

# ANZ Transactive File Upload Guide

May 2016

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## **FILE UPLOAD GUIDE**

### **OVERVIEW**

This document describes the file upload feature and the related file layouts for each upload that is available in ANZ Transactive – Cash Asia (Cash Asia).

The document should be referenced to prepare the selected file for subsequent processing in Cash Asia.

The File Upload feature enables you to upload multiple records via a single file into Cash Asia. It reduces the effort of manually entering the information into the data entry screen. Files are validated for file format, data and field content.

The following file uploads are available:

- Payments File
- Collections File
- Beneficiary Masters
- Payer Masters
- Mandates

File encryption and file signing are also available with the following options:

- File Encryption only
  - File Encryption and File Signing
- 
- ❖ PGP File Encryption using the Bank's Public Key: The Bank's Public key can be obtained from ANZ Transaction – Cash Asia Website.
  - ❖ File Signing with Client's Private Key after Encryption: Clients can upload their Public key for key pairing via ANZ Transaction – Cash Asia Website.

Please refer to the Appendix for the file layout specifications for each of the file types.

## FILE UPLOAD CENTRE

The File Upload centre allows you to upload and view the status of previously uploaded files. You may refresh the display to get the updated information.

- ≈ **File Name:** This field displays the unique file name of the uploaded file.  
NB: the maximum file name length is 39 characters including the file extension.
- ≈ **Date Time:** This field displays the date and time on which the file is uploaded.
- ≈ **Status:** This field displays the status of the uploaded file. The different states of upload can be: New, In Queue, Running, Aborted, Rejected and Completed.
- ≈ **Remarks:** This field displays any remarks that may have been generated by the system, indicating the state of upload. The field also displays any relevant error messages generated during the validation process.
  - The messages displayed are covered in the following typical scenarios :

Scenarios	File Status	Remarks
File is uploaded successfully	Completed	File Uploaded Successfully.
File is upload successfully	Completed	Data uploaded successfully.
File is aborted	Aborted	File is Rejected. Please check Error Report.
File is aborted	Aborted	Duplicate File Uploaded.
File is aborted	Aborted	File Formatting Error. / Error while Uploading File.
File is rejected; transactions require repair	Rejected	File uploaded with rejects.

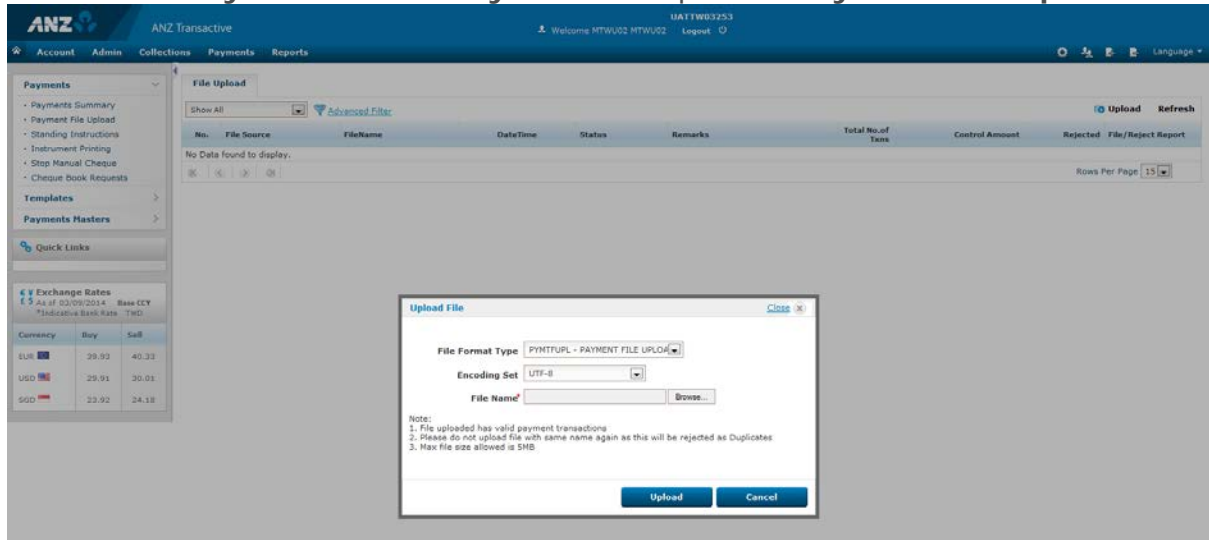
- ≈ **Total No. of Txns:** This field displays the total number of transactions in the upload file. This is only available for payments or collections file upload, otherwise it displays "0".

- ≈ **Control Amount:** This field displays the hash total amount of the transactions in the upload file. This is only available for payments or collections file upload, otherwise it displays "0.00".
- ≈ **Rejected:** This field displays the total number of records are rejected by the system.
- ≈ **Reject Report:** If the file is or has records that are rejected, the reject report is available for viewing, printing and downloading and identifies errors with the file or record(s). The Reject Report is available for files which are Aborted or Rejected.

# UPLOADING TRANSACTIONS/RECORDS

## A. Payments & Beneficiaries

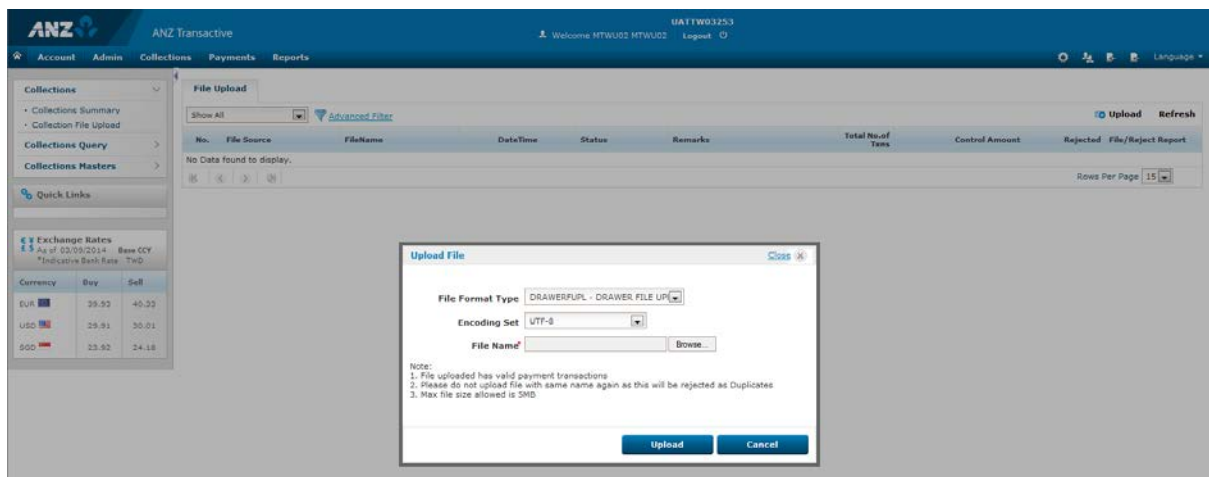
1. Click **Payments** tab > **Payments** left panel > **Payment File Upload**.




The screenshot shows the ANZ Transactive web application. The top navigation bar includes 'Account', 'Admin', 'Collections', 'Payments', and 'Reports'. The 'Payments' tab is selected. On the left, the 'Payments' panel is expanded, showing options like 'Payments Summary', 'Payment File Upload', 'Standing Instructions', 'Instrument Printing', 'Stop Manual Cheque', 'Cheque Book Requests', 'Templates', and 'Payments Masters'. The main area is titled 'File Upload' and contains a table with columns: No., File Source, FileName, DateTime, Status, Remarks, Total No. of Tans, Control Amount, Rejected, and File/Reject Report. A modal window titled 'Upload File' is open, showing 'File Format Type' as 'PYMTUPL - PAYMENT FILE UPLOAD', 'Encoding Set' as 'UTF-8', and a 'File Name' field with a 'Browse...' button. Below the modal, there are 'Upload' and 'Cancel' buttons. A note at the bottom of the modal states: 'Note: 1. File uploaded has valid payment transactions; 2. Please do not upload file with same name again as this will be rejected as Duplicates; 3. Max file size allowed is 5MB.'

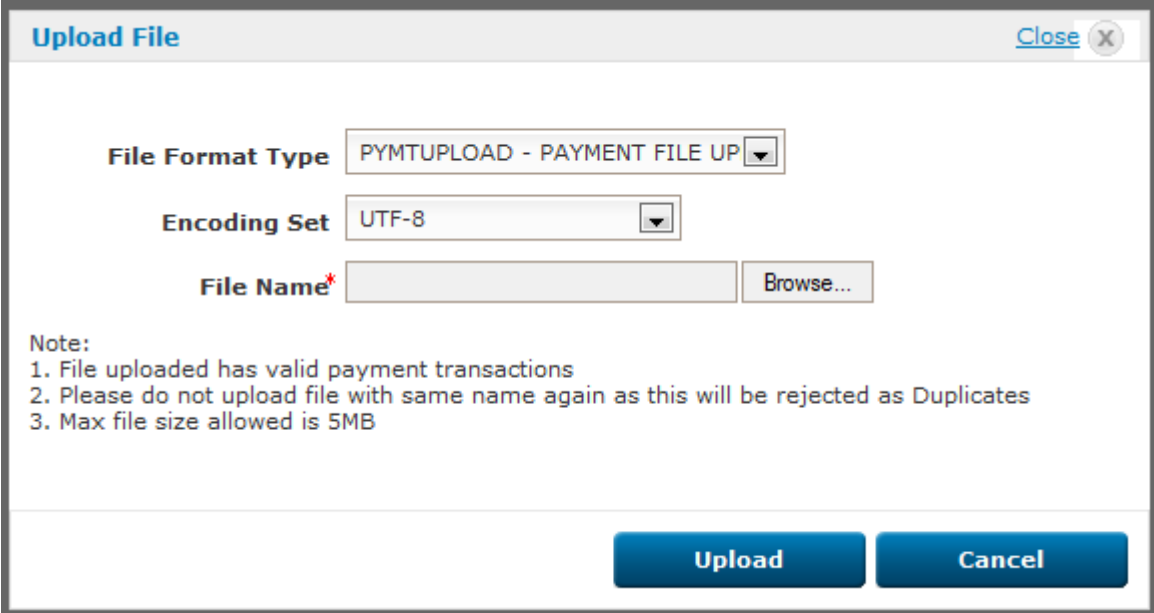
## B. Collections & Payers

1. Click **Collection** tab > **Collections** left panel > **File Upload**.



The screenshot shows the ANZ Transactive web application. The top navigation bar includes 'Account', 'Admin', 'Collections', 'Payments', and 'Reports'. The 'Collections' tab is selected. On the left, the 'Collections' panel is expanded, showing options like 'Collections Summary', 'Collection File Upload', 'Collections Query', and 'Collections Masters'. The main area is titled 'File Upload' and contains a table with columns: No., File Source, FileName, DateTime, Status, Remarks, Total No. of Tans, Control Amount, Rejected, and File/Reject Report. A modal window titled 'Upload File' is open, showing 'File Format Type' as 'DRAWERFUL - DRAWER FILE UP', 'Encoding Set' as 'UTF-8', and a 'File Name' field with a 'Browse...' button. Below the modal, there are 'Upload' and 'Cancel' buttons. A note at the bottom of the modal states: 'Note: 1. File uploaded has valid payment transactions; 2. Please do not upload file with same name again as this will be rejected as Duplicates; 3. Max file size allowed is 5MB.'

2. In the **File Upload** screen, click the  **Upload** button to open the **Upload File** pop-up window. This window will enable you to upload a file.



