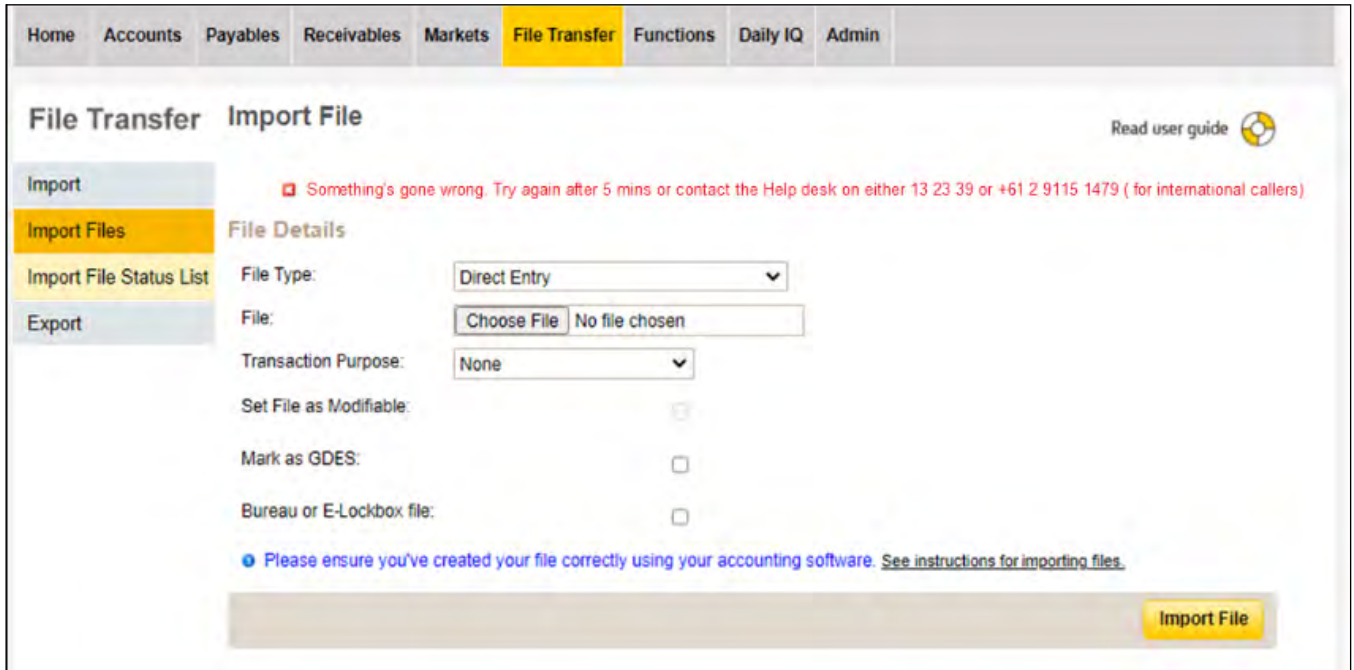
File import failed. Refer to ISO 20022 Payment Files in the user guide in the top right hand corner of the page.



The screenshot shows the 'File Transfer Import File' page. The navigation bar includes 'Home', 'Accounts', 'Payables', 'Receivables', 'Markets', 'File Transfer', 'Functions', 'Daily IQ', and 'Admin'. The 'File Transfer' menu is active. On the left, there is a sidebar with 'Import', 'Import Files', 'Import File Status List', and 'Export'. The main content area has a header 'File Transfer Import File' and a 'Read user guide' link. A red error message states: 'File import failed. Refer to <ISO 20022 Payment Files> in the <User guide> in the top right hand corner of the page.' Below this, the 'File Details' section contains: 'File Type: Direct Entry', 'File: Choose File | No file chosen', 'Transaction Purpose: None', 'Set File as Modifiable: ', 'Mark as GDES: ', and 'Bureau or E-Lockbox file: '. A blue tip says: 'Please ensure you've created your file correctly using your accounting software. See instructions for importing files.' An 'Import File' button is at the bottom right.

24. When an internal technical error occurs.

Something's gone wrong. Try again in 5 min or call 13 23 39 or +61 2 9115 1479 (if overseas).

