Electronic Funds Transfer File Format Specifications

Global Payments and Cash Management

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HSBC

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1.0   Introduction

This document outlines the requirements for the Electronic Funds Transfer (EFT) file formats supported by HSBC Bank Canada.

If an EFT file is transmitted to the Bank in any other format, the entire EFT file will be rejected. If any data is missing from the EFT file, individual transactions within the EFT file, or, in some cases, the entire file will be rejected.

Many accounting and ERP packages produce or can be programmed to produce the CPA Standard 005 (1464). See Section 2.0. Please contact your software provider for further information.

Important: HSBC cannot accept EFT files in Microsoft Word or Excel formats.

1.1   Basic Information

The first record of an EFT file must begin with record type 'A'. The last record of an EFT file must begin with record type 'Z'. All other records contain transaction information for individual payments.

Characters are restricted to A – Z and 0 – 9. Any other characters are not to be used, unless noted.

All record fields have one of the following formats:

▸   A = Alpha

▸   N = Numeric

▸   AN = Alphanumeric

1.2   Payment Types and Currencies

Each EFT file format may be utilized for both payable and receivable EFT files.

Each currency will have its own EFT Originator ID, which is set up by your HSBC Relationship Manager. Please note that all payment entries within an individual EFT file must be in the same currency with the same payment type, for example a single file must contain all Canadian dollar credits, all US dollar debits, all Canadian dollar debits, etc.

1.3   File Creation Number

The File Creation Number is the identifier for a particular EFT file, which will assist you in referencing previously submitted EFT files.

Important: For both EFT file formats, the File Creation Number must be greater than the file creation number of previously transmitted files for each unique EFT Originator ID.

1.4   Value Dates

1.4.1   Value Dates for Hold Funds Customers

EFT files from hold funds customers may only contain one value date. All transactions must contain the same value date for Hold Funds EFT files.

1.4.2   Future-dated Transactions

Value dates for both credit and debit items may be future-dated up to 100 calendar days from the file creation date. HSBC will warehouse future-dated transactions for processing on the appropriate date.

1.4.3   Back-dated Transactions

HSBC accepts back-dated transactions up to a maximum of 30 calendar days for pre-authorized credits and 173 calendar days for pre-authorized debits prior to the file creation date.

HSBC will send back-dated transactions in the next available exchange although the receiving financial institutions will not back-date the transaction. Back-dated transactions are posted to the participant's account on the date the transaction is received.

1.4.4   Weekends and Canadian Bank Holidays

Value dates should be regular business banking days. If a transaction's value date falls on a weekend or statutory holiday, the transaction will be processed on the next business day following the weekend or holiday.

For the most recent Canadian bank holiday schedule, please visit the Canadian Bankers Association website, www.cba.ca, or contact your HSBC Relationship Manager.

Important: EFT files will not be processed on national holidays. Ensure the value dates in your EFT file correctly reflect a valid value date when payment should be applied to your beneficiaries' bank accounts and submit your file to HSBC in time to meet the deadlines. For example, on Good Friday and Remembrance Day files should be submitted one day earlier than usual to allow for the holiday.

1.5   Important Terms

Term/Acronyms	Definition
ACSS	Automated Clearing Settlement System
CAD	Canadian dollar
CPA	Payments Canada - formerly Canadian Payments Association (www.payments.ca)
Credit (Payment)	A pre-authorized credit that pays funds to the participant's bank account from your HSBC account. Also known as a payable.
Debit (Payment)	A pre-authorized debit that withdraws funds from the participant's bank account and credits them to your HSBC account. Also known as a receivable.
Default Account	The HSBC account specified on the EFT application as the operating account for a unique EFT Originator ID
Destination Account	The bank account to which an EFT transaction is routed
Due Date	The date a participant's account should be credited or debited, also known as the value date
Edit	The validation process, which verifies that an EFT file format and data contained within that file meet the standards required to successfully process the file
EFT	Electronic Funds Transfer
EFT File	The file transmitted to the Bank for processing, which contains either payable or receivable transaction data
EFT Originator ID	The unique 10-digit number assigned by HSBC that identifies a customer
FI	Financial Institution or bank
Field	A section of a record contained within the EFT file, which may require specific data
File Creation Date	The date an EFT file is transmitted to HSBC

Term/Acronyms	Definition
File Creation Number	The identifier for a particular EFT file, which assists an EFT customer in referencing previously submitted EFT files. Each EFT file must contain a File Creation Number that is greater than that of previously transmitted files for a unique EFT Originator ID.
Interbank Exchange	Times that banks clear EFT payments
Item	Single EFT transaction
Julian Date	A number representing a date; used in the CPA1464 (Standard 005) EFT file format.
NSF	Non-sufficient funds
Offset Account	Also known as the settlement account; refers to the originator's HSBC account that will be credited or debited for the payments in an EFT file. Unless specified in the EFT file, HSBC will use the default account as the offset account.
PAD	Pre-authorized Debit
Participant	An individual or company that has provided account details and authorization for automatic credit or debit to or from their account.
Payable (Record)	A pre-authorized credit that pays funds to the participant's bank account from your HSBC account.
Recall	The process of canceling an EFT item transmitted to HSBC, which has not been processed
Receivable (Record)	A pre-authorized debit that withdraws funds from the participant's bank account and credits them to your HSBC account
Rejected File	An EFT file that does not conform to HSBC's standard for processing EFT files and has not passed the edit process
Rejected Item	An EFT transaction, which has been rejected by HSBC because it has not passed the edit process
Returned Item	An EFT transaction, which has been rejected by the receiving financial institution and returned to HSBC.
Return Account	The HSBC account, which will be debited or credited in the event of a returned item. Unless specified in the EFT file, HSBC will use the default account as the return account.
Trace	Process of investigating the disposition of an EFT transaction
Transaction	Debit or credit to a customer's bank account
USD	US dollar
Value Date	The date a participant's account should be credited or debited, also known as the due date