**Upload File** Close X

**File Format Type** PYMTUPLOAD - PAYMENT FILE UP

**Encoding Set** UTF-8

**File Name\***  Browse...

**Note:**

- 1. File uploaded has valid payment transactions
- 2. Please do not upload file with same name again as this will be rejected as Duplicates
- 3. Max file size allowed is 5MB

Upload Cancel

3. Select the appropriate settings in the fields displayed.

- ≈ **File Format Type:** Select the format type from the drop-down list of available formats.
- ≈ **Encoding Set:** Defaults to UTF-8. If your file has a different encoding set, select the appropriate set from the drop-down list.
- ≈ **File Name:** Select the file from your computer or network, using the **Browse** option. If you are entering the name of the file, ensure that you are specifying the complete path of the file. Do not use any special characters as part of your file name. NB. The maximum file name length is 39 characters including the file extension.

4. Click **Upload** to upload the selected file. Cash Asia will run file level validations, field data level validations on the file.

- ≈ In the course of validating an uploaded file, transactions that pass validation will be loaded and can be viewed in their respective summary screens in the **Batch/Deposit** or **Instrument** tab ready for the next step. Transactions that fail validation will be moved to '**Reject Repair**'. If the errors cannot be repaired, then the file upload is aborted.
- ≈ The **Reject Report** is available for viewing or downloading in the **File Upload Summary** screen.
- ≈ If both Field and Data level validations are successful, system uploads the file successfully and displays the message "**File Uploaded Successfully**".

OR

- ≈ Click **Cancel** to cancel the upload request.

**Note:**

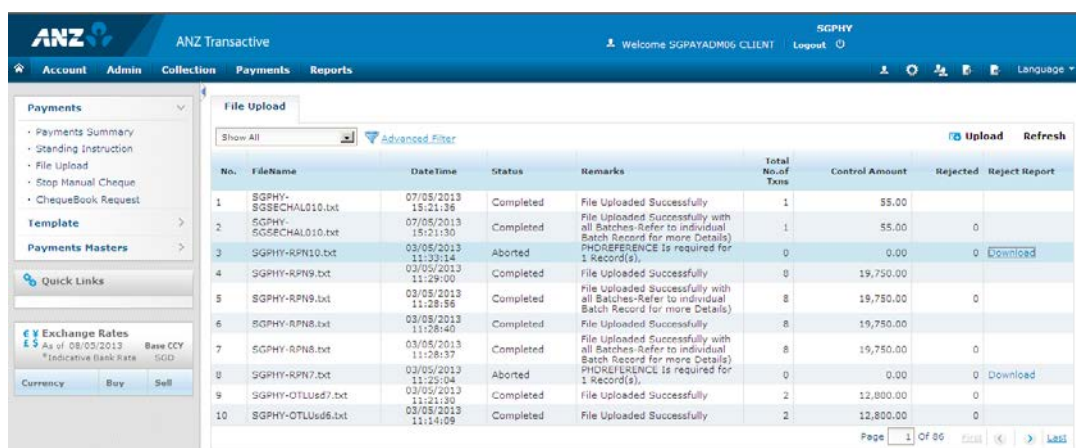
- ≈ Discuss with your Implementation Manager other options available for file or transaction handling you may require.
  - ≈ An uploaded file will be split into multiple batches in the system, based on the authorisation levels setup for the payment product. All the batches will have the filename Batch.
-



## VIEWING THE REJECT REPORT

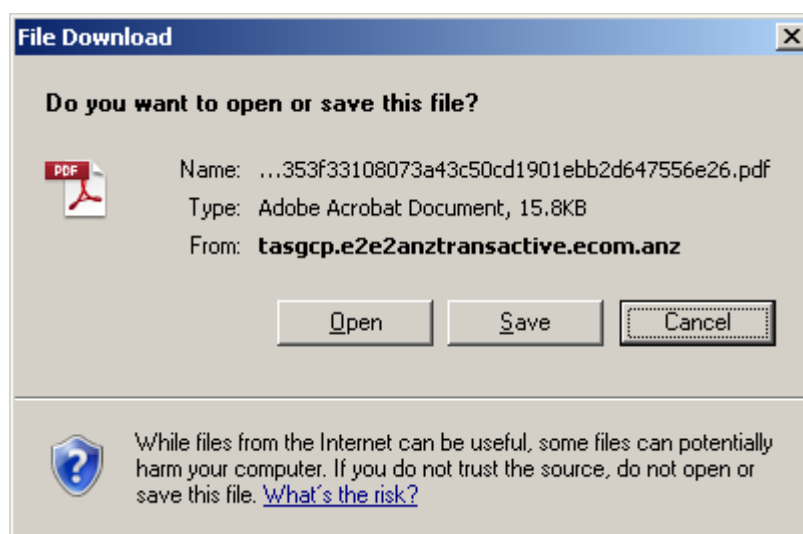
In case an uploaded file gets aborted due to file level validation failure or appears in Reject Repair due to data level validation failure, you can download the Reject Report to understand why the file was aborted or rejected.

1. In the **File Upload** screen, click the **Download** hyper link of a file under the **Reject Report** column which is either aborted or rejected.



No.	FileName	DateTime	Status	Remarks	Total No. of Txns	Control Amount	Rejected	Reject Report
1	SGPHY-SGSECHAL010.txt	07/05/2013 19:21:36	Completed	File Uploaded Successfully	1	\$5.00		
2	SGPHY-SGSECHAL010.txt	07/05/2013 19:21:30	Completed	File Uploaded Successfully with all Batches-Refer to individual Batch Record for more Details)	1	\$5.00	0	
3	SGPHY-RPN10.txt	03/05/2013 11:19:14	Aborted	PHOREFERENCE Is required for 1 record(s).	0	0.00	0	<a href="#">Download</a>
4	SGPHY-RPN9.txt	03/05/2013 11:29:00	Completed	File Uploaded Successfully	0	19,750.00		
5	SGPHY-RPN9.txt	03/05/2013 11:28:56	Completed	File Uploaded Successfully with all Batches-Refer to individual Batch Record for more Details)	8	19,750.00	0	
6	SGPHY-RPN8.txt	03/05/2013 11:28:40	Completed	File Uploaded Successfully	8	19,750.00		
7	SGPHY-RPN8.txt	03/05/2013 11:28:37	Completed	File Uploaded Successfully with all Batches-Refer to individual Batch Record for more Details)	8	19,750.00	0	
8	SGPHY-RPN7.txt	03/05/2013 11:29:04	Aborted	PHOREFERENCE Is required for 1 record(s).	0	0.00	0	<a href="#">Download</a>
9	SGPHY-OTLUsd7.txt	03/05/2013 11:21:30	Completed	File Uploaded Successfully	2	12,800.00	0	
10	SGPHY-OTLUsd6.txt	03/05/2013 11:14:09	Completed	File Uploaded Successfully	2	12,800.00	0	

2. In the **File Download** popup that appears, click **Open** to view the generated report or you can **Save** it on your local machine in .pdf format.



3. On clicking **Open** you will be able to view the report in the format given below.



**ANZ Bank Cash Management Services**  
**Reject Repair Report**  
As On Date : 08th MAY 2013

**Date :** 08/05/2013  
**Time :** 12:20:54  
**Page :** Page 1 of 1

SINGAPORE

<b>Client</b>	: SGPHY-SG PHYSICAL CLIENT	<b>Interface Code</b>	: I_PIR_UPLD
<b>File Name</b>	: RPN10	<b>Map Code</b>	: PAYUPLOAD
<b>Upload Date</b>	: 03/05/2013	<b>Map Description</b>	: Payment File Upload
<b>Record Number</b>	<b>Reject Reason</b>		
0	I_PIR_UPLD PHDREFERENCE Is required for 1 Record(s),		

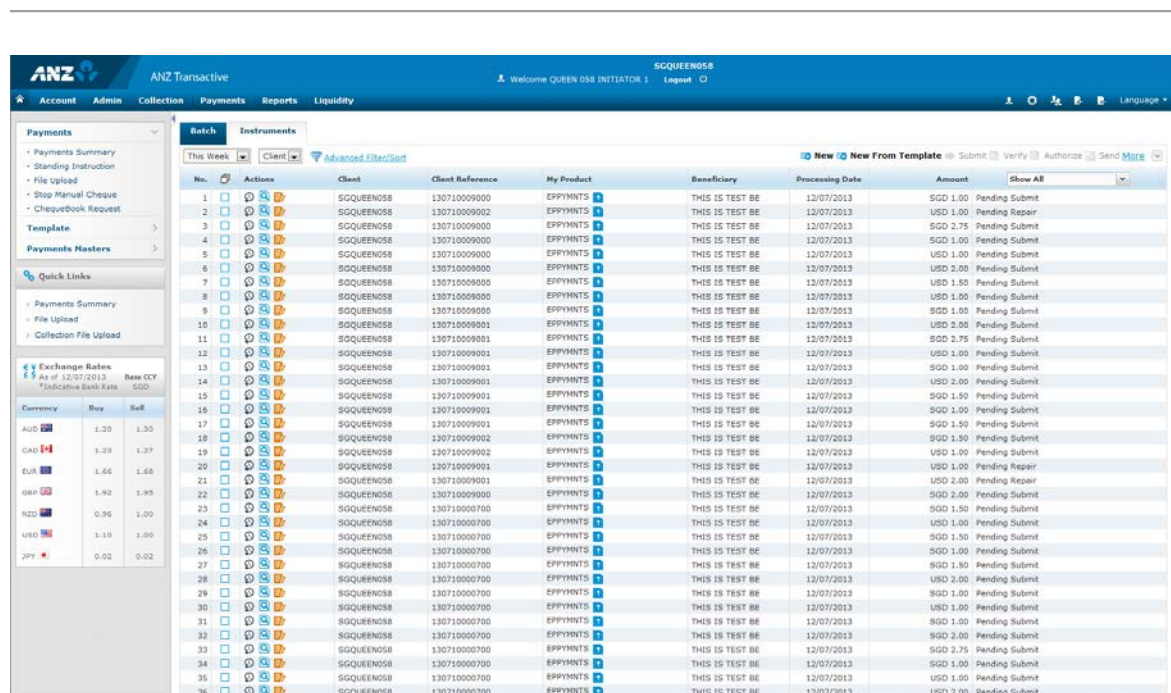
**\*\*End Of Report\*\***

# REPAIRING REJECTED TRANSACTIONS

## For Payments

When you upload a file with multiple transactions, Cash Asia performs all the necessary validations. If transactions fail validations, they will require repair before they can be sent for further processing.

1. In the **Payment Centre**, click the **Instrument** tab to open the **Instrument Summary** screen.



No.	Actions	Client	Client Reference	My Product	Beneficiary	Processing Date	Amount	Show All
1		SGQUEEN058	130710009000	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.00 Pending Submit	
2		SGQUEEN058	130710009002	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 1.00 Pending Repair	
3		SGQUEEN058	130710009000	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 2.75 Pending Submit	
4		SGQUEEN058	130710009000	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.00 Pending Submit	
5		SGQUEEN058	130710009000	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 1.00 Pending Submit	
6		SGQUEEN058	130710009000	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 2.00 Pending Submit	
7		SGQUEEN058	130710009000	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 1.50 Pending Submit	
8		SGQUEEN058	130710009000	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 1.00 Pending Submit	
9		SGQUEEN058	130710009000	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.00 Pending Submit	
10		SGQUEEN058	130710009001	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 2.00 Pending Submit	
11		SGQUEEN058	130710009001	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 2.75 Pending Submit	
12		SGQUEEN058	130710009001	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 1.00 Pending Submit	
13		SGQUEEN058	130710009001	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.00 Pending Submit	
14		SGQUEEN058	130710009001	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 2.00 Pending Submit	
15		SGQUEEN058	130710009001	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.50 Pending Submit	
16		SGQUEEN058	130710009001	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 2.00 Pending Submit	
17		SGQUEEN058	130710009001	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.50 Pending Submit	
18		SGQUEEN058	130710009002	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.50 Pending Submit	
19		SGQUEEN058	130710009002	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 1.00 Pending Submit	
20		SGQUEEN058	130710009001	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 1.00 Pending Repair	
21		SGQUEEN058	130710009001	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 2.00 Pending Repair	
22		SGQUEEN058	130710009000	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 2.00 Pending Submit	
23		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.50 Pending Submit	
24		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 1.00 Pending Submit	
25		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.50 Pending Submit	
26		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.00 Pending Submit	
27		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.50 Pending Submit	
28		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 2.00 Pending Submit	
29		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.00 Pending Submit	
30		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 1.00 Pending Submit	
31		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.00 Pending Submit	
32		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 2.00 Pending Submit	
33		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 2.75 Pending Submit	
34		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	SGD 1.00 Pending Submit	
35		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 1.00 Pending Submit	
36		SGQUEEN058	130710000700	EPFYNTS	THIS IS TEST BE	12/07/2013	USD 2.00 Pending Submit	

- From the **Status** drop-down menu, select **Pending Repair** to retrieve all the instruments that are available for repair.

