

Transactional Information

Host-to-host User Manual



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Gender

Throughout this manual the user or reader is referred to as 'he', 'him' and 'his'. We mean this to include all genders.

Transactional Information

Host-to-host User Manual

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Definition of terms, initialisms and acronyms

No	Term/Initialism/Acronym	Definition
1	ATM	Automated teller machine.
2	Bank	Nedbank Limited.
3	Batch	To group transactions into a file and transmit it at the requested intervals; the set of those transactions.
4	CASA statement number	The number generated after every 20 transactions on a current or savings account. This means you can receive multiple statement numbers per account per day.
5	CAP	Channel administration profile.
6	CE	Client enablement.
7	Channel	A client interface of a product through which the bank or third party offers and renders services to the client.
8	Client	Corporate, Business Banking (BB), as well as Small Business Services (SBS).
9	CIS	Client Integration Services.
10	Comma-separated values (CSV)	The format of a file consisting of any number of records, separated by line breaks of some kind. Each record consists of fields, separated by another character or string, most commonly a literal comma or tab.
11	Delivery protocol	A mechanism for clients to connect to Nedbank in order to enable the transfer of data. Examples of delivery mechanisms are SFTP, Connect:Direct, and Web Service.
12	File format	The format of a computer file. It tells the computer how to display, print, process and save the data. It has a specific structure or arrangement of data code stored as a computer file.
13	File layout	A description of the arrangement of the data in a file.
14	GUID	Globally unique identifier.
15	Host-to-host (eg host to host environment)	A secure method of direct data interchanges between the organisation's host (mainframe) system and Nedbank's host (mainframe) system.
16	ID	Identifier.
17	Line-of-business (LOB) system	A core system run and maintained by the client to process generic and financial transactions.
18	Middleware	The software and hardware that interface the frontend systems with the host system.
19	MT900	A SWIFT confirmation of a debit message that advises an account owner of a debit to his account.
20	MT910	A SWIFT confirmation of a credit message that advises an account owner of a credit to his account.
21	MT941	A SWIFT balance report that provides balance information of an account to a financial institution on behalf of the account holder (balance report).

Definition of terms, initialisms and acronyms (continued)

No	Term/Initialism/Acronym	Definition
22	MT942	A SWIFT interim transaction report that provides balance and transaction details of an account for a specified period, to a financial institution on behalf of the account holder.
23	MT950	A SWIFT statement message sent by an account servicing institution to an account owner. It is used to transmit detailed information about all entries, whether or not caused by a SWIFT message, booked to the account (statement message).
24	NRT	Near-real time.
25	NetBank Business (NBB)	Nedbank's internet banking platform offered to Nedbank business and corporate clients.
26	Organisation	A transaction information user or client.
27	Provisional Transactional Information (PTI) service	A service that allows a centralised Nedbank host system to push provisional transaction information directly into the environment of the client. This is not a final statement.
28	Profile number	A CAP-generated profile number for corporate, Business Banking and Small Business Services clients.
29	Quality assurance (QA)	A 'mirror' of the production environment used for integrated system testing. It is the last step in the testing cycle before any applications are promoted into the production environment.
30	RT	Real time.
31	Real-time payment	A payment that is done immediately or straight through to the receiving account.
32	Resend	If a client requests for a file to be sent to them again, after the file has been sent successfully for the first time.
33	Retry	If the first attempt to send a transaction or file fails, the system will persistently try to send transactions or files until they have been sent successfully. Alternatively, the system will try to send the transactions or files to a client a certain number of times.
34	RMA	Relationship Management Application (SWIFT).
35	SBS	Small Business Services.
36	Service	A service is the realisation of the features and terms and conditions of the product through work performed by the bank. Services can be client- or bank-initiated.
37	Service-level agreement (SLA)	The participating banks' agreed maximum response time, ie not exceeding two hours for near-real-time transactions and 60 seconds for real-time transactions, subject to the cut-off times specified in the manual.
38	Server notification	A notification delivered to a central IP address in the client's environment. The client is responsible for the further distribution to the preferred SMS and email addresses and the maintenance of client preferences.

Definition of terms, initialisms and acronyms (continued)

No	Term/Initialism /Acronym	Definition
39	Single statement number	A single statement number generated per account per day.
40	SST	Self-service terminal.
41	SOAP	Simple Object Access Protocol (Web Services).
42	Trailer	The last record in the CSV files succeeding the detail record or body. It contains information common to the file.
43	UUID	Universally unique identifier.
44	URL	Universal resource locator.
45	We/Us/Our	Nedbank Limited.
46	Web Services Description Language (WSDL) file	An XML-based interface description language that is used for describing the functionality offered by a web service. A WSDL description of a web service (also referred to as a WSDL file) provides a machine-readable description of how the service can be called, what parameters it expects and what data structures it returns. Therefore, it serves a purpose that corresponds generally with a method signature in a programming language.
47	Extensible Mark-up Language (XML)	A web-friendly format that you can use to publish data in multiple formats.
48	You/Your	The client.

Using the manual

This manual is divided into sections that describe the high-level and technical processes involved when setting up the near-real-time and/or real-time functionality for the transactional information host-to-host environment between Nedbank and the client.

Each section of this manual uses icons to highlight information items and tasks that the client, Nedbank or both or must complete. These icons are depicted below:

Icon	Description
	Client
	Nedbank
	Important point or item to remember.

1

Transactional Information

1.1 Introduction

Transactional Information (TI) consists of the following set of products:



A Notifications

The notification service will send you a SMS or email informing you of any transaction processed on your account as well as other value-added notification options, eg low-balance alert. You can receive notifications on any current or savings account you hold with Nedbank.

The notification service is a dynamic solution that will allow you to customise the notifications to suit your business needs. You can set up to 10 000 different types of notifications, each on a separate notification instance, ie you can have a different notification instance for the chief financial officer (CFO) and a different notification instance for the debtors clerk. Each instance is customisable to send out specific notifications to specific recipients, ie each instance setup allows you to do the following:

- Specify the account(s) to be notified on.
- Specify the type of transaction to be notified about.
- Specify the value of the transaction to be notified about. For example, if your company has mandates in place, you can set up the instance to send only transactions above a certain amount to the CFO.

- Receive certain value-added notifications, eg to be notified if your account balance drops below a specified amount or if the usage of your account overdraft limit reaches a certain percentage.
- Specify a time preference, if you would not like to receive notifications during specific hours of the day, eg you want to receive them between 08:00 and 17:00 only.
- Set up to 10 email addresses or cellphone numbers to receive notifications.

B Provisional Transactional Information

The Provisional Transaction Information (PTI) service will send you a notification in a machine-readable format when a provisional transaction has been processed to your current and/or savings accounts. This PTI service will send a notification that can be integrated directly into your line-of-business (LOB) system, providing you with the ability to automate operational processes. Note that this is only provisional information, so it is up to you if you would like to rely on this information for operational decisions.

Example: If you sell prepaid electricity as soon as money is deposited into your account, PTI will send a notification to your LOB system and, based on the information, your system will release the prepaid electricity to your client in real time (RT).

C Final Transaction Information

The Final Transaction Information (FTI) service offers you a statement in a machine-readable format of confirmed financial transactions that have been processed through your current or savings accounts. These confirmed transactions are extracted from your accounts, formatted and delivered to you according to your selected preferences. This file can be integrated directly into your LOB system, allowing you to automate the reconciliation (recon) of your bank statement.

Example: you will receive a file between 3am and 8am (client preference) of all confirmed financial transactions for the previous day, allowing your system to complete the bank recon and create an exception file of unreconcilable items before your next business day starts.

D Information Request (IR)

Information Request (IR) is an automated solution that will allow you or an authorised third-party bank to request statement information on your current or savings account using the SWIFT network.

The authorised requester of the statement information will require a valid SWIFT address and will send Nedbank an MT920 SWIFT message requesting the relevant statement information. On receipt of the MT920 message the TI system will perform validation as to whether the SWIFT address has been given permission to request

statement information on the selected account. It will then generate the relevant SWIFT message and send it to the requestor via the SWIFT gateway. The following statement information can be requested:

- MT940 (Final statement, bank to customer).
- MT950 (Final statement, bank to bank).
- MT941(balance report).
- MT942 (provisional statement, intraday statement).

E Images on Demand (IOD)

The Images on Demand (IOD) solution will deliver images of cash slips and/or deposit slips, processed through your current or savings accounts. These images can be delivered directly to your LOB system on a secure host protocol or via email. These images are indexed, which will allow you to build your own image viewer or image search functionality on your LOB system. Alternatively, you can use the image viewer provided by Nedbank.

IOD can assist you with the following:

- Performing bank account reconciliation – the additional information (eg contact number of the depositor) available on the image can help you to identify irreconcilable cash or cheque transactions.
- Mitigating risk – you will receive the image directly from the bank, which removes the risk of dispatching goods or services based on fraudulent or altered deposit slips.
- Controlling access to your bank statements – images can be sent to your employees so that they can make the relevant operational decisions. Your employees do not need access to your bank accounts.
- Improving operational processes – employees are no longer required to contact the bank to verify the validity of a cheque or cash deposit.

1.2 Qualifying criteria

You must hold at least one current or savings account with Nedbank. You must have a profile created to maintain the required profile settings.



Note:

A minimum of one current account must be opened or must exist as a charge account. The account must be held with Nedbank and must be specified as the charge account on your profile.

These details are the following:

- **Client name** – your company name is required for capturing on the system.
- **Client contact details** – your contact details are required for capturing on the system.

The following legal requirements are applicable:

- You must ensure that the relevant consent has been obtained to allow you to disclose your data to Nedbank and allow Nedbank to use the data in relation to the provision of the service.
- The onus is on you to ensure that the information provided to Nedbank is correct.

1.3 Transactional information file-naming convention

A TI file, used for the near-real-time delivery protocols, contains all transactions that occurred during the intervals you specified. This file will have the following naming convention.

Example: PNNG00.CDTIPK.A13OP678.EN0610.I1234C.SQ1234

Field numbers						Data element	Valid values	Description	Notes		
1	2	3	4	5	6	Applicable environment	QNNG00 PNNG00	Q = Test environment P = Production environment These are standard fields and cannot be amended.	Fields 1–4 are alpha. Fields 5 and 6 are numeric, ie zero, zero.		
P	N	G	G	0	0	Separator	.	This element separates data elements.	The full stop cannot be replaced with a comma as the file validation will fail.		
7						Product environment	CDTIPK	This element identifies the file as a TI product.			
C	D	T	I	P	K	Separator	.	This element separates data elements.	The full stop cannot be replaced with a comma as the file validation will fail.		
14						Client prefix	Please refer to description.	Field 15: Only alpha characters are valid. Fields 16 and 17: Only alphanumeric characters are valid.	To identify the client to whom the file will be delivered. This prefix will be issued by Nedbank.		
A	1	1	3	15		Input/Output indicator	O = Output I = Input	Only the specified alphanumeric characters are valid.	O = When you receive a file from Nedbank. I = When you send the file back to Nedbank. Among other things, this will be applicable only if you use a delivery protocol that has the capability for file acknowledgement.		
18						Product ID	N = Notifications P = PTI I = IOD F = FTI	Only specified alphanumeric characters are valid.	It is for identifying the product for which you are receiving the file.		
19											
P											

Field numbers	Data element	Valid values	Description	Notes
		R = IR		

Example: **PNGG00.CDTIPK.A13OP678.EN0610.I1234C.SQ1234**

Field numbers			Data element	Valid values	Description	Notes
20	21	22	File sequence numbers	001 to 999	These fields represent the file's sequential numbers and will be numeric.	It will be sequentially changed in increments of +1 for every file sent for that day. The number is reset to 001 the next day at midnight.
6	7	8				
23			Separator	.	This element separates data elements.	The full stop cannot be replaced with a comma as the file validation will fail.
24			File type	D = Data file and E = End-of-day file	Only the specified alpha characters are valid.	E = End-of-day file is applicable to the PTI end-of-day file only.
D						
25			Resend indicator	R = Resend N = Normal	Only the specified alpha characters are valid.	If you receive a file with a R value in the field, the system must not automatically process the file.
N						
26	27		Day indicator	01 to 31	Only numeric characters are valid.	DD = Indicates day of the month that the file was created and does not indicate the date of the transactions.
0	6					
28	29		Month indicator	01 to 12	Only numeric characters are valid.	MM = Indicates the month of the year that file was created and does not indicate the date of the transactions.
1	0					
30			Separator	.	This element separates data elements.	The full stop cannot be replaced with a comma as the file validation will fail.
.						
31			Instance ID	I = Instance	Only the specified alpha character is valid.	
I						
32	33	34	35	Instance number	0001 to 9 999	Each TI product can have up to 9 999 instances per profile.
1	2	3	4			An instance is a grouping of your accounts, settings and delivery protocol, eg Instance 0001 account1 selected – settings 'credits only' and delivered via email.

Example: PNNG00.CDTIPK.A13OP678.EN0610.I1234C.SQ1234

Field numbers	Data element	Valid values	Description	Notes
36	Protocol ID	C = Connect:Direct E = Email S = Swift W = Web Services M = IBM MQ A = FileAct F = FTP P = SFTP Q = IBM MQ FTP	Only the specified alpha characters are valid.	This is the delivery protocol selected for this instance. Please note that if the file is resent to the alternative email address, the filename will contain the original protocol ID and not the email ID.
37	Separator	.	This element separates data elements.	The full stop cannot be replaced with a comma as the file validation will fail.
38	Sequential	SQ	Only the specified alpha characters are valid.	These values cannot be amended.
40	Data record length	0001 to 9 999	These fields will indicate the fixed length of the data record. Only numeric characters are valid.	All TI files have a fixed length.
41				
42				
43				
1				
2				
3				
4				



Note: The filename for all delivery protocols for the IOD product will always end with .ZIP and not end with .SQ1234. All IOD files have a fixed length of 256 bytes.

For all other TI products files that are sent in the email, the delivery protocol will include the file format as an extension at the end of the filename, eg .xml, .csv. This is to enable the opening of the file in the correct application.

1.4 Nomination of a contact person

You must nominate a person with proper authority to deal with all communication matters to Nedbank. Nedbank will direct all correspondence and enquiries to the nominated contact person who is the acting authority of the organisation and will be perceived as such if any instructions are received from them.



Note: The contact person must be from the data-processing department of the organisation. Technical consultations during the development phase may be at a different level.

1.5 Resend of transactions and files

A Resend of transactions

a) Products to receive resent transactions

The resend of real-time transactions is available to notifications and PTI only.

b) Resend addresses

For the PTI product you can request the bank to resend transactions to the delivery address on the instance or to the alternate email address. Transactions can be sent to the alternate email address only if the alternate email address is currently captured on your PTI instance.

If the alternate email address has not been captured on the instance, you can update it on NetBank Business (NBB) or for host clients send through a maintenance request. If the resend key is greater than **0**, it indicates that this is a resend of a previous transaction.

B Resend of files

a) Products to receive resent files

This functionality is available for files that were sent for the IOD, FTI and PTI products only.

b) Resend addresses

You can request the bank to resend the file to the delivery address on the instance or to the alternate email address. The file can be sent to the alternate email address only if the alternate email address has been captured on your instance.

If the alternate email address has not been captured on the instance, you can update it on NBB or for host clients send through a maintenance request. In field 25 of the TI filename the **R** indicates that this is a resend of a previous file.

C How to request a resend

a) Host clients

You may contact Client Integration Support should you require any of your transactions or files to be resent.

Refer to 1.8.1 for contact details.

b) NetBank Business clients (SMS or email delivery protocol only)

You may contact the NetBank Business Helpdesk to request your transactions or files to be resent.

Refer to 1.8.2 for internet banking contact details



Note: You can request to resend the original file only once a day. If you do not receive the resend, you will have to wait for the next business day to request the resend of that file.



Note: Nedbank holds your data of previous transactions or files sent for a period of 90 days. Therefore, you can request a resend of a transaction or file up to only 90 days in the past. The resend transaction or file will be formatted and sent based on the current template and delivery address captured on your instance, and not the original settings at the time the file was first sent.

1.6 Responsibilities

It is your responsibility to ensure that connectivity is active and operational in order to receive transaction information.

1.7 System availability

- You are responsible for the provision and cost of the delivery protocol.
- The TI service will be interrupted periodically for hardware and software maintenance.



Note: Nedbank system maintenance is scheduled daily between 23:45 and 00:30. All transactions processed during this maintenance slot will be delivered once the maintenance has been completed.

1.8 TI service support

1.8.1 Host connectivity support

Client Integration Services (CIS) will provide you with contact details for a support person to handle all host-to-host queries:

Contact number: 011 295 8737/083 627 7712
Email: h2hcs@nedbank.co.za

1.8.2 Internet banking (NetBank Business) connectivity support

For any queries related to notifications, PTI, FTI or IOD on NBB contact Nedbank Call Centre Services (NCCS) for support:

Corporate banking clients:	0860 102 187
Commercial Banking clients:	0860 111 055
Nedbank Call Centre (NCC) Relationship Banking clients:	0860 116 400
From outside South Africa:	+27 (0)11 710 4311

1.9 Delivery protocols

1.9.1 Real-time delivery protocol

A IBM MQ

a) What is IBM MQ?

IBM MQ is message-oriented middleware and is an IBM standard for program-to-program messaging across multiple platforms. It is a protocol that sends data in real time and is a reliable messaging service that guarantees delivery through persistent sending capability. It can provide feedback on successfully sent messages and if no confirmation is received, the message can be resent. IBM MQ is offered over a leased line.

b) Information required from you

- Your MQ manager name.
- Your MQ queue name.
- Your static public IP address hosting the MQ manager.
- Port number on which the MQ listener is running.
- Channel name, which is based on the names of the two MQ managers involved.



Note:

Depending on your environment you may have different configurations for your test, disaster recovery and production environment. If applicable, Nedbank will require all these data.

c) Nedbank information you would require

Nedbank will provide you with the following information:

- **Leased line:**
 - MQ manager name
 - o Quality assurance (QA) –
 - o Prod –
 - o DR –
 - Static public IP addresses
 - o QA –
 - o Prod –
 - o DR –
- **Internet:**
 - MQ manager name
 - o QA –
 - o Prod –
 - o DR –

- Static public IP addresses
 - o QA –
 - o Prod –
 - o DR –
- **Security protocol, ie SSL using a trusted public security certificates.**

d) **Hardware and software requirements**

The IBM MQ software is compatible with the following platforms and operating systems:

- AIX
- HP-UX
- Linux for System x
- Linux for System P
- Linux for System z
- Solaris
- Windows
- I5/OS
- IBM
- z/OS



Note: Contact your CIS manager for detailed IBM MQ hardware and software requirements related to your platform or operating system.

e) **Licensing**

Dedicated IBM MQ manager licences are required from both ends of the connection.

f) **Security infrastructure**

IBM MQ manager versions 7.5 and above have advanced message security that include the following:

- End-to-end, message-level security that offers data protection for your point-to-point messaging infrastructure.
- Data encryption and authentication that provide security-rich data transport throughout the messaging cycle.

g) **Applicable charges for connectivity**

The client will be charged for security certificates

B Web services

a) **What are web services?**

A web service is a method of communication between two electronic devices over a network. The web service protocol sends data in real time. Nedbank's standard is to send or push the data to your web service. A WSDL (Web

Service Definition Language) to which you must conform will be provided by Nedbank. Web services are offered over either a leased line or the internet.

b) **Information required from you**

- Static public IP addresses.
- Fully qualified URL.
- Certificates, for mutual authentication – If required, Nedbank can provide you with a certificate. For this an additional fee may apply.
- The format or template of the encapsulated content that will be sent in the web service call.



Note: Depending on your environment you may have different configurations for your test, disaster recovery and production environment. If applicable, Nedbank will require all these data.

c) **Nedbank information you would require**

- **Leased line:**
 - Static public IP addresses
 - QA –
 - Prod –
 - DR –
- **Internet:**
 - Static public IP addresses
 - QA –
 - Prod –
 - DR –
 - WSDL supplied by Nedbank, which will form the base for the development of your web service protocol.
 - Nedbank certificates, for mutual authentication.

d) **TI third-party web service contract**

- **Step 1:** Extract the four files below to a folder on your machine.
- **Step 2:** Open your development environment.
- **Step 3:** Initiate or create a web service wizard (wizard name may be different depending on the development tool you are using).
- **Step 4:** Use the **TIWebDistribution_2013-11-01.wsdl** as your primary file.
- **Step 5:** Continue implementation according to your development environment.



TIWebDistribution_2
013-11-01.htm



TIWebDistribution_2
013-11-01.wsdl



EnterpriseContext_2
008-09.wsdl



EnterpriseContext_2
008-09.xsd



Note: The data contained in the <TransformedData> element is formatted in line with the template you have selected.

e) **Web services hardware or software requirements**

The web service software is compatible with the following platforms and operating systems:

- z/OS.
- Unix.
- Linux.
- Windows.
- HP NonStop (Tandem).
- Open VMS.
- OS/600 Series.
- VM/VSE.
- Gentran Integration Suite.
- Java.
- .NET.



Note: Contact your CIS manager for detailed web services hardware and software requirements related to your platform or operating system.

f) **Licensing**

The licences for web services can be classified as proprietary or open:

- Proprietary software licences allow for the execution of the software (including components) in your computing environment.
- Open-source licences allow you to view, modify and share the source code as well as redistribute the software either for commercial and/or non-commercial purposes.

g) **Security infrastructure**

When using web services, you must consider the following security aspects:

- Authentication
- Authorisation
- Protection of sensitive data on the network
- Handling potentially malicious input

To address the above-mentioned security aspects, Nedbank enforces Mutual SSL, which will address the following:

- Message security or transport security for encrypting and signing messages.
- Platform-provided cryptography.
- Platform features for key management.
- Periodically changing both our and your keys (renewal of certificates on a periodic basis).

h) Standards used by Nedbank for web services:

- SOAP 1.1 or 1.2
- XML 1.1
- XML Schema 1.0
- WSDL 1.0

i) Applicable charges for connectivity

There will be charges applicable if you require a security certificate or a leased line.

j) Web service contract

Nedbank initiates a web services-ready platform where the enterprise context will already have been populated. You are expected to echo it back on your response message.

Enterprise context headers for all message layouts (request and response)

Field name	Type (max length)	Mandatory/Optional	Min occur's	Max occur's	Description	Comment
Process context ID	String (36)	O	0	1	This identifier indicates that the request is part of a bigger process. It is a unique ID for each process request and it must be a globally unique identifier (GUID).	The process context ID is usually populated with a GUID or UUID and is used for tracing or tracking.
Execution context ID	String (36)	M	1	1	This identifier is uniquely used to identify the request and it must be a GUID.	Usually populated with a GUID or UUID, used for tracing or tracking.
Machine IP address	String (20)	M	1	1	This field contains the IP address of the machine.	Source IP address.
User principle name	String (32)	M	1	1	This field contains the username that is used to log on to a machine.	
Machine DNS name	String (50)	M	1	1	This field contains the full qualified domain name of the machine.	Source machine name.
Channel ID	Long (3)	M	1	1	This is the unique identifier	

Field name	Type (max length)	Mandatory/Optional	Min occur's	Max occur's	Description	Comment
					for the channel and is used to initiate the request.	
Parent instrumentation ID	String (36)	M	1	1	This is the instrumentation ID of the parent instrumentation entry and it must be a GUID.	Usually populated with a GUID or UUID, used for tracing or tracking.
Child instrumentation ID	String (36)	M	1	1	This is the instrumentation ID of the child instrumentation entry and it must be a GUID.	Usually populated with a GUID or UUID, used for tracing or tracking.

Sample enterprise context format

```

<ent:EnterpriseContext>
  <ent:ContextInfo>
    <ent:ProcessContextId?></ent:ProcessContextId>
    <ent:ExecutionContextId?></ent:ExecutionContextId>
  </ent:ContextInfo>
  <ent:RequestOriginator>
    <ent:MachineIPAddress?></ent:MachineIPAddress>
    <ent:UserPrincipleName?></ent:UserPrincipleName>
    <ent:MachineDNSName?></ent:MachineDNSName>
    <ent:ChannelId?></ent:ChannelId>
  </ent:RequestOriginator>
  <ent:InstrumentationInfo>
    <ent:ParentInstrumentationId?></ent:ParentInstrumentationId>
    <ent:ChildInstrumentationId?></ent:ChildInstrumentationId>
  </ent:InstrumentationInfo>
</ent:EnterpriseContext>

```

Description of the request message

Tag name	Type (max length)	Usage	Min occur's	Max occur's	Description
Format	NC-10	Required	1	1	The format of the data as provided by the TI backend.
SecurityProxyType	NC-10	Required	1	1	A value indicating the security gateway to use.
DestinationKey	Long(9)	Required	1	1	The destination key.
TransformedData	NC-5000	Required	1	1	The generated data.

Sample of request message

```

<DistributeMsgRq>
  <Content>
    <Format>XML</Format>
    <SecurityProxyType>SECURE</SecurityProxyType>
    <DestinationKey>000</DestinationKey>
    <TransformedData>Data</TransformedData>
  </Content>
</DistributeMsgRq>

```

Description of the response message (message generated by you in response to the request message)

Tag name	Type (max length)	Usage	Min occur's	Max occur's	Description
ResultCode	NC-3	Required	1	1	R00 – the required response for a successful transmission of the message (all other codes will be treated as an error to be defined by the client) This list of error codes must be maintained by the client.

Sample of the response message

```
<DistributeMsgRs>
  <resultCode>R00</resultCode>
</DistributeMsgRs>
```

C eNotes PTI web services

Refer to Appendix F for more information on eNotes PTI web services.



Note:

eNotes PTI web services are for informational purposes for clients migrated to TI from eNotes PTI. New clients must use the TI third-party web services contract.

D SWIFT

a) **What is SWIFT?**

SWIFT (Society for Worldwide Interbank Financial Telecommunication) uses a standardised proprietary communications platform to facilitate the transmission of information about financial transactions. This information, including payment instructions, is securely exchanged between financial institutions.

b) **Information required from you**

SWIFT Address for QA and production.

c) **Nedbank information you would require**

Nedbank SWIFT address for QA and production:

- NEDSZAJ0 – QA
- NEDSZAJJ – Production

d) **Hardware or software requirements**

SWIFT is compatible with the following platforms and operating systems:

- Windows
- Solaris
- Linux
- IBM AIX



Note:

Contact your CIS manager for detailed SWIFT hardware and software requirements related to your platform or operating system.

e) **Licensing**

You need to have an agreement with SWIFT to use the SWIFT cloud and to have a SWIFT address.

f) **Security infrastructure**

The security infrastructure is in line with SWIFT standards and requirements.

g) **Applicable charges for connectivity**

You will incur charges in line with your agreement with SWIFT.

E Email

a) **What is email?**

Electronic mail, most commonly referred to as email, is a method where an author sends digital messages to one or more recipients.



Note: The email protocol does not guarantee delivery, ie Nedbank can confirm the email has been sent but cannot confirm that you have received it.

b) **Information required from you**

To use this protocol you must have a valid email address.

c) **Software requirements**

Functioning email server.

d) **Security**

Nedbank will digitally sign the email.

e) **Applicable charges for connectivity**

None.

1.9.2 Near-real-time delivery protocol

A. Connect:Direct

a) **What is Connect:Direct?**

The Connect:Direct protocol is a file transfer protocol that sends data in near-real time (NRT). Connect:Direct can be used over a leased line or over a public internet connection to connect to Nedbank. It can be configured to provide feedback on successfully sent files. The Connect:Direct configuration is required once the Connect:Direct software has been loaded. When the Connect:Direct configuration has been completed, the connection will be tested end to end. In most cases Nedbank coordinates the installation.

b) **Information required from you**

- Your static Public IP address
- Your server name
- Directory

Connect:Direct will connect to port 1364, which must be provisioned on your firewall.

c) **Nedbank information you would require**

- **Leased line**
 - Static public IP addresses
 - o QA –
 - o Prod –
 - o DR –
- **Internet**
 - Static public IP addresses
 - o QA –
 - o Prod –
 - o DR –
- Username – unique per client.

Nedbank will issue one certificate authority (CA) certificate to you to upload on to your Connect:Direct software.

d) **Hardware or software requirements**

The Connect:Direct software is compatible with the following platforms and operating systems:

- z/OS.
- Unix.
- Linux.
- Windows.
- Select.
- HP NonStop (Tandem).
- Open VMS.
- OS/600 Series.
- VM/VSE.
- Gentran Integration Suite.



Note: Contact your CIS manager for detailed Connect:Direct hardware and software requirements related to your platform or operating system. Certain Linux versions are not supported.

e) **Licensing**

You will require your own Connect:Direct licence or a bespoke licence can be issued from Nedbank. If you already have an existing spoke licence with Nedbank, you can use the same licence to receive your TI files if capacity allows.



Note: You will not be able to use a spoke licence issued by another entity to connect to Nedbank.

f) **Security infrastructure**

Connect:Direct ensures that your information stays private and that your file transfers are auditable for regulatory compliance through a proprietary protocol, authorisation and encryption.

g) **Applicable charges for connectivity**

For a spoke licence from Nedbank, a monthly licence fee and a once-off installation fee are applicable.



Note: Contact your transactional banker for further information.

B. Secure file transfer protocol (SFTP)

a) **What is SFTP?**

SFTP is a secure file transfer protocol that sends data in near-real time. This is a much-preferred and enhanced version of transferring files in a more secured manner when compared with FTP (unsecured protocol for file transfer). There are licensing implications for both.

A 'staging area' is required where the files will be put in your business environment to be picked up by an application for internal processing. It uses a fire-and-forget pattern and therefore no acknowledgment of receipt is required. You have two options when using SFTP protocol:

- You must exchange security keys with Nedbank and vice versa.
- You must supply Nedbank with a username.

b) **Information required from you**

- Static public IP address
- Username
- Public key

Port number 22 must be open on your firewall.

c) **Nedbank information you would require**

- **Leased line**
 - Static public IP addresses
 - o QA –
 - o Prod –
 - o DR –
- **Internet**
 - Static public IP addresses
 - o QA –
 - o Prod –
 - o DR –

- **Public key and IP address** – unique per client.

d) Software requirements

You will require a SFTP server that is compatible with Nedbank's system.



Note: Nedbank uses Unix SFTP software. Please confirm with your Nedbank integration manager.

e) Software requirements

The SFTP protocol is compatible with the following platforms and operating systems:

- z/OS
- Unix
- Windows
- Windows NT
- Mac OS X



Note: Contact your CIS manager for detailed SFTP hardware and software requirements related to your platform or operating system.

f) Licensing

The SFTP is for your own account.

g) Security infrastructure

Mutual SSL, ie certificates issued from the SFTP software.

h) Applicable charges for connectivity

None.

C. SWIFT FileAct

a) What is SWIFT FileAct?

SWIFT FileAct provides a way to transfer large volumes of data in different formats to your correspondents, whether you need to transfer mass payments information, documents, images, or other data. In the case of TI you can opt to receive any of your FTI, PTI and IOD files using SWIFT FileAct.

The mechanism used by Nedbank to transfer TI files on SWIFT FileAct is to use store and forward.



Note: Nedbank uses only store and forward for TI, ie real time is not available.

- b) **Information required from you**
 - Your SWIFT address for the QA and production environments.
Nedbank will accept the BIC8 or BIC11 SWIFT address.
 - Requester Distinguished Name (DN) example: o='Client BIC',o=swift.

- c) **Nedbank information you would require**

You will need the Nedbank SWIFT address for QA and production environments, which is NEDSZAJJ.

This information will be applicable to PTI, FTI and IOD:

 - The request type is as follows:
 - PTI – pain.xxx.irtrpt or pacs.xxx
 - FTI – pain.xxx.eodrpt or pacs.xxx
 - IOD – pacs.xxx
 - The responder DN is o=nedszajj,o=swift.
 - Files for FileAct must not be compressed.
 - The SWIFT Fileact service to be used for store and forward is as follows:
 - QA = swift.generic.fast!p
 - Prod = swift.generic.fast

- d) **Hardware or software requirements**

SWIFT Alliance Gateway.

- e) **Licensing**

There are no licensing requirements from Nedbank but you need to have a valid SWIFT address.

- f) **Security infrastructure**

FileAct uses SWIFTNet Public Key Infrastructure (PKI), which enables the authentication and the integrity control for every file transferred.

- g) **Applicable charges for connectivity**

SWIFT charges a FileAct usage fee per transferred file. The transfer fees vary according to the size (in bytes) of the file and the institution's global tier. Nedbank will not levy a charge for connectivity; you will be charged in line with your agreement with SWIFT.

D. Email

- a) **What is email?**

Electronic mail, most commonly referred to as email, is a method where an author sends digital messages to one or more recipients.

- b) **Information required from you**

To use this protocol you must have a valid email address.

c) **Software requirements**

WinZip and a functioning email server.

d) **Licensing**

None.

e) **Security**

Any file sent using the email protocol will be zipped using WinZip. The file will be attached to the email and password-protected. In addition, the email will be digitally signed by Nedbank.



Note: Only the zipped file is password-protected, ie once the file has been extracted, no password is required.

f) **Applicable charges for connectivity**

None.

1.10 Pricing

A Charge account

You can use the same charge account for all your TI products or, if required, you will have the ability to choose different charge accounts for each TI product. Each product can have a separate transaction, subscription and administrative charge account.



Note: Only Nedbank current and savings accounts that belong to the same legal entity can be used as a charge account.

B Billing date

All charges will be posted to the nominated charge account(s) on your profile billing date.



Note: If you change your profile billing date on any of the TI application or maintenance forms, your billing date will be updated for all products on the profile.

C Product charges

Based on your pricing agreement with Nedbank, you may be charged a different pricing structure (transaction fee or a monthly subscription fee), eg for PTI a transaction fee and for notifications a monthly subscription fee. In each pricing structure the FTI and PTI products will have different charges based on the delivery protocol selected.

a) **Transaction fee pricing structure**

The transaction fee is calculated based on the number of notifications sent to you, which can be subject to a minimum and maximum fee per month. Up to three transaction fees may be applicable for PTI and FTI based on the delivery protocol selected:

- A transaction fee for the SWIFT delivery protocol, subject to a minimum and maximum per month.
- A transaction fee for the email delivery protocol, subject to a minimum and maximum per month.
- A transaction fee for all other delivery protocols, subject to a minimum and maximum per month.

If a financial transaction is sent to multiple destinations, you will be charged for the delivery to each destination. For example, if a cash deposit of R500 is deposited into your account and you request to send the information to:

- two destination addresses, you will be charged 'two times' your Notification fee; and
- five destination addresses, you will be charged 'five times' your Notification fee.

Fees are accumulated and billed to your nominated transaction charge account once a month. This will appear as a separate line item on your charge account statement:

- <Product> transaction fee <number of notifications sent>
 - eg PTI transaction fee(10)
 - eg PTI SWIFT fee(8)
 - eg PTI Email fee(9)
 - eg FTI transaction fee(20)
 - eg FTI SWIFT fee(8)
 - eg FTI Email fee(9)
 - eg IOD transaction fee(2)
 - eg IR transaction fee(1)
 - eg Notifications variable fee(4)

Contact your transactional banker to confirm your actual pricing.



Note: You can have the same or a different transaction charge account per product. However, the billing date cannot be different to your profile billing date.

b) **Monthly subscription fee pricing structure**

Your monthly subscription fee will be billed to your nominated subscription charge account on your profile billing date. This will appear as a separate line item on your charge account statement:

- <Product> subscription fee <number of notifications>
 - eg PTI subscription fee(1)
 - eg FTI subscription fee(20)
 - eg IOD subscription fee(1)
 - eg IR subscription fee(1)
 - eg Notifications flat fee(4)

Contact your transactional banker to confirm your actual pricing.



Note: You can have the same or a different subscription charge account per product. However, the billing date cannot be different to your profile billing date.

D Additional PTI fee if applicable

• **PTI end-of-day file charges**

You will be billed a monthly fee to your nominated subscription charge account on your profile billing date. This will appear as a separate line item on your charge account statement:

- PTI end of day fee <number of notifications/files>
 - eg PTI end of day fee(1)

Contact your transactional banker to confirm your actual pricing.



