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| **Bank Payment System (BPS)** |
| **EPS Open System Interface Specification** |
| **SOLDERFIELD PTE LTD** |

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Document History

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| --- | --- | --- | --- |
| No. | Change By | Date | Notes |
| 1 | Steven | 2017-10-19 | Initial document. |
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# INTRODUCTION

## PURPOSE

This document details the common transaction message interface between TM, EPS and STA; as on details transaction flow and message flow for the different types of Real-Time transactions between the Originating Banks and Receiving Banks.

The information presented in this document provides purely technical for reader/developer/reviewer with knowledge about JSON message format.

# TM MESSAGE FORMAT

## JSON Request

### JMS Attribute

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SN | Field Name | Length | Type | M/O | Description | Mapping Rules |
| 1 | JMSDestination |  | A | M | The destination where the message being send | MQTXMMONMSGRQ02 |
| 2 | JMSDeliveryMode |  | N | O | Define persistent or non persistent |  |
| 3 | JMSExpiration |  | N | O | The message expiration time |  |
| 4 | JMSPriority |  | N | O | The message priority level |  |
| 5 | JMSMessageID |  | A | O | The message id |  |
| 6 | JMSTimestamp |  | N | O | The message timestamp |  |
| 7 | JMSCorrelationID |  | A | O | The correlation id of the message |  |
| 8 | JMSReplyTo |  | A | O | The destination where the message reply to |  |
| 9 | JMSType |  | A | O | The message type |  |
| 10 | JMSRedelivered |  | B | O | Indicate message is being redelivered |  |

### Properties

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SN | Field Name | Length | Type | M/O | Description | Mapping Rules |
| 1 | CamelJmsDeliveryMode |  | N | O | Indicate message is persistent or not persistent |  |
| 2 | BreadcrumbId |  | A | O | Unique identifier on JMS |  |
| 3 | JMSXUserID |  | A | O | Jms user id |  |
| 4 | MessageLength | 2 | A | O | Denote length of message received. |  |
| 5 | MessageType | 7 | A | M | Message Type;  \*TXM - denote as Transaction Message \*STOP - denote as END service job  \*RELOAD - denote as service job memory preload data refresh.  \*SWITCH - denote as service job to refresh preload business date.  \*ECHO - denote as service job Keep-alive message | \*TXM |
| 6 | ReplyAddressName | 64 | A | M | Address for recipient to reply | MQTXMMONMSGRP02 |
| 7 | SourceCountry | 2 | A | O | Source country code |  |
| 8 | TargetCountry | 2 | A | O | Target country code |  |
| 9 | ServiceCode | 6 | A | M | Transaction code or service code sent from channel | TM0010 – Inward Credit/Payment  TM0020 – Inward Collection |
| 10 | MessageIdentifier | 64 | A | O | TM generated message ID/signature. TM shall use this identifier to match replied message from recipient. |  |
| 11 | ApprovalCode | 32 | A | O | Host approval code; for future use. |  |
| 12 | RoutingCode | 6 | A | O | Host generated routing code to notify TM on next course of processing. |  |
| 13 | ResponseCode | 15 | A | O | Filler for future use. |  |
| 14 | ResponseStatus | 2 | A | O | Denote length of message received. |  |
| 15 | ResponseDescription | 7 | A | O | Message Type;  \*TXM - denote as Transaction Message \*STOP - denote as END service job  \*RELOAD - denote as service job memory preload data refresh.  \*SWITCH - denote as service job to refresh preload business date.  \*ECHO - denote as service job Keep-alive message |  |
| 16 | ResponseTimestamp | 64 | A | O | Address for recipient to reply |  |
| 17 | SessId | 2 | A | O | Source country code |  |
| 18 | Filler | 15 | A | O | Filler for future use. |  |

### Header

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SN | Field Name | Length | Type | M/O | Description | Mapping Rules |
| Source | | | | | | |
| 1 | SourceCode | 10 | A | O | Client terminal id | Channel to provide |
| 2 | ClientId | 10 | A | O | Client user id | Channel to provide |
| Bah | | | | | | |
| 3 | BusinessMsgId | 35 | A | O | Business message id | Blanks |
| 4 | MsgDefinition | 35 | A | O | Message definition | Blanks |
| 5 | FromBIC | 35 | A | O | From BIC | Blanks |
| 6 | ToBIC | 35 | A | O | To BIC | Blanks |
| 7 | MsgRecipientBIC | 35 | A | O | Message recipient BIC | Blanks |
| 8 | MsgCreationTms | 26 | A | M | Message creation timestamp | Channel to provide |
| 9 | MsgSignature | 64 | A | O | Message signature | Blanks |
| 10 | JournalSequence | 11,0 | N | M | Journal sequence | Channel to provide |
| 11 | BatchType | 10 | A | O | Online or Batch | Blanks |
| 12 | BatchNumber | 11,0 | N | O | Batch number | 0 |
|  | | | | | | |
| 13 | TrancheId | 10 | A | O | Tranche id | Blanks |
| Trans | | | | | | |
| 14 | SourceBranch | 5,0 | N | O | Source branch | 0 |
| 15 | TransCode | 6 | A | M | Transaction code | 10110 for inward credit/payment  10120 for inward collection;  10210 for outward credit/payment  10211 for inward return credit/payment  10220 for outward collection;  10221 for inward return collection |
| 16 | TransDescription | 50 | A | O | Transaction description | Blanks |
| Menu | | | | | | |
| 17 | MenuId | 6 | A | O | Menu id | Blanks |
| 18 | MenuLink | 128 | A | O | Menu link | Blanks |
| 19 | ApiLink | 128 | A | O | Api link | Blanks |
| 20 | Action | 10 | A | O | Action | Blanks |
| OrigBah | | | | | | |
| 21 | OrigBusinessMsgId | 35 | A | O | Original business message id | Blanks |
| 22 | OrigMsgCreationTms | 26 | A | O | Original message creation timestamp | Blanks |
| 23 | OrigBatchNumber | 11,0 | N | O | Original batch number | 0 |
| 24 | OrigJournalSequence | 11,0 | N | O | Original journal sequence | 0 |
| Override | | | | | | |
| 25 | OverrideId | 10 | A | O | Override user id | Blanks |
| 26 | OverrideCodes | 60 | A | O | Override reason code | Blanks |
| 27 | OverrideDescription | 300 | A | O | Override description | Blanks |

