

## Transaction Banking

### Bulk Payment and Collection Services

#### FAST/GIRO File Format Guide

#### For BIBPlus

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# 1. Introduction

This document describes the implementation guide for Bulk FAST/GIRO file in the Bank (UOB).

The purpose of this implementation guide is to provide guidance on how information is to be structured in the exchange between the customer and UOB.

## History

New release of the implementation guide is published as and when there are changes or clarifications. Changes to the version numbers are made according to the following guidelines. The original version is 3.00.

- The last 2 digits are changed when the format descriptions are changed, for example to provide text clarifications and examples. Format structured are not changed. Customers **do not** need to amend the file structure.
- The first digit is changed (thus becoming a completely new version) if there is a structural change. Customers **need to** amend the file structure in order to continue using the service. In this case, all affected customers will be informed of the new version and changes involved.

Version	Date	Description
3.00	13 Apr 2015	Published
3.01	01 May 2015	Changes 1) “Amount” under Batch Detail is changed from ‘not mandatory’ to ‘mandatory’.
3.02	22 May 2015	Changes 1) Updated the Description for Purpose Codes
3.03	16 Nov 2015	Updated 1) Columns for “Pending” and “Stopped” items under Section 3.3 Batch Trailer.
3.04	28 Jun 2016	Changes 1) Page 8 – To disallow zero amount in “Amount” field. 2) Page 9 – To disallow any extra line after the Batch Trailer. 3) Page 10 – Information pertaining to Carriage Return characters. 4) Page 13 – Information pertaining to extra line break after batch trailer

## LEGEND OF COLUMN

Column Name	Explanation
<b>FIELD DESCRIPTION</b>	Indicates the field name.
<b>PICTURE</b>	<p>Indicates the field format.</p> <p>1) “9” indicates a <u>numeric</u> field.</p> <ul style="list-style-type: none"> <li>Only numbers (0-9) are allowed to input.</li> </ul> <p>2) “V” represents <u>decimal place</u></p> <ul style="list-style-type: none"> <li>The decimal point should not be included the field.</li> <li>E.g. number 123.45 in format 9(13)V9(2) must be coded as “000000000012345”.</li> </ul> <p>3) “X” indicates it is a <u>character</u> field</p>
<b>POSITION</b>	Indicates the starting position of the field.
<b>LENGTH</b>	Indicates the length of the field.
<b>MANDATORY</b>	<p>“Y” indicates a mandatory field</p> <p>“N” indicates an optional field</p> <p>“C” indicates fields which are conditional i.e. mandatory only if certain field are used. We have indicated this scenario under Remarks column.</p>
<b>REMARKS</b>	List the possible values, constraints, further explanations, etc.

## 2. Incoming File format (from customer to UOB)

Record Size : 615

File Name: UGBIddmmNN.txt

U	Mandatory code
GB	FAST/GIRO Payment Instruction file without Payment Advice
I	Incoming file (indicates that the file is being sent from customer to the bank)
ddmm	Date and month that the file was created
NN	Sequence number

The NN can go up to “99” per day for each of the file type. That is, user can submit a total of up to 99 payment & collection instruction files per day.

e.g. UGBI251001.TXT

The above file name indicates that this is a FAST/GIRO payment instruction without advice file sequence number 01 and was created on the 25<sup>th</sup> of October.

Each FAST/GIRO Payment Instruction without Advice file will consist of:

- 1 Batch Header
- Transaction Detail Records
- 1 Batch Trailer

1	Batch Header
2.1	Transaction Detail Record
2.2	Transaction Detail Record
9	Batch Trailer

## 2.1 Batch Header

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	MANDATORY	REMARKS
Record Type	9(1)	1	1	Y	<ul style="list-style-type: none"> <li>Must be "1".</li> </ul>
File Name	X(10)	2	10	Y	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Must match with filename excluding the ".txt" extension: e.g. "UGBI251001".</li> </ul>
Payment Type	X(1)	12	1	Y	<ul style="list-style-type: none"> <li>Must be either of the below: "P" – Payment "R" – Payroll "C" – Collection</li> </ul>
Service Type	X(10)	13	10	Y	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Must be either of the below: "EXPRESS" – GIRO Express Service. "NORMAL" – GIRO Normal Service.</li> <li>Must be "NORMAL" if Processing Mode is FAST</li> <li>For Express Service, all receiving accounts must belong to UOB/FEB Bank Group.</li> <li>For Normal Service, receiving accounts can be both UOB/FEB and other bank accounts.</li> </ul>
Processing Mode	X(1)	23	1	N	<ul style="list-style-type: none"> <li>Customer will choose on screen</li> <li>Value here will be ignored</li> <li>"I" – Immediate (FAST)</li> <li>"B" – Batch (GIRO)</li> </ul>
Company ID	X(12)	24	12	N	<ul style="list-style-type: none"> <li>Not validated (can be blank)</li> </ul>
Originating BIC Code	X(11)	36	11	Y	<ul style="list-style-type: none"> <li>Originating Bank Identifier Code: For UOB, use "UOVBSGSGXXX". For FEB, use "FAEASGSGXXX".</li> </ul>
Originating A/C No. Currency	X(3)	47	3	Y	<ul style="list-style-type: none"> <li>Must be "SGD".</li> </ul>
Originating A/C No.	X(34)	50	34	Y	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Must be the 10 digit UOB/FEB Account Number only.</li> </ul>
Originating A/C Name	X(140)	84	140	Y	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> </ul>
Creation Date	9(8)	224	8	Y	<ul style="list-style-type: none"> <li>CCYYMMDD</li> <li>Must be numeric and a valid date.</li> <li>Must not be later than current date.</li> </ul>

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	MANDATORY	REMARKS
Value Date	9(8)	232	8	Y	<ul style="list-style-type: none"> <li>• CCYYMMDD</li> <li>• Must be numeric and a valid date.</li> <li>• Cannot be 30 calendar days later than current date.</li> <li>• Refer to Appendix 1 for more details.</li> </ul>
Ultimate Originating Customer	X(140)	240	140	N	<ul style="list-style-type: none"> <li>• Left justified with trailing spaces.</li> <li>• Must be different from Originating A/C Name.</li> </ul>
Bulk Customer Reference	X(16)	380	16	Y	<ul style="list-style-type: none"> <li>• Left justified with trailing spaces.</li> <li>• Will be printed on Originating Bank Account Statement.</li> <li>• Below list of characters are not allowed ` ~ ! @ # \$ % ^ &amp; * _ = &lt; &gt; [ ] { } \  </li> </ul>
Software Label	X(10)	396	10	N	<ul style="list-style-type: none"> <li>• Left justified with trailing spaces.</li> <li>• Indicates Software Label or ODIS Version.</li> </ul>
Filler	X(210)	406	210	N	<ul style="list-style-type: none"> <li>• To fill with spaces.</li> </ul>

Note:

- 1) File is rejected if there is a duplicate header record.

## 2.2 Batch Detail

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	MANDATORY	REMARKS
Record Type	9(1)	1	1	Y	<ul style="list-style-type: none"> <li>Must be "2".</li> </ul>
Receiving BIC Code	X(11)	2	11	Y	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Receiving Bank Identifier Code.</li> </ul>
Receiving Bank A/C No.	X(34)	13	34	Y	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Must be numeric.</li> </ul>
Receiving A/C Name	X(140)	47	140	Y	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Name of receiving account.</li> </ul>
Currency	X(3)	187	3	Y	<ul style="list-style-type: none"> <li>Must be "SGD".</li> </ul>
Amount	9(16)V9(2)	190	18	Y	<ul style="list-style-type: none"> <li>Right justified with leading zeros.</li> <li>Maximum amount allowed is SGD 50,000 if the Processing Mode is Immediate.</li> <li>Zero (0) amount is not allowed.</li> </ul>
End to End ID	X(35)	208	35	Y	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Reference to be printed on Receiving Bank A/C Statement.</li> <li>Below list of characters are not allowed ` ~ ! @ # \$ % ^ &amp; * _ = &lt; &gt; [ ] { } \  </li> </ul>
Mandate ID	X(35)	243	35	C	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Mandatory if the Payment Type is "C".</li> <li>DDA Reference: This is the reference that is setup under the Direct Debit Authorisation.</li> </ul>
Purpose Code	X(4)	278	4	Y	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>To be printed on Receiving Bank A/C Statement.</li> </ul>
Remittance Information	X(140)	282	140	N	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Additional Payment Details.</li> <li>Below list of characters are not allowed ` ~ ! @ # \$ % ^ &amp; * _ = &lt; &gt; [ ] { } \  </li> </ul>
Ultimate Payer/Beneficiary Name	X(140)	422	140	N	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Must be different from Receiving Account Name.</li> </ul>
Customer Reference	X(16)	562	16	N	<ul style="list-style-type: none"> <li>Left justified with trailing spaces.</li> <li>Only for internal reference.</li> <li>Below list of characters are not allowed ` ~ ! @ # \$ % ^ &amp; * _ = &lt; &gt; [ ] { } \  </li> </ul>
Filler	X(38)	578	38	N	<ul style="list-style-type: none"> <li>To fill with spaces.</li> </ul>



