

Automatic Download Processing in REST Professional

CONTENTS

Automatic Download Processing in REST Professional	3
1. Summary	3
2. Third Party Tenant Download	4
3. Pre-requisite	4
4. Initial Setup	5
5. Download File Processing	6
6. Check Digits for Bpay	7
APPENDIX 1 - Australian Banks	8
ANZ Bank – Symbol = ANZ	8
Bank of Queensland – Symbol = BOQ	8
BankSA – Symbol = BSA	8
BankWest – Symbol = BWOBB, BWA	8
Century 21 Ezy pay Card	9
Colonial State Bank StateLine – Symbol = CST	9
Commonwealth Bank – Symbol = CBA, CBAMT, CBAD	9
COSMOS – Other Franchise Specific Facilities	10
Laing + Simmons E-Pay card	10
L.J. Hooker Priority Card	10
Macquarie Bank – Symbol = MBL	10
National Australia Bank – Symbol = NAB	11
Raine & Horne PayCard	11
Ray White AdvantageCard	11
Rental Rewards – Symbol = RENTR	11
RentPay – Symbol = RENTP	12
Richardson & Wrench FirstCard	12
St George Bank – Symbol = STGGB, STG	12
StrataPay – Symbol = STRPA	13
Westpac – Symbol = WBC	14
APPENDIX 2 - New Zealand Banks	14
ANZ Bank New Zealand – Symbol = ANZ NZ	14
ASB Bank New Zealand – Symbol = ASB NZ	14
National Bank of New Zealand – Symbol = NBNZ	14
Westpac Trust New Zealand – Symbol = WPTNZ	15
APPENDIX 3 – Sample Bpay Customer Reference Numbers (CRN's)	16
APPENDIX 4 – REST Professional Download Generic Specification	17
File Type and File Name	17

Structure Of The File..... 17
Record Layouts 18
Fields 19
Reference Number..... 20
Transaction Codes..... 20

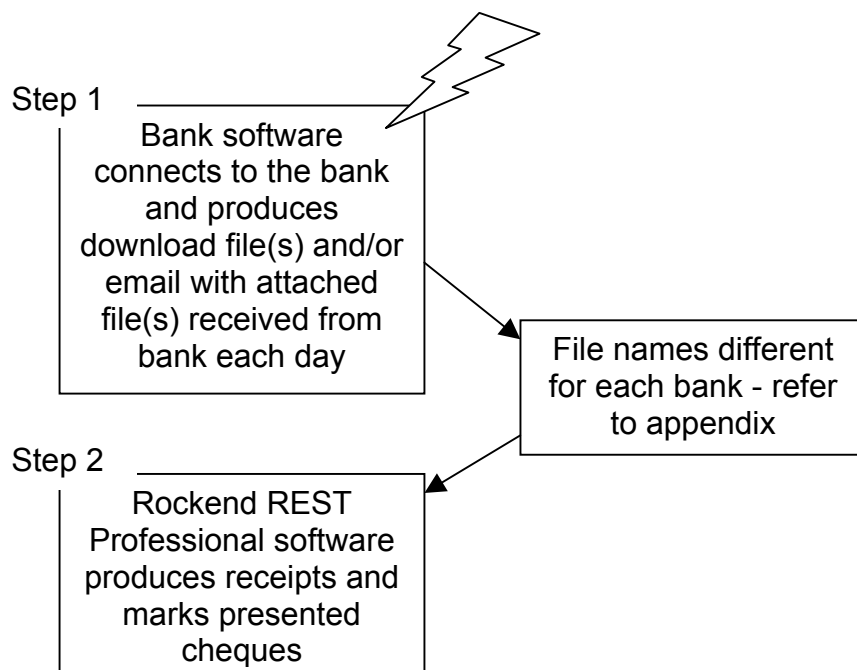
Automatic Download Processing in REST Professional

1. Summary

Tenants may make payments directly into the agent's property management trust account electronically or at a bank, post office or other agency. These transactions, together with details of cheques presented are downloaded from the bank in one or more files using software provided by the bank, an internet application, or via email as an attachment.

The optional Tenant Download Module of REST Professional allows rent receipts to be printed automatically if the tenant code stored in the tenant details screen of REST Professional is identified correctly in the download file. REST Professional will automatically process transactions where the amount of the transaction matches a multiple of the rental amount for that tenant. If the setting "Allow inexact amount in tenant download" in System Options is ticked, then transactions with inexact amounts will also be automatically processed unless there are tenant invoices outstanding for the tenant. The Tenant Download Module will also mark off any presented cheques in downloaded files. REST Professional handles bank download file from a number of different banks. Files created by bank software vary from bank to bank. Please refer to the appendix for bank specific details and provide the appropriate information to your bank to assist with setting up the bank software if necessary.

For financial institutions that are not on the list of banks supported, REST Professional supports a generic download file specification. Refer to *APPENDIX 4 – REST Professional Download Generic Specification* on page 17.



2. Third Party Tenant Download

The Third Party Tenant Download licence allows multiple financial institutions to be configured concurrently in REST Professional's Tenant Download. With this licence option, files from all configured institutions can be processed in a single processing run. Transactions from each financial institution are grouped and clearly marked to make identification easy.