Note: You can have the same or a different transaction charge account per product. However, the billing date cannot be different to your profile billing date.

E Other charges

The below fees are applicable only if you request the bank to resend a notification or if you have submitted a maintenance request to be actioned.

• **Resend fee**

If you request the bank to resend a notification or file, you may be charged a resend fee per request. Fees will be accumulated and billed to your nominated

administration charge account on your profile billing date. This will appear as a separate line item on your charge account statement:

- <Product> resend fee <number of resends>
 - eg PTI resend fee(1)
 - eg FTI resend fee(2)
 - eg IOD resend fee(1)
 - eg Notifications resend fee(4)

Contact your transactional banker to confirm your actual pricing.



Note: You can have the same or a different transaction charge account per product. However, the billing date cannot be different to your profile billing date.

F Administration charges

If you request the bank to add or maintain any TI instances, you may be charged an administration fee per maintenance request.

Fees will be accumulated and billed to your nominated administration charge account monthly on your profile billing date. This will appear as a separate line item on your charge account statement, ie:

- TI admin fee <number of maintenance requests>
 - eg TI admin fee(10)

Contact your transactional banker to confirm your actual pricing.



Note: You can have the same or a different administration charge account per product. However, the billing date cannot be different to your profile billing date.

G Connectivity charges

a) Leased line

Nedbank does not charge you any leased line fees. Your service provider will charge you directly for any leased line costs. If capacity is available on your existing leased line, you may choose to enable the TI products on this line.

b) Connect:Direct licence

There will be a once off implementation fee and a monthly licence fee. If you have an existing Connect:Direct licence with Nedbank, you can use the existing licence if capacity is available. Contact your transactional banker to confirm these fees.

c) **IBM MQ**

Nedbank does not charge you any IBM MQ fees unless Nedbank issues you with the security certificate. The Nedbank issued certificate will attract an annual fee. Contact your transactional banker to confirm these fees.

d) **SFTP**

Nedbank does not charge you any SFTP fees unless Nedbank issues you with the security certificate. The Nedbank issued certificate will attract an annual fee. Contact your transactional banker to confirm these fees. To use this protocol you will be required to have SFTP software compatible with Unix operating system, which could attract a software licence fee.

e) **SWIFT FileAct**

Nedbank does not charge you any SWIFT FileAct fees. All SWIFT FileAct fees will be charged in line with your SWIFT agreement.

f) **SWIFT**

Nedbank does not charge you any SWIFT fees. All SWIFT fees will be charged in line with your SWIFT agreement.

g) **Web Services**

Nedbank does not charge you any web services fees unless Nedbank issues you with the security certificate. The Nedbank-issued certificate will attract an annual fee. Contact your transactional banker to confirm these fees.

h) **Email**

Nedbank does not charge you for any email connectivity. This must be negotiated with your service provider.



Note: All Nedbank fees can be discussed with your relationship manager or transactional banker.

1.11 Security

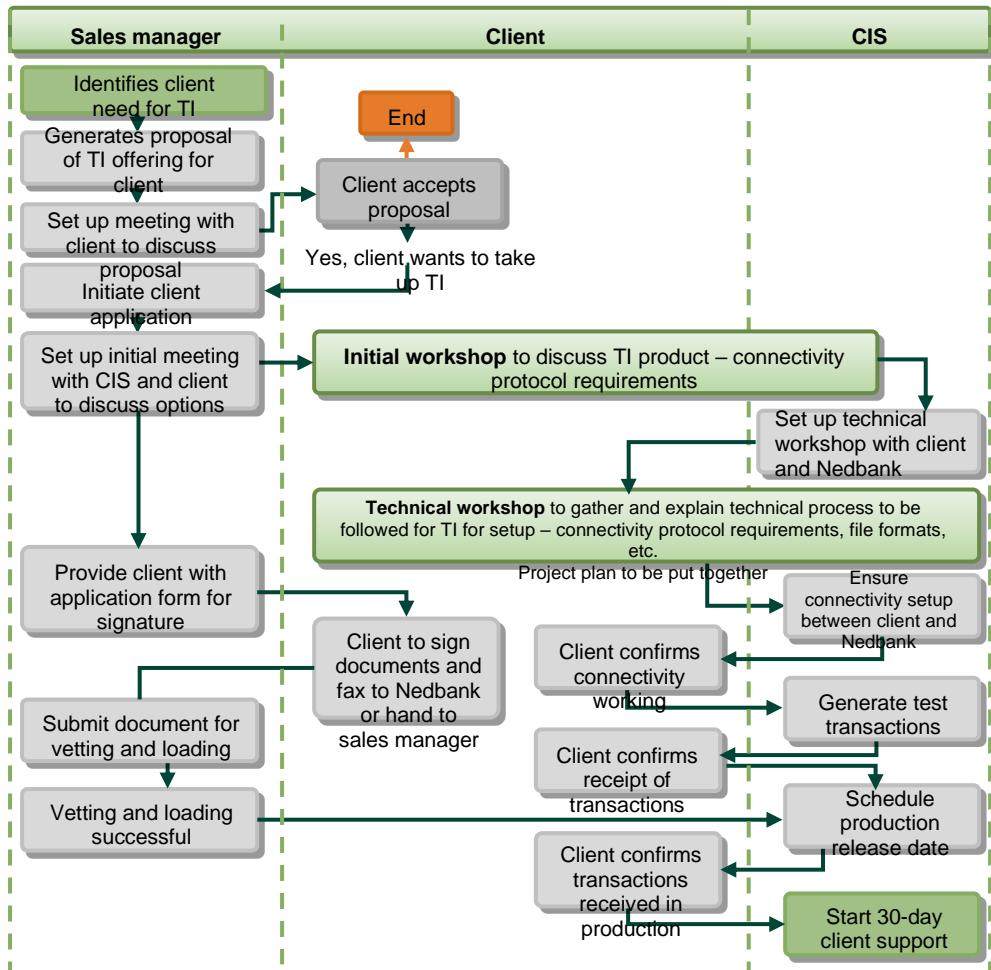
Due to the implementation of the Protection of Personal Information Act (POPIA), 4 of 2013, all sensitive information sent must be delivered using a secure delivery protocol.

The following protocols are supported:

- Connect:Direct
- Email attachment
- IBM MQ
- SFTP
- SWIFT
- SWIFT FileAct
- Web services

Note: FTP is no longer supported by Nedbank.

1.12 High-level onboarding process for transactional information host-to-host delivery protocols



1.13 TI Keys

A Transaction key

Every transaction is allocated a 16-digit key. If you receive the same transaction key on more than one message, it is reporting information about the same transaction. However, note the key is unique at a product level only and **not** across TI products, ie the same transaction will have different transaction keys on PTI and FTI.

B Process key

Every process is allocated a nine-digit key. A process This uniquely identifies the current client preferences for the transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.

C Resend key

Every message is allocated a nine-digit key. Any value greater than zero means that the transaction was resent. A resent transaction will have the same transaction key as the initial transaction.

D Destination key

If a single instance has more than one destination address, it will have a different destination key, per delivery address. However, note the key is not uniquely linked to the destination address, ie the same delivery address on the same instance can have a different destination key on two different messages.

1.14 TI Templates

A TI Template groups

The template groups contain a selection of templates that make a logical fit into a specific group, eg any SWIFT proprietary template will be available under the SWIFT group.

Currently, the following groups are available:

- Nedbank
- SWIFT
- SAP
- Other
- Client-specific



Note: To view the format and details of the above templates, refer to Appendix A for PTI, Appendix B for FTI and Appendix D for IR.

B The ‘Nedbank’ template group

a) Near-real-time templates

- PTI templates:
 - TI PTI XML (NRT)
 - TI PTI CSV (NRT)
 - TI PTI TXT (NRT)
 - eNotes PTI CSV (NRT)
 - eNotes PTI SWIFT MT940
 - eNotes NedAcad
 - eNotes PTI EOD XML
 - eNotes PTI EOD CSV



Note: To view the format and details of the above templates, refer to Appendix A. The eNotes PTI templates are applicable only to existing clients that are already using the templates and will not be available to new clients for selection.

b) Real-time templates

- PTI templates:
 - TI PTI XML (RT)
 - TI PTI CSV (RT)
 - TI PTI TXT (RT)
 - eNotes PTI XML (RT)
 - eNotes PTI CSV (RT)



Note: To view the format and details of the above templates, refer to Appendix A. The eNotes PTI templates are applicable only to existing clients that are already using the templates and will not be available to new clients for selection.

- FTI templates:
 - TI FTI XML
 - TI FTI CSV
 - TI FTI TXT
 - NedAcad 4 digit statement – 29 character statement narrative
 - NedAcad 6 digit statement – 27 character statement narrative
 - NedAcad 6 digit statement – 30 character statement narrative
 - NedAcad 4 digit single statement – 29 character statement narrative
 - NedAcad 6 digit single statement – 27 character statement narrative
 - NedAcad 6 digit single statement – 30 character statement narrative



Note: To view the format and details of the above templates, refer to Appendix B. The NedAcad templates are applicable only to existing clients that are already using the templates and will not be available to new clients for selection.

C The ‘SWIFT’ template group

a) Near-real-time templates

- FTI templates:
 - SWIFT MT940
 - SWIFT MT950
 - NED SWIFT MT940
 - NED SWIFT MT950
- PTI templates:
 - SWIFT MT942
- IR templates
 - SWIFT MT940
 - SWIFT MT950
 - SWIFT MT942



Note: To view the format and detail of the above templates refer to Appendix A, B and C. The NED SWIFT templates are only applicable to existing clients that are already utilising the templates and will not be available to new clients for selection.

b) Real-time templates

- PTI templates:
 - SWIFT MT900
 - SWIFT MT910
 - SWIFT MT941
- IR templates:
 - TI SWIFT MT941
 - SWIFT MT920

You will be required to use this template when requesting final or provisional statement information from Nedbank.



Note: To view the format and details of the above templates, refer to Appendices A and C.

D The ‘SAP’ template group

a) Near-real-time templates

- PTI templates:
 - Multicash AUSZUG
 - Multicash UMSATZ
- FTI templates:
 - TI SWIFT MT940
 - Multicash AUSZUG
 - Multicash UMSATZ



Note: To view the format and details of the above templates, refer to Appendices A and B.

b) Real-time templates

None are currently available.

E The ‘Other’ template group

a) Near-real-time templates

- XXXXXX
- XXXXXX

b) Real-time templates

- XXXXX

F The ‘Client-specific’ template group

a) Near-real-time templates

None are currently available.

b) Real time templates

Vodacom – PTI.

1.15 Testing your transactional-information functionalities for host protocols

A Process for quality assurance testing

Due to the complexity of the TI environment, all organisations must go through a testing phase before going into production with the system. This is mainly to verify connectivity, data integrity and client system changes and/or development.

During the test phase the following key aspects must be verified:

- Connectivity using your chosen delivery protocol must be stable and in place.
- Specified file layout must be adhered to.
- Business processes must align with business requirements.

The organisation must meet the following requirements before testing may begin:

- The TI file layouts must be set up.
- The organisation and Nedbank must have parallel QA environments in place.

During testing the following naming convention will be used:

Example: **QNGG00.CDTIPK.A13OP678.EN0610.I1234C.SQ1234**

A **Q** is used instead of a **P**. (**Q** refers to a QA testing file, while **P** refers to a production file.)



Note: QA data is for testing purposes only and is not to be used for any decision-making processes regarding your customers.

B Testing scenarios

Tests could possibly cover the following scenarios, but can be tailored to your needs:

- The sending of high-volume files (inclusive of high- and low-volume data).
- The integrity of the data contained in the files sent (layout of data and file format).
- The use of a nominated account(s) set up in accordance with the intended production profile.

- The transfer of corrupt files and/or transactions (file-handling process).

1.16 Checklists for required documents

Use these checklists for near-real-time and real-time functionality to ensure that you have provided all the required documents to Nedbank and that you have completed all the required steps to make your TI products operational.

Documentation required by Nedbank:

For near-real-time and real-time functionality

No	Item	Comment
a	TI application form	Depending on which TI product you have selected.
b	Main participant resolutions	
c	Master Electronic Banking Agreement (MEBA)	Required with a new profile or MEBA that was signed before 2009.
d	Services required (Schedule 1)	Only when a new application for a product is required.
e	Pricing fees schedule (Schedule 2)	Only when a new application for a product is required.
f	Participant resolution	
h	Signature card	Required with a new profile only.

2

Notifications

2.1 What is the notification service?

Nedbank's dynamic notification service informs you of any transactional activity on your current or savings accounts as well as any detail changes. You have the option of setting up multiple types of notifications, called instances. These instances can be customised so that you receive notifications based on, among other things, types or values of transactions. You can receive notifications for transactions on any current or savings account you hold with Nedbank. Notifications can be sent per account and to multiple recipients.

The notification service is a dynamic solution that will allow you to customise the notification to suit your business needs. You can set up to 9 999 different types of notifications, each on a separate notification instance, ie you can have different notification instances for the CFO and a different notification instance for the debtors clerk.

Each instance is customisable to send out specific notifications to specific recipients, ie each instance setup allows you to do the following:

- Specify the accounts to be notified on.
- Specify the type of transaction to be notified on.

- Specify the value of the transaction to be notified about. For example, if a company has mandates in place, you can set up the instance to send transaction only above a certain value to the CFO.
- Receive certain value-added notifications, eg to be notified if your account balance drops below a specified amount or if the usage of your account overdraft limit reaches a certain percentage.
- Specify a time preference, if you would not like to receive notifications during specific hours of the day, eg you want to receive notifications only between 08:00 and 17:00.
- Set up to 10 email addresses or cellphone numbers for notifications.

2.2 Key features of notifications

A. Real-time notifications

Nedbank will send out the notification within 60 seconds of the transaction having reflected on your current or savings account.



Note: Nedbank will delay sending your notifications if it is outside your selected time preference (08:00 to 17:00).

B. Notification instances

You have the option of setting up to 9 999 different notification instances. You can customise each instance with the following settings:

- Instance name.
- Accounts.
- Delivery method.
- Language preference.
- Transactions you would like to be notified on for the selected accounts.
- Whether you would like to be notified only if the transaction is above a certain value.
- Option to receive value-added notifications.
- Option to receive NBB notifications.
- Option to receive notifications only during a specified time of day.

Example: You can set up an instance and name it 'Debtors Clerk Notifications'. This instance can then be customised so that notifications are sent only to the debtors clerks in your company. You can select the accounts the debtors clerks should receive notifications on, as well as which notifications they should receive.

C. Customised notifications

Each notification instance can be customised in terms of the following:

a) **Instance name**

You as the customer can decide on the instance name that will best suite your business needs eg, 'CEO Notification' or 'Accounting Department Notification'. The instance name can accommodate alphanumeric characters, up to 30 characters. No special characters are allowed.



Note: After having added a new notification instance, Nedbank will allocate each instance a unique instance number. If you require Nedbank to perform any changes to an existing notification instance on your behalf, the relevant maintenance form will need to be submitted. All maintenance forms must include the instance name and number.

b) **Accounts**

You can select one or multiple accounts on which to receive notifications for this instance. The only account types that are available for selection are current and/or savings accounts loaded on your profile.



Note: If an account is closed, the notification instances linked to it will be deleted automatically.

c) **Delivery method**

You can choose to receive your notifications via SMS or email at an instance level. If you require the notification to be sent via email and SMS, you will need to load a separate instance for each delivery method.

d) **Language preference**

You can choose to receive your notification in English or Afrikaans at an instance level. If you require the notification to be sent to some recipients in English and some in Afrikaans, you will need to load a separate instance for each language preference.

e) **Transactions you would like to be notified on for the selected accounts**

You can choose to receive a notification on all transactions processed on the selected accounts or you can choose to receive a notification on specific Transaction types. The following Transaction types are available for selection:

- **Credit notifications (money in)**

- All credits, or specify one or more of the following transactions:
 - Cash deposits
 - Cheque deposits
 - Mixed deposits
 - Electronic deposits

- **Debit notifications (money out)**

- All debits, or specify one or more of the following transactions:
 - Cash withdrawals.
 - Debit orders.
 - Electronic payments.
 - Electronic transfers.
 - Point-of-sale (POS) purchases.



Note: You can select a combination of debit and credit Transaction types on which to be notified.

– **No transaction notification**

You will select this option if you do not want to be notified about any transactions on the account, but still want to receive value-added and/or NBB limit notifications.

f) **Whether you would like to be notified only if the transaction is above a certain amount**

You can choose to receive notifications only if it is above a certain amount for the selected Transaction types, eg cash deposits more than R500.

g) **Option to receive value-added notifications**

• **Low balance**

You can choose to receive a notification when your account reaches a specified balance. The amount you specify applies to your current or Book balance and not your available balance.

• **Balance only**

You will receive a separate notification for each account selected. This notification will provide you a view of the available and current or Book balance for each account at that time. You can choose to receive this notification once in the morning and/or once in the afternoon.

• **Changes in client information**

You can choose to receive a notification if any change has been made to your customer record, eg contact numbers or addresses.

• **Consolidated information only**

You can choose to receive a notification that will provide you with a summary of all transactions processed on your account. The notification will include the value of the total debits and credits processed on your account until the time the notification is sent. When sending the notification, Nedbank will check your account available balance and include it in the notification. The first notification will be sent at 09:00 and the second notification will be sent at 17:00.

• **Overdraft limit**

You can choose to receive a notification when usage of your overdraft limit has reached a specified percentage. The usage of your overdraft limit is checked at 09:00 and 17:00. This applies to account overdraft limits only and not to group limits.

h) **Option to receive NetBank Business limit notifications**

You can choose to be notified about any one or combination of the following limits:

- **NetBank Business payment limits:**
 - Profile (monthly and/or daily)
 - User (daily only)
 - Account (monthly and/or daily)
- **NetBank Business transfer limits:**
 - Profile (monthly and/or daily)
 - User (daily only)
 - Account (monthly and/or daily)
- **NetBank Business collection limit:**
 - Profile (monthly and/or daily)
 - User (daily only)

You will receive a notification when the usage of your specified limits has been reached. This applies to client-imposed limits or Nedbank credit limits for payments, transfers and collections only.

i) **Option to receive notifications only during a specified time of day**

You can choose to receive notifications all day, or only during a specified timeframe. If a transaction is processed on your account outside your selected time frame, the notification will be generated in real time but not delivered until your time frame. The selected time preference does not apply to the following notification types:

- **Balance only**
You will always receive the notification at the selected time(s).
- **Consolidated information**
You will always receive a notification at 09:00 and 17:00.
- **Overdraft usage**
You will always receive a notification at 09:00 and 17:00.
- **Overnight transactions (debit orders, interbank electronic deposits)**
You will receive these notifications between 07:00 and 08:00.

D. Notification details

Depending on the transaction and the notifications you requested, you will receive the following details:

- The channel through which the transactions occurred, eg ATM, Branch or Electronic Banking.
- The type of transaction, eg payment or transfer.
- The transaction amount.
- Your statement reference.
- The location or area where the transaction occurred, for notifications generated for card transactions.
- The date and time that the notification was generated.
- The available balance on the account at the time indicated on the notification.
- The current / book balance on the account at the time indicated on the notification (only available on the email notification).

2.3 Adding or maintaining notification instances

Notification instances can be added or maintained electronically or via paper forms.

- a) An administrator who has self-maintenance on NBB can set up and maintain notification instances electronically, by going to **Admin > Transaction information settings > Notifications**.
- b) Clients who do not have NBB can add or maintain instances by completing and submitting a new application or maintenance form. The following maintenance forms are available on NBB or via the helpdesk:
 - **MR5D – profile settings**
This adds the notification product to an existing profile.
 - **MRTIN1 – add a Nedbank account for the same legal entity**
This adds the account of the same legal entity to your existing notification instances. An account has to be on your profile before you can add it to an instance. If an account is not on your profile and you add it to an existing notification instance, that account will be added to your profile automatically.

- **MRTIN2 – add Nedbank account (other legal entity)**
This adds the account of the same legal entity account to your existing notification instances. An account has to be on your profile before you can add it to an instance. If an account is not on your profile and you try to add it to an existing notification instance, that account will be added to your profile automatically.

- **MRTIN5A** – add notification instance

This adds a new notification instance to an existing profile. This form can be used only if the notification product is already activated on the profile. To activate the product, please complete the MR5D.

- **MRTIN5B** – amend or delete notification instance

This amends the settings or deletes an existing notification instance. Please note you cannot amend or delete the recipients or accounts on existing instances using this maintenance request. Instead, you will need to complete the MRTIN25 to delete or amend recipients and the MRTIN8 to delete an account.

- **MRTIN6** – charge detail amendment

This amends your nominated charge accounts for the notifications product.

- **MRTIN8** – delete accounts from notification instances

This deletes accounts from existing instances. Please note the accounts will not be deleted from your profile. If you have only one account linked to the existing instance and you delete that account, the instance will be deleted automatically.

- **MRTIN25** – update recipient details

This adds, amends or deletes recipients on existing instances.

c) Maintenance forms can be submitted to Nitro in the following ways:

- **Fax** – 0860 110 782.

Only files in TIF, TIFF and PDF format will be processed.

- **Email** – Transactionalbankingmaintenance@nedbank.co.za

- Only files in TIF, TIFF and PDF format will be processed.
- There must be an attachment.
- If no valid attachments are found in the email, then the email will be rejected and a message will be sent to the sender to notify them that no valid attachments were found.

2.4 Benefits of notifications to your business

A. Cash flow management

You will be aware of any movement of funds in your accounts, which will assist with your cash flow management.

B. Fraud or risk awareness

- You will be aware of any changes in your details, eg cellphone numbers.
- You will be able to identify any unauthorised activity on your accounts.

C. Convenience

- Your business will be mobile – you will be able to keep track of transactional activities on your accounts no matter where you are.
- Assistance with inventory control or dispatching of goods will result in improved service delivery to your customers.

2.5 Pricing

See section 1.10 in the manual.

2.6 Frequently asked questions (FAQ)

Q: What is a notification instance?

A: A notification instance is a grouping of accounts, preferences and recipients.

Example: You can have a notification instance for the CEO and a different instance for the debtors clerk, ie you can set up an instance and name it 'Debtors Clerk Notifications'. This instance can then be customised so that notifications are sent only to the debtors clerks in your company. You can select the accounts the debtors clerks should receive notifications on, as well as which notifications they should receive.

Q: How many instances can be set up on a profile?

A: You can set up a maximum of 9 999 different notification instances on a single profile.

Q: How many recipients can I have on each instance?

A: You can add up to 10 recipients on an instance.

Q: What delivery methods are available for notifications?

A: You have the option to select email or SMS. An instance can have only one delivery method.

TIP: If you require a notification for a specific group of preferences to be sent to both delivery methods, then two instances will need to be set up.

- Q: What is a consolidated information notification?**
- A: It is a notification containing the summary of your transactions for the day, ie it will include the sum of all credit and debit amounts from the previous banking day's cut-off up until the time you receive the notification. It will also include the available balance on the account at the time indicated on the notification. The notification is sent at 07:30 and 17:30.
- Q: What is a balance-only notification?**
- A: It is a notification that provides you with the current and available balance of the account. You have the option to receive this notification once or twice a day at a time(s) you have specified.

3

Provisional Transactional Information

3.1 What is the Provisional Transactional Information solution?

The PTI solution offers you a provisional view of transactional activity on your current or savings account. The information is fed directly into your LOB systems or delivered through email, and you can choose to receive the information in real time or near-real time. PTI files are used for automation of operational processes and not for reconciliation purposes. PTI notifies you about provisional transactions, not about confirmed transactions processed on your account.

Example: If you sell prepaid electricity as soon as money is deposited into your account, PTI will send a notification to your LOB system and, based on the information, your system will release the prepaid electricity to your client in real time.

The solution will allow you to do the following:

- a) Select the type of transactions – ie all transactions, credits only or debits only – and account balances you would like to be notified about.
- b) Select the account for which you would like to receive provisional statement information.
- c) Specify the Nedbank channels on which you want to receive transaction information.
- d) Select how often you want to receive the information, ie real time or near-real time.
- e) Select the preferred file format, eg SWIFT MT942.
- f) Select the protocol to be used for delivery of the transaction information.



Note: This is provisional data only (and not yet confirmed transactions) which you can rely on for operational reasons, eg the release of goods. You will **not** be notified of transactions that are not processed on a Nedbank online channel, eg payments from agent banks and debit orders.

3.2 Key features of PTI

- a) Provisional transaction information can be sent to you in real time or near-real time.
- b) You will have the option of receiving an end-of-day file that will contain all transactions processed on your account during the day.
- c) Multiple delivery protocols are available for PTI.
- d) Multiple file formats are available for PTI, eg CSV, SWIFT MT942.
- e) You can set the timeframe in which you want to receive provisional transactions, eg 08:00 to 14:00 daily.

3.3 Benefits of Provisional Transactional Information to your business

This solution creates great value for you by offering the following benefits:

- a) Management of day-to-day operations
 - Because you receive regular transactional updates, you can estimate your cash flow better.
 - You can estimate close-of-business balances of your accounts.
 - You can track customers' payments.
 - You can unbar or dispatch goods, for example after having received payment.
- b) Convenience
 - You get regular updates of key transactional activity on relevant accounts.
 - You benefit from good inventory control for operational purposes. PTI will help you release goods and services once the transaction has provisionally shown in your account.
 - Provisional data is sent directly into your LOB systems.
- c) Fraud and risk awareness
 - You will be able to identify any unauthorised activity on your account.



Note: Provisional transaction information is for operation purposes only and must not be used as final statement information to update financial systems.

3.4 Delivery protocol

Provisional transactions can be delivered in real time or near-real time. Transactions can be delivered in real time as a single transaction, via a real-time delivery protocol. Transactions can be delivered in near-real time, ie transactions are batched at your specified intervals and can be delivered via a real-time or near-real-time delivery protocol.

If it is delivered on a near-real-time protocol, it is delivered as a file with the filename specified in section 1.3. If a batch of transactions is delivered via a real-time protocol, it does not have a filename and the message will be contained in the data payload(s). The following delivery protocols are available for PTI:

a) **Real-time delivery protocols**

- Email (only delivery protocol available on NBB).
- Web services (host-to-host solution).
- IBM MQ (host-to-host solution).
- SWIFT.

b) **Near-real-time delivery protocols**

- Email (only delivery protocol available on NBB).
- SFTP (host-to-host solution).
- Connect:Direct (host-to-host solution).
- SWIFT FileAct (host-to-host solution).

See section 1.8 for more details.



Note: Nedbank will be able to connect to static public IP addresses only.

3.5 Delivery preference

You have the option to receive information on provisional transactions processed on your account in real time, ie as the transaction takes place, or near-real time, ie receive a file containing provisional transactions that have taken place over a specified interval.

a) **Real time**

Provisional transactions will be sent to you within 60 seconds of the transaction having been processed on your account. Transactions are sent in real time on a real-time delivery protocol only.



Note: This SLA will not apply during Nedbank system maintenance, ie software or hardware updates. Daily maintenance is scheduled between 23:45 and 00:30. All transactions processed during this maintenance slot will be delivered once the maintenance has been completed. The SLA provided refers to provisional transactions leaving the Nedbank infrastructure.

b) **Near-real time**

If you choose to use a near-real-time delivery protocol, any provisional transaction processed during your specified time interval will be batched and sent to you in a file.

If you choose to use a real-time delivery protocol, all transactions that are processed during your specified interval will be held back and delivered only in line with your selected time preference.

You have a choice of the following time intervals:

- 15 minutes.
- 30 minutes.
- 60 minutes.
- Once a day (you can specify the time).



Note: When a subsequent file is sent will depend on when the previous file was sent. For example, if you have chosen a 15-minute time interval and the first file was sent at 13:05 the next file will be sent at approximately 13:20.



Note: Only transactions of the types selected will be sent (eg debits only) in line with the time preference (eg 08:00 to 17:00) selected.

3.6 Available PTI settings at an instance level

A. Type of transactions

You can select one of the following types of transactions to be notified about:

a) **All transactions.**

b) **Debits only (money leaving your account).**

This will include debit transactions and reversals of debits.

c) **Credits only (money coming in to your account).**

This will include credit transactions and reversals of credits.

d) **Balance only**

B. Threshold limit

You can choose to receive transactions for all amounts or specify to receive transactions only if it is above a certain amount.

C. Accounts and channels

At an instance level you have the option to specify the accounts you would like to be notified on. In addition, for each selected account you can choose to be notified only if the transaction is processed through one of the following channels:

a) **Electronic banking**

- NBB.
- NetBank Retail (NRB).
- Self-service terminal (SST).
- Cash Payments Solution (CPS).
- Real-time payments (RTC), real-time gross settlement (RTGS).
- Manual unpaid.
- Interbank electronic funds transfer (EFT).

b) **Mobile banking**

- Mobile banking including the Nedbank Money app, etc.
- Telephone Banking.
- USSD.
- WAP.

c) **Branch**

- Teller

d) **Card**

- Online purchases.
- International transactions [via point of service (POS), ATM, teller].

e) **ATM**

- Local ATMs.
- Intelligent Depositor device (local cardless cash deposits).

f) **Point of sale**

- Local POS transactions

- g) **Cash solutions**
 - Cash Online
 - CashVault device

- h) **All the above**

D. Template groups

You have the ability to select a template that will best suit your business needs. The templates available are dependent on the delivery protocol and type of transactions selected.

Available templates

• Real time

- PTI XML (RT)
- PTI CSV (RT)
- PTI TXT (RT)
- eNotes PTI XML (RT)
- eNotes PTI CSV (RT)
- SWIFT MT900
- SWIFT MT910
- SWIFT MT941

• Near-real time

- PTI XML (NRT)
- PTI CSV (NRT)
- PTI TXT (NRT)
- eNotes PTI CSV (NRT)
- eNotes PTI SWIFT MT940
- eNotes EOD XML
- eNotes EOD CSV
- eNotes NedAcad
- SWIFT MT942
- Multicash AUSZUG
- Multicash UMSATZ

See 1.12 and Appendices A and D for detailed information on PTI templates.



Note: If SWIFT has been selected as a delivery protocol, only the SWIFT templates can be selected. SWIFT templates can be sent on all delivery protocols.

E. Time preference

You can opt to receive provisional transaction information all day or during a specified timeframe. Nedbank will delay sending your notifications if it is outside your selected time preference (eg 08:00 to 17:00) and send the notification only within the selected timeframe.

F. Provisional Transactional Information end-of-day file

a) Introduction

End-of-day files are optional and are generally used to identify any transactions that were sent by Nedbank but not received by you. This can occur if you select a delivery protocol that does not assure delivery (eg web services, email).

The end-of-day file is a summary of all transactions sent to you since the previous end-of-day file. This will consist of transactions based on the settings for this instance.

However, for each instance you have the option to select a different delivery protocol and template for the end-of-day file.



Note: The end-of-day file is not available if you select balance only as your Transaction type.

b) Delivery of end-of-day file:

- If your time preference selection is all day, then your end-of-day file will contain all transactions sent to you from 18:00 the previous day to 18:00 on the current day.
- If you have specified a time preference to receive notifications, your end-of-day file will be generated to include all transactions sent to you from your previous end-of-day file to the end of your selected timeframe.

Example: If your selected time preference is 09:00 to 17:00, the end-of-day file will include transactions from 17:00 the previous day to 17:00 on the current day.

- The SLA is an hour to receive an end-of-day file.

c) Available delivery protocols

Only near-real-time protocols can be used for the end-of-day file.

[See section 1.8 for more details.](#)



Note: For the email delivery protocol you can have only one address for the end-of-day file.

d) **Available templates groups**

Only near-real-time templates are available for the end-of-day file.

See [1.12 and Appendix A for detailed information on PTI templates](#).



Note: End-of-day files can be sent using only a near-real-time delivery protocol.

G. eNotes Provisional Transactional Information file-naming convention



Note: This file-naming convention is only for information purposes for clients who were migrated from the old PTI solution and will not be available to new clients. All new clients will be required to use the TI file-naming convention as set out in section 1.3.

The eNotes PTI file-naming convention is not applicable to TI PTI clients and is only a reference for the old PTI clients who migrated from the old system to the new system. A PTI file, used for the near-real-time delivery protocols, contains all transactions that occurred during the interval specified by the client. The PTI file (from THE Nedbank host to the client's LOB system) must adhere to the following naming convention:

PNGG00.CDPACK.OTnn.D0.SQ730**

Nedbank will assign a unique two-letter alpha code to each of the PTI clients. The '**' represents the alpha code, ie **AA**, **AB**, **AC**. This unique alpha code will be incorporated into the filename, as displayed above. The **O** character is for the output file. The two-digit number, represented by **nn**, is a sequential number (starting from **01** and going up to a maximum of **99**) that Nedbank will change in increments when sending out new files. This number will be reset to **01** at the beginning of each day.



Note: A file should not contain a duplicate filename, as the file will not be processed, even though it might contain new client data.

During testing the following naming convention will be used:

QNNG00.CDPACK.OTnn.D0.SQ730**

A **Q** is used instead of a **P**.

(‘**Q**’ refers to a QA testing file, while ‘**P**’ refers to a production file.)

OUTGOING FILE

This is the file that Nedbank will produce and send or push to the client's LOB system for processing. Each field within the file must be in the specified fixed format. This means if a field is stated as being 20 characters long and only 12 characters are actually used, that field must be appropriately padded to 20 characters with spaces for alphanumeric fields and with zeros for numeric fields. For numeric fields the data is right-aligned and padded with leading zeros; for alphanumeric fields the data is left-aligned and padded with trailing spaces.



Note: Any invalid field in the header, detail record or trailer will invalidate the entire file.

3.7 Provisional Transactional Information template groups

The template groups contain a selection of templates suited to a specific group, eg any SWIFT proprietary template will be available under the SWIFT group.

Currently, the following groups are available:

- Nedbank
- SWIFT
- SAP
- Other
- Client-specific



Note: If SWIFT has been selected as a delivery protocol, only the SWIFT templates can be selected. However, SWIFT templates can be sent on all delivery protocols.

See 1.12 and Appendix A for detailed information on PTI templates.

3.8 Channel and Transaction type combinations



Channel and
TranType Comb.xlsx

Channel name	Transaction type	Transaction type – 1 MVS	Transaction type – 2 WAS	*C/RC/D/R D indicator	ENC applicable (uncleared funds)	Description
ATM	Deposit			C/RC	Y	Cheque or mixed deposits at ATM.
ATM	Cash deposit	Deposit cash	Cash: cash deposit	C/RC	N	Cash deposit at an ATM.
ATM	Prepaid			D/RD	N	Prepaid purchase at ATM, eg airtime.
ATM	Prepaid airtime	Prepaid airtime	Cash: prepaid airtime	D/RD	N	Prepaid airtime at ATM.
ATM	Prepaid electricity			D/RD	N	Prepaid electricity at ATM.
ATM	LOTTO			D/RD	N	LOTTO purchase at ATM.
ATM	Send money to a cellphone			D/RD	N	Send money to a cellphone from ATM.
ATM	Transfer			D/C/RD/R C	N	Transfer money between accounts loaded on the ATM card.
ATM	Withdrawal	Withdrawal	Cash withdrawal	D/RD	N	Cash withdrawal from an ATM.
Teller	Bank's own cheques			D/RD	N	Issuing of a Nedbank cheque on behalf of the client (bank-certified cheque).
Teller	EFT deposit			C/RC	N	Electronic payment into your account done at teller.
Teller	Cash deposit	Deposit cash	Cash: cash deposit	C/RC	N	Cash deposit at teller.
Teller	Cheque deposit	Deposit cheque	Cheque: cheque deposit	C/RC	Y	Cheque deposit at teller.
Teller	Mixed deposit	Deposit mixed	Mixed: mixed deposit	C/RC	Y	Cash and cheque deposit at teller.
Teller	EFT withdrawal			D/RD	N	Electronic payment from your account at teller.
Teller	Withdrawal	Withdrawal	Cash withdrawal	D/RD	N	Cash withdrawal at teller using card, cheque or ID.
CAMS	Purchase	Payment	Cash payment	D/RD	N	Card purchases not processed on South African Switch, eg PayPal, international purchases.
IBOX	Cash deposit	Deposit cash	Cash: cash deposit	C	N	Deposit done into a CashVault device or using Cash Online.
IBOX	Unpays			D/C	N	Corrections or reversals made to the deposit on behalf of CashVault or Cash Online.
CPS	EFT deposit	Deposit	EFT deposit	C	N	Any credit to the account of the client done via an electronic channel.
CPS	EFT payment	Payment	EFT payment	D	N	Any debit to the account of the client done via an electronic channel.
CPS	Prepaid			D	N	Prepaid airtime, prepaid electricity and LOTTO purchases.
CPS	Prepaid airtime			D	N	Prepaid airtime purchase.
CPS	Prepaid electricity			D	N	Prepaid electricity purchase.
CPS	LOTTO			D	N	LOTTO purchase.
CPS	Send money to a cellphone			D	N	Transaction of sending money to a cellphone.