## 2.3 Batch Trailer

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	MANDATORY	REMARKS
Record Type	9(1)	1	1	Y	<ul style="list-style-type: none"> <li>Must be "9".</li> </ul>
Total Amount	9(16)V9(2)	2	18	Y	<ul style="list-style-type: none"> <li>Right justified with leading zeros.</li> </ul>
Total Number of Transactions	9(7)	20	7	Y	<ul style="list-style-type: none"> <li>Right justified with leading zeros.</li> <li>Total number of record with type "2".</li> </ul>
Hash Total	9(16)	27	16	Y	<ul style="list-style-type: none"> <li>Right justified with leading zeros.</li> <li>File Check Summary for validating file integrity.</li> <li>Refer to Appendix 2 for Hash Algorithm.</li> </ul>
Filler	X(573)	43	1013	N	<ul style="list-style-type: none"> <li>To fill with spaces.</li> </ul>

Note:

- 1) Total transactions and total payment amount must tally with the trailer counts and total payment amount.
- 2) The incoming file should not contain any extra line below the Batch Trailer.

### 3. Outgoing File format (from UOB to customer)

**Record Size** : **615**

**File Name** : **UGMOxxxxxxxxxxxxxx**

U	Mandatory code
GM	FAST/GIRO standard without advice file
O	Outgoing file (indicates that the file is being sent from the bank to customer)
xxxxxxxxxxxxxx	14 digit BIBPlus Reference Number

Each FAST/GIRO output file will consist of:

- 1 Batch Header
- Transaction Detail Records (at least one record)
- 1 Batch Trailer

<b>1</b>	<b>Batch Header</b>
<b>2.1</b>	<b>Transaction Detail Record</b>
<b>2.2</b>	<b>Transaction Detail Record</b>
<b>9</b>	<b>Batch Trailer</b>

Kindly take note that the output file downloaded from BIBPlus does not contain Carriage Return characters.

### 3.1 Batch Header

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	REMARKS
Record Type	9(1)	1	1	• Must be "1".
Payment Type	X(1)	2	1	• Same as incoming file.
Service Level	X(10)	3	10	• Same as incoming file.
Processing Mode	X(1)	13	1	• Same as incoming file.
Company ID	X(12)	14	12	• Same as incoming file.
Originating BIC Code	X(11)	26	11	• Same as incoming file.
Originating A/C No. Currency	X(3)	37	3	• Same as incoming file.
Originating A/C No.	9(34)	40	34	• Same as incoming file.
Originating A/C Name	X(140)	74	140	• Same as incoming file.
Creation Date	9(8)	214	8	• Same as incoming file.
Value Date	9(8)	222	8	• Same as incoming file.
Ultimate Originating Customer	X(140)	230	140	• Same as incoming file.
Bulk Customer Reference	X(16)	370	16	• Same as incoming file.
Software Label	X(10)	386	10	• Same as incoming file.
Filler	X(220)	396	220	• To fill with spaces.

