



# Transaction File Layout

## **Proprietary Statement**

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### Revision History

Version	Description of Change	Changes Made By	Date
'6.0	Removal of transactions type *Door-to-door SM Appliance 46 *Pickup SM Gift Pass @ Anywhere 03		02/12/13

## A. BRS TRANSACTION FILE LAYOUT - Required file layout for Tie-up transactions extracted from own system

Col	FIELD NAME	TYPE	Field Length	Classification	PARTICULARS
1	Reference No.	String	Max 25	Mandatory	Alpha-numeric, <b>no spaces and special characters</b> i.e. (~!@# \$ %&*";).
2	Trans Date	Date	Always 8	Mandatory	<b>YYYYMMDD</b> Future date not allowed
3	Sender Name	String	Max 100	Mandatory	Refer to Name format below.
4	Sender Address1	String	Max 75	Mandatory	<b>Mandatory</b>
5	Sender Address2	String	Max 75		Additional field if Col. 4 is not enough
6	Sender Phone	String	Max 30	Optional	Numeric
7	Receiver Name	String	Max 100	Mandatory	Refer to Name format below.
8	Receiver Address1	String	Max 75	Mandatory	<b>If Sender's Address is not available, indicate address of tie up.</b>
9	Receiver Address2	String	Max 75	Conditional	Additional field if Col. 8 is not sufficient
10	Receiver Mobile Phone	String	Max 30	Mandatory	<b>Essential for Tran types 01; 02; 05; 11; 43 and 45</b>
11	Receiver Gender	String	Always 1	Mandatory	M-Male; F-Female <b>Essential for Tran types 10; 40 and 11</b>
12	Receiver Birth date	Date	Always 8	Mandatory	Format = YYYYMMDD. <b>Essential for Tran types 10; 40 and 11</b>
13	Transaction Type	String	Always 2	Mandatory	Refer to Transaction type table for valid value
14	Payable Code	String	Always 4	Mandatory	Refer to Transaction type table for valid value
15	Bank Code	String	Max 5	Conditional	<ul style="list-style-type: none"> <li>For Tran Types 01, 02, 03, 07, 10, 40 or 42, Value = <b>"BDO"</b></li> <li>For Tran Type 04, See Bank Table for valid values</li> <li>For Tran Type 41, Value = <b>"EPCIB"</b></li> <li>For Tran Types 05, 11, 43 and 45, Value = <b>"(blank)"</b>.</li> </ul>
16	Branch name	String	Max 40	Conditional	<ul style="list-style-type: none"> <li>For Tran Type 10 or 40, Value = specify BDO branch</li> <li>For Tran Type 04, Value = <b>"MAKATI"</b></li> <li>For Tran Type 01, 02, 03, 07 or 42, Value = <b>"BDO"</b>.</li> </ul>

					<ul style="list-style-type: none"> <li>For other Tran Types, Value = "" (blank)</li> </ul>
17	Acct. No	Numeric	Max 20	Conditional	<ul style="list-style-type: none"> <li>For Tran Type 02, Value = <b>BDO account number</b></li> <li>For Tran type 04, See bank code table for required account number length.</li> <li>For Tran Type 07, Value = <b>Cash Card Number</b> (16 digits).</li> <li>For Tran Type 41, Value = <b>EPCIB account number</b>.</li> <li>For Bills Payment transactions, Value = <b>Subscriber/Reference/Policy No.</b></li> <li>For other Tran Types, Value = "" (blank).</li> </ul>
18	Landed Currency	String	Always 3	Mandatory	Valid values are "PHP" and "USD" only.
19	Landed Amount	Number	Min3 - Max 20 (including decimal)	Mandatory	Amount to be paid to Receiver Sample format: 11500.75
20	Message to Bene 1	String	Max 50	Conditional	<ul style="list-style-type: none"> <li>For Tran Type 43 and 45, indicate Instruction to Jollibee and Max's</li> <li>For Tran Type 01, 03, 10, 40, and 42 only, indicate optional Message of Sender to Beneficiary</li> </ul>
21	Message to Bene 2	String	Max 50	Conditional	<ul style="list-style-type: none"> <li>For Tran Type 01, 03, 10, 40, and 42 indicate Instruction to BDO Branch.</li> <li>For Tran type 43 and 45, indicate additional Instruction to Jollibee and Max's, if any.</li> </ul>

#### **IMPORTANT NOTES:**

1. The file should be in TEXT format (comma-delimited).
2. File must always have 21 fields per row even the field is optional and no value on it. Each field shall be enclosed in double quote ("").
3. There should be no spaces after the last record in the transaction file.