ANZ

ANZ Transactive

Welcome QUEEN 050 INITIATOR 1

Logout

AccountAdminCollectionPaymentsReportsLiquidity

Payments

Payments Summary  
Standing Instruction  
File Upload  
Stop Manual Cheque  
ChequeBook Request

Template

Payments Masters

Quick Links

Payments Summary  
File Upload  
Collection File Upload

Exchange Rates

Base CCY  
USD

Currency	Buy	Sell
AUD	1.20	1.30
CAD	1.23	1.27
EUR	1.66	1.68
GBP	1.92	1.95
NZD	0.96	1.00
USD	1.10	1.09
JPY	0.02	0.02

BatchInstruments

This WeekClientAdvanced Filter/Run

New From TemplateSubmitVerifyAuthorizeSendMore


No.	Actions	Client	Client Reference	My Product	Beneficiary	Processing Date	Amount	Status
1		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.00	Pending
2		SGQUEEN58	130710009002	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 1.00	Pending
3		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 2.75	Pending
4		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.00	Pending
5		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 2.00	Pending
6		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 1.50	Pending
7		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.00	Pending
8		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 1.00	Pending
9		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 2.75	Pending
10		SGQUEEN58	130710009001	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 2.00	Pending
11		SGQUEEN58	130710009001	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.00	Pending
12		SGQUEEN58	130710009001	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 1.00	Pending
13		SGQUEEN58	130710009001	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.00	Pending
14		SGQUEEN58	130710009001	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 2.00	Pending
15		SGQUEEN58	130710009001	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.50	Pending
16		SGQUEEN58	130710009001	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.00	Pending
17		SGQUEEN58	130710009001	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.50	Pending
18		SGQUEEN58	130710009002	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.50	Pending
19		SGQUEEN58	130710009002	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 1.00	Pending
20		SGQUEEN58	130710009001	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 1.00	Pending
21		SGQUEEN58	130710009001	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 2.00	Pending
22		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 2.00	Pending
23		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.50	Pending
24		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 1.00	Pending
25		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.50	Pending
26		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.00	Pending
27		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.50	Pending
28		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 2.00	Pending
29		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.00	Pending
30		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 1.00	Pending
31		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.00	Pending
32		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 2.00	Pending
33		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 2.75	Pending
34		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	SGD 1.00	Pending
35		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 1.00	Pending
36		SGQUEEN58	130710009000	EPFYNMTS	THIS IS TEST BE	12/07/2013	USD 2.00	Pending

Deleted  
Draft  
For Step Auth  
On Hold  
Payment Failed  
Pending Authorisation  
Pending My Verification  
Pending Release  
Pending Repair



## ***For Collections***

When you upload a file with multiple transactions, Cash Asia performs all the necessary validations. If the system encounters any errors while uploading the file, you can **edit** or **repair** the errors at instrument level and send it for further processing.

1. In the **Collection Centre**, click the **Instrument** tab to open the **Instrument Summary** screen.
2. From the **Status** drop-down, select **Pending Repair** to retrieve all the instruments that are available for repair.
3. To repair an instrument, click **Edit Instrument** . The **Instrument Edit** screen opens displaying the error reason in the header area.
4. Make the necessary changes. System refreshes the screen with the updated value and the error displayed on the screen disappears.
5. Click **Update** to save the changes, and then **Back** to go to the Collection Centre.
6. The status of the repaired transaction changes to '**Pending Submit**' and the **Submit** button gets enabled.
7. Click **Submit**. The status of the transaction changes and the transaction will be moved to the next step in the workflow.

## **Reasons for Rejects or Repair required**

- ≈ File is not in the specified format or structure (e.g. field positions incorrect)
  - ≈ User's access to Products and/or Accounts
  - ≈ Products and accounts applicability
  - ≈ Missing mandatory fields
  - ≈ Invalid data (e.g. country code SG for Singapore is given as SP)
  - ≈ Invalid characters
-

## Downloading/Uploading Public Keys

### **A. Downloading Bank's Public Key**

1. Navigate to ANZ Transactive – Cash Asia > Admin > Other > Public Key Management

The screenshot displays the ANZ Transactive interface. The top navigation bar includes 'Account', 'Admin', 'Collections', 'Payments', and 'Reports'. The 'Admin' section is expanded, showing 'Others' with links to 'Public Key Management', 'Public Key Management Auth', and 'Quick Links'. The 'Public Key Management List' page is active, featuring a search area with 'Key Id' and 'Status' filters, and buttons for 'Filter' and 'Add New Key'. A table below shows columns for 'No.', 'File Name', 'Client', 'Key Id', 'Key Registration Date', 'Key Expiry Date', 'Status', and 'Remarks'. The table is currently empty, displaying 'No Data found to display.' The 'Download Bank Public Key' link is highlighted in the top right corner.

No.	File Name	Client	Key Id	Key Registration Date	Key Expiry Date	Status	Remarks
No Data found to display.							

2. Click the "Download Bank Public Key" link at the top right hand corner.
3. A "File Download" dialog box will open.
4. Save the file to the appropriate folder.
5. Client can now use the key to encrypt their upload file.



## B. Uploading Client Public Key

1. Click the "Add New Key" button.
2. The "Upload a Key" popup box will open.

Upload a Key

Close X

File Name  Browse...







Note:  
1. Please upload a valid key file which is not expired.  
2. If the key is already registered, it will be replaced with the newly uploaded key.

Upload Cancel

3. Click the "Browse" button and select the intended key for upload.
4. Click the "Upload" button. The key will be uploaded with a status of "Inactive".

### Public Key Authorization List

Key ID :   
Status : ALL

Filter								
No.	Actions		FileName	Client Code	Key ID	Key Registration Date	Key Expiry Date	Status
1	  		CLNT-PrivtKey.TXT	SGPHY	185739	12/09/2012	03/10/2012	Inactive
	  							

5. Key authorisation is required by the checker.
6. Click "Public Key Management Auth" on the left side panel.
7. Click the "Accept" button and the key status will change to "Active". Key upload is completed.

Note: Only the key with status "Active" will be used for signature verification. At any one time, only **one key** can be active.

If a second key is required to replace the first key, status for the first key will change to "Replaced" after the second key is successfully authorised.


## **APPENDIX: FILE LAYOUT SPECIFICATIONS**

Field Value Type: C – Char; D – Date; N - Numeric

Field Status: M – Mandatory; C – Conditional; O – Optional

Date formats are DDMMYYYY

For Possible Values, provide the value without quotes in your file.

 This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.

### **A. PAYMENT FILE**

- i. For Fixed-length file format - field positions must follow accordingly to the “Start Position” and “End Position”  
All fields must be left justified unless specified.
- ii. For Pipe-delimited file format - separate fields with the pipe “|” character. Ignore the columns “Start Position” and “End Position” below.

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
<b>Header Band</b>								
1	Record Type	C	1	1	1	M	“H”	
2	Client Code	C	10	2	11	O		Will be advised by your Implementation Manager. Client code must be valid before file can be processed.

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
								Defaults to the <b>logged-in</b> user's session Client ID if not provided.
3	My Product Code	C	10	12	21	M		Client Product Code associated with the payments e.g. RTGS, TT etc. The file will process based on the products linked to client and user (To be advised by your Implementation Manager). Process will abort for any undefined/unlinked products.
4	Test Indicator	C	1	22	22	O	"Y" "N" Blank	The payment batch is considered a testing batch if value is Y otherwise it will be considered as a non-testing batch if the value is "N" or blank.
5	Payment Product Code	C	10	23	32	C		This field has a dependency on "My Product Code" used, please consult your Implementation Manager. <b>Note :</b> Mandatory for both electronic & paper products if the "Payment Product Code" is defined to be captured at batch level in My Product configuration otherwise it will be ignored.
6	Debit Account Number	C	20	33	52	C		To be advised by your Implementation Manager, based on My products which have the debit account defined at the Batch level for you. All instruments will carry this same debit account number.

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
								Required for products which have been defined with Debit Account at the Batch level.
7	Payment Date	D	8	53	60	O	DDMMYYYY	Defaults to current application date for all instruments in the batch if not provided. May be dependent on the product configuration. Check with your Implementation Manager.
8	Client Batch Reference	C	20	61	80	M		Customer Reference.
9	Remarks	C	40	81	120	O		Payment Remarks.
10	Filler	C	20	121	140	O		For Future use. Fill with space.
11	Template Name	C	100	141	240	C		Established Template Name already defined and authorised. Required also in Detail Band otherwise field will be ignored.
12	Filler	C	3260	241	3500	O		For Future use. Fill with space.
<b>Detail Band</b>								
1	Record Type	C	1	1	1	M	"D"	File is aborted if value if not "D".
2	Record Unique Number	C	20	2	21	C		Used for duplicate transaction checking in the file. Mandatory if option is enabled at Client Product level (check with your Implementation Manager).

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
3	Instrument Reference	C	20	22	41	O		Individual Payment reference number. Defaults to Client Batch Reference in Header record if not provided.
4	Payment Product Code	C	10	42	51	C		<p>This field has a dependency on “My Product Code” used, please consult your Implementation Manager.</p> <p><b>Note :</b> Mandatory for paper products if the “Payment Product Code” is defined to be captured at instrument level in my product configuration. Optional for electronic payments, system will derive the code based on the CCY, Bene Bank information if it is not provided.</p>
5	Beneficiary Code	C	10	52	61	O		<p>Valid &amp; Authorised Beneficiary Code required for Registered Beneficiary.</p> <p>If provided, Beneficiary information including Beneficiary Bank details (Bank, Branch, Account Number, Account Currency, IBAN) are derived from the Beneficiary that has been registered and values provided in the file will thus be ignored.</p>

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
6	Name of Beneficiary	C	140	62	201	C		Value will be ignored if Beneficiary Code is provided. If only the Name of the Beneficiary is provided, without an accompanying Beneficiary Code, the beneficiary will be considered as an Adhoc beneficiary. Information in the relevant fields following will be required. The record will be processed if payment to Adhoc beneficiary is allowed, else the record will be sent to Reject Repair. (Check with your Implementation Manager.)
7	Beneficiary Mobile Number	C	20	202	221	O	"0" to "9"	Value will be ignored if Beneficiary Code is provided. <b>Minimum 10 digits.</b>
8	Beneficiary E-Mail ID	C	255	222	476	O		Value is ignored if Beneficiary Code is provided. Validation of email address format will apply. Separate multiple email addresses with "," (comma).
9	Beneficiary Bank Branch Code	C	11	477	487	C		Applicable for Adhoc Beneficiary Only (if allowed) and for electronic payments. The Bank details will be retrieved from the Bank table. Either "NCC Code" or "BIC (Bank Identifier Code)" or "Preferred Bank Routing Code" is required, if not provided.  For Singapore ACH transaction, please indicate the SWIFT BIC in this field.