NOTE: The REST Professional Third Party Tenant Download licence is needed only if the user wishes to automatically process tenant payments in a file downloaded from one or more third party tenant payment services **as well as** automatically process transactions (tenant payments and/or presented cheques) in a file downloaded from the primary bank. The primary bank is the bank holding the trust account.

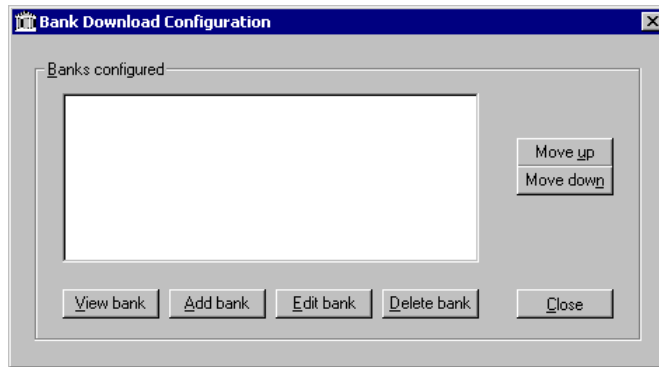
3. Pre-requisite

- The Tenant Download Option of REST Professional must be activated. If multiple financial institutions need to be used, the Third Party Tenant Download Option (refer to Third Party Tenant Download above) must also be activated. Please contact Rockend if a change in licence is required.
- Software supplied by your bank to produce the download files should be installed and operational and you should know the download directory. If files are sent by the bank via email, then email needs to be operational and attached file(s) need to be saved into a suitable directory on your computer. If you are unsure, speak to your bank.
- Depending on the bank there may be various download file options available. Please refer to the appendix for bank specific details or contact your bank.

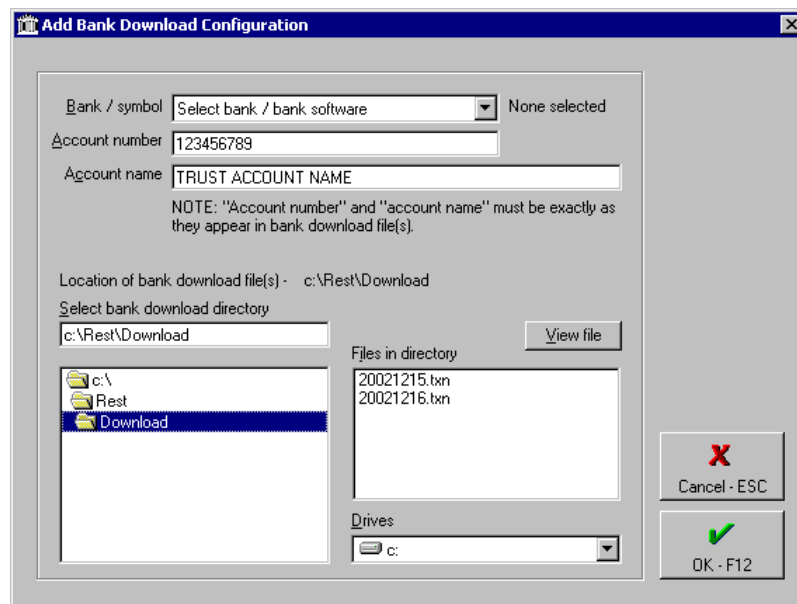
4. Initial Setup

At the PC where the download receipting will be performed, start the “Process Tenant Download File” function from the Transaction menu. If the optional module has not been installed, a message will be displayed indicating that your licence needs to be upgraded.

Select the menu item “Other / Utilities / Company Details” and click on the “Bank, Charges and Taxes” tab. Click on the button to "Configure / view bank download". Answer the prompts until you see the following dialog.



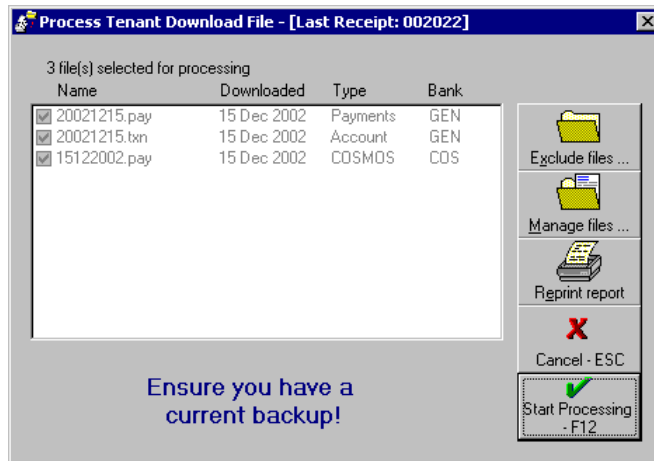
You will need a security response code from Rockend to add, edit or delete configuration information. Select the bank you wish to modify or click "Add bank" to add a new bank. Note, to add more than one bank, refer to Third Party Tenant Download on page 4 above.



Select the appropriate bank and ensure that the location of the bank download directory is identified correctly. Depending on the bank, the trust account name and trust account number may need to be exactly as they appear in the file(s) downloaded from the bank. If there are transactions for more than one account in a file, ensure that these details are correct for the rental trust account. To view the contents of a file, select it and click on "View file". While viewing the file, you may select the account name or number in the displayed file, and copy it using the right button of your mouse.