### Body

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SN | Field Name | Length | Type | M/O | Description | Mapping Rules |
| Bank Wide Common Header (420 bytes) | | | | | | |
| 1 | Request machine serial number | 8 | A | O | Request machine serial number | Blanks |
| 2 | Request channel ID | 5 | A | M | Request channel ID | Channel to provide |
| 3 | Request ESB program name | 10 | A | O | Request application name | Blanks |
| 4 | Timestamp before request message output | 14 | A | O | Timestamp for request message | Blanks |
| 5 | Timestamp after response message input | 14 | A | O | Timestamp for response message | Blanks |
| 6 | Service request ID | 16,0 | N | M | Unique ID for the request transaction | Channel to provide |
| 7 | Service request Code | 15 | A | M | Transaction code for the request message | TM0010 – Inward Credit/Payment  TM0020 – Inward Collection |
| 8 | Error recovery reversal Flag | 1 | A | O | Error recovery reversal flag; value Y or N | N |
| 9 | Business driven reversal Flag | 1 | A | O | Business driven reversal Flag; value Y or N | N |
| 10 | UPP time out period | 3,0 | N | M | UPP time out period | 030 |
| 11 | UPP message expiry period | 3,0 | N | M | UPP message expiry period | 025 |
| 12 | Filler | 49 | A | O | Filler | Blanks |
| 13 | Reply message queue name | 48 | A | O | Reply message queue name | Blanks |
| 14 | Filler | 33 | A | O | Filler | Blanks |
| 15 | Timestamp after message input | 14 | A | O | Timestamp after message input | Blanks |
| 16 | Timestamp before message output | 14 | A | O | Timestamp before message output | Blanks |
| 17 | Request message input queue name | 48 | A | O | Request message input queue name | Blanks |
| 18 | Reply message output queue name | 48 | A | O | Reply message output queue name | Blanks |
| 19 | Status code | 7,0 | N | O | Status code | Blanks |
| 20 | Host error code | 5 | A | O | Host error code | Blanks |
| 21 | Host error description | 35 | A | O | Host error description | Blanks |
| 22 | Completion code | 1 | A | O | Completion code | Blanks |
| 23 | Reason code | 4 | A | O | Reason code | Blanks |
| 24 | Request message ID | 24 | A | O | Request message ID | Blanks |
| Common Application Header (420 bytes) | | | | | | |
| 25 | Originating system | 5 | A | M | Source system identifier | G3 for inward  TM for outward |
| 26 | Originating country | 2 | A | M | Source system country code | SG |
| 27 | Destination | 5 | A | M | Destination system identifier | STA for financial transaction;  EPS for payment transaction: |
| 28 | Destination country | 2 | A | M | Destination country code | SG |
| 29 | Transaction code | 5 | A | M | Destination system transaction code for each service.  *For outgoing message to Channel, TM to format;*  *For inward message to TM, Channel to provide.* | 10110 for inward credit/payment  10120 for inward collection;  10210 for outward credit/payment  10211 for inward return credit/payment  10220 for outward collection;  10221 for inward return collection |
| 30 | Branch/Cost center | 5,0 | N | O | Transaction booking branch number or cost center number | 0 |
| 31 | Terminal ID | 10 | A | O | Terminal or workstation id | Blanks |
| 32 | Journal sequence no. | 11,0 | N | O | Unique per transaction trace number, to trace the front end originating transaction | Channel to provide |
| 33 | Response code | 4 | A | M | Mandatory for response message returned to channel. Value ‘0000’ refers to good response.  When there is error response (response code <> ‘0000’), the first error code with error description will be always captured in application header.  Note:  Requestor still able to retrieve the rest of error response and description from response body message, in the event host returned more than 1 error codes. | Blanks |
| 34 | Response description | 40 | A | M | Description of the response code if there is exception or error. This is mandatory when response code value is not ‘0000’. | Blanks |
| 35 | Return data queue name | 10 | A | O | Response message data queue name, i.e. the receiving data queue of the source  Mandatory field for request message from channel to TM, TM will throw the response to this return data queue. | Blanks |
| 36 | Client user ID | 10 | A | O | User ID who submitted this transaction | Channel to provide |
| 37 | Client transaction date and time | 14,0 | N | O | Originated date/time YYYMMDDHHMISS (in 24 hrs format) (Channel will populate this field based on front end system date and time) | Channel to provide |
| 38 | Original user ID | 10 | A | O | Original user that request for the transaction. Applicable only for maintenance update request.  E.g: Maker user id | Blanks |
| 39 | Original user update timestamp | 14,0 | N | O | Transaction timestamp of the original user that request for the transaction. Applicable only for maintenance update request. | 0 |
| 40 | Response date and time | 14,0 | N | O | Response date/time YYYMMDDHHMISS (in 24 hrs format) | 0 |
| 41 | EC indicator | 1 | A | M | To indicate this transaction is for error correction ‘Y’ or ‘N’ | N |
| 42 | Original journal sequence no. | 11,0 | N | O | Original journal sequence no.  Used for financial transactions; applicable to STA only | 0 |
| 43 | More record indicator | 1 | A | M | For Outbound Transaction Message;  More record indicator, default to ‘N’  In the case the indicator is ‘Y, the subsequent last record key is mandatory.  For Inbound Transaction Message; More record indicator;  a. Single Transaction Type;  -For 1 transaction message tag “E” to More record indicator;  -For continuous transaction message tag “P’ and “E” for End of Message;  b. Mixed Transaction Type;  -for continue message tag “P”.  -for end of “xx001” Specific transaction message tag “C”;  -for end of Mixed transaction messages channel to format and route closing transaction code <S0000> and tag “E” to More record indicator. | N |
| 44 | Last record key | 80 | A | O | Last record key which to be returned in the case that ‘More record indicator’ is ‘Y’. | Blanks |
| 45 | Hash total number | 5,0 | N | O | Total occurrence records per request  (e.g. total no. of CIFs for xx001) | 0 |
| 46 | Authentication id/ Approval id | 11,0 | N | O | This is used during update request sent in from front end when the multiple times of member records fetching is applicable.  Format = dddnnnnnnnn  (d = day of Julian date,  n = running sequence no.)  This field is used for bulk transaction messages as trx group identifier; Host will generate group transaction identifier upon processing of 1st transaction message. For sequence transaction message within same transaction group, client to return the group identifier. | 0 |
| 47 | Message Signature | 128 | A | O | Unique message signature used for routing process; for  For all request messages originated from TM. | Blanks |
| 48 | Journal sub seq number | 3,0 | N | M | Sub sequence number to be assigned by sender for cases with multiple messages per transaction scenario. Router/Channel to increment this field for every continuous transaction request. | Channel to provide |
| 49 | Filler | 19 | A | O | Reserved for future use | Blanks |
| Business Application Header (290 bytes) | | | | | | |
| 50 | Message Sender identifier | 35 | A | M | Originating Bank BIC;  - Only accept the 11 character BIC  Identifier.  - G3 host will only validate the first 8 character of the BIC; the last 3 characters branch code will not be validated.  - Must be either G3 Host or a valid member in G3 Host.  - If „To ‟field is G3 Host, then „From‟  field must be a valid member in G3  Host.  Refer to appendix – Bank Identification | Channel to provide |
| 51 | Message receiver identifier | 35 | A | M | Receiving Bank BIC;  - Only accept the 11 character BIC  Identifier.  - G3 Host will only validate the first 8 character of the BIC; the last 3 characters branch code will not be validated.  - Must be either G3 Host or a valid member in G3 Host.  - If „From‟ field is G3 Host, then „To‟  field must be a valid member in G3  Host.  Refer to appendix – Bank Identification | Channel to provide |
| 52 | Business Message  identifier | 35 | A | M | Uniquely identifies the Business Message to the Messaging Endpoint that has created the Business Message.  Assigned by the sender of the message  The sender has to ensure that Business Message Identification is unique per sending party for each calendar day.  Point to point (Originating Bank to G3 Host, G3 Host to Receiving  Bank) identification of the Business Message.  This identifier is located in the BAH. It is assigned by the sender of the message, which will be either Originating Bank or G3 Host.  The sending party has to ensure that Business Message  Identification is unique per calendar day.  z  Format : ByyyymmddbbbbbbbbXAAnnnnnnn <refer to FS> | Channel to provide |
| 53 | Message Definition Identifier | 35 | A | M | Contain the Message Definition Identifier  Refer to Section 2 of G3 realtime functional specification for the list of expected value.  e.g. "pacs.008.001.02" for Credit Transfer, "pacs.003.001.02" for Direct Debit | Channel to provide |
| 54 | Instruction identification | 35 | A | M | Generated by EPS  Assigned by Originating Bank to uniquely identify the payment.  The uniqueness of the transaction is determined by the Instruction Identification and will be defined by the Originating Bank. | Channel to provide for inward transaction, EPS generate for outward transaction |
| 55 | Creation Date | 26 | A | O | Date and time Business Message (header) was created.  Stamped by EPS.  TM to map this field when the message sending out to G3 gateway. | 0 |
| 56 | Copy Duplicate | 4 | A | O | Indicates whether the message is a Duplicate of a previously sent ISO 20022 Message; “DUPL” must be used to indicate a Repeat message | Blanks |
| 57 | Transaction Status | 4 | A | O | The transaction status of the item;  Expected value is "RJCT" or “ACTC” or “CNCL”  *G3 returned status* | Blanks |
| 58 | Reason Code signifying the rejection state of the original message. | 35 | *A* | *O* | Expected value is a Reason Code from the code listing in Appendix C2  *G3 returned status* | Blanks |
| 59 | Acceptance Date Time | 26 | A | O | Point in time when the instruction from the Originating Bank meets the processing conditions of the Receiving Bank. This means that the Receiving Bank has received the instruction and has applied checks such as authorisation, availability of funds. | Blanks |
| 60 | Clearing System Code | 4 | A | M | Currently prefix as this MEP  TM to default | MEP |