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
10	Beneficiary Bank Name	C	40	488	527	C		Applicable for Adhoc Beneficiary Only and if Adhoc Bene Bank (applicable for Telegraphic Transfers) is allowed. If no value is provided in the Bank Branch code field, the Beneficiary Bank is considered as an Adhoc Bank. Beneficiary Bank details should also be provided in the fields following.
11	Beneficiary Bank Branch Name	C	40	528	567	C		Applicable for Adhoc Beneficiary only and if Adhoc Bene Bank is allowed.
12	BIC (Bank Identifier Code)	C	11	568	578	C		Applicable for Adhoc Beneficiary only and if Adhoc Bene Bank is allowed. "NCC Code" or "Beneficiary Bank Branch Code" or "Preferred Bank Routing Code" is required if not provided.
13	Beneficiary Bank Address	C	150	579	728	C		Applicable for Adhoc Beneficiary only and if Adhoc Bene Bank is allowed.
14	Beneficiary Bank Country	C	30	729	758	C		Applicable for Adhoc Beneficiary only and if Adhoc Bank allowed. Use ISO country codes e.g. "AU", "HK", "NZ" etc.
15	Beneficiary Account Number	C	34	759	792	C		Applicable for electronic payments and for Adhoc Beneficiary. Value is ignored if Beneficiary Code is provided. Omit any special characters.
16	Beneficiary Account Currency	C	3	793	795	C		Applicable for Adhoc Beneficiary. Value is ignored if Beneficiary Code is provided.

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
17	Beneficiary Address	C	150	796	945	C		Applicable for Adhoc Beneficiary. Value is ignored if Beneficiary Code is provided.
18	Beneficiary Country	C	30	946	975	C		Applicable for Adhoc Beneficiary. Value is ignored if Beneficiary Code is provided. Use ISO Country codes e.g. "AU", "HK", "NZ" etc.
19	Beneficiary State	C	30	976	1005	C		Applicable for Adhoc Beneficiary Value is ignored if Beneficiary Code is provided.
20	Beneficiary City	C	30	1006	1035	C		Applicable for Adhoc Beneficiary. Value is ignored if Beneficiary Code is provided.
21	Beneficiary Post Code	C	6	1036	1041	C		Required for Cashier's Order and Cheques. Applicable for Adhoc Beneficiary Value is ignored if Beneficiary Code is provided.
22	Beneficiary Telephone Number	C	20	1042	1061	C		Minimum 10 chars., Valid values "0" – "9". Applicable for Adhoc Beneficiary. Value is ignored if Beneficiary Code is provided.
23	Beneficiary Fax	C	20	1062	1081	C	"0" to "9"	Minimum 10 chars., Applicable for Adhoc Beneficiary. Value is ignored if Beneficiary Code is provided.
24	Beneficiary Document Type	C	1	1082	1082	C	"0" - None "1" - Passport	Defaults to "0" if not provided. Applicable for Adhoc Beneficiary.



S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
							"2" - Driving Licence "3" - PAN(India: Permanent Account Number) "4" - Tax Id	Value is ignored if Beneficiary Code is provided.
25	Beneficiary Document ID	C	20	1083	1102	C		Mandatory if Beneficiary Document Type = "1", "2" or "3". Applicable for Adhoc Beneficiary. Value is ignored if Beneficiary Code is provided.
26	Beneficiary Type	C	1	1103	1103	O	Null - Blank "Y" - Individual Resident "N" - Individual Non-Resident "R" - Corporate Resident "H" - Corporate Non-Resident	Applicable for Adhoc Beneficiary. Value is ignored if Beneficiary Code is provided. Record will be rejected if any other than the stated value is provided. Mandatory for China.
27	Receiver Correspondent Bank Branch Code	C	11	1104	1114	C		For future use, fill with space.
28	Receiver Correspondent Bank Name	C	35	1115	1149	C		For future use, fill with space.
29	Receiver Correspondent Bank Address 1	C	35	1150	1184	C		For future use, fill with space.
30	Receiver Correspondent Bank Address 2	C	70	1185	1254	C		For future use, fill with space.
31	Receiver Correspondent Bank	C	30	1255	1284	C		For future use, fill with space.

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
	Country							
32	Receiver Correspondent BIC	C	20	1285	1304	C		For future use, fill with space.
33	Receiver Correspondent Nostro	N	70	1305	1374	C		For future use, fill with space.
34	Intermediary Bank Branch Code	C	11	1375	1385	C		Applicable for Adhoc Beneficiary. Value is ignored if Beneficiary Code is provided.
35	Intermediary Bank Name	C	35	1386	1420	C		Applicable for Adhoc Beneficiary Only If Intermediary Bank Branch Code is blank, the intermediary bank will be considered as an Adhoc Intermediary Bank. Intermediary Bank details are to be provided in the relevant fields following.
36	Intermediary Bank Address 1	C	35	1421	1455	C		Applicable for Adhoc Beneficiary Value is ignored if Beneficiary Code is provided.
37	Intermediary Bank Address 2	C	70	1456	1525	C		Applicable for Adhoc Beneficiary Value is ignored if Beneficiary Code is provided.
38	Intermediary Bank Country	C	30	1526	1555	C		Applicable for Adhoc Beneficiary Value is ignored if Beneficiary Code is provided.  Use ISO country codes e.g. "AU", "HK", "NZ"
39	Intermediary Bank BIC	C	20	1556	1575	C		Applicable for Adhoc Beneficiary Value is ignored if Beneficiary Code is provided.
40	Intermediary Bank Nostro	N	70	1576	1645	C	Right aligned with leading zeros	Leave Blank

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
41	Ordering Party Code	C	10	1646	1655	O		<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Applicable to products with Ordering Party enabled.</p>
42	Ordering Party Name	C	40	1656	1695	C		<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Applicable to products with Ordering Party enabled. Value is ignored if Ordering Party Code is provided. If Ordering Party Code is not provided and Ordering Party Name is provided, this will be considered as an Adhoc Ordering Party.</p>
43	Ordering Party Mobile Number	C	20	1696	1715	O	"0" to "9"	<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Minimum 10 digits; Value is ignored if Ordering Party Code is provided.</p>
44	Ordering Party E-Mail	C	255	1716	1970	O		<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p>

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
								Validation of Email address format will apply. Value is ignored if Ordering Party Code is provided.
45	Ordering Party Address	C	150	1971	2120	C		<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Value is ignored if Ordering Party Code is provided. If Ordering Party Name is provided, this field will be mandatory</p>
46	Ordering Party Country	C	30	2121	2150	C		<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Value is ignored if Ordering Party Code is provided. If Ordering Party Name is provided, this field will be mandatory</p>
47	Ordering Party State	C	30	2151	2180	O		<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Value is ignored if Ordering Party Code is provided.</p>

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
48	Ordering Party City	C	30	2181	2210	O		<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Value is ignored if Ordering Party Code is provided.</p>
49	Ordering Party Post Code	C	10	2211	2220	O		<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Value is ignored if Ordering Party Code is provided. Minimum 6 chars.</p>
50	Ordering Party Telephone	C	20	2221	2240	O	"0" to "9"	<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Minimum 10 chars. Value is ignored if Ordering Party Code is provided.</p>
51	Ordering Party Fax	C	20	2241	2260	O	"0" to "9"	<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Minimum 10 chars. Value is ignored if Ordering Party Code is provided.</p>

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
52	Ordering Party IVR Code	C	10	2261	2270	O	"0" to "9"	<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Value is ignored if Ordering Party Code is provided.</p>
53	Ordering Party Document Type	C	1	2271	2271	O	"0" - None "1" - Passport "2" - Driving Licence "3" - PAN(India: Permanent Account Number)	<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Defaults to "0" if not provided. Value is ignored if Ordering Party Code is provided.</p>
54	Ordering Party Document ID	C	20	2272	2291	O		<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Mandatory if document type is "1", "2" or "3". Value is ignored if Ordering Party Code is provided.</p>
55	Ordering Party Resident Indicator	C	1	2292	2292	O	"Y" - Yes "N" - No	<p>This field is restricted to selected clients . Leave blank or fill with space if not applicable. If you have any query, please contact your Implementation Manager.</p> <p>Defaults to "Y" if not provided. Value is ignored if Ordering Party Code is provided.</p>

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
56	Debit Account Number	C	20	2293	2312	C		<p>To be advised by your Implementation Manager, based on My products which have been the debit account defined at the instrument level for you</p> <p>If in the MyProduct definition, the debit account number is defined to capture at instrument level, provide the account number in this field.</p> <p>For instrument level MyProducts, if the value is provided at both Header and Detail level, the Header value will be ignored.</p> <p>Debit Account will be validated against user and product entitlements.</p>
57	Payment Currency	C	3	2313	2315	C		Validated against the payment products or debit account currency.
58	Rate Type	C	1	2316	2316	C	"0" - Counter "1" - Contract	Mandatory for cross currency payments; otherwise ignored. Defaults to "0" (Counter Rate) if not provided.

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
59	Contract Reference	C	10 or 11	2317	2326	C		<p>Mandatory if Rate Type="1" (Contract); otherwise ignored. If the contract is invalid, transactions will fall into repair.</p> <p><b>Note:</b> Only Pipe-delimited file format support 11 bytes.</p>
60	Amount Indicator	C	1	2327	2327	C	"P" - Payment Amount "D" - Debit Amount	<p>Mandatory for cross currency payments. Defaults to "P" if not provided.</p>
61	Payment Amount	N	15	2328	2342	C	Right aligned with leading zeros	<p>Mandatory for cross currency transactions where the Amount Indicator = "P" Please note the amount must be provided without decimals.</p> <p>Important note: As per ISO currency standards for decimal placement, the system automatically inserts a decimal point - this results in currencies using 1, 2 or 3 decimal separators being transcribed to a lower value than that provided in the file ie:</p> <p>If the payment currency has:</p> <ul style="list-style-type: none"> <li>- No decimal (e.g. IDR, JPY,...) then the value in the file 123456 will convert to</li> </ul>



S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
								<p>123,456</p> <ul style="list-style-type: none"> <li>- 1 decimal (e.g. MOP), then the value in the file 123456 will convert to 12,345.6</li> <li>- 2 decimals (e.g. USD, SGD etc.), then the value in the file 123456 will convert to 1,234.56</li> <li>- 3 decimals (e.g. KWD, JOD etc.), then the value in the file 123456 will convert to 123.456</li> </ul> <p>This field is mandatory if the amount indicator is P. This field is ignored if the amount indicator is D.</p>
62	Debit Amount	N	15	2343	2357	C	Right aligned with leading zeros	<p>Mandatory for cross currency transactions where the Amount Indicator ="P" Please note the amount must be provided without decimals.</p> <p>Important note: As per ISO currency standards for decimal placement, the system automatically inserts a decimal point - this results in currencies using 1, 2 or 3 decimal separators being transcribed to a lower value than that provided in the file ie:</p>

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
								<p>If the payment currency has:</p> <ul style="list-style-type: none"> <li>- No decimal (e.g. IDR, JPY,...) then the value in the file 123456 will convert to 123,456</li> <li>- 1 decimal (e.g. MOP), then the value in the file 123456 will convert to 12,345.6</li> <li>- 2 decimals (e.g. USD, SGD etc.), then the value in the file 123456 will convert to 1,234.56</li> <li>- 3 decimals (e.g. KWD, JOD etc.), then the value in the file 123456 will convert to 123.456</li> </ul> <p>This field is mandatory if the amount indicator is P. This field is ignored if the amount indicator is D.</p>
63	Processing (Value) Date	D	8	2358	2365	C	DDMMYYYY	<p>Date that the transaction is processed by the Bank. Back-dated transactions are not allowed. Defaults to current application date if not provided.</p> <p>To be advised by your Implementation</p>