5. Download File Processing

When bank file(s) have been "downloaded" from the bank, they will be in the bank download directory(ies). At the PC where the download receipting will be performed, start the "Process Tenant Download File" function from the Transaction menu.



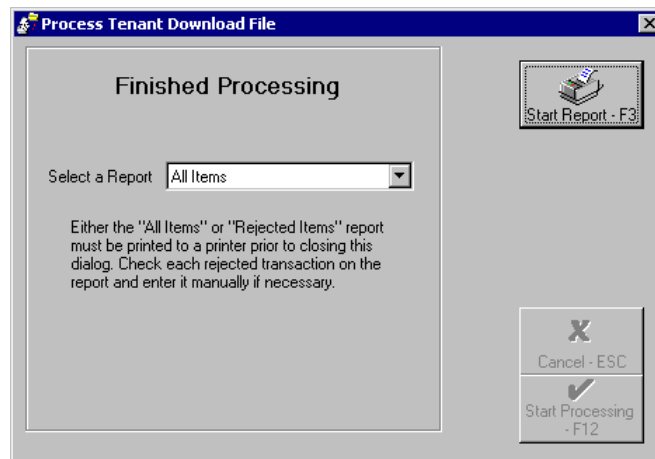
All appropriately named download files in the download directory(ies) that have not been processed by REST Professional will appear in a list. Check that the correct file(s) are listed.

Files may be excluded from processing by clicking the "Exclude files ..." button.

"Manage files ..." button. (See below).

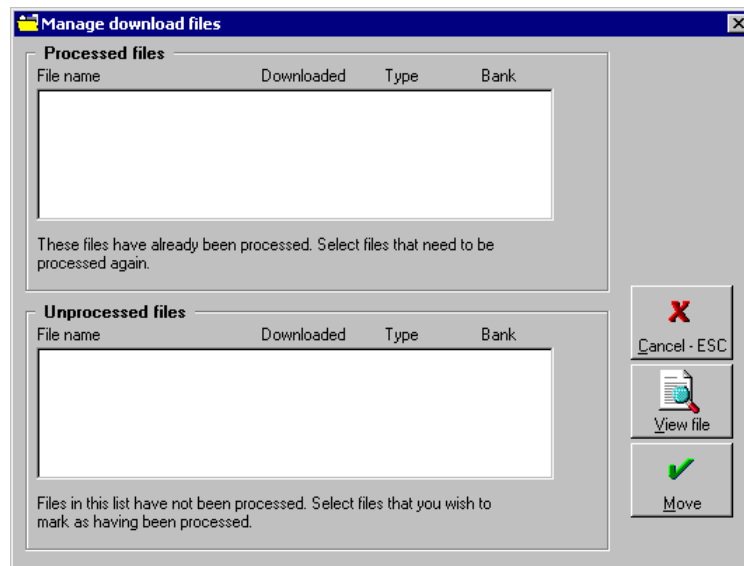
The "Prev Report ..." button allows reprinting or previewing of the previous download report.

Ensure that your receipt printer is loaded with correct stationery and ready to print. Then click on "Start Processing – F12" button. Once processing is complete, select reports to be printed. The dialog will not allow you to exit until either "All items" or "Rejected items" report has been printed to a printer.



Any valid receipts that appear on the report as having been rejected will need to be receipted manually and any presented cheques that appear on the report as having been rejected will need to be "presented" manually.

Depending on the bank used, previously processed files may be reprocessed if necessary and files that may have been processed manually may be marked as having been processed by clicking on the “Manage files ...” button. When it is pressed, the following dialog appears.



When using this dialog, read all messages that are displayed very carefully to ensure that what you are doing is appropriate.

You may view any of the files in either list by selecting the checkbox beside the file name and then clicking on the "View file" button.

6. Check Digits for Bpay

Bpay "Customer Reference Numbers" (CRN) given to tenants using Bpay include a special check digit at the end of the number to ensure CRN's are entered accurately. This check digit is included on Bpay files downloaded from some banks. The REST Professional download function ignores the check digit, and tenant codes in REST Professional exclude the check digit. Tenant codes in REST Professional must be numeric and may be up to 10 digits in length. Thus, with the check digit, the CRN may be from 2 to 11 digits.

In most instances, the CRN is shown on the card provided to the tenant by the bank. If the CRN needs to be provided to the tenant by the agent, the check digit should be "modulus 10 version 1". An option in REST Professional ("Display tenant check digit" on Miscellaneous tab of System options) causes the "modulus 10 version 1" check digit to be displayed on the Tenant Details form so the tenant can be advised. A mail merge field called "TentCodeIncCheckDigit" is also available in the "Print letters or export data" function for the purpose of advising tenants of the CRN to use with Bpay.

Banks sometimes require sample Bpay CRN's. Refer to *APPENDIX 3 – Sample Bpay Customer Reference Numbers (CRN's)* on page 16.

APPENDIX 1 - Australian Banks

Bank specific issues are highlighted here. If assistance is required, please contact your bank.