| 61 | Repeat counter | 3 0 | N | O | Transaction repeat counter; to be filled by TM router; | 0 |
| 62 | Routing Code | 3 0 | N | O | Routing Code | Blanks |
| 63 | Stored and Forward Indicator | 1 | A | O | To Indicate the this transaction is Stored and Forward transaction  Valid values  Y = Stored and Forward transaction  N = Not Stored and Forward transaction  ‘ ‘ = Not Stored and Forward transaction | N |
| 64 | Filler buffer | 9 | A |  | Filler | Blanks |
| Common Request Information (300 bytes) | | | | | | |
| 65 | Originating Account number | 35 | A | M | Originating bank account number | Channel to provide |
| 66 | Originating Account ccy | 3 | A | M | Originating bank account currency | Channel to provide |
| 67 | Debtor Account number | 35 | A | M | Account to be debited | Channel to provide |
| 68 | Debtor Account ccy | 3 | A | O | Debited account currency | Blanks |
| 69 | Debtor Account type | 3 | A | O | Debited account type | Blanks |
| 70 | Creditor Account number | 35 | A | M | Account to be credited | Channel to provide |
| 71 | Creditor Account ccy | 3 | A | O | Credited account currency | Blanks |
| 72 | Creditor Account type | 3 | A | O | Credited account type | Blanks |
| 73 | Mandate Identification | 35 | A | M | Direct Debit Authorisation Identification; optional for other transaction type/  DDA Reference | Channel to provide |
| 74 | Message Identification | 35 | A | M | Reference assigned by the instructing party to the instructed party to uniquely identify the message. Member Banks are not restricted to any format. | Channel to provide |
| 75 | Start date range | 8 0 | N | O | Used for transaction inquiry only | 0 |
| 76 | End date range | 8 0 | N | O | Used for transaction inquiry only | 0 |
| 77 | Clearing amount | 19 2 | N | O | Clearing amount; used for inquiry only | 0 |
| 78 | Channel code | 4 | A | O | Channel code; used for inquiry only | Blanks |
| 79 | Filler | 71 | A | O | Reserve for future use | Blanks |
| Request Transaction Detail Information (1500 bytes) | | | | | | |
| 80 | Debtor Agent | 35 | A | M | The financial institution servicing the account for the debtor.  G3 Host only supports BIC as the identifier for this element. | Channel to provide |
| 81 | Debtor Name | 140 | A | M | Debtor account name | Channel to provide |
| 82 | Ultimate Debtor Name | 140 | A | O | Ultimate debtor name | Blanks |
| 83 | Creditor Agent | 35 | A | M | The financial institution servicing the account for the creditor.  G3 Host only supports BIC as the identifier for this element. | Channel to provide |
| 84 | Creditor Name | 140 | A | M | Creditor account name | Channel to provide |
| 85 | Ultimate Creditor Name | 140 | A | O | Ultimate creditor name | Blanks |
| 86 | Total interbank settlement currency | 3 | A | M | The currency code of amount | Channel to provide |
| 87 | Total Interbank Settlement Amount | 19 2 | N | M | Total Amount of money moved between the Originating Bank and the Receiving Bank. | Channel to provide |
| 88 | Number Of Transactions | 15 0 | N | M | Number of individual transactions; Expected value of “1” | 1 |
| 89 | Settlement method | 4 | A | M | Settlement method  CLRG=Clearing system  MEP=Clearing system - MEP | CLRG |
| 90 | End to End Identification | 35 | A | M | Originators reference to the Direct Debit.  Customer reference that must be passed on in the end-to-end chain. | Channel to provide |
| 91 | Transaction Identification | 35 | *A* | M | Identification assigned by Debtor Bank for pacs.008.001 or Creditor Bank for pacs.003.001. This is used to identify the transaction between the Debtor/Creditor Bank and the Originating to Bank.  If Originating Bank is the same as Debtor Bank/Creditor Bank, the Transaction Identification and Instruction Identification should be the same.  Transaction Identification will be identical throughout the entire transaction flow.  EPS to generate | Channel to provide |
| 92 | Interbank settlement currency | 3 | A | M | The currency code of amount | Channel to provide |
| 93 | Interbank Settlement Amount | 19 2 | N | M | Amount of money moved between the Originating Bank and the Receiving Bank. | Channel to provide |
| 94 | Clearing System Reference | 35 | A | O | Identifies the Settlement Cycle in which the payment will be settled  Supplied by G3 Host | Channel to provide |
| 95 | Interbank Settlement Date | 26 | A | M | Interbank settlement date supplied by the Originating Bank  G3 Host may however replace the value with the actual date this transaction will be settled depending on the cut-off timing. | Channel to provide |
| 96 | Charge Bearer | 4 | A | M | The party who will bear the charges associated with the processing of the payment transaction  SLEV=Following service level | SLEV |
| 97 | Purpose Code | 4 | A | M | The purpose code for the transaction. This is to identify the purpose of the payment transaction to the instructed party.  Refer to appendix – purpose code | Channel to provide |
| 98 | Service Level Code | 4 | A | M | Service Level of the transaction.  SDVA=Payment must be executed with same day value to the creditor. | SDVA |
| 99 | Remittance Information | 140 | A | O | Remittance information | Blanks |
| 100 | Charge Account Number | 35 | A | O | Charge account number | Blanks |
| 101 | Charge Account ccy | 3 | A | O | Charge account currency | Blanks |
| 102 | Penalty Charge Amount | 19 2 | N | O | In the event of rejection. This charge shall be applied | 0 |
| 103 | Service Charge Amount | 19 2 | N | O | Amount of service charge | 0 |
| 104 | Charge Code | 4 | A | O | Service charge code | Blanks |
| 105 | SIC 1 | 1 | A | O | SIC 1 | Blanks |
| 106 | SIC 2 | 1 | A | O | SIC 2 | Blanks |
| 107 | SIC 3 | 1 | A | O | SIC 3 | Blanks |
| 108 | SIC 4 | 1 | A | O | SIC 4 | Blanks |
| 109 | Create source | 4 | A | O | Create source | Blanks |
| 110 | Creation date | 8,0 | N | O | Creation date | 0 |
| 111 | Creation timestamp | 6,0 | N | O | Creation timestamp | 0 |
| 112 | Maint. user | 10 | A | O | Maint. user | Blanks |
| 113 | Maint. terminal id | 10 | A | O | Maint. terminal id | Blanks |
| 114 | Maint. date | 8,0 | N | O | Maint. date | Blanks |
| 115 | Maint. timestamp | 6,0 | N | O | Maint. timestamp | Blanks |
| 116 | Checker id | 10 | A | O | Checker id | Blanks |
| 117 | Checker terminal id | 10 | A | O | Checker terminal id | Blanks |
| 118 | Checker date | 8,0 | N | O | Checker date | Blanks |
| 119 | Checker timestamp | 6,0 | N | O | Checker timestamp | Blanks |
| 120 | Filler | 354 | A |  | Reservice for future use | Blanks |
| Direct Debit Reversal Information (1000 bytes) – Not applicable to direct debit transaction | | | | | | |
| 121 | Original message  identifier | 35 | A | O | The message identification from original message | Blanks |
| 122 | Original instruction identification | 35 | A | O | The instruction id from original message | Blanks |
| 123 | Original message Definition Identifier | 35 | A | O | Contain the original message Definition Identifier  Refer to Section 2 of G3 realtime functional specification for the list of expected value.  e.g. "pacs.008.001.02" for Credit Transfer, "pacs.003.001.02" for Direct Debit | Blanks |
| 124 | Original Creation DateTime | 26 | A | O | Original creation date time | Blanks |
| 125 | Original settlement currency | 3 | A | O | The currency in the original message | Blanks |
| 126 | Original Interbank Settlement Amount | 19 2 | N | O | The amount in the original transaction message  Attribute is the currency code of amount. | Blanks |
| 127 | Original Interbank Settlement Date | 26 | A | O | The original settlement date in the original message | Blanks |
| 128 | Proprietary | 128 | A | O | Identifies the Settlement Cycle for the Reversal.  Value is assigned by G3 Host. | Blanks |
| 129 | Reversal reason Information | 35 | A | O | Ie: “Direct Debit Timeout” | Blanks |
| 130 | Reason code | 4 | A | O | Reason code | Blanks |
| 131 | Filler 1 | 654 | A | O | Reserve for future use | Blanks |
| RBK Response Information (100 bytes) | | | | | | |
| 132 | Business date | 8,0 | N | O | Business date | Blanks |
| 133 | OA available balance | 19,2 | N | O | OA available balance | Blanks |
| 134 | OA available bal sign | 1 | A | O | OA available bal sign | Blanks |
| 135 | OA ledger balance | 19,2 | N | O | OA ledger balance | Blanks |
| 136 | OA ledger bal sign | 1 | A | O | OA ledger bal sign | Blanks |
| 137 | RA available balance | 19,2 | N | O | RA available balance | Blanks |
| 138 | RA available bal sign | 1 | A | O | RA available bal sign | Blanks |
| 139 | RA ledger balance | 19,2 | N | O | RA ledger balance | Blanks |
| 140 | RA ledger bal sign | 1 | A | O | RA ledger bal sign | Blanks |
| 141 | Filler | 12 | A | O | Filler | Blanks |
| FX Information (300 bytes) – for future use | | | | | | |
| 142 | FX bank 1 | 2 | A | O | FX bank code 1 | Blanks |
| 143 | FX contract 1 | 10 | A | O | FX contract 1 | Blanks |
| 144 | FX currency 1 | 3 | A | O | FX currency 1 | Blanks |
| 145 | FX contract amount 1 | 19,2 | N | O | FX contract amount 1 | Blanks |
| 146 | FX bank 2 | 2 | A | O | FX bank code 2 | Blanks |
| 147 | FX contract 2 | 10 | A | O | FX contract 2 | Blanks |
| 148 | FX currency 2 | 3 | A | O | FX currency 2 | Blanks |
| 149 | FX contract amount 2 | 19,2 | N | O | FX contract amount 2 | Blanks |
| 150 | FX bank 3 | 2 | A | O | FX bank code 3 | Blanks |
| 151 | FX contract 3 | 10 | A | O | FX contract 3 | Blanks |
| 152 | FX currency 3 | 3 | A | O | FX currency 3 | Blanks |
| 153 | FX contract amount 3 | 19,2 | N | O | FX contract amount 3 | Blanks |
| 154 | FX bank 4 | 2 | A | O | FX bank code 4 | Blanks |
| 155 | FX contract 4 | 10 | A | O | FX contract 4 | Blanks |
| 156 | FX currency 4 | 3 | A | O | FX currency 4 | Blanks |
| 157 | FX contract amount 4 | 19,2 | N | O | FX contract amount 4 | Blanks |
| 158 | FX bank 5 | 2 | A | O | FX bank code 5 | Blanks |
| 159 | FX contract 5 | 10 | A | O | FX contract 5 | Blanks |
| 160 | FX currency 5 | 3 | A | O | FX currency 5 | Blanks |
| 161 | FX contract amount 5 | 19,2 | N | O | FX contract amount 5 | Blanks |
| 162 | FX aggregate utilized ccy | 3 | A | O | FX aggregate utilized currency | Blanks |
| 163 | FX aggregate utilized amount | 19,2 | N | O | FX aggregate utilized amount | Blanks |
| 164 | FX board rate | 13,7 | N | O | FX board rate | Blanks |
| 165 | FX tolerance rate | 13,7 | N | O | FX tolerance rate | Blanks |
| 166 | Filler | 82 |  |  | Filler | Blanks |
| Filler Buffers (1814 bytes) | | | | | | |
| 167 | Filler | 1814 | A | O | Filler | Blanks |