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
								<p>Manager based on My Products which have the activation date defined at the Batch level.</p> <p>If defined at Batch level, detail level date will be ignored.</p> <p>If at Instrument level and Header band date is provided, the Header date will be ignored.</p>
64	Instrument Date	D	8	2366	2373	C	DDMMYYYY	<p>Used for Corporate cheques and printed on the cheque as the cheque date.</p> <p>Defaults to current application date, if blank.</p>
65	Charges Borne By	C	1	2374	2374	O	<p>"O" - Our</p> <p>"B" - Beneficiary</p> <p>"S" - Shared</p>	<p>Indicates bearer of charges.</p> <p>Defaults to "O" (Our) if not provided.</p>
66	Payment Location	C	10	2375	2384	C		<p>Mandatory for Cashier's Order or International Drafts.</p> <p>If the instrument is paid to a registered beneficiary, the payout location is taken from the beneficiary record or else defaults to the Beneficiary Branch location if the Beneficiary Bank Branch code is available.</p>
67	Cheque Number	N	10	2385	2394	C	Right aligned with leading zeros	Mandatory for Corporate Cheques.
68	Filler	C	10	2395	2404	C		Fill with spaces
69	Beneficiary IVR	C	10	2405	2414	O	"0" to "9"	<p>Applicable to Adhoc Beneficiary;</p> <p>Value will ignored if Beneficiary Code is provided</p>

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
70	Delivery Mode	C	1	2415	2415	C	"1" - Collect from NEP "2" - Courier to Beneficiary "3" - Mail to Beneficiary "4" - Registered Mail to Beneficiary "6" - Collect from Branch "8" - Cash delivery for NEP "9" - Courier to Customer	Applicable only to Cashier's Order, Corporate Cheque and International Drafts. Defaults to "6" (Collect from Branch) if not provided.
71	Delivery Branch	C	10	2416	2425	C		Mandatory if Delivery Mode = "1" or "6"  Defaults to the branch where client account is domiciled.
72	Authorised Person's Name	C	40	2426	2465	C		Mandatory If Delivery Mode = "1" or "6".
73	Authorised Person's ID	C	15	2466	2480	C		Mandatory If Delivery Mode = "1" or "6".
74	Debit Reference	C	14	2481	2494	O		
75	Debit Details	C	40	2495	2534	O		Presented in Debit Advice
76	Credit Reference	C	45	2535	2579	O		
77	Credit Details	C	140	2580	2719	O		Presented in Beneficiary Advice and/or Payment Details. Mandatory for China.
78	Remarks	C	200	2720	2919	O		
79	Sender to Receiver Info	C	1050	2920	3969	C		System captures only first 210 characters, where it is split into 6 lines. Each line consists of 35 characters as per the SWIFT specification. At the beginning of the line, a slash (/) is required before and after a code word value. E.g. /ACC/ or /INS/ If an instruction is exceeding 35 characters and requires another line, the new line will

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
								start with a double slash (/). Example: /INT/THIS IS INT TAG /INS/THIS IS INS TAG //THIS IS LINE 5
80	Purpose Code	C	10	3970	3979	C		
81	Purpose Code Description	C	40	3980	4019	C		Mandatory if Purpose Code is "OTHERS".
82	Template Name	C	100	4020	4119	O		Template Name at Instrument Level validated to be within the Batch. Value is ignored if Template Name is not provided at Header level and record considered as regular payment transaction.
83	Regulatory Reporting – Line 2 Narrative	C	33	4120	4152	O		Mapped to F77B in MT101 instructions
84	Regulatory Reporting – Line 3 Narrative	C	33	4153	4185	O		Mapped to F77B in MT101 instructions
85	Instruction Code (Subfield 1)	C	4	4186	4189	O	"CHQB" "INTC" "OTHR" "RTGS" "URGP"	Mapped to F23E in MT101 instructions File will be rejected if any other value provided. <ul style="list-style-type: none"><li>CHQB – Pay Beneficiary by Cheque Issuance</li><li>INTC – Intra Company Payment</li><li>OTHR – Other Codes</li><li>RTGS – Pay Beneficiary via RTGS</li><li>URGP – Urgent Payment</li></ul>

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
86	Instruction Code (Subfield 2)	C	30	4190	4219	O		
87	Remittance Information - Line 1	C	35	4220	4254	O		
88	Remittance Information – Line 2	C	35	4255	4289	O		
89	Remittance Information – Line 3	C	35	4290	4324	O		
90	Remittance Information – Line 4	C	35	4325	4359	O		
91	NCC (National Clearing Code) Type	C	2	4360	4361	C	"AU" – Bank Branch Code (Australia) "CC" – Payments Clearing Code (Canada) "FW" – Fedwire (USA) "NZ" – NCC (New Zealand) "SC" – Sort Code (UK) "ZA" – National Clearing Code (South Africa)	
92	NCC (National Clearing Code)	C	11	4362	4372	C		"Beneficiary Bank Branch Code" or "BIC (Bank Identifier Code)" needs to be provided if NCC code is not provided.  Any other values provided will lead to bank repair.
93	Beneficiary Bank State	C	30	4373	4402	O		
94	Beneficiary Bank City	C	30	4403	4432	O		Exclude special characters.

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
95	Beneficiary Account Type	C	10	4433	4442	O	"0"-NRE "1"-NRO "2"-Current "3"-Savings "4"-Loan  For India: "10"-Savings "11"-Current "12"-Overdraft "13"-Cash Credit "14"-Loan "40"-NRE	
96	Preferred Bank Routing Code	C	16	4443	4458	C		"Beneficiary Bank Branch Code" or "BIC (Bank Identifier Code)" or "NCC Code" needs to be provided, if "Preferred Bank Routing Code" is blank.
97	Nature of FX	C	140	4459	4598	C		This is mandatory if the "Purpose Code" = 619.
98	Own Account	C	1	4599	4599	C	Y-Yes N-No	The field is mandatory if: <ul style="list-style-type: none"> <li>• the Seller is Taiwan (TW) and</li> <li>• the Product is telegraphic transfer and</li> <li>• the Beneficiary bank country is Taiwan</li> </ul>
99	Filler	O						For future use. Fill with spaces.
<b>Enrichment Band (One or Many per Instrument)</b>								
1	Record Type	C	1	1	1	C	"E"	
2	Enrichment Value	C	3999	2	4000	C		Available if enabled for you.
<b>Product Enrichment Band</b>								
1	Record Type		1	1	1	C	"P"	

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
2	Enrichment Value		3999	2	4000	C		<p>This field is used to provide enrichment details defined at Bank Product level.</p> <p>E.g. Sender to Receiver information for SWIFT transactions can be mapped as followed:</p> <p>/ACC/ --&gt; Start=001, End=210  /REC/ --&gt; Start=211, End=420  /INT/ --&gt; Start=421, End=630  /INS/ --&gt; Start=631, End=840</p> <p>** Instruction values should be entered without the code word.</p>
<b>Withholding Tax(WHT) – only applicable to Philippines</b>								
1	Record Type	C	1	1	1	C	"W"	
2	From Date	C	40	2	41	O	DD/MM/YY	
3	To Date	C	40	42	81	O	DD/MM/YY	
4	TIN of Payee	C	40	82	121	O		Payee's Tax ID numbers
5	TIN of Client	C	40	122	161	O		Payer's Tax ID numbers
6	Payee Registered Address	C	150	162	311	O		
7	Zip Code	C	40	312	351	O		
8	Foreign Address	C	150	352	501	O		
9	Zip Code	C	40	502	541	O		
10	ATC Description	C	40	542	581	O		Description of Tax Payment
11	ATC Code	C	40	582	621	O		Alpha Tax Code
12	1 <sup>st</sup> Month	C	40	622	661	O		Taxable Amount for the 1 <sup>st</sup> month of the quarter
13	2 <sup>nd</sup> Month	C	40	662	701	O		Taxable Amount for the 2 <sup>nd</sup> month of the



S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
								quarter
14	3 <sup>rd</sup> Month	C	40	702	741	O		Taxable Amount for the 3 <sup>rd</sup> month of the quarter
15	Total	C	40	742	781	O		Total Amount for the above quarter
16	Tax Withheld for the Quarter	C	40	782	821	O		Tax Amount Withheld for the above quarter
17	ATC Description	C	40	822	861	O		Description of Tax Payment
18	ATC Code	C	40	862	901	O		Alpha Tax Code
19	1 <sup>st</sup> Month	C	40	902	941	O		Taxable Amount for the 1 <sup>st</sup> month of the quarter
20	2 <sup>nd</sup> Month	C	40	942	981	O		Taxable Amount for the 2 <sup>nd</sup> month of the quarter
21	3 <sup>rd</sup> Month	C	40	982	1021	O		Taxable Amount for the 3 <sup>rd</sup> month of the quarter
22	Total	C	40	1022	1061	O		Total Amount for the above quarter
23	Tax Withheld for the Quarter	C	40	1062	1101	O		Tax Amount Withheld for the above quarter
24	ATC Description	C	40	1102	1141	O		Description of Tax Payment
25	ATC Code	C	40	1142	1181	O		Alpha Tax Code
26	1 <sup>st</sup> Month	C	40	1182	1221	O		Taxable Amount for the 1 <sup>st</sup> month of the quarter
27	2 <sup>nd</sup> Month	C	40	1222	1261	O		Taxable Amount for the 2 <sup>nd</sup> month of the quarter
28	3 <sup>rd</sup> Month	C	40	1262	1301	O		Taxable Amount for the 3 <sup>rd</sup> month of the quarter
29	Total	C	40	1302	1341	O		Total Amount for the above quarter
30	Tax Withheld for the Quarter	C	40	1342	1381	O		Tax Amount Withheld for the above quarter
31	ATC Description	C	40	1382	1421	O		Description of Tax Payment
32	ATC Code	C	40	1422	1461	O		Alpha Tax Code

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
33	1 <sup>st</sup> Month	C	40	1462	1501	O		Taxable Amount for the 1 <sup>st</sup> month of the quarter
34	2 <sup>nd</sup> Month	C	40	1502	1541	O		Taxable Amount for the 2 <sup>nd</sup> month of the quarter
35	3 <sup>rd</sup> Month	C	40	1542	1581	O		Taxable Amount for the 3 <sup>rd</sup> month of the quarter
36	Total	C	40	1582	1621	O		Total Amount for the above quarter
37	Tax Withheld for the Quarter	C	40	1622	1661	O		Tax Amount Withheld for the above quarter
38	ATC Description	C	40	1662	1701	O		Description of Tax Payment
39	ATC Code	C	40	1702	1741	O		Alpha Tax Code
40	1 <sup>st</sup> Month	C	40	1742	1781	O		Taxable Amount for the 1 <sup>st</sup> month of the quarter
41	2 <sup>nd</sup> Month	C	40	1782	1821	O		Taxable Amount for the 2 <sup>nd</sup> month of the quarter
42	3 <sup>rd</sup> Month	C	40	1822	1861	O		Taxable Amount for the 3 <sup>rd</sup> month of the quarter
43	Total	C	40	1862	1901	O		Total Amount for the above quarter
44	Tax Withheld for the Quarter	C	40	1902	1941	O		Tax Amount Withheld for the above quarter
45	ATC Description	C	40	1942	1981	O		Description of Tax Payment
46	ATC Code	C	40	1982	2021	O		Alpha Tax Code
47	1 <sup>st</sup> Month	C	40	2022	2061	O		Taxable Amount for the 1 <sup>st</sup> month of the quarter
48	2 <sup>nd</sup> Month	C	40	2062	2101	O		Taxable Amount for the 2 <sup>nd</sup> month of the quarter
49	3 <sup>rd</sup> Month	C	40	2102	2141	O		Taxable Amount for the 3 <sup>rd</sup> month of the quarter
50	Total	C	40	2142	2181	O		Total Amount for the above quarter
51	Tax Withheld for the	C	40	2182	2221	O		Tax Amount Withheld for the above quarter

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
	Quarter							
52	The Total Taxable Amount	C	40	2222	2261	O		Total Sum of the Gross Taxable Amount
53	Total Tax Amount Withheld for the Quarter	C	40	2262	2301	O		
54	Client's Authorised Signatory Name	C	40	2302	2341	O		
55	Client's TIN Signatory	C	40	2342	2381	O		
56	Title of Signatory	C	40	2382	2421	O		
Trailer Band								
1	Record type	C	1	1	1	M	"T"	
2	Total Instrument	N	5	2	6	M	Right aligned with leading zeros	Total number of instrument/detail ("D") records in the file.
3	Total Amount	N	15	7	21	M	Right aligned with leading zeros	Hash Total value (payment amount and debit amount) of payments in the file.
4	Filler	C	3479	22	3500	O		For future use. Fill with spaces.
Additional Validations								
Batch Level								
1	Mandatory	All Mandatory fields are entered						
2	Special Characters	Check for Special Characters in the File						
3	Client Product Limits (Deposit)	Check Client Product Transaction Limit - If 'Transaction Limit Level' is set as Deposit, and then validate 'Per Txn. Min Amount' and 'Per Txn Max Amount' should be within the value entered in the master. Else Raise an exception						
4	Authorisation Matrix Check	Validated against Authorisation matrix if Approval is required						
5	Enrichment	Mandatory Client Product Enrichments are captured across Instruments within the Batch.						
Instrument/Detail Level								
1	Mandatory Check	All Mandatory fields must be entered.						