## B. VALID VALUE FOR TRANSACTION TYPE

### BDO ACCOUNT OPENING

TRAN TYPE	DESCRIPTION	PAYABLE CODE
10	BDO Account Opening for Beneficiary	BPMM
40	BDO Account Opening for Remitter	BPMM

### CREDIT TO ACCOUNT

TRAN TYPE	DESCRIPTION	PAYABLE CODE
02	Deposit to BDO Account	CBBM
04	Deposit to Other Bank Account	CBOM
07	Reload to BDO Cash Card	CBMM

### DOOR TO DOOR

TRAN TYPE	DESCRIPTION	PAYABLE CODE
05	Door-to-door Cash Delivery	DDMM
11	Door-to-door Cash Card Delivery	DDMM
43	Door-to-door Jollibee Meal Delivery	DDMM
45	Door-to-door Max's Delivery	DDMM
47	Door-to-door SM Gift Card Padala	DDMM
48	Door-to-door Rush Delivery	DDMM

### PICK UP

TRAN TYPE	DESCRIPTION	PAYABLE CODE
01	Pickup Cash @ Anywhere	BPMM
42	Pickup Cash @ MLhuillier Kwarto Padala	BPMM
CL	Pickup Cash @ Cebuana Lhuillier	BPMM

## C. VALID VALUE FOR TRANSACTION TYPE

### BILLS PAYMENT

TRAN TYPE	DESCRIPTION	PAYABLE CODE
EE	Bankard Mastercard	BPMM
AB	Bayantel GMA	BPMM
EK	BDO Card Cash Advance	BPMM
EL	BDO Card Easy Cash	BPMM
EJ	BDO Mastercard	BPMM
EB	Citibank Mastercard	BPMM
C2	Citibank Savings Inc.	BPMM
E8	Citibank Visa	BPMM
EI	Eastwest Mastercard	BPMM
A4	Globe Handy Phone	BPMM
E7	HSBC Credit Card	BPMM
DL	Philam Plans	BPMM
DM	Pioneer Life (T3P)	BPMM
EM	SCB Mastercard	BPMM
EN	SCB Visa	BPMM
AF	Smart Padala	BPMM
C3	Toyota Financial	BPMM

## D. IMPORTANT REMINDERS:

### 1. NAME FORMAT

Name Format received	BRS will translate it as		
NAME	LAST NAME	FIRST NAME	MIDDLE INITIAL
Santos, Andy F	Santos	Andy F	. (Period)
Andy F. Santos	Andy F. Santos	. (Period)	. (Period)
Alenjandro Andy F. Santos	Alenjandro Andy F. Santos	. (Period)	. (Period)
Capt. Andy Santos	Capt. Andy Santos	. (Period)	. (Period)
Santos Andy	Santos Andy	. (Period)	. (Period)

### 2. Stages of testing:

- Tie-up shall initially send a sample transaction file in TXT format containing all applicable transaction types for conformity testing. Use BB.999 (short and locator codes)
- BDO shall confirm that layout of test file is correct and all mandatory fields are satisfied. BDO will then:
  - Provide assigned BRS locator and short code to tie-up.
  - Require tie-up to send the transaction file in encrypted format for testing.
  - Require tie-up to provide the password file to BDO following the prescribed format/layout. If tie-up opts not to use password file, tie-up should disclose the password used to BDO via other secure means agreed.
- Testing will continue until clean pass is achieved

### 3. Follow BDO's 9.3 file name layout/file naming convention for transaction file (text format).

File naming convention for tie-up transaction file (9.3 file name format)