2.0 CPA Standard 005 (1464)

2.1 Description of Record Formats

Note: Records may not exceed 1464 characters.

2.1.1 Header Record

The header record must be the first record of the EFT file.

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
01	1	1	A	Record Type	A
02	2	9	N	Record Sequence/ Count	000000001
03	11	10	N	EFT Originator ID	10-digit unique ID provided by HSBC
04	21	4	N	File Creation Number	Identifier for this EFT file. **Each file must contain a file creation number that is greater than that of previously transmitted files.**
05	25	6	N	File Creation Date	Format CYYDDD: C = 0 (no change in turn of century) YY = 08 for 2008 DDD = Julian date For example December 15, 2008 should be entered as 008350
06	31	5	N	HSBC Institution ID	**Always 01600**
07	36	20	A	Reserved	Blank
08	56	3	A	Currency Code Identifier	CAD = Canadian dollar USD = US dollar The system will default to CAD in the absence of a currency code identifier
09	59	1406	A	Filler	Blank

2.1.2 Detail Debit/Credit Record

The detail records define the information for each transaction in the EFT file

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
01	1	1	A	Record Type	C = Credit Payment, D = Debit Payment
02	2	9	N	Record Sequence/ Count	Increment by 1 from field 02 in the Header record
03	11	10	N	EFT Originator ID	Must be the same as field 03 in the Header record
04	21	4	N	File Creation Number	Must be the same as field 04 in the Header record

Segment 1

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
05	25	3	N	CPA Code	CPA transaction code *(see Appendix A)*
06	28	10	N	Amount	Amount of EFT transaction, format $$$$$$$¢¢
07	38	1	N	Due Date Century	0 (no change in turn of century)
08	39	2	N	Due Date Year	2008 = 08
09	41	3	N	Due Date Day	Julian date. See Section 1.3.
10	44	4	N	Financial Institution Number	Format 0999 (bank number)
11	48	5	N	Financial Institution Branch Number	Format 99999 (branch/transit number)
12	53	12	AN	Account Number	Participant account number; field must be left justified, do not zero fill. Enter significant digits only
13	65	22	N	Item Trace Number	All '0'
14	87	3	N	Stored Trans Type	All '0'
15	90	15	AN	Short Name	Your company's name for participants' statements. This will appear on most bank statements. **Do not enter zeros in this field**.
16	105	30	AN	Transaction Payee/ Payor Name	Mandatory
17	135	30	AN	Long Name	Your company's name for participants' statements. This will appear on most bank statements.
18	165	10	AN	EFT Originator ID	Must be the same as field 03 in the Header record
19	175	19	AN	Transaction Origination Xref	Optional reference field
20	194	9	N	Transaction Return Financial Institution	**See Section 2.3**
21	203	12	AN	Transaction Return Account	**See Section 2.3**
22	215	15	AN	Originator's Sundry Info	May remain blank
23	230	22	AN	Stored Trace Number	Blank

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
24	252	2	AN	Settlement Code	Blank
25	254	11	N	Invalid Data Element	All '0'

Segments 2 through 6

Detail records may include 6 segments or transactions. Segments 2 – 6 follow the same format as Segment 1 above.

Segment	Field Size	Description
Segment 2	265 - 504	
Segment 3	505 - 744	
Segment 4	745 - 984	Leave Segment blank if it does not contain transactions
Segment 5	985 - 1224	
Segment 6	1225 - 1464	

2.1.3   Trailer Record

The trailer record must be the last record of the EFT file.

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
01	1	1	A	Record Type	Z
02	2	9	N	Record Sequence/ Count	Increment by 1 from previous record sequence number
03	11	10	N	EFT Originator ID	Must be the same as field 03 in the Header record
04	21	4	N	File Creation Number	Must be the same as field 04 in the Header record
05	25	14	N	Value of debits	Amount of debit payment transactions (type D). Right justify with leading zeros. Format $$$$$$$$$$$¢¢
06	39	8	N	Number of debits	Total number of debit payment transactions (type D). Right justify with leading zeros.
07	47	14	N	Value of credits	Amount of credit payment transactions (type C). Right justify with leading zeros. Format $$$$$$$$$$$¢¢
08	61	8	N	Number of credits	Total number of credit payment transactions (type C). Right justify with leading zeros.

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
09	69	14	N	Value of Err Corr 'E'	0
10	83	8	N	Number of Err Corr 'E'	0
11	91	14	N	Value of Err Corr 'F'	0
12	105	8	N	Number of Err Corr 'F'	0
13	113	1352	A	Filler	Blank

2.2   Offset Settlement Record

An offset record instructs HSBC which of your accounts should be credited or debited for the transactions in your file. An offset record is not mandatory.