S/No.	Field name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
2	Special Character Check	The special characters in the file or screen will be validated.						
3	Cut-off Time Check	The product cut-off time is validated as follows: - A transaction is rolled over to next working date and the activation date is shown as next working date (after considering the Weekly, General, State and Location holidays) if it has past the cut off time. - A transaction is processed on the pre-defined activation date if the transaction has not past the cut off time.						
4	Authorisation Matrix Check	This is validated against the authorisation matrix if an approval is required.						
5	Client Product Limits	The transactions should not exceed the pre-defined limits for the various payment products.						
6	Cash Product	The cash denominations are provided for cash products if required. When this is provided, system validates and processed if the sum of all the denomination equates to the Payment Amount. Otherwise, an exception is raised.						

### Header and Detail Fields by Payment Types

This section serves as a reference to formatting the payment file for different payment types. Use this section in conjunction with the information provided in the previous section to properly format your payment instruction.

#### Legend:

M : Mandatory  
O : Optional  
NA : Not Applicable

#### Payment Types:

BKT	: Book Transfer	CO	: Cashier's Order
ACH	: Giro/Domestic Funds Transfer	DD	: Demand Draft
RTGS	: Same day Transfer (High value)	CC	: Customer/Corporate Cheque
TT	: Telegraphic Transfer	CW	: Cash Withdrawal

		Electronic Products				Paper Products			Cash	Additional Remarks
	Field Name	BKT	ACH	RTGS	TT	CO	DD	CC	CW	
	<b>HEADER BAND</b>									
1	Record Type	M	M	M	M	M	M	M	M	
2	Client Code	O	O	O	O	O	O	O	O	
3	My Product Code	M	M	M	M	M	M	M	M	
4	Test Indicator	O	O	O	O	O	O	O	O	
5	Payment Product Code	O	O	O	O	M	M	M	O	Depends on the My Product Configuration
6	Debit Account Number	M	M	M	M	M	M	M	M	Depends on the My Product Configuration
7	Payment Date	O	O	O	O	O	O	O	O	Depends on the My Product Configuration
8	Client Batch Reference	M	M	M	M	M	M	M	M	
9	Remarks	O	O	O	O	O	O	O	O	
10	Filler	O	O	O	O	O	O	O	O	
11	Template Name	O	O	O	O	O	O	O	O	
	<b>DETAIL BAND</b>									
1	Record Type	M	M	M	M	M	M	M	M	
2	Record Unique Number	O	O	O	O	O	O	O	O	

		Electronic Products				Paper Products			Cash	Additional Remarks
	Field Name	BKT	ACH	RTGS	TT	CO	DD	CC	CW	
3	Instrument Reference	O	O	O	O	O	O	O	O	
4	Payment Product Code	O	O	O	O	M	M	M	O	Depends on the My Product configuration
5	Beneficiary Code	O	O	O	O	O	O	O	O	If provided, fields 6 to 26 and 91 to 96 are not required
6	Name of Beneficiary	M	M	M	M	M	M	M	M	
7	Beneficiary Mobile Number	O	O	O	O	O	O	O	O	
8	Beneficiary E-Mail ID	O	O	O	O	O	O	O	O	
9	Beneficiary Bank Branch Code	M	M	M	M	O	O	O	O	
10	Beneficiary Bank Name	O	O	O	O	O	O	O	O	
11	Beneficiary Bank Branch	O	O	O	O	O	O	O	O	
12	BIC (Bank Identification Code)	O	O	O	M	O	O	O	O	
13	Beneficiary Bank Address	O	O	O	O	O	O	O	O	
14	Beneficiary Bank Country	M	M	M	M	O	O	O	O	
15	Beneficiary Account Number	M	M	M	M	O	O	O	O	
16	Beneficiary Account Currency	O	O	O	O	O	O	O	O	
17	Beneficiary Address	O	O	O	M	M	M	M	O	
18	Beneficiary Country	M	O	O	M	O	M	O	O	
19	Beneficiary State	O	O	O	O	O	O	O	O	
20	Beneficiary City	O	O	O	O	O	O	O	O	
21	Beneficiary Post Code	O	O	O	O	O	O	O	O	
22	Beneficiary Telephone Number	O	O	O	O	O	O	O	O	
23	Beneficiary Fax	O	O	O	O	O	O	O	O	
24	Beneficiary Document Type	O	O	O	O	O	O	O	O	
25	Beneficiary Document ID	O	O	O	O	O	O	O	O	
26	Beneficiary Type	O	O	O	O	O	O	O	O	Mandatory for China
27	Receiver Bank Branch Code	O	O	O	O	O	O	O	O	
28	Receiver Correspondent Bank Name	O	O	O	O	O	O	O	O	
29	Receiver Correspondent Bank Address 1	O	O	O	O	O	O	O	O	
30	Receiver Correspondent Bank Address 2	O	O	O	O	O	O	O	O	
31	Receiver Correspondent Bank Country	O	O	O	O	O	O	O	O	

		Electronic Products				Paper Products			Cash	Additional Remarks
	Field Name	BKT	ACH	RTGS	TT	CO	DD	CC	CW	
32	Receiver Correspondent BIC	O	O	O	O	O	O	O	O	
33	Receiver Correspondent Nostro	O	O	O	O	O	O	O	O	
34	Intermediary Bank Branch Code	O	O	O	O	O	O	O	O	
35	Intermediary Bank Name	O	O	O	O	O	O	O	O	
36	Intermediary Bank Address 1	O	O	O	O	O	O	O	O	
37	Intermediary Bank Address 2	O	O	O	O	O	O	O	O	
38	Intermediary Bank Country	O	O	O	O	O	O	O	O	
39	Intermediary Bank BIC	O	O	O	O	O	O	O	O	
40	Intermediary Bank Nostro	O	O	O	O	O	O	O	O	
41	Ordering Party Code	NA	NA	NA	NA	NA	NA	NA	NA	
42	Ordering Party Name	NA	NA	NA	NA	NA	NA	NA	NA	
43	Ordering Party Mobile Number	NA	NA	NA	NA	NA	NA	NA	NA	
44	Ordering Party E-Mail	NA	NA	NA	NA	NA	NA	NA	NA	
45	Ordering Party Address	NA	NA	NA	NA	NA	NA	NA	NA	
46	Ordering Party Country	NA	NA	NA	NA	NA	NA	NA	NA	
47	Ordering Party State	NA	NA	NA	NA	NA	NA	NA	NA	
48	Ordering Party City	NA	NA	NA	NA	NA	NA	NA	NA	
49	Ordering Party Postal Code	NA	NA	NA	NA	NA	NA	NA	NA	
50	Ordering Party Telephone	NA	NA	NA	NA	NA	NA	NA	NA	
51	Ordering Party Fax	NA	NA	NA	NA	NA	NA	NA	NA	
52	Ordering Party IVR Code	NA	NA	NA	NA	NA	NA	NA	NA	
53	Ordering Party Document Type	NA	NA	NA	NA	NA	NA	NA	NA	
54	Ordering Party Document ID	NA	NA	NA	NA	NA	NA	NA	NA	
55	Ordering Party Resident Indicator	NA	NA	NA	NA	NA	NA	NA	NA	
56	Debit Account Number	M	M	M	M	M	M	M	M	Depends on the My Product configuration
57	Payment Currency	M	M	M	M	M	M	M	M	
58	Rate Type	O	O	O	O	O	O	O	O	
59	Contract Reference	O	O	O	O	O	O	O	O	
60	Amount Indicator	O	O	O	O	O	O	O	O	
61	Payment Amount	M	M	M	M	M	M	M	M	
62	Debit Amount	O	O	O	O	O	O	O	O	

		Electronic Products				Paper Products			Cash	Additional Remarks
	Field Name	BKT	ACH	RTGS	TT	CO	DD	CC	CW	
63	Processing (Value) Date	O	O	O	O	O	O	O	O	Depends on the My Product configuration
64	Instrument Date	NA	NA	NA	NA	NA	NA	M	NA	
65	Charges Borne By	M	M	M	M	M	M	M	M	
66	Payment Location	NA	NA	NA	NA	M	M	M	NA	
67	Cheque Number	NA	NA	NA	NA	NA	NA	M	NA	
68	Filler	M	M	M	M	M	M	M	M	
69	Beneficiary IVR	NA	NA	NA	NA	NA	NA	NA	NA	
70	Delivery Mode	NA	NA	NA	NA	M	M	M	M	
71	Delivery Branch	NA	NA	NA	NA	M	M	M	M	Depends on Delivery Mode
72	Authorised Person's Name	NA	NA	NA	NA	M	M	M	M	Depends on Delivery Mode
73	Authorised Person's ID	NA	NA	NA	NA	O	O	O	O	Depends on Delivery Mode
74	Debit Reference	O	O	O	O	O	O	O	O	
75	Debit Details	O	O	O	O	O	O	O	O	
76	Credit Reference	O	O	O	O	O	O	O	O	
77	Credit Details	O	O	O	O	O	O	O	O	Mandatory for China
78	Remarks	O	O	O	O	O	O	O	O	
80	Purpose Code	O	O	O	O	O	O	O	O	
81	Purpose Code Description	O	O	O	O	O	O	O	O	
82	Template Name	O	O	O	O	O	O	O	O	
83	Regulatory Reporting - Line 2 - Narrative	O	O	O	O	O	O	O	O	
84	Regulatory Reporting - Line 3 - Narrative	O	O	O	O	O	O	O	O	
85	Instruction Code - Subfield 1	O	O	O	O	O	O	O	O	
86	Instruction Code - Subfield 2	O	O	O	O	O	O	O	O	
87	Remittance Information - Line 1	O	O	O	O	O	O	O	O	
88	Remittance Information - Line 2	O	O	O	O	O	O	O	O	
89	Remittance Information - Line 3	O	O	O	O	O	O	O	O	
90	Remittance Information - Line 4	O	O	O	O	O	O	O	O	
91	NCC (National Clearing Code) Type	O	O	O	O	O	O	O	O	
92	NCC (National Clearing Code)	O	O	O	O	O	O	O	O	
93	Beneficiary Bank State	O	O	O	O	O	O	O	O	
94	Beneficiary Bank City	O	O	O	O	O	O	O	O	