Channel name	Transaction type	Transaction type – 1 MVS	Transaction type – 2 WAS	*C/RC/D/R D indicator	ENC applicable (uncleared funds)	Description
CPS	EFT	Transfer	EFT	D/C/RD/R C	N	Electronic transfer of funds between accounts linked to a profile.
EF	Deposit			C	N	Any credit to the account of the client done via an electronic channel.
EF	Payment			D	N	Any debit to the account of the client done via an electronic channel.
EF	Prepaid			D	N	Prepaid airtime, prepaid electricity and LOTTO purchases.
EF	Transfer			D/C/RD/R C	N	Electronic transfer of funds between accounts linked to a profile.
NRB	EFT deposit	Deposit	EFT deposit	C	N	Any credit to the account of the client done via an electronic channel.
NRB	EFT payment	Payment	EFT payment	D	N	Any debit to the account of the client done via an electronic channel.
NRB	Prepaid	Prepaid	EFT prepaid	D	N	Prepaid airtime, prepaid electricity and LOTTO purchases.
NRB	Prepaid airtime	Prepaid airtime	EFT: prepaid airtime	D	N	Prepaid airtime purchase via Online Banking.
NRB	Prepaid electricity	Prepaid electricity	EFT: prepaid electricity	D	N	Prepaid electricity purchase via Online Banking.
NRB	LOTTO	LOTTO	EFT: LOTTO	D	N	LOTTO purchase via Online Banking.
NRB	Send money to a cellphone	Send money to a cellphone	EFT: send money to a cellphone	D	N	Sending money to a cellphone via Online Banking.
NRB	EFT transfer	Transfer	EFT transfer	D/C/RD/R C	N	Electronic transfer of funds between accounts linked to a profile.
NBB	EFT deposit	Deposit	EFT deposit	C	N	Any credit to the account of the client done via an electronic channel.
NBB	EFT payment	Payment	EFT payment	D	N	Any debit to the account of the client done via an electronic channel.
NBB	Prepaid			D	N	Prepaid airtime, prepaid electricity and LOTTO purchases.
NBB	Prepaid airtime			D	N	Prepaid airtime purchase on internet banking.
NBB	Prepaid electricity			D	N	Prepaid electricity purchase on Online Banking.
NBB	LOTTO			D	N	LOTTO purchase on Online Banking.
NBB	Send money to a cellphone			D	N	Sending money to a cellphone via Online Banking.
NBB	EFT transfer	Transfer	Transfer	D/C/RD/R C	N	Electronic transfer of funds between accounts linked to a profile.
INTTELLER	Cash deposit			C/RC	N	Cash deposit at an international teller.
INTTELLER	Cheque deposit			C/RC	Y	Cheque deposit at an international teller.
INTTELLER	Mixed deposit			C/RC	Y	Cash and cheque deposit at an international teller.
INTTELLER	Withdrawal			D/RD	N	Cash withdrawal at an international teller.
INTATM	Deposit			C/RC	Y	Cheque or mixed deposits at an international ATM.
INTATM	Withdrawal			D/RD	N	Cash withdrawal from an

Channel name	Transaction type	Transaction type – 1 MVS	Transaction type – 2 WAS	*C/R/C/D/R D indicator	ENC applicable (uncleared funds)	Description
						international ATM.
INTPOS	Purchase			D/RD	N	International POS purchase.
MG	Deposit			C	N	Credit to client's account originating from another bank.
MG	Payment			D	N	Debit to client's account originating from another bank.
MG	Reversals			RD/RC	N	Reversal of a transaction originating from another bank.
MG	Unpays	Unpays	Cash unpays	RD/RC	N	Reversal of a transaction initiated by Nedbank to other bank.
Mobile banking	EFT deposit	Deposit	EFT deposit	C	N	Any credit to the account of the client done via the mobile channel.
Mobile banking	EFT payment	Payment	EFT payment	D	N	Any debit to the account of the client done via the mobile channel.
Mobile banking	Prepaid	Prepaid	EFT prepaid	D	N	Prepaid airtime, prepaid electricity and LOTTO purchases via a mobile device.
Mobile banking	Prepaid airtime	Prepaid airtime	EFT: prepaid airtime	D	N	Prepaid airtime purchase on mobile banking.
Mobile banking	Prepaid electricity	Prepaid electricity	EFT: prepaid electricity	D	N	Prepaid electricity purchase on mobile banking.
Mobile banking	LOTTO	LOTTO	EFT LOTTO	D	N	LOTTO purchase on mobile banking.
Mobile banking	Send money to a cellphone	Send money to a cellphone	EFT: send money to a cell phone	D	N	Sending money to a cellphone via mobile banking.
Mobile banking	EFT transfer	Transfer	EFT transfer	D/C/RD/R C	N	Mobile transfer of funds between accounts linked to a profile.
POS	Purchase	Purchase	Purchase	D/RD	N	Any purchase (card swipes) done at a POS device.
POS	Withdrawals	Withdrawal	Cash withdrawal	D/RD	N	A client withdrawing cash from a store, eg Pick n Pay using the POS device, ie cash back.
RTGS	Deposit			C	N	Credit of funds to the account of the client via RTGS.
RTGS	Payment			D	N	Debit of funds to the account of the client via RTGS.
SST	EFT deposit	Deposit cash	Cash: cash deposit	C	N	Any credit to the account of the client done via mobile banking.
SST	EFT payment	Payment	Cash payment	D	N	Any debit to the account of the client done via an SST.
SST	Prepaid			D	N	Prepaid airtime, prepaid electricity and LOTTO purchases via an SST.
SST	Prepaid airtime			D	N	Prepaid airtime purchase at an SST.
SST	Prepaid electricity			D	N	Prepaid electricity purchase at an SST.
SST	LOTTO			D	N	LOTTO purchase at an SST.
SST	Send money to a cellphone			D	N	Sending money to a cellphone via an SST.
SST	EFT transfer			D/C/RD/R C	N	Transfer of funds between accounts linked to a profile done via an SST.
SWIFT	Balance			D/C	N	Balance on the account of the client using a standard SWIFT message, ie MT941.
SWIFT	Deposit			C/RC	N	Credit on the account of the client received via a SWIFT message.

Channel name	Transaction type	Transaction type – 1 MVS	Transaction type – 2 WAS	*C/RC/D/R D indicator	ENC applicable (uncleared funds)	Description
SWIFT	Payment			D/RD	N	Debit on the account of the client received via a SWIFT message.
Telephone Banking	EFT deposit			C	N	Any credit to the account of the client done via Telephone Banking.
Telephone Banking	EFT payment	Payment	Cash payment	D	N	Any debit to the account of the client done via Telephone Banking.
Telephone Banking	Prepaid			D	N	Prepaid airtime, prepaid electricity and LOTTO purchases via Telephone Banking.
Telephone Banking	Prepaid airtime			D	N	Prepaid airtime purchase via Telephone Banking.
Telephone Banking	Prepaid electricity			D	N	Prepaid electricity purchase via Telephone Banking.
Telephone Banking	LOTTO			D	N	LOTTO purchase via Telephone Banking.
Telephone Banking	Send money to a cellphone			D	N	Sending money to a cellphone via Telephone Banking.
Telephone Banking	EFT transfer			D/C/RD/R C	N	Transfer of funds between accounts linked to a profile done via Telephone Banking.

* C – credit; RC – reversal of credit; D – debit; RD – reversal of debit

3.9 Adding or maintaining Provisional Transactional Information instances

PTI instances can be added or maintained electronically (for the email delivery protocol only) or via maintenance request forms submitted to the bank.

- a) An administrator who has self-maintenance on NBB can set up and maintain PTI instances electronically for email delivery protocol by going to **Admin > Transaction information settings > Provisional Transactional Information** and selecting the appropriate menu items.
- b) Clients who do not have NBB can add or maintain instances by completing and submitting a new application or maintenance form. The following maintenance forms are available on NBB or via the helpdesk:

- **MR5D – profile settings**

This adds the PTI product to an existing profile.

- **MRTIPTI1 – add Nedbank account for the same legal entity**

This adds the account of the same legal entity to your existing PTI instances. An account has to be on your profile before it can be added to an instance. If an account is not on your profile and you add it to an instance, that account will be added to your profile automatically.

- **MRTIPTI2 – add Nedbank account (other legal entity)**

This adds another account of a legal entity account on to your existing PTI instances. An account has to be on your profile before it can be added to an instance. If the requested accounts are currently not on your profile, a participant resolution or power of attorney will be required.

- **MRTIPTI5A – add PIT instance**

This adds a new PTI instance to an existing profile for email or SWIFT protocols only. This form can be used only if the PTI product is already activated on the profile. To activate the product, please complete the MR5D. For all other protocols please speak to your transactional banker.

- **MRTIPTI5B** – amend or delete PTI instance

This amends the settings or deletes an existing PTI instance. You cannot amend or delete accounts, delivery protocol or templates on existing instances using this maintenance request. Instead, you will need to complete the MRTIPTI8 to delete an account. To update protocols or templates, please speak to your transactional banker.

- **MRTIPTI6** – Charge detail amendment

This amends your nominated charge accounts for the PTI product.

- **MRTIPTI8** – Delete accounts from PTI instances

This deletes accounts from existing instances. Please note this does not delete accounts from your profile. If you have only one account linked to the existing instance and you delete that account, the instance will be deleted automatically.

c) Maintenance forms can be submitted to Nitro in the following ways:

- **Fax** – 0860 110 782

Only files in TIF, TIFF and PDF format will be processed.

- **Email** – Transactionalbankingmaintenance@nedbank.co.za

– Only files in TIF, TIFF and PDF format will be processed.

– There must be an attachment.

– If no valid attachments are found in the email, then the email will be rejected and a message will be sent to the sender to notify them that no valid attachments were found.

3.10 Pricing

See section 1.10 in the manual.

3.11 Frequently asked questions (FAQ)

Q: What is a provisional transactional information instance?

A: A provisional transactional information instance is a grouping of accounts, preferences, and recipients. You can set up a maximum of 9 999 different notification instances on a single profile.

Q: How many instances can be set up on a profile?

A: You can set up to a maximum of 9 999 different PTI instances on a single profile.

Q: How many recipients can I have on each instance?

A: You can add up to 10 email recipients on an instance.

Q: What delivery methods are available for PTI on NBB?

A: Provisional transaction information is available via email on NBB and can be sent in real time and/or near-real time.

Q: Is pricing volume-based?

A: Yes, pricing can be tiered but pricing needs to be discussed with your transactional banker.

4

Final Transactional Information

4.1 What is the Final Transactional Information solution?

The Final Transactional Information (FTI) solution gives you a view of confirmed machine-readable final transactions that were processed through your Nedbank current or savings accounts. These transactions will appear on your closed-off bank statements. These confirmed transactions are extracted from your accounts, formatted and delivered to you according to your selected preferences. This file can be integrated directly into your LOB system, allowing you the ability to automate the reconciliation of your bank statement.

Example: You will receive a file between 15:00 and 08:00 (client preference) of all confirmed financial transactions for the previous day, allowing your system to complete the bank recon and create an exception file of irreconcilable items before your next business day starts.

4.2 Key features of Final Transactional Information

A. Push of transactions

Daily confirmed transactions are pushed directly into your LOB systems using a secure delivery method (protocol).

B. Ease of reconciliation

Your LOB system extracts any relevant data for the automated reconciliation process. Exception items can then be dealt with separately (eg where a reference used is not aligned with the formatting in your LOB system).

C. Multiple accounts

You can choose to receive one FTI file containing confirmed transactions for multiple accounts.

D. Delivery methods

You can choose between the following delivery methods:

- Email
- Web services
- IBM MQ
- SWIFT
- SFTP
- Connect:Direct
- SWIFT FileAct

E. Frequency of file delivery

You can choose to receive a file:

- daily;
- weekly; or
- monthly.

F. Final Transactional Information file runs

In addition, you can choose to receive files:

- in the morning, containing all confirmed transactions for the previous day, including the transactions processed overnight, ie 'normal run';
- in the afternoon, containing all confirmed transactions for the previous day, including transactions processed late, ie 'final run'; or
- both:
 - One file sent in the morning, containing all confirmed transactions for the previous day, including the transactions processed overnight, ie 'normal run'.
 - One file sent in the afternoon, containing all confirmed transactions processed late and back-dated – this file will contain only the transactions that were not included in the morning file, ie 'final run'.

G. File format

Multiple file formats are available, eg SWIFT MT940, MT950, CSV, TXT and/or XML. Please contact your transactional banker for available formats.

H. File resend

FTI can resend a file once a day, to either the same delivery settings or to the alternate email address that was set up on the FTI instance.

I. Time preference

You can define the timeframe during which you want to receive FTI:

- Normal run – between 02:00 and 08:00
- Final run – between 14:00 and 20:00

J. Empty file

You can choose to receive an empty file, which means should there be no activity on your account from the time of your last file, you will receive an empty file.

K. FTI Instances

An instance is a grouping of accounts and preferences. You have the option of setting up multiple instances to receive FTI. These Instances can be customised so that you receive data on specific accounts sent to specific delivery protocols.

Example: You can set up an instance and name it 'Host FTI'. This instance can then be customised to deliver final transaction information via one of the host delivery methods. A second instance can be set up and named 'Email FTI'. This instance can be set up for receiving final transaction information via email.

L. Adding new or maintaining Final Transactional Information instances

An administrator who has self-maintenance on NBB can set up Final Transaction Information instances. Should you choose to set up an instance on NBB, you can select only email as your delivery method. For all host delivery methods, you may contact your transactional banker for assistance.

If you don't have NBB, you may contact your transactional banker for assistance in adding or maintaining your instances.

4.3 Statement number

A. Single statement number

Each FTI file you receive will contain a single statement number per account. The statement numbers will start at 000001 and change incrementally by +1 for every file sent. The statement number will reset every year, ie the first FTI file you receive in the following year will start at 000001.

B. Nedbank CASA statement number

A new statement number is generated on the statement cycle date and/or for every 20 transactions processed on your account. The FTI file you receive will contain the statement number indicated on your official bank statement, ie the statement numbers will correspond with the final statements you view on NBB or your eStatements.

4.4 Benefits of Final Transactional Information to your business

A. Improved reconciliation

Reconciliation is improved and timely.

B. Secure data transfer

Data is sent securely via a host connectivity protocol or encrypted email.

C. Convenience

FTI files are sent directly to your LOB system to minimise human intervention. Your LOB system extracts any relevant data needed for the automated reconciliation process. Exception items (eg when a reference is not aligned with your LOB system) can then be dealt with separately.

D. Working capital management or forecasting

The FTI files will enable you to manage your current assets against your current liabilities and make informed operational decisions.

4.5 Value-added services

Provisional Transaction Information

The PTI solution offers you a view of transactional activity on your current or savings account, extracted from your account. These transactions are not cleared yet.

4.6 Delivery protocol

Final transactions can be delivered by using a near-real-time delivery protocol.

The following near-real-time delivery protocols are available for FTI:

- Email (only delivery protocol available on NBB).

- SFTP (host-to-host solution).
- Connect:Direct (host-to-host solution).
- Web services (host-to-host solution).
- IBM MQ (host-to-host solution).
- SWIFT.
- SWIFT FileAct (host-to-host solution).

See section 1.8 for more detail.



Note: Nedbank will be able to connect to public IP addresses only.

4.7 Available Final Transactional Information settings at an instance level

A. Type of transactions

You can select one of the following types of transactions to be notified about:

- All transactions.
- Debit only (money leaving your account).
- Credit only (money coming in to your account).
- Balance only.

B. Threshold limit

You can choose to receive transactions for all amounts or specify to receive transactions only if it is above a certain amount.

C. Accounts and channels

At an instance level you have the option to specify the accounts you would like to be notified on. In addition, for each selected account you can choose to be notified only if the transaction is processed through one of the following channels:

a) Electronic banking

- NBB.
- NRB.
- SST.
- CPS.
- Real-time payments (RTC, RTGS).
- Manual unpaid.
- Interbank EFT.

b) Mobile banking

- Nedbank Money app, etc.
- Telephone Banking.
- USSD.

- Wireless Application Protocol (WAP).

c) **Branch**

- Teller

d) **Card**

- Online purchases
- International transactions (POS, ATM, teller),

e) **ATM**

- Local ATMs.
- Intelligent Depositor device (local cardless cash deposits).

f) **Point of sale**

- Local POS transactions

g) **Cash solutions**

- Cash Online
- CashVault device

h) **All the above**

4.8 FTI template groups

Template groups contain a selection of templates that are suited to a specific group, eg any SWIFT proprietary template will be available under the SWIFT group.

Currently, the following groups are available:

- Nedbank
- SWIFT
- SAP
- Other
- Client-specific

a) Available templates

- **Near-real time**
 - FTI XML
 - FTI CSV
 - FTI TXT
 - NedAcad 4 digit statement – 29-character statement narrative
 - NedAcad 6 digit statement – 27-character statement narrative
 - NedAcad 6 digit statement – 30-character statement narrative
 - NedAcad 4 digit single statement – 29-character statement narrative
 - NedAcad 6 digit single statement – 27-character statement narrative
 - NedAcad 6 digit single statement – 30-character statement narrative
 - SWIFT MT940
 - SWIFT MT950
 - Multicash AUSZUG
 - Multicash UMSATZ

See 1.12 and Appendices B, D and E for detailed information on FTI templates,



Note: If SWIFT has been selected as a delivery protocol, only the SWIFT templates can be selected. However, SWIFT templates can be sent on all delivery protocols.

4.9 Transaction codes



Transaction
Codes.xlsx

Transaction code	NedAcad transaction code	C/D/RC/RD indicator*	VAT applicable	ENC applicable (uncleared funds)	Description
1301	101	C	N	Y	Cheque or mixed deposit. Note: Non-cash amount will accrue to effects not cleared.
1302	102	C	N	N	Cheque payment reversed.
1303	103	C	N	N	Interest aid.
1306	106	C/RC	N	N	Reversal of a debit transaction (stop orders, auto transfers and cheque recall). Note: Insufficient funds may attract an unpaid fee.
1308	108	C	N	N	Dividends or stock or share payments made by Nedbank.
1309	109	C	N	Y	Auto transfer into your account from another Nedbank account subject to ENCs.
1310	110	C	N	N	Your cheque having been unpaid due to various reasons or cheque deposits being greater than industry-regulated amounts authorised by the bank. Note: You must check your narrative for additional information. Can be accompanied by an unpaid fee.
1311	111	C	N	N	Cleared funds for cheque deposits.
1313	113	C	N	N	Interest paid on investments held at Nedbank.
1316	116	C/RC	N	N	Reversal of POS transaction or credit for prepaid vouchers.
1317	117	C/RC	N	N	Reversal of a teller debit transaction. Note: Need to check your narrative for further information.
1318	118	C	N	N	Payment of investment at maturity held with Nedbank.
1319	119	C	N	N	Electronic deposit.
1321	121	C	N	N	Cash management transfers.
1322	122	C	N	N	Interest on investment.
1323	123	C	N	N	Stop order credit into your account.
1324	124	C	N	N	Electronic deposit into your account from another bank,

Transaction code	NedAcad transaction code	C/D/RC/RD indicator*	VAT applicable	ENC applicable (uncleared funds)	Description
					ie interbank EFT.
1325	125	C	N	Y	Additional cash or cheque deposit that was not on the original deposit slip.
1326	126	C	N	N	Cleared cheque deposit, ie it is not included in ENCs. Usually used for salary and pension payments.
1327	127	C/RC	Y	N	Reversal of bank charges. Note: It will also reverse the VAT impact, ie reduce your VAT declaration.
1329	129	C	N	N	Unpaid debit order. Note: Insufficient funds may attract an unpaid fee.
1330	130	C/RC	N	N	Reversal of Saswitch cash withdrawal or sending of money to a cellphone if the cash is not redeemed within seven days.
1336	136	C	N	N	Merchant settlement for POS devices or movement of funds from a card account to your transactional account.
1340	140	C	N	N	Used when net service fee is set off against credit interest paid (1923 = 2 on ACMC).
1342	142	C	N	N	Auto transfer into your account from another Nedbank account not subject to ENCs.
1344,1345	144, 145	C/RC	N	N	Reversal of a card purchase.
1351	151	C	N	N	Cash deposit.
1352	152	C	N	N	Electronic deposit processed into your account by Nedbank.
1353	153	C	N	N	Interest paid on cash management.
1359	159	C/RC	N	N	ATM reversal.
1361	161	C	Y	Y	Manual credit by bank check narrative.
1364	164	C	N	N	Electronic deposit.
1365	165	C	N	N	Electronic deposit for salary.
1366	166	C	N	N	Cash management sweeps.
1390	190	C	N	N	Cash deposit (using a Nedmatic card at the teller).
1392	192	C	N	Y	Uncleared deposit.
1394	194	C		N	EFT credit transferred from or into a closed account.
1395	195	C	N	N	EFT credit into your account, eg SWIFT and RTGS.
1398	198	C	N	Y (zero amount so no impact)	Non-financial information line on your statement.
1335 ,1337 ,1338, 1341,	135,137,138, 141,155, 167,	C	N	Y	Manual credit into your account processed by the bank.

Transaction code	NedAcad transaction code	C/D/RC/RD indicator*	VAT applicable	ENC applicable (uncleared funds)	Description
1355, 1367, 1369–1380, 1385–1389, 1391, 1396, 1399	185 to 189, 191, 196, 199				Note: You need to check your narrative for further information.
1304, 1305, 1307, 1312, 1314, 1315, 1320, 1328, 1331 to 1334, 1339, 1343, 1346 to 1350, 1354, 1356 to 1358, 1360, 1362, 1363, 1368, 1381 to 1384, 1393, 1397	104, 105, 107, 112, 114, 115, 120, 128, 131 to 134, 139, 143, 146 to 150, 154, 156 to 158, 160, 162, 163, 168, 181 to 184, 193, 197	C	N	N	Manual credit into your account processed by the bank. Note: You need to check your narrative for further information.
1401	201	D	N	N	Electronic debit (SWIFT payment, eg RTGS).
1402	202	D	N	N	Cheque drawn or encashed.
1403	203	D	N	N	EFT payment or transfer.
1404	204	D	N	N	Account debit interest on authorised overdrafts or excess balances.
1405	205	D	Y	N	Bank-generated service fee.
1406	206	D	Y	N	Manual debit processed by the bank. Note: Need to check your narrative for further information.
1407	207	D	Y	N	Bank-generated service fee.
1408	208	D	N	N	Stop order.
1409	209	D	N	N	Unpaid cheques and returned debit orders.
1410	210	D/RD	N	N	Reversal.
1411	211	D	N	N	Authorised item, ie forced debit to your account if initially rejected due to an account status.
1413	213	D	Y	N	Bank fee for cheque book.
1415	215	D	Y	N	Bank fee for safe custody.
1416	216	D	N	N	POS purchase and/or POS cash withdrawal.
1419	219	D	N	N	Electronic transfer, ie payment from a Nedbank account to another Nedbank account on the same profile.
1420	220	D	N	N	ATM card withdrawal.
1421	221	D	N	N	Debit order (internal).
1422	222	D	Y	N	Bank fee for deposit book.
1423	223	D	N	N	Stop order.
1424 , 1425	224, 225	D	Y	N	Debit order (external).
1426	226	D	N	N	Shortfall cash or cheque deposit that was not on the

Transaction code	NedAcad transaction code	C/D/RC/RD indicator*	VAT applicable	ENC applicable (uncleared funds)	Description
					original deposit slip.
1427	227	D	Y	N	Bank fee.
1428	228	D	N	N	Bank fee to recover legal costs.
1429	229	D/RD	N	N	Reversal of a debit order collection.
1430	230	D	N	N	Cheque payment greater than industry-regulated amounts authorised by the bank.
1431	231	D	N	N	Purchase of forex. Outward telegraphic transfers (electronic payment from South Africa to another monetary area).
1433	233	D	N	N	EFT debit transferred from or into a closed account.
1435	235	D	Y	N	Bank fee for cash deposits.
1436	236	D	N	N	POS purchase.
1437	237	D	N	N	Electronic debit processed by the bank.
1438	238	D	N	N	Stop-order reversal.
1439	239	D	N	N	Unpaid cheque due to technical reasons.
1440	240	D	Y	N	Bank charge for set-off against interest if applicable.
1441	241	D	N	N	Debit order (internal).
1442	242	D	N	N	Automatic transfer of funds between accounts. Debit order for NedFleet.
1443	243	D	Y	N	Bank charge for overdraft facilities.
1444	244	D	N	N	Unpaid cheque due to technical reason (non-transferable).
1445	245	D	Y	N	Manual debit processed by the bank. Note: Need to check your narrative for further information.
1446	246	D	N	N	Internal debit order processed by Nedbank vehicle asset finance (VAF) or fleet management. Note: This trancode is posted only in final run.
1447	247	D	N	N	Correction of overstated cheque deposit. Note: Compare the credit trancode for an understated cheque deposit.
1450	250	D/RD	N	N	Reversal of teller cash deposit. Reversal of CPS debit order collections.
1451	251	D	N	N	Cash withdrawals and bank's own cheque. Teller transfer (from any

Transaction code	NedAcad transaction code	C/D/RC/RD indicator*	VAT applicable	ENC applicable (uncleared funds)	Description
					Nedbank account to any Nedbank account irrespective of product, eg CASA to credit card).
1452	252	D	N	N	Electronic payment or transfer into a Nedbank home loan, Vehicle Asset Finance (VAF) or investment account.
1454	254	D	Y	N	Manual debit processed by the bank. Note: Need to check your narrative for further information.
1455	255	D/RD	N	N	Reversal of a cheque deposit due to physical cheque not being present or if the code line of cheque failing validation.
1456	256	D	N	N	Debit interest posted by current accounts when account moves into Cashman
1457, 1476, 1492, 1497	257, 276, 292, 297	D	Y	N	Bank fees.
1460	260	D	N	N	Debit order (Internal).
1461	261	D	Y	N	Manual debit processed by the bank. Note: Need to check your narrative for further information.
1463	263	D	N	N	Transfer to a JustSave account.
1464,1465	264, 265	D	N	N	Electronic payment.
1466	266	D	N	N	Cash management auto transfer.
1468	268	D	N	N	Debit order (external).
1469	269	D	N	N	Unpaid cheque (technical reason – post-dated).
1473	273	D	Y	N	Manual debit processed by the bank. Note: You need to check your narrative for further information.
1476	276	D	Y	N	Manual debit processed by the bank. Note: You need to check your narrative for further information.
1479	279	D	N	N	Bank Fee (VAT exempt – currency conversion fee).
1481	281	D	Y	N	Manual debit processed by the bank. Note: You need to check your narrative for further information.
1485	285	D	Y	N	Manual debit processed by the bank. Note: You need to check your narrative for further

Transaction code	NedAcad transaction code	C/D/RC/RD indicator*	VAT applicable	ENC applicable (uncleared funds)	Description
					information.
1486	286	D	Y	N	Bank fee for unpaids.
1487	287	D	Y	N	Manual debit processed by the bank. Note: You need to check your narrative for further information.
1490	290	D	N	N	Cash withdrawal with Nedmatic card.
1491	291	D	Y	N	Manual debit processed by the bank. Note: You need to check your narrative for further information.
1492	292	D	Y	N	Manual debit processed by the bank. Note: You need to check your narrative for further information.
1493	293	D	N	N	Debit order (external AEDOS).
1495	295	D	N	N	Prepaid purchase (cellphone top-ups at ATM).
1496	296	D	Y	N	Manual debit processed by the bank. Note: You need to check your narrative for further information.
1497	297	D	Y	N	Manual debit processed by the bank. Note: You need to check your narrative for further information.
1498	298	D	N	N	Interest paid (debited from cash management).
1412, 1414, 1417, 1418, 1432, 1434, 1445, 1448, 1449, 1453, 1454, 1458, 1459, 14 61 1462, 1470 to 1475, 1477, 1478, 1480 to 1485, 1487 to 1489, 1491, 1494, 1496, 1499	212, 214, 217, 218, 232, 234, 245, 248, 249, 253, 254, 258, 259, 261, 262, 270 to 275, 277, 278, 280 to 285, 287 to 289, 291, 294, 296, 299	D	N	N	Manual debit processed on your account by the bank. Note: You need to check your narrative for further information.

* C – credit; RC = Reversal of credit; D – debit; RD = Reversal of debit

4.10 Adding or maintaining Final Transactional Information instances

- a) FTI instances can be added or maintained electronically (for the email delivery protocol only) or via maintenance request forms submitted to the bank.
- b) An administrator who has self-maintenance on NBB can set up and maintain FTI instances electronically for email delivery protocol by going to NBB and then **Admin > Transaction information settings > Final Transactional Information** menu items.

- c) Clients who do not have NBB can add or maintain instances by completing and submitting a new application or maintenance form. The following maintenance forms are available on NBB or via the helpdesk:
- **MR5D** – profile settings

This adds the FTI product to an existing profile.
 - **MRTIFTI1** – add Nedbank account (same legal entity)

This adds the account of the same legal entity to your existing FTI instances. Please note, an account has to be on your profile before it can be added to an instance. If the requested accounts are currently not on your profile it will be added to your profile.
 - **MRTIFTI2**: Add Nedbank account other legal entity

This adds the account of the same legal entity to your existing FTI instances. An account has to be on your profile before it can be added to an instance. If the requested accounts are currently not on your profile, a participant resolution or power of attorney will be required.
 - **MRTIPTI5A** – add Final Transaction Information instance

This adds a new FTI instance to an existing profile for email or SWIFT protocols only. This form can be used only if the FTI product is already activated on the profile. To activate the product please complete the MR5D. For all other protocols please speak to your transactional banker.
 - **MRTIFTI5B** – amend or delete Final Transactional Information instance

This amends the settings or deletes an existing FTI instance. You cannot amend or delete accounts, delivery protocol or templates on existing instances using this maintenance request. Instead, you will need to complete the MRTIFTI8 to delete an account. To update protocols or templates, please speak to your transactional banker.
 - **MRTIFTI6** – amend charge details

This amends your nominated charge accounts for the FTI product.
 - **MRTIFTI8** – delete accounts from Final Transactional Information instances

This deletes accounts from existing instances. Please note it will not be deleted off your profile. If you have only one account linked to the existing instance and you delete that account, the instance will be deleted automatically.

d) Maintenance forms can be submitted to Nitro in the following ways:

- **Fax** – 0860 110 782

Only files in TIF, TIFF and PDF format will be processed.

- **Email** – Transactionalbankingmaintenance@nedbank.co.za

- Only files in TIF, TIFF and PDF format will be processed.
- There must be an attachment.
- If no valid attachments are found in the email, then the email will be rejected and a message will be sent to the sender to notify them that no valid attachments were found.

4.11 Pricing

See section 1.10 in the manual.

4.12 Frequently asked questions (FAQ)

Q: How many instances can be set up on a profile?

A: You can set up to a maximum of 9 999 different FTI instances on a single profile.

Q: How many recipients can I have on each instance?

A: You can add up to 10 recipients on an instance.

Q: Is pricing volume-based?

A: Yes, pricing can be tiered but pricing needs to be discussed with your transactional banker.

5

Images on demand (IOD)

5.1 What is Images on Demand?

The Images on Demand (IOD) solution offers you a view of imaged deposit slips that were processed through your current or savings accounts. All images are delivered electronically to you via a secure host protocol or via email. These images are indexed, which will allow you to build your own image viewer or image search functionality on your LOB system. Or you can select to use the image viewer provided by Nedbank.

IOD can assist you with the following:

- Performing bank account reconciliation – the additional information (eg contact number of the depositor) available on the image can help you to identify irreconcilable cash or cheque transactions.
- Mitigating risk – you will receive the image directly from the bank, which removes the risk of dispatching goods or services based on fraudulent or altered deposit slips.
- Controlling access to your bank statements – images can be sent to your employees so that they can make the relevant operational decisions. Your employees do not need access to your bank accounts.
- Improving operational processes – employees are no longer required to contact the bank to verify the validity of a cheque or cash deposit.

5.2 Key features of Images on Demand

A. Image viewer

Nedbank will provide you with an image viewer to enable you to view the images sent.

B. Search images

You can search for transactions by using either the amount or the narrative (reference number) as the search criteria.

C. Types of images

- You have the option to receive any of the following images:
 - Deposit slips only
 - Deposit slips and associated cash slips
- When selecting ‘Deposit slips only’ or ‘Deposit slips plus cash slips’, you have any one of the following options to choose from:
 - All deposits
 - Cash deposits only
 - Mixed deposits

D. Delivery methods

You can choose from among the following delivery methods:

- Email
- SFTP
- Connect:Direct
- SWIFT FileAct

E. File delivery frequency

IOD files are sent daily.

F. Time preference

IOD files can be sent between 15:00 and 22:00, you have the option to choose a time of delivery, ie 15:00, 16:00, 17:00, etc.

G. Images on Demand instances

An instance is a grouping of accounts and preferences. You can set up multiple instances to receive images. These instances can be customised to receive images on specific accounts, sent via specific delivery methods.

Example: You can set up an instance and name it 'Host IOD'. This instance can then be customised to images via one of the host delivery methods. A second instance can be set up and named 'Email IOD'. This instance can be set up for receiving images via email.

H. Adding new or maintaining IOD Instances

An Administrator who has client self-maintenance on NBB (NBB) can set up IOD instances. You can however only select email as your delivery method if you choose to set up an instance on NBB. For all Host delivery methods, you may contact your transactional banker for assistance.

If you do not have NBB, you may contact your transactional banker for assistance in adding or maintaining your instances.

5.3 Benefits of Images on Demand to your business

A. Reconciliation of financial information

Reconcile cash deposits with incorrect statement referencing by using the additional information available on the deposit slips.

B. Images for branches

Give your staff at branches access to the images of cash deposits, without having to give them access to your statements. This means they will not have sight of the balances in your accounts or any additional transactions processed.

C. Secure data transfer

Data is sent securely via a host connectivity protocol or email.

D. Direct Images on Demand file

IOD files can be sent directly to your LOB system to enable you to view the images on your systems. This means these images can be easily retrieved in future, and won't deteriorate over time, as paper images do.

E. Shared access to images

Upload images to a central point in your environment and allow multiple users to view the images using the image viewer provided by Nedbank.

5.4 IOD file-naming convention

An IOD file, used for the near-real-time delivery protocols, contains multiple images of deposit slips and associated cheques and/or cash slips. These images will be zipped into a single zip file. This file will have the following naming convention.