ANZ Bank – Symbol = ANZ

Customers of ANZ in Australia use a desktop program called ANZ OnLine to transmit download files. An optional “Data Exchange Module” for ANZ OnLine is required to export files in the appropriate format for REST Professional. The Data Exchange Module of ANZ OnLine allows download of account information files. If Bpay is used, then Bpay files can be downloaded. The name of the account information file has the pattern *nnnnnnnT.csv* where the numeric digits represent the date and sequence number of the file. For Bpay, the Bpay file name has the pattern (*Cbbbdd.csl*). The default download folder needs to be configured in the ANZ OnLine Data Exchange Module. It is recommended that a default directory of “c:\rest\download\” be used. If Bpay is used, "tenant reference numbers" should use "Modulus 10 version 1 check digit".

Bank of Queensland – Symbol = BOQ

Customers of Bank of Queensland use a desktop program called EziLink to transmit download files. Customer must save the download with a file name that ends in ".csv". It is recommended that files be saved with meaningful names such as *yyyymmdd.csv* for easier identification by the operator.

BankSA – Symbol = BSA

BankSA uses the St George Bank Business Banking Online facility. Configure as "BankSA" in REST Professional and refer to *St George Business Banking Online – (STGBB)* on page 12 below.

BankWest – Symbol = BWOBB, BWA

BankWest has 2 versions of desktop software: Online Business Banking (OBB) or their older product Office Banking Services (OBS).

Online Business Banking (Identified in REST as BankWest - BWOBB)

This desktop software allows export of REST Professional download files. When the files are exported by OBB, the filenames default to *transactions_details_rest.txn* or *daily_cash_details_rest.txn*. It is recommended that files be saved with meaningful names such as *yyyymmdd.txn* for easier identification by the operator. NOTE: The filename must end with the extension ".txn" for REST Professional to recognise it. When selecting a file or a range of dates, ensure that you do not include transactions that have already been processed by REST Professional or entered manually. The exported files conform to the REST Professional Generic Bank Download specification (refer to *APPENDIX 4 – REST Professional Download Generic Specification* on page 17 for further information).

Office Banking Services (Identified in REST as BankWest - BWA)

This is an old version of the bank's desktop software and produces a statement file called "UPDATE.OLD" to a directory (default c:\obswin\data). NOTE: Each time a Bank West customer updates their account information in OBS, the update file will be overwritten.

If a customer uses Bpay, a file called "BPAYTRAN.TXT" is sent via email. Customer needs to save the bpay file into the same directory as the "UPDATE.OLD" statement file. If Bpay is used, "tenant reference numbers" should use "Modulus 10 version 1 check digit".

Century 21 Ezypay Card

Refer to *COSMOS – Other Franchise Specific Facilities* on page 10.

Colonial State Bank StateLine – Symbol = CST

StateLine creates a statement file called "UPDATE.OLD" to a directory (default c:\statline\data\). NOTE: Each time a Colonial State Bank customer updates their account information in StateLine, the update file will be overwritten.

Commonwealth Bank – Symbol = CBA, CBAMT, CBAD

CBA customers may have one of 4 alternative facilities to download their files. These are detailed below. **NOTE:** The early releases of Commonwealth Bank's Quickline program version 5.0 (prior to Service Release Pack 2) is not supported because it does not allow export of BAI file format. The previous version (4.1) and later versions (5.0 Service Release Pack 2 and later) are supported.

Quickline – (CBA)

This is for Quickline if Bpay is **not** used. Quickline allows the customer to name the statement report download file (default is *qline*) and place it in whichever folder they wish (default is c:\qline\). It is recommended that the customer creates a download folder within the quickline folder (ie c:\qline\download\). Customer must save the download as file type *BAI FMT* and the file name must end in ".bai". It is recommended that files be saved with meaningful names such as *yyyymmdd* for easier identification by the operator. Resulting file name will be:
"c:\qline\download\yyyymmdd.bai".

Quickline with Bpay - (CBAB)

This is for Quickline if Bpay is used.

Quickline V 4.1 or earlier

Quickline produces two files automatically when the download data is initially "Retrieved" by dialling up to the bank. The files are *qline.bai* and *bpay.bai* and reside in the quickline folder (default is c:\qline\). REST will process the file called *bpay.bai* for all of the Bpay transactions, and *qline.bai* as a statement file for all other tenant payments and to identify presented checks. "Display tenant check digit" in company details of REST Professional should be ticked.

Quickline V 5.0 Service Release Pack 2 or later

Download files are created from the "Reports" button on the front screen of Quickline. (Do not use the "Export" button on the front screen.) When creating the statement and Bpay files, Quickline allows the customer to name the download files and place them in any folder. The download files must be saved as file type *BAI2 FMT*. The file name for the statement report file must be *qline.bai* and the file name for the Bpay file must be *bpay.bai*. The default folder is c:\quickline5\. It is recommended that the customer creates a download folder within the quickline folder (ie c:\quickline5\download\). "Display tenant check digit" in company details of REST Professional should be ticked.

Diamond Services Cash Management – (CBAD)

Diamond Services Cash Management software creates files for Bpay (*fname.bai*), and Statement Information (*yymmdd.c01*), where *yy* = year, *mm* = month, *dd* = day). All customers should have the Statement Information file (.c01) which contains deposit book transactions and presented cheques. Customers will also have a Bpay file (.bai) if

they accept Bpay transactions. "Display tenant check digit" in company details should be ticked.