		Electronic Products				Paper Products			Cash	Additional Remarks
	Field Name	BKT	ACH	RTGS	TT	CO	DD	CC	CW	
95	Beneficiary Account Type	0	0	0	0	0	0	0	0	
96	Preferred Bank Routing Code	0	0	0	0	0	0	0	0	Mandatory for China

**B. BENEFICIARY FILE (File format is "Fixed Length Format")**

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
1	Client Code	C	10	1	10	O		Will be advised by your Implementation Manager.  Defaults to <b>logged-in</b> user's session Client ID if not provided.
2	Beneficiary code	C	10	11	20	M		Desired Beneficiary code
3	Beneficiary Name	C	140	21	160	M		
4	Beneficiary Address	C	150	161	310	M		
5	Beneficiary Country	C	30	311	340	M		Use ISO country codes e.g. "AU", "HK", "NZ" etc.
6	Beneficiary State	C	30	341	370	O		
7	Beneficiary City	C	30	371	400	O		
8	Beneficiary Post Code	C	6	401	406	O		
9	Beneficiary Type	C	1	407	407	O	Null – Blank "Y" – Individual Resident "N" – Individual Non-Resident "R" – Corporate Resident "H" – Corporate Non-Resident	Record will be rejected if any other than the stated value is provided.
10	Beneficiary Account Name	C	20	408	427	O		
11	Beneficiary Account Number	C	34	428	461	M		
12	Beneficiary Account Type	N	10	462	471	O	"0" – NRE "1" – NRO "2" – Current	

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
							"3" – Savings "4" – Loan  <b>For accounts in India</b> "10" – Savings "11" – Current "12" – Overdraft "13" – Cash Credit "14" – Loan "40" – NRE	
13	Beneficiary Account Currency	C	3	472	474	O		
14	Beneficiary Bank Country	C	30	475	504	O		Use ISO country codes e.g. "AU", "HK", "NZ" etc.
15	Bank Identification Code Type	C	2	505	506	O	"01" – SWIFT "02" – NCC "03" – Domestic Clearing Code	
16	NCC (National Clearing Code) Type	C	2	507	508	C	"AU" – Bank Branch Code(BSB) (Australia) "CC" – Payments Clearing Code (Canada) "FW" – Fedwire (United States) "NZ" – National Clearing Code (New Zealand) "SC" – Sort Code (United Kingdom) "ZA" – National Clearing Code (South Africa)	Mandatory if Bank Identification Code Type="02" (NCC); otherwise ignored.
17	Bank Identification Code	C	11	509	519	C		Mandatory if Bank Identification Code Type is provided; otherwise ignored.

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
18	Beneficiary Bank Name (English)	C	40	520	559	O		Ignored if Bank Identification Code Type and Bank Identification Code is provided.
19	Beneficiary Bank Name (Local Language)	C	40	560	599	O		Ignored if Bank Identification Code Type and Bank Identification Code is provided.
20	Beneficiary Bank Branch Name (English)	C	40	600	639	O		Ignored if Bank Identification Code Type and Bank Identification Code is provided.
21	Beneficiary Bank Branch Name (Local Language)	C	40	640	679	O		Ignored if Bank Identification Code Type and Bank Identification Code is provided.
22	Beneficiary Bank Address	C	150	680	829	O		Ignored if Bank Identification Code Type and Bank Identification Code is provided.
23	Beneficiary Bank State	C	30	830	859	O		
24	Beneficiary Bank City	C	30	860	889	O		
25	Beneficiary Mobile Number	C	20	890	909	O		Minimum 10 digits required.
26	Beneficiary Telephone Number	N	40	910	949	O		
27	Email address	C	255	950	1204	O		Use comma (",") to separate multiple email addresses.
28	Beneficiary Fax Number	C	40	1205	1244	O		
29	Document Type	C	2	1245	1246	C	"N" – None (Default) "P" – Passport "D" – Driving License "A" – PAN (India: Permanent Account Number)	

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
							"T" – Tax Id	
30	Document ID	C	20	1247	1266	C		Mandatory if Document Type is selected.
31	Beneficiary Default Product	C	10	1267	1276	O		
32	Default Payout Location (Cashier's Order/Demand Draft)	C	10	1277	1286	O		
33	Default Pickup Branch	C	10	1287	1296	O		
34	Default Delivery mode	N	1	1297	1297	O	"0" - None "2" - Courier to Beneficiary "3" - Mail to Beneficiary "4" - Registered Mail to Beneficiary "6" - Collect from Branch "8" - Cash Delivery for NEP "9" - Courier to Customer	
35	Receiver Correspondent Bank Branch Code	C	11	1298	1308	O		For future use, fill with space.
36	Receiver Correspondent Bank Name	C	35	1309	1343	O		For future use, fill with space.
37	Receiver Correspondent Bank Address Line 1	C	35	1344	1378	O		For future use, fill with space.
38	Receiver Correspondent Bank Address Line 2	C	70	1379	1448	O		For future use, fill with space.
39	Receiver Correspondent Bank	C	30	1449	1478	O		For future use, fill with space.

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
	Country							
40	Receiver Correspondent Bank Identification Code (BIC)	C	11	1479	1489	O		For future use, fill with space.
41	Receiver Correspondent Bank Nostro Account Number	C	35	1490	1524	O		For future use, fill with space.
42	Intermediary Bank Code	C	11	1525	1535	O		
43	Intermediary Bank Name	C	35	1536	1570	O		Bank will be saved as Adhoc Bank if not found in the database and Bank Name, Address and Country will be mandatory
44	Intermediary Bank Address Line 1	C	35	1571	1605	C		Required if Adhoc Intermediary Bank
45	Intermediary Bank Address Line 2	C	70	1606	1675	O		
46	Intermediary Bank Country	C	30	1676	1705	C		Required if Adhoc Intermediary Bank Use ISO country codes e.g. "AU", "HK", "NZ" etc.
47	Intermediary Bank BIC (Bank Identification Code)	C	11	1706	1716	O		
48	Intermediary Bank Nostro Account Number	C	35	1717	1751	O		
49	Preferred Bank Routing Code	C	16	1752	1767	C		This field will be ignored if "Bank Identification Code" in <b>Row 17</b> is used.

**C. PAYER (File format is "Fixed Length Format")**

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
1	Client Code	C	10	1	10	O		Will be advised by your Implementation Manager. If your Client Code is valid, the file will be processed.  Defaults to the <b>logged-in</b> user's session Client ID if not provided.
2	Payer Code	C	10	11	20	M		Desired payer code; unique at client level.
3	Payer Name	C	40	21	60	M		
4	Payer Mobile Number	C	40	61	100	O		
5	Email Address	C	255	101	355	O		This field is format specific. Example: <u>abc@domain.com</u> . Use comma to separate multiple addresses.
6	Payer Resident Status	C	1	356	356	O	"N" – Non-Resident "R" – Resident	Defaults to "R" if not provided.
7	Payer Bank Branch Code	C	20	357	376	M		If multiple records are found, the transaction will be sent to reject repair.
8	Account Number/IBAN	C	34	377	410	M		Remove any formatting such as "-" etc.
9	Account Type	C	10	411	420	O	"01" - Savings "02" - Current "03" - Loan "04" - NRE "05" - NRO	Default to "01" - Savings if not provided.

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
10	Account Currency	C	3	421	423	O		Use ISO Currency Code
11	Payer Address	C	150	424	573	O		
12	Payer Country	C	30	574	603	M		
13	Payer State	C	30	604	633	O		
14	Payer City	C	30	634	663	O		
15	Payer Post Code	N	6	664	669	O		
16	Payer Telephone Number	C	20	670	689	O		
17	Payer Fax Number	C	20	690	709	O		
18	Document Type	C	1	710	710	O	"0" - None "1" - Passport "2" - Driving Licence "3" - PAN (India: Permanent Account Number) "4" - Tax ID	Defaults to "0" if not provided
19	Document ID	C	20	711	730	C		Mandatory if Document Type "1", "2", "3" or "4" is provided
28	Payer Account Name	C	20	731	750	O		



**D. DIRECT DEBIT COLLECTION** (available in fixed length and pipe delimited format. Text formatting should be consistent with the payment file above)

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
	<b>Header Band</b>							
1	Record type	C	1	1	1	M	"H"	
2	Client Code	C	10	2	11	O		Will be advised by your Implementation Manager. Defaults to the <b>logged-in</b> user's session Client ID if not provided.
3	MyProduct Code	C	10	12	21	M		Client Product Code associated with the collection. To be advised by your Implementation Manager
4	Collection Product	C	10	22	31	C		To be advised by your Implementation Manager.  If the collection product is provided at both the Header and Detail level, the value in the Detail Band will be ignored.
5	Credit Account Number	C	20	32	51	C		To be advised by your Implementation based on My Products which have the credit account defined at the Batch level for you.  Required for products which have been defined with Credit Account at the Batch level.
6	Activation Date	D	8	52	59	O	DDMMYYYY	Defaults to current application date if not provided
7	Client Reference	C	20	60	79	M		Deposit Slip Number

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
8	Deposit Remarks	C	40	80	119	O		
9	Collection Currency	C	3	120	122	M		
10	Filler	C	56	123	178	O		For future use.
<b>Detail Record Type</b>								
1	Record Type	C	1	1	1	M	"D"	File is aborted if not "D".
2	Record Unique Number	C	20	2	21	C		Used for duplicate transaction checking in the file. Mandatory if option is enabled at Client Product level (check with your Implementation Manager).
3	Client Reference	C	20	22	41	O		Defaults to Client Batch Reference in Header Record if not provided.
4	Collection Product Code	C	10	42	51	O		This field has a dependency on "My Product Code" used, please consult your Implementation Manager.  <b>Note :</b> Not required, DD Collections can only be initiated at batch level. Value will be ignored if provided.
5	Credit Account Number	C	20	52	71	C		Provide the account number where the funds will be credited.
6	Collection Currency	C	3	72	74	O		Provide the currency of your credit account.
7	Collection Amount	N	15	75	89	M	Right aligned with leading zeroes	Amount to be provided without decimals.
8	Activation Date	D	8	90	97	O	DDMMYYYY	Date that the transaction is processed. Back-dated transactions are not allowed. Defaults to current application date if not provided.
9	Mandate Code	C	10	98	107	C		Will be mandatory in case Mandate Verification

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
								is Yes else optional. - If mandatory then validate mandate code in the file against mandate master. - If blank then fetch default mandate for a client, credit account number and Payer code combination, else reject. - If optional process transaction without mandate code.
10	Payer Code	C	10	108	117	O		Valid Payer Code defined in Payer Masters.
11	Payer Name	C	40	118	157	M		
12	Payer Address	C	150	158	307	O		Value is ignored if Payer Code is provided or if Mandate Code is provided
13	Payer Country	C	30	308	337	O		Value is ignored if Payer Code is provided or if Mandate Code is provided.
14	Payer State	C	30	338	367	O		Value is ignored if Payer Code is provided or if Mandate Code is provided.
15	Payer City	C	30	368	397	O		Value is ignored if Payer Code is provided or if Mandate Code is provided.
16	Payer Post Code	C	6	398	403	O		Value is ignored if Payer Code is provided or if Mandate Code is provided.
17	Payer Mobile Number	C	20	404	423	O	"0" to "9"	Value is ignored if Payer Code is provided or if Mandate Code is provided.
18	Payer Email ID	C	255	424	678	O		Value is ignored if Payer Code is provided or if Mandate Code is provided.
19	Payer Residential Status	C	1	679	679	O	"N" – No "Y" – Yes	Value is ignored if Payer Code is provided or if Mandate Code is provided.
20	Payer Bank Branch Code	C	14	680	693	O		Value is ignored if Payer Code is provided or if Mandate Code is provided.