Example: **PNGG00.CDTIPK.A130P678.EN0610.I1234C.ZIP**

Field numbers						Data element	Valid values	Description	Notes
1	2	3	4	5	6	Applicable environment	QNGG00 PNGG00	Q = Test environment P = Production environment These are standard fields and cannot be amended.	Fields 1–4 are alpha. Fields 5 and 6 are numeric, ie zero, zero.
P	N	G	G	0	0	Separator	.		
7									

Field numbers	Data element	Valid values	Description	Notes
.			This separates data elements.	The full stop cannot be replaced with a comma as the file validation will fail.
8 9 10 11 12 13 C D T I P K	Product environment	CDTIPK	This identifies the file as part of the PTI or FTI product.	
14	Separator	.	This separates data elements.	The full stop cannot be replaced with a comma as the file validation will fail.
15 16 17 A 1 3	Client prefix	Please refer to description.	Field 15:only alpha characters are valid. Fields 16 and 17: only alpha or numeric characters are valid.	This identifies the client to whom the file will be delivered. This prefix will be issued by Nedbank.
18 O	Input/Output indicator	O = Output I = Input	Only the specified alphanumeric characters are valid.	O = When you receive a file from Nedbank. I = When you send the file back to Nedbank, eg this will be applicable only if you use a delivery protocol that has the capability for file acknowledgement.

Example: **PNGG00.CDTIPK.A130P678.EN0610.I1234C.ZIP**

Field numbers			Data element	Valid values	Description	Notes	
19			Product ID	N = Notifications P = PTI I = IOD F = FTI R = IR	Only specified alphanumeric characters are valid.	This identifies the product under which you are receiving the file.	
P							
20	21	22	File sequence numbers	001 to 999	These fields represent the file's sequential numbers and will be numeric.	It will be sequentially changed in increments of +1 for every file sent for that day. The number is reset to 001 the next day at midnight.	
6	7	8					
23			Separator	.	To separate data elements.	The full stop cannot be replaced with a comma as the file validation will fail.	
.							
24			File type	D = Data file and E = End-of-day file	Only the specified alpha characters are valid.	E = End-of-day file – applicable to the PTI end-of-day file only.	
E							
25			Resend indicator	R = Resend N = Normal	Only the specified alpha characters are valid.	If you receive a file with a R value in the field, the system must not automatically process the file.	
N							
26	27	Day indicator	01 to 31	Only numeric characters are valid.	DD = Indicates day of the month that the file was created and does not indicate the date of the transactions.	DD = Indicates day of the month that the file was created and does not indicate the date of the transactions.	
0	6						
28	29	Month indicator	01 to 12	Only numeric characters are valid.	MM = Indicates the month of the year that file was created and does not indicate the date of the transactions.	MM = Indicates the month of the year that file was created and does not indicate the date of the transactions.	
1	0						
30			Separator	.	To separate data elements.	The full stop cannot be replaced with a comma as the file validation will fail.	
.							
31			Instance ID	I = Instance	Only the specified alpha character is valid.		
I							
32	33	34	Instance number	0001 to 9 999	Each TI product can have up to 9 999 instances per profile.	An instance is a grouping of your accounts, settings and delivery protocol, eg Instance 0001 account1 selected – settings 'credits only' and delivered via email.	
1	2	3					
		4					

Example: PNNG00.CDTIPK.A13OP678.EN0610.I1234C.ZIP

Field numbers			Data element	Valid values	Description	Notes
36			Protocol ID	C = Connect:Direct E = Email S = Swift W = Web services M = IBM MQ A = FileAct F = FTP P = SFTP Q = IBM MQ FTP	Only the specified alpha characters are valid.	This is the delivery protocol selected for this instance. Please note if the file is resent to the alternative email address, the filename will contain the original protocol ID and not the email ID.
37			Separator	.	To separate data elements.	The full stop cannot be replaced with a comma as the file validation will fail.
38	39	40	Compressed file	zip	Only the specified alpha characters are valid in fields 38, 39 and 40.	ZIP is a format that compresses large files, allowing them to be sent more conveniently over the Internet. Files that are zipped will end with a .zip extension. When you open a zipped file or 'unzip' it, you will often find that multiple files have been compressed into a single zip file. An example of this would be if you wanted to send a large number of images to someone and you compressed all the images into a single zip file.
Z	I	P				



Note: If you get an error message when you attempt to open or extract the zip file, then you should report the problem to your IT department. Chances are that you do not have a WinZip program loaded on your computer and they can help you with this.

5.6 Adding or maintaining Images on Demand instances

IOD instances can be added or maintained electronically (for the email delivery protocol only) or via maintenance request forms submitted to the bank.

- An administrator who has self-maintenance on NBB can set up and maintain IOD instances electronically for email delivery protocol by going to NBB and then **Admin > Transactional information settings > Images on Demand** menu items.
- Clients who do not have NBB can add or maintain instances by completing and submitting a new application or maintenance form. The following maintenance forms are available on NBB or via the helpdesk:
 - **MR5D** – profile settings

This adds the IOD product to an existing profile.
 - **MRTIIOD1** – add Nedbank account (same legal entity)

This adds a Nedbank account for the same legal entity to your existing IOD instances. An account has to be on your profile before it can be added to an instance. If you add an account that is not on your profile, that account will be added to your profile automatically.
 - **MRTIOD2** – add Nedbank account other legal entity

Add another legal entity account on to your existing IOD instances. Please note, an account has to be on your profile before it can be added to an instance. If the requested accounts are currently not on your profile, a participant resolution or power of attorney will be required.
 - **MRTIIOD5A** – add Images on Demand instance

Add a new IOD instance to an existing profile for email protocol only. This form can only be used, if the IOD product is already activated on the profile. To activate the product please complete the MR5D. For all other protocols please speak to your transactional banker.
 - **MRTIIOD5B** – amend or delete Images on Demand instance

To amend the settings or delete an existing IOD instance. Please note you cannot amend / delete accounts or delivery protocol on existing instances using this maintenance request. You will need to complete the MRTIIOD8 to delete an account. To update delivery protocols, please speak to your transactional banker.
 - **MRTIIOD6** – charge detail amendment

To amend your nominated charge accounts for the IOD product.

- **MRTIIOD8** – delete accounts from Images on Demand instances

To delete accounts from existing instances. Please note it will not be deleted off your profile. If it is the only account linked to the existing instance, the instance will be systematically deleted.

- Maintenance forms can be submitted to Nitro in the following ways:

- **Fax** – 0860 110 782

Only files in TIF, TIFF and PDF format will be processed.

- **Email** – Transactionalbankingmaintenance@nedbank.co.za

- o Only files in TIF, TIFF and PDF format will be processed.
- o There must be an attachment.
- o If no valid attachments are found in the email then the email is rejected and a mail is sent to the sender to notify them that no valid attachments were found.

5.7 Pricing

See section 1.10 in the manual.

5.8 Frequently asked questions (FAQ)

Q: What is an IOD instance?

A: An instance is a grouping of accounts and preferences. You have the option of setting up multiple instances to receive IOD. These instances can be customised for receiving data on specific accounts sent to specific delivery protocols.

Q: How many instances can be set up on a profile?

A: You can set up a maximum of 9 999 different IOD instances on a single profile.

Q: How many recipients can I have on each instance?

A: You can add up to 10 recipients on an instance.

Q: Is pricing volume-based?

A: Yes, pricing can be tiered but pricing needs to be discussed with your transactional banker.

Appendix A – Provisional Transactional Information templates

6.1 Near-real-time templates

6.1.1 PTI NRT XML T1

Description

- This template has the template ID 734.
- It is a standard XML template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

XML tag name	Data type	Expected maximum size	Description	Sample value
<TIRrequest>			This is the start of the XML message.	

File header

XML tag name	Data type	Expected maximum size	Description	Sample value
<CISNumber></CISNumber>	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
<ProfileNumber></ProfileNumber>	Numeric	10	This is the profile number on which the PTI product is set up.	4000000014
<Product></Product>	Alphanumeric	10	This will contain the value PTI to indicate it is a provisional transaction file.	PTI
<InstanceNumber></InstanceNumber>	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
<InstanceName></InstanceName>	Alphanumeric	30	The instance name is specified by the client.	TEST 1
<Date></Date>	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200916

Transaction details

XML tag name	Data type	Expected maximum size	Description	Sample value
<TIRecord>	Alpha	N/A	This is the start of the XML body.	N/A
<TransactionKey></TransactionKey>	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	123000000011
<ProcessKey></ProcessKey>	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0001
<ResendKey></ResendKey>	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1200
<DestinationKey></DestinationKey>	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0012
<Account></Account>	Numeric	23	This is the account number on which the transaction was processed.	1009000001
<TranType></TranType>	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and transaction type combinations .	C Deposit
<Channel></Channel>	Alphanumeric	30	Indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and transaction type combinations .	INTERNET BANKING
<Amount></Amount>	Numeric	16.2	This is the amount of the transaction.	-141.11
<DebitCredit></DebitCredit>	Alpha	2	The transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – Debit C – Credit RD – Reversal of debit RC – Reversal of credit	D
<Date></Date>	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20200916
<Time></Time>	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
<AccountBookBalance></AccountBookBalance>	Numeric	16.2	This is the actual account balance including any uncleared funds.	622000.54
<AccountAvailableBalance></AccountAvailableBalance>	Numeric	16.2	This is the actual account balance, plus account	635406.46

XML tag name	Data type	Expected maximum size	Description	Sample value
<ce>			overdraft limit less any uncleared funds.	
<UserRef></UserRef>	Alphanumeric	30	This is the statement description or narrative.	NarrText 0899
</TIRecord>	Alpha		This is the end of the XML body.	

Footer

XML tag name	Data type	Expected maximum size	Description	Sample value
<RecordCount></RecordCount>	Numeric	18	Number of <TI records> in the file, ie excluding header and footer.	1

XML tag name	Data type	Expected maximum size	Description	Sample value
</TIRequest>			End of XML message	

Sample file



PTI NRT XML T1 .txt

6.1.2 Provisional Transactional Information near-real-time XML T2

Description

- This template has the template ID 742.
- It is a standard XML template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

XML tag name	Data type	Expected maximum size	Description	Sample value
<TIRequest>			Start of XML message	

File header

XML tag name	Data type	Expected maximum size	Description	Sample value
<CISNumber></CISNumber>	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
<ProfileNumber></ProfileNumber>	Numeric	10	This is the profile number on which the PTI product is set up.	4000000014
<Product></Product>	Alphanumeric	10	This will contain the value PTI to indicate it is a provisional transaction file.	PTI
<InstanceNumber></InstanceNumber>	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
<InstanceName></InstanceName>	Alphanumeric	30	The instance name is specified by the client.	TEST 1
<Date></Date>	Numeric	8	This displays the date on which the file was sent. The format is CCYYMMDD.	20140916

Transaction details

XML tag name	Data type	Expected maximum size	Description	Sample value
<TIRecord>	Alpha	N/A	This is the start of the XML body.	N/A
<TransactionKey></TransactionKey>	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across TI products.	12300000011
<ProcessKey></ProcessKey>	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be	0001

XML tag name	Data type	Expected maximum size	Description	Sample value
			interpreted by you in processing this transaction.	
<ResendKey></ResendKey>	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1200
<DestinationKey></DestinationKey>	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination address is allowed per instance.	0012
<Account></Account>	Numeric	23	This is the account number on which the transaction was processed.	1009000000
<TranType> </TranType>	Alphanumeric	30	This field indicates the type of transaction, eg Cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
<Channel></Channel>	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
<Amount></Amount>	Numeric	16.2	This is the amount of the transaction.	-141.11
<DebitCredit></DebitCredit>	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. The values are indicated by these: D – Debit, C – Credit RD – Reversal of debit RC – Reversal of credit	D
<Date></Date>	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
<Time></Time>	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
<AccountBookBalance></AccountBookBalance>	Numeric	16.2	This is the actual account balance including any uncleared funds.	622000.54
<AccountAvailableBalance></AccountAvailableBalance>	Numeric	16.2	This is the actual account balance, plus account overdraft limit less any uncleared funds.	635406.46
<UserRef></UserRef>	Alphanumeric	30	This is the statement description or narrative.	NarrText 0899
</TIRRecord>	Alpha		This is the end of the XML body.	

Footer

XML tag name	Data type	Expected maximum size	Description	Sample value
<RecordCount></RecordCount>	Numeric	18	This is the number of <TI records> in the file, ie excluding header and footer.	2
</TIRrequest>			End of XML message	

Sample file



PTI NRT XML T2.txt

6.1.3 Provisional Transactional Information near-real-time XML T3

Description

- This template has the template ID 1214.
- It is a standard XML template with the following:
 - A gateway reference on the file header
 - An internal filename on the file header
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

XML tag name	Data type	Expected maximum size	Description	Sample value
<TIRrequest>			This is the start of the XML message.	

File header

XML tag name	Data type	Expected maximum size	Description	Sample value
<CISNumber></CISNumber>	Numeric	12	This is the unique client number issued by Nedbank.	123400000000

XML tag name	Data type	Expected maximum size	Description	Sample value
<ProfileNumber></ProfileNumber>	Numeric	10	This is the profile number on which the PTI product is set up.	4000000014
<Product></Product>	Alphanumeric	10	This will contain the value PTI to indicate it is a provisional transaction file.	PTI
<InstanceNumber></InstanceNumber>	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
<InstanceName></InstanceName>	Alphanumeric	30	The instance name is specified by the client.	TEST 1
<GatewayReference></GatewayReference>	Alphanumeric	50	This is an internal unique value assigned to every distributed message.	FNS00000000000000
<InternalFilename></InternalFilename>	Alphanumeric	8	This is a filename internally used by Nedbank.	F0000000
<Date></Date>	Numeric	8	This displays the date on which the file was sent CCYYMMDD.	20200130

Transaction details

XML tag name	Data type	Expected maximum size	Description	Sample value
<TIRecord>	Alpha	N/A	This is the start of the XML body.	N/A
<TransactionKey></TransactionKey>	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI or FTI products.	210000000011
<ProcessKey></ProcessKey>	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0001
<ResendKey></ResendKey>	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1200
<DestinationKey></DestinationKey>	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0012
<Account></Account>	Numeric	23	This is the account number on which the transaction was processed.	1234567890

XML tag name	Data type	Expected maximum size	Description	Sample value
<TranType></TranType>	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
<Channel></Channel>	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
<Amount></Amount>	Numeric	16.2	This is the amount of the transaction.	-141.11
<DebitCredit></DebitCredit>	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – Debit C – Credit RD – Reversal of debit RC – Reversal of credit	RC
<Date></Date>	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20200916
<Time></Time>	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
<AccountBookBalance></AccountBookBalance>	Numeric	16.2	This is the actual account balance including any uncleared funds.	622000.54
<AccountAvailableBalance></AccountAvailableBalance>	Numeric	16.2	This is the actual account balance, plus account overdraft limit less any uncleared funds.	635406.46
<UserRef></UserRef>	Alphanumeric	30	This is the statement description or narrative.	NarrText 0899
</TIRecord>	Alpha		End of XML body	

Footer

XML tag name	Data type	Expected maximum size	Description	Sample value
<RecordCount></RecordCount>	Numeric	18	Number of TI records in the file ie excluding header and footer	3

XML tag name	Data type	Expected maximum size	Description	Sample value
</TIRequest>			End of XML message	

Sample file



6.1.4 PTI EOD XML

Description

- This template has the template ID 1180.
- This is a legacy template and is kept in the internal manual only.
- The EOD XML template layout is customised for MultiChoice as follows:
 - The first line is populated with the CIS number, profile number, date, instance number, and instance name.
 - There are no details in the header.
 - The PTI URL address comes before the header.
- This template does not have a file footer.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000014
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20140916
Instance number	Numeric	7	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0000001
Instance name	Alphanumeric	30	The instance name is specified by the client.	TEST 1

Field name	Data type	Expected maximum size	Description	Sample value
<ns:Envelope>	Alphanumeric		This is the PTI file URL address.	<ns:Envelope xmlns:wsa='http://schemas.xmlso

Field name	Data type	Expected maximum size	Description	Sample value
				ap.org/ws/2004/08/addressing' xmlns:ptitrr='http://contracts.itnednet.co.za/services/business-execution/2011-08-17/PTITracker' xmlns:ns='http://schemas.xmlsoap.org/soap/envelope/'>

Header

Field name	Data type	Expected maximum size	Description	Sample value
<ns:Header>			This is the start of the header	
</ns:Header>			End of header	

Body

Field name	Data type	Expected maximum size	Description	Sample value
<ns:Body>			This is the start of the XML body.	
<ptitrr:ProvTransInfrq>	Alpha	-	This is the start of the PTI details.	
<ptitrr:AccBalance></ptitrr:AccBalance>	Decimal	16,2	This is the balance in rands of the account after the transaction.	1000
<ptitrr:Account></ptitrr:Account>	Numeric	10	This the account affected by the transaction, left-filled with spaces.	1234567890
<ptitrr:Amount></ptitrr:Amount>	Decimal	16,2	This is the value in rands for the transaction, rounded off to two decimal places.	-141.11
<ptitrr:DateTime></ptitrr:DateTime>	DateTime	25	This is the date and time at which the transaction was performed. The format is ddMonyy hh:mm.	16Sep20 12:37
<ptitrr:DebitCredit></ptitrr:DebitCredit>	Alpha	6	This indicates whether the transaction was a debit or credit.	CREDIT
<ptitrr:SystRef></ptitrr:SystRef>	Numeric	36	This is the internally generated reference number for the transaction.	2
<ptitrr:TranType></ptitrr:TranType>	Alpha	20	This field indicates whether the transaction was a deposit or withdrawal.	DEPOSIT CHEQUE
<ptitrr:UserRef></ptitrr:UserRef>	AlphaNumeric	30	This is the reference entered by the user.	NarrText 0899
</ptitrr:ProvTransInfrq>	Alpha	-	End of PTI details.	
</ns:Body>			End of XML body.	
</ns:Envelope>				

Footer

Field name	Data type	Expected maximum size	Description	Sample value
Record count	Numeric	8	Number of PTI or FTI records in the file, ie excluding header and footer.	00000003

Sample file



PTI EOD XML.txt

6.1.5 Provisional Transactional Information near-real-time CSV T1

Description

- This template has the template ID 732.
- This is a standard CSV template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Header

CSV field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	120000000001
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination	0001
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	TEST 1
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200916

Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products	1970000000001
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0001
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1200
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0011
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	EFT CASH
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
Amount	Numeric	16.2	This is the amount of the transaction.	-141.11
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – Debit C=Credit, RD=Reversal of Debit, RC=Reversal of Credit	D
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20200916
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the	12:34:28:33

CSV field name	Data type	Expected maximum size	Description	Sample value
			account. The format is HH:MM:SS:ss.	
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds	622000.54
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks	'NarrText 0899'

Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record count	Numeric	18	Number of TI records in the file, ie excluding header and footer.	1

Sample file



PTI NRT CSV T1.csv

6.1.1 PTI NRT/RT CSV T2

Description

- This template has the template ID 740.
- This is a standard CSV template for NRT and RT.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct". Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Header

CSV field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	"PTI"
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a	0001

			group of accounts, settings and destination	
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	"ADMIN"
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20140916

Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	1000000000
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0001
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0012
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
Amount	Numeric	16.2	This is the amount of the transaction.	-141.11
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	RD
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
Time	Alphanumeric	11	This is the time at which the provisional transaction was	12:34:28:33

			processed to the account. The format is HH:MM:SS:ss.	
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds.	622000.54
Account available balance	Numeric	16.2	This is the actual account balance, plus account overdraft limit, less any uncleared funds.	624500.54
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'NarrText 0899'

Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record count	Numeric	18	Number of TI records in the file, ie excluding header and footer.	2

Sample file



PTI NRT_RT CSV
T2.txt

6.1.2 PTI NRT CSV T5

Description

- This template has the template ID1305.
- This template is a standard CSV template with the following:
 - A record identifier on the file header
 - A record identifier on the account header
 - A record identifier in the transaction details
 - A record identifier in the account trailer
 - A record identifier in the file footer
 - An account record count in the file footer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001

CSV field name	Data type	Expected maximum size	Description	Sample value
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'ADMIN'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20210130

Account header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header record.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890

Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction details record.	03
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products	1100000011111
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0001
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1200
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0012
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	EFT CASH
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	Electronic Banking
Amount	Numeric	16.2	This is the amount of the transaction.	-141.11
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	RD
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20210916
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed	12:34:28:33

CSV field name	Data type	Expected maximum size	Description	Sample value
			to the account. The format is HH:MM:SS:ss.	
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds.	622000.53
Account available balance	Numeric	16.2	This is the actual account balance, plus account overdraft limit, less any uncleared funds.	635406.47
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'NarrText901234 5678901234;>7 890'

Account Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate the account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567890
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	1

File Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file footer record.	05
Account record count	Numeric	18	This is the number of accounts reported in this file.	2
Transaction record count	Numeric	18	This is the total number of transaction records reported in this file for all accounts.	2

Sample file



PTI NRT CSV T5.txt

6.1.3 PTI RT/NRT CSV T5

Description

- This template has the template ID1304.
- This is a standard CSV template with the following:
 - A record identifier on the file header
 - An account header
 - A record identifier on the account header
 - A record identifier in the transaction details
 - A record identifier in the account trailer
 - A record identifier in the file footer
 - An account record count in the file footer
- This template is for delivery over all protocols except SWIFT.

- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	211000000001
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'ADMIN'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20210130

Account header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header record.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890

Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction details record.	03
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	970000000
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	2
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	0
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	3
Account	Numeric	23	This is the account number on which the transaction was processed.	1100000001
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a	EFT DEPOSIT

CSV field name	Data type	Expected maximum size	Description	Sample value
			list of channel and Transaction type combinations.	
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	NBB
Amount	Numeric	16.2	This is the amount of the transaction.	600.0
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20211202
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:39:11:00
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds.	604722.65
Account available balance	Numeric	16.2	This is the actual account balance, plus account overdraft limit, less any uncleared funds.	578854.73
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'test 3'

Account Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate the account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	1100000001
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	1

File Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file footer record.	05
Account record count	Numeric	18	This is the number of accounts reported in this file.	0
Transaction record count	Numeric	18	This is the total number of transaction records reported in this file for all accounts.	1

Sample file



PTI RT_NRT CSV
T5.txt

6.1.4 Provisional Transactional Information near-real-time CSV T6

Description

- This template has the template ID1341.
- This is a standard CSV template with the following:
 - A record identifier on the file header
 - An account header
 - A record identifier on the account header
 - A record identifier in the transaction details
 - A record identifier in the account footer
 - A record identifier in the file footer
 - An account record count in the file footer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	TEST 1
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200901

Account header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header record.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890

Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction detail record.	03
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	10000111111111 11
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	0
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	1
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	Interbank
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	Batch
Amount	Numeric	16.2	This is the amount of the transaction.	123.45
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20210528
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	02:00:18:00
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEST 1'

Account Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
----------------	-----------	-----------------------	-------------	--------------

Record identifier	Numeric	2	The record starts with '04' to indicate the account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567890
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	2

File Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file footer record.	05
Account record count	Numeric	18	This is the number of accounts reported in this file.	1
Transaction record count	Numeric	18	This is the total number of transaction records reported in this file for all accounts.	2

Sample file



PTI NRT CSV T6.csv

6.1.5 PTI NRT CSV T7

Description

- This template has the template ID1325.
- This is an internal template only.
- This CSV template layout is customised for Nedbank Wealth with the following:
 - Branch
 - Partner
 - Analysis code
 - Card code
 - Cash alpha
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Field names descriptions

Field name
Age date

Safex account
Account code
Balance code
Designation code
Debit or credit
Amount
Narration
Branch
Partner
Analysis code
Card code
Cash alpha

Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Age date	Alphanumeric	10	This displays the date on which the file is being sent, in the format CCYY/MM/DD.	2014/09/16
Safex account	Alphanumeric	0	This field is left blank.	"
Account code	Alphanumeric	130	This is the account narrative.	'LXS 2134'
Balance code	Alpha	1	This is always populated with 'T'.	'T'

Designation code	Alpha	0	This field is always blank.	“
Debit or credit	Alpha	1	This is the debit transaction on the account being reported on. Values are indicated by the negative sign ('-') – debit.	'-
Amount	Numeric	16.2	This is the amount of the transaction, in rands.	-141.11
Narration	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks. It is always populated with '(BL)' plus the narrative.	'(BL) NarrText 0899'
Branch	Alphanumeric	0	This field is left blank.	“
Partner	Alphanumeric	0	This field is left blank.	“
Analysis code	Alphanumeric	0	This field is left blank.	“
Card code	Numeric	2	This is always populated with '63'.	'63'
Cash alpha	Alpha	2	This is always populated with 'BL'.	'BL'

Sample file



PTI NRT CSV T7.csv

6.1.6 PTI CSV Balance T1

Description

- This template has the template ID 1190.
- This is a standard balance-only CSV template with the following:
 - A record identifier on the file header
 - A record identifier in the transaction details
 - A record identifier in the file footer
 - An account record count in the file footer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	ADMIN
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20180130
Time	Numeric	8	This displays the time on which the file is being sent. HH:MM:SS:ss	02:00:34

Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the transaction details record.	02
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20200901
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	02:00:34
Opening available balance	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus account overdraft facility.	100.00
Opening book balance	Decimal	16,2	This is the opening Book balance for this statement. The available balance is the actual balance, plus the account overdraft facility.	100.00
Total debits	Decimal	16,2	This is the value of the debit transactions on this statement for this account.	1003.00

Total credits	Decimal	16,2	This is the value of all the credit transactions on this statement for this account.	1005.00
Total debit count	Numeric	10	This is the number of debit transactions reported for this account.	25
Total credit count	Numeric	10	This is the number of credit transactions reported for this account.	23
Closing available balance	Decimal	16,2	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility.	1001.00
Closing book balance	Decimal	16,2	This is the closing Book balance for this statement. The available balance is the actual balance, plus the account overdraft facility.	1002.00

File Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the account footer record.	03
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	2

Sample file



PTI CSV Balance Only
T1.txt

6.1.7 PTI CSV Balance T2

Description

- This template has the template ID 1265.
- This layout contains field name headers.
- This is a CSV balance-only template with a priority indicator in the body.
- This template is for delivery over email, SFTP, FTP, CD and SWIFT FileAct.
- The field lengths are variable and indicated below are the maximum.
- Character fields are right-padded with spaces and numeric fields are left-padded with zeroes preceded with a sign.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Field names descriptions

Field name
Priority
Account description

Account number
Account type
Current balance
Available balance
Currency

Transaction details

Field name	Data type	Expected maximum field length	Description	Sample value
Priority	Numeric	6	This indicates the transaction number in the file. It starts at 1 and is changed in increments of +1.	1
Account description	Alpha	20	This field displays the account name.	NEDBANK TESTING 1
Account number	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Account type	Alpha	7	This indicates the type of account, that is whether it is a current or savings account.	Current
Closing book balance	Decimal	16,2	This is the closing book balance for this statement. The available balance is the actual balance, plus the account overdraft facility.	100.2
Closing available balance	Decimal	16,2	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility.	100.00
Currency	Alpha	3	This is the currency key abbreviation.	ZAR

Sample file



PTI CSV Balance Only
T2.csv

6.1.8 PTI CSV Balance T3

Description

- This template has the template ID 1333.
- This is a CSV balance-only template with the following:
 - Header, field name description and transaction details.
 - The profile and account number, which are masked and display only the last four characters.
- This template is for delivery over email, SFTP, FTP, CD and SWIFT FileAct.
- The field lengths are variable and indicated below are the maximum.
- Character fields are right-padded with spaces and numeric fields are left-padded with zeroes preceded with a sign.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

- All amount values are rounded off to two decimal places.

Header

Field name	Data type	Expected maximum field length	Description	Sample value
Profile number	Numeric	10	The profile number is masked and displays only the last four characters.	*****0014

Field names descriptions (populated in row 2)

Field name
Account number
Account type
Current balance
Available balance

Transaction details

Field name	Data type	Expected maximum field length	Description	Sample value
Account number	Numeric	23	This is populated with the account number being reported on. The account number is masked and only the last four characters displayed.	*****7890
Account type	Alpha	10	This indicates the type of account, that is whether it is a current or savings account.	Current
Current balance	Decimal	16,2	This indicates the current balance on the account after the transaction had been received.	R1002.00
Available balance	Decimal	16,2	This is the actual account balance, plus the account overdraft limit, less any uncleared funds.	R1001.00

Sample file


 PTI CSV Balance Only
 T3.csv

6.1.9 PTI CSV Balance T4

Description

- This template has the template ID 1353.
- This is a standard balance-only CSV template with the following:
 - A record identifier on the file header
 - A record identifier in the transaction details
 - A record identifier in the file footer
 - An account record count in the file footer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	110000000001
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	PTI7
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20180130
Time	Numeric	8	This displays the time on which the file was sent. The format is HH:MM:SS:ss.	02:00:34

Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the transaction detail record.	02
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
User ref	Alphanumeric	30	This is the statement description or narrative.	NEDBANK T
Date	Numeric	8	This is the date on which the transaction was processed to the account.	20200901

CSV field name	Data type	Expected maximum size	Description	Sample value
			The format is CCYYMMDD.	
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	02:00:34
Opening available balance	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility.	100.00
Opening book balance	Decimal	16,2	This is the opening Book balance for this statement. The available balance is the actual balance, plus the account overdraft facility.	100.00
Total debits	Decimal	16,2	This is the value of the debit transactions on this statement for this account.	1003.00
Total credits	Decimal	16,2	This is the value of all the credit transactions on this statement for this account.	1005.00
Total debit count	Numeric	10	This is the number of debit transactions reported for this account.	25
Total credit count	Numeric	10	This is the number of credit transactions reported for this account.	23
Closing available balance	Decimal	16,2	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility.	1001.00
Closing book balance	Decimal	16,2	This is the closing Book balance for this statement. The available balance is the actual balance, plus the account overdraft facility.	1002.00

File Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the account footer record.	03
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	4

Sample file



PTI CSV Balance
T4.csv

6.1.10 BDF EOD Report CSV

Description

- This template has the template ID1332.
- This is a Beneficiary Directory File End-of-Day (BDF EOD) report CSV template with the field name descriptions in the header, body, and footer.
- This template is for delivery over all protocols except SWIFT and SWIFT FileAct.
- The field lengths are variable and indicated below are the maximum. Character fields are right-padded with spaces and numeric fields are left-padded with zero's preceded with a sign.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

Field names descriptions

Field name
BDF name
BDF number

BDF Header

Field name	Data type	Expected maximum field length	Description	Sample value
BDF name	Alpha	12	This is the BDF name.	XXXXX (PTY) LTD
BDF number	Numeric	23	This is the account number on which the transaction was processed.	1234567890

Field names descriptions

Field name
Payment date
Payee name
Transaction reference
Amount

BDF transaction details

Field name	Data type	Expected maximum field length	Description	Sample value
Payment date	Alphanumeric	10	This is the date on which the transaction was processed to the account. The format is DD/MM/CCYY.	30/04/2021
Payee name	Alphanumeric	12	This is the name of the customer who made the payment into the account.	10000000-3
Transaction reference	Alphanumeric	30	This is the statement description or narrative.	TESTING
Amount	Numeric	16.2	This is the amount of the transaction, rounded off to two decimal places.	123.00

Field names descriptions

Field name
Total paid to
Account number
Branch
Reference
Amount

BDF footer

Field name	Data type	Expected maximum field length	Description	Sample value
Total paid to	Alpha	12	This is the name of the client for which the BDF PTI file is generated, ie BDF name.	XXXXX (PTY) LTD
Account number	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Branch	Numeric	8	This is the bank branch code.	198765
Reference	Alphanumeric	30	This is the statement description or narrative.	NEDBANK TESTING 101
Amount	Numeric	16.2	This is the amount of the transaction, rounded off to two decimals places.	123.45

Sample file



BDF EOD Report
CSV.txt

6.1.11 PTI near-real-time TXT T1

Description

- This template has the template ID 806.
- This is a standard fixed-length template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are fixed and indicated below. Character fields are right-padded with spaces and numeric fields are left-padded with zeroes preceded with a sign.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimals.

Header

TXT field name	Data type	Actual field length	Description	Sample value
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	10	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
Instance name	Alphanumeric	30	The instance name is specified by the client.	ADMIN
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20140916

Transaction details

TXT field name	Data type	Actual field length	Description	Sample value
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	0000001111111111
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	000000001
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	000000000
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	000000001
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
Amount	Numeric	17.2	This is the amount of the transaction.	-141.11
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit	RD

TXT field name	Data type	Actual field length	Description	Sample value
			C – credit RD – reversal of debit RC – reversal of credit	
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds.	622000.54
Account available balance	Numeric	16.2	This is the actual account balance, plus account overdraft limit, less any uncleared funds.	635406.46
User ref	Alphanumeric	30	This is the statement description or narrative.	NarrText 0899

Footer

TXT field name	Data type	Actual field length	Description	Sample value
Record count	Numeric	10	Number of PTI or FTI records in the file, ie excluding header and footer.	+0000000002

Sample file



PTI NRT TXT T1.TXT

6.1.12 PTI NRT TXT Balance Only T1

Description

- This template has the template ID 1187.
- This is a standard fixed-length template with the following:
 - A record identifier on the header
 - A record identifier in the transaction details
 - A record identifier in the footer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are fixed and indicated below. Character fields are right-padded with spaces and numeric fields are left-padded with zeroes preceded with a sign.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header.	01
CIS number	Numeric	12	This field will display the client's CIS number.	210000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This contains the provisional transactional information for the FTI product.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile for the PTI product. An instance is a group of accounts, settings and destination.	0001
Instance name	Alphanumeric	30	The instance name is specified by the client.	TEST1
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20130130
Time	Numeric	6	This displays the time the balance was checked, in the format HH:MM:SS.	00:00:00
Filler	Alpha	924	This consists of spaces.	

Transaction details

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account balance record.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Date	Numeric	8	This displays the date the balance was checked, in the format CCYYMMDD.	20130130
Time	Numeric	6	This displays the time the balance was checked, in the format HH:MM:SS.	00:00:00
Opening available balance	Decimal	16,2 (20 characters long including sign)	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 1000.00
Opening book balance	Decimal	16,2 (20 characters long including sign)	This is actual Opening balance including uncleared funds but excluding overdraft. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 1003.00
Total debits	Decimal	16,2 (20 characters long including sign)	This is the value of the debit transactions on this statement for this account. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 1005.00

			'+' (credit balance) or '-' (debit balance).	
Total credits	Decimal	16,2 (20 characters long including sign)	This is the value of all the credit transactions on this statement for this account. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 1006.00
Total debit count	Numeric	10	This is the number of debit transactions reported for this account.	25
Total credit count	Numeric	10	This is the number of credit transactions reported for this account.	23
Closing available balance	Decimal	16,2 (20 characters long including sign)	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 1001.00
Closing book balance	Decimal	16,2 (20 characters long including sign)	This is the actual closing balance including uncleared funds but excluding overdraft facilities. All the value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 1002.00
Filler	Alpha	823	This consists of spaces.	

Footer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the file footer record.	03
Record count	Numeric	18	This is the number of PTI or FTI records in the file, ie excluding header and footer.	2

Sample file



PTI NRT TXT Balance
Only T1.txt

6.1.13 BDF EOD report TXT

Description

- This template has the template ID 1331.
- This is a BDF EOD report text template with field name descriptions in the header, body, and footer.
- This template is for delivery over all protocols except SWIFT and SWIFT FileAct.
- The field lengths are fixed and indicated below. Character fields are right-padded with spaces and numeric fields are left-padded with zeroes preceded with a sign.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

- All amount values are rounded off to two decimals.

