

CSV Message Implementation Guidelines **Payment Instruction File**

Version: 2.8 October 2017



Contents

1. Introduction	3
2. Creating your CSV File - General Rules	3
3. Payment Instruction Message Specification	4
Header Record	4
Batch Record	5
Payment Record	6
Appendix 1 – Generic Transfer Purpose Codes	14
Appendix 2 – Beneficiary ID Type: Supported Codes	15
Where the beneficiary is an <i>Organisation</i> :	15
Where the beneficiary is a <i>Private Individual</i> :	15

Version Control

V2.8 October 2017	Update MIG from GD v2.8

1. Introduction

This Message Implementation Guideline (MIG) has been prepared by HSBC. The purpose of this document is to provide guidance on how to prepare a CSV payment file for US Cross Border ACH payment instructions via HSBCnet and HSBC Connect.

US Cross Border ACH enables HSBC's customers to submit a single file of mass payments to the Bank for onward distribution to their beneficiaries in the US. HSBC will debit the funding account for each batch of payments. For further information, please refer to the US Cross Border Service Guide.

2. Creating your CSV File - General Rules

It is important to follow these general rules to avoid rejection of your file or individual payment instructions following transmission to the Bank. HSBC reserves the right to terminate the service if the number of transactions not following the standard is causing operational issues for HSBC.

- 1) Each field must be separated by a comma.
- 2) Each Payment File is structured as follows:
 - Header record type '1'
 - Batch record type '2'
 - Payment Record type '3' (Each Payment Instruction should start on a new line)
- 3) Fields that contain commas within a field itself, must be handled using the question mark character "?" before the comma. For example: the comma in **452 FIFTH AVENUE, NEW YORK** should be preceded with a question mark i.e. **452 FIFTH AVENUE?, NEW YORK**.

Exception: where there is a comma in the **Beneficiary Name** and/or **Ordering Party Name**, the comma must be removed before submitting your file to avoid it rejecting.

- 4) There should not be any additional carriage returns after the last payment instruction line i.e. the cursor should be at the end of the last completed line of data. If not, the file will reject with syntactical errors. Use the Backspace key to take the cursor back to remove empty lines.
- 5) You need only complete fields relating to **Ordering Party ID** where you are sending Cross Border ACH payments on behalf of a 3rd Party such as one of your subsidiaries or one of your clients. If this functionality is required, Cross Border ACH will allocate a unique Ordering Party ID during implementation of the service.
- 6) Maximum file size is 20MB for HSBCnet File Upload
- 7) **ALL** mandatory field requirements must be met to avoid rejection of a payment instruction after transmission.
- 8) Please only use the supported characters, which are limited to digits and Upper Case Latin characters plus special characters as defined in the character set for Swift MT messages. The Latin character set, commonly used in international communication, contains the following characters:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' +
Space

- 9) The expected encoding is Unicode UTF-8

3. Payment Instruction Message Specification

Header Record

A total of six commas are required in this record.

Example: **1,CSVGD,V,EXAMPLE001,ABC12345678,20130410,20**

Field No	Field name	Size	M/O/C	Description	Example	Additional Notes
1	Record type	1N	M	'1'	1	
2	Format indicator	10A	M	Always 'CSVGD'	CSVGD	
3	Authorisation level	1A	M	'A' = Pre Authorisation 'F' = File Level Summary 'V' = File Level Details	A or F or V	'A' is Sole Control 'F' and 'V' Dual control Authorisation levels in HSBCnet are dependent on User Entitlements. Refer to your System Administrator for further details
4	Unique file ref	30X	M	Unique reference created by yourselves	EXAMPLE001	The File reference must be unique for a period of 90 days and is validated against duplicates. File will reject if duplicate file reference found.
5	ABC ID	11X	M	Remitter's ABC ID	ABC12345678	ID allocated by HSBC. Also known as Remitter Connect ID
6	File creation date	8N	M	Format is YYYYMMDD	20130410	You can submit a file with a File creation date up to 5 days in arrears of the date that the file is actually submitted. Where the file creation date is beyond the 5 days, file will reject.
7	Total instructions	6N	M	Total number of payment instructions in the file.	20	Maximum 20MB

PUBLIC -

Field format: M = Mandatory, O = Optional, C = Conditional (field completed only when certain conditions apply); N = Numeric 0-9, A = Alpha characters X = Alpha-numeric characters

Batch Record

A total of seven commas are required in this record. Example:

2,SUPPLIERS,GD,20130615,XYZLTD001,12345678,CA,

Field No.	Field name	Size	M/O/C	Description	Example	Additional Notes
1	Record type	1N	M	'2'	2	
2	Customer batch reference	16X	M	A reference that you create.	SUPPLIERS	This reference will show against the debit amount on your bank statement
3	Product ID	2A	M	Always 'GD'	GD	
4	Processing date	8N	M	Format is YYYYMMDD.	20130615	Each batch within the file can only contain one and the same requested processing date. Processing Date is the date on which you require the batch to be processed and your account debited. You can submit a batch up to 45 days in advance or 5 days in arrears of submission date. If the date provided is in arrears then the next available processing date will be applied. If the date is beyond 5 days, this will reject the batch.
5	Ordering Party ID	35X	C	Ordering Party ID – if required by you, this ID will be allocated by HSBC when implementing your service.	XYZLTD001	1. Ordering Party ID is only relevant if you are making payments on behalf of a 3 rd Party. 2. If quoting Ordering Party ID, all payment instructions in the batch must be from the same ordering party.
6	Debit account number	12N	M	Insert the Account that you want to debit	352123456001	Use the 3-6-3 account format but without the spaces or dashes i.e. 12N Example 410-123456-001 becomes 401123456001.
7	Debit country	2A	M	Debit ISO country code always 'CA'	CA	
8	Debit account branch	34X	C	Unused field. Do not populate.	Leave Blank	

PUBLIC -

Field format: M = Mandatory, O = Optional, C = Conditional (field completed only when certain conditions apply); N = Numeric 0-9, A = Alpha characters X = Alpha-numeric characters

Payment Record

A total of 73 commas are required per payment instruction.

3,C12345,CAD,0.01,E,Test C payment,,,,,Peters Flowers,,,,,US,C,,123456789,Peters Flowers account,,021001088,,,HSBC BANK USA,452 FIFTH AVENUE,NEW YORK NY,10018,,,,SUPP,TEST BANK NAME,,,,,,321,Yonge St,New York,NY,90120,,,,US,O,,,,,,,,,1500,Richmond St W,Toronto,ON,M6J 1C9,,,,CA,O,,,,,US

3,R23456,CAD,0.02,E,Test R Payment,,,,,,,,,C,,987654321,Jane Doe account,,021001088,,,HSBC BANK USA,452 FIFTH AVENUE,NEW YORK NY,10018,,,,SUPP,TEST BANK NAME,,,,,Jane,,Doe,123,Yonge St,New York,NY,90120,,,,US,P,,,,,,,,,1500,Richmond St W,Toronto,ON,M6J 1C9,,,,CA,O,,,,,US

Field No.	Field Name	Size	M/O/C	Description	Example	Additional Notes
1	Record type	1N	M	'3'	3	
2	Customer payment reference	35X	M	A reference created by you against each payment.	P00001	<p>Not validated against duplicates.</p> <p>For customers in Canada, the reference MUST start with the first character as "R" or "C", where "R" defines as Retail Beneficiary and "C" defines as Corporate Beneficiary. Missing input may result in rejection of the transaction or the whole file.</p> <p>It is strongly recommended to limit the payment reference to digits and Upper Case Latin characters of a maximum length of 12 characters to maximise chances of the ID being passed through the different clearings.</p>
3	Currency	3A	M	Payment ISO currency code. Always 'USD'	USD	
4	Amount	15N	M	Payment amount	566.25	Amount must be greater than zero. Decimal point separator must be '.'

PUBLIC -

Field format: M = Mandatory, O = Optional, C = Conditional (field completed only when certain conditions apply); N = Numeric 0-9, A = Alpha characters X = Alpha-numeric characters

US Cross Border CSV File Formatting - Payment Instructions

Field No.	Field Name	Size	M/O/C	Description	Example	Additional Notes
5	Amount type	1A	M	Must always be "E" for Equivalent Amount	E	
6	Payment details	90X	O	Sender to receiver information – free format text	INVOICE 12345	This information could be truncated on its way to the beneficiary depending on local practices
7	Unused			Unused field. Do not populate	Leave Blank	
8	Unused			Unused field. Do not populate	Leave Blank	
9	Unused			Unused field. Do not populate		
10	Unused			Unused field. Do not populate	Leave Blank	
11	Beneficiary name (Corporate)	35X	C	If beneficiary name is an Organisation then mandatory to populate this field with Organisation name. If beneficiary name is an individual, this field remains unpopulated but you must complete	SMITHS FLOWERS	If this field is used, the value may be different to the Beneficiary Account Name (Field 20) e.g. Beneficiary Name is SMITHS FLOWERS but Bank Account Name is ABC LTD T/AS SMITHS FLOWERS Commas forming part of a Beneficiary Name should be

