

What is an ASCII File?

Information is held on your computer in FILES. Most computer files contain text plus extra information, such as codes which tell the printer how to print the document (fonts to use, margins, etc.) or which tell the screen how to display the data in the file.

If you were to look at a file like this using a text editor such as Windows™ Notepad, you would see a mass of unreadable “control” characters: this is the extra information described above.

An ASCII file, on the other hand, is a file which contains text ONLY. So if you look at an ASCII file using Windows™ Notepad you will see that all the characters are completely readable.

For our purposes, the ASCII file contains debit details, arranged in lines. Each line is a single RECORD.

These records comprise details of:

- individuals or companies
- account details
- amounts you want to collect from them

Each item of information (such as a Bank Account Number) is called a FIELD.

Why do we need a copy of your ASCII File?

We need a copy of the ASCII file created by your application software so that we can check it thoroughly. This will ensure that everything goes smoothly on installation day.

This also lets you find out how to produce the file, as you will need to go through the same process every time you want to make collections using BACSActive-IP.

What to do with the ASCII File

Please Note

If you are using more than one application software package, you MUST create an ASCII file from each of them, as even products from the same software supplier can produce different file formats. When you have created the files, please send the sample files to us at:

BACSActive-IP Admin
customerservices@accountis.com
Minimum of 10 lines of data per file

If we find any problems with the file(s) you send us, we will tell you what the problem is and ask you to send us a new file. We will repeat this process until we (and you) are happy that you can produce a usable file.

Guidance Notes

1 Compulsory Fields

You MUST include these fields in your file. **They can be in any order** but they must have the lengths shown:

Field	Length
Bank SORT CODE	6 or 8
Bank ACCOUNT NUMBER	Exactly 8

Bank ACCOUNT NAME	Max. 18
AMOUNT (Debit File Only)	Max. 11
TRANSACTION CODE *	Exactly 2
REFERENCE *	Min 6-Max 18

*See notes below for further information regarding Transaction Codes and References.

2 File Format

Each record in an ASCII file appears in a single line. There are essentially two ways in which the records can be formatted:

Fixed length

This means that the fields in each record start at the same position in the line every time the file is created.

If a field is not completely filled in, spaces are inserted after the data to keep the position of the next field consistent.

The resulting file has the data arranged in columns. See the example on page 3.

Comma separated or Comma delimited

This means that the fields in each record are separated by a special character, usually a comma. When you create the file you may be asked to specify the character to be used.

See the example on page 3.

3 File Contents

Your ASCII file should consist of text lines containing the details of each collection you are going to collect - *nothing else*.

AUDDIS – AUtomated Direct Debit Instruction Service

AUDDIS is a method of lodging (ie telling the customer's bank) that a Direct Debit Instruction (DDI) exists – instead of sending a paper DDI to the customer's bank, the originator is trusted to keep the DDI, and sends the instruction electronically, through the PayAway software. AUDDIS instructions are sent to BACS at least 5 working days before you collect the first Direct Debit from a customer.

Transaction Codes

There are 3 codes used for AUDDIS: (note the first character of the codes is a numeric zero, not the letter O)

0N – Setup a New Instruction

0C – Cancel an Instruction

0S – Convert a paper DDI to AUDDIS specification (only used at time of conversion from paper DDI to AUDDIS, not relevant for most users)

All AUDDIS instructions are zero value – that is to say that they are not transactions, they are only instructions.

There are 4 codes used for collecting Direct Debits

01 – First Collection

17 – Regular Collection

18 – Re-presented Collection

19 – Final Collection

Examples of File Formats

In the examples below, the first field contains the **Sort Code**, the second the **Bank Account Number**, the third is the **Bank Account Name**, fourth is the **Amount(Debits Only)**, fifth field is **Reference** , **Transaction Code** is the sixth field.

These are **Fixed Length** records:

09-81-23	08765432	J W BLOGGS	0.00	123456	0C
02-44-55	15862413	A B SMITH	0.00	234567	0N
07-99-30	04958671	C E BROWN LIMITED	0.00	345678	0S

09-81-23	08765432	J W BLOGGS	238.02	123456	01
02-44-55	15862413	A B SMITH	1056.84	234567	17
07-99-30	04958671	C E BROWN LIMITED	1900.00	345678	18
04-79-20	04534471	W W JONES & SONS	2200.00	456789	19

These are **Comma Delimited** records:

09-81-23,08765432,J W BLOGGS,0.00,123456,0C
02-44-55,15862413,A B SMITH,0.00,234567,0N
07-99-30,04958671,C E BROWN LIMITED,0.00,0S

09-81-23,08765432,J W BLOGGS,238.02,123456,01
02-44-55,15862413,A B SMITH,1056.84,234567,17
07-99-30,04958671,C E BROWN LIMITED,1900.00,18
04-79-20,04534471,W W JONES & SONS,2200.00,19

And Finally...

- If your application software can't produce a file like this, or if you are having difficulty producing one, please contact your Software Distributor or Technical Support department.

WARNING – IT IS THE CUSTOMERS RESPONSIBILITY TO ALWAYS CHECK THAT THE DATA BEING SENT TO BACS LTD IS CORRECT.