Field names descriptions

Field name
BDF name
BDF number

BDF header

TXT field name	Data type	Actual field length	Description	Sample value
BDF name	Alpha	12	This is the BDF name.	BDF TESTING
BDF number	Numeric	23	This is the account number on which the transaction was processed.	1234567890

Field names descriptions

Field name
Payment date
Payee name
Transaction reference
Amount

BDF transaction details

TXT field name	Data type	Actual field length	Description	Sample value
Payment date	Numeric	10	This is the date on which the transaction was processed to the account, in the format DD/MM/CCYY.	27/09/2021
Payee name	Alpha	12	This is the name of the customer who made the payment into the account.	TEST ACC1
Transaction reference	Alphanumeric	30	This is the statement description or narrative.	FTI subscription fee
Amount	Numeric	16.2	This is the amount of the transaction.	-141.11

Field names descriptions

Field name
Total paid to
Account number
Branch
Reference
Amount

BDF footer

TXT field name	Data type	Actual field length	Description	Sample value
Total paid to	Alpha	12	This is the name of the client for which the BDF PTI file is generated, ie the BDF name.	BDF TEST
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Branch	Numeric	8	This is the bank branch code.	198765
Reference	Alphanumeric	30	This is the statement description or narrative.	Nedbank Testing 101
Amount	Numeric	16.2	This is the amount of the transaction, rounded off to the nearest two decimals.	-141.11

Sample file

BDF EOD Report
TXT.txt

6.1.14 SWIFT MT942 T1

Description

- This template has the template ID 738.
- It is used to transmit information about provisional entries debited or credited to the account for a specified interval.
- It is a standard SWIFT MT942 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT942 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PNS00000000000000
O	21	Related reference	16x	2	4000000000+11
M	25	Account identification	35x	3	1000000000
M	28C	Statement number or sequence number	5n[/5n]	4	197/1
M	34F	Floor limit indicator	3!a[1!a]15d	5	ZAR0,00
M	13D	Date or time indication	6!n4!n1!x4!n	6	2007150000+0200
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1!a3!c1 6x[//16x] [34x]	7	200715C3403685,11NMSCNONREF//INTERBANK. SCT01/SBFIT FN ST F
O	86	Information to account owner	6*65x	8	0000000000+50+1BATCHINTERBANK. SCT01/SBFIT FN ST F
—					
O	90D	Number and sum of entries	5n3!a15d	9	90D:0ZAR0,00
O	90C	Number and sum of entries	5n3!a15d	10	12ZAR7608264,94
M = Mandatory O = Optional					

SWIFT MT942 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. Clients can load up to 9 999 different PTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	There is one statement number per statement sent, and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.

Status	Tag	Field name	Field description
M	34F	Floor limit indicator	If you have specified to be notified only for transactions above a certain value, this amount is indicated in this field. If you have chosen to receive all transactions amounts, then this field will contain the value zero. This applies to both debit and credit amounts.
M	13D	Date or time indication	The date is expressed as YYMMDD. Time is expressed as HHMM. The sign is either '+' or '-'. Refer to the SWIFT standards document.
O	61	Statement line	* Refer to field 61 – the definition is below.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank).</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
M	90D	Closing balance (booked funds)	This field indicates the total number and total amount of debit entries in this report.
O	90C	Closing available balance (available balance)	This field indicates the total number and total amount of credit entries in this report.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line**

This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial was posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.

3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with "NMSC".
7	16x	Reference for the account owner	This always inserts 'NONREF'.
8	[//16x]	Account servicing institution's reference	This inserts the Transaction type (a list of Transaction types will be provided by Nedbank).
9	[34x]	Supplementary details	Your statement narrative will be populated in this field (maximum 34 characters).

Sample file



SWIFT MT942 NRT
T1.txt

6.1.15 SWIFT MT942 T2

Description

- This template has the template ID 1211.
- It is used to transmit information about provisional entries debited or credited to the account for a specified interval.
- It is compliant with SWIFT standards 2016.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT942 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PNS0003A6AAN 0000
O	21	Related reference	16x	2	4000000000+8
M	25	Account identification	35x	3	0000000000
M	28C	Statement number or sequence number	5n[//5n]	4	148/1
M	34F	Floor limit indicator	3!a[1!a]15d	5	ZAR0,00
M	13D	Date or time indication	6!n4!n1!x4!n	6	2100000000+02 00
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1!a3 !c1 6x[//16x] [34x]	7	210528C10000,0 ONMSCNONREF // INTERBANK TRAXYS AFRTESTIN AFRICA PTY LT

O	86	Information to account owner	6*65x	8	0000000000+0 0+0 BATCH INTERBANK TRAXYS AFRTRAXYS AFRICA PTY LT
<hr/>					
O	90D	Number and sum of entries	5n3!a15d	9	0ZAR0,00
O	90C	Number and sum of entries	5n3!a15d	10	1ZAR17250,00
M = Mandatory O = Optional					

SWIFT MT942 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	There is one statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	34F	Floor limit indicator	If you have specified to be notified about only transactions above a certain value, this amount is indicated in this field. If you have chosen to receive notifications about all transactions amounts, then this field will contain the value zero. This applies to both debit and credit amounts.
M	13D	Date or time indication	The date is expressed as YYMMDD. Time is expressed as HHMM. The sign is either '+' or '-'. Refer to the SWIFT standards document.
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank).</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p>

Status	Tag	Field name	Field description
			<p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
O	90D	Number and sum of entries	This field indicates the total number and total amount of debit entries in this report.
O	90C	Number and sum of entries	This field indicates the total number and total amount of credit entries in this report.

* Field 61: Statement line

This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This always inserts 'NONREF'.
8	[!/16x]	Account servicing institution's reference	This inserts the Transaction type (a list of Transaction types will be provided by Nedbank).
9	[34x]	Supplementary details	Your statement narrative will be populated in this field (maximum 34 characters).

Sample file



SWIFT MT942 T2.txt

6.1.16 SWIFT MT942 T3

Description

- This template has the template ID 1326.
- It is used to transmit information about provisional entries debited or credited to the account for a specified interval.
- This is a standard SWIFT MT942 template.
- The alternate sequence number in tag 28C is used by Hapag Lloyd.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT942 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PNS0000i10og0000
O	21	Related reference	16x	2	4000000000+16
M	25	Account identification	35x	3	0000000000
M	28C	Statement number or sequence number	5n/[5n]	4	1900/1
M	34F	Floor limit indicator	3!a[1!a]15d	5	ZAR0,00
M	13D	Date or time indication	6!n4!n1!nx4!n	6	2107100000+0200
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1!a3!c1 6x[//16x] [34x]	7	210713D10000,0 ONMSCNONREF //EFT PAYMENT SO/BV4794/PD DE TEST
O	86	Information to account owner	6*65x	8	0000000000+12 0+2 STOP ORDER EFT PAYMENT SO/TESTIN/PD DE TEST
—					
M	90D	Number and sum of entries	5n3!a15d	9	0ZAR0,00
O	90C	Number and sum of entries	5n3!a15d	10	1ZAR17250,00
M = Mandatory O = Optional					

SWIFT MT942 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	There is one statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	34F	Floor limit indicator	If you have specified to be notified about only transactions above a certain value, this amount is indicated in this field. If you have chosen to receive notifications about all transactions amounts, then this field will contain the value zero. This applies to both debit and credit amounts.
M	13D	Date or time indication	The date is expressed as YYMMDD. Time is expressed as HHMM. The sign is either '+' or '-'. Refer to the SWIFT standards document.
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	Line 1 – Includes the transaction key, separator ('+') and process key.

			<p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank).</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
O	90D	Number and sum of entries	This field indicates the total number and total amount of debit entries in this report.
O	90C	Number and sum of entries	This field indicates the total number and total amount of credit entries in this report.

* Field 61: Statement line

This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This always inserts 'NONREF'.
8	[//16x]	Account servicing institution's reference	This inserts the Transaction type (a list of Transaction types will be provided by Nedbank).
9	[34x]	Supplementary details	Your statement narrative will be populated in this field (maximum 34 characters).

Sample file



SWIFT MT942 T3.txt

6.1.17 SWIFT MT942 T4

Description

- This template has the template ID 1352.
- It is used to transmit information about provisional entries debited or credited to the account for a specified interval.
- It is a standard SWIFT MT942 template.
- The alternate sequence number in tag 28C is used by Hapag Lloyd.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT942 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PNS0000i10og0000
O	21	Related reference	16x	2	4000000001+1
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n/[5n]	4	1900/1
M	34F	Floor limit indicator	3!a[1!a]15d	5	ZAR0,00
M	13D	Date or time indication	6!n4!n1!nx4!n	6	2107100000+0200
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1!a3!c1 6x[//16x] [34x]	7	210713D10000,0 ONMSCNONREF //EFT PAYMENT SO/BV4794/PD DE TEST
O	86	Information to account owner	6*65x	8	0000000000+12 0+2 STOP ORDER EFT PAYMENT SO/TESTIN/PD DE TEST
→					
M	90D	Number and sum of entries	5n3!a15d	9	0ZAR0,00
O	90C	Number and sum of entries	5n3!a15d	10	1ZAR17250,00
M = Mandatory O = Optional					

SWIFT MT942 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	There is one statement number per statement is sent and it will reset to zero on the 1st of January every year.

Status	Tag	Field name	Field description
			If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	34F	Floor limit indicator	If you have specified to be notified about only transactions above a certain value, this amount is indicated in this field. If you have chosen to receive notifications about all transaction amounts, then this field will contain the value zero. This applies to both debit and credit amounts.
M	13D	Date or time indication	The date is expressed as YYMMDD. Time is expressed as HHMM. The sign is either '+' or '-'. Refer to the SWIFT standards document.
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank).</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
O	90D	Number and sum of entries	This field indicates the total number and total amount of debit entries in this report.
O	90C	Number and sum of entries	This field indicates the total number and total amount of credit entries in this report.

* Field 61: Statement line

This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.

7	16x	Reference for the account owner	This always inserts 'NONREF'.
8	[//16x]	Account servicing institution's reference	This inserts the Transaction type (a list of Transaction types will be provided by Nedbank).
9	[34x]	Supplementary details	Your statement narrative will be populated in this field (maximum 34 characters).

Sample file



SWIFT MT942 T4.txt

6.1.18 SWIFT MT941 T1

Description

- This template has the template ID 736.
- It is used to transmit balance information, reflecting the situation at the identified time in field 13D.
- The SWIFT template must be read in conjunction with the SWIFT standards document. Refer to Appendix D to access to the respective document.
- The template comes in two variants: PTI and Information Request (IR).
- It is a standard SWIFT MT941 template.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT941 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PNS034xxxxxx0000
O	21	Related reference	16x	2	4234000000+1
M	25	Account identification	35x	3	1234567890
M	28	Statement number or sequence number	5n[/2n]	4	209/1
O	13D	Date or time indication	6!n4!n1!x4!n	5	2107280500+0200
O	90D	Number and sum of entries	5n3!a15d	6	0ZAR0,00
O	90C	Number and sum of entries	5n3!a15d	7	0ZAR0,00
M	62F	Book balance	1!a6!n3!a15d	8	C210728ZAR0,00
O	64	Closing available balance (available funds)	1!a6!n3!a15d	9	C210728ZAR0,00
<hr/>					
O	86	Information to account owner	6*65x	10	+1 0+1
M = Mandatory O = Optional					

SWIFT MT941 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign.

			Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile.
M	25	Account identification	This is the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	<p>There is one statement number per statement sent and it will reset to zero on the 1st of January every year.</p> <p>If only one message is sent for the same statement, then this will be the statement number/1.</p> <p>If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.</p>
O	13D	Date or time indication	This field indicates the date, time and time zone in which the report was created.
O	60F	Opening balance	This field specifies whether the opening balance is a debit or credit balance as well as specifies the date, the currency and the amount of the balance. It should be the same as field 62F, the closing balance from the previous statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day, then this must be the closing balance of the previous day.
O	90D	Number and sum of entries	This is the total number and total amount of debit entries since the last statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day, then this must be the sum of debit entries from the closing balance of the previous day.
O	90C	Number and sum of entries	This is the total number and total amount of credit entries since the last statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day, then this must be the sum of credit entries from the closing balance of the previous day.
M	62F	Book balance	This field contains the closing Book balance for the account as at the requested time.
O	64	Closing available balance (available funds)	This will be the debit or credit closing available balance as at the requested time.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank).</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same</p>

			statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.
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Sample file



SWIFT MT941 T1.txt

6.1.19 SWIFT RT MT941 T1

Description

- This template has the template ID 747.
- It is used to transmit balance information, reflecting the situation at the identified time in field 13D.
- The SWIFT template must be read in conjunction with the SWIFT standards document. Refer to Appendix D to access to the respective document.
- It comes in two variants: PTI and IR.
- It is a standard SWIFT MT941 template.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT941 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PNS034xxxxxx0000
O	21	Related reference	16x	2	4234000000+1
M	25	Account identification	35x	3	1234567890
M	28	Statement number or sequence number	5n[2n]	4	209/1
O	13D	Date or time indication	6!n4!n1!x4!n	5	2107280500+0200
O	90D	Number and sum of entries	5n3!a15d	6	0ZAR0,00
O	90C	Number and sum of entries	5n3!a15d	7	0ZAR0,00
M	62F	Book balance	1!a6!n3!a15d	8	C210728ZAR0,00
O	64	Closing available balance (available funds)	1!a6!n3!a15d	9	C210728ZAR0,00
<hr/>					
O	86	Information to account owner	6*65x	10	+1 0+1
M = Mandatory O = Optional					

SWIFT MT941 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign.

Status	Tag	Field name	Field description
			Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent
M	28C	Statement number or sequence number	<p>There is one statement number per statement is sent and it will reset to zero on the 1st of January every year.</p> <p>If only one message is sent for the same statement, then this will be the statement number/1.</p> <p>If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.</p>
O	13D	Date or time indication	This field indicates the date, time and time zone at which the report was created.
O	60F	Opening balance	This field specifies whether the opening balance is a debit or credit balance and specifies the date, the currency and the amount of the balance. It should be the same as field 62F, the closing balance from the previous statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day, then this must be the closing balance of the previous day.
O	90D	Number and sum of entries	This is the total number and total amount of debit entries since the last statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day, then this must be the sum of debit entries from the closing balance of the previous day.
O	90C	Number and sum of entries	This is the total number and total amount of credit entries since the last statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day, then this must be the sum of credit entries from the closing balance of the previous day.
M	62F	Book balance	This field contains the closing Book balance for the account as at the requested time.
O	64	Closing available balance (available funds)	This will be the debit or credit closing available balance at the requested time.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank).</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p>

Status	Tag	Field name	Field description
			Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.

Sample file



6.1.20 SWIFT MT941 T2

Description

- This template has the template ID 1209.
- It is used to transmit balance information, reflecting the situation at the identified time in field 13D.
- The SWIFT template must be read in conjunction with the SWIFT standards document. Refer to Appendix D to access to the respective document.
- It comes in two variants: PTI and IR.
- It is a standard SWIFT MT941 template.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT941 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PNS034xxxxxx0000
O	21	Related reference	16x	2	4000000001+10
M	25	Account identification	35x	3	1234567890 NEDSZAJO
M	28	Statement number or sequence number	5n[/2n]	4	209/1
O	13D	Date or time indication	6!n4!n1!x4!n	5	2107280500+0200
O	90D	Number and sum of entries	5n3!a15d	6	0ZAR0,00
O	90C	Number and sum of entries	5n3!a15d	7	0ZAR0,00
M	62F	Book balance	1!a6!n3!a15d	8	C210728ZAR0,00
O	64	Closing available balance (available funds)	1!a6!n3!a15d	9	C210728ZAR0,00
<hr/>					
O	86	Information to account owner	6*65x	10	+1 0+1
M = Mandatory O = Optional					

SWIFT MT941 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	<p>One statement number per statement is sent and it will reset to zero on the 1st of January every year.</p> <p>If only one message is sent for the same statement, then this will be the statement number/1.</p> <p>If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.</p>
O	13D	Date or time indication	This field indicates the date, time and time zone at which the report was created.
O	60F	Opening balance	This field specifies the opening balance whether it is a debit or credit balance, the date, the currency and the amount of the balance. It should be the same as field 62F, the closing balance from the previous statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day then this must be the closing balance of the previous day.
O	90D	Number and sum of entries	This is the total number and total amount of debit entries since the last statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day, then this must be the sum of debit entries from the closing balance of the previous day.
O	90C	Number and sum of entries	This is the total number and total amount of credit entries since the last statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day, then this must be the sum of credit entries from the closing balance of the previous day.
M	62F	Book balance	This field contains the closing Book balance for the account as at the requested time.
O	64	Closing available balance (available funds)	This will be the debit or credit closing available balance as at the requested time.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank).</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p>

		<p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
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Sample file



SWIFT MT941 T2.txt

6.1.21 eNotes NRT CSV T1

Description

- This template has the template ID 1037.
- This template is for delivery over all protocols except SWIFT.
- CSV field lengths are variable and indicated below are maximum lengths
- All numeric fields should be right-aligned and zero-filled.
- All amount or value fields have two implied decimal places.



Note: This template is for clients that have been migrated from eNotes PTI and is no longer available for selection.

File header

Field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20140916
File number	Numeric	6	This is the internal file number.	000001

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Channel	Alpha	20	This field indicates the channel from which the transaction originated.	Electronic Banking
Transaction type	Alpha	20	This field indicates whether the transaction was a deposit or withdrawal.	DEPOSIT

System reference	Numeric	36	This is the internally generated reference number for the transaction.	2013091600000 000000000001
Account	Numeric	16	This is the account affected by the transaction, left-filled with spaces.	1234567890
Account balance	Decimal	16,2	This is the account balance in rands.	635406.47
Debit or credit	Alpha	6	This indicates whether the transaction was a debit or credit.	Debit
Amount	Decimal	16,2	The value in Rands for the transaction.	-141.11
Date or time	Date Time	25	The date on and time at which the transaction was performed.	16Sep13 12:34
User reference	Alpha Numeric	30	This is the reference entered by the user.	NarrText901234 5678901234;678 90

Footer

Field name	Data type	Expected maximum size	Description	Sample value
Transaction record count	Numeric	8	This is the total number of transaction records reported in this file for all accounts	00000002

Sample file



6.1.22 eNotes near-real-time CSV T2

Description

- This template has the template ID 1036.
- This template is for delivery over all protocols except SWIFT.
- CSV field lengths are variable and indicated below are maximum lengths
- All numeric fields should be right-aligned and zero-filled.
- All amount or value fields have two implied decimal places.



Note: This template is for clients that have been migrated from eNotes PTI and is no longer available for selection.

File header

Field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20140916
File number	Numeric	6	This is the internal file number.	000001

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Empty				
Channel	Alpha	20	This field indicates the channel from which the transaction originated.	TELLER
Transaction type	Alpha	20	This field indicates whether the transaction was a deposit or withdrawal.	Deposit / Withdrawal
Date+Transaction key	Numeric	24	This is the Date+Transaction key (each transaction in Nedbank is allocated a unique key for PTI). If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.	2011071112347 8901
Account	Numeric	16	This is the account affected by the transaction, left-filled with spaces.	1400000001
Available balance	Decimal	16,2	This is the actual account balance, plus account overdraft limit, less any uncleared funds.	9999,99
Debit or credit indicator	Alpha	6	This indicates whether the transaction was a debit or credit.	Debit
Amount	Decimal	16,2	The value in Rands for the transaction.	124,6
Date or time	Date Time	25	The date on and time at which the transaction was performed.	07Jul11 09:45
User reference	Alpha Numeric	30	This is the narrative or description.	NEDBANK TESTING AFRICA
Blank field		0		
Date	Date	10	This is the date on which the transaction was performed. CCYY-MM-DD	2015-07-23
Cash portion	Numeric	19	A portion of the transaction that is cash	

Check clearance type	Numeric		This is not relevant.	
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File footer

Field name	Data type	Expected maximum size	Description	Sample value
Transaction record count	Numeric	18	This is the total number of transaction records reported in this file for all accounts	00000002

Sample file



eNotes NRT CSV
T2.txt

6.2 Real-time templates

6.2.1 PTI RT XML T1

Description

- This template has the template ID 874.
- It is a standard XML template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

XML tag name	Data type	Expected maximum size	Description	Sample value
<?xml version='1.0'?>				
<TIRequest>			This is the start of the XML body.	
<TIRealtimeRecord>				
<CISNumber></CISNumber>	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
<ProfileNumber></ProfileNumber>	Numeric	10	This is the profile number on which the PTI product is set up.	3000000014
<Product></Product>	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
<InstanceNumber></InstanceNumber>	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination	1234

<InstanceName></InstanceName>	Alphanumeric	30	The instance name is specified by the client.	ADMIN
<TransactionKey></TransactionKey>	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	10000000000
<ProcessKey></ProcessKey>	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0001
<ResendKey></ResendKey>	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1
<DestinationKey></DestinationKey>	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0012
<Account></Account>	Numeric	23	This is the account number on which the transaction was processed.	1234567890
<TranType></TranType>	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
<Channel></Channel>	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
<Amount></Amount>	Numeric	16.2	This is the amount of the transaction.	-141.11
<DebitCredit></DebitCredit>	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	RD
<Date></Date>	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
<Time></Time>	Alphanumeric	11	This is the time at which the provisional transaction was processed to the	12:34:28:33

			account. The format is HH:MM:SS:ss.	
<AccountBook Balance></AccountBook Balance>	Numeric	16.2	This is the actual account balance including any uncleared funds.	622000.54
<AccountAvailable Balance></AccountAvailable Balance>	Numeric	16.2	This is the actual account balance, plus account overdraft limit, less any uncleared funds.	635406.46
<UserRef></UserRef>	Alphanumeric	30	This is the statement description or narrative.	TESTING NEDBANK1
</TIRuntimeRecord>			This is the end of the XML body.	
</TIRequest>				

Sample file



PTI RT XML T1.txt

6.2.2 PTI RT XML T2

Description

- This template has the template ID 735.
- It is a standard XML template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

XML tag name	Data type	Expected maximum size	Description	Sample value
<PTIRecord>			This is the start of the XML body.	
<ProfileNumber></ProfileNumber>	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
<Product></Product>	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
<InstanceNumber><InstanceNumber>	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	1234
<TransactionKey></TransactionKey>	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key	1

			on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	
<ProcessKey></ProcessKey>	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0001
<ResendKey></ResendKey>	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1
<DestinationKey></DestinationKey>	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0012
<Account></Account>	Numeric	23	This is the account number on which the transaction was processed.	1234567890
<TranType></TranType>	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
<Channel></Channel>	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
<Amount></Amount>	Numeric	16.2	This is the amount of the transaction.	-141.11
<DebitCredit></DebitCredit>	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	RD
<Date></Date>	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
<Time></Time>	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
<Acc Balance></Acc Balance>	Numeric	16.2	This is the actual account balance including any uncleared funds.	622000.54

<UserRef></UserRef>	Alphanumeric	30	This is the statement description or narrative.	NarrText 0899
</PTIRecord>			This is the end of the XML body.	

Sample file

PTI RT XML T2.txt

6.2.3 PTI XML T4**Description**

- This template has the template ID 1266.
- It is a standard XML template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

File header

XML tag name	Data type	Expected maximum size	Description	Sample value
<PTIRequest>				
<Header>				
<CISNumber></CISNumber>	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
<ProfileNumber></ProfileNumber>	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
<Product></Product>	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
<InstanceNumber></InstanceNumber>	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	1234
<InstanceName></InstanceName>	Alphanumeric	30	The instance name is specified by the client.	ADMIN
<Date></Date>	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20140916
</Header>				

Transaction details

XML tag name	Data type	Expected maximum size	Description	Sample value
<PTIRecord>	Alpha	N/A	This is the start of the XML body.	N/A
<TransactionKey></TransactionKey>	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another	1

			PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	
<ProcessKey></ProcessKey>	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0001
<ResendKey></ResendKey>	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1
<DestinationKey><DestinationKey>	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0012
<Account></Account>	Numeric	23	This is the account number on which the transaction was processed.	1234567890
<TranType> </TranType>	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
<Channel></Channel>	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
<Amount></Amount>	Numeric	16.2	This is the amount of the transaction.	-141.11
<DebitCredit></DebitCredit>	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	RD
<Date></Date>	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
<Time></Time>	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
<AccBalance></AccBalance>	Numeric	16.2	This is the actual account balance plus account overdraft limit, less any uncleared funds.	622000.54
<UserRef></UserRef>	Alphanumeric	30	This is the statement description or narrative.	NarrText 0899
<NedbankReference2></NedbankReference2>	Alphanumeric	30	User-defined reference or ATM reference.	NarrText 0899
</PTIRecord>	Alpha		This is the end of the XML body.	

File Footer

XML tag name	Data type	Expected maximum size	Description	Sample value
<RecordCount></RecordCount>	Numeric	18	Number of <TI records> in the file, ie excluding header and footer.	3
</PTIRequest>				

Sample file



PTI XML T4.txt

6.2.4 PTI RT CSV T1

Description

- This template has the template ID 733.
- It is a standard CSV and XLS template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

Header

CSV field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	ADMIN
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20140916

Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	1000000000
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0001
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0012
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
Amount	Numeric	16.2	This is the amount of the transaction.	-141.11
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	RD
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds	622000.54
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	TEST 1

Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record count	Numeric	18	Number of PTI or FTI records in the file, ie excluding header and footer.	2

Sample file



PTI RT CSV T1.csv

6.2.5 PTI RT CSV T2

Description

- This template has the template ID 873.
- It is a standard CSV and Excel template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

CSV field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination	0001
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	TEST ONE
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI	100000011111

			message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	0011
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1200
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0012
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction eg Cash. See 3.8 for a list of channel and transaction type combinations.	EFT CASH
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
Amount	Numeric	16.2	This is the amount of the transaction.	191141.11
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	D
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20190916
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds.	622000.54
Account available balance	Numeric	16.2	This is the actual account balance, plus	635406.46

			account overdraft limit, less any uncleared funds.	
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TESTING CUT1'

Sample file



PTI RT CSV T2.txt

6.2.6 PTI RT CSV T3

Description

- This template has the template ID 741.
- It is a standard CSV and Excel template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

CSV field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	1234
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	TEST 1
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	11000001234,
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes	0001

			and does not have to be interpreted by you in processing this transaction.	
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	1200
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	0012
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
Amount	Numeric	16.2	This is the amount of the transaction.	141.11
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	RD
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds.	622000.54
Account available balance	Numeric	16.2	This is the actual account balance, plus account overdraft limit, less any uncleared funds.	635406.46
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TESTING 0899'

Sample file



PTI RT CSV T3.txt

6.2.7 PTI RT/NRT CSV T5

Description

- This template has the template ID1304.
- This is a standard CSV template with the following:
 - A record identifier on file header, account header, transaction detail, account trailer and file footer.
 - An account record count in the file footer.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

File header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	200000000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'TEST01'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20210130

Account header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header record.	02

Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
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Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction detail record.	03
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	970000000
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	2
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	0
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	3
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	EFT DEPOSIT
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	NBB
Amount	Numeric	16.2	This is the amount of the transaction, rounded off to two decimal places.	600.00
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was processed to the account.	20191202

			The format is CCYYMMDD.	
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:39:11:00
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds.	604722.65
Account available balance	Numeric	16.2	This is the actual account balance, plus account overdraft limit, less any uncleared funds.	578854.73
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'test 3'

Account footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567890
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	1

File footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file footer record.	05
Account record count	Numeric	18	This is the number of accounts reported in this file.	1
Transaction record count	Numeric	18	This is the total number of transaction records reported in this file for all accounts.	1

Sample file



PTI RT_NRT CSV
T5.txt

6.2.8 PTI RT CSV T6

Description

- This template has the template ID 1311.
- This is a standard CSV template with the following:
 - A record identifier on file header, account header, transaction detail, account trailer and file footer.
 - An account record count in the file footer.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

File header

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	200000000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'TEST 1'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200317

Account header

CSV field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header record.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890

Transaction details

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction detail record.	03
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same	970000000

			transaction, ie the key is not unique across PTI and FTI products.	
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	2
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	0
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	3
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	EFT DEPOSIT
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	NBB
Amount	Numeric	16.2	This is the amount of the transaction.	600.00
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit (money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20191202
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:39:11:00
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds.	604722.65
Account available balance	Numeric	16.2	This is the actual account balance, plus account overdraft limit, less any uncleared funds.	578854.73
User ref or ATM Reference	Alphanumeric	30	This is the user-defined reference or ATM reference.	NarrText 0899
User ref	Alphanumeric	30	This is the statement description or narrative and will always be	'test 3'

			displayed in quotation marks.	
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Account footer

CSV field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567890
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	1

File footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate File footer record.	05
Account record count	Numeric	18	This is the number of accounts reported in this file.	1
Transaction record count	Numeric	18	This is the total number of transaction records reported in this file for all accounts.	1

Sample file



PTI RT CSV T6.csv

6.2.9 PTI RT TXT T1

Description

- This template has the template ID 875.
- It is a standard fixed-length TXT template.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are fixed and indicated below. Character fields are right-padded with spaces and numeric fields are left-padded with zeroes preceded with a sign.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

Header

TXT field name	Data type	Actual	Description	Sample value
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		field length		
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	123400000000
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	1234
Instance name	Alphanumeric	30	The instance name is specified by the client	ADMIN
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916

Transaction details

TXT field name	Data type	Actual field length	Description	Sample value
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	0000000000000000 1
Process key	Alphanumeric	9	This uniquely identifies the current client preferences for this transaction. This value is for internal purposes and does not have to be interpreted by you in processing this transaction.	000000001
Resend key	Numeric	9	Any value greater than zero means that the transaction was resent. It will have the same transaction key as the initial transaction.	000000000
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web service, only one destination address is allowed per instance.	000000001
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
Amount	Numeric	16.2	This is the amount of the transaction, rounded off to two decimal places.	141.11
Debit or credit	Alpha	2	This is the transaction a debit (money out) or credit	RD

			(money in) to the account being reported on. Values are indicated by these: D – debit C – credit RD – reversal of debit RC – reversal of credit	
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
Account book balance	Numeric	16.2	This is the actual account balance including any uncleared funds, rounded-off to two decimals.	622000.54
Account available balance	Numeric	16.2	This is the actual account balance plus account overdraft limit, less any uncleared funds, rounded-off to two decimals.	635406.46
User ref	Alphanumeric	30	This is the statement description or narrative.	EFFICIENT TESTING1006400 000000

Footer

TXT field name	Data type	Actual field length	Description	Sample value
Record count	Numeric	10	Number of PTI or FTI records in the file, ie excluding header and footer.	+000000002

Sample file



PTI RT TXT T1.TXT

6.2.10 PTI RT TXT T2

Description

- This template has the template ID 889.
- It is a standard fixed-length TXT template with the account number that is masked and only the last four characters are displayed.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are fixed and indicated below. Character fields are right-padded with spaces and numeric fields are left-padded with zeroes preceded with a sign.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

Transaction details

TXT field name	Data type	Actual field length	Description	Sample value
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
Amount	Numeric	16.2	This is the amount of the transaction.	141.11
Debit or credit	Alpha	6	This indicates whether the transaction was a debit or credit.	Debit
Account	Numeric	23	This is the account number on which the transaction was processed.	1234567890
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
User ref	Alphanumeric	30	This is the statement description or narrative.	NarrText 0899
Account available balance	Numeric	16.2	This is the actual account balance, plus account overdraft limit, less any uncleared funds	635406.46
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance name	Alphanumeric	30	The instance name is specified by the client.	ADMIN
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001

Sample file



PTI RT TXT T2.txt

6.2.11

PTI RT TXT T3

Description

- This template has the template ID 890.
- It is a standard fixed-length TXT template with the account number that is masked and only the last four characters are displayed.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are fixed and indicated below. Character fields are right-padded with spaces and numeric fields are left-padded with zeroes preceded with a sign.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

TXT field name	Data type	Actual field length	Description	Sample value
Channel	Alphanumeric	30	This indicates the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	INTERNET BANKING
Tran type	Alphanumeric	30	This field indicates the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	C Deposit
Amount	Numeric	16.2	This is the amount of the transaction.	141.11
Debit or credit	Alpha	6	This indicates whether the transaction was a debit or credit.	Debit
Account	Numeric	23	This is the account number on which the transaction was processed.	1009000001
Date	Numeric	8	This is the date on which the transaction was processed to the account. The format is CCYYMMDD.	20140916
Time	Alphanumeric	11	This is the time at which the provisional transaction was processed to the account. The format is HH:MM:SS:ss.	12:34:28:33
User ref	Alphanumeric	30	This is the statement description or narrative.	NarrText 0899
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	PTI
Instance name	Alphanumeric	30	The instance name is specified by the client	ADMIN
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0001

Sample file



PTI RT TXT T3.txt

6.2.12 SWIFT MT900 T1

Description

- This template has the template ID 894.
- It is used to notify the account owner of an entry that has been debited to its account. The entry will be further confirmed by statement. The SWIFT template must be read in conjunction with the SWIFT standards document. Refer to Appendix D to access to the respective document.
- It is a standard SWIFT MT900 template.
- It is available for PTI only.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT900 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PRS002uuNNNN 0001
M	21	Related reference	16x	2	4000000001+1
M	25a	Account identification	35x	3	1100000000
O	13D	Date or time indication	6!n4!n1!x4!n	4	210713000+020 0
M	32A	Value date, currency code, amount	6!n3!a15d	5	210713ZAR6159 60,17
O	72	Sender or receiver information	6*35x	6	/8c/11000000000 +1 //0+1 //NBB //PAYMENT /8c/NEDBANK TESTING
M = Mandatory O = Optional					

SWIFT MT900 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
M	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile
M	25	Account identification	This will be the Nedbank account number for which the statement is sent
O	13D	Date or time indication	The date is expressed as YYMMDD. Time is expressed as HHMM. The sign is either '+' or '-'. Refer to the SWIFT standards document.
M	32A	Value date, currency code, amount	This field specifies the value date, currency code and amount of the debit. In the case of Nedbank, the value date will be the date the

			provisional transaction is posted to your account and depending on bank cut off times the date can be different on your final statement.
O	52a	Ordering institution	This field will not be used.
O	56a	Intermediary	This field will not be used.
O	72	Sender or receiver information	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of transaction types will be provided by Nedbank).</p> <p>Line 5 – Includes your statement narrative.</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>

Sample file



SWIFT MT900 T1.txt

6.2.13 SWIFT MT900 T2

Description

- This template has the template ID 1207.
- It is used to notify the account owner of an entry that has been debited to its account. The entry will be further confirmed by statement. The SWIFT template must be read in conjunction with the SWIFT standards document.
- It is a standard SWIFT MT900 template.
- It is available for PTI only.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT900 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PNS0003i0hj00001
M	21	Related reference	16x	2	4000000001+1
M	25a	Account identification	35x	3	1000000012
O	13D	Date or time indication	6!n4!n1!nx4!n	4	2107010200+0200
M	32A	Value date, currency code, amount	6!n3!a15d	5	210707ZAR910,00
O	72	Sender or receiver information	6*35x	6	/8c/1400000000+1//0+2//BATCH//STOP ORDER/8c/TESTING COMM. L/G -0015880818
M = Mandatory O = Optional					

SWIFT MT900 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
M	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile.
M	25a	Account identification	This will be the Nedbank account number for which the statement is sent.
O	13D	Date or time indication	The date is expressed as YYMMDD. Time is expressed as HHMM. The sign is either '+' or '-'. Refer to the SWIFT standards document.
M	32A	Value date, currency code, amount	This field specifies the value date, currency code and amount of the debit. In the case of Nedbank, the value date will be the date the provisional transaction is posted to your account and depending on bank cut off times the date can be different on your final statement.
O	52a	Ordering institution	This field will not be used.
O	56a	Intermediary	This field will not be used.
O	72	Sender or receiver information	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank).</p> <p>Line 5 – Includes your statement narrative.</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a</p>

		<p>duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
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Sample file



SWIFT MT900 T2.txt

6.2.14 SWIFT MT910 T1

Description

- This template has the template ID 896.
- It is used to notify the account owner of an entry that has been credited to its account. The entry will be further confirmed by statement. The SWIFT template must be read in conjunction with the SWIFT standards document.
- It is a standard SWIFT MT910 template.
- It is available for PTI only.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT910 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PNS0003i0hj00001
M	21	Related reference	16x	2	4000000001+1
M	25a	Account identification	35x	3	1100000000
O	13D	Date or time indication	6!n4!n1!x4!n	4	2102160500+0200
M	32A	Value date, currency code, amount	6!n3!a15d	5	210707ZAR910,00
O	52a	Ordering institution	[/1!a][/34x]4!a2!a2!c[3!c] OR [/1!a][/34x]4*35x	6	NEDSZAJJ
O	72	Sender or receiver information	6*35x	7	/8c/1234567890

					+1 //0+1 //RTGS //DEPOSIT /8c/TESTING CUT01
M = Mandatory O = Optional					

SWIFT MT910 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
M	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent
O	13D	Date or time indication	The date is expressed as YYMMDD. Time is expressed as HHMM. The sign is either '+' or '-'. Refer to the SWIFT standards document.
M	32A	Value date, currency code, amount	This field specifies the value date, currency code and amount of the debit. In the case of Nedbank the value date will be the date the provisional transaction is posted to your account and depending on bank cut-off times the date can be different on your final statement.
O	52a	Ordering institution	This field identifies the financial institution which originated the transaction resulting in this credit.
O	56a	Intermediary	This field will not be used.
O	72	Sender or receiver information	<p>Line 1 – Includes the transaction key, separator ('+') and process key. Line 2 – Includes the resend key, separator ('+') and destination key. Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank). Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank). Line 5 – Includes your statement narrative.</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have</p>

			different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.
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Sample file



SWIFT MT910 T1.txt

6.2.15 SWIFT MT910 T2

Description

- This template has the template ID 1208.
- It is used to notify the account owner of an entry that has been credited to its account. The entry will be further confirmed by statement. The SWIFT template must be read in conjunction with the SWIFT standards document.
- It is a standard SWIFT MT910 template.
- It is available for PTI only.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT910 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PRS0003NNN00 0000
M	21	Related reference	16x	2	4000000001+14
M	25P	Account identification	35x 4!a2!a2!c[3!c]	3	1600000000 NEDSZAJ0
O	13D	Date or time indication	6!n4!n1!nx4!n	4	2106221415+02 00
M	32A	Value date, currency code, amount	6!n3!a15d	5	210622ZAR899, 30
O	52a	Ordering institution	[/1!a][/34x] 4!a2!a2!c[3!c] OR; [/1!a][/34x] 4*35x	6	NEDSZAJ0
→					
O	72	Sender or receiver information	6*35x	7	/8c/1400000000 +51

					//0+1 //IBOX //DEPOSIT CASH /8c/TestingScena rio1 CO23456000CN
M = Mandatory O = Optional					

SWIFT MT910 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
M	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile.
M	25P	Account identification	This field identifies the account which has been credited and optionally the identifier code of the account owner.
M	28C	Statement number or sequence number	This is not used.
M	34F	Floor limit indicator	This is not used.
O	13D	Date or time indication	The date is expressed as YYMMDD. Time is expressed as HHMM. The sign is either '+' or '-'. Refer to the SWIFT standards document.
M	32A	Value date, currency code, amount	This field specifies the value date, currency code and amount of the debit. In the case of Nedbank, the value date will be the date the provisional transaction is posted to your account and depending on bank cut off times the date can be different on your final statement.
O	52A	Ordering institution	This field identifies the financial institution which originated the transaction resulting in this credit.
O	72	Sender or receiver information	<p>Line 1 – Includes the transaction key, separator ('+') and process key</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank).</p> <p>Line 5 – Includes your statement narrative.</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this</p>

			statement, ie format, accounts, destination addresses, etc. Resend key – Any value greater than zero means this statement was resent on the client's request. Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.
M	90D	Number and sum of entries	This is not used.
O	90C	Number and sum of entries	This is not used.