You have two options for defining a settlement account.

1. Omit an offset settlement record

Result: EFT transactions will be settled to the Default Account identified on your Electronic Funds Transfer Customer Application.

This option is suited for organizations that prefer all EFT payments be settled to the Default Account.

2. Include an offset settlement record

Result: EFT transactions will be settled to this HSBC account.

This option is suited for organizations that will credit or debit an HSBC account other than the Default Account identified on the Electronic Funds Transfer Customer Application.

Offset settlement transactions must be in the same currency as the corresponding transactions. Each distinct value date in an EFT file must also contain an offset entry for that due date that balances all entries for that date. The EFT file must be balanced by each due date in the file.

For offset entries, set Field 1 Record Type of the Detail Debit/Credit record to reflect an offset transaction. For example, debit 'D' transactions will have an offset credit transaction with a Record Type of 'C' and credit 'C' transactions will have an offset debit transaction with a Record Type of 'D'.

MANDATORY: For offset settlement entries, set Field 19 Transaction Origination Xref of the Detail Debit/ Credit record section in each segment below to OFFSET TRANSACTION.

Important: The offset transaction account number (Field 12 of the record) must be a **12-digit** HSBC account number.

2.3   Transaction Return Fields

The two transaction return fields (#20 and #21 of the Detail Debit/Credit record) identify the HSBC account to which a returned or rejected item in your EFT file will be returned.

There are two options for populating this field:

1. Leave these fields blank

Result: All returned or rejected item in the EFT file will be returned to the Default Account identified on your Electronic Funds Transfer Customer Application.

This option is suited for organizations that have one HSBC account reporting on an EFT Originator ID and prefer all EFT returns and rejects be returned to the Default Account.

2. Enter an HSBC account

Result: Returned or rejected items will be processed back to this HSBC account.

Any returned or rejected items without return fields will be returned to the Default Account.

See below for formatting instructions.

This option is suited for organizations that have multiple HSBC accounts reporting on one EFT Originator ID.

2.3.1   Transaction Return Formatting

If you select option 2 above, follow these instructions for properly formatting these fields:

Field 20 Transaction Return Financial Institution

This field defines the bank routing information for returned transactions.

The first four digits are always 0016.

The last five digits are the transit number associated with the account number, to which this transaction should be posted if it is returned.

Example: If your branch (transit) number is 10020, this field should be formatted 001610020.

Field 21 Transaction Return Account

This field defines the HSBC account number to which returned and rejected items will be posted. All returned transactions will be posted to this account.

Input your 9-digit account number, left justified, space filled.

3.0 EFT Output File

The consolidated EFT output file contains end of day EFT activity including the status of EFT files and payments and returned and rejected transactions.

You may choose from one of the following file delivery options:

▶ **Option 1. File confirmation information only.**
This file acknowledges the status of EFT files sent that day and the status of payments contained in accepted files.

▶ **Option 2. Returned, rejected and re-presentment transaction only.**
This file details any transactions being rejected or returned to HSBC by a receiving financial institution. It also contains debit re-presentment transaction details. Both returned items received on the day dedicated for Re-presentment and transactions being represented to other financial institutions will be included.

▶ **Option 3. Consolidated file.**
This file contains file confirmation information, interbank returned and rejected transactions, and daily re-presentment transactions in a single, consolidated file.

▶ **Option 4. Separate files.**
Receive file confirmation information and interbank returned, rejected and represented transactions as two separate files.

Files are generated by EFT Originator ID. Each EFT Originator ID will return a separate output file.

Files are delivered daily prior to 10:00pm ET, pending any unforeseen processing disruptions.

Null files containing only a header and trailer record will be sent if no EFT activity occurs. The null file may not be disabled.

If a file is rejected or exceeds your EFT limit, the confirmation file will only contain a header and trailer record with the appropriate status.

EFT output files delivered through HSBC File Exchange are named CA.H00000.EF.MBR999999.CONFILEX where "CA…EF.MBR…CONFILEX…" is constant, "H00000" is the mailbox ID assigned and "999999" is a running sequence number.

3.1   Description of Record Formats

3.1.1   Header Record
The header record will be the first record pertaining to a unique EFT file.

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
1	1-1	1	AN	Record type	A
2	2-10	9	AN	Record count	Running sequence, record type A = 000000001
3	11-20	10	AN	EFT Originator ID	Indicates the originator ID associated with the detail records
4	21-24	4	AN	File Creation Number	File Creation Number from the originating file. This field is blank for files containing only returns and rejects.
5	25-54	30	AN	Originator Long Name	Long name associated with the EFT ID