## JSON Response

### JMS Attribute

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SN | Field Name | Length | Type | M/O | Description | Mapping Rules |
| 1 | JMSDestination |  | A | M | The destination where the message being send | MQTXMMONMSGRP02 |
| 2 | JMSDeliveryMode |  | N | O | Define persistent or non persistent | Same as request |
| 3 | JMSExpiration |  | N | O | The message expiration time | Same as request |
| 4 | JMSPriority |  | N | O | The message priority level | Same as request |
| 5 | JMSMessageID |  | A | O | The message id | Same as request |
| 6 | JMSTimestamp |  | N | O | The message timestamp | Same as request |
| 7 | JMSCorrelationID |  | A | O | The correlation id of the message | Same as request |
| 8 | JMSReplyTo |  | A | O | The destination where the message reply to | Same as request |
| 9 | JMSType |  | A | O | The message type | Same as request |
| 10 | JMSRedelivered |  | B | O | Indicate message is being redelivered | Same as request |

### Properties

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SN | Field Name | Length | Type | M/O | Description | Mapping Rules |
| 1 | CamelJmsDeliveryMode |  | N | O | Indicate message is persistent or not persistent | Same as request |
| 2 | BreadcrumbId |  | A | O | Unique identifier on JMS | Same as request |
| 3 | JMSXUserID |  | A | O | Jms user id | Same as request |
| 4 | MessageLength | 2 | A | O | Denote length of message received. | Same as request |
| 5 | MessageType | 7 | A | M | Message Type;  \*TXM - denote as Transaction Message \*STOP - denote as END service job  \*RELOAD - denote as service job memory preload data refresh.  \*SWITCH - denote as service job to refresh preload business date.  \*ECHO - denote as service job Keep-alive message | Same as request |
| 6 | ReplyAddressName | 64 | A | M | Address for recipient to reply | Same as request |
| 7 | SourceCountry | 2 | A | O | Source country code | Same as request |
| 8 | TargetCountry | 2 | A | O | Target country code | Same as request |
| 9 | ServiceCode | 6 | A | M | Transaction code or service code sent from channel | Same as request |
| 10 | MessageIdentifier | 64 | A | O | TM generated message ID/signature. TM shall use this identifier to match replied message from recipient. | Same as request |
| 11 | ApprovalCode | 32 | A | O | Host approval code; for future use. | Same as request |
| 12 | RoutingCode | 6 | A | O | Host generated routing code to notify TM on next course of processing. | Same as request |
| 13 | ResponseCode | 15 | A | O | Filler for future use. | TM derive |
| 14 | ResponseStatus | 2 | A | O | Denote length of message received. | TM derive |
| 15 | ResponseDescription | 7 | A | O | Message Type;  \*TXM - denote as Transaction Message \*STOP - denote as END service job  \*RELOAD - denote as service job memory preload data refresh.  \*SWITCH - denote as service job to refresh preload business date.  \*ECHO - denote as service job Keep-alive message | TM derive |
| 16 | ResponseTimestamp | 64 | A | O | Address for recipient to reply | TM derive |
| 17 | SessId | 2 | A | O | Source country code | Same as request |
| 18 | Filler | 15 | A | O | Filler for future use. | Same as request |

### Header

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SN | Field Name | Length | Type | M/O | Description | Mapping Rules |
| Source | | | | | | |
| 1 | SourceCode | 10 | A | O | Client terminal id | Same as request |
| 2 | ClientId | 10 | A | O | Client user id | Same as request |
| Bah | | | | | | |
| 3 | BusinessMsgId | 35 | A | O | Business message id | Same as request |
| 4 | MsgDefinition | 35 | A | O | Message definition | Same as request |
| 5 | FromBIC | 35 | A | O | From BIC | Same as request |
| 6 | ToBIC | 35 | A | O | To BIC | Same as request |
| 7 | MsgRecipientBIC | 35 | A | O | Message recipient BIC | Same as request |
| 8 | MsgCreationTms | 26 | A | M | Message creation timestamp | Same as request |
| 9 | MsgSignature | 64 | A | O | Message signature | Same as request |
| 10 | JournalSequence | 11,0 | N | M | Journal sequence | Same as request |
| 11 | BatchType | 10 | A | O | Online or Batch | Same as request |
| 12 | BatchNumber | 11,0 | N | O | Batch number | Same as request |
|  | | | | | | |
| 13 | TrancheId | 10 | A | O | Tranche id | Same as request |
| Trans | | | | | | |
| 14 | SourceBranch | 5,0 | N | O | Source branch | Same as request |
| 15 | TransCode | 6 | A | M | Transaction code | Same as request |
| 16 | TransDescription | 50 | A | O | Transaction description | Same as request |
| Menu | | | | | | |
| 17 | MenuId | 6 | A | O | Menu id | Same as request |
| 18 | MenuLink | 128 | A | O | Menu link | Same as request |
| 19 | ApiLink | 128 | A | O | Api link | Same as request |
| 20 | Action | 10 | A | O | Action | Same as request |
| OrigBah | | | | | | |
| 21 | OrigBusinessMsgId | 35 | A | O | Original business message id | Same as request |
| 22 | OrigMsgCreationTms | 26 | A | O | Original message creation timestamp | Same as request |
| 23 | OrigBatchNumber | 11,0 | N | O | Original batch number | Same as request |
| 24 | OrigJournalSequence | 11,0 | N | O | Original journal sequence | Same as request |
| Override | | | | | | |
| 25 | OverrideId | 10 | A | O | Override user id | Same as request |
| 26 | OverrideCodes | 60 | A | O | Override reason code | Same as request |
| 27 | OverrideDescription | 300 | A | O | Override description | Same as request |