## 3.2 Batch Detail

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	REMARKS
Record Type	9(1)	1	1	<ul style="list-style-type: none"> <li>Must be “2”.</li> </ul>
Receiving BIC Code	X(11)	2	11	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
Receiving A/C No.	X(34)	13	34	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
Receiving A/C Name	X(140)	47	140	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
Currency	X(3)	187	3	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
Amount	9(16)V9(2)	190	18	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
End to End ID	X(35)	208	35	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
Mandate ID	X(35)	243	35	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
Purpose Code	X(4)	278	4	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
Remittance Information	X(140)	282	140	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
Ultimate Payer/Beneficiary Name	X(140)	422	140	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
Customer Reference	X(16)	562	16	<ul style="list-style-type: none"> <li>Same as incoming file.</li> </ul>
Return Code	X(4)	578	4	<ul style="list-style-type: none"> <li>Rejection code.</li> <li>Refer to Appendix 3 for list of Return Codes.</li> </ul>
Clear Fate	9(1)	582	1	<ul style="list-style-type: none"> <li>“0” – Item accepted</li> <li>“1” – Item rejected</li> <li>“2” – Item pending</li> <li>“3” – Item stopped</li> </ul>
Filler	X(33)	583	33	<ul style="list-style-type: none"> <li>To fill with spaces.</li> </ul>

### 3.3 Batch Trailer

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	REMARKS
Record Type	9(1)	1	1	• Must be “9”.
Total Amount	9(16)V9(2)	2	18	• Total amount in the file.
Total Number of Transactions	9(7)	20	7	• Total number of records with type “2”.
Total Accepted Amount	9(16)V9(2)	27	18	• Total amount of accepted transactions.
Total Accepted Number of Transaction	9(7)	45	7	• Total number of accepted transactions.
Total Rejected Amount	9(16)V9(2)	52	18	• Total amount of rejected transactions.
Total Rejected Number of Transaction	9(7)	70	7	• Total number of rejected transactions.
Total Pending Amount	9(16)V9(2)	77	18	• Total amount of pending transactions. For future use.
Total Pending Number of Transaction	9(7)	95	7	• Total number of pending transactions. For future use.
Total Stopped Amount	9(16)V9(2)	102	18	• Total amount of stopped transactions. For future use.
Total Stopped Number of Transaction	9(7)	120	7	• Total number of stopped transactions. For future use.
Filler	X(489)	127	489	• To fill with spaces.

Note:

- 1) There will be one extra line break created after the batch trailer.

## 4. Appendix 1 Value Date

Bulk Payment & Collection			
Payment & Collection via	Service Type	Cut-Off Date <sup>1</sup>	Cut-Off Time <sup>1</sup>
FAST	Normal (V falls on business day) <sup>3</sup>	V <sup>2</sup> falls on Mon to Fri	12:00 pm
	Normal (V falls on non-business day) <sup>4</sup>	V-1 falls on Mon to Fri	12:00 pm
GIRO	Normal <sup>5</sup>	V-1 falls on:	
		Mon to Fri	6:00 pm
		Sat	6:00 am
	Express <sup>6</sup>	V falls on:	
		Mon to Fri	11:30 am
		Sat	6:00 am

Notes:

<sup>1</sup> Cut-off date and cut-off time refer to the date and time by which the file instructions must be submitted to UOB.

<sup>2</sup> "V" denotes Value Date

Examples of value date:

10 Jan 2014 (Friday)	11 Jan 2014 (Saturday)	12 Jan 2014 (Sunday)	13 Jan 2014 (Monday)	14 Jan 2014 (Tuesday)	15 Jan 2014 (Wednesday)
Business Day	Non-Business Day	Non-Business Day	Business Day	Business Day	Business Day

### Bulk FAST Payment/Collection:

<sup>3</sup> Normal (V falls on Business Day)

- For Bulk Salary payment to be credited to staff accounts on 13 Jan 2014, file instruction must be submitted on or before 13 Jan 2014 before cut-off time with value date 13 Jan 2014.
- For Bulk Collections, file instructions with value date 13 Jan 2014 submitted on or before on 13 Jan 2014 before cut-off time, good value of funds will be received on 13 Jan 2014.