Sample file



SWIFT MT910 T2.txt

6.2.16 SWIFT MT910 T3

Description

- This template has the template ID 1291.
- It is used to notify the account owner of an entry that has been credited to its account. The entry will be further confirmed by statement. The SWIFT template must be read in conjunction with the SWIFT standards document.
- It is used for PTI for Treasury.
- It is a standard SWIFT MT910 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT910 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PRS0003h4a6s0008
M	21	Related reference	16x	2	NTALMCASH0001228
M	25a	Account identification	35x	3	1400000001
O	13D	Date or time indication	6!n4!n1!nx4!n	4	2105241035+0200
M	32A	Value date, currency code, amount	6!n3!a15d	5	210524ZAR2200,00
O	52A	Ordering institution	[/1!a][/34x] 4!a2!a2!c[3!c] OR; [/1!a][/34x] 4*35x	6	NEDSZAJO

O	72	Sender or receiver information	6*35x	7	/8c/1300000123 +4 //0+1 //RTGS //DEPOSIT /8c/TESTING NE0001228 IP39F0DD
M = Mandatory O = Optional					

SWIFT MT910 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
M	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile
M	25a	Account identification	This will be the Nedbank account number for which the statement is sent
O	13D	Date or time indication	The date is expressed as YYMMDD. Time is expressed as HHMM. The sign is either '+' or '-'. Refer to the SWIFT standards document.
M	32A	Value date, currency code, amount	This field specifies the value date, currency code and amount of the debit. In the case of Nedbank, the value date will be the date the provisional transaction is posted to your account and depending on bank cut off times the date can be different on your final statement.
O	52a	Ordering institution	This field identifies the financial institution which originated the transaction resulting in this credit.
O	56a	Intermediary	This field will not be used
O	72	Sender or receiver information	Line 1 – Includes the transaction key, separator ('+') and process key. Line 2 – Includes the resend key, separator ('+') and destination key. Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank). Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank). Line 5 – Includes your statement narrative. Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI. Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.

			<p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
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Sample file



SWIFT MT910 T3.txt

6.2.1 SWIFT MT941 T2

Description

- This template has the template ID 1210.
- It is used to transmit balance information, reflecting the situation at the identified time in field 13D.
- The SWIFT template must be read in conjunction with the SWIFT standards document. Refer to Appendix D to access to the respective document.
- It comes in two variants: PTI and IR.
- It is a standard SWIFT MT941 template.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT941 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	PNS0003hNNNN 0001
O	21	Related reference	16x	2	4000000000+10
M	25a	Account identification	35x	3	1000000000
M	28	Statement number or sequence number	5n[/2n]	4	100/1
O	13D	Date or time indication	6!n4!n1!x4!n	5	2107010500+02 00
O	90D	Number and sum of entries	5n3!a15d	6	0ZAR0,00
O	90C	Number and sum of entries	5n3!a15d	7	0ZAR0,00

M	62F	Book balance	1!a6!n3!a15d	8	C210701ZAR131 84692256,52
O	64	Closing available balance (available funds)	1!a6!n3!a15d	9	C210701ZAR131 84692256,52

O	86	Information to account owner	6*65x	10	+1 0+1
M = Mandatory O = Optional					

SWIFT MT941 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each PTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different PTI instances per profile.
M	25a	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
O	13D	Date or time indication	This field indicates the date, time and time zone at which the report was created.
O	60F	Opening balance	This is not used.
O	90D	Number and sum of entries	This is the total number and total amount of debit entries since the last statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day, then this must be the sum of debit entries from the closing balance of the previous day.
O	90C	Number and sum of entries	This is the total number and total amount of credit entries since the last statement (MT940 or MT950) or balance report (MT941) for this account for the same day. If there were no previous statements or balance reports sent for that day, then this must be the sum of credit entries from the closing balance of the previous day.
M	62F	Closing balance (booked funds)	This field contains the closing Book balance for the account as at the requested time.
O	64	Closing available balance (available funds)	This will be the debit or credit closing available balance as at the requested time.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes the channel through which this transaction was processed (a list of valid channels will be provided by Nedbank).</p> <p>Line 4 – Includes the transaction type (a valid list of Transaction types will be provided by Nedbank).</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for PTI. If you receive the same transaction key on another PTI message, it is</p>

			<p>for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your PTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
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Sample file



SWIFT MT941 T2.txt

6.2.2 eNotes RT XML T1

Description

- This template has the template ID 1169.
- It is an eNotes RT XML template with a repeatable sequence and no header or footer.
- This template is for delivery over all protocols except SWIFT.
- Field lengths are variable and indicated below are maximum lengths
- All numeric fields should be right-aligned and zero-filled.
- All amount or value fields have two implied decimal places.



Note: This template is for clients that have been migrated from eNotes PTI and is no longer available for selection.

Field name	Data type	Expected maximum size	Description	Sample value
<PTIRRq>	Alpha	-	This is the start of the body of the xml.	
<SystRef></SystRef>	Numeric	36	This is the internally generated reference number for the transaction.	1
<Account></Account>	Numeric	10	This is the account affected by the transaction, left-filled with spaces.	1234567890
<Amount></Amount>	Decimal	16,2	The value in rands for the transaction.	141.11
<AccBalance></AccBalance>	Decimal	16,2	This is the balance in rands of the account after the transaction.	635406.47
<DateTime></DateTime>	DateTime	13	The date and time at which the transaction was performed. The format is ddMonYY hh:mm.	16Sep13 12:34
<UserRef></UserRef>	Alpha	30	This is the reference entered	NarrText901234

	Numer ic		by the user.	5678901234;678 90
<DebitCredInd></DebitCredInd>	Alpha	6	This indicates whether the transaction was a debit or credit.	Debit
<TranType></TranType>	Alpha	20	This field indicates whether the transaction was a deposit or withdrawal.	Deposit
</PTIRRq>	Alpha	-	This is the end of the body for xml.	

Sample file



eNotes RT XML T1.txt

6.2.3 eNotes RT EOD XML T1

Description

- This template has the template ID 1044.
- It is an eNotes RT EOD XML template with a repeatable sequence.
- This template is for delivery over all protocols except SWIFT.
- Field lengths are variable and indicated below are maximum lengths
- All numeric fields should be right-aligned and zero-filled.
- All amount or value fields have two implied decimal places.



Note: This template is for clients that have been migrated from eNotes PTI and is no longer available for selection.

Field name	Data type	Expected maximum size	Description	Sample value
<ns:Envelope xmlns:ns='http://schemas.xmlsoap.org/soap/envelope/' xmlns:ptit='http://contracts.it.nednet.co.za/services/business-execution/2011-06-01/PTITracker' xmlns:wsa='http://schemas.xmlsoap.org/ws/2004/08/addressing'>	Alphanumeri c	-	Opening of XML message	

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
<ptit:ProvTransInfRq>			This is the start of the XML body.	
<ptit:ProvTransInfRq>	Alpha	-	This is the start of the XML transaction information.	

Field name	Data type	Expected maximum size	Description	Sample value
<ptit:AccBalance></ptit:AccBalance>	Decimal	16,2	This is the balance in rands of the account after the transaction, rounded off to two decimal places.	635406.47
<ptit:Account></ptit:Account>	Numeric	10	This is the account affected by the transaction, left-filled with spaces.	1234567890
<ptit:Amount></ptit:Amount>	Decimal	16,2	This is the value in rands for the transaction, rounded off to two decimal places.	124.56
<ptit:DateTime></ptit:DateTime>	DateTim e	13	This is the date on and time at which the transaction was performed. The format is ddMonyy hh:mm.	16Sep13 12:34
<ptit:DebitCredit></ptit:Debit Credit>	Alpha	6	This indicates whether the transaction was a debit or credit.	Debit
<ptit:SystRef></ptit:SystRef>	Numeric	36	This is the internally generated reference number for the transaction.	1
<ptit:TranType></ptit:TranTy pe>	Alpha	20	This field indicates whether the transaction was a deposit or withdrawal.	Deposit
<ptit:UserRef></ptit:UserRef >	AlphaNum eric	30	This is the reference entered by the user.	NarrText9012345678901234;>7890
</ptit:ProvTransInfrq>		-	This is the end of the XML transaction information.	
</ns:Body>		-	This is the end of the XML body.	
</ns:Envelope>			This is the closing of the XML message.	

Sample file



eNotes RT EOD XML
T1.txt

6.2.4 eNotes RT EOD XML T2

Description

- This template has the template ID 1045.
- It is an eNotes RT EOD XML template with a repeatable sequence.
- This template is for delivery over all protocols except SWIFT.
- Field lengths are variable and indicated below are maximum lengths
- All numeric fields should be right-aligned and zero-filled.
- All amount or value fields have two implied decimal places.



Note: This template is for clients that have been migrated from eNotes PTI and is no longer available for selection.

Field name	Data type	Expected maximum size	Description	Sample value
<soap:Envelope xmlns:soap='http://www.w3.org/2003/05/soap-envelope' xmlns:wsa='http://schemas.xmlsoap.org/ws/2004/08/addressing' xmlns:ptit='http://contracts.it.nedre.co.za/services/business-execution/2011-08-17/PTITracker'>	Alphanumeric	-	Opening of XML message	

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
<soap:Body>	Alpha	-	This is the start of the XML body.	
<ptit:ProvTransInfrq>		-	This is the start of the XML transaction information.	
<ptit:AccBalance></ptit:AccBalance>	Decimal	16,2	The balance, in rands, of the account after the transaction.	635406.47
<ptit:Account></ptit:Account>	Numeric	10	This the account affected by the transaction, left-filled with spaces.	1234567890
<ptit:Amount></ptit:Amount>	Decimal	16,2	This is the value in rands for the transaction, rounded off to two decimal places.	-141.11
<ptit:DateTime></ptit:DateTime>	DateTime	13	The date on and time at which the transaction was performed.	16Sep13 12:34
<ptit:DebitCredit></ptit:DebitCredit>	Alpha	6	This indicates whether the transaction was a debit or credit.	Debit
<ptit:SystRef></ptit:SystRef>	Numeric	36	This is the internally generated reference number for the transaction.	1

<ptit:TranType></ptit:TranType>	Alpha	20	This field indicates whether the transaction was a deposit or withdrawal.	Cash Deposit
<ptit:UserRef></ptit:UserRef>	AlphaNumeric	30	This is the reference entered by the user.	NarrText90123456 78901234;67890
</ptit:ProvTransInfRq>	Alpha	-	This is the closing of the body of the xml message.	
</soap:Body>		-	This is the end of the XML body.	
</soap:Envelope>		-	This is the closing of the XML message.	

Sample file



eNotes RT EOD XML
T2.txt

6.2.5 eNotes RT Resend XML

Description

- This template has the template ID 1043.
- It is an eNotes RT resend XML template with a repeatable sequence and no header or footer.
- This template is for delivery over all protocols except SWIFT.
- The template has a repeatable sequence and no header or footer.
- Field lengths are variable and indicated below are maximum lengths
- All numeric fields should be right-aligned and zero-filled.
- All amount or value fields have two implied decimal places.



Note: This template is for clients that have been migrated from eNotes PTI and is no longer available for selection.

Field name	Data type	Expected maximum size	Description	Sample value
<PTIRRq>	Alpha	-	This is the start of the XML body.	
<SystRef></SystRef>	Numeric	36	This is the internally generated reference number for the transaction.	1
<Account></Account>	Numeric	10	This is the account affected by the transaction, left-filled with spaces.	1234567890
<Amount></Amount>	Decimal	16,2	This is the value in rands for the transaction,	141.11

			rounded off to two decimal places.	
<AccBalance></AccBalance>	Decimal	16,2	This is the balance in rands of the account after the transaction.	635406.47
<DateTime></DateTime>	Date Time	13	The date on and time at which the transaction was performed. The format is ddMonYY hh:mm.	16Sep13 12:34
<UserRef></UserRef>	Alphanumeric	30	This is the reference entered by the user.	NarrText 0899
<DebitCredInd></DebitCredInd>	Alpha	6	This indicates whether the transaction was a debit or credit.	Debit
<TranType></TranType>	Alpha	20	This field indicates whether the transaction was a deposit or withdrawal.	Deposit
</PTIRrq>	Alpha	-	End of XML body.	

Sample file



6.2.6 eNotes RT EOD CSV

Description

- This template has the template ID 1038.
- This template is for delivery over all protocols except SWIFT.
- CSV field lengths are variable and indicated below are maximum lengths
- All numeric fields should be right-aligned and zero-filled.
- All amount or value fields have two implied decimal places.



Note: This template is for clients that have been migrated from eNotes PTI and is no longer available for selection.

Field name	Data type	Expected maximum size	Description	Sample value
<soap:Envelope xmlns:soap='http://www.w3.org/2003/05/soap-envelope' xmlns:ent='http://contracts.it.net/dnet.co.za/Infrastructure/2008/09/EnterpriseContext' xmlns:wsa='http://schemas.xmlsoap.org/ws/2004/08/addressing'	Alphanumeric	-	Opening of CSV message	

xmlns:ptit='http://contracts.it.net.co.za/services/business-execution/2011-08-17/PTITracker'				
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Header

Field name	Data type	Expected maximum size	Description	Sample value
<soap:Header>	Alpha	-	Start of XML header.	
<wsa:To></wsa:To>	Alphanumeric		Destination URL.	
<ent:EnterpriseContext></ent:EnterpriseContext>	Alphanumeric		This field contains all the enterprise context information.	
</soap:Header>	Alpha	-	End of XML header.	

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
<soap:Body>			Start of CSV body.	
<ptit:PTICSVRq>				
<ptit:CSVRow>			Start of CSV row.	
Channel	Alpha	20	This field indicates the channel from which the transaction originated.	Electronic banking
Transaction type	Alpha	20	This field indicates whether the transaction was a deposit or withdrawal.	Deposit/Withdrawal
Transaction key	Numeric	16	Each PTI transaction is allocated a unique key. If you receive the same transaction key on another PTI message, then it will be for the same transaction, ie the key is not unique across PTI and FTI products.	1000
Account	Numeric	16	This is the account affected by the transaction, left-filled with spaces.	1234567890
Account balance	Decimal	16,2	The account balance in Rands.	9999,99
Debit or credit indicator	Alpha	6	This indicates whether the transaction was a debit or credit.	Debit
Amount	Decimal	16,2	The value in rands for the transaction.	124,6
Date	Date	10	This is the date on which the transaction was performed. CCYY-MM-DD.	2021-07-23
User reference	Alpha Numeric	30	This is the reference entered by the user.	SARS 334233 payment
</ptit:CSVRow>			End of CSV row.	
</ptit:PTICSVRq>			End of CSV body.	
</soap:Envelope>			Closing of CSV message.	

Sample file

6.2.7 eNotes RT Nedacad

Description

- This template has the template ID 1041.
- It is a standard NedAcad template with the following:
 - A record type in the file header.
 - A record type in the transaction detail.
 - A 7 digits CASA statement number and a 29 characters statement narrative on the file header 06 record.
 - A 6 digits CASA statement number, with a 27 characters statement narrative on the transaction detail 06 record.
- This template must be read in conjunction with the CASA Statement Combined Transaction codes document. Refer to Appendix E (CASA Statement Combined Transaction codes).
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header record type 06

Data element	Data type	Length	Description	Sample value
Record type	Numeric	2	This will always contain a '06'..	
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on in this record..	1234567890
Transaction date	Numeric	8	This is the transaction date, in CCYYMMDD format.	20131023
Filler	Space	3	This is not applicable (will contain a space).	
Sign for amount	Alpha	1	This indicates whether transaction amount is positive or negative: negative (-) is a debit and positive is a credit. Note: no sign will be shown if it is a credit.	'-'
Amount	Numeric	14	This is the amount of the transaction, in cents.	0000000001411 1
Description	Alphanumeric	29	This field will show the description of the transaction.	NarrText901234 5678901234;>
Statement	Numeric	7	This will be populated with the single statement number	7149745

			per file.	
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Transaction detail record type 06

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '06'..	
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on in this record..	1234567890
Transaction date	Numeric	8	This is the transaction date, in CCYYMMDD format.	20131023
Filler	Space	3	This is not applicable (will contain a space).	
Sign for amount	Alpha	1	This indicates whether transaction amount is positive or negative: negative (-) is a debit and positive is a credit. Note: no sign will be shown if it is a credit.	-
Amount	Numeric	14	Zero-padded. This is the amount of this transaction in cents.	0000000001411 1
Description	Alphanumeric	27	This field will show the description of the transaction.	Deposit/EFT narrative1
Statement	Numeric	6	This will be populated with the single statement number per file.	149745

Sample file



eNotes RT Nedacad
.txt

6.2.8 eNotes RT XML T2

Description

- This template has the template ID 1042.
- It is an eNotes RT XML template.
- The template layout is customised for Vodacom.
- This template is for delivery over all protocols except SWIFT.
- CSV field lengths are variable and indicated below are maximum lengths.

- All numeric fields should be right-aligned and zero-filled.
- All amount or value fields have two implied decimal places.



Note: This template is for clients that have been migrated from eNotes PTI and is no longer available for selection.

Tag name	Field Type	Expected maximum size	Description	Sample value
<ptit:ProvTransInfrq xmlns:ptit='http://contracts.it.net/dnet.co.za/services/business-execution/2011-06-01/PTITracker'>	Alpha		Start of XML message structure.	N/A
<ptit:AccBalance></ptit:AccBalance>	Decimal	16,2	This is the account balance in rands after the transaction was processed, rounded off to two decimals.	9999,99
<ptit:Account></ptit:Account>	Numeric	10	This is the account affected by the transaction, left-filled with spaces.	1234567890
<ptit:Amount></ptit:Amount>	Decimal	16,2	This is the value in rands for the transaction, rounded off to two decimal places.	124,60
<ptit:DateTime></ptit:DateTime>	Date Time		This is the date and time at which the transaction was performed.	07Jul20 09:45
<ptit:DebitCredit></ptit:DebitCredit>	Alpha	6	This indicates whether the transaction was a debit or credit.	Debit
<ptit:SystRef></ptit:SystRef>	Numeric	36	This is the internally generated reference number for the transaction.	20000000000000000000
<ptit:TranType></ptit:TranType>	Alpha	20	This field indicates whether the transaction was a deposit or withdrawal.	Deposit
<ptit:UserRef></ptit:UserRef>	Alphanumeric	30	This is the reference entered by the user.	NarrText9012345678901234;>7890
</ptit:ProvTransInfrq>	Alpha		This is the closing of the XML message structure.	N/A

Sample file



eNotes RT XML T2.txt

6.2.9 OFX

Description

- This template has the template ID 891.
- It is a standard NedInform fixed-width template.
- This template is for delivery over all protocols except SWIFT.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

File header

Field name	Data type	Expected maximum size	Description	Sample value
<?OFX OFXHEADER='200 VERSION='202' SECURITY='NONE OLDFILEUID='NONE' NEWFILEUID='NONE'?>				
<OFX>				
<SIGNONMSGSRV1>			This is the start of the sign-on message.	
<SONRS>				
<STATUS>			This is the start of the sign-on status message.	
<CODE></CODE>	Numeric	1	This is always populated with '0'.	0
<SEVERITY></SEVERITY>	Alphanumeric	4	This is always populated with 'INFO'.	INFO
</STATUS>			This is the end of the sign-on status message.	
<DTSERVER></DTSERVER>			This indicates the department server.	
<LANGUAGE></LANGUAGE>	Alphanumeric		This indicates the program language.	
</SONRS>				
</SIGNONMSGSRV1>			This is the end of the sign-on message.	
<BANKMSGSRV1>			This is the start of the bank message services.	
<STMTRNRNRS>			This is the start of the statement transaction numbers.	
<TRNUID></TRNUID>	Numeric	1	This is the transaction number identification.	0
<STATUS>			Start of statement transaction numbers status	
<CODE></CODE>	Numeric	1	This is always populated with '0'.	0
<SEVERITY></SEVERITY>	Alphanumeric	4	This is always populated with 'INFO'.	INFO
</STATUS>			This is the end of the statement transaction numbers status.	

Account header

Field name	Data type	Expected maximum size	Description	Sample value
<STMTRS>			This is the start of the statement transaction.	
<CURDEF></CURDEF>	Alphanumeric	3	This is the currency key.	ZAR
<BANKACCTFROM>			This is the start of the account details.	
<BANKID ></BANKID>	Alpha	20	This field indicates the channel from which the transaction originated.	NBB
<ACCTID></ACCTID>	Numeric	23	This is the account number on which the transaction was processed.	1234567890
<ACCTTYPE></ACCTTYPE>	Alpha	2	This indicates the type of account, that is, whether it is a current (CA) or savings account (SA).	CA
</BANKACCTFROM>			This is the end of the account details.	
<BANKTRANLIST>			This is the start of the bank transaction list.	
<DTSTART></DTSTART>	Numeric	8	This displays the start date on which the transactions occurred. The format is CCYYMMDD.	20190805
<DTEND></DTEND>	Numeric	8	This displays the end date on which the transactions occurred. The format is CCYYMMDD.	20190805

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
<STMTRN>			This is the start of the statement transaction.	
<TRNTYPE></TRNTYPE>	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1402
<DTPOSTED ></DTPOSTED>	Numeric	8	This displays the date on which the transaction was posted to the account. The format is CCYYMMDD.	20190801
<TRNAMT ></TRNAMT>	Decimal	16,2	This is the actual transaction amount, rounded off to two decimals.	141.11
<FITID></FITID>	Space	0	This is always unpopulated.	
<CHKNUM></CHKNUM>	Numeric	1	The cheque number will always be populated with zero due to discontinuity of cheques.	0
<NAME></NAME>	Alphanumeric	30	This is the statement description or narrative.	NarrText901234 5678901234;> 7890
</STMTRN>			This is the end of the statement transaction.	

Account footer

Field name	Data type	Expected maximum size	Description	Sample value
</BANKTRANLIST>			This indicates the end of bank transaction list..	
<LEDGERBAL>			This is the start of the ledger balance.	
<BALAMT></BALAMT>	Decimal	16,2	Account balance in rands after the transaction was processed, rounded off to two decimals.	1002.00
<DTASOF></DTASOF>	Numeric	8	This is the date on which the balance was reported. The format is CCYYMMDD.	20190805
</LEDGERBAL>			This is the end of the ledger balance.	
</STMTRS>			This is the end of the statement transaction.	

File footer

Field name	Data type	Expected maximum size	Description	Sample value
</STMTRNRS>			This is the end of the statement transaction numbers.	
</BANKMSGSRV1>			This is the end of the bank message services.	
</OFX>				

Sample file



OFX.txt

6.2.10 DAT

Description

- This template has the template ID 884.
- This template is for delivery over all protocols except SWIFT.
- Field lengths are variable and indicated below are maximum lengths.
- All numeric fields should be right-aligned and space-filled.
- All amount or value fields have two implied decimal places.

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	6	The format is DDMMYY.	030815
Amount	Numeric	12	This is the amount of the transaction. If the transaction is debit, a negative sign (-) will be populated on the right.	635406.46
Space				
User ref	Alphanumeric	30	This is the statement description or narrative.	TEST CASE1

Sample file



DAT.txt

Appendix B – FTI templates

7.1 Near-real-time templates

7.1.1 FTI XML T1

Description

- This template has the template ID 888.
- It is a standard XML template with an account header.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

XML tag name	Data type	Expected maximum size	Description	Sample value
<CISNumber>	Numeric	12	This field will display the client's CIS number.	110000000001
<ProfileNumber>	Numeric	10	This field will display the client's profile number.	4000000001
<Product>	Alpha	10	This contains the 'F' for the FTI product.	FTI
<Instancenumber>	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	1
<InstanceName>	Alphanumeric	30	The instance name is specified by the client.	TEST inst 1
<Date>	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200827

Account header

XML tag name	Data type	Expected maximum size	Description	Sample value
<TIAccount>			This is the start of the account records.	
<TIAccountHeader>			This is the start of the account header.	
<Account></Account>	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
<StatementNumber></StatementNumber>	Number	6	This provides a single statement number per message.	75
<StatementSequenceNumber></StatementSequenceNumber>	Alpha	6	If your statement is broken up into multiple messages, it will have different sequence numbers.	1

<OpeningAvailableBalance></OpeningAvailableBalance>	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	8847144025.35
<OpeningBookBalance></OpeningBookBalance>	Decimal	16,2	This is the actual opening balance.	8847144025.35
<TotalDebits></TotalDebits>	Decimal	16,2	This is the sum of the debit transactions on this statement for this account.	0.00
<TotalCredits></TotalCredits>	Decimal	16,2	This is the sum of the credit transactions on this statement for this account.	37559207.79
<TotalDebitCount></TotalDebitCount>	Numeric	10	This is the number of debit transactions on this statement for this account.	0
<TotalCreditCount></TotalCreditCount>	Numeric	10	This is the number of credit transactions on this statement for this account.	2
<ClosingAvailableBalance></ClosingAvailableBalance>	Decimal	16,2	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	8884703233.14
<ClosingBookBalance></ClosingBookBalance>	Decimal	16,2	This is the actual closing balance.	8884703233.14
</TIAccountHeader>			This is the end of the account header.	

Transaction details

XML tag name	Data type	Expected maximum size	Description	Sample value
<TIRecord>			This is the start of the record.	
<TransctionKey></Transacti onKey>	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	1111111111
<ProcessKey></ProcessKey>	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	37
<ResendKey></ResendKey>	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	0
<DestinationKey></Destinati onKey>	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	1
<TransactionListNumber></T ransactionListNumber>	Numeric	6	This is your transaction list number as displayed on your official posted statement.	287
<StatementLineNumber></St atementLineNumber>	Numeric	2	Each transaction list can have a maximum of 20 transactions. This indicates this was transaction 2 in statement list 1. This helps the client match the transaction to the posted statement.	13
<Account></Account>	Alpha	30	The transaction was effected on this account.	1234567890

XML tag name	Data type	Expected maximum size	Description	Sample value
<TransactionCode></TransactionCode>	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1234
<SubTransactionCode></SubTransactionCode>	Numeric	4	This is reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. See 4.9 for a list of transaction and sub-transaction codes	0
<Amount></Amount>	Decimal	16,2	This is the actual transaction amount.	37548930.66
<DebitCredit></DebitCredit>	AlphaNumeric	2	This shows whether the transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
<Date></Date>	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200826
<AccountAvailableBalance></AccountAvailableBalance>	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	8884692956.01
<UserRef></UserRef>	Alpha	30	This is the statement description or narrative.	TESTING2
</TIRecord>			This indicates the end of the record.	
</TIAccount>			This indicates the end of the account records.	

File footer

XML tag name	Data type	Expected maximum size	Description	Sample value
<RecordCount>	Numeric	18	This is the number of data records in the file.	2

Sample file



FTI XML T1.txt

7.1.1 FTI CSV T1

Description

- This template has the template ID 886.
- This is a standard CSV template with an account header.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

Field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This field will display the client's CIS number.	211000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This will contain the 'F' for the FTI product.	'FTI'
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	1
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'TEST'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200128

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Statement number	Number	6	This provides a single statement number per message.	1235
Statement sequence number	Alpha	6	If your statement is broken up into multiple messages, it will have different sequence numbers.	1
Opening available balance	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	1000.00
Opening book balance	Decimal	16,2	This is the actual opening balance.	1003.00
Total debits	Decimal	16,2	This is the sum of the debit transactions on this statement for this account.	1005.00
Total credits	Decimal	16,2	This is the sum of the credit transactions on this statement for this account.	1006.00

Total debit count	Numeric	10	This is the number of debit transactions on this statement for this account.	25
Total credit count	Numeric	10	This is the number of credit transactions on this statement for this account.	23
Closing available balance	Decimal	16,2	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	1001.00
Closing book balance	Decimal	16,2	This is the actual closing balance.	1002.00

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	0001
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	1200
Resend key	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	0012
Transaction list number	Numeric	6	This is your transaction list number as displayed on your official posted statement.	10023
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	20
Account	Alpha	30	The transaction was effected on this account.	1234567890
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. <i>See 4.9 for a list of transaction and sub-transaction codes.</i>	1321
Sub-transaction code	Numeric	4	This is reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. <i>See 4.9 for a list of transaction and sub-transaction codes.</i>	001
Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	C

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200127
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7301922.68
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST1'

File Footer

Field name	Data type	Expected maximum size	Description	Sample value
Transaction count	Numeric	18	This is the total number of transactions reported in this file	3

Sample file



FTI CSV T1.txt

7.1.2 FTI CSV T2

Description

- This template has the template ID 1189.
- It is a CSV template with the following:
 - An account opening balance
 - An account transaction detail
 - An account closing balance
- This template is for delivery over all protocols except SWIFT.
- The follow applies:
 - Table C: format specification for account opening balance. If the field does not reach its maximum length, then the field length will be taken.
 - Table D: format specification for account transaction detail. If the field does not reach its maximum length, then the field length will be taken.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Account opening balance

Field name	Data type	Expected maximum size	Description	Sample value
Record key	Numeric	1	This uniquely identifies the beginning of a new account. This value will always be one, ie 1.	1
Account number	Numeric	23	This is the bank account number. This indicates that the	1234567890

Field name	Data type	Expected maximum size	Description	Sample value
			transactions that follow are for this account.	
Account name	String	40	This is the full legal name of the account, eg ABC Investments Pty Ltd.	TESTING
Statement number	Number	6	This provides a single statement number per message.	1400
Date	Numeric	8	The date for which this opening balance is applicable, in the format CCYYMMDD.	20200127
User ref	String		This is the statement description for the account transaction. This value must be 'Opening balance'.	Opening balance
Amount	Numeric	1	This field is not applicable. The value will be zero, ie 0.	0
Account balance	Decimal	16,2	This is the actual opening balance of this account.	17518789.43
Statement line number	Numeric	4	This field is not applicable. The value will be blank.	
Transaction number	Numeric	6	This field is not applicable. The value will be blank.	
Transaction code	Numeric	4	This field is not applicable. The value will be blank.	
Transaction key	Numeric	16	This field is not applicable. The value will be blank.	

Account transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Record key	Numeric	1	This uniquely identifies the beginning of new account. This value will always be two, ie 2.	2
Account number	Numeric	23	This is the bank account number. This indicates that the transactions that follow are for this account.	1234567890
Account name	String	40	This is the full legal name of the account, eg ABC Investments Pty Ltd.	TESTING_2 LTD
Statement number	Number	6	This provides a single statement number per message.	425
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200430
User ref	String		This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE_2'
Amount	Numeric	1	This is the actual transaction amount. This value will be zero as this record represents the opening balance of the account.	4411679.48
Account balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	8715172368.45
Statement line number	Numeric	4	Each transaction list can have a maximum of 20 transactions. This indicates this was transaction 2 in statement list 1. This helps the client match the transaction to the posted statement.	14

Transaction number	Numeric	6	This is your transaction list number as displayed on your official posted statement.	275
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction.	1324
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	1100000001

Account closing balance

Field name	Data type	Expected maximum size	Description	Sample value
Record key	Numeric	1	This uniquely identifies the beginning of new account. This value will always be three, ie 3.	3
Account number	Numeric	23	This is the bank account number. This indicates that the transactions that follow are for this account.	1234567890
Account name	String	40	This is the full legal name of the account, eg ABC Investments Pty Ltd.	TESTING_2 LTD
Statement number	Number	6	This provides a single statement number per message.	425
Date	Numeric	8	The date for which this closing balance is applicable, in the format CCYYMMDD.	20200430
User ref	String		This is the statement description for the account transaction. This value must be 'Closing Balance'.	Closing Balance
Amount	Numeric	1	This field is not applicable. The value will be zero, ie 0.	0
Account balance	Decimal	16,2	This is the actual closing balance of this account.	8715311486.29
Statement line number	Numeric	4	This field is not applicable. The value will be blank.	
Transaction number	Numeric	6	This field is not applicable. The value will be blank.	
Transaction code	Numeric	4	This field is not applicable. The value will be blank.	
Transaction key	Numeric	16	This field is not applicable. The value will be blank.	