### Body

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SN | Field Name | Length | Type | M/O | Description | Mapping Rules |
| Bank Wide Common Header (420 bytes) | | | | | | |
| 1 | Request machine serial number | 8 | A | O | Request machine serial number | Same as request |
| 2 | Request channel ID | 5 | A | M | Request channel ID | Same as request |
| 3 | Request ESB program name | 10 | A | O | Request application name | Same as request |
| 4 | Timestamp before request message output | 14 | A | O | Timestamp for request message | Same as request |
| 5 | Timestamp after response message input | 14 | A | O | Timestamp for response message | Same as request |
| 6 | Service request ID | 16,0 | N | M | Unique ID for the request transaction | Same as request |
| 7 | Service request Code | 15 | A | M | Transaction code for the request message | Same as request |
| 8 | Error recovery reversal Flag | 1 | A | O | Error recovery reversal flag; value Y or N | Same as request |
| 9 | Business driven reversal Flag | 1 | A | O | Business driven reversal Flag; value Y or N | Same as request |
| 10 | UPP time out period | 3,0 | N | M | UPP time out period | Same as request |
| 11 | UPP message expiry period | 3,0 | N | M | UPP message expiry period | Same as request |
| 12 | Filler | 49 | A | O | Filler | Same as request |
| 13 | Reply message queue name | 48 | A | O | Reply message queue name | Same as request |
| 14 | Filler | 33 | A | O | Filler | Same as request |
| 15 | Timestamp after message input | 14 | A | O | Timestamp after message input | Same as request |
| 16 | Timestamp before message output | 14 | A | O | Timestamp before message output | Same as request |
| 17 | Request message input queue name | 48 | A | O | Request message input queue name | Same as request |
| 18 | Reply message output queue name | 48 | A | O | Reply message output queue name | Same as request |
| 19 | Status code | 7,0 | N | O | Status code | Same as request |
| 20 | Host error code | 5 | A | O | Host error code | Same as request |
| 21 | Host error description | 35 | A | O | Host error description | Same as request |
| 22 | Completion code | 1 | A | O | Completion code | Same as request |
| 23 | Reason code | 4 | A | O | Reason code | Same as request |
| 24 | Request message ID | 24 | A | O | Request message ID | Same as request |
| Common Application Header (420 bytes) | | | | | | |
| 25 | Originating system | 5 | A | M | Source system identifier | Same as request |
| 26 | Originating country | 2 | A | M | Source system country code | Same as request |
| 27 | Destination | 5 | A | M | Destination system identifier | Same as request |
| 28 | Destination country | 2 | A | M | Destination country code | Same as request |
| 29 | Transaction code | 5 | A | M | Destination system transaction code for each service.  *For outgoing message to Channel, TM to format;*  *For inward message to TM, Channel to provide.* | Same as request |
| 30 | Branch/Cost center | 5,0 | N | O | Transaction booking branch number or cost center number | Same as request |
| 31 | Terminal ID | 10 | A | O | Terminal or workstation id | Same as request |
| 32 | Journal sequence no. | 11,0 | N | O | Unique per transaction trace number, to trace the front end originating transaction | Same as request |
| 33 | Response code | 4 | A | M | Mandatory for response message returned to channel. Value ‘0000’ refers to good response.  When there is error response (response code <> ‘0000’), the first error code with error description will be always captured in application header.  Note:  Requestor still able to retrieve the rest of error response and description from response body message, in the event host returned more than 1 error codes. | TM derive |
| 34 | Response description | 40 | A | M | Description of the response code if there is exception or error. This is mandatory when response code value is not ‘0000’. | TM derive |
| 35 | Return data queue name | 10 | A | O | Response message data queue name, i.e. the receiving data queue of the source  Mandatory field for request message from channel to TM, TM will throw the response to this return data queue. | Same as request |
| 36 | Client user ID | 10 | A | O | User ID who submitted this transaction | Same as request |
| 37 | Client transaction date and time | 14,0 | N | O | Originated date/time YYYMMDDHHMISS (in 24 hrs format) (Channel will populate this field based on front end system date and time) | Same as request |
| 38 | Original user ID | 10 | A | O | Original user that request for the transaction. Applicable only for maintenance update request.  E.g: Maker user id | Same as request |
| 39 | Original user update timestamp | 14,0 | N | O | Transaction timestamp of the original user that request for the transaction. Applicable only for maintenance update request. | Same as request |
| 40 | Response date and time | 14,0 | N | O | Response date/time YYYMMDDHHMISS (in 24 hrs format) | TM derive |
| 41 | EC indicator | 1 | A | M | To indicate this transaction is for error correction ‘Y’ or ‘N’ | Same as request |
| 42 | Original journal sequence no. | 11,0 | N | O | Original journal sequence no.  Used for financial transactions; applicable to STA only | Same as request |
| 43 | More record indicator | 1 | A | M | For Outbound Transaction Message;  More record indicator, default to ‘N’  In the case the indicator is ‘Y, the subsequent last record key is mandatory.  For Inbound Transaction Message; More record indicator;  a. Single Transaction Type;  -For 1 transaction message tag “E” to More record indicator;  -For continuous transaction message tag “P’ and “E” for End of Message;  b. Mixed Transaction Type;  -for continue message tag “P”.  -for end of “xx001” Specific transaction message tag “C”;  -for end of Mixed transaction messages channel to format and route closing transaction code <S0000> and tag “E” to More record indicator. | Same as request |
| 44 | Last record key | 80 | A | O | Last record key which to be returned in the case that ‘More record indicator’ is ‘Y’. | Same as request |
| 45 | Hash total number | 5,0 | N | O | Total occurrence records per request  (e.g. total no. of CIFs for xx001) | Same as request |
| 46 | Authentication id/ Approval id | 11,0 | N | O | This is used during update request sent in from front end when the multiple times of member records fetching is applicable.  Format = dddnnnnnnnn  (d = day of Julian date,  n = running sequence no.)  This field is used for bulk transaction messages as trx group identifier; Host will generate group transaction identifier upon processing of 1st transaction message. For sequence transaction message within same transaction group, client to return the group identifier. | Same as request |
| 47 | Message Signature | 128 | A | O | Unique message signature used for routing process; for  For all request messages originated from TM. | TM derive |
| 48 | Journal sub seq number | 3,0 | N | M | Sub sequence number to be assigned by sender for cases with multiple messages per transaction scenario. Router/Channel to increment this field for every continuous transaction request. | Same as request |
| 49 | Filler | 19 | A | O | Reserved for future use | Same as request |
| Business Application Header (290 bytes) | | | | | | |
| 50 | Message Sender identifier | 35 | A | M | Originating Bank BIC;  - Only accept the 11 character BIC  Identifier.  - G3 host will only validate the first 8 character of the BIC; the last 3 characters branch code will not be validated.  - Must be either G3 Host or a valid member in G3 Host.  - If „To ‟field is G3 Host, then „From‟  field must be a valid member in G3  Host.  Refer to appendix – Bank Identification | Same as request |
| 51 | Message receiver identifier | 35 | A | M | Receiving Bank BIC;  - Only accept the 11 character BIC  Identifier.  - G3 Host will only validate the first 8 character of the BIC; the last 3 characters branch code will not be validated.  - Must be either G3 Host or a valid member in G3 Host.  - If „From‟ field is G3 Host, then „To‟  field must be a valid member in G3  Host.  Refer to appendix – Bank Identification | Same as request |
| 52 | Business Message  identifier | 35 | A | M | Uniquely identifies the Business Message to the Messaging Endpoint that has created the Business Message.  Assigned by the sender of the message  The sender has to ensure that Business Message Identification is unique per sending party for each calendar day.  Point to point (Originating Bank to G3 Host, G3 Host to Receiving  Bank) identification of the Business Message.  This identifier is located in the BAH. It is assigned by the sender of the message, which will be either Originating Bank or G3 Host.  The sending party has to ensure that Business Message  Identification is unique per calendar day.  z  Format : ByyyymmddbbbbbbbbXAAnnnnnnn <refer to FS> | Same as request |
| 53 | Message Definition Identifier | 35 | A | M | Contain the Message Definition Identifier  Refer to Section 2 of G3 realtime functional specification for the list of expected value.  e.g. "pacs.008.001.02" for Credit Transfer, "pacs.003.001.02" for Direct Debit | Same as request |
| 54 | Instruction identification | 35 | A | M | Generated by EPS  Assigned by Originating Bank to uniquely identify the payment.  The uniqueness of the transaction is determined by the Instruction Identification and will be defined by the Originating Bank. | TM derive |
| 55 | Creation Date | 26 | A | O | Date and time Business Message (header) was created.  Stamped by EPS.  TM to map this field when the message sending out to G3 gateway. | TM derive |
| 56 | Copy Duplicate | 4 | A | O | Indicates whether the message is a Duplicate of a previously sent ISO 20022 Message; “DUPL” must be used to indicate a Repeat message | TM derive |
| 57 | Transaction Status | 4 | A | O | The transaction status of the item;  Expected value is "RJCT" or “ACTC” or “CNCL”  *G3 returned status* | TM derive |
| 58 | Reason Code signifying the rejection state of the original message. | 35 | *A* | *O* | Expected value is a Reason Code from the code listing in Appendix C2  *G3 returned status* | TM derive |
| 59 | Acceptance Date Time | 26 | A | O | Point in time when the instruction from the Originating Bank meets the processing conditions of the Receiving Bank. This means that the Receiving Bank has received the instruction and has applied checks such as authorisation, availability of funds. | TM derive |
| 60 | Clearing System Code | 4 | A | M | Currently prefix as this MEP  TM to default | Same as request |
| 61 | Repeat counter | 3 0 | N | O | Transaction repeat counter; to be filled by TM router; | TM derive |
| 62 | Routing Code | 3 0 | N | O | Routing Code | Same as request |
| 63 | Stored and Forward Indicator | 1 | A | O | To Indicate the this transaction is Stored and Forward transaction  Valid values  Y = Stored and Forward transaction  N = Not Stored and Forward transaction  ‘ ‘ = Not Stored and Forward transaction | Same as request |
| 64 | Filler buffer | 9 | A |  | Filler | Same as request |
| Common Request Information (300 bytes) | | | | | | |
| 65 | Originating Account number | 35 | A | M | Originating bank account number | Same as request |
| 66 | Originating Account ccy | 3 | A | M | Originating bank account currency | Same as request |
| 67 | Debtor Account number | 35 | A | M | Account to be debited | Same as request |
| 68 | Debtor Account ccy | 3 | A | O | Debited account currency | Same as request |
| 69 | Debtor Account type | 3 | A | O | Debited account type | Same as request |
| 70 | Creditor Account number | 35 | A | M | Account to be credited | Same as request |
| 71 | Creditor Account ccy | 3 | A | O | Credited account currency | Same as request |
| 72 | Creditor Account type | 3 | A | O | Credited account type | Same as request |
| 73 | Mandate Identification | 35 | A | M | Direct Debit Authorisation Identification; optional for other transaction type/  DDA Reference | Same as request |
| 74 | Message Identification | 35 | A | M | Reference assigned by the instructing party to the instructed party to uniquely identify the message. Member Banks are not restricted to any format. | Same as request |
| 75 | Start date range | 8 0 | N | O | Used for transaction inquiry only | Same as request |
| 76 | End date range | 8 0 | N | O | Used for transaction inquiry only | Same as request |
| 77 | Clearing amount | 19 2 | N | O | Clearing amount; used for inquiry only | Same as request |
| 78 | Channel code | 4 | A | O | Channel code; used for inquiry only | Same as request |
| 79 | Filler | 71 | A | O | Reserve for future use | Same as request |
| Request Transaction Detail Information (1500 bytes) | | | | | | |
| 80 | Debtor Agent | 35 | A | M | The financial institution servicing the account for the debtor.  G3 Host only supports BIC as the identifier for this element. | Same as request |
| 81 | Debtor Name | 140 | A | M | Debtor account name | Same as request |
| 82 | Ultimate Debtor Name | 140 | A | O | Ultimate debtor name | Same as request |
| 83 | Creditor Agent | 35 | A | M | The financial institution servicing the account for the creditor.  G3 Host only supports BIC as the identifier for this element. | Same as request |
| 84 | Creditor Name | 140 | A | M | Creditor account name | Same as request |
| 85 | Ultimate Creditor Name | 140 | A | O | Ultimate creditor name | Same as request |
| 86 | Total interbank settlement currency | 3 | A | M | The currency code of amount | Same as request |
| 87 | Total Interbank Settlement Amount | 19 2 | N | M | Total Amount of money moved between the Originating Bank and the Receiving Bank. | Same as request |
| 88 | Number Of Transactions | 15 0 | N | M | Number of individual transactions; Expected value of “1” | Same as request |
| 89 | Settlement method | 4 | A | M | Settlement method  CLRG=Clearing system  MEP=Clearing system - MEP | Same as request |
| 90 | End to End Identification | 35 | A | M | Originators reference to the Direct Debit.  Customer reference that must be passed on in the end-to-end chain. | Same as request |
| 91 | Transaction Identification | 35 | *A* | M | Identification assigned by Debtor Bank for pacs.008.001 or Creditor Bank for pacs.003.001. This is used to identify the transaction between the Debtor/Creditor Bank and the Originating to Bank.  If Originating Bank is the same as Debtor Bank/Creditor Bank, the Transaction Identification and Instruction Identification should be the same.  Transaction Identification will be identical throughout the entire transaction flow.  EPS to generate | Same as request |
| 92 | Interbank settlement currency | 3 | A | M | The currency code of amount | Same as request |
| 93 | Interbank Settlement Amount | 19 2 | N | M | Amount of money moved between the Originating Bank and the Receiving Bank. | Same as request |
| 94 | Clearing System Reference | 35 | A | O | Identifies the Settlement Cycle in which the payment will be settled  Supplied by G3 Host | Same as request |
| 95 | Interbank Settlement Date | 26 | A | M | Interbank settlement date supplied by the Originating Bank  G3 Host may however replace the value with the actual date this transaction will be settled depending on the cut-off timing. | Same as request |
| 96 | Charge Bearer | 4 | A | M | The party who will bear the charges associated with the processing of the payment transaction  SLEV=Following service level | Same as request |
| 97 | Purpose Code | 4 | A | M | The purpose code for the transaction. This is to identify the purpose of the payment transaction to the instructed party.  Refer to appendix – purpose code | Same as request |
| 98 | Service Level Code | 4 | A | M | Service Level of the transaction.  SDVA=Payment must be executed with same day value to the creditor. | Same as request |
| 99 | Remittance Information | 140 | A | O | Remittance information | Same as request |
| 100 | Charge Account Number | 35 | A | O | Charge account number | Same as request |
| 101 | Charge Account ccy | 3 | A | O | Charge account currency | Same as request |
| 102 | Penalty Charge Amount | 19 2 | N | O | In the event of rejection. This charge shall be applied | Same as request |
| 103 | Service Charge Amount | 19 2 | N | O | Amount of service charge | Same as request |
| 104 | Charge Code | 4 | A | O | Service charge code | Same as request |
| 105 | SIC 1 | 1 | A | O | SIC 1 | Same as request |
| 106 | SIC 2 | 1 | A | O | SIC 2 | Same as request |
| 107 | SIC 3 | 1 | A | O | SIC 3 | Same as request |
| 108 | SIC 4 | 1 | A | O | SIC 4 | Same as request |
| 109 | Create source | 4 | A | O | Create source | Same as request |
| 110 | Creation date | 8,0 | N | O | Creation date | Same as request |
| 111 | Creation timestamp | 6,0 | N | O | Creation timestamp | Same as request |
| 112 | Maint. user | 10 | A | O | Maint. user | Same as request |
| 113 | Maint. terminal id | 10 | A | O | Maint. terminal id | Same as request |
| 114 | Maint. date | 8,0 | N | O | Maint. date | Same as request |
| 115 | Maint. timestamp | 6,0 | N | O | Maint. timestamp | Same as request |
| 116 | Checker id | 10 | A | O | Checker id | Same as request |
| 117 | Checker terminal id | 10 | A | O | Checker terminal id | Same as request |
| 118 | Checker date | 8,0 | N | O | Checker date | Same as request |
| 119 | Checker timestamp | 6,0 | N | O | Checker timestamp | Same as request |
| 120 | Filler | 354 | A |  | Reservice for future use | Same as request |
| Direct Debit Reversal Information (1000 bytes) – Not applicable to direct debit transaction | | | | | | |
| 121 | Original message  identifier | 35 | A | O | The message identification from original message | Same as request |
| 122 | Original instruction identification | 35 | A | O | The instruction id from original message | Same as request |
| 123 | Original message Definition Identifier | 35 | A | O | Contain the original message Definition Identifier  Refer to Section 2 of G3 realtime functional specification for the list of expected value.  e.g. "pacs.008.001.02" for Credit Transfer, "pacs.003.001.02" for Direct Debit | Same as request |
| 124 | Original Creation DateTime | 26 | A | O | Original creation date time | Same as request |
| 125 | Original settlement currency | 3 | A | O | The currency in the original message | Same as request |
| 126 | Original Interbank Settlement Amount | 19 2 | N | O | The amount in the original transaction message  Attribute is the currency code of amount. | Same as request |
| 127 | Original Interbank Settlement Date | 26 | A | O | The original settlement date in the original message | Same as request |
| 128 | Proprietary | 128 | A | O | Identifies the Settlement Cycle for the Reversal.  Value is assigned by G3 Host. | Same as request |
| 129 | Reversal reason Information | 35 | A | O | Ie: “Direct Debit Timeout” | Same as request |
| 130 | Reason code | 4 | A | O | Reason code | Same as request |
| 131 | Filler 1 | 654 | A | O | Reserve for future use | Same as request |
| RBK Response Information (100 bytes) | | | | | | |
| 132 | Business date | 8,0 | N | O | Business date | TM derive |
| 133 | OA available balance | 19,2 | N | O | OA available balance | TM derive |
| 134 | OA available bal sign | 1 | A | O | OA available bal sign | TM derive |
| 135 | OA ledger balance | 19,2 | N | O | OA ledger balance | TM derive |
| 136 | OA ledger bal sign | 1 | A | O | OA ledger bal sign | TM derive |
| 137 | RA available balance | 19,2 | N | O | RA available balance | TM derive |
| 138 | RA available bal sign | 1 | A | O | RA available bal sign | TM derive |
| 139 | RA ledger balance | 19,2 | N | O | RA ledger balance | TM derive |
| 140 | RA ledger bal sign | 1 | A | O | RA ledger bal sign | TM derive |
| 141 | Filler | 12 | A | O | Filler | TM derive |
| FX Information (300 bytes) – for future use | | | | | | |
| 142 | FX bank 1 | 2 | A | O | FX bank code 1 | Same as request |
| 143 | FX contract 1 | 10 | A | O | FX contract 1 | Same as request |
| 144 | FX currency 1 | 3 | A | O | FX currency 1 | Same as request |
| 145 | FX contract amount 1 | 19,2 | N | O | FX contract amount 1 | Same as request |
| 146 | FX bank 2 | 2 | A | O | FX bank code 2 | Same as request |
| 147 | FX contract 2 | 10 | A | O | FX contract 2 | Same as request |
| 148 | FX currency 2 | 3 | A | O | FX currency 2 | Same as request |
| 149 | FX contract amount 2 | 19,2 | N | O | FX contract amount 2 | Same as request |
| 150 | FX bank 3 | 2 | A | O | FX bank code 3 | Same as request |
| 151 | FX contract 3 | 10 | A | O | FX contract 3 | Same as request |
| 152 | FX currency 3 | 3 | A | O | FX currency 3 | Same as request |
| 153 | FX contract amount 3 | 19,2 | N | O | FX contract amount 3 | Same as request |
| 154 | FX bank 4 | 2 | A | O | FX bank code 4 | Same as request |
| 155 | FX contract 4 | 10 | A | O | FX contract 4 | Same as request |
| 156 | FX currency 4 | 3 | A | O | FX currency 4 | Same as request |
| 157 | FX contract amount 4 | 19,2 | N | O | FX contract amount 4 | Same as request |
| 158 | FX bank 5 | 2 | A | O | FX bank code 5 | Same as request |
| 159 | FX contract 5 | 10 | A | O | FX contract 5 | Same as request |
| 160 | FX currency 5 | 3 | A | O | FX currency 5 | Same as request |
| 161 | FX contract amount 5 | 19,2 | N | O | FX contract amount 5 | Same as request |
| 162 | FX aggregate utilized ccy | 3 | A | O | FX aggregate utilized currency | Same as request |
| 163 | FX aggregate utilized amount | 19,2 | N | O | FX aggregate utilized amount | Same as request |
| 164 | FX board rate | 13,7 | N | O | FX board rate | Same as request |
| 165 | FX tolerance rate | 13,7 | N | O | FX tolerance rate | Same as request |
| 166 | Filler | 82 |  |  | Filler | Same as request |
| Filler Buffers (1814 bytes) | | | | | | |
| 167 | Filler | 1814 | A | O | Filler | Same as request |