PUBLIC -

Field format: M = Mandatory, O = Optional, C = Conditional (field completed only when certain conditions apply); N = Numeric 0-9, A = Alpha characters X = Alpha-numeric characters

US Cross Border CSV File Formatting - Payment Instructions

Field No.	Field Name	Size	M/O/C	Description	Example	Additional Notes
				fields 38 to 40 to avoid rejection.		removed or payment instruction will reject
12	Unused			Unused field. Do not populate		
13	Unused			Unused field. Do not populate		
14	Unused			Unused field. Do not populate		
15	Unused			Unused field. Do not populate		
16	Beneficiary country of residence	2A	C	ISO Country code. Mandatory where beneficiary resides in a different country to beneficiary address quoted.	US	If beneficiary name is an individual, this field remains unpopulated but you must complete fields 38 to 40 to avoid rejection.
17	Beneficiary account type	1A	M	Dependent on the beneficiary location.	C Or S	C = Checking and S = Savings Mandatory for the US.
18	Unused			Unused field. Do not populate		
19	Beneficiary account number	34X	M	Beneficiary account number, no spaces or dashes.	123456789	
20	Beneficiary account name	35X	M	Beneficiary account name – exact name that the beneficiary account is held in should be quoted		See <i>Field 11</i> also
21	Unused			Unused field. Do not populate		

PUBLIC -

Field format: M = Mandatory, O = Optional, C = Conditional (field completed only when certain conditions apply); N = Numeric 0-9, A = Alpha characters X = Alpha-numeric characters

US Cross Border CSV File Formatting - Payment Instructions

Field No.	Field Name	Size	M/O/C	Description	Example	Additional Notes
22	Beneficiary Bank Clearing code	9X	M		129131673	ABA routing transit number (ABA RTN) is a nine digit code, used in the United States
23	Unused			Unused field. Do not populate		
24	Beneficiary Tax ID	35X	O	Beneficiary Tax Identification		
25	Beneficiary Bank name	35X	M	Beneficiary Bank name.	HSBC BANK	
26	Beneficiary Bank address	35X	M	Beneficiary Bank address line 1.	452 FIFTH AVENUE	Must contain the civic address
27	Beneficiary Bank address	35X	M	Beneficiary Bank address line 2.	NEW YORK NY	City and State
28	Beneficiary Bank address	35X	M	Beneficiary Bank address line 3.	10018	This field is mandatory for CA customers Zip Code
29	Unused			Unused field. Do not populate		
30	Unused			Unused field. Do not populate		
31	Unused			Unused field. Do not populate		
32	Purpose code**	4A	M	Refer to Appendix 1 – Generic Transfer Purpose Codes	TRAD	
33	Ordering Party name (Corporate)	35X	C	Where Field 5 of the Batch Record has NOT been populated with the Ordering Party ID....AND the Ordering Party name is an Organisation then it is mandatory to populate this field with Organisation name. If Ordering Party name is an individual, this field remains unpopulated but you must complete fields 57 to 59 to avoid rejection.	SMITHS FLOWERS	Commas forming part of an Ordering Party Name should be removed or payment instruction will reject

PUBLIC -

Field format: M = Mandatory, O = Optional, C = Conditional (field completed only when certain conditions apply); N = Numeric 0-9, A = Alpha characters X = Alpha-numeric characters

US Cross Border CSV File Formatting - Payment Instructions

Field No.	Field Name	Size	M/O/C	Description	Example	Additional Notes
34	Unused			Unused field. Do not populate		
35	Unused			Unused field. Do not populate		
36	Unused			Unused field. Do not populate		
37	Unused			Unused field. Do not populate		
38	Beneficiary Given Name (Individual)	35X	C	Provide the Given (First) Name of the beneficiary that will receive the funds. NOTE: Only the first 35 characters submitted across Fields 38, 39 and 40, in the order Last Name, First Name, Middle name can be accepted.	JOHN	Where Beneficiary is an Organisation Field 11 MUST be completed. Fields 38 – 40 are not required to be populated.. Commas forming part of a Beneficiary Name should be removed or payment instruction will reject
39	Beneficiary Middle Name (Individual)	35X	O	Provide the Middle Name of the beneficiary that will receive the funds. NOTE: Only the first 35 characters submitted across Fields 38, 39 and 40, in the order Last Name, First Name, Middle name can be accepted.	EDWARD	Where Beneficiary is an Organisation Field 11 MUST be completed. Fields 38 – 40 are not required to be populated.. Commas forming part of a Beneficiary Name should be removed or payment instruction will reject
40	Beneficiary Last Name (Individual)	35X	C	Provide the Last Name of the beneficiary that will receive the funds. NOTE: Only the first 35 characters submitted across Fields 38, 39 and 40, in the order Last Name, First Name, Middle name can be accepted.	SMITH	Where Beneficiary is an Organisation Field 11 MUST be completed. Fields 38 – 40 are not required to be populated.. Commas forming part of a Beneficiary Name should be removed or payment instruction will reject
41	Beneficiary Building Number	16X	M	Building Number of the beneficiary that will receive the funds.	452	If address fields do not contain the information expected, the payment