**BBYYMDD99.999 (encrypted file)**

**BBYYMDD99.TXT (un-encrypted file)**

#### WHERE:

- BB** - tie-up short code that will be assigned by BDO
- YY** - exact/current year (e.g. 09 for 2009)
- M** - exact/current month (A for Jan, B for Feb...L for Dec)
- DD** - exact/current day padded with zero (01 for 1, 02 for 2)
- 99** - sequential batch number (01,02...99 or combination of alpha and numeric e.g. AA,A1,BA,B9...ZZ,Z9)
- 999** - tie-up locator code assigned by BDO that serves as extension code for encrypted file

Ex: **BB08A0201.999** - first batch of transactions for Jan 2, 2009

### 4. Transaction file must be encrypted before sending the file to BDO. Available options:

- Use BDO's Encryptor/Decryptor (compression) program.
- Manually compress file using PKZIP.  
Possible command line: `pkzip -as<password> -n+ <encrypted file> <text file>`

### 5. BDO may provide tie-up with a status/confirmation file following BDO's standard file format for the Confirmation File also in this documentation.



## E. COVERING FILE FOR TRANSACTION FILE LAYOUT

Fields	Description	Max Length	Example
TIEUPCODE	Tie up locator code (3 characters)	3	081
TIEUPBATCHID	This should contain the Batch ID that the Tie-up uses to identify the batch of the transactions they sent to BDO. If the Tie-up does not have a Batch ID, this portion may be left blank.	50	DC20090513-00001
TOTALPHP	The total PHP (Peso) amount of the corresponding transaction file.	14	99999999999999.99
TOTALUSD	The total USD (US\$) amount of the corresponding transaction file.	14	99999999999999.99
PHPCOUNT	Total count of PHP (Peso) transactions.	9	999999999
USDCOUNT	Total count of USD (US\$) transactions.	9	999999999

Sample:

TIEUPCODE=233

TIEUPBATCHID=DC9999999999

TOTALPHP=4740908.76

TOTALUSD=14798.00

USDCOUNT=12

PHPCOUNT=193

Note:

1. Comma(,) is not allowed in **TOTALPHP** and **TOTALUSD** field
2. Space is not allowed in all fields.
3. Value in **TOTALPHP/PHPCOUNT** and **TOTALUSD/USDCOUNT** fields should have corresponding transaction records in the file. Either field is not the equivalent or converted value of the actual transactions.

### File naming convention for tie-up covering file (9.3 file name format)

The file naming convention follows the 9.3 file name format with extension file name .SUM:

**BBYYMDD99.999.SUM (text file)**

**WHERE:**

- BB** - tie-up short code that will be assigned by BDO
- YY** - exact/current year (e.g. 09 for 2009)
- M** - exact/current month (A for Jan, B for Feb...L for Dec)
- DD** - exact/current day padded with zero (01 for 1, 02 for 2)
- 99** - sequential batch number (01,02...99 or combination of alpha and numeric e.g. AA,A1,BA,B9...ZZ,Z9)
- 999** - tie-up locator code (assigned by BDO) that serves as extension code for encrypted file

Ex: **BB08A0201.999.SUM** - first batch of transactions for Jan 2, 2009

## F. FILE LAYOUT (in DBF)

The file naming convention follows the 11.3 file name format:

**999BBYYMDD99.CON (un-encrypted file)**

**WHERE:**

- 999** - tie-up locator code
- BB** - tie-up short code
- YY** - current/exact year
- M** - current/exact month (A is for Jan, B is for Feb...L is for Dec)
- DD** - current/exact day padded with zero (01 for 1, 02 for 2)
- 99** - sequential batch number (01 .. 99)