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
6	55-60	6	AN	File Creation Date	File Creation Date from the originating file. This field is blank for files containing only returns and rejects.
7	61-68	8	AN	File Date	Day this file was created by HSBC Format YYYYMMDD
8	69-76	8	AN	File Time	Time this file was created by HSBC Eastern Time Format: HH.MM.SS
9	77-106	30	AN	FI name	'HSBC Bank Canada'
10	107-244	138	AN	Filler	Space
11	245-246	2	AN	File Type	01 = Confirmation flat file 02 = Interbank Return/Reject flat file 03 = Debit Re-presentment flat file
12	247-249	3	AN	Currency	CAD = Canadian dollar USD = US dollar
13	250-251	2	AN	File Status	Values: 01 = File accepted 02 = File accepted with invalid transactions 03 = File accepted pending sufficient funds 04 = File accepted with invalid transactions pending sufficient funds 05 = File pending overlimit authorization 06 = File rejected 07 = Null file Note: This field will be blank if file type = "02 or 03" Note: If a Consolidated File, this field will be part of the variable length space filler for Null files
14	252-253	2	AN	Filler	If File Status = 07, this field will be part of the variable length space filler
15	254-257	4	AN	File Rejection Reason	If File Status = 06, see values in section 3.2 If File Status = 07, this field will be part of the variable length space filler
16		variable up to 143	AN	Filler	Spaces

3.1.2   Detail Record

The detail record provides payment details and status of each individual transaction.

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
1	1-1	1	AN	Payment Type	Value: D = Debit C = Credit
2	2-10	9	AN	Record Count	Running sequence for each file
3	11-20	10	AN	EFT Originator ID	Indicates the originator ID associated with the detail records
4	21-24	4	AN	File Creation Number	File Creation Number from the originating file
5	25-54	30	AN	Originator Long Name	Long name associated with originating record
6	55-60	6	AN	Due Date	Format CYYDDD: C = 0 (no change in date turn of century) YY = 08 for 2008 DDD = Julian date For example December 15, 2008 will be entered as 008350
7	61-75	15	AN	Originator Short Name	Short name associated originating record
8	76-78	3	AN	Transaction Code	As indicated on originating record
9	79-88	10	AN	Amount	Format $$$$$$$$¢¢
10	89-92	4	AN	Financial Institution Number	As indicated on originating record
11	93-97	5	AN	Branch Number	Branch/transit number of customer's account as indicated on originating record
12	98-109	12	AN	Account Number	Account number of customer as indicated on originating record.
13	110-139	30	AN	Participant Name	As indicated on originating record
14	140-158	19	AN	Originator Reference Number (X-ref)	As indicated on originating record
15	159-167	9	AN	Transaction Return Financial Institution	As indicated on originating record
16	168-179	12	AN	Transaction Return Account	As indicated on originating record
17	180-194	15	AN	Originator's Sundry Information	As indicated on originating record
18	195-244	50	AN	Filler	Spaces

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
19	245-246	2	AN	File Type	'01' = Confirmation '02' = Inter Bank Return/Reject '03' = Debit Re-presentment
20	247-249	3	AN	Currency code	CAD/USD
21	250-251	2	AN	File status	Same in the 'A' record
22	252-253	2	AN	Transaction Status	Value: 01 = Valid 02 = Invalid 03 = Returned by receiving financial institution 04 = Rejected by receiving financial institution 05 = To be re-presented 06 = Item Represented
23	254-257	4	AN	Rejection Reason	If Transaction Status = 02, see values in section 3.3
24	258-260	3	AN	Return Transaction Code	If Transaction Status = 03, see values in section 3.4
25	261-271	11	AN	Invalid Data Element ID	For rejected items only. Refer to CPA Standard 005.
26	272-293	22	AN	Trace Number	Unique trace number for future use
27		variable up to 107	AN	Filler	Spaces

3.1.3.   Trailer Record
The trailer record is the last record in the file

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
1	1-1	1	AN	Record type	Z
2	2-10	9	AN	Record Count	Running Sequence
3	11-20	10	AN	EFT Originator ID	Indicates the originator ID associated with the detail records
4	21-24	4	AN	File Creation Number	File Creation Number from the originating file. This field is blank for files containing only returns and rejects.
5	25-32	8	AN	Number of Debits	99999999
6	33-46	14	AN	Value of Debits	$$$$$$$$$$$$¢¢
7	47-54	8	AN	Number of valid Debits	99999999

Field #	Character Position	Field Size	Format	Field Name	Data Requirements
8	55-68	14	AN	Value of valid Debits	$$$$$$$$$$$$¢¢
9	69-76	8	AN	Number of invalid Debits	99999999
10	77-90	14	AN	Value of invalid Debits	$$$$$$$$$$$$¢¢
11	91-98	8	AN	Number of Debits returned	99999999
12	99-112	14	AN	Value of Debits returned	$$$$$$$$$$$$¢¢
13	113-120	8	AN	Number of Debits rejected	99999999
14	121-134	14	AN	Value of Debits rejected	$$$$$$$$$$$$¢¢
15	135-142	8	AN	Number of Credits	99999999
16	143-156	14	AN	Value of Credits	$$$$$$$$$$$$¢¢
17	157-164	8	AN	Number of valid Credits	99999999
18	165-178	14	AN	Value of valid Credits	$$$$$$$$$$$$¢¢
19	179-186	8	AN	Number of invalid Credits	99999999
20	187-200	14	AN	Value of invalid Credits	$$$$$$$$$$$$¢¢
21	201-208	8	AN	Number of Credits returned	99999999
22	209-222	14	AN	Value of Credits returned	$$$$$$$$$$$$¢¢
23	223-230	8	AN	Number of Credits rejected	99999999
24	231-244	14	AN	Value of Credits rejected	$$$$$$$$$$$$¢¢
25	245-246	2	AN	File Type	'01' = Confirmation '02' = Inter Bank Return/Reject
26	247-249	3	AN	Currency code	CAD/USD
27	250-251	2	AN	File status	Same in the 'A' record
28		variable upto 149	AN	Filler	Spaces