<sup>4</sup> Normal (V falls on Non-Business Day)

- For Bulk Salary payment to be credited to staff accounts on 12 Jan 2014, file instruction must be submitted on or before on 10 Jan 2014 before cut-off time with value date 12 Jan 2014.
- For Bulk Collections, file instructions with value date 12 Jan 2014 must be submitted on or before on 10 Jan 2014 before cut-off time, for good value of funds received on 12 Jan 2014.

### Bulk GIRO Payment/Collection

#### **Important notes:**

For GIRO Normal Service, value date cannot fall on Saturday, Sunday or public holiday.

For GIRO Express Service, value date cannot fall on Sunday and public holiday. All receiving accounts must be maintained with UOB Group

Please avoid submitting files too close to the cut-off time as this may result in file rejection.

<sup>5</sup> Normal

- For Bulk Salary payment to be credited to staff accounts on 15 Jan 2014, file instruction must be submitted on or before on 14 Jan 2014 before cut-off time with value date 15 Jan 2014. Staff accounts are credited by the receiving banks during their end-of-day processing (which is typically around midnight).
- For Bulk Collections, file instructions with value date 14 Jan 2014 submitted on or before on 13 Jan 2014 before cut-off time, payers' accounts will be debited on 14 Jan 2014. Good value of funds will be received by payee on 15 Jan 2014.

<sup>6</sup> Express

- For Bulk Salary payment to be credited to staff account on 11 Jan 2014, file instruction must be submitted on or before 11 Jan 2014 before cut-off time with value date 11 Jan 2014.

- For Bulk Collections, file instructions with value date 9 Jan 2014 submitted on or before on 9 Jan 2014 before cut-off time, payers' accounts will be debited on 9 Jan 2014 for good value of funds received on 10 Jan 2014.

## 5. Appendix 2 Hash Algorithm

The algorithm describes in this appendix is to be used for computing the 'Hash Total' value as required in the Batch Trailer for the File Format.

The computation will only include the Batch Header Record and ALL the Batch Detail Records.

### **For Batch Header Record:**

- 1) Originating BIC Code:
  - Set Hash Index = 11
  - Compute Field Check Summary Total as Sum1
- 2) Originating Account No.:
  - Set Hash Index = 34
  - Compute Field Check Summary Total as Sum2
- 3) Originating Account Name:
  - Set Hash Index = 140
  - Compute Field Check Summary Total as Sum3
- 4) **Total1** = Sum1 + Sum2 + Sum3
- 5) Set Hash Code to Zero
- 6) If Payment Type = "P"

Set Payment Code to 20

Else If Payment Type = "R"

Set Payment Code to 22

Else if Payment Type = "C"

Set Payment Code to 30

**For Each Detail Records:**

If Hash Code = 9

Set Hash Code to 1

Else

Add 1 to Hash Code

End If

1) Receiving BIC Code

- Set Hash Index = 11
- Compute Field Check Summary Total as Sum1

2) Receiving Account Number

- Set Hash Index = 34
- Compute Field Check Summary Total as Sum2
- $\text{Sum2} = \text{Sum2} * \text{Hash Code}$

3) Receiving Account Name

- Set Hash Index = 140
- Compute Field Check Summary Total as Sum3
- $\text{Sum3} = \text{Sum3} * \text{Hash Code}$

4) Currency

- Set Hash Index = 3
- Compute Field Check Summary Total as Sum4

5) Amount

- Set Hash Index = 18
- Compute Field Check Summary Total as Sum5

6) Purpose Code

- Set Hash Index = 4
- Compute Field Check Summary Total as Sum6

7)  $\text{Sum7} = \text{Sum1} + \text{Sum2} + \text{Sum3} + \text{Sum4} + \text{Sum5} + \text{Sum6} + (\text{Payment Code} * \text{Hash Code})$

8) **Total2** = **Total2** + Sum7 (i.e. accumulate Sum7 to Total2)



**For Batch Trailer Record:**

Final Check Sum = **Total1** + **Total2**

This Final Check Sum will be the New Hash Total at the trailer.

**Compute Field Check Summary Total:**

Set COLUMN NUMBER to 1.

Loop 1

If COLUMN NUMBER not > Hash Index

Retrieve the ASCII VALUE of the COLUMN NUMBER. (*refer Notes pt. 2 below*)

Compute SUM = SUM + COLUMN NUMBER x ASCII VALUE

Increase COLUMN NUMBER by 1.