CashManagement MicroTreasurer (a DOS program) – (CBAMT)

MicroTreasurer allows customer to name the download file and place it in whichever folder they wish. It is recommended that customer creates a download folder within the root of c: (ie *c:\download*). Customer must save download as file type *EDT* and it is recommended that files be saved with meaningful names such as *ddmmyy* for easier identification by the operator. Resulting file name will be: "*c:\download\ddmmyy.edt*". Please note that the MicroTreasurer software is old and thus somewhat user unfriendly. Operator may need assistance.

COSMOS – Other Franchise Specific Facilities

Users of COSMOS receive an email which has one or more download files attached (MacQuarie Format (pay), Comma Separated (csv), Excel (xls), Adobe (pdf)) depending on how it has been set up with COSMOS, the provider. They should arrange with their provider to receive at least the pay version of the download file. Because COSMOS is not the primary bank holding the trust account, payments made directly into the trust account, and disbursement cheques from the trust account do not appear in the download file. Franchisors offering this include L.J. Hooker Priority Card, Raine & Horne PayCard, Century 21 Ezypay Card, Richardson & Wrench FirstCard, Laing + Simmons E-Pay card and Ray White AdvantageCard. Others may be added.

The pay file attached to the email will have a name of *franchisename_nnnn_ddmmyyyy.pay*.

- *nnnn* - a 4 digit numeric code that is unique to the agent
- *ddmmyyyy* - date

When the email is received, the pay attachment will need to be saved into a folder (eg *c:\rest\download*) without changing the name of the file.

For COSMOS, the tenant code number to be entered into REST Professional's Tenant Details screen is made up of the last 8 digits that appear on the card provided to the tenant.

Laing + Simmons E-Pay card

Refer to *COSMOS – Other Franchise Specific Facilities* above.

L.J. Hooker Priority Card

Refer to *COSMOS – Other Franchise Specific Facilities* above.

Macquarie Bank – Symbol = MBL

Macquarie Bank customers may have one or two files produced from a Netscape session depending on whether the customer elects to "consolidate" the DEFT payments. All customers receive a statement file (*yyyymmdd.txn*) and a tenant payments file (*yyyymmdd.pay*) is received if "consolidated". It should be noted that for "consolidated" customers, the transactions in the payments file are consolidated as a single transaction in the next day's statement file. Bpay tenant payments appear together with DEFT payments. No Bpay check digit is required to be advised to the tenant as it appears on the DEFT card.

National Australia Bank – Symbol = NAB

Download Files

NAB software creates files for Account Information (*ccccddmm.ai*), Bpay (*yydddsss.brf*) and RentCard (*nnnnnnnnn.pay*), where *yy* = year, *dd* = day, *ddd* = julian day from beginning of year, *sss* = sequence of file downloaded on that day (usually 001), *nnnnnnnnn* = number allocated by bank, *cccc* = customer code at NAB). All NAB customers should have the Account Information file (.ai) which contains deposit book transactions and presented cheques. Refer to Pre-Requisites below.

Tenant Payment Options

NAB offers a number of different tenant payment options. Tenant payments are recorded in different download files depending on the setup of the NAB account and the choice of the tenant making a payment.

- **Deposit book:**
Payments appear in the Account Information file (.ai).
- **Bpay only:**
Payments appear in the Bpay file (.brf). If Bpay is used *without* RentCard, then the tenant codes need to be advised by the agent and issues included in para 6 *Check Digits for Bpay* above apply.
- **RentCard:**
Depending on the payment method, payments may appear in the Bpay file (.brf) or in the RentCard file (.pay). The tenant codes in REST should be the last 8 digits of the CRN on the tenant card *minus the last digit*. eg, for a CRN of "831017091000000828", enter "00000082" (or "82") as the code for the tenant. Please note that the issues included in para 6 *Check Digits for Bpay* above **do not apply**.

Pre-Requisites for NAB - customer to arrange with their bank

The following "Download Account Information file" (.ai file) options should be selected in the NAB software: "Import data into National Online" and "Save copy of file". NAB allows a number of download file options for their customers. RentCard file, if used, should be in "Fixed Format" rather than "Comma Delimited Format (known as CSV)". **NOTE:** This restriction only applies for REST version 6.4.12 and earlier. Either format is accepted in later versions.

If Bpay is used without RentCard, the Customer Reference Number (CRN) should use "Modulus 10 version 1" check digit. If Bpay is used in conjunction with RentCard, a Modulus 9 check digit is supplied by the bank, and this check digit is not required to be advised to the tenant by the agent.

Raine & Horne PayCard

Refer to *COSMOS – Other Franchise Specific Facilities* on page 10.

Ray White AdvantageCard

Refer to *COSMOS – Other Franchise Specific Facilities* on page 10.

Rental Rewards – Symbol = RENTR

The Rental Rewards 6 digit agent ID needs to be entered into the Account Number field of the Bank Download Configuration screen for the Rental Rewards entry.

Users of Rental Rewards receive an email each day with a file attached containing tenant payments. The attached file has a name of *yyyymmdd.pay*, where *yyyymmdd* represents the date of the transactions in the file. When the email is received, the pay file attachment will need to be saved into a folder (eg *c:\rest\download*) without changing the name of the file.