3.2 File Rejection Reasons

Identifier	Description
0001	Record count not numeric
0002	Record sequence of header record not 000000001
0003	Record count out of sequence
0004	Invalid EFT Originator ID
0005	File creation number does not match header record
0006	Header record must begin with 'A'
0007	File creation number not numeric
0008	File creation number equals to the previously submitted file
0009	File creation date not numeric
0010	File creation date formatted incorrectly
0011	HSBC Institution ID in header record invalid. Must equal to 01600
0012	Invalid currency
0013	Detail record type not 'C' or 'D'
0014	Trailer record must begin with 'Z'
0015	Value of debits in trailer record not numeric
0016	Total value of debits in trailer record does not equal file contents
0017	Number of debits in trailer record not numeric
0018	Total number of debits in trailer record does not equal file contents
0019	Value of credits in trailer record not numeric
0020	Total value of credits in trailer record does not equal file contents
0021	Number of credits in trailer record not numeric
0022	Total number of credits in trailer record does not equal file contents
0023	Value of Err Corr 'E' in trailer record must be zero
0024	Number of Err Corr 'E' in trailer record must be zero
0025	Value of Err Corr 'F' in trailer record must be zero
0026	Number of Err Corr 'F' in trailer record must be zero
0027	File currency does not match offset account currency
0028	Offset account number not valid for EFT ID
0029	Offset account currency does not equal file currency
0030	Offset record financial institution must be 0016
0031	Invalid offset record branch transit
0032	Offset record amount does not balance with file contents by value date
0033	All of the offset records must contain OFFSET TRANSACTION in field 19

3.2   File Rejection Reasons

Identifier	Description
0034	Hold Fund Customer has more than 1 value date
0035	Hold Fund Customer has more than 1 offset A/C for same value date
0036	Invalid CE ID
0037	Invalid CE ID - CE sent file but EFT vs business not set up yet
0038	Invalid CE ID - CE sent file not belong to EFT-CE
0039	HSBCNET ID not correct
0040	Invalid CPA transaction code
0041	Transaction amount not numeric
0042	Invalid due date century
0043	Invalid due date year
0044	Invalid due date day
0045	Item future dated greater than 100 calendar days
0046	Credit stale-dated greater than 30 calendar days
0047	Debit stale-dated greater than 173 calendar days
0048	Invalid Financial Institution Number
0049	Invalid Financial Institution Branch(Transit) Number
0050	Account number non-numeric
0051	Transaction payee/payor name blank
0052	Transaction return fields may only contain digits
0053	Transaction return financial institution must be 0016
0054	Invalid transaction return branch transit
0055	Offset record rejected due to value date rejection
0056	CPA code not supported
0057	Transaction amount must not be zero
0058	Re-edit is not allowed with File Status 'A','M','H' or 'O'
0059	No Records Found Matching Selected Criteria
0060	File Rejection Logical Record Type ... Not Equal To CPA STD
0061	FILE REJECTION LOGICAL RECORD COUNT ... NOT NUMERIC
0062	FILE REJECTION ORIG. CONTROL DATA ... DOES NOT MATCH HEADER INFORMATION
0063	TRAN REJECTION TRANSACTION TYPE NOT CPA STANDARD ... OR NOT ALLOWED FORCUST
0064	TRAN REJECTION AMOUNT ... INVALID (MUST BE GT ZERO AND NUMERIC)
0065	TRAN REJECTION DATE ... (0YYDDD) GT 14 OR LT 30 DAYS / GT 02 OR LT 173 (C,D)
0066	TRAN REJECTION INST. ID NUMBER ... (0IIIBBBBB) UNKNOWN CPA INSTIT/BRANCH