# DATABASE

## Payment Instruction

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| SN | Field Name | Length | Type | M/O | Description | Mapping Rules | | |
| **TM** | **EPS** | **STA** |
| Group Head | | | | | | | | |
| 1 | instruction\_entity\_no | 19 0 | decimal | K1,M | Instruction entity | Blanks |  |  |
|  | customer\_number | 19 0 | decimal |  | Customer number |  |  |  |
|  | channel\_no | 19 0 | decimal |  | Channel number |  |  |  |
|  | batch\_no | 11 0 | decimal |  | batch number |  |  |  |
|  | journal\_no | 11 0 | decimal |  | Journal number |  |  |  |
|  | settlement\_dt | 8 0 | decimal |  | Settlement date |  |  |  |
|  | settlement\_cycle | 35 | varchar |  | Settlement cycle |  |  |  |
|  | msg\_id | 35 | varchar |  | Message identification |  |  |  |
|  | msg\_creation\_dt\_time | 26 | varchar |  | Creation date time |  |  |  |
|  | acceptance\_dt\_tme | 26 | varchar |  | acceptance date time |  |  |  |
|  | transaction\_cd | 6 | char |  | Transaction code |  |  |  |
|  | product | 9 | char |  | Product |  |  |  |
|  | repeat\_counter | 3 0 | decimal |  | Repeat counter |  |  |  |
|  | business\_dt | 8 0 | decimal |  | Business date |  |  |  |
|  | oa\_bic | 35 | varchar |  | Originating BIC |  |  |  |
|  | oa\_no | 34 | varchar |  | Originating account |  |  |  |
|  | oa\_ccy | 3 | char |  | Originating account currency |  |  |  |
|  | oa\_type | 3 | char |  | Originating account type |  |  |  |
|  | ra\_bic | 35 | varchar |  | Receiving BIC |  |  |  |
|  | ra\_no | 34 | varchar |  | Receiving account |  |  |  |
|  | ra\_ccy | 3 | char |  | Receiving account currency |  |  |  |
|  | ra\_type | 3 | char |  | receiving account type |  |  |  |
| Payment Information | | | | | | | | |
|  | business\_msg\_id | 35 | varchar |  | Business message id |  |  |  |
|  | transaction\_id | 35 | varchar |  | Transaction ID |  |  |  |
|  | mandate\_id | 35 | varchar |  | mandate ID |  |  |  |
|  | trans\_status | 4 | char |  | Transaction status  ACTC=Accepted  RJCT=Rejected  PDNG=Pending  RCVD=received |  |  |  |
|  | trans\_status\_tms |  | timestamp |  | Transaction status timestamp |  |  |  |
|  | trans\_fate\_id | 35 | varchar |  | Transaction fate id |  |  |  |
|  | trans\_fate\_reason | 35 | varchar |  | Transaction reason |  |  |  |
|  | payment\_method | 3 | char |  | Payment method  CHK=Cheque;  TRF=credit transfer  TRA=transfer advice |  |  |  |
|  | batch\_booking\_flag | 1 | char |  | Batch booking flag; to denote.  True, false |  |  |  |
|  | no\_of\_trans | 15 | varchar |  | Number of transaction |  |  |  |
|  | control\_sum | 18 0 | decimal |  | Control sum |  |  |  |
| Payment Type Information | | | | | | | | |
|  | settlement\_method | 4 | char |  | Settlement method |  |  |  |
|  | instruction\_priority | 4 | char |  | instruction priority |  |  |  |
|  | servc\_level\_cd | 4 | char |  | Service level Code |  |  |  |
|  | servc\_level\_proprietary | 35 | varchar |  | Service level Proprietary |  |  |  |
|  | local\_instruction\_cd | 35 | varchar |  | Local instruction Code |  |  |  |
|  | local\_instruction\_proprietary | 35 | varchar |  | Local instruction proprietary |  |  |  |
|  | category\_purpose\_cd | 4 | char |  | Category purpose code |  |  |  |
|  | category\_purpose\_proprietary | 35 | varchar |  | Category purpose proprietary |  |  |  |
|  | requested\_execution\_dt | 8 0 | decimal |  | Requested execution date |  |  |  |
|  | pooling\_adjustment\_dt | 8 0 | decimal |  | Pooling adjustment date |  |  |  |
|  | debtor\_name | 140 | varchar |  | Debtor name |  |  |  |
|  | debtor\_account | 34 | varchar |  | Debtor account;  Debtor IBAN |  |  |  |
|  | debtor\_other\_id | 34 | varchar |  | Other id |  |  |  |
|  | debtor\_bic | 35 | varchar |  | Debtor BIC |  |  |  |
|  | debtor\_account\_ccy | 3 | char |  | Debtor account currency |  |  |  |
|  | debtor\_scheme\_name | 4 | char |  | Scheme name |  |  |  |
|  | debtor\_scheme\_proprietary | 35 | varchar |  | Scheme proprietary |  |  |  |
|  | debtor\_issuer | 35 | varchar |  | Issuer entity |  |  |  |
|  | debtor\_type | 4 | char |  | type |  |  |  |
|  | charge\_bearer | 4 | char |  | Charge bearer  DEBT=Borne by Debtor  CRED=Borne by Creditor  SHAR=Shared  SLEV=following service level |  |  |  |
|  | charge\_account | 34 | varchar |  | Charge account |  |  |  |
|  | charge\_ccy | 3 | char |  | Charge currency |  |  |  |
|  | charge\_cd | 4 | char |  | Charge code |  |  |  |
|  | penalty\_fee | 17 2 | decimal |  | Penalty fee |  |  |  |
|  | servc\_fee | 17 2 | decimal |  | Service fee |  |  |  |
|  | postage\_or\_agent\_fee | 17 2 | decimal |  | Postage/agent fee |  |  |  |
|  | tax\_amt | 17 2 | decimal |  | Tax |  |  |  |
|  | payer\_fee | 17 2 | decimal |  | Payer fee |  |  |  |
|  | biller\_fee | 17 2 | decimal |  | Biller fee |  |  |  |
| Credit Transfer Information | | | | | | | | |
|  | biller\_cd | 35 | varchar |  | Biller code |  |  |  |
|  | instruction\_id | 35 | varchar |  | Instruction ID |  |  |  |
|  | end\_to\_end\_id | 35 | varchar |  | End to end identification |  |  |  |
|  | instruct\_settlement\_amt | 17 2 | decimal |  | Instruct/settlement amount |  |  |  |
|  | remit\_equivalent\_amt | 17 2 | decimal |  | Remit/equivalent amount |  |  |  |
|  | remittance\_ccy | 3 | char |  | Remit/transfer currency |  |  |  |
|  | unit\_ccy | 3 | char |  | Exchange rate information;  Unit currency |  |  |  |
|  | exchange\_rate | 13 7 | decimal |  | Exchange rate |  |  |  |
|  | rate\_type | 4 | char |  | Rate type;  SPOT=Spot  SALE=Sale  AGRD=Agreed |  |  |  |
|  | exchange\_contract\_id | 35 | varchar |  | Contract ID |  |  |  |
|  | cheque\_type | 4 | char |  | Cheque instruction;  Cheque type  CCHQ=Customer cheque;  CCCH=Certified customer cheque  DRFT=Draft |  |  |  |
|  | cheque\_no | 35 | varchar |  | Cheque number |  |  |  |
|  | cheque\_bank\_cd | 12 | varchar |  | Cheque bank code |  |  |  |
|  | cheque\_branch\_cd | 12 | varchar |  | Cheque branch code |  |  |  |
|  | cheque\_from\_name | 140 | varchar |  | Cheque from name |  |  |  |
|  | cheque\_delivery\_method\_cd | 4 | char |  | Delivery method code  MLDB=mail to debtor  MLCD=mail to creditor |  |  |  |
|  | cheque\_delivery\_proprietary | 35 | varchar |  | Delivery proprietary |  |  |  |
|  | cheque\_delivery\_to\_name | 140 | varchar |  | Delivery to name |  |  |  |
|  | cheque\_delivery\_priority | 4 | char |  | Instruction priority;  HIGH  NORMAL |  |  |  |
|  | cheque\_maturity\_dt | 8 0 | decimal |  | Cheque maturity date |  |  |  |
|  | forms\_cd | 35 | varchar |  | Forms code |  |  |  |
|  | memo\_field | 35 | varchar |  | Memo field |  |  |  |
|  | clearing\_zone | 35 | varchar |  | Regional clearing zone |  |  |  |
|  | print\_location | 35 | varchar |  | Print location |  |  |  |
|  | Signature | 70 | varchar |  | Signature |  |  |  |
| Regulatory Reporting | | | | | | | | |
|  | reporting\_cd | 4 | char |  | Reporting code;  CRED  DEBT  BOTH |  |  |  |
|  | report\_entity\_name | 140 | varchar |  | Name of entity required reporting |  |  |  |
|  | report\_ctry\_entity | 3 | char |  | Country of entity |  |  |  |
|  | report\_detail\_info | 35 | varchar |  | Detail Type of information |  |  |  |
|  | report\_detail\_dt | 8 0 | decimal |  | Detail Date |  |  |  |
|  | report\_detail\_ctry | 3 | char |  | Detail country |  |  |  |
|  | report\_purpose\_cd | 10 | varchar |  | Detail nature or purpose code |  |  |  |
|  | report\_amt | 17 2 | decimal |  | Amount of money to be reported |  |  |  |
|  | report\_domestic\_info | 35 | varchar |  | Additional domestic regular Information |  |  |  |
| Remittance Information | | | | | | | | |
|  | remit\_unstructured | 140 | varchar |  | Unstructured |  |  |  |
|  | remit\_struct\_cd | 4 | char |  | Structured type code  MSIN=meter service invoice  CNFA=credit note  etc |  |  |  |
|  | remit\_proprietary | 35 | varchar |  | Structured type proprietary |  |  |  |
|  | remit\_type\_issuer | 35 | varchar |  | Structured type issuer |  |  |  |
|  | remit\_type\_no | 35 | varchar |  | Structured type number |  |  |  |
|  | remit\_related\_dt | 8 0 | decimal |  | Structured type related date |  |  |  |
| Line Detail | | | | | | | | |
|  | line\_detail\_cd | 4 | char |  | Line detail id code |  |  |  |
|  | line\_proprietary | 35 | varchar |  | Line detail proprietary |  |  |  |
|  | line\_issuer | 35 | varchar |  | Line detail issuer |  |  |  |
|  | line\_detail\_no | 35 | varchar |  | Line detail number |  |  |  |
|  | line\_related\_dt | 8 0 | decimal |  | Line detail related date |  |  |  |
|  | line\_related\_desc | 128 | varchar |  | Line detail related description |  |  |  |