Sample file



FTI CSV T2.csv

7.1.3 FTI CSV T3

Description

- This template has the template ID 1195.
- It is a CSV template with the following:
 - An account header.
 - An account footer.
 - A record identifier in the account header, transaction detail, account footer and file trailer.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This field will display the client's CIS number.	110000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This will contain the 'F' for the FTI product.	FTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	1
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'Test'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200128

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header record.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Statement number	Number	6	This provides a single statement number per message.	55
Statement sequence number	Alpha	6	If your statement is broken up into multiple messages, it will have different sequence numbers.	1
Opening available balance	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7272216.10
Opening book balance	Decimal	16,2	This is the actual opening balance.	7272216.10
Total debits	Decimal	16,2	This is the sum of the debit transactions on this statement for this account.	68.25

Field name	Data type	Expected maximum size	Description	Sample value
Total credits	Decimal	16,2	This is the sum of the credit transactions on this statement for this account.	53741.58
Total debit count	Numeric	10	This is the number of debit transactions on this statement for this account.	1
Total credit count	Numeric	10	This is the number of credit transactions on this statement for this account.	4
Closing available balance	Decimal	16,2	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7325889.43
Closing book balance	Decimal	16,2	This is the actual closing balance.	7325889.43

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction detail record.	03
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	1010000001
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	1
Resend key	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	0
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	1
Transaction list number	Numeric	6	This is your transaction list number as displayed on your official posted statement.	1
Statement line number	Numeric	4	Each transaction list can have a maximum of 20 transactions. This indicates this was transaction 2 in statement list 1. This helps the client match the transaction to the posted statement.	1341
Account	Alpha	30	The transaction was effected on this account.	1234567890
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1321
Sub-transaction code	Numeric	4	This is reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction.	0

			See 4.9 for a list of transaction and sub-transaction codes.	
Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
Debit credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200127
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7301922.68
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST'

Account Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567890
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	1

File trailer

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file trailer record.	05
Transaction count	Numeric	18	This is the total number of transactions reported in this file.	2

Sample file



FTI CSV T3.txt

7.1.4 FTI CSV T4

Description

- This template has the template ID 1258.
- It is a CSV template with the following:
 - An opening balance on the file header
 - A closing balance on the file footer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Field names descriptions

Field name
Date
Transaction key
Transaction description
Debit
Credit
Balance

File header

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190423
		0	Nothing is populated on this field.	“
Transaction description	Alphanumeric	15	This is always populated with 'Opening balance'	Opening balance
		0	Nothing is populated on this field.	“
		0	Nothing is populated on this field.	“
Opening book balance	Decimal	16,2	This is the actual opening balance.	221806.54

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190423
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	100000012345
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST'
Debit	Decimal	18,2	This will be populated with a debit amount if the transaction was a debit.	“
Credit	Decimal	18,2	This will be populated with credit amount if the transaction was a credit.	00000000000000 03094.00

Field name	Data type	Expected maximum size	Description	Sample value
Account current balance	Decimal	18,2	This indicates the current balance on the account after the transaction had been received.	0000000000000 03094.00

File Footer

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20210423
		0	Nothing is populated on this field.	"
Opening book balance	Decimal	16,2	This is the actual opening balance.	0.00
Transaction description	Alphanumeric	15	This is always populated with 'Closing Balance'.	Closing Balance
		0	Nothing is populated on this field.	"
		0	Nothing is populated on this field.	"
Closing book balance	Decimal	16,2	This is the actual closing balance.	1001.00

Sample file



FTI CSV T4.csv

7.1.5 FTI CSV T5

Description

- This template has the template ID 1253.
- It is a CSV template with the three transaction information lines descriptions with their respective fees in the transaction detail.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Field names descriptions

Field name
TRANSACTION-KEY
ACCOUNT-NUMBER
PROCESS-DATE
TRANCODE
BRANCH-NUMBER
STATEMENT-NUMBER
TRAN-NARRATIVE
TRANS-AMOUNT

Field name
INFO-LINE-1
FEE-1
INFO-LINE-2
FEE-2
INFO-LINE-3
FEE-3
TOTAL FEES

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	1010000001
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567890
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200128
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. <i>See 4.9 for a list of transaction and sub-transaction codes.</i>	1321
Branch number	Numeric	4	This will be populated with the bank branch code.	3105
Statement number	Number	6	This provides a single statement number per message.	6
User ref	Alphanum eric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE TEST'
Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
INFO-LINE-1	Alphanum eric	30	This is the fee description.	'BR CASH R12,501.00 + CHQS FEE'
FEE-1	Decimal	16,2	This is the amount.	17.64
INFO-LINE-2	Alphanum eric	30	This is the fee description.	'CASH TRANSACTION FEE'
FEE-2	Decimal	16,2	This is the amount.	5.50
INFO-LINE-3	Alphanum eric	30	This is the fee description.	
FEE-3	Decimal	16,2	This is the amount.	
Total fees	Decimal	16,2	This is the total fees amount.	23.14

Account Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
			This field is not populated.	"
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567890
	Numeric	8	This will always be populated with 99999999.	99999999
	Numeric	8	This will always be populated with 99999999.	99999999
		0	This will not be populated..	"
		0	This will not be populated..	"
	Alpha	19	This will always be populated with 'END OF TRANSACTIONS' to indicate the file trailer.	END OF TRANSACTIONS
	Alpha	1	This will always be populated with '-'.	-
	Alpha	1	This will always be populated with '-'.	-
	Alpha	1	This will always be populated with '-'.	-
Amount	Decimal	16,2	This is the sum of the fees.	23.14
Number of lines	Numeric	18	This is the total number of lines reported in this file.	2

File sample



FTI CSV T5.csv

7.1.6 FTI CSV T6

Description

- This template has the template ID 1255.
- It is a CSV template with the following:
 - Three transaction information lines descriptions with their respective fees in the transaction detail.
 - The fees breakdown.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Field names descriptions

Field name
TRANSACTION-KEY
ACCOUNT-NUMBER
PROCESS-DATE
TRANCODE
BRANCH-NUMBER
STATEMENT-NUMBER
TRAN-NARRATIVE
TRANS-AMOUNT
INFO-LINE-1
FEE-1
INFO-LINE-2
FEE-2
INFO-LINE-3
FEE-3
TOTAL FEES

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction	1010000001
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567890
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200128
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. <i>See 4.9 for a list of transaction and sub-transaction codes.</i>	1321
Branch number	Numeric	4	This will be populated with the bank branch code.	3105
Statement number	Number	6	This provides a single statement number per message	6
User ref	Alphanum eric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE TEST'
Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
INFO-LINE-1	Alphanum eric	30	This is the fee description.	'BR CASH R12,501.00 + CHQS FEE'
FEE-1	Decimal	16,2	This is the amount.	17.64
INFO-LINE-2	Alphanum eric	30	This is the fee description.	'CASH TRANSACTION FEE'
FEE-2	Decimal	16,2	This is the amount.	5.50
INFO-LINE-3	Alphanum eric	30	This is the fee description.	

FEE-3	Decimal	16,2	This is the amount.	
Total fees	Decimal	16,2	This is the total transaction information fees.	23.14

Account footer

CSV field name	Data type	Expected maximum size	Description	Sample value
			This field is not populated.	"
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567890
	Numeric	8	This will always be populated with 99999999.	99999999
	Numeric	8	This will always be populated with 99999999.	99999999
		0	This will not be populated.	"
		0	This will not be populated.	"
	Alpha	19	This will always be populated with END OF TRANSACTIONS to indicate the file trailer	END OF TRANSACTIONS
	Alpha	1	This will always be populated with '-'.	-
	Alpha	1	This will always be populated with '-'.	-
	Alpha	1	This will always be populated with '-'.	-
Amount	Decimal	16,2	This is the sum of the fees.	23.14
Number of lines	Numeric	18	This is the total number of lines reported in this file.	2

File sample



7.1.7 FTI CSV T7

Description

- This template has the template ID 1260.
- This is a standard CSV template with the following:
 - An account header.
 - An account footer.
 - A record identifier in the account header, transaction detail, account footer and file trailer.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This field will display the client's CIS number.	110000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This will contain the 'F' for the FTI product.	FTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	25
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'TEST'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200128

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header record.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Statement number	Number	6	This provides a single statement number per message.	6
Statement sequence number	Alpha	6	If your statement is broken up into multiple messages, it will have different sequence numbers.	1
Opening available balance	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	1000.00
Opening book balance	Decimal	16,2	This is the actual opening balance.	1003.00
Total debits	Decimal	16,2	This is the sum of the debit transactions on this statement for this account.	1005.00
Total credits	Decimal	16,2	This is the sum of the credit transactions on this statement for this account.	1006.00
Total debit count	Numeric	10	This is the number of debit transactions on this statement for this account.	25
Total credit count	Numeric	10	This is the number of credit transactions on this statement for this account	23
Closing available balance	Decimal	16,2	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	1001.00
Closing book balance	Decimal	16,2	This is the actual closing balance.	1001.00

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction detail record.	03
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	0001
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	1200
Resend key	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	0012
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	20
Transaction list number	Numeric	6	This is your transaction list number as displayed on your official posted statement.	10023
Account	Alpha	30	The transaction was effected on this account.	1234567890
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1321
Sub-transaction code	Numeric	4	This is reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	001
Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200127
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7301922.68
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST'

Account Footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567891
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	1

File trailer

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file trailer record.	05
Transaction count	Numeric	18	This is the total number of transactions reported in this file.	1

Sample file



FTI CSV T7.csv

7.1.8 FTI CSV T8

Description

- This template has the template ID 1263.
- This is a standard CSV template with an account header.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

Field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This field will display the client's CIS number.	110000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This will contain the 'F' for the FTI product.	FTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	25

Instance name	Alphanum eric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'TEST'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200128

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Statement number	Number	6	This provides a single statement number per message.	0001
Statement sequence number	Alpha	6	If your statement is broken up into multiple messages, it will have different sequence numbers.	1
Opening available balance	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	-882.04
Opening book balance	Decimal	16,2	This is the actual opening balance.	-882.04
Total debits	Decimal	16,2	This is the sum of the debit transactions on this statement for this account.	0.00
Total credits	Decimal	16,2	This is the sum of the credit transactions on this statement for this account.	0.00
Total debit count	Numeric	10	This is the number of debit transactions on this statement for this account.	0
Total credit count	Numeric	10	This is the number of credit transactions on this statement for this account.	0
Closing available balance	Decimal	16,2	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	-882.04
Closing book balance	Decimal	16,2	This is the actual closing balance.	-882.04

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	0001
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	1200
Resend key	Numeric	9	Any value greater than zero means the transaction was resent on the client's request.	0012
Transaction list number	Numeric	6	This is your transaction list number as displayed on your official posted statement.	10023

Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	20
Account	Alpha	30	The transaction was effected on this account.	1234567890
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1321
Sub-transaction code	Numeric	4	This is reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	001
Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200127
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7301922.68
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST1'

File trailer

Field name	Data type	Expected maximum size	Description	Sample value
Transaction count	Numeric	18	This is the total number of transactions reported in this file.	2

Sample file



FTI CSV T8.csv

7.1.9 FTI CSV T9

Description

- This template has the template ID 1264.
- It is a CSV template with the following:
 - An opening balance on the file header
 - A closing balance on the file footer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Field names descriptions

Field name
Date
Transaction key
Transaction description
Debit
Credit
Balance

File header

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190423
		0	Nothing is populated on this field.	"
Transaction description	Alphanumeric	15	This is always populated with 'Opening balance'.	Opening balance
		0	Nothing is populated on this field.	"
		0	Nothing is populated on this field.	"
Opening book balance	Decimal	16,2	This is the actual opening balance.	221806.54

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190423
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction	100000012345
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST'
Debit	Decimal	16,2	This will be populated with a debit amount if the transaction was a debit.	1003.00

Field name	Data type	Expected maximum size	Description	Sample value
Credit	Decimal	16,2	This will be populated with credit amount if the transaction was a credit.	2003.00
Account current balance	Decimal	16,2	This is the current balance after this transaction has been processed on the account.	1000.00

File Footer

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20210423
		0	Nothing is populated on this field.	"
Opening book balance	Decimal	16,2	This is the actual opening balance.	0.00
Transaction description	Alphanumeric	15	This is always populated with 'Closing Balance'.	Closing Balance
		0	Nothing is populated on this field.	"
		0	Nothing is populated on this field.	"
Closing book balance	Decimal	16,2	This is the actual closing balance.	7298.25

Sample file



FTI CSV T9.csv

7.1.10 FTI CSV T13

Description

- This template has the template ID 1296.
- It is a CSV template with the following:
 - An account header.
 - An account footer.
 - A record identifier in the file header, account header, transaction detail, account footer and file trailer.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Field names descriptions

Field name
Indicator
Date
User ref
Amount
Debit or credit
Account available balance
Transaction key
Process key
Resend key
Destination key
CASA statement number
Statement line number
Account
Transaction code
Sub Transaction code

File header

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '1' to indicate the file header record.	1
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200128
CIS number	Numeric	12	This field will display the client's CIS number.	110000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This will contain the 'F' for the FTI product.	'FTI'
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	4
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'Test Data'

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '[0-9][0-9]' to indicate the account header record.	2
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Statement number	Number	6	This provides a single statement number per message.	-1
	Numeric	6	This is always populated with '1'.	1
Opening available balance	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus the account	15055027403.96

Field name	Data type	Expected maximum size	Description	Sample value
			overdraft facility, less uncleared funds.	
Opening book balance	Decimal	16,2	This is the actual opening balance.	15055027403.96
Total debits	Decimal	16,2	This is the sum of the debit transactions on this statement for this account.	0.00
Total credits	Decimal	16,2	This is the sum of the credit transactions on this statement for this account.	5899.50
Total debit count	Numeric	10	This is the number of debit transactions on this statement for this account.	0
Total credit count	Numeric	10	This is the number of credit transactions on this statement for this account.	1
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	15055033303.46
Account current balance	Decimal	16,2	This indicates the current balance on the account after the transaction had been received.	15055033303.46

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '3' to indicate the transaction detail record.	3
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200128
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST'
Amount	Decimal	16,2	This is the actual transaction amount.	5899.50
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	15055033303.46
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	810000001
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	"
Resend key	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	"

Field name	Data type	Expected maximum size	Description	Sample value
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	0
Transaction list number	Numeric	6	This is your transaction list number as displayed on your official posted statement.	2
Statement line number	Numeric	4	Each transaction list can have a maximum of 20 transactions. This indicates this was transaction 2 in statement list 1. This helps the client match the transaction to the posted statement.	1
Account	Alpha	30	The transaction was effected on this account.	1234567891
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1324
Sub Transaction code	Numeric	4	This is reserved for future use ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	0

File trailer

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file trailer record.	4
Transaction count	Numeric	18	This is the total number of transactions reported in this file.	1

Sample file



FTI CSV T13.txt

7.1.11 FTI CSV T14

Description

- This template has the template ID 1316.
- It is a CSV template with a short transaction detail.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Field names descriptions

Field name
Date
Narrative
Amount
Debit or credit
Amount
Balance

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190423
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEEMPATE TEST1'
Debit or credit	Alphanumeric	6	This indicates whether the transaction was a debit or credit.	'CREDIT'
Amount	Decimal	16,2	This is the actual transaction amount.	5899.50
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	15055033303.46

Sample file



FTI CSV T14.txt

7.1.12 FTI CSV T15

Description

- This template has the template ID 1321.
- This is a standard CSV template with the following:
 - An account header.
 - An account footer.
 - A record identifier in the account header, transaction detail, account footer and file trailer.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This field will display the client's CIS number.	110000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This will contain the 'F' for the FTI product.	FTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	25
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'Test'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200128

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header record.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Statement number	Number	6	This provides a single statement number per message.	6
Statement sequence number	Alpha	6	If your statement is broken up into multiple messages, it will have different sequence numbers.	1
Opening available balance	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	0.00
Opening book balance	Decimal	16,2	This is the actual opening balance.	0.00

Field name	Data type	Expected maximum size	Description	Sample value
Total debits	Decimal	16,2	This is the sum of the debit transactions on this statement for this account.	201.75
Total credits	Decimal	16,2	This is the sum of the credit transactions on this statement for this account.	7500.00
Total debit count	Numeric	10	This is the number of debit transactions on this statement for this account.	6
Total credit count	Numeric	10	This is the number of credit transactions on this statement for this account.	3
Closing available balance	Decimal	16,2	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7298.25
Closing book balance	Decimal	16,2	This is the actual closing balance.	7298.25

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction detail record.	03
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	1010000001
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	1
Resend key	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	1
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	1
Transaction list number	Numeric	6	This is your transaction list number as displayed on your official posted statement.	2
Statement line number	Numeric	4	Each transaction list can have a maximum of 20 transactions. This indicates this was transaction 2 in statement list 1. This helps the client match the transaction to the posted statement.	1
Account	Alpha	30	The transaction was effected on this account.	1234567891
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1321
Sub-transaction code	Numeric	4	This is reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to	

Field name	Data type	Expected maximum size	Description	Sample value
			uniquely identify the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1
Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200127
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7301922.68
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST'

Account footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	1234567891
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	1

File trailer

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file trailer record.	05
Transaction count	Numeric	18	This is the total number of transactions reported in this file.	1

Sample file



FTI CSV T15.csv

7.1.13 FTI CSV T17

Description

- This template has the template ID 1343.
- It is a CSV template with the following:
 - An opening balance on the file header
 - A closing balance on the file footer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

Field name
Date
Transaction key
Transaction description
Debit
Credit
Balance

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190423
		0	Nothing is populated on this field.	"
Opening book balance	Decimal	16,2	This is the actual opening balance.	0.00
Transaction description	Alphanumeric	15	This is always populated with 'Opening balance'.	Opening balance
		0	Nothing is populated on this field.	"
		0	Nothing is populated on this field.	"
Account opening balance	Decimal	16,2	This is the actual opening balance.	0.00

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190423
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another	

			message, it is for the same transaction.	1010000001
User ref	Alphanum eric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST'
Debit	Decimal	16,2	This will be populated with a debit amount if the transaction was a debit.	"
Credit	Decimal	16,2	This will be populated with credit amount if the transaction was a credit.	0000000000000 03094.00
Account current balance	Decimal	0	This is not populated.	"

Account trailer

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20210423
		0	Nothing is populated on this field.	"
Transaction description	Alphanum eric	15	This is always populated with 'Closing Balance'.	Closing Balance
		0	Nothing is populated on this field.	"
		0	Nothing is populated on this field.	"
Closing book balance	Decimal	16,2	This is the actual closing balance.	7298.25

Sample file



FTI CSV T17.csv

7.1.14 FTI CSV T18

Description

- This template has the template ID 1344.
- This is a standard CSV template with the following:
 - An account header.
 - An account footer.
 - A record identifier in the account header, transaction detail, account footer and file trailer.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This field will display the client's CIS number.	110000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This will contain the 'F' for the FTI product.	FTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	1
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'Test'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20210630

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header record.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Statement number	Number	6	This provides a single statement number per message.	46
Filler	Numeric	1	This is always populated with '1'.	1
Opening available balance	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	0.00
Opening book balance	Decimal	16,2	This is the actual opening balance.	0.00
Total debits	Decimal	16,2	This is the sum of the debit transactions on this statement for this account.	201.75
Total credits	Decimal	16,2	This is the sum of the credit transactions on this statement for this account.	7500.00
Total debit count	Numeric	10	This is the number of debit transactions on this statement for this account.	6
Total credit count	Numeric	10	This is the number of credit transactions on this statement for this account.	3
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7301922.68
Account current balance	Decimal	16,2	This indicates the current balance on the account after the transaction had been received.	R1002.00

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction detail record.	03
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	1010000001
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	1
Resend key	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	1
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	1
Transaction list number	Numeric	6	This is your transaction list number as displayed on your official posted statement.	2
Statement line number	Numeric	4	Each transaction list can have a maximum of 20 transactions. This indicates this was transaction 2 in statement list 1. This helps the client match the transaction to the posted statement.	1
Account	Numeric	23	The transaction was effected on this account.	1234567890
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1321
Sub Transaction code	Numeric	4	This is reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1
Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200127
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7301922.68

Field name	Data type	Expected maximum size	Description	Sample value
User ref	Alphanum eric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST'

Account footer

CSV field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate account footer record.	04
Account	Numeric	23	This indicates the transactions reported are for this account.	1234567890
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	1

File trailer

Field name	Data type	Expected maximum size	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file trailer record.	05
Transaction count	Numeric	18	This is the total number of transactions reported in this file.	1

Sample file



7.1.1 FTI CSV T19

Description

- This template has the template ID 1355.
- This is a standard CSV template with an account header.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

File header

Field name	Data type	Expected maximum size	Description	Sample value
CIS number	Numeric	12	This field will display the client's CIS number.	110000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This will contain the 'F' for the FTI product.	FTI

Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	1
Instance name	Alphanumeric	30	The instance name is specified by the client and will always be displayed with quotation marks.	'Test'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20210630

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567890
Statement number	Number	6	This provides a single statement number per message.	46
Filler	Numeric	1	This is always populated with '1'.	1
Opening available balance	Decimal	16,2	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	0.00
Opening book balance	Decimal	16,2	This is the actual opening balance.	0.00
Total debits	Decimal	16,2	This is the sum of the debit transactions on this statement for this account.	201.75
Total credits	Decimal	16,2	This is the sum of the credit transactions on this statement for this account.	7500.00
Total debit count	Numeric	10	This is the number of debit transactions on this statement for this account.	6
Total credit count	Numeric	10	This is the number of credit transactions on this statement for this account.	3
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7301922.68
Account current balance	Decimal	16,2	This indicates the current balance on the account after the transaction had been received.	R1002.00

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	10100001
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	1
Resend key	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	1
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination	

Field name	Data type	Expected maximum size	Description	Sample value
			keys. In the case of using web services, only one destination is allowed per instance.	1
Statement key	Numeric	6	This is your transaction list number as displayed on your official posted statement.	2
Statement line number	Numeric	4	Each transaction list can have a maximum of 20 transactions. This indicates this was transaction 2 in statement list 1. This helps the client match the transaction to the posted statement.	1
Account	Numeric	23	The transaction was effected on this account.	1234567890
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1321
Sub Transaction code	Numeric	4	This is reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1
Amount	Decimal	16,2	This is the actual transaction amount	29706.58
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200127
Account available balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	7301922.68
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST'

File trailer

Field name	Data type	Expected maximum size	Description	Sample value
Transaction count	Numeric	18	This is the total number of transactions reported in this file	11

Sample file



FTI CSV T19.csv

7.1.2 FTI CSV BALANCE ONLY

Description

- This template has the template ID 1342.
- It is a CSV balance-only template.
- This template is for delivery over all protocols except SWIFT.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded-off to two decimal places.

Field names descriptions

Field name
Date
Account number
Account name
Closing Statement Balance
Closing available balance

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	10	This displays the date on which the transaction is made. CCYYMMDD.	2017-10-05
Account number	Numeric	23	The account number from which the transaction was made.	1234567890
Account name	Alphanumeric	20	This is the name of the account.	NEDBANK RIVONIA (PTY) LTD
Closing Statement Balance	Decimal	16,2	This is the actual closing balance including uncleared funds but excluding overdraft facilities. All value fields will be preceded by the sign = '+' (credit balance) or '-' (debit balance).	3713025.85
Closing available balance	Decimal	16,2	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds. All value fields will be preceded by the	3713025.85

Field name	Data type	Expected maximum size	Description	Sample value
			sign = '+' (credit balance) or '-' (debit balance).	

Sample file



FTI CSV BALANCE
ONLY.csv

7.1.3 FTI CSV XERO T1

Description

- This template has the template ID 1313.
- It is a CSV Xero template.
- This template is for delivery over all protocols except SWIFT.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

Field names descriptions

Field name
Date
Amount
Payee account number
Description: Name of payee
Reference: Beneficiary description
Check number

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the transaction is made, in the format CCYYMMDD.	20130130
Amount	Decimal	16,2	This is the actual transaction amount.	1000.00
Payee account number	Numeric	22	This is the payee's account number from	1234567890

Field name	Data type	Expected maximum size	Description	Sample value
			which the transaction was made.	
Description: Name of payee	Alpha	40	This displays the name of the payee.	NEDBANK RIVONIAE (PTY) LTD
Reference: Beneficiary description	Alphanumeric	30	The beneficiary description or narrative will describe the transaction made into the account.	Deposit/EFT
Check number	Numeric	10	Cheques will no longer be used.	1234567891

Sample file



FTI CSV XERO T1.csv

7.1.4 FTI CSV XERO T2

Description

- This template has the template ID 1330.
- It is a CSV Xero template.
- This template is for delivery over all protocols except SWIFT.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

Field names descriptions

Field name
Date
Amount
Payee
Description
Reference
Check number

File header

Field name	Data type	Expected maximum size	Description	Sample value
Account	Numeric	22	This is the payee's account number from which the transaction was made.	1234567890
Account name	Alpha	40	This displays the name of the payee.	NEDBANK RIVONIAE (PTY) LTD
Customer reference	Alphanumeric	30	The beneficiary description or narrative will describe the transaction made into the account.	Deposit/EFT

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the transaction is made, in the format CCYYMMDD.	20130130
Amount	Decimal	16,2	This is the actual transaction amount.	1000.00
Payee		0	This is not populated.	"
Description		0	This is not populated.	"
Reference	Alphanumeric	30	The beneficiary description or narrative will describe the transaction made into the account.	Deposit/EFT
Check number		0	Cheques will no longer be used.	"

Sample file



FTI CSV XERO T2.csv

7.1.5 FTI CSV XERO T3

Description

- This template has the template ID 1360.
- It is a CSV Xero template.
- This template is for delivery over all protocols except SWIFT.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

Field names descriptions

Field name
Transaction date
Transaction amount
Payee
Description
Reference
Check number
Transaction type
Analysis code

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Transaction date	Numeric	8	This displays the date on which the transaction is made, in the format CCYYMMDD.	20130130
Transaction amount	Decimal	16,2	This is the actual transaction amount.	1000.00
Payee		0	This is not populated.	0
Description		0	This is not populated.	0
Reference	Alphanumeric	30	The beneficiary description or narrative will describe the transaction made into the account.	Deposit/EFT
Check number	Numeric	10	Cheques will no longer be used.	
Transaction type	Alpha	6	This field indicates the type of transaction, ie whether the transaction is a debit or credit.	DEBIT
Analysis code	Alphanumeric	11	This is the statement key and statement line number. Please note that the statement key and line number are joined together by a dash ('-').	6645-19

Sample file



FTI CSV XERO T3.csv

7.1.6 FTI CSV XERO T4

Description

- This template has the template ID 1361.
- It is a CSV Xero template with the available account balance.
- This template is for delivery over all protocols except SWIFT.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

Field names descriptions

Field name
Date
Amount
Payee account number
Description: Name of payee
Reference: Beneficiary description
Check number
Available balance

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Date	Numeric	8	This displays the date on which the transaction is made, in the format CCYYMMDD.	20130130
Amount	Decimal	16,2	This is the actual transaction amount.	1000.00
Payee account number	Numeric	22	The payee's account number from which the transaction was made.	1234567890
Description: Name of payee	Alpha	40	This displays the name of the payee.	NEDBANK RIVONIAE (PTY) LTD
Reference: Beneficiary description	Alphanumeric	30	The beneficiary description or narrative will describe the transaction made into the account.	Deposit/EFT
Check number	Numeric	10	Cheques will no longer be used.	1234567891
Available Balance	Decimal	16,2	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds.	-363363.14

Sample file



FTI CSV XERO T4.csv

7.1.7 FTI CSV NBB Layout

Description

- This template has the template ID 1320.
- It is a CSV NBB standard-layout template with the following:
 - An account header
 - A transaction detail header
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Statement enquiry				
Account number	Numeric	23	The transaction was effected on this account. Preceded by a space and comma	1234567890
Account Description	Alphanumeric	30	Account description. Preceded by a space and comma	TEST NEDBANK PTY LTD

Transaction details header

Field name	Data type	Expected maximum size	Description	Sample value
Statement number	Number	6	This provides a single statement number per message.	1618
Date	Numeric	10	This displays the date on which the file is being sent, in the format DD/MM/CCYY.	23/04/2019
	Alpha	15	This is always populated with 'BROUGHT FORWARD'.	BROUGHT FORWARD
			Nothing is populated on this field.	"
Statement opening balance	Decimal	16,2	This is the actual opening balance.	0.00
		0	Nothing is populated on this field.	"
		0	Nothing is populated on this field.	"

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Statement number	Number	6	This provides a single statement number per message.	1618
Date	Numeric	10	This displays the date on which the file is being sent, in the format DD/MM/CCYY.	23/04/2019
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	'TEMPLATE INTEREST'

Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
Statement opening balance	Decimal	16,2	This is the actual opening balance.	0.00
		0	Nothing is populated on this field.	"
		0	Nothing is populated on this field.	"

File trailer

Field name	Data type	Expected maximum size	Description	Sample value
Statement number	Number	6	This provides a single statement number per message.	3466
Date	Numeric	10	This displays the date on which the file is being sent, in the format DD/MM/CCYY.	23/04/2019
	Alpha	15	This is always populated with 'CARRIED FORWARD'.	CARRIED FORWARD
			Nothing is populated on this field.	"
Statement opening balance	Decimal	16,2	This is the actual opening balance.	0.00
		0	Nothing is populated on this field.	"
		0	Nothing is populated on this field.	"

Sample file



FTI CSV NBB
Layout.txt

7.1.8 NBB CSV T1

Description

- This template has the template ID 1314.
- It is an NBB CSV template with the following:
 - An account header
 - A transaction detail header
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Statement enquiry				
Account number	Numeric	23	The transaction was effected on this account. Preceded by a space and comma	1234567890
Account Description	Alphanumeric	30	This is the account description. It is preceded by a space and comma.	TEST NEDBANK PTY LTD

Transaction details Header

Field name	Data type	Expected maximum size	Description	Sample value
Statement number	Number	6	This provides a single statement number per message.	1618
Date	Numeric	10	This displays the date on which the file is being sent, in the format CCYY-MM-DD.	2019-04-23
	Alpha	15	This is always populated with 'BROUGHT FORWARD'.	BROUGHT FORWARD
			Nothing is populated on this field.	"
Statement opening balance	Decimal	16,2	This is the actual opening balance.	1029055.91

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Statement number	Number	6	This provides a single statement number per message.	1618
Date	Numeric	10	This displays the date on which the file is being sent, in the format CCYY-MM-DD.	2019-04-23
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	TEMPLATE INTEREST
Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
Statement opening balance	Decimal	16,2	This is the actual opening balance.	1029555.91

File trailer

Field name	Data type	Expected maximum size	Description	Sample value
Statement number	Number	6	This provides a single statement number per message.	3466
Date	Numeric	10	This displays the date on which the file is being sent, in the format CCYY-MM-DD.	2019-04-23
	Alpha	15	This is always populated with 'CARRIED FORWARD'.	CARRIED FORWARD
			Nothing is populated on this field.	"
Statement opening balance	Decimal	16,2	This is the actual opening balance.	1111048.73

Sample file



7.1.9 NBB CSV T2

Description

- This template has the template ID 1350.
- It is an NBB CSV template with the following:
 - An account header
 - A transaction detail header
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All amount values are rounded off to two decimal places.

Account header

Field name	Data type	Expected maximum size	Description	Sample value
Statement enquiry				
Account number	Numeric	23	This indicates that the transaction was effected on this account and is preceded by a space and comma.	1234567890
Account Description	Alphanumeric	30	This is the account description. It is preceded by a space and comma.	TEST NEDBANK PTY LTD

Transaction details Header

Field name	Data type	Expected maximum size	Description	Sample value
Statement number	Number	6	This provides a single statement number per message.	1618
Date	Numeric	10	This displays the date on which the file is sent, in the format DD/MM /CCYY.	27/09/2017
	Alpha	15	This is always populated with 'BROUGHT FORWARD'.	BROUGHT FORWARD
			Nothing is populated on this field.	"
Statement opening balance	Decimal	16,2	This is the actual opening balance.	1029055.91
Filler	Space		The field will always be unpopulated.	
Filler	Space		The field will always be unpopulated.	

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
Statement number	Number	6	This provides a single statement number per message.	1618
Date	Numeric	10	This displays the date on which the file is being sent, in the format DD/MM /CCYY.	27/09/2017
User ref	Alphanumeric	30	This is the statement description or narrative and will always be displayed in quotation marks.	TEMPLATE INTEREST
Amount	Decimal	16,2	This is the actual transaction amount.	29706.58
Statement opening balance	Decimal	16,2	This is the actual opening balance.	1029555.91

File trailer

Field name	Data type	Expected maximum size	Description	Sample value
Statement number	Number	6	This provides a single statement number per message.	3466
Date	Numeric	10	This displays the date on which the file is being sent, in the format DD/MM /CCYY.	27/09/2017
	Alpha	15	This is always populated with 'CARRIED FORWARD'.	CARRIED FORWARD
			Nothing is populated on this field.	"
Statement opening balance	Decimal	16,2	This is the actual opening balance.	1111048.73
Filler	Space		The field will always be unpopulated.	
Filler	Space		The field will always be unpopulated.	

Sample file



7.1.10 FTI TXT T1

Description

- This template has the template ID 887.
 - It is a standard TXT template with a record identifier in the file header, account header, transaction detail, account footer, and file footer.
 - This template is for delivery over all protocols except SWIFT.
 - The field lengths are fixed and indicated below are the actual lengths.
 - A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
 - All value fields will be preceded by the sign = + (credit balance) and – (debit balance).
 - All amount values are rounded off to two decimal places.

File header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header.	01
CIS number	Numeric	12	This field will display the client's CIS number.	210000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This will contain the 'FTI' for the Final Transaction Information product.	FTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile for the FTI product. An instance is a group of accounts, settings and destination.	0008
Instance name	Alphanumeric	30	The instance name is specified by the client.	TESTIN2TESTIN
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200302
Filler	Alpha	924	This consists of spaces.	

Account header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	000000000000000 1234567891
Statement number	Number	6	This provides a single statement number per message. Will not reset to 1 for the first file sent in the new calendar year.	000061
Statement sequence number	Alpha	6	If your statement is broken up into multiple messages, it will have different sequence numbers.	000001
Opening available balance	Decimal	16,2 (20 characters long including sign)	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less	+0000000000371 3025.85

			uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance)	
Opening book balance	Decimal	16,2 (20 characters long including sign)	This is the actual opening balance including uncleared funds but excluding overdraft. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000371 3025.85
Total debits	Decimal	16,2 (20 characters long including sign)	This is the value of the debit transactions on this statement for this account. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 0012.00
Total credits	Decimal	16,2 (20 characters long including sign)	This is the value of all the credit transactions on this statement for this account. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 0000.00
Total debit count	Numeric	10	This is the number of debit transactions reported for this account.	0000000002
Total credit count	Numeric	10	This is the number of credit transactions reported for this account.	0000000001
Closing available balance	Decimal	16,2 (20 characters long including sign)	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000371 3025.85
Closing book balance	Decimal	16,2 (20 characters long including sign)	This is the actual closing balance including uncleared funds but excluding overdraft facilities. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000371 3025.85
Filler	Alpha	823	This consists of spaces.	

Transaction details

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction record.	03
Account	Numeric	23	This indicates that the transaction reported is for this account.	000000000000000 1234567891
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	0000000000123 456
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	000000001

Resend key	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	000000000
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	000000001
Transaction list number	Numeric	6	This is your transaction list number as displayed on your official posted statement.	000085
Statement line number	Numeric	2	Each transaction list can have a maximum of 20 transactions. This indicates this was transaction 2 in statement list 1. This helps the client match the transaction to the posted statement.	03
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1398
Sub Transaction code	Numeric	4	This is reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	0000
Transaction amount	Decimal	16,2 (20 characters long including sign)	This is the actual transaction amount. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000371 3025.85
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	RD
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200302
Account available balance	Decimal	16,2 (20 characters long including sign)	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000371 3025.85

User ref	Alpha	30	This is the statement description or narrative.	TESTING2TESTING
Filler	Alpha	836	This consists of spaces.	

Account footer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	000000000000000 1234567891
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	000000000000000 00021
Filler	Alpha	957	This consists of spaces.	

File footer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file footer record.	05
Account record count	Numeric	18	This is the number of accounts reported in this file	000000000000000 00001
Transaction record count	Numeric	18	This is the total number of transaction records reported in this file for all accounts.	000000000000000 00001
Filler	Alpha	962	This consists of spaces.	

Sample value



FTI TXT T1.txt

7.1.11 FTI TXT T2

Description

- This template has the template ID 1186.
- It is a TXT template with a record identifier in the file header, account header, transaction detail, account footer, and file footer.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are fixed and indicated below are the actual lengths.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All value fields will be preceded by the sign = + (credit balance) and – (debit balance).
- All amount values are rounded off to two decimal places.