3.2   File Rejection Reasons

Identifier	Description
0067	TRAN REJECTION PAY ACCOUNT ... INVALID FORMAT OR NON-NUMERIC
0068	TRAN REJECTION ITEM TRACE NO. ... INVALID FORMAT OR NON-NUMERIC
0069	TRAN REJECTION STORED TRAN TYPE ... INVALID
0070	TRAN REJECTION ORIG. SHORT NAME ... MUST NOT BE BLANK
0071	TRAN REJECTION PAYEE NAME ... MUST NOT BE BLANK
0072	TRAN REJECTION ORIG. LONG NAME ... MUST NOT BE BLANK
0073	WARNING ORIG. USER'S ID. ... INVALID
0074	WARNING ORIG. CROSS REF. NO. ... INVALID
0075	TRAN REJECTION INST. ID NUMBER RETURNS ... (0IIIBBBBB) UNKNOWN CPA INST/BRAN
0076	TRAN REJECTION ACCOUNT NUMBER FOR RETURNS ... MISSING/INVALID
0077	WARNING ORIG. SUNDRY INFO ... INVALID
0078	TRAN REJECTION STORED TRACE NOT = ORIG TRACE/NO MATCH FOUND/RETURNED ALREADY
0079	WARNING ORIG. SETTLEMENT CODE ... INVALID
0080	TRAN REJECTION INVALID DATA ELEMENT ID...
0081	FILE REJECTION LOGICAL RECORD TYPE ... NOT EQ TO CPA STD 'A,C,D,E,F,I,J,Z'
0082	FILE REJECTION LOGICAL RECORD TYPE ... NOT EQUAL TO CPA HEADER 'A'
0083	FILE REJECTION LOGICAL RECORD COUNT ... NOT EQUAL TO 00000000001
0084	FILE REJECTION ORIGINATOR ID. ... NOT AN HSBC CUSTOMER/CUSTOMER DELETED
0085	FILE REJECTION CURRENCY CODE (CUSTOMER INPUT) ... NOT 'CAD'/'USD'/' '
0086	FILE REJECTION CURRENCY CODE (BANK INPUT) ... NOT EQUAL TO 'CAD' OR 'USD'
0087	FILE REJECTION CREATION DATE ... INVALID OR NON-NUMERIC OR GT TODAY
0088	FILE REJECTION DEST. DATACENTRE ... MUST EQUAL (01600) HSBC DATACENTRE
0089	FILE REJECTION LOGICAL RECORD TYPE ... NOT EQUAL TO CPA TOTAL 'Z'
0090	FILE REJECTION DUE TO INPUT CREATION NO <= LAST CREATION # FOR BIB OR CE
0091	FILE REJECTION TOTAL VALUE DEBIT TRANS. ... NOT EQUAL TO FILE CONTENTS
0092	FILE REJECTION TOTAL NO. DEBIT TRANS. ... NOT EQUAL TO FILE CONTENTS
0093	FILE REJECTION TOTAL VALUE CREDIT TRANS. ... NOT EQUAL TO FILE CONTENTS
0094	FILE REJECTION TOTAL NO. CREDIT TRANS. ... NOT EQUAL TO FILE CONTENTS
0095	FILE REJECTION TOTAL VALUE EC DEBIT TRANS. ... NOT EQUAL TO FILE
0096	FILE REJECTION TOTAL NO. EC DEBIT TRANS. ... NOT EQUAL TO FILE CONTENTS
0097	FILE REJECTION TOTAL VALUE EC CREDIT TRANS. ... NOT EQUAL TO FILE
0098	FILE REJECTION TOTAL NO. EC CREDIT TRANS. ... NOT EQUAL TO FILE
0099	FILE REJECTION CUSTOMER DR AMOUNT NOT EQUAL TO CR AMOUNT

3.2 File Rejection Reasons

Identifier	Description
0100	TRAN REJECTION TRANSACTION TYPE INVALID FOR CREDIT TRANS
0101	TRAN REJECTION TRANSACTION TYPE ... NOT CPA STD TRAN TYPE
0102	FILE REJECTION AMOUNT NOT NUMERIC
0103	FILE REJECTION DUE DATE NOT NUMERIC
0104	TRAN REJECTION DATE FUNDS AVAILABLE ... (0YYDDD) GT 30 OR LT 30 DAYS
0105	TRAN REJECTION DATE FUNDS AVAILABLE ... (0YYDDD) GT 14 OR LT 30 DAYS
0106	FILE REJECTION DATE FUNDS AVAILABLE ... (0YYDDD) GT 30 OR LT 30 DAYS
0107	TRAN REJECTION DUE DATE ... (0YYDDD) GT 30 OR LT 173 DAYS
0108	TRAN REJECTION DATE FUNDS AVAILABLE ... (0YYDDD) GT 14 OR LT 30 DAYS
0109	FILE REJECTION DUE DATE ... (0YYDDD) GT 30 OR LT 173 DAYS
0110	TRAN REJECTION STORED TRAN TYPE ... NOT EQUAL ZERO OR NON-NUMERIC
0111	TRAN REJECTION INVALID DATA ELEMENT IDENT. ... NOT EQUAL TO ALL ZEROS
0112	TRAN REJECTION TRANSACTION TYPE INVALID ... OR NOT ALLOWED
0113	TRAN REJECTION STORED TRAN TYPE ... EC STORED TRAN NOT = ORIG TRAN/INVALID
0114	TRAN REJECTION STORED TRACE NOT = ORIG TRACE/NO MATCH FOUND
0115	TRAN REJECTION TRANSACTION TYPE INVALID ... OR NOT ALLOWED FOR CUSTOMER
0116	TRAN REJECTION TRACE # ... INVALID FORMAT OR NON-NUMERIC
0117	TRAN REJECTION STORED TRAN TYPE NOT = ORIGINAL TRAN TYPE/INVALID
0118	TRAN REJECTION STORED TRACE # NOT = ORIGINAL TRACE # ... NO MATCH FOUND
0119	TRAN REJECTION CROSS REFERENCE NOT = ORIGINAL XREF/INVALID
0120	TRAN REJECTION INST. ID NUMBER ... (0IIIBBBBB) NOT BELONGS TO HSBC
0121	TRAN REJECTION PAYEE ACCOUNT ... INVALID FORMAT OR NON-NUMERIC
0122	TRAN REJECTION PAYOR ACCOUNT ... INVALID FORMAT OR NON-NUMERIC
0123	TRAN REJECTION INST. ID NUMBER ... EC INST. ID NOT = ORIG INST. ID/INVALID
0124	TRAN REJECTION PAYEE ACCOUNT ... EC ACCT NOT = ORIGINAL ACCOUNT/INVALID
0125	TRAN REJECTION INSTITUTION ID NOT = ORIGINAL RETURN INSTITUTION ID/INVALID
0126	TRAN REJECTION ORIG SHORT NAME ... AND LONG NAME CAN NOT BOTH BE BLANK
0127	TRAN REJECTION ORIG LONG NAME ... AND SHORT NAME CAN NOT BOTH BE BLANK
0128	TRAN REJECTION PAYEE NAME ... CAN NOT BE BLANKS
0129	TRAN REJECTION ORIGINATORS USER'S ID NOT = ORIGINAL ORIGINATORS ID/INVALID
0130	TRAN REJECTION INVALID DATA ELEMENT IDENT... NOT = TO ALL ZEROS
0131	TRAN REJECTION ACCOUNT # NOT = ORIGINAL RETURN ACCOUNT #/INVALID
0132	TRAN REJECTION ORIG. SHORT NAME ... EC SHORT NAME NOT = ORIG NAME/INVALID