|  | line\_related\_amt | 17 2 | decimal |  | Line detail related due amount payable |  |  |  |
|  | line\_discount\_cd | 4 | char |  | Discount applied code |  |  |  |
|  | line\_discount\_proprietary | 35 | varchar |  | Discount applied proprietary |  |  |  |
|  | line\_discount\_amt | 17 2 | decimal |  | Line detail related discount amount |  |  |  |
| Credit Note | | | | | | | | |
|  | credit\_note\_amt | 17 2 | decimal |  | Credit note amount |  |  |  |
|  | credit\_tax\_cd | 4 | char |  | Credit note tax code |  |  |  |
|  | credit\_proprietary | 35 | varchar |  | Tax proprietary |  |  |  |
|  | credit\_tax\_amt | 17 2 | decimal |  | Tax amount |  |  |  |
| Adjustment Amount Reason | | | | | | | | |
|  | adjustment\_amt | 17 2 | decimal |  | Adjustment amount |  |  |  |
|  | adjustment\_cr\_dr\_ind | 4 | char |  | Adjustment Credit/debit indicator  CRDT=credit  DBIT=debit |  |  |  |
|  | adjustment\_reason\_cd | 4 | char |  | Adjustment reason |  |  |  |
|  | adjustment\_additional\_info | 140 | varchar |  | Adjustment additional info |  |  |  |
|  | adjusted\_remit\_amt | 17 2 | decimal |  | Remitted amount |  |  |  |
| Referred Document Amount | | | | | | | | |
|  | referred\_doc\_due\_amt\_payable | 17 2 | decimal |  | Referred document due amount payable |  |  |  |
|  | referred\_discount\_cd | 4 | char |  | Discount applied code |  |  |  |
|  | referred\_proprietary | 35 | varchar |  | Discount applied proprietary |  |  |  |
|  | referred\_discount\_amt | 17 2 | decimal |  | Referred document discount amount |  |  |  |
|  | referred\_note\_amt | 17 2 | decimal |  | Referred document Credit note amount |  |  |  |
|  | referred\_tax\_cd | 4 | char |  | Referred document Credit note tax code |  |  |  |
|  | referred\_tax\_proprietary | 35 | varchar |  | Tax proprietary |  |  |  |
|  | referred\_tax\_amt | 17 2 | decimal |  | Tax amount |  |  |  |
|  | referred\_adjustment\_amt | 17 2 | decimal |  | Adjustment amount |  |  |  |
|  | referred\_adjustment\_cr\_dr\_ind | 4 | char |  | Adjustment Credit/debit indicator  CRDT=credit  DBIT=debit |  |  |  |
|  | referred\_adjustment\_reason | 4 | char |  | Adjustment reason |  |  |  |
|  | referred\_adj\_additional\_info | 140 | varchar |  | Adjustment additional info |  |  |  |
|  | referred\_remit\_amt | 17 2 | decimal |  | Remitted amount |  |  |  |
| Credit Reference Information | | | | | | | | |
|  | creditor\_ref\_cd | 4 | char |  | Creditor reference code |  |  |  |
|  | creditor\_ref\_proprietary | 35 | varchar |  | Creditor reference proprietary |  |  |  |
|  | creditor\_ref\_issuer | 35 | varchar |  | Creditor reference issuer |  |  |  |
|  | creditor\_ref | 35 | varchar |  | Creditor reference |  |  |  |
|  | biller\_confirmation\_status | 4 | char |  | Biller confirmation status |  |  |  |
|  | biller\_confirmation\_rejection\_reason | 4 | char |  | Biller confirmation rejection reason |  |  |  |
|  | fx\_bank\_cd\_1 | 2 | char |  | FX bank code 1 |  |  |  |
|  | fx\_contract\_1 | 16 | varchar |  | FX contract 1 |  |  |  |
|  | fx\_contract\_ccy\_1 | 3 | char |  | FX contract currency 1 |  |  |  |
|  | fx\_contract\_amt\_1 | 17 2 | decimal |  | FX contract amount 1 |  |  |  |
|  | fx\_bank\_cd\_2 | 2 | char |  | FX bank code 2 |  |  |  |
|  | fx\_contract\_2 | 16 | varchar |  | FX contract 2 |  |  |  |
|  | fx\_contract\_ccy\_2 | 3 | char |  | FX contract currency 2 |  |  |  |
|  | fx\_contract\_amt\_2 | 17 2 | decimal |  | FX contract amount 2 |  |  |  |
|  | fx\_bank\_cd\_3 | 2 | char |  | FX bank code 3 |  |  |  |
|  | fx\_contract\_3 | 16 | varchar |  | FX contract 3 |  |  |  |
|  | fx\_contract\_ccy\_3 | 3 | char |  | FX contract currency 3 |  |  |  |
|  | fx\_contract\_amt\_3 | 17 2 | decimal |  | FX contract amount 3 |  |  |  |
|  | fx\_bank\_cd\_4 | 2 | char |  | FX bank code 4 |  |  |  |
|  | fx\_contract\_4 | 16 | varchar |  | FX contract 4 |  |  |  |
|  | fx\_contract\_ccy\_4 | 3 | char |  | FX contract currency 4 |  |  |  |
|  | fx\_contract\_amt\_4 | 17 2 | decimal |  | FX contract amount 4 |  |  |  |
|  | fx\_utilized\_ccy | 3 | char |  | FX aggregate utilized currency |  |  |  |
|  | fx\_utilized\_amt | 17 2 | decimal |  | FX aggregate utilized amount |  |  |  |
|  | fx\_board\_rate | 13 7 | decimal |  | FX board rate |  |  |  |
|  | fx\_tolerance\_rate | 13 7 | decimal |  | FX tolerance rate |  |  |  |
|  | staff\_ind | 1 | char |  | Staff a/c indicator |  |  |  |
|  | in\_out\_zone\_ind | 1 | char |  | in/Out Zone indicator |  |  |  |
|  | credit\_bene\_method | 1 | char |  | Credit bene method |  |  |  |
|  | oa\_fee\_ind | 1 | char |  | OA fee C/W indicator |  |  |  |
|  | ra\_fee\_ind | 1 | char |  | RA fee C/W indicator |  |  |  |
|  | sic1 | 1 | char |  | Sic 1 |  |  |  |
|  | sic2 | 1 | char |  | Sic 2 |  |  |  |
|  | sic3 | 1 | char |  | Sic 3 |  |  |  |
|  | sic4 | 1 | char |  | Sic 4 |  |  |  |
|  | sic5 | 1 | char |  | Sic 5 |  |  |  |
|  | sic6 | 1 | char |  | Sic 6 |  |  |  |
|  | sic7 | 1 | char |  | Sic 7 |  |  |  |
|  | sic8 | 1 | char |  | Sic 8 |  |  |  |
|  | intra\_host\_user\_id | 32 | varchar |  | Intra host user id |  |  |  |
|  | intra\_host\_trans\_cd | 6 | char |  | Intra host transaction code |  |  |  |
|  | intra\_host\_journal\_no | 11 0 | decimal |  | Intra host journal no |  |  |  |
|  | intra\_host\_your\_ref | 35 | varchar |  | Intra host your reference |  |  |  |
|  | intra\_host\_our\_ref | 35 | varchar |  | Intra host our reference |  |  |  |
|  | intra\_host\_remark | 35 | varchar |  | Intra host remark |  |  |  |
|  | intra\_host\_fate\_status | 2 | char |  | Intra host fate status |  |  |  |
|  | intra\_host\_rejection\_code | 4 | char |  | Intra host rejection code |  |  |  |
|  | intra\_host\_rejection\_reason | 35 | varchar |  | Intra host rejection reason |  |  |  |
|  | intra\_host\_reversal\_status | 2 | char |  | Intra host EC/Reversal status |  |  |  |
|  | intra\_host\_ec\_reversal\_code | 4 | char |  | Intra host EC/Reversal code |  |  |  |
|  | intra\_host\_ec\_reversal\_reason | 35 | varchar |  | Intra host EC/Reversal reason |  |  |  |
|  | intra\_host\_recon\_status | 4 | char |  | Intra host recon status |  |  |  |
|  | intra\_host\_recon\_tms |  | timestamp |  | Intra host recon timestamp |  |  |  |
|  | oa\_intra\_host\_user\_id | 32 | varchar |  | OA Intra host user id |  |  |  |
|  | oa\_intra\_host\_journal\_no | 11 0 | decimal |  | OA Intra host journal no |  |  |  |
|  | oa\_intra\_host\_fate\_status | 2 | char |  | OA Intra host fate status |  |  |  |
|  | oa\_intra\_host\_rejection\_code | 4 | char |  | OA Intra host rejection code |  |  |  |
|  | oa\_intra\_host\_rejection\_reason | 35 | varchar |  | OA Intra host rejection reason |  |  |  |
|  | reversal\_trans\_status | 4 | char |  | Reversal transaction status |  |  |  |
|  | reversal\_reason\_cd | 4 | char |  | Reversal reason code |  |  |  |
|  | reversal\_reason\_info | 35 | varchar |  | Reversal reason info |  |  |  |
|  | original\_instruction\_id | 35 | varchar |  | Original instruction id |  |  |  |
|  | ref\_1 | 50 | varchar |  | Reference 1 |  |  |  |
|  | ref\_2 | 50 | varchar |  | Reference 2 |  |  |  |
|  | ref\_3 | 50 | varchar |  | Reference 3 |  |  |  |
|  | ref\_4 | 50 | varchar |  | Reference 4 |  |  |  |
|  | ref\_5 | 50 | varchar |  | Reference 5 |  |  |  |
|  | last\_batch\_upd\_id | 32 | varchar |  | Last batch update id |  |  |  |
|  | last\_batch\_upd\_tms |  | timestamp |  | Last batch update timestamp |  |  |  |
|  | sess\_seq | 11 0 | decimal |  | Sess sequence |  |  |  |
|  | create\_channel | 5 | char |  | Channel/source code |  |  |  |
|  | create\_maker\_id | 32 | varchar |  | Creation checker id |  |  |  |
|  | create\_maker\_tms |  | timestamp |  | Creation checker timestamp |  |  |  |
|  | create\_checker\_cd | 1 | char |  | Indicate for batch or online |  |  |  |
|  | create\_checker\_id | 32 | varchar |  | Creation checker id |  |  |  |
|  | create\_checker\_tms |  | timestamp |  | Creation checker timestamp |  |  |  |
|  | maker\_id | 32 | varchar |  | Maker id |  |  |  |
|  | maker\_tms |  | timestamp |  | Maker timestamp |  |  |  |
|  | checker\_cd | 1 | char |  | Indicate for batch or online |  |  |  |
|  | checker\_id | 32 | varchar |  | Checker id |  |  |  |
|  | checker\_tms |  | timestamp |  | Checker timestamp |  |  |  |
|  | record\_type | 1 | char |  | Record type |  |  |  |
|  | record\_sessid | 64 | varchar |  | Message identifier |  |  |  |
|  | record\_signature | 64 | varchar |  | Record signature |  |  |  |
|  | record\_version | 11 | integer |  | Record version |  |  |  |

