FILE FORMAT FOR PAYMENT INSTRUCTION

Version No: 1.0

MULTI BAND MULTI ENRICHMNET FORMAT

Header Row

Sr.	Field Name	Data Type	M/O/ C	Size	Remarks	Example
1.	Record Identifier	A	M	1		H
2.	Client Code	AN	M	20	This is the client code allocated by the bank followed by spaces.	CO1234
3.	Filler					
4.	Filler					
5.	Filler					
6.	File Name	AN	M	20	It is validated with the actual file format	abcupload.txt

Batch Row

Sr.	Field Name	Data Type	M/O/ C	Size	Remarks	Example
1.	Record Identifier	A	M	1		B
2.	Tot_Instruments	N	M	5	Total number of instruments in the batch to be checked with the count of rows for D band under this P	
3.	Tot_Amount	N	M	17.2	Total amount of instruments in the file to be checked with the sum of instrument amount for D band under this P	
4.	Batch Ref. No.	AN	O	20	Batch reference number as generated by client's system	Batch0001
5.	Batch Date	D	O	10	DD/MM/YYYY – if left blank, then current date is considered	15/07/2008 for 15th July 2008
6.	Product_Code	A	M	20	This is the product code allocated by the bank followed by spaces.	VENDORPAY, SALARYPAY, EPAYMENT

Detail Row

Sr.	Field Name	Data Type	M/O/ C	Size	Remarks	Example
1.	Record Identifier	A	M	1		D
2.	Payment_Ref_No.	AN	O	20	Reference number given by the customer	ref_072008_001
3.	Payment_Type	A	O	10	This is the payment type allocated by the	KOT_DD, NEFT, RTGS, IFT

					bank followed by spaces. If left blank, system will decide best payment type as per the rules agreed between the bank and customer	
4.	Amount	N	M	13.2	Max. 13 digits before decimal and 2 after decimal.	201345.67
5.	Payment_Date	D	M	10	Date on which payment has to be initiated – DD/MM/YYYY	15/07/2008 for 15th July 2008
6.	Instrument_Date	D	M	10	Date of the instrument – DD/MM/YYYY. It will different from payment date only for cheques to print back dated instruments	15/07/2008 for 15th July 2008
7.	Instrument_Number	N	C	6	Mandatory for payment type – cheque, if cheque number is to be given by client	123456
8.	Dr_Ac_No	N	O	20	Debit Account Number of the client. This field is used when client maintains multiple debit account number with Bank.	958201546174563
9.	Dr_Description	AN	O	35	Free text field to enter any debit information	
10.	Dr_Ref_No	AN	O	14	Ref details to appear in account statement for the debit entry	
11.	Cr_Ref_No	AN	O	35	Ref details to be passed on to the beneficiary	
12.	Bank_Code_Indicator	A	M	1	It indicates if the bank/branch code given is MICR code or IFSC code	M = MICR
13.	Beneficiary_Code	AN	C	10	This is the beneficiary code allocated by the client and stored in bank's database followed by spaces. If beneficiary code is given then other beneficiary details (field 8 to) will be ignored	VENDOR_1
14.	Beneficiary_Name	AN	C	160	Payee name Mandatory if Beneficiary code is not given	A to Z Printing Solutions Pvt. Ltd.
15.	Beneficiary_Bank	AN	C	10	Bank name as agreed between bank and client	CBI for Central Bank of India

					Mandatory for electronic payments if Beneficiary code is not given	
16.	Beneficiary_Branch / IFSC Code	AN	C	11	Branch name as agreed between bank and client OR IFSC code Mandatory for electronic payments if Beneficiary code is not given	GUWAHATI OR CBIN0280001
17.	Beneficiary_Acc_No	N	C	20	The account number of the beneficiary in which credit is to be given prefixed with '0' Mandatory for electronic payments if Beneficiary code is not given	000000123456789
18.	Location	A	C	10	Location name as agreed between bank and the client Mandatory for demand draft if Beneficiary code is not given	Mumbai, Delhi
19.	Print_Location	A	C	10	Print location code to be provided as per the list provided below attached.	Mumbai, Delhi
20.	Beneficiary_Address_1	AN	O	50	Beneficiary Address to be printed on the advice / email	
21.	Beneficiary_Address_2	AN	O	50	Beneficiary Address to be printed on the advice / email	
22.	Beneficiary_Address_3	AN	O	50	Beneficiary Address to be printed on the advice / email	
23.	Beneficiary_Address_4	AN	O	50	Beneficiary Address to be printed on the advice / email	
24.	Beneficiary_Address_5	AN	O	50	Beneficiary Address to be printed on the advice / email	
25.	Beneficiary_City	AN	O	20	Beneficiary City to be printed on the advice / email	
26.	Beneficiary_Zipcode	N	O	6	Beneficiary Zipcode to be printed on the advice / email	
27.	Beneficiary_State	AN	O	20	Beneficiary State to be printed on the advice / email	

Sr.	Field Name	Data Type	M/O/ C	Size	Remarks	Example
28.	Beneficiary_Email	AN	O	255	Beneficiary Email in case email intimation has to be sent from the Bank on behalf of the client	
29.	Beneficiary_Mobile	N	O	10	Beneficiary Mobile in case sms intimation has to be sent from the Bank on behalf of the client	
30.	Payment_Details_1	AN	O	200	Any other data as required by the client	
31.	Payment_Details_2	AN	O	200	Any other data as required by the client	
32.	Payment_Details_3	AN	O	200	Any other data as required by the client	
33.	Payment_Details_4	AN	O	200	Any other data as required by the client	
34.	Delivery_Mode	AN	O	2	Used in case of cheques and DD	

Advice Row

Sr.	Field Name	Data Type	M/O/ C	Size	Remarks	Example
1.	Record Identifier	A	O	1	This band is optional	E
2.	Enrichment 1	AN	O	200	Advice details as per clients requirement	
3.	Enrichment 2	AN	O	200	Advice details as per clients requirement	
4.	Enrichment 3	AN	O	200	Advice details as per clients requirement	
5.	Enrichment 4	AN	O	200	Advice details as per clients requirement	
6.	Enrichment 5	AN	O	200	Advice details as per clients requirement	
7.	Enrichment 6	AN	O	200	Advice details as per clients requirement	
8.	Enrichment 7	AN	O	200	Advice details as per clients requirement	
9.	Enrichment 8	AN	O	200	Advice details as per clients requirement	
10.	Enrichment 9	AN	O	200	Advice details as per clients requirement	
11.	Enrichment 10	AN	O	200	Advice details as per clients requirement	

Trailer Row

Sr.	Field Name	Data Type	M/O/ C	Size	Remarks	Example
1.	Record Identifier	A	M	1		T
2.	Tot_Instruments	N	M	5	Total number of batches in the file to be checked with the count of rows for P band	
3.	Tot_Amount	N	M	17.2	Total amount of batches in the file to be checked with the sum of batch amount for P band	

Type: A= Alpha, D= Date. N= Numeric, AN= Alphanumeric. M/O/C = Mandatory/Optional/Conditional

File Format is a txt format delimited as "~"

Output Sample

MBME_SAMPLE.TXT