If an existing tenant code is used for the primary bank, then this is also used by Rental Rewards. Otherwise, the tenant code may be allocated by the agent. This tenant code number is to be recorded on the Rental Rewards application form.

RentPay – Symbol = RENTP

RentPay clients receive a file of tenant payments that must be saved with a filename that ends in *.pay* (*fname.pay*).

Richardson & Wrench FirstCard

Refer to *COSMOS – Other Franchise Specific Facilities* on page 10.

St George Bank – Symbol = STGBB, STG

St George customers may use one of two alternative facilities to download their statement files. These are detailed here. NOTE: If Bpay is used, then the Bpay download files are delivered by email. See below.

St George Business Banking Online – (STGBB)

Downloaded statement files must be saved in "Fixed File Format" in the download directory and must be given a file name that ends in *.stg.txt* (*fname.stg.txt*). At the time of writing, the procedure in Business Banking Online is as follows. If you need further clarification, please contact the bank.

- Login as normal
- From the On Line Banking menu click the Account button
- Select Transaction History
- Select Export
- Choose the account from the list available (eg: trust account)
- Click the Next button
- Enter date range as appropriate (eg: yesterdays date)
- From the File Format drop-down list choose **Fixed File Format**
- Click the Export button
- Click the Confirm button
- Click the Save button
- Select to save to *C:\REST\DOWNLOAD* directory
- Change the File Name to what is appropriate (eg: 070104.stg.txt). It is recommended that files be saved with meaningful names such as *yyyymmdd.stg.txt* for easier identification by the operator.
- Click the Save button

St George eBank – (STG)

This is older desktop software and is no longer supplied by St George Bank. The following information applies only to EBank. For the statement information file, ie everything except Bpay, the user needs to define, within EBank, an "Export User Defined Format" with the following parameters. If you need assistance in configuring this, please contact your bank and provide them with the following information.

EBank Export Configuration – St George Bank

General		
Short Name	Rockend	
Description	Rockend REST Download	
Full Path Name	c:\Rest\Download\EBank.STG NOTE: The filename entered here will be the default that EBank prompts you for when you come to do the export. At the time of performing the export, it is recommended that the file name be in the format of <i>yymmdd</i> .STG. The filename MUST END with the file extension .STG.	
Contents	Transactions	
Format	Fixed Length Field	
Rename old file name .Bak	No	
Header Record	No	
Recent Date Only	Yes	
Closing Balance	No	
Field Definition		
Only the fields shown to the right should be selected for inclusion in the export file.	Account Number, Customer Reference, Ledger Date, Narrative, Amount, Amount Sign	
Filter	Refer to St George Bank.	
Sort	Account Number, Customer Reference, Ledger Date, Narrative, Amount, Amount Sign	
Length	Account Number = 9, Amount = 18, Amount Sign = 2, Customer Reference = 12, Ledger Date = 10, Narrative = 70	
Format		
Column Name	Format	Alignment
Account Number		Right
Amount	1000.00	Left Zero
Amount Sign	CR/DR	
Customer Reference		Right
Ledger Date	DD/MM/YYYY	Right
Narrative		Left

The file needs to be saved using a filename extension of .STG. It is recommended that the file name be in the format of *yymmdd*.STG. If this is not clear to the customer, then St George EBank helpdesk should be contacted.

St George Bpay

For Bpay, St George Bank delivers two encrypted download files for Bpay transactions as attachments (*fname.tl1*) in an electronic mail message to the customer. The customer saves the attachments into a directory of their choice. Bank software called "TriLock" decrypts the files and produces two files in the same directory (*fname.dat* and *fname.rpt*).

StrataPay – Symbol = STRPA

StrataPay clients receive a file of tenant payments that must be saved with a filename that ends in .pay (*fname.pay*).

Westpac – Symbol = WBC

Westpac's DeskBank product is required for automatic download processing. This should not be confused with Westpac's Business DeskBank or Westpac's Internet Business Banking products which do not have the facilities required for automatic download processing with REST Professional. Using Westpac's DeskBank software, the user needs to export an account statement information file in BRS format using the default name (brsyyyy.ddd). This file contains all transactions that appear on the bank statement. If the customer uses Bpay and / or QuickRent, these transactions normally also appear in this account statement file. Westpac *may* elect to consolidate Bpay and / or QuickRent transactions and deliver them via a facility called RECall in the Receivables module. (This is *not* the preferred method, but it may result in a reduction in bank transaction fees.) If this is the case, a separate file for Bpay and / or QuickRent needs to be exported using the "ERP Exporter" in "Receivables/Reports" using the default name (erpyyyy.ddd). These files appear in directory c:\deskbank\ai\ for the DOS version or c:\winbank\ai\ for the Windows version. WBC calls the account statement information file format "Deskbank Raw Data File Format" and the RECall file format "RECall data format". Customers require a separate software module called "Receivables" from the bank for RECall.

Pre-Requisites for Westpac - customer to arrange with their bank

If Westpac Bpay is used, "tenant reference numbers" should use "Modulus 10 Version 1 check digit". If Westpac QuickRent is used, the agent does not need to be concerned with the Bpay check digit as it is displayed on the card.