## Daily Banking Transaction

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| SN | Field Name | Length | Type | M/O | Description | Mapping Rules | | |
| **TM** | **EPS** | **STA** |
| 1 | instruction\_entity\_no | 19 0 | decimal | M | Instruction entity |  | Generate unique ID |  |
| 2 | mode | 1 | char | M | Payment transaction mode  E=EC  ‘ ‘=normal |  | Determine normal or EC transaction |  |
| 3 | account\_no | 19, 0 | decimal | M | Account number | Map from request message body (account number) |  |  |
| 4 | ccy | 3 | char | M | Currency code | Map from request message body (currency code) |  |  |
| 5 | account\_type | 3 | char |  | Account type  SAV – Saving  CUR – Current  GLA – GL |  |  | Derive from account balance table |
| 6 | seq\_no | 11 0 | decimal |  | Sequence number |  | Generate unique journal number |  |
| 7 | subseq\_no | 3 0 | decimal |  | Sub seq number |  |  | Auto increment number |
| 8 | batch\_no | 19 0 | decimal |  | Batch number |  | Generate unique batch number |  |
| 9 | source\_br | 5 0 | decimal |  | Source branch | Map from request message header (source branch) |  |  |
| 10 | routing\_cd | 9 0 | decimal |  | Routing code | Map from request message header (routing code) |  |  |
| 11 | business\_dt | 8 0 | decimal |  | Biz date |  | Derived from business date table |  |
| 12 | effective\_dt | 8 0 | decimal |  | Effective date |  | Default from business date table |  |
| 13 | effective\_tm | 6 0 | decimal |  | Effective time |  | Default system time |  |
| 14 | debitcredit\_ind | 1 | char |  | Dr/Cr code |  | Derive from transaction code table |  |
| 15 | trans\_amt | 17 2 | decimal |  | Trans amount | Map from request message body (interbank settlement amount) |  |  |
| 16 | penalty\_amt | 17 2 | decimal |  | Penalty/Returned charge | 0 |  |  |
| 17 | service\_fee | 17 2 | decimal |  | Service charge | 0 |  |  |
| 18 | banking\_id | 32 | varchar |  | RBK teller id |  | Default teller id |  |
| 19 | banking\_journal | 11 0 | decimal |  | RBK teller journal no |  | Generate unique journal number |  |
| 20 | banking\_tc | 6 | char |  | RBK TC | Determine RBK TC by transaction code and account type |  |  |
| 21 | banking\_fate | 2 | char |  | RBK fate  ACTC - success  RJCT - fail |  |  | Derive fate |
| 22 | reject\_cd | 4 | char |  | RBK rejection code |  |  | Derive error code |
| 23 | reject\_desc | 35 | varchar |  | RBK rejection description |  |  | Derive description from system error table |
| 24 | your\_ref | 35 | varchar |  | RBK your reference | Map from request message body (your reference) |  |  |
| 25 | our\_ref | 35 | varchar |  | RBK our reference | Map from request message body (our reference) |  |  |
| 26 | end\_to\_end | 35 | varchar |  | End to end reference | Map from request message body (end to end id) |  |  |
| 27 | description | 35 | varchar |  | Description |  | Derive description from transaction code table |  |
| 28 | spooling\_id | 19 0 | decimal |  | Spooling id | To be clarify |  |  |
| 29 | clearing\_fate | 1 | char |  | Clear fate | To be clarify |  |  |
| 30 | ra\_bank | 35 | varchar |  | Receiving bank | To be clarify (always RA?) |  |  |
| 31 | ra\_no | 34 | varchar |  | Receiving a/c | To be clarify (always RA?) |  |  |
| 32 | ra\_name | 140 | varchar |  | Receiving a/c name | To be clarify (always RA?) |  |  |
| 33 | ra\_interface | 1 | char |  | RA interface method | To be clarify |  |  |
| 34 | payment\_type | 2 | char |  | Payment/Biller type | To be clarify |  |  |
| 35 | system\_trans | 3 0 | decimal |  | System trx code | To be clarify |  |  |
| 36 | create\_maker\_id | 32 | varchar |  | Creation maker id | Map from request message header (client id) |  |  |
| 37 | create\_maker\_tms |  | timestamp |  | Creation maker timestamp |  | Default system timestamp |  |
| 38 | create\_checker\_cd | 1 | char |  | Indicate for batch or online | O |  |  |
| 39 | create\_checker\_id | 32 | varchar |  | Creation checker id | Map from request message header (client id) |  |  |
| 40 | create\_checker\_tms |  | timestamp |  | Creation checker timestamp |  | Default system timestamp |  |
| 41 | maker\_id | 32 | varchar |  | Maker id | Blanks |  |  |
| 42 | maker\_tms |  | timestamp |  | Maker timestamp | 0000-00-00 00:00:00.000 |  |  |
| 43 | checker\_cd | 1 | char |  | Indicate for batch or online | Blanks |  |  |
| 44 | checker\_id | 32 | varchar |  | Checker id | Blanks |  |  |
| 45 | checker\_tms |  | timestamp |  | Checker timestamp | 0000-00-00 00:00:00.000 |  |  |
| 46 | record\_type | 1 | char |  | Record type | Blanks |  |  |
| 47 | record\_sessid | 64 | varchar |  | Message identifier | Map from request message header (message identifier) |  |  |
| 48 | record\_signature | 64 | varchar |  | Record signature | To be clarify |  |  |
| 49 | record\_version | 11 | Integer |  | Record version | To be clarify |  |  |

# APPENDIX

## Bank Identification

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| SN | Bank BIC | Bank Name | Status | Participating Bank | Owned Bank |
| 1 | ABNASGS0XXX | The Royal Bank Of Scotland Plc | A | Y | N |
| 2 | ANZBSGS0XXX | Australia And New Zealand Banking Group Limited | A | Y | N |
| 3 | BCITSGS0XXX | Intesa Sanpaolo S.p.A. | A | N | N |
| 4 | BEASSGS0XXX | The Bank of East Asia Ltd | A | N | N |
| 5 | BKCHSGS0XXX | Bank of China Limited | A | Y | N |
| 6 | BKIDSGS0XXX | Bank of India | A | N | N |
| 7 | BKKBSGS0XXX | Bangkok Bank Public Company Ltd | A | N | N |
| 8 | BNINSGS0XXX | P.T. Bank Negara Indonesia (Persero) Tbk | A | N | N |
| 9 | BNPASGS0XXX | BNP Paribas | A | Y | N |
| 10 | BOFASGS0XXX | Bank of America, NA | A | N | N |
| 11 | CHASSGS0XXX | JPMorgan Chase Bank, N.A. | A | N | N |
| 12 | CIBBSGS0XXX | CIMB Bank Berhad | A | Y | N |
| 13 | CITISGS0XXX | Citibank Singapore Ltd | A | Y | N |
| 14 | COBASGS0XXX | Commerzbank AG | A | N | N |
| 15 | CRLYSGS0XXX | Credit Agricole Corporate And Investment | A | N | N |
| 16 | CTCBSGS0XXX | Chinatrust Commercial Bank Co., Ltd | A | N | N |
| 17 | DBSSSGS0XXX | DBS Bank Ltd | A | Y | N |
| 18 | DEUTSGS0XXX | Deutsche Bank AG | A | Y | N |
| 19 | DNBASGS0XXX | DNB Bank ASA | A | N | N |
| 20 | ESSESGS0XXX | Skandinviska Enskilda Banken AB (publ) | A | N | N |
| 21 | FAEASGS0XXX | Far Eastern Bank Ltd | A | Y | Y |
| 22 | FCBKSGS0XXX | First Commercial Bank | A | N | N |
| 23 | HSBCSGS0XXX | Hongkong & Shanghai Banking Corp - Corparate | A | Y | N |
| 24 | MBBESGS0XXX | Malayan Banking Berhad | A | Y | N |
| 25 | OCBCSGS0XXX | Overseas-Chinese Banking Corporation Ltd | A | Y | N |
| 26 | SACHSGS0XXX | G3 BIC | A | Y | N |
| 27 | UOVBSGS0XXX | United Oversea Bank Ltd | A | Y | Y |

## Purpose Code

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| SN | Purpose Code | Description |
| 1 | BEXP | BEXP - Business Expenses |
| 2 | BONU | BONU - Bonus Payment |
| 3 | CBTV | CBTV - Cable TV Bill |
| 4 | CCRD | CCRD - Credit Card Payment |
| 5 | CDCD | CDCD - Cash Disbursement |
| 6 | CHAR | CHAR - Charity Payment |
| 7 | COLL | COLL - Collection Payment |
| 8 | COMM | COMM - Commision |
| 9 | CPKC | CPKC - Carpark Charges |
| 10 | CSDB | CSDB - Cash Disbursement |
| 11 | DCRD | DCRD - Debit Card Payment |
| 12 | DIVD | DIVD - Dividend |
| 13 | DNTS | DNTS - Dental Services |
| 14 | EDUC | EDUC - Education |
| 15 | FCPM | FCPM - Payment of Fees & Charges |
| 16 | FWLV | FWLV - Foreign Woker Levy |
| 17 | GDDS | GDDS - Purchase Sales Of Goods |
| 18 | GOVI | GOVI - Government Insurance |
| 19 | GSTX | GSTX - Goods & Service Tax |
| 20 | HSPC | HSPC - Hospital Care |
| 21 | IHRP | IHRP - Instalment Hire Purchase Agreement |
| 22 | INSU | INSU - Insurance Premium |
| 23 | INTC | INTC - Intra Company Payment |
| 24 | INTE | INTE - Interest |
| 25 | INVS | INVS - Investment & Securities |
| 26 | IVPT | IVPT - Invoice Payment |
| 27 | LOAN | LOAN - Loan |
| 28 | MDCS | MDCS - Medical Services |
| 29 | NITX | NITX - Net Income Tax |
| 30 | OTHR | OTHR - Other |
| 31 | PHON | PHON - Telephone Bill |
| 32 | PTTX | PTTX - Property Tax |
| 33 | RDTX | RDTX - Road Tax |
| 34 | REBT | REBT - Rebate |
| 35 | REFU | REFU - Refund |
| 36 | RENT | RENT - Rent |
| 37 | SALA | SALA - Salary Payment |
| 38 | STDY | STDY - Study |
| 39 | SUPP | SUPP - Supplier Payment |
| 40 | TAXS | TAXS - Tax Payment |
| 41 | TBIL | TBIL - Telco Bill |
| 42 | TCSC | TCSC - Town Council Service Charges |
| 43 | TRAD | TRAD - Trade Service |
| 44 | TREA | TREA - Treasury Payment |
| 45 | TRPT | TRPT - Transport |
| 46 | UBIL | UBIL - Utilities Bill |
| 47 | WHLD | WHLD - Withholding |