Ex: **999BB09A0201.CON** - first batch of transactions for Jan 2, 2009

Fields / Headers	Type	Sample Value	Description
C_TREFNO	Character(25)	VIGO0001	Represents the Reference Number of the transaction
C_RMCODE	Character(12)	310000000001	Sender ID, system generated by BDO Remittance System (BRS)
C_BFCODE	Character(2)	01	Receiver ID, system generated by BDO Remittance System (BRS)
C_REMARKS1	Character(50)		Reason for non-delivery
C_TRTYPE	Character(12)	01	Transaction type
C_REMARKS2	Character(50)		Reason for non-delivery
C_STATUS	Character(15)	Paid	Status of transaction
D_PAID	Date	5/10/04	Date Paid
D_PROCESS	Date	5/10/04	Date transaction was processed in BRS
C_BF2RM1	Character(50)		Receiver's message to sender
C_BF2RM2	Character(50)		Receiver's message to sender
N_AMTPAID	Numeric(20)	4000.00	Amount paid to receiver
N_REMAMTO	Numeric(20)	4000.00	Remittance amount from tie-up
C_SENDER	Character(40)	RIVERA, GERLINDA	Sender's name
C_BENEF	Character(40)	RIVERA, OLYMPIA	Receiver's name
C_OUTCURR	Character(3)	PHP	Receiver's landed currency

## G. STATUS/CONFIRMATION FILE

This file contains the current/updated status of the transactions processed and payment details. File may include all transactions processed and updated for the day or specified time period.

## H. CONFIRMATION FILE - Status Code Description

The following transaction statuses are final conditions.

Status Code	Status Description
PAID	<b>Paid</b> This is the status of transactions where funds have been received by or credited to the account of the beneficiary.
CANCELLED	<b>Cancelled</b> This is the status of all transactions which have been recalled per instruction of the remitter/tie up and the funds returned to the tie-up (if already collected) subject to the service fee of BDO.

The following transaction statuses are transitory/temporary processing conditions. Thus, these should be considered as/equivalent to "In Process".

Status Code	Status Description
FOR VERIFICATIO	<b>For Verification</b> This is the status of all transactions which could not be delivered or credited to the account of the beneficiary for reasons specified in the Remarks field. The following possible disposition/actions are expected from tie-ups: <ol style="list-style-type: none"> <li>1. Amend – correct the erroneous field specified (except for Reference No. i.e. new one must be assigned).</li> <li>2. Cancel – refund/return the transaction (net of applicable service fee); may be retransmitted for processing once correct details are obtained.</li> </ol>
FOR CLARIFICATI	<b>For Clarification</b> This is the status of all transactions from tie-ups sending batch files that fail the initial system validation during importing of the transaction file. Likewise, all Door-to-door transactions of tie-ups sending batch files are automatically assigned/tagged under this status for purposes of proper zip code assignment.
UNASSIGNED	<b>Unassigned</b> The first status of all transactions upon receipt from tie-ups. The status is automatically assigned by the system: <ol style="list-style-type: none"> <li>1. After posting the batch (for tie-ups using BRS On-line/Web).</li> <li>2. After successful importing of their file (for tie-ups sending batch files).</li> </ol>

PENDING	<b>Pending</b> This is the status of transactions after checking the funding of the transactions. specified below <ul style="list-style-type: none"> <li>a) Door-to-door</li> <li>b) Credit to Account – Other Bank</li> <li>c) Bills Payment</li> <li>d) Pick Up (all products)</li> <li>e) BDO Account Opening</li> </ul>
FOR ICBS CHECKI	<b>For ICBS Checking</b> This is the status of Credit to Account – BDO transactions during verification of the Account Name (per system) against Receiver's Name (per transaction record).
FOR CASH GUI CH	<b>For Cash GUI Checking</b> This is the status of Credit to Account – Cash Card transactions during verification of the cash card account against transaction details.
VERIFIED	<b>Verified</b> This is the status of Credit to Account-BDO and Cash Card transactions after the passing the validation of account details. The transaction is now ready for the process of crediting to the corresponding account.
OUTSTANDING	<b>Outstanding</b> This is the status after the segregation process of all transactions in the BRS Back-end system. <ul style="list-style-type: none"> <li>a) For Pick Up – this means that funds are available for claim by beneficiary at the payout channels of BDO.</li> <li>b) For BDO Account Opening – this means that the transaction is available for the opening of the account by the beneficiary.</li> <li>c) For Credit To Account – this means that transactions are ready for the process of crediting to the account.</li> <li>d) For Door to Door – this means that the transaction has been forwarded to the designated courier for their delivery process.</li> </ul>
FOR DELIVERY	<b>For Delivery</b> This is the status of Door-to-door and Credit to Account-Other Bank transactions confirming that the transactions have been received by the courier and is in the process of delivery to the beneficiary or credited to his/her account with other banks in the Phils. The status is manually assigned by courier.
FOR REFUND	<b>For Refund</b> This is the status of Door-to-door or Credit to Account-Other Bank transaction subject to return of funds from the courier.