PUBLIC -

Field format: M = Mandatory, O = Optional, C = Conditional (field completed only when certain conditions apply); N = Numeric 0-9, A = Alpha characters X = Alpha-numeric characters

US Cross Border CSV File Formatting - Payment Instructions

Field No.	Field Name	Size	M/O/C	Description	Example	Additional Notes
				Field applies to both Organisations and Individual beneficiaries.		may be returned by the Beneficiary Bank.
42	Beneficiary Street Name	35X	M	Street Name of the beneficiary that will receive the funds.	FIFTH AVENUE	See Field 41 - Additional Notes
43	Beneficiary Town / City Name	35X	M	Town or City of the beneficiary that will receive the funds.	NEW YORK	See Field 41 - Additional Notes
44	Beneficiary County/State Name	35X	M	County or State of the beneficiary that will receive the funds.	NY	See Field 41 - Additional Notes
45	Beneficiary Postal Code	16X	M	Zip Code/Postal Code of beneficiary.	10018	See Field 41 - Additional Notes
46	Unused			Unused field. Do not populate		
47	Unused			Unused field. Do not populate		
48	Unused			Unused field. Do not populate		
49	Beneficiary Country	2A	M	ISO Country code for the address of the beneficiary address quoted above.	US	
50	Beneficiary Customer Type	2X	M	Indicate whether the Beneficiary is a Private Individual (P) or Corporate Entity (O)	P or O	
51	Unused			Unused field. Do not populate		
52	Unused			Unused field. Do not populate		
53	Unused			Unused field. Do not populate		
54	Unused			Unused field. Do not populate		
55	Unused			Unused field. Do not populate		
56	Unused			Unused field. Do not populate		
57	Ordering Party Given Name	35X	C	Given (First) Name of the Ordering Party that is initiating this funds transfer. Where Ordering Party is an Organisation, fields 57, 58 and 59 remain	JOHN	Commas forming part of an Ordering Party Name should be removed or payment instruction will reject

PUBLIC -

Field format: M = Mandatory, O = Optional, C = Conditional (field completed only when certain conditions apply); N = Numeric 0-9, A = Alpha characters X = Alpha-numeric characters

US Cross Border CSV File Formatting - Payment Instructions

Field No.	Field Name	Size	M/O/C	Description	Example	Additional Notes
				unpopulated but Field 33 MUST be completed. NOTE: Only the first 35 characters submitted across Fields 57, 58 and 59, in the order Last Name, First Name, Middle name can be accepted.		
58	Ordering Party Middle Name	35X	O	Middle Name of the Ordering Party that is initiating this funds transfer. Where Ordering Party is an Organisation, fields 57, 58 and 59 remain unpopulated and Field 33 MUST be completed. NOTE: Only the first 35 characters submitted across Fields 57, 58 and 59, in the order Last Name, First Name, Middle name can be accepted.	JACK	See Additional Notes 'Ordering Party Given Name'
59	Ordering Party Last Name	35X	C	Last Name of Ordering Party that is initiating this funds transfer. Where Ordering Party is an Organisation, fields 57, 58 and 59 remain unpopulated and Field 33 MUST be completed. NOTE: Only the first 35 characters submitted across Fields 57, 58 and 59, in the order Last Name, First Name, Middle name can be accepted.	SMITH	See also Additional Notes 'Ordering Party Given Name'
60	Ordering Party Building Number	16X	C	Building Number of Ordering Party that is initiating this funds transfer.	303	
61	Ordering Party Street Name	35X	C	Street Name of the Ordering Party that is initiating this funds transfer.	AXE STREET	

PUBLIC -

Field format: M = Mandatory, O = Optional, C = Conditional (field completed only when certain conditions apply); N = Numeric 0-9, A = Alpha characters X = Alpha-numeric characters