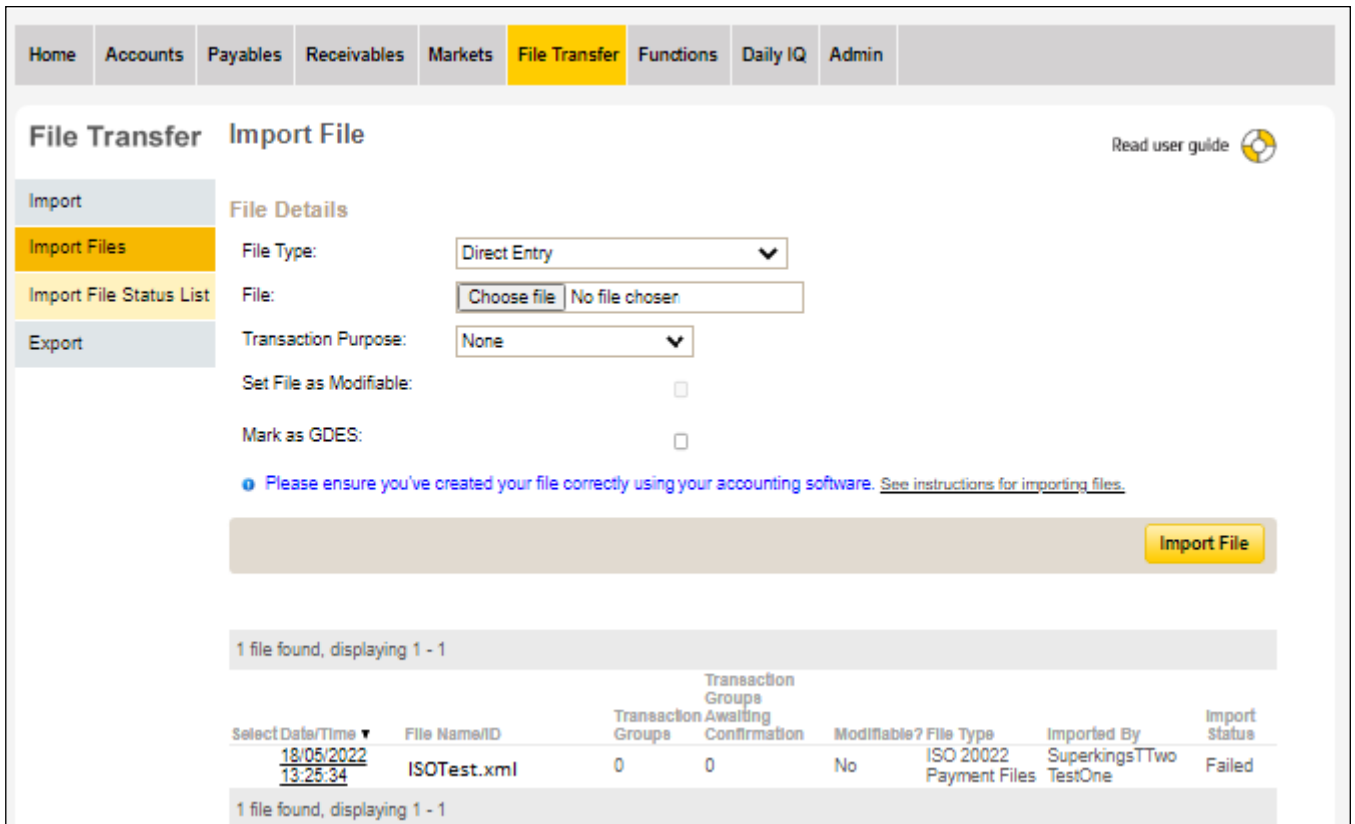


25. If something goes wrong during translation, the ISO file status will show as 'Failed'.

When this file is clicked, the reason for the failure will be shown.

Correct the following error and try again:

<Error details>



File Transfer Import Files

Import

Import Files

Import File Status List

Export

The request could not be processed. Please correct the following error and try again:

[DV9] PaymentID:DC17222201 - DE processing date is incorrect

Transaction Group Status Summary

File Name: ISOTest.xml
Date/Time Imported: 18/05/2022 1:25:34 PM
Number of Transaction Groups: 0
Imported by: Kelvin Paper

Transaction Group List

0 transaction groups found

Process Date	Transaction Type	Description	Debit Amount	Credit Amount	DRs/CRs	Transaction Purpose	Balancing Account	Status	Modified
0 transaction groups found									

Back

Delete