Go to Loop1.

The SUM <sup>#</sup> will be the field check summary Total.

**Notes**

1. COLUMN NUMBER represents a single position in one field ranging between 1 to max 140 depending on the field size.
2. The BYTE CODE is the **ASCII value** of the byte regardless of the operating system. For example, OS/400 operation system uses EBCDIC code; it must be converted to ASCII code value to compute the check summary. This is to avoid the algorithm to be platform dependent. Refer to **ASCII Table** below for a list of ASCII values.  
For example, if the byte contains the character “A”, the ASCII value is 65.
3. All Numeric fields must be filled leading Zeroes.

### Example of Check Summary Computation:

Fields	Header	Detail Line 1	Detail Line 2	Detail Line 3
BIC Code (Sum1)	UOVBSGSGXXX (5,395) Refer to <sup>1</sup> for detailed calculation	DBSSSGSGXXX (5,411)	OCBCSGSGXXX (5,309)	HSBCSGSGXXX (5,334)
Account Number (Sum2)	1013320075 (20,076)	301234567 (19,959)	50140399867195 (42,610)	234908439123 (61,779)
Account Name (Sum3)	ABC SINGAPORE PTE LTD (324,369)	Tan Ah Kow (318,778)	Ronald Lee (637,986)	Susan Wong Sui Cheng (984,168)
Payment Type	P	20*1 (20)	20*2 (40)	20*3 (60)
Currency (Sum4)	N.A.	SGD (429)	SGD (429)	SGD (429)
Amount (Sum5)	N.A.	000000000000120000 (8249) Refer to <sup>2</sup> for detailed calculation	000000000000240050 (8375)	000000000000321030 (8,341)
Purpose Code (Sum6)	N.A.	COMM (764)	BONU (798)	COMM (764)
Summary Total	349,840 ( <b>Total 1</b> )	353,610 (Sum7)	695,547 (Sum7)	1,060,875 (Sum7)

**Total2** = Summation of all Sum7  
 $= 353,610 + 695,547 + 1,060,875 = 2,110,032$

Final Check Summary Total = **Total1** + **Total2**  
 $= 349,840 + 2,110,032 = 2,459,872$

<sup>1</sup>UOVBSGSGXXX

Column No.	1	2	3	4	5	6	7	8	9	10	11
BIC Code	U	O	V	B	S	G	S	G	X	X	X
ASCII	85	79	86	66	83	71	83	71	88	88	88
Column x ASCII	85	158	258	264	415	426	581	568	792	880	968
SUM 1	<b>5,395</b> = 85 + 158 + 258 + 264 + 415 + 426 + 581 + 568 + 792 + 880 + 968										

<sup>2</sup> 000000000000120000

Column No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Amt	0	0	0	0	0	0	0	0	0	0	0	0	1	2	0	0	0	0
ASCII	48	48	48	48	48	48	48	48	48	48	48	48	49	50	48	48	48	48
Column x ASCII	48	96	144	192	240	288	336	384	432	480	528	576	637	700	720	768	816	864
SUM 5	<b>8,249</b> = 48 + 96 + 144 + 192 + 240 + 288 + 336 + 384 + 432 + 480 + 528 + 576 + 637 + 700 + 720 + 768 + 816 + 864																	

## ASCII Table

### Hash Code Value Table

ASCII	Symbol	Description
32		Space
33	!	Exclamation mark
34	"	Double quotes (or speech marks)
35	#	Number
36	\$	Dollar
37	%	Percent
38	&	Ampersand
39	'	Single quote
40	(	Open parenthesis (or open bracket)
41	)	Close parenthesis (or close bracket)
42	*	Asterisk
43	+	Plus
44	,	Comma
45	-	Hyphen
46	.	Period, dot or full stop
47	/	Slash or divide
48	0	Zero
49	1	One
50	2	Two
51	3	Three
52	4	Four
53	5	Five
54	6	Six
55	7	Seven
56	8	Eight
57	9	Nine
58	:	Colon
59	;	Semicolon
60	<	Less than (or open angled bracket)
61	=	Equals