US Cross Border CSV File Formatting - Payment Instructions

Field No.	Field Name	Size	M/O/C	Description	Example	Additional Notes
62	Ordering Party City Name	35X	C	City name of the Ordering Party that is initiating this funds transfer.	TORONTO	
63	Ordering Party State Name	35X	C	State name of the Ordering Party that is initiating this funds transfer.	ON	
64	Ordering Party Postal Code	16X	C	Zip Code/Postal Code of the Ordering Party that is initiating this funds transfer, if one provided	M9A 2K4	
65	Unused			Unused field. Do not populate		
66	Unused			Unused field. Do not populate		
67	Unused			Unused field. Do not populate		
68	Ordering Party Country	2A	C	ISO Country code of Ordering Party address quoted above	CA	Mandatory if making a payment on behalf of.
69	Ordering Party Customer Type	1A	C	Indicate whether the Ordering Party is a Private Individual (P) or Corporate Entity (O)	P Or O	Mandatory if making a payment on behalf of.
70	Ordering Party ID Number	35X	C	Ordering Party's ID Number.	AAA-GG-SSSS	This field must be populated when 'Ordering Party ID Type' populated.
71	Ordering Party ID Type	4X	C	Permitted ID type of the Ordering Party.	BANK(ISO) SOSA(non ISO)	This field must be populated when 'Ordering Party ID Number' populated. See Appendix 2 – Beneficiary ID Type: Supported Codes for supported codes
72	Ordering Party ID Issuer	35X	C	Issuer of the Ordering Party's Identification documents.	HMRC	This field must be populated when 'Ordering Party ID Number' populated.
73	Ordering Party Phone Number	35X	O	Ordering Party Phone Number	416-555-1212	
74	Beneficiary Bank Country Code	2A	M	ISO Country Code for the Beneficiary Bank location where the funds are being paid to.	US	

END

PUBLIC -

Field format: M = Mandatory, O = Optional, C = Conditional (field completed only when certain conditions apply); N = Numeric 0-9, A = Alpha characters X = Alpha-numeric characters

Appendix 1 – Generic Transfer Purpose Codes

Note: Please see the Payment Guide for details

Code	Name	Definition
BONU	Bonus Payment	Transaction is related to payment of a bonus.
CASH	Cash Management Transfer	General cash management instruction
CCRD	Credit Card Payment	Payment of credit card
CORT	Trade Settlement Payment	Trade settlement, e.g. a foreign exchange deal or a securities transaction
DCRD	Debit Card Payment	Payment of debit card
DIVI	Dividend	Payment of dividends.
GOVT	Government Payment	Payment to or from a government department
HEDG	Hedging	Payment of a hedging operation
ICCP	Irrevocable Credit Card Payment	Reimbursement of credit card payment
IDCP	Irrevocable Debit Card Payment	Reimbursement of debit card payment
INTC	Intra Company Payment	Intra-company payment, ie, a payment between two companies belonging to the same group
INTE	Interest	Interest payment
LOAN	Loan	Transfer of a loan to a borrower
OTHR	Other	Other payment purpose.
PENS	Pension Payment	Payment of pension.
SALA	Salary Payment	Payment of salaries
SECU	Securities	Payment of securities
SSBE	Social Security Benefit	Social security benefit, ie payment made by a government to support individuals
SUPP	Supplier Payment	Payment to a supplier
TAXS	Tax Payment	Payment of taxes
TRAD	Trade	Payment of a trade transaction
TREA	Treasury Payment	Treasury operations
VATX	Value Added Tax Payment	Payment of value added tax
WHLD	With Holding	Payment of withholding tax

Appendix 2 – Beneficiary ID Type: Supported Codes

Where the beneficiary is an *Organisation*:

ISO codes

- "BANK": Bank Party Identification
- "CUST": Customer Number
- "DUNS": Data Universal Numbering System.
- "EMPL": Employer Identification Number
- "GS1G": GS1GLN Identifier
- "TXID": Tax Identification Number

The following additional **proprietary code** for **Organisations** is supported:

- "CLNT": ID assigned by the remitting institution

Where the beneficiary is a *Private Individual*:

ISO Codes

- "ARNU": Alien Registration Number
- "CCPT": Passport Number
- "CUST": Customer Identification Number
- "DRLC": Drivers Licence Number
- "EMPL": Employee Identification Number
- "NIDN": National Identity Number
- "SOSE": Social Security Number
- "TXID": tax Identification Number
- "SOSA": Social Security Number – Residents

The following additional **proprietary codes** for **Private Individuals** are supported:

- "BRTH": Birth certificate number
- "HLTH": (Provincial) health card number
- "RESC": Record of Landing or Permanent residence card