

KunduPei is BSP's version of an **ABA file** that allows for bulk payments to be submitted for the purposes of things such as **Payroll direct credits and Creditor Payments**.

The file format is stringent with each line and field needing to be in a specific format.

A valid file consists of a minimum of 4 lines:

- A single header line beginning with 0
- A minimum of 2 detailed record lines (1 or more credits and 1 or more debits) beginning with 1
- A single footer line beginning with 7

Every line must be exactly 132 characters long and should be padded with spaces if needed.

- The format does not allow for special characters such as â or ö.
These must be replaced by a plain equivalent that appears on a normal US Computer Keyboard.
- In technical terms the **characters must be in the standard ANSI Character set** from 32 to 127 or hex 20 to 7F.
- The file must balance – the sum of the debit records must be equal to the sum of the credit records.
- There should be no blank line after the footer row.

For Support:  (+675) 70301212, (+675) 3201212  servicebsp@bsp.com.pg  www.bsp.com.pg  Visit your nearest BSP branch

RECORD TYPE 0: HEADER

Char Pos.	Field Size	Field Description	Data Type	User Specification
1	1	Record Type 0	Numeric.	Must be '0'.
2-18	17	Blank	Blank.	Must be filled with spaces e.g., ' '
19-20	2	Sequence Number	Numeric.	Should be '01'. Must be a number between 1 and 99 with numbers below 10 formatted with a leading 0. Would only be a value higher than 01 if the number of detail records exceeded 999,999 or the total debit amount exceeded 9,999,999,999 or the total credit amount exceeded 9,999,999,999 and the file needed to be split
21-23	3	Name of Financial Institution	Alpha.	Must be 'BSP'.
24-30	7	Blank	Blank.	Must be filled with spaces e.g., ' '
31-56	26	Name of User supplying file	Alphanumeric.	This should be your unique Company name. For Groups who send multiple files for each company this allows us to distinguish which company this is for. Cannot be all spaces but should be right padded with spaces e.g., 'Company XYZ Ltd
57-62	6	Number of User supplying file	Numeric.	Should be '000001'. Must be right justified and padded with zeros.
63-74	12	Description of entries in file	Alpha.	Cannot be all spaces. An example would be either: 'Creditor ' Left justified, blank filled if needed or 'Payroll'
75-82	8	Date to be processed	Date.	Must be numeric and in the format YYYYMMDD. Must be current date. e.g., '20230112' for January 12, 2023
83-132	50	Blank	Blank.	Must be filled with spaces e.g., ' '

RECORD TYPE 1: PAYMENT DETAILS

Char Pos.	Field Size	Field Description	Data Type	User Specification
1	1	Record Type 1	Numeric	Must be '1'.
2-8	7	BSB Number	Numeric	Must be in the format 'XXX-XXX' e.g. '088-943' Must be a valid BSB number for the Account being debited/credited
9-23	15	Account Number	Numeric	Cannot be all zeros. Must be left padded with zeros. e.g. '000001234567890'
24	1	Indicator	Blank.	Must be blank filled.
25-26	2	Transaction Code	Numeric	Must be '13' for a normal Debit from your account. Must be '53' for a Credit to the specified account.
27-36	10	Amount	Numeric.	Must be an amount greater than zero. No commas or decimals allowed. Must be left padded with zeros e.g. 1,234.56 must be shown as: '0000123456'.
37-68	32	Title of Account to be debited/credited	Alphanumeric	Must not be all blank. Ideally the name of the creditor or employee. No special characters allowed. Left justified and padded with spaces. e.g. 'SAMUEL L JACKSON '
69-86	18	Transaction Narration	Alphanumeric	Must not be all blank. Ideally the purpose of the payment. Left justified and filled by spaces. e.g. 'Salary Payment '
87-93	7	Trace Record – Payer Account BSB	Numeric	Must be in the format 'XXX-XXX' e.g. '088-943'. Must be a valid BSB number. For Debit Amounts this should be the same BSB number from position 2-8.
94-108	15	Trace Record – Payer Account Number	Numeric	Cannot be all zeros. Must be left padded with zeros. e.g. '000001234567890'.
109-124	16	Name of Payer	Alphanumeric	Must not be all blank. Ideally the name of Company making the payment. No special characters allowed. Left justified and padded with spaces. e.g. 'Company XYZ LTD '
125-132	8	Amount of Withholding Tax	Numeric	Must not be all blank. NOTE: This field is not used for WHT deductions. It should be: '00000000'.

RECORD TYPE 7: FOOTER / FILE TOTAL RECORD

Char Pos.	Field Size	Field Description	Data Type	User Specification
1	1	Record Type 7	Numeric	Must be '7'
2-8	7	BSB Number	Numeric	Must be '999-999'
9-20	12	Blank	Blank	Must be filled with spaces. e.g. ' '
21-30	10	File (User) Net Total Amount	Numeric	This should be the Detail Record Debit Amounts – Detail Record Credit Amounts and should always be zero or the file is not balanced and will be rejected. e.g. '0000000000' No commas or decimals allowed.
31-40	10	File (User) Credit Total Amount	Numeric	The sum of all the Credit (53 Records) in the file. Must be an amount greater than zero. No commas or decimals allowed. Must be left padded with zeros e.g. 1,234.56 must be shown as: '0000123456'.
41-50	10	File (User) Debit Total Amount	Numeric	The sum of all the Debit (13 Records) in the file. Must be an amount greater than zero. No commas or decimals allowed. Must be left padded with zeros e.g. 1,234.56 must be shown as: '0000123456'.
51-74	24	Blank	Blank	Must be filled with spaces e.g. ' '
75-80	6	Record total count	Numeric	Numeric only valid. Right justified zero filled. Must be equal the total number of detail section (1) records. e.g. '000002'
81-132	52	Blank	Blank	Must be filled with spaces e.g. ' '

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Sample KUNDUPEI FILE

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12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012
File Begins on next line

01BSP COMPASS MOTORS 000001PAYROLL 20230217
1088-943000001000012345 530000012036ALBERT PURPLE SALARY 088-341000001007695461COMPASS MOTORS 00000000
1018-9000000000017711223 530000014233BOBBY BLUE SALARY 088-341000001007695461COMPASS MOTORS 00000000
1038-004000006001122334 530000012577CHARLES CYAN SALARY 088-341000001007695461COMPASS MOTORS 00000000
1028-027000000022113344 530000013325GREG GREEN SALARY 088-341000001007695461COMPASS MOTORS 00000000
1088-341000001007695461 130000052171COMPASS MOTORS PPE 17/02/23 088-341000001007695461COMPASS MOTORS 00000000
7999-999 000000000000000521710000052171 000005

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