ASCII	Symbol	Description
62	>	Greater than (or close angled bracket)
63	?	Question mark
64	@	At symbol
65	A	Uppercase A
66	B	Uppercase B
67	C	Uppercase C
68	D	Uppercase D
69	E	Uppercase E
70	F	Uppercase F
71	G	Uppercase G
72	H	Uppercase H
73	I	Uppercase I
74	J	Uppercase J
75	K	Uppercase K
76	L	Uppercase L
77	M	Uppercase M
78	N	Uppercase N
79	O	Uppercase O
80	P	Uppercase P
81	Q	Uppercase Q
82	R	Uppercase R
83	S	Uppercase S
84	T	Uppercase T
85	U	Uppercase U
86	V	Uppercase V
87	W	Uppercase W
88	X	Uppercase X
89	Y	Uppercase Y
90	Z	Uppercase Z
91	[	Opening bracket

ASCII	Symbol	Description
92	\	Backslash
93	]	Closing bracket
94	^	Caret - circumflex
95	_	Underscore
96	`	Grave accent
97	a	Lowercase a
98	b	Lowercase b
99	c	Lowercase c
100	d	Lowercase d
101	e	Lowercase e
102	f	Lowercase f
103	g	Lowercase g
104	h	Lowercase h
105	i	Lowercase i
106	j	Lowercase j
107	k	Lowercase k
108	l	Lowercase l
109	m	Lowercase m
110	n	Lowercase n
111	o	Lowercase o
112	p	Lowercase p
113	q	Lowercase q
114	r	Lowercase r
115	s	Lowercase s
116	t	Lowercase t
117	u	Lowercase u
118	v	Lowercase v
119	w	Lowercase w
120	x	Lowercase x
121	y	Lowercase y
122	z	Lowercase z
123	{	Opening brace
124		Vertical bar

ASCII	Symbol	Description
125	}	Closing brace
126	~	Equivalency sign - tilde
127		Delete

## 6. Appendix 3 List of Return Codes

S/N	Reason Code	Description
1	1010	Invalid Receiving Account Number
2	1041	DDA has been terminated
3	1042	Invalid Originating Account Number
4	1051	Refer to receiving party
5	1160	Receiving account closed
6	1161	Refer to receiving party
7	1169	Refer to receiving party
8	1170	Refer to receiving party
9	1172	Refer to receiving party
10	1202	Refer to receiving party
11	1207	Amount exceeded limit
12	1208	Refer to receiving party
13	1219	Cancelled by receiving party
14	1237	DDA expired
15	1243	No such DDA
16	1252	Duplicate DDA
17	1261	Refer to receiving party
18	1262	Invalid BIC
19	1267	Refer to receiving party
20	Others	Please contact bank for assistance

## 7. Appendix 4 List of Purpose Codes

Purpose Code	Description
BEXP	Business Expenses
BONU	Bonus Payment
CBTV	Cable TV Bill
CCRD	Credit Card Payment
CHAR	Charity Payment
COLL	Collection Payment
COMM	Commission
CPKC	Carpark Charges
CSDB	Cash Disbursement
DCRD	Debit Card Payment
DIVD	Dividend
DNTS	Dental Services
EDUC	Education
FCPM	Payment of Fees and Charges
FWLV	Foreign Worker Levy
GDDS	Purchase Sale Of Goods
GOVI	Government Insurance
GSTX	Goods & Services Tax
HSPC	Hospital Care
IHRP	Instalment Hire Purchase Agreement
INSU	Insurance Premium
INTC	Intra Company Payment
INTE	Interest

Purpose Code	Description
INVS	Investment & Securities
IVPT	Invoice Payment
LOAN	Loan
MDCS	Medical Services
NITX	Net Income Tax
OTHR	Other
PHON	Telephone Bill
PTXP	Property Tax
RDTX	Road Tax
REBT	Rebate
REFU	Refund
RENT	Rent
SALA	Salary Payment
STDY	Study
SUPP	Supplier Payment
TAXS	Tax Payment
TBIL	Telco Bill
TCSC	Town Council Service Charges
TRAD	Trade Services
TREA	Treasury Payment
TRPT	Transport
UBIL	Utilities
WHLD	With Holding