## I. BANKS TABLE

Bank Code	Bank Name	CASA Length
ACB	Active Bank	10
AB	Allied Bank	10
ASB	Allied Savings Bank	10
AMA	AMA Bank	16
ANZ	ANZ Bank	11
ATB	Asia Trust Development Bank	10
AUB	Asia United Bank	12
AUB1	Asia United Bank	10
ADB	Asian Development Bank	10
BCF	Banco Filipino	12
BSJ	Banco San Juan (A Rural Bank)	10
BANGK	Bangkok Bank	13
BOC	Bank of Commerce	12
BPI	Bank of the Philippine Islands	10
BOT	Bank of Tokyo	13
BONE	Bank One Savings and Trust Corp	10
BPIF	BPI Family Savings Bank	10
CB	China Bank	10
CBC	China Bank	12
CTB	Chinatrust Bank	12
CITI	Citibank	10
CITI1	Citibank	16
CITIS	CitiBank Savings	10
CITIS1	Citibank Savings	16
CITY	City Savings Bank	10
CITE	City State Savings	12
DB	Deutsche Bank	10
DBP	Development Bank of the Philippines	10
DBP13	Development Bank of the Philippines	13
EWB	East West Bank	10
EWBC	East West Bank	12
EB	Ecology Savings Bank	10
EQSB	Equicom Savings Bank	11
EIB	Export and Industry Bank	10
FEB	Far Eastern Bank	10
PILSB	Filipino Savers Bank (A Rural Bank)	10
FAB	First Allied Bank	10
FCB	First Consolidated Bank	14
FMB	First Macro Bank	8
GSIS	GSIS Family Bank	12

GSB	Guagua Savers Bank	8
HSBC	Hongkong & Shanghai Bank	12
HSBCS	HSBC Savings	12
ISB	Insular Savings Bank	10
ISLAM	Islamic Bank (Al-Amanah Islamic Investment Bank)	10
LBP	Land Bank of the Philippines	10
LDB	Luzon Development Bank	10
MAL	Malayan Bank	15
May	MayBank Phils	12
MBTC	Metropolitan Bank and Trust Company	13
MBTC1	Metropolitan Bank and Trust Company	10
PBB	Phil Business Bank	12
PNB	Phil National Bank	10
PNB1	Phil National Bank	12
POB	Phil Postal Savings Bank	12
PBCOM	Philippine Bank of Communications	12
PSB	Philippine Savings Bank	12
PTB	Philippine Trust Company	12
PTC	Philippine Trust Company	10
PVB	Philippine Veterans Bank	10
PVB1	Philippine Veterans Bank	13
PLB	Planters Development Bank	10
PRB	Premiere Development Bank	12
RCBCS	RCBC Savings	10
RCBC	Rizal Commercial Banking Corp.	10
RSB	Robinsons Bank Corp	12
SARAN	Sarangani Rural Bank	10
SB	Security Bank	13
SCB	Standard Chartered Bank	13
STRBK	Sterling Bank	12
SMB	Summit Bank	8
UCPBS	UCPB Savings Bank	10
UB	Union Bank of the Philippines	12
UCPB	United Coconut Planters Bank	10
UCPB1	United Coconut Planters Bank	12
UOB	United Overseas Bank	12
USB	University Savings Bank	15

## **J. SENDING OF THE BRS TRANSACTION FILE LAYOUT**

The BRS Transaction File Layout can be sent to BDO Remit via SFTP.

To enroll to BDO SFTP, please be guided by the following:

1. Accomplish the Corporate SFTP Enrollment Form (sample attached)
2. Send scanned copy of the duly accomplished SFTP Enrollment Form to your BDO Marketing Development Officer (MDO).

*Note: The set-up and creation of SFTP require 7-days lead time.*

3. Wait for the advisory from your MDO on the availability of the SFTP.

*Note: The SFTP credentials will be provided to you.*

4. Perform connectivity testing with the BDO System Support.