3.2   File Rejection Reasons

Identifier	Description
0133	TRAN REJECTION PAYEE NAME ... EC NAME NOT = ORIG PAYEE NAME/INVALID
0134	TRAN REJECTION ORIG. LONG NAME ... EC LONG NAME NOT = ORIG LONG NAME/INVALID
0135	TRAN REJECTION ORIG. USER'S ID. ... EC USER'S ID. NOT = ORIG ID./INVALID
0136	TRAN REJECTION ORIG. CROSS REF. ... EC XREF NOT = ORIG XREF/INVALID
0137	TRAN REJECTION ORIG. SUNDRY INFO ... EC SUNDRY INFO NOT = ORIG INFO/INVALID
0138	TRAN REJECTION ORIG. SETTLEMENT CODE ... EC CODE NOT = ORIG CODE/INVALID
0139	TRAN REJECTION EC SENT AND ORIGINAL TRANS ALREADY RETURNED, OR INVALID DE-ID
0140	TRAN REJECTION DATE FUNDS AVAIL ... NOT = ORIG TRAN DATE/TOO LATE FOR PROC
0141	TRAN REJECTION DUE DATE ... NOT = ORIG TRAN DATE/TOO LATE FOR PROCESSING
0142	Currency not defined in the Maintenance File
0143	Record type Debit/Credit does not match as defined in the Maintenance File
0144	Due Date is less than 2 days and need to be delivered before 10 AM
0145	TRAN REJECTION DUE TO INSUFFICIENT FUND
0146	Insufficient funds in offset account
0147	Offset account is no longer available
0148	File creation number can not less than 1
0149	Due Date is incorrect
0150	Amount field contains non-numeric values
0152	Cross channel EFT file uploading is not allowed
0153	Account number is invalid
0154	All Items Are Rejected
0200	FILE REJECTION DUE TO INPUT CREATION #<>LAST CREATION #+1 FOR BANK AFT FILE
0201	File rejected for OFFSET TRANSACTION exist in both CR/DR in file.
0203	User Type not maint for Digital Connect
0204	Digital Connect ID not correct
9999	Message ID not found

3.3 Invalid Transaction Reasons

Identifier	Description	Identifier	Description
0040	Invalid CPA transaction code	0049	Invalid Financial Institution Branch(Transit) Number
0041	Transaction amount not numeric	0050	Account number non-numeric
0042	Invalid due date century	0051	Transaction payee/payor name blank
0043	Invalid due date year	0052	Transaction return fields may only contain digits
0044	Invalid due date day	0053	Transaction return financial institution must be 0016
0045	Item future dated greater than 100 calendar days	0055	Offset record rejected due to value date rejection
0046	Credit stale-dated greater than 30 calendar days	0056	CPA code not supported
0047	Debit stale-dated greater than 173 calendar days	0057	Transaction amount must not be zero
0048	Invalid Financial Institution Number		

3.4 Return Reasons

Identifier	Description	Identifier	Description
900	Edit Reject	914	Incorrect Payer/Payee Name
901	Non-sufficient funds	915	No Agreement Existed
902	Cannot trace	916	Not in accordance with Agreement
903	Payment Stopped/Recalled	917	Agreement Revoked
904	Post/Stale Dated	918	No Confirmation/Pre-Notification
905	Account Closed	919	Not in accordance with Agreement
906	Account Transferred	920	Agreement Revoked
907	No Chequing Privileges	921	No confirmation/Pre-Notification
908	Funds Not Cleared	922	Customer Initiated Return (Credit Only)
910	Payer/Payee Deceased	990	Institution in Default
911	Account Frozen	998	No Agreement for Returns
912	Invalid/Incorrect Account Number		

Appendix A

Payments Canada Automated Funds Transfer Transaction Codes

Payments Canada, formerly the Canadian Payments Association (CPA), maintains a list of transaction types, which allow the processing Financial Institution to further identify the payment to their customer and also define the recourse period associated with the payment.

You must identify the type of payment when submitting EFT instructions to HSBC using the list of Payments Canada types below. Payments Canada may add or modify transaction types at any time.