APPENDIX 2 - New Zealand Banks

ANZ Bank New Zealand – Symbol = ANZ NZ

Download file is produced by ANZ Direct Download and Reports module. This should be set up with the option for **Automatic Extraction of Unique Files for Domestic Account Transactions** and the directory for the download files should be set. The file naming convention for the **Unique** download files is TRNddmmm.Dnn. Refer to your bank for further information.

ASB Bank New Zealand – Symbol = ASB NZ

ASB Bank customers use desktop software called "Fastnet Office". A download file of the account statement needs to be saved in "CSV" format with a file extension of .CSV. It is recommended that the file name be in the format of *yymmdd.CSV*. If this is not clear to the customer, then ASB Bank's Fasnet Office helpdesk should be contacted.

For ASB Bank, all tenant codes in REST Professional must be at least 10000000 (ie at least 8 digits in length). This is set in REST Professional's System Options under "Tenant Code Start Number".

National Bank of New Zealand – Symbol = NBNZ

National Bank of New Zealand desktop software called "DirectLink" creates downloaded files in a folder *\DLINK\ASCLIB* with a file name of "TRNmmmyy. Ann". For this to occur, the "DAI Backup" option must be switched on in "DirectLink". A downloaded file is only created when a user views the statement in "DirectLink", so this must be done before REST Professional can access it. (NOTE: This file originally exists in folder *\DLINK\ASCNEW*. REST Professional must NOT be configured to process files from the *\DLINK\ASCNEW* folder, or the file will not be viewable in DirectLink once REST has processed it.) REST Professional looks for the tenant code in

the download file in the priority of field 5 Serial Number, then field 9 Reference, and then field 8 Analysis Code. If this is not clear, then National Bank of New Zealand helpdesk should be contacted.

For National Bank of New Zealand, all tenant codes in REST Professional must be at least 10000000 (ie at least 8 digits in length). This is set in REST Professional's System Options under "Tenant Code Start Number".

Westpac Trust New Zealand – Symbol = WPTNZ

Download file is produced by Westpac Trust's DeskBank software. NOTE that this is different to the DeskBank software in Australia. The export file created by DeskBank is an ASCII text file. DeskBank can create an export file with no delimiter or with "Carriage Returns", "Linefeeds" or "Carriage Return, Linefeed" delimiters. Ensure that this is set to be "Carriage Return, Linefeed". DeskBank allows the user to name the statement report download file and place it in whichever folder they wish. The customer should create a download folder (eg C:\RESTWPT) to save downloaded files. When configuring the download, the account number entered should include the Suffix in the same format as the first record in the download file. (eg it could be 123456712 for account number 1234567 and suffix 012) Customer must save download with a file name extension of .AI and it is recommended that files be saved with meaningful names such as *yyyymmdd* for easier identification by the operator. Resulting file name will be: "C:\RESTWPT\yyyymmdd.AI".

APPENDIX 3 – Sample Bpay Customer Reference Numbers (CRN's)

Refer to *Check Digits for Bpay* on page 7 for a description of REST Professional Tenant Codes, Check Digits and Customer Reference Numbers. Some banks require sample Bpay Customer Reference Numbers. Simply fax this page to the bank.

REST Professional Tenant Code Maximum Length 10 Digits	Customer Reference Number Including Check Digit Modulus 10 Version 1
1	18
24	240
698	6981
5587	55871
00451	004515
504060	5040605
0964444	09644444
49832102	498321025
498321020	4983210206
9966090040	99660900400
0000300000	00003000007

APPENDIX 4 – REST Professional Download Generic Specification

REST Professional supports a generic bank download file specification based loosely on the Macquarie Bank and COSMOS download files. This is a standard file download type that allows any new tenant payment service or new bank to create a download file that may be used with REST Professional.

File Type and File Name

A generic download file must be a fixed length ASCII text file with a Carriage Return (ASCII code 13) and Linefeed (ASCII code 10) at the end of each record. For reporting purposes only, REST assumes that the file is either an *Account Information* file type or a *Tenant Payments* file type depending on the file name used. Both file types may contain tenant payment transactions and other deposits (credits), as well as cheques and other transfers from the account (debits).

The file name must conform to the following pattern:

Account Information files must be named ***fname*.TXN**

Tenant Payments files must be named ***fname*.PAY**

fname may be any valid file name, however it is recommended that it be twelve characters or less, and should reflect the date of the transactions to make it easier for the operator to identify and manage the files within REST. Examples of suitable file names for transactions on 31 July, 2002: **20020731.TXN** or **20020731.PAY**.

If created by a program on the user's PC, the user should be able to save the files to a default directory. If delivered via email, the user will save the files into a specific directory. In either case, REST will be configured to always look for the files in a specific directory.

Structure Of The File

Each file may optionally contain a file header and a file trailer record. Between these records, the file may contain transactions from multiple accounts. Each account may optionally be identified by an account header record and an account trailer record. If account headers and trailers are present, all transactions for a single account must be batched between the relevant account header and account trailer records. If account headers and trailers are not present, the account number and BSB must appear in each transaction record. REST will process only those transactions that are identified by the account number for the trust account.

```

File Header Record (Optional)
  Account1 Header Record (Optional)
    Transaction Records
    :
    :
  Account1 Trailer Record (Optional)
  :
  :
  AccountN Header Record (Optional)
    Transaction Records
    :
    :

```

AccountN Trailer Record (Optional)
File Trailer Record (Optional)

Record Layouts

All records are a fixed length of 170 characters. Field layouts are shown in the table below.