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
21	Payer Account Name	C	40	694	733	O		Value is ignored if Payer Code is provided or if Mandate Code is provided.
22	Payer Account Number	C	20	734	753	O		Value is ignored if Payer Code is provided or if Mandate Code is provided.
23	Payer Account Type	C	10	754	763	O	"0" – NRE "1" – NRO "2" – Current "3" – Savings "4" – Loan  <b>For India</b> "10" – Savings "11" – Current "12" – Overdraft "13" – Cash Credit "14" – Loan "40" – NRE	Value is ignored if Payer Code is provided or if Mandate Code is provided.
24	Payer Account Currency	C	3	764	766	O		Value is ignored if Payer Code is provided or if Mandate Code is provided.
25	Payer Telephone Number	C	20	767	786	O	"0" to "9"	Value is ignored if Payer Code is provided or if Mandate Code is provided.
26	Payer Fax Number	C	20	787	806	O	"0" to "9"	Value is ignored if Payer Code is provided or if Mandate Code is provided.

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
27	Payer Document Type	C	1	807	807	O	"0" – None "1" – Passport "2" – Driving Licence "3" – PAN (India: Permanent Account Number) "4" – TAX ID	Value is ignored if Payer Code is provided or if Mandate Code is provided.
28	Payer Document ID	C	20	808	827	C		Mandatory if document type is 1/2/3/4 Value is ignored if Payer Code is provided or if Mandate Code is provided.
29	Mandate Bank Reference	C	35	828	862	C		Will be advised by Implementation Manager.
30	Credit Reference	C	45	863	907	O		
31	Credit Details	C	140	908	1047	O		
32	Payer Details	C	140	1048	1187	O		
33	Invoice Date	D	8	1188	1195	O		
34	Purpose Code	C	10	1196	1205	O		
35	Purpose Code Description	C	40	1206	1245	C		
36	Preferred Bank Routing Code	C	16	1246	1261	C		This field will be ignored if "Payer Bank Branch Code" in <b>Row 20</b> is used.
<b>Instrument Enrichment Band</b>								
1	Record type	C	1	1	1	C	"E"	
2	Enrichment Value	C	3999	2	4000	C		Values in this field will be populated according to the fields that have been defined for you.  Example: If there are three enrichments defined with length 10, 15, and 25 respectively. The system will read the first 10 characters present in this field and populate

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
								<p>the same against the 1st enrichment. Then it will read the next 15 characters and populate it against the 2nd enrichment and so on.</p> <p>The format of the various data types of fields in Enrichment band are:</p> <ul style="list-style-type: none"> <li>- String – Max Char 3999.</li> <li>- Amount – (total length of 20 i.e. 18,2. No decimal. Right justified and padded with zero i.e. 10.50 – 000000000001050)</li> <li>- Date – DD/MM/YYYY</li> <li>- Number – Numeric max length 20.</li> </ul>
<b>Trailer Record Type</b>								
1	Record type	C	1	1	1	M	"T"	
2	Total item	N	5	2	6	M		Total number of records in the file
3	Total amount	N	15	7	21	M		Hash total value of all records in the file.
4	Hash Total	N	15	22	36	O		

**E. MANDATE** (File format is "Fixed Length Format")

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
1	Mandate Type	C	1	1	1	M	"O" – Outward "I" – Inward	
2	Client Code	C	10	2	11	O		Will be advised by your Implementation Manager. Defaults to the <b>logged-in</b> client if not provided.
3	Mandate Code	C	10	12	21	M		Unique at client level.
4	Mandate Description	C	40	22	61	M		
5	Mandate Image Reference	C	40	62	101	O		
6	Bank Reference	C	35	102	136	M		
7	Mandate Currency	C	3	137	139	M		
8	Purpose Code	C	10	140	149	O		
9	Purpose Code Description	C	40	150	189	O		Mandatory if Purpose Code value = "OTHERS", else will be ignored
10	Invocation Type	C	1	190	190	M	"M" – Manual "A" – Automatic	If Mandate Type is Outward, Valid value is "M" and "A" If Mandate type is Inward, Valid value is "M"
11	Product Code	C	10	191	200	C		Mandatory if Invocation Type is "A".
12	Client Account Number	C	34	201	234	C		Mandatory if Invocation Type is "A"

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
13	Invocation Amount	C	18	235	252	C		Mandatory if Invocation Type is "A" Amount to be provided without decimals.
14	Default Mandate	C	1	253	253	O	"N" – No (Default) "Y" – Yes	Specifies if the Mandate is to be created as a default mandate for the Payer.
15	Effective From	D	8	254	261	M	DDMMYYYY	Defaults - current application date
16	Time Bound	C	1	262	262	O	"N" – No (Default) "Y" – Yes	
17	Effective To	D	8	263	270	C	DDMMYYYY	Mandatory If Time Bound = "Y", otherwise fill with space.
18	Notify Days before Expiry	N	2	271	272	O		
19	Payment Limit	N	18	273	290	O		Applicable if Invocation Type is Manual else ignore. Amount to be provided without decimals.
20	Payment Limit Period/Frequency	C	1	291	291	M	For Manual Invocation Type "N" – Not Applicable "P" – Per Payment "M" – Monthly "Q" – Quarterly "H" – Half-yearly "Y" – Yearly  For Automatic Invocation Type "D" – Daily "W" – Weekly "M" – Monthly	"N" is only valid for use in Hong Kong.



S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
21	Period	N	2	292	293	C	"1" to "7" - Daily Frequency "1" to "4" - Weekly Frequency "1" to "12" - Monthly Frequency	Mandatory if invocation type is Automatic else will be ignored.  The Direct Debit transaction will get processed after every <Period> specified in this field i.e. If frequency selected is Daily and Period=2, then DDI transaction against this mandate will be processed every 2 days.
22	Reference Day	N	2	294	295	C	"1" to "7" for Weekly "1" to "31" for Monthly	Mandatory if invocation type is Automatic else ignored. Not Applicable for Daily For Weekly – 1=Sunday, 2=Monday....
23	Transaction Count Limit	C	1	296	296	O	"N" – No (Default) "Y" – Yes	Applicable if Invocation Type is Manual
24	Max Occasions	N	2	297	298	C	Default -1	Applicable If Transaction Count Limit = Y.
25	Retry	C	1	299	299	O	"N" – No "Y" – Yes	Specifies if retry is applicable to Mandate.
26	Number of Retries	N	1	300	300	C		Mandatory if Retry = Y
27	Retry Days	N	1	301	301	C		Mandatory if Retry = Y
Payer Account Details								
28	Payer Code	C	10	302	311	M		
29	Payer Name	C	40	312	351	M		

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
30	Payer Name (Local Language)	C	40	352	391	O		
31	Payer Tax ID	C	20	392	411	O		
32	Payer Bank Branch Code	C	20	412	431	C		
33	Account Number	C	34	432	465	M		
34	Account Name	C	40	466	505	O		
35	Payer Document Type 1	C	10	506	515	C	"01" – Social Security ID "02" – Passport "03" – Business Registration "04" – Certificate of Corporation	
36	Payer Document Number 1	C	20	516	535	C		This field will be mapped against the Payer Document Number for the Document Type1 selected above
37	Payer Document Type 2	C	2	536	537	O	"01" – Social Security ID "02" – Passport "03" – Business Registration "04" – Certificate of Corporation	
38	Payer Document Number 2	C	20	538	557	O		This field will be mapped against the Payer Document Number for the Document Type2 selected above
39	Additional Remarks	C	90	558	647	O		
Beneficiary Details								
40	Beneficiary Code	C	10	633	642	O		

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
41	Beneficiary Name	C	40	643	682	C		
42	Beneficiary Name (Local Language)	C	40	683	722	O		
43	Beneficiary Tax ID	C	20	723	742	O		
44	Beneficiary Bank Branch Code	C	20	743	762	C		
45	Account Number	C	34	763	796	C		
46	Account Name	C	40	797	836	C		Mandatory if Seller Code = Hong Kong else optional
47	Beneficiary Document Type 1	C	10	837	846	O	"01" – Social Security ID "02" – Passport "03" – Business Registration "04" – Certificate of Corporation	
48	Beneficiary Document Number 1	C	40	847	886	O		This field will be mapped against the Payer Document Number for the Document Type2 selected above
49	Email ID	C	255	887	1141	O		
50	Mobile Number	C	40	1142	1181	O		
51	Telephone Number	C	20	1182	1201	O		
52	Category Code	C	10	1202	1211	O		
53	Account Type	C	10	1212	1221	O		

**F. VIRTUAL ACCOUNT FILE (only available in comma-separated format)**

S/No.	Field Name	Field Value Type	Length	Start Position	End Position	Field Status	Possible Values/Formats	Remarks
1	Client code	C	10	1	10	M		Will be advised by your Implementation Manager. Defaults to the logged-in client if not provided.
2	Credit Account Number	C	35	11	45	M		This will be the Account where the fund to be credited.
3	Lot (Client Constant)	C	10	46	55	M		
4	Virtual Account Number	C	35	56	90	M		
5	Virtual Account Enrichment_1	O	50	91	140	O		
6	Virtual Account Enrichment_2	O	50	141	190	O		
7	Virtual Account Enrichment_3	O	50	191	240	O		
8	Virtual Account Enrichment_4	O	50	241	290	O		
9	Virtual Account Enrichment_5	O	50	291	340	O		
10	Remarks	O	255	341	595	O		Not currently used, leave blank
11	Payer code	O	10	596	605	O		Must be a authorised Payer

**G. VIRTUAL ACCOUNT WITH PAYER FILE (available in comma-separated format)**

S/No.	Field Name	Field Value Type	Length	Field Status	Possible Values/Formats	Remarks
1	Client Code	C	10	M		
2	Credit Account Number	C	35	M		
3	Lot (Client Constant)	C	10	M		The value of client constant issued by bank against uploaded virtual account.
4	Virtual Account Number	C	35	M		
5	Action	C	1	O	M – Allow modification to the Payer, Narration1/2/3/4/5 and Remarks of the virtual account. D - Virtual account is dis-enabled. E – Virtual account is enabled.	
6	Payer Code	C	10	O		The Payer Code in the Payer Master.
7	VA Narration1	C	50	O		
8	VA Narration2	C	50	O		
9	VA Narration3	C	50	O		
10	VA Narration4	C	50	O		
11	VA Narration5	C	50	O		
12	Remarks	C	255	O		

## Payment (Clearing) Location

### HONG KONG

Product	Payment Location
Cashier's Order	Hong Kong Guangzhou Macau Shenzhen
International Drafts	Melbourne – AUD, CAD, EUR, GBP, SGD, USD Wellington – NZD

### SINGAPORE

Product	Location
Cashier's Order	Singapore
International Drafts	Melbourne – AUD, CAD, CHF, EUR, GBP, HKD, IDR, JPY, USD Wellington – NZD Bangkok – THB Mumbai – INR Singapore – SGD, USD

### Cambodia

Product	Payment Location
Cashier's Order	Cambodia
International Drafts	Melbourne – AUD, EUR, GBP, HKD, JPY, SGD, USD Wellington – NZD Bangkok – THB

### VIETNAM

Product	Payment Location
Cashier's Order	Hochiminh
International Drafts	Melbourne – AUD, USD Toronto – CAD Zurich – CHF Copenhagen – DKK Frankfurt – EUR London – GBP Hong Kong – HKG Tokyo – JPY Wellington – NZD Singapore – SGD Blashlmstg – SEK Bangkok – THB

### TAIWAN

Product	Location
Cashier's Order	Taipei Taichung Kaohsiung
International Drafts	Melbourne – AUD, CAD, CHF, EUR, GBP, HKD, IDR, JPY, USD Wellington – NZD Bangkok – THB Mumbai – INR Singapore – SGD, USD

## **AU/NZ**

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