Please contact HSBC if you have any questions about Payments Canada transaction types.

Category	Range	Transaction Type	Transaction Description	Abbreviation	
				ENG	**FRE**
Pre-Authorized Transaction	200-229	200	Payroll Deposit	PAY	PAY
		201	Special Payroll		
		202	Vacation Payroll		
		203	Overtime Payroll		
		204	Advance Payroll		
		205	Commission Payroll		
		206	Bonus Payroll		
		207	Adjustment Payroll		
	230-239	230	Pension	PEN	PEN
		231	Federal Pension		
		232	Provincial Pension		
		233	Private Pension		
	240-249	240	Annuity	ANN	REN
	250-259	250	Dividend	DIV	DVD
		251	Common Dividend		
		252	Preferred Dividend		
	260-279	260	Investment	INV	PLA
		261	Mutual Funds	MTF	FMU
		265	Spousal RSP Contribution	SRP	RDC
		266	RESP Contribution	REP	REE
		271	RSP Contribution	RSP	RER
		272	Retirement Income Fund	RIF	FRR
		273	TaxFree Savings Account	TFS	CLI
		274	RDSP Contribution	RDP	REI
	280-299	280	Interest	INT	INT
		281	Lottery Prize Payment	LPP	PDL
	330-349	330	Insurance	INS	ASS
		331	Life Insurance		
		332	Auto Insurance		
		333	Property Insurance		

Category	Range	Transaction Type	Transaction Description	Abbreviation	
		334	Casualty Insurance		
		335	Mortgage Insurance		
		336	Health/Dental Claim Insurance	HDC	SDR
	350-369	350	Loans	LNS	PRE
		351	Personal Loans		
		352	Dealer Plan Loans		
		353	Farm Improvement Loans		
		354	Home Improvement Loans		
		355	Term Loans		
		356	Insurance Loans		
	370-379	370	Mortgage	MTG	HYP
		371	Residential Mortgage		
		372	Commercial Mortgage		
		373	Farm Mortgage		
	380-399	380	Taxes	TAX	TAX
		381	Income Taxes		
		382	Sales Taxes		
		383	Corporate Taxes		
		384	School Taxes		
		385	Property Taxes		
		386	Water Taxes		
	400-419	400	Rent/Leases	RLS	LOY
		401	Residential Rent/Leases		
		402	Commercial Rent/Leases		
		403	Equipment Rent/Leases		
		404	Automobile Rent/Leases		
		405	Appliance Rent/Leases		
	420-429	420	Cash Management	CMS	GES
	430-449	430	Bill Payment	BPY	FAC
		431	Telephone Bill Payment		
		432	Gasoline Bill Payment		
		433	Hydro Bill Payment		
		434	Cable Bill Payment		
		435	Fuel Bill Payment		
		436	Utility Bill Payment		
		437	Internet Access Payment	IAP	PAI
		438	Water Bill Payment	WBP	CE
		439	Auto Payment	APY	PAA
	450-599	450	Misc Payments	MSP	DIV
		451	Customer Cheques	CCQ	CHP
		452	Expense Payment	EXP	RDD
		460	Accounts Payable	AP	CC
		470	Fees/Dues	FEE	FRA
		480	Donations	DON	DON

Category	Range	Transaction Type	Transaction Description	Abbreviation	
Pre-Authorized Debits	700-749*	700	Business PAD	BUS	ENT
	Please refer to	701	Commercial Investments	CIV	PLE
	note below.	702	Commercial Insurance	CIN	ASE
		703	Commercial Auto Insurance	CAI	AUE
		704	Commercial Property Insurance	CPI	ABE
		705	Commercial Casualty Insurance	CCI	ARE
		706	Commercial Mortgage Insurance	CMI	AHE
		707	Commercial Loans	CLN	PEE
		708	Commercial Mortgage	CMG	HYE
		709	Commercial Taxes	CTX	TXE
		710	Commercial Income Taxes	CIT	IRE
		711	Commercial Sales Taxes	CSL	TVE
		712	Commercial GST	CGT	TPE
		713	Commercial Property Taxes	CPT	TFE
		714	Commercial Rent/Lease	CRL	LBE
		715	Commercial Equipment Rent/Lease	CRL	LBE
		716	Commercial Automobile Rent/Lease	CAR	LAE
		717	Commercial Cash Management	CCM	GEE
		718	Commercial Bill Payment	CBP	PFE
		719	Commercial Telephone Bill Payment	CTB	PTE
		720	Commercial Gasoline Bill Payment	CGB	ESE
		721	Commercial Hydro Bill Payment	CHB	ELE
		722	Commercial Cable Bill Payment	CCB	PCE
		723	Commercial Fuel Bill Payment	CFB	CBE
		724	Commercial Utility Bill Payment	CUB	UPE
		725	Commercial Internet Bill Payment	CIB	AIE
		726	Commercial Water Bill Payment	CWB	CEE
		727	Commercial Auto Payment	CAB	PAE
		728	Commercial Expense Payment	CEP	RDE
		729	Commercial Accounts Payable	CAP	CDE
		730	Commercial Fees/Dues	CFD	FRE

* Business PADs apply to business to business payments and have a 10-day recourse period.
  You must advise the payor that you will utilize these payment types.

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