File Header Record

If used, must have a matching file trailer record, and must begin with the numeric digit 0. May contain any text to allow the file to be identified visually by opening it in NotePad or a text viewer. REST ignores this record.

Account Header Record

If used, must have a matching account trailer record, and must begin with the numeric digit 1. Must have the Account Number and BSB in the fields specified below. A date is optional. If a date is to be included, it must be in the field specified below.

Transaction Record

Must begin with the numeric digit 2. The narrative is optional. If account header record(s) are used, Account Number and BSB are optional. If account header record(s) are not used, Account Number and BSB are mandatory. If included, they must appear in the fields specified below. Must have the transaction date, amount, agent reference number (tenant code), and transaction code in the fields specified below.

Account Trailer Record

Must only be present if a matching account header record is present. Must begin with the numeric digit 7. May contain any text.

File Trailer Record

Must only be present if a matching file header record is present. Must begin with the numeric digit 9. May contain any text.

Fields

- All date fields are *yyyymmdd* format.
- All numeric (*Num(x)*) fields are left aligned and blank filled.
- All amount (*Amt(x)*) fields are absolute amounts and include the decimal point (e.g. 12345.67). They are right aligned and may be zero filled or blank filled.
- Credit is indicated by "CR". Debit is indicated by "DR".

Field	Type (Length)	Start Position	End Position	Value	Comment
File Header					
RecordID	Num(1)	1	1	0	Optional – refer above
Filler	Char(169)	2	170		Any text
Account Header					
RecordID	Num(1)	1	1	1	Optional – refer above
BSB Number	Char (7)	2	8		e.g. 123-456
Account Number	Char (9)	9	17		e.g. 123456789
Account Name	Char (35)	18	52		Not used by REST
Balance Date	Char (8)	53	60		Not used by REST
Account Balance	Amt(16)	61	76		Not used by REST
Debit / Credit	Char (2)	77	78	DR or CR	Not used by REST
Filler	Char (92)	79	170		Blank Filled
Transaction					
RecordID	Num(1)	1	1	2	
BSB Number	Char (7)	2	8		e.g. 123-456
Account Number	Char (9)	9	17		e.g. 123456789
Account Name	Char (35)	18	52		Not used by REST
Transaction Date	Char (8)	53	60		Ref above
Transaction Amount	Amt(16)	61	76		Ref above
Debit / Credit	Char (2)	77	78	DR or CR	
Transaction Code	Char (2)	79	80		Ref Transaction Code Table Below
Transaction Desc	Char (40)	81	120		To assist identification
Reference Number	Num (10)	121	130		CRITICAL FIELD. Refer to comments below this table.
Secondary Ref	Char (10)	131	140		REST trims and concatenates this field with the previous 2 fields trimmed to assist in visual identification of the transaction.
Cheque Number	Char (8)	141	148		
Filler	Char (22)	149	170		Blank Filled
Account Trailer					
RecordID	Num(1)	1	1	7	Optional – refer above
Filler	Char(169)	2	170		Any text
File Trailer					
RecordID	Num(1)	1	1	9	Optional – refer above
Filler	Char(169)	2	170		Any text

Reference Number

- ***This is a critical field for credit transactions.*** REST relies on the contents of this field to identify the tenant that should be credited with this payment. For the transaction to be correctly allocated, the reference number must be numeric and it must match the correct tenant code in REST. An incorrect reference number will cause the rent to be allocated to the wrong tenant, and the money could be paid out by the agent to the wrong landlord. A transaction with a reference number that has no matching tenant code in REST will be reported by REST as "Rejected" and the user will reconcile it manually.
- If check digits are used, they should be stripped from this number.

Transaction Codes

REST will automatically allocate the transaction codes in the list below (a subset of Macquarie Bank transaction codes). Other transaction codes may be used, however, REST will simply report such transactions as "Rejected" and the user will reconcile them manually as appropriate.

Transaction Code	Debit / Credit	Description
<i>Credit Transactions</i>		
BP	CR	BPay Payment BPay
DS	CR	Cash - CSH Australia Post
DQ	CR	Cheque - CHQ Australia Post
DY	CR	Cheque - CHQ Mail Payment
OC	CR	Credit Card - CCD Phone Payment
OD	CR	Bank Account Transfer - TFR Phone Payment
TH	CR	Cash - CSH Target
TQ	CR	Cheque - CHQ Target
TE	CR	Credit Card or EFTPOS - CCD Target
50	CR	Deposit
60	CR	Deposit (with reference number = not blank)
IC	CR	DEFT I/Tfr Internet Payment
ID	CR	DEFT I/CCd Internet Payment
<i>Debit Transactions</i>		
00	DR	Cheque (with cheque number = not blank)
09	DR	Cheque (with cheque number = not blank)
47	DR	Reversal Debit - Will be "rejected" by REST Professional for manual reconciliation