File header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header.	01
CIS number	Numeric	12	This field will display the client's CIS number.	210000000001
Profile number	Numeric	10	This field will display the client's profile number.	4000000001
Product	Alpha	10	This will contain the 'FTI' for the Final Transaction Information product.	FTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile for the FTI product. An instance is a group of accounts, settings and destination.	0020
Instance name	Alphanumeric	30	The instance name is specified by the client.	'Test Template'
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200207

Account header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	00000000000000000000 1234567890
Statement number	Number	6	This provides a single statement number per message. It will reset to 1 for the first file sent in the new calendar year.	000012
Statement sequence number	Alpha	6	This will always be populated with '000001'.	000001
Opening available balance	Decimal	16,2 (20 characters long including sign)	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less	

Field name	Data type	Actual field length	Description	Sample value
			uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000001756 1504.99
Opening book balance	Decimal	16,2 (20 characters long including sign)	This is the actual opening balance including uncleared funds but excluding overdraft. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000001751 1504.99
Total debits	Decimal	16,2 (20 characters long including sign)	This is the value of the debit transactions on this statement for this account. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 0036.00
Total credits	Decimal	16,2 (20 characters long including sign)	This is the value of all the credit transactions on this statement for this account. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 0000.00
Total debit count	Numeric	10	This is the number of debit transactions reported for this account.	0000000001
Total credit count	Numeric	10	This is the number of credit transactions reported for this account.	0000000000
Closing available balance	Decimal	16,2 (20 characters long including sign)	This is the closing available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000001756 1468.99
Closing book balance	Decimal	16,2 (20 characters long including sign)	This is the actual closing balance including uncleared funds but excluding overdraft facilities. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000001751 1468.99
Filler	Alpha	823	This consists of spaces.	

Transaction details

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction record.	03
Account	Numeric	23	This indicates that the transactions that follow are for this account.	00000000000000 1234567890
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another	0000001111111 111

Field name	Data type	Actual field length	Description	Sample value
			message, it is for the same transaction.	
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	000000001
Resend key	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	000001200
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	000000012
Statement key	Numeric	6	This is the statement key.	076907
Statement line number	Numeric	2	Each transaction list can have a maximum of 20 transactions. This indicates this was transaction 2 in statement list 1. This helps the client match the transaction to the posted statement.	00
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1424
Sub Transaction code	Numeric	4	This is reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	0000
Transaction amount	Decimal	16,2 (20 characters long including sign)	This is the actual transaction amount. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	- 00000000000000 036.00
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	D
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200304
Account available balance	Decimal	16,2 (20 characters long)	This is the available balance after this transaction has taken place. The available	

Field name	Data type	Actual field length	Description	Sample value
		including sign)	balance is the actual balance, plus the account overdraft facility, less uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000001751 1468.99
User ref	Alpha	30	This is the statement description or narrative.	SA TESTING_2_TE STING
Filler	Alpha	836	This consists of spaces.	

Account footer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	00000000000000 1234567891
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	00000000000000 00001
Filler	Alpha	957	This consists of spaces.	

File footer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file footer record.	05
Account record count	Numeric	18	This is the number of accounts reported in this file.	00000000000000 00001
Transaction record count	Numeric	18	This is the total number of transaction records reported in this file for all accounts.	00000000000000 00001
Filler	Alpha	962	This consists of spaces.	

Sample value


 FTI TXT T2.txt

7.1.12 FTI TXT T5

Description

- This template has the template ID 1279.
- TXT Template with:
 - A statement header.
 - A statement trailer.
 - A record identifier in the file header, statement header, transaction detail, statement trailer and file trailer.
- This template is for delivery over all protocols except SWIFT.
- The field lengths are fixed and indicated below are the actual lengths.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All value fields will be preceded by the sign = + (credit balance) and – (debit balance).

File header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will always be populated with 'FH' to indicate the file header.	FH
Statement	Alpha	4	This will always be populated with 'STMT'.	STMT
Profile number	Numeric	5	This field will display the client's profile number.	41111
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190207
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190207
Transaction record count	Numeric	6	This is the total number of transaction records reported in this file for all accounts.	00000

Statement header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will always be populated with 'SH' to indicate statement header.	SH
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200207
Sort Code	Numeric	4	This will be populated with the bank branch code.	3105
Account	Numeric	10	This indicates that the transactions that follow are for this account.	1234567890
Account type	Alpha	4	This indicates the type of account, that is, whether it's a current or savings account.	CA
Filler	Space	11	This is not applicable.	
Statement number	Number	6	This provides a single statement number per message. It will reset to 1 for the first file sent in the new calendar year	00001

Debit or credit Multiplier	Numeric	1	This will be populated with '1' for a credit and '-1' for a debit.	1
Account Opening balance	Numeric	16	This is the actual opening balance including uncleared funds but excluding overdraft.	0000000021492 565
Debit or credit	Alphanumeric	2	This indicates whether the account opening balance is a debit (money out) or credit (money in). Values: D – debit C – credit	C
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200207
Transaction record count	Numeric	4	This is the total number of transaction records reported in this file for all accounts.	0000

Transaction details

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	This will be populated with 'TD' to indicate that this is the transaction detail.	TD
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200206
Transaction amount	Decimal	15	This is the actual transaction amount.	0000000000000 21642078
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit	C
Filler	Numeric	5	This will always be populated with five zeroes '00000'.	00000
Closing book balance	Numeric	16	This is the actual closing balance including uncleared funds but excluding overdraft facilities.	0000000021642 078
Debit or credit	Alphanumeric	1	This is the closing book balance a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit	C
Cheque Number	Numeric	8	This is not applicable (will always be populated with zeroes).	00000000
Transaction code	Numeric	6	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	001313
Filler	Space	30	This is not applicable.	
Filler	Space	30	This is not applicable.	

User ref	Alpha	30	This is the statement description or narrative.	'TESTIN2TESTING'
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Statement trailer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will be populated with 'ST' to indicate the statement trailer.	ST
Closing book balance	Numeric	16	This is the actual closing balance including uncleared funds but excluding overdraft facilities.	0000000021642078
Debit or credit	Alphanumeric	1	This is the closing book balance a debit (Money out) or credit (Money in) to the account being reported on. Values: D – debit C – credit	C
Filler	Numeric	15	This will always be populated with '99999999999999'. 99	999999999999999999

File trailer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will be populated with 'FT' to indicate the file trailer.	FT
Transaction record count	Numeric	5	This is the total number of transaction records reported in this file for all accounts.	00001
Total debit count	Numeric	7	This is the number of debit transactions reported for this account.	0000000
Total debits	Numeric	16	This is the value of the debit transactions on this statement for this account.	0000000000000000
Total credit count	Numeric	7	This is the number of credit transactions reported for this account.	0000002
Total credits	Numeric	16	This is the value of all the credit transactions on this statement for this account.	0000000000240843
Sum of total debit count and total credit count	Numeric	7	This is the total number of debit and credit transactions reported for this account.	0000002
Net value	Numeric	16	The value of all the credit transactions subtract the debit transactions on this statement for this account.	0000000000240843
Debit or credit	Alphanumeric	2	This is the net value a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit	C

Sample value



FTI TXT T5.txt

7.1.13 SWIFT MT940 T1

Description

- This template has the template ID 864.
- Template is no longer available. Select SWIFT MT940 T5 as its exact replacement.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- It is a standard SWIFT MT940 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS0001000ic0000
O	21	Related reference	16x	2	4000000001+94
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n/[5n]	4	4/1
M	60a	Opening balance	This will be 'F' or 'M'	5	C200121ZAR2223086,86
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1! a3!c1 6x//16x] [34x]	6	200115C1144,53 NMSCNONREF// 1324+0 TEMPLATE FOCUS 101
O	86	Information to account owner	6*65x	7	1038214084+94 0+0 Not Applicable 8683+14 TEMPLATE FOCUS 101
→					
M	62a	Closing balance (booked funds)	This will be 'F' or 'M'	8	C200121ZAR2236753,04
O	64	Closing available balance (available balance)	1!a6!n3!a15d	9	C200121ZAR2875090,89
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	This is a unique reference number will be created by Nedbank for each message.

O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	One statement number per statement is sent and it will not reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes a deposit slip number if the transaction relates to a branch deposit (credit transaction) and will always start with 'D' followed by the deposit slip number. This element also includes a cheque number if the transactions relate to cheque payment (debit transaction) and will always start with 'C' followed by the cheque number. For all other transactions this line will report as not being applicable.</p> <p>Line 4 – Includes the transaction list number separator ('+') and transaction line number. The transaction list is the statement number on which this transaction appears as displayed on your official posted statement. Each transaction list can have a maximum of 20 transactions. The transaction line number indicates, for example, this was transaction 2 in statement list 1 as displayed in your official bank statement. This helps the client match the transaction to the posted statement.</p> <p>Line 5 – This will include your full statement narrative (the statement narrative is also reported in tag 61, subfield 9). It is repeated here if the narrative is truncated in tag 61 due to character length being longer than 34 characters. (<i>Currently in testing. It will be available by end of May 2016.</i>)</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another FTI message, it is for the same transaction ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your FTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one</p>

			will have a destination key '1', the second swift address will have a destination key '2', etc.
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Form at	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This always inserts 'NONREF'.
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric) separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. (A list of transaction codes will be provided by Nedbank. See 4.9 for a list of transaction and sub-transaction codes .)
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940 T1.txt

7.1.14 SWIFT MT940 T2

Description

- This template has the template ID 1204.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- It is a standard SWIFT MT940 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS0001000ic0000
O	21	Related reference	16x	2	4000000001+94
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n/[5n]	4	4/1
M	60a	Opening balance	This will be 'F' or 'M'	5	C200121ZAR2223086,86
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1! a3!c1 6x//16x] [34x]	6	200115C1144,53 NMSCNONREF// 1324+0 TEMPLATE FOCUS 101
O	86	Information to account owner	6*65x	7	1038214084+94 0+0 Not Applicable 8683+14 TEMPLATE FOCUS 101
→					
M	62a	Closing balance (booked funds)	This will be 'F' or 'M'	8	C200121ZAR2236753,04
O	64	Closing available balance (available balance)	1!a6!n3!a15d	9	C200121ZAR2875090,89
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric

			and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent
M	28C	Statement number or sequence number	One statement number per statement is sent and will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes a deposit slip number if the transaction relates to a branch deposit (credit transaction) and will always start with 'D' followed by the deposit slip number. This element also includes a cheque number if the transactions relate to cheque payment (debit transaction) and will always start with 'C' followed by the cheque number. For all other transactions this line will report as not being applicable.</p> <p>Line 4 – Includes the transaction list number, separator ('+') and transaction line number. The transaction list is the statement number on which this transaction appears as displayed on your official posted statement. Each transaction list can have a maximum of 20 transactions. The transaction line number indicates, for example, this was transaction 2 in statement list 1 as displayed in your official bank statement. This helps the client match the transaction to the posted statement.</p> <p>Line 5 – This will include your full statement narrative (the statement narrative is also reported in tag 61, subfield 9). It is repeated here if the narrative is truncated in tag 61 due to character length being longer than 34 characters (<i>Currently in testing. It will be available by end of May 2016.</i>)</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another FTI message, it is for the same transaction ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your FTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.

O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Form at	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This always inserts 'NONREF'.
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric) separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. (A list of transaction codes will be provided by Nedbank. See 4.9 for a list of transaction and sub-transaction codes .)
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940 T2.txt

7.1.15 SWIFT MT940 T3

Description

- This template has the template ID 1202.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- It is a standard SWIFT MT940 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS0001000ic0000
O	21	Related reference	16x	2	4000000001+94
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n[/5n]	4	4/1
M	60a	Opening balance	This will be 'F' or 'M'	5	C200121ZAR2223086,86
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1! a3!c1 6x[//16x] [34x]	6	200115C1144,53 NMSCTRANSFER FROM//1324+0 TEMPLATE FOCUS 101
→					
M	62a	Closing balance (booked funds)	This will be 'F' or 'M'	8	C200121ZAR2236753,04
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year.

			If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes a deposit slip number if the transaction relates to a branch deposit (credit transaction) and will always start with 'D' followed by the deposit slip number. This element also includes a cheque number if the transaction relates to cheque payment (debit transaction) and will always start with 'C' followed by the cheque number. For all other transactions this line will report as not being applicable.</p> <p>Line 4 – Includes the transaction list number, separator ('+') and transaction line number. The transaction list is the statement number on which this transaction appears as displayed on your official posted statement. Each transaction list can have a maximum of 20 transactions. The transaction line number indicates, for example, this was transaction 2 in statement list 1 as displayed in your official bank statement. This helps the client match the transaction to the posted statement.</p> <p>Line 5 – This will include your full statement narrative (the statement narrative is also reported in tag 61, subfield 9). It is repeated here if the narrative is truncated in tag 61 due to character length being longer than 34 characters (<i>Currently in testing. It will be available by end of May 2016.</i>)</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another FTI message, it is for the same transaction, ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your FTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This will be populated with the account owner reference.
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric) separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. (A list of transaction codes will be provided by Nedbank. See 4.9 for a list of transaction and sub-transaction codes .)
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940 T3.txt

7.1.16 SWIFT MT940 T4

Description

- This template has the template ID 1205.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- It is a standard SWIFT MT940 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS000293xxx0001
M	25	Account identification	35x	2	1234567890
M	28C	Statement number or sequence number	5n/[5n]	3	22/1
M	60a	Opening balance	This will be 'F' or 'M'	4	C200129ZAR5407610,68
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x][34x]	5	200129C4148,78 NMSCNEDBANK TEMPLATE//4097 1324000000000000000
→					
M	62a	Closing balance (booked funds)	This will be 'F' or 'M'	6	C200129ZAR5419289,75
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	Line 1 – Includes the transaction key, separator ('+') and process key. Line 2 – Includes the resend key, separator ('+') and destination key. Line 3 – Includes a deposit slip number if the transaction relates to a branch deposit (credit transaction) and will always start with 'D' followed by the deposit slip number.

Status	Tag	Field name	Field description
			<p>Line 4 – Includes the transaction list number, separator ('+') and transaction line number. The transaction list is the statement number on which this transaction appears as displayed on your official posted statement. Each transaction list can have a maximum of 20 transactions. The transaction line number indicates, for example, this was transaction 2 in statement list 1 as displayed in your official bank statement. This helps the client match the transaction to the posted statement.</p> <p>Line 5 – This will include your full statement narrative (The statement narrative is also reported in tag 61, subfield 9). It is repeated here if the narrative is truncated in tag 61 due to character length being longer than 34 characters (<i>Currently in testing. It will be available by end of May 2016.</i>)</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another FTI message, it is for the same transaction ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your FTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This will be populated with the account owner reference.
8	[/16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric) separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash

			withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. (A list of transaction codes will be provided by Nedbank. See 4.9 for a list of transaction and sub-transaction codes.)
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940 T4.txt

7.1.17 SWIFT MT940 T5

Description

- This template has the template ID 1247.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- It is a standard SWIFT MT940 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS000293xx00001
O	21	Related reference	16x	2	4000000001+1
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n/[5n]	4	3/1
M	60a	Opening balance	This will be 'F' or 'M'	5	C200129ZAR132707128135,82
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1!a3!c16x//16x][34x]	6	200129C2000000,00NMSCNONREF//1324+0NEDBANK TEMPLATE
O	86	Information to account owner	6*65x	7	1000000001+50+1Not Applicable21314+1

					NEDBANK TEMPLATE
<hr/>					
M	62a	Closing balance (booked funds)	This will be 'F' or 'M'	8	C200129ZAR132 709133830,38
O	64	Closing available balance (available balance)	1!a6!n3!a15d	9	C200129ZAR132 709133831,38
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes a deposit slip number if the transaction relates to a branch deposit (credit transaction) and will always start with 'D' followed by the deposit slip number. For all other transactions this line will report as not being applicable.</p> <p>Line 4 – Includes the transaction list number, separator ('+') and transaction line number. The transaction list is the statement number on which this transaction appears as displayed on your official posted statement. Each transaction list can have a maximum of 20 transactions. The transaction line number indicates, for example, this was transaction 2 in statement list 1 as displayed in your official bank statement. This helps the client match the transaction to the posted statement.</p> <p>Line 5 – This will include your full statement narrative (the statement narrative is also reported in tag 61, subfield 9). It is repeated here if the narrative is truncated in tag 61 due to character length being longer than 34 characters (<i>Currently in testing. It will be available by end of May 2016.</i>)</p>

Status	Tag	Field name	Field description
			<p>Transaction key – Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another FTI message, it is for the same transaction ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your FTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This always inserts 'NONREF'.
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric) separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. (A list of transaction codes will be provided by Nedbank. See 4.9 for a list of transaction and sub-transaction codes .)
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940 T5.txt

7.1.18 SWIFT MT940 T7

Description

- This template has the template ID 1289.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP. The SWIFT template must be read in conjunction with the SWIFT standards document.
- As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- It is a standard SWIFT MT940 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for SWIFT, SWIFT CLOUD, Email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS0002200000 001
O	21	Related reference	16x	2	4000000001+3
M	25	Account identification	35x	3	1400000001
M	28C	Statement number or sequence number	5n/[5n]	4	59/1
M	60F	Opening balance	1!a6!n3!a15d	5	C200129ZAR0,0 0
→					
O	61	Statement line	6!n[4!n]2a15d1!a3!c 16x[//16x] <crlf>[34x]	6	200129C10000,0 0NMSCNONRE F//1319+0 po 00071633
O	86	Information to account owner	6*65x	7	11100000001+2 0+1 Not Applicable po 00071633
→					
M	62F	Closing balance (booked funds)	1!a6!n3!a15d	8	C200129ZAR10 000,00
O	64	Closing available balance (available balance)	1!a6!n3!a15d	9	C200129ZAR10 001,00
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+'

			sign. Your profile number is always 10 (numeric) and the instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	Line 1 – Includes the transaction key, separator ('+') and process key. Line 2 – Includes the resend key, separator ('+') and destination key. Line 3 – Includes a deposit slip number if the transaction relates to a branch deposit (credit transaction) and will always start with 'D' followed by the deposit slip number. This element also includes a cheque number if the transactions relate to a cheque payment (debit transaction) and will always start with 'C' followed by the cheque number. For all other transactions this line will report as not being applicable. Line 4 – Includes the transaction list number, separator ('+') and transaction line number. The transaction list is the statement number on which this transaction appears as displayed on your official posted statement. Each transaction list can have a maximum of 20 transactions. The transaction line number indicates, for example, this was transaction 2 in statement list 1 as displayed in your official bank statement. This helps the client match the transaction to the posted statement. Line 5 – This will include your full statement narrative (the statement narrative is also reported in tag 61, subfield 9). It is repeated here if the narrative is truncated in tag 61 due to character length being longer than 34 characters (<i>Currently in testing. It will be available by end of May 2016.</i>)
			Transaction key – Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another FTI message, it is for the same transaction ie a duplicate. Transaction keys are not unique across FTI and PTI. Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc. Resend key – Any value greater than zero means this statement was resent on the client's request. Destination key – If your FTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.

O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This always inserts 'NONREF'
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric) separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. A list of transaction codes will be provided by Nedbank.
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940 T7.txt

7.1.19 SWIFT MT940 T8

Description

- This template has the template ID 1295.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- It is a standard SWIFT MT940 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS000293x100 001
M	25	Account identification	35x	2	1234567890
M	28C	Statement number or sequence number	5n/[5n]	3	0059/1
M	60F	Opening balance	1!a6!n3!a15d	4	C200129ZAR0,0 0
→					
O	61	Statement line	6!n[4!n]2a15d1!a3!c 16x[//16x] <crlf>[34x]	5	200129D123,00 NMSCNEDBAN K TEST1 1402
→					
M	62M	Closing balance (booked funds)	1!a6!n3!a15d	6	C200129ZAR10 000,00
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement

			number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes a deposit slip number if the transaction relates to a branch deposit (credit transaction) and will always start with 'D' followed by the deposit slip number. This element also includes a cheque number if the transactions relate to cheque payment (debit transaction) and will always start with 'C' followed by the cheque number. For all other transactions this line will report as not being applicable.</p> <p>Line 4 – Includes the transaction list number, separator ('+') and transaction line number. The transaction list is the statement number on which this transaction appears as displayed on your official posted statement. Each transaction list can have a maximum of 20 transactions. The transaction line number indicates, for example, this was transaction 2 in statement list 1 as displayed in your official bank statement. This helps the client match the transaction to the posted statement.</p> <p>Line 5 – This will include your full statement narrative (the statement narrative is also reported in tag 61, subfield 9). It is repeated here if the narrative is truncated in tag 61 due to character length being longer than 34 characters (<i>Currently in testing. It will be available by end of May 2016.</i>)</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another FTI message, it is for the same transaction ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your FTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This will be populated with the account owner reference.
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric) separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. A list of transaction codes will be provided by Nedbank.
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940 T8.txt

7.1.20 SWIFT MT940 T8.2

Description

- This template has the template ID 1302.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- It is a standard SWIFT MT940 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS000000000000001
M	25	Account identification	35x	2	1234567890
M	28C	Statement number or sequence number	5n/[5n]	3	0006/1
M	60F	Opening balance	1!a6!n3!a15d	4	200129C39732,5 ONMSCNEDBAN K TESTING //C0422329 1342
→					
O	61	Statement line	6!n[4!n]2a15d1!a3!c 16x[//16x] <crlf>[34x]	5	200129D123,00 NMSCNEDBAN K TEST1 1402
→					
M	62M	Closing balance (booked funds)	1!a6!n3!a15d	6	C200129ZAR11 51806,16
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year.

			If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'.
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes a deposit slip number if the transaction relates to a branch deposit (credit transaction) and will always start with 'D' followed by the deposit slip number. This element also includes a cheque number if the transactions relate to cheque payment (debit transaction) and will always start with 'C' followed by the cheque number. For all other transactions this line will report as not being applicable.</p> <p>Line 4 – Includes the transaction list number, separator ('+') and transaction line number. The transaction list is the statement number on which this transaction appears as displayed on your official posted statement. Each transaction list can have a maximum of 20 transactions. The transaction line number indicates, for example, this was transaction 2 in statement list 1 as displayed in your official bank statement. This helps the client match the transaction to the posted statement.</p> <p>Line 5 – This will include your full statement narrative (the statement narrative is also reported in tag 61, subfield 9). It is repeated here if the narrative is truncated in tag 61 due to character length being longer than 34 characters (<i>Currently in testing. It will be available by end of May 2016.</i>)</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another FTI message, it is for the same transaction ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p> <p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your FTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This will be populated with the account owner reference.
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric), separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. A list of transaction codes will be provided by Nedbank.
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940 T8.2.txt

7.1.21 SWIFT MT940 T15

Description

- This template has the template ID 1354.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS0001000ic0000
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n[//5n]	4	1/1
M	60F	Opening balance	'F' or 'M'	5	C200121ZAR2223086,86
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1!a3!c16x[//16x][34x]	6	211113C28850,001324NEDBANKATM13//11SAS30880
→					
M	62F	Closing balance (booked funds)	'F' or 'M'	8	C200121ZAR2236753,04
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year.

			If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'.
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	This is not used.
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This will be populated with the transaction type (identification code).
7	16x	Reference for the account owner	This will be populated with the account owner reference.
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric), separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. A list of transaction codes will be provided by Nedbank.
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940 T15.txt

7.1.22 SWIFT MT940 T16

Description

- This template has the template ID 1357.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS000293xx00001
O	21	Related reference	16x	2	4000000001+1
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n/[5n]	4	3/1
M	60F	Opening balance	'F' or 'M'	5	C200129ZAR132707128135,82
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1! a3!c1 6x//16x] [34x]	6	200129C2000000,00NMSCNONREF//1324+0NEDBANK TEMPLATE
O	86	Information to account owner	6*65x	7	1000000001+50+1Not Applicable21314+1NEDBANK TEMPLATE
→					
M	62M	Closing balance (booked funds)	'F' or 'M'	8	C200129ZAR132709133830,38
O	64	Closing available balance (available balance)	1!a6!n3!a15d	9	C200129ZAR132709133831,38
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric

Status	Tag	Field name	Field description
			and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'.
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	This is not used.
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This will be populated with the transaction type (identification code).
7	16x	Reference for the account owner	This will be populated with the account owner reference.
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric), separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. A list of transaction codes will be provided by Nedbank
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940
T16.TXT

7.1.23 SWIFT MT940 T17

Description

- This template has the template ID 1358.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS000293xx00001
O	21	Related reference	16x	2	4000000001+1
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n[5n]	4	3/1
M	60F	Opening balance	'F' or 'M'	5	C200129ZAR132707128135,82
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1!a3!c16x[16x][34x]	6	200129C2000000,00NMSCNONREF//1324+0NEDBANK TEMPLATE
O	86	Information to account owner	6*65x	7	1000000001+50+1Not Applicable21314+1NEDBANK TEMPLATE
→					
M	62M	Closing balance (booked funds)	'F' or 'M'	8	C200129ZAR132709133830,38
O	64	Closing available balance (available balance)	1!a6!n3!a15d	9	C200129ZAR132709133831,38
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'.
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	This is not used.
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This will be populated with the Transaction type (identification code).
7	16x	Reference for the account owner	This will be populated with the account owner reference.
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric), separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. A list of transaction codes will be provided by Nedbank.
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file


SWIFT MT940
T17.TXT

7.1.24 SWIFT MT940S T1

Description

- This template has the template ID 1351.
- It is used to transmit detailed information about all entries booked to the account. This template can be used in SAP.
- The SWIFT template must be read in conjunction with the SWIFT standards document. As this message may require the implementation of special procedures, its use is governed by bilateral agreements between correspondents. Refer to Appendix D to access to the respective document
- It is a standard SWIFT MT940 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS0001000XX 0000
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n/[5n]	4	1/1
M	60F	Opening balance	This will be 'F' or 'M'	5	C200121ZAR222 3086,86
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1! a3!c1 6x[//16x] [34x]	6	200115C1144,53 NMSCNONREF// 1324+0 TEMPLATE FOCUS 101
O	86	Information to account owner	6*65x	7	80000000001+9 4 0+0 Not Applicable 8683+14 TEMPLATE FOCUS 101
→					
M	62F	Closing balance (booked funds)	This will be 'F' or 'M'	8	C200121ZAR223 6753,04

M = Mandatory O = Optional

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent
M	28C	Statement number or sequence number	<p>One statement number per statement is sent and it will reset to zero on the 1st of January every year.</p> <p>If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.</p>
M	60a	Opening balance	This will be 'F' or 'M'.
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	<p>Line 1 – Includes the transaction key, separator ('+') and process key.</p> <p>Line 2 – Includes the resend key, separator ('+') and destination key.</p> <p>Line 3 – Includes a deposit slip number if the transaction relates to a branch deposit (credit transaction) and will always start with 'D' followed by the deposit slip number. This element also includes a cheque number if the transactions relate to cheque payment (debit transaction) and will always start with 'C' followed by the cheque number. For all other transactions this line will report as not being applicable.</p> <p>Line 4 – Includes the transaction list number, separator ('+') and transaction line number. The transaction list is the statement number on which this transaction appears as displayed on your official posted statement. Each transaction list can have a maximum of 20 transactions. The transaction line number indicates, for example, this was transaction 2 in statement list 1 as displayed in your official bank statement. This helps the client match the transaction to the posted statement.</p> <p>Line 5 – This will include your full statement narrative (the statement narrative is also reported in tag 61, subfield 9). It is repeated here if the narrative is truncated in tag 61 due to character length being longer than 34 characters (<i>Currently in testing. It will be available by end of May 2016.</i>)</p> <p>Transaction key – Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another FTI message, it is for the same transaction ie a duplicate. Transaction keys are not unique across FTI and PTI.</p> <p>Process key – This uniquely identifies the client preferences effective for this statement, ie format, accounts, destination addresses, etc.</p>

Status	Tag	Field name	Field description
			<p>Resend key – Any value greater than zero means this statement was resent on the client's request.</p> <p>Destination key – If your FTI instance has more than one destination address, it will have different destination keys, ie you request to send the same statement to multiple swift addresses, the first one will have a destination key '1', the second swift address will have a destination key '2', etc.</p>
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n	Value date	This is the date the financial is posted to the account for the transaction.
2	[4!n]	Entry date	This is not used.
3	2a	Debit or credit mark	C – credit D – debit RC – reversal of credit RD – reversal of debit
4	[1!a]	Funds code	This is not used.
5	15d	Amount	This is the transaction amount.
6	1!a3!c	Transaction type identification code	This is always populated with 'NMSC'.
7	16x	Reference for the account owner	This will be populated with 'NONREF'.
8	[//16x]	Account servicing institution's reference	This inserts the Nedbank transaction code (4 – numeric) separator ('+') and Nedbank sub-transaction code (valid values are 1–9 999). A transaction code helps identify the type of transaction, ie cash deposit or EFT or cash withdrawal, etc. Sub-transaction codes are reserved for future use, ie for multiple transactions using the same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction. A list of transaction codes will be provided by Nedbank.
9	[34x]	Supplementary details	This will always include your statement narrative (maximum 34 characters).

Sample file



SWIFT MT940S T1.txt

7.1.25 SWIFT MT950 T1

Description

- This template has the template ID 862.
- This message type is sent by an account servicing institution to an account owner. It is used to transmit detailed information about all entries, whether or not caused by a SWIFT message, booked to the account.
- The SWIFT template must be read in conjunction with the SWIFT standards document. Refer to Appendix D to access to the respective document
- It is a standard SWIFT MT950 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS0001000ic0000
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n/[5n]	4	556/1
M	60F	Opening balance	'F' or 'M'	5	D211004ZAR120,89
<hr/>					
M	62F	Closing balance (booked funds)	'F' or 'M'	8	D211004ZAR120,89
O	64	Closing available balance (available balance)	1!a6!n3!a15d	9	D211004ZAR120,89
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'.

O	61	Statement line	This is not used.
O	86	Information to account owner	This is not used.
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

Sample file



SWIFT MT950 T1.txt

7.1.26 SWIFT MT950 T2

Description

- This template has the template ID 1206.
- This message type is sent by an account servicing institution to an account owner. It is used to transmit detailed information about all entries, whether or not caused by a SWIFT message, booked to the account.
- The SWIFT template must be read in conjunction with the SWIFT standards document. Refer to Appendix D to access to the respective document
- It is a standard SWIFT MT950 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	FNS0001000ic0000
M	25	Account identification	35x	3	1234567890
M	28C	Statement number or sequence number	5n/[5n]	4	556/1
M	60F	Opening balance	'F' or 'M'	5	D211004ZAR120,89
—					
M	62F	Closing balance (booked funds)	'F' or 'M'	8	D211004ZAR120,89
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This will be populated with your Nedbank profile number and instance number. The profile number and instance number will be separated by a '+' sign. Your profile number is always 10 numeric and instance number can be from 1 to 9 999. Each FTI instance is a group of accounts, settings and destination. The client can load up to 9 999 different FTI instances per profile.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'.
O	61	Statement line	This is not used.
O	86	Information to account owner	This is not used.
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.
O	64	Closing available balance (available balance)	This will be the debit or credit available closing available balance.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

Sample file



SWIFT MT950 T2.txt

7.1.27 Multicash AUSZUG T1

Description

- This template has the template ID 881.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Field	Type	Minimum	Maximum	Description	Sample value
1	A	0	12	It will include the Nedbank universal branch code, ie 198765.	198765
2	A	0	24	This is the bank account number.	1234567890
3	N	1	4	It will include a single statement number generated by FTI.	0010
4	X	8	8	This is the date on which the statement is generated.	05.10.17
5	A	3	3	This is the currency key (ZAR).	ZAR
6	N	1	18.2	This field will be populated with the opening current or book balance: If it ends with a negative sign, it will be a debit balance. If it ends with a positive sign, it will be a credit balance.	00000000000003 63313.14-
7	N	1	18.2	This field will be populated with the sum of total value of all debits in the statement for this account. It will usually have a negative sign unless reversals of debits are greater than actual debits. In this case it will have positive sign.	00000000000000 01405.00-
8	N	1	18.2	This field will be populated with the sum of total value of all credits in the statement for this account. It will usually have a positive sign unless reversals of credits are greater than actual credits. In this case it will have negative sign.	00000000000000 00000.00+
9	N	1	18.2	This field will be populated by your closing current or book balance: If it ends with a negative sign, it will be a debit balance. If it	00000000000003 64718.14-

				ends with a positive sign, it will be a credit balance.	
10	A	0	35	This is the customer name.	MR NEDBNK RIVONIA
11	A	0	35	This is the account name.	TEMPLATE S
12		0	0	This is not used.	
13		0	0	This is not used.	
14		0	0	This is not used.	
15		0	0	This is not used.	
16		0	0	This is not used.	
17	N	1	5	This is the number of transactions for the reported account.	00003

Sample file



Multicash AUSZUG
T1.txt

7.1.28 Multicash UMSATZ T1

Description

- This template has the template ID 882.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Field	Type	Minimum	Maximum	Optional	Description	Sample value
1	A	0	12		It will include the Nedbank universal branch code, ie 198765.	198765
2	A	0	24		This is the bank	1234567890

Field	Type	Minimum	Maximum	Optional	Description	Sample value
					account number.	
3	N	1	4		It will include a single statement number generated by FTI.	12345
4	X	8	8		This is the value date (transaction date)	23.10.13
5	N	1	10	X	This is not populated.	
6	A	0	27	X	This consists of the first 27 characters of the statement narrative. If there is a semicolon within the text, it will be replaced with a coma to ensure it is not interpreted as the end of this field.	NarrText901234 5678901234,67
7	A	0	27		This consists of the last three characters of the statement narrative, if applicable. If there is a semicolon within the text, it will be replaced with a coma to ensure it is not interpreted as the end of this field.	890
8		0	0		This is not populated.	
9		0	0		This is not populated.	
10	A	0	16		This is populated with zero.	0
11	N	1	18.2		This is the transaction amount. If it is a debit or reversal of credit, it will have a '-' sign at the end. If it is a credit or reversal of debit, it will have a '+' sign at the end. If field 23 is populated with the word 'DEBIT' and the sign of the amount is '+' in field 11, then the transaction is a debit reversal. If field 23 is populated with the word 'CREDIT' and the sign of the amount is '-' in field 11, then the transaction is a credit reversal.	00000000000000 00141.11-
12		0	0		This is not populated.	
13		0	0		This is not populated.	
14	X	8	8		This is the transaction date.	23.10.13
15		0	0		This is not populated.	
16		0	0		This is not populated.	
17	A	0	30		This includes the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	Deposit

Field	Type	Minimum	Maximum	Optional	Description	Sample value
18	A	0	30		This includes the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	Electronic Banking
19	A	0	27	X	This is the transaction key.	1
20	A	0	27	X	This is the process key.	0001
21	A	0	27	X	This is the resend key.	1200
22	A	0	27	X	This is the destination key.	0
23	A	0	27	X	This will be populated with a 'DEBIT' or 'CREDIT'.	DEBIT
24	A	0	27	X	This is not populated.	
25	A	0	27	X	This is not populated.	
26	A	0	27	X	This is not populated.	
27	A	0	27	X	This is not populated.	
28	A	0	27	X	This is not populated.	
29	A	0	27	X	This is not populated.	
30	A	0	27	X	This is not populated.	
31	A	0	27	X	This is not populated.	
32	A	0	12	X	This is not populated.	
33	A	0	24	X	This is not populated.	
34	A	0	3	X	This is the NedAcad transaction code.	
35		0	0		This is not used.	

Important:

Please use field 7 to capture the NedAcad transaction code if field 34 is too short. In this case, field 34 must be populated with a space.

Sample file



Multicash UMSATZ
T1.txt

7.1.29 Multicash AUSZUG T3

Description

- This template has the template ID 1173.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Field	Type	Minimum	Maximum	Description	Sample value
1	A	0	12	It will include the Nedbank universal branch code, ie 198765.	198765
2	A	0	24	This is the bank account number.	1234567890
3	N	1	6	It will include a single statement number generated by FTI.	000010
4	X	8	8	This is the date on which the statement is generated.	05.10.17
5	A	3	3	This is the currency key (ZAR).	ZAR
6	N	1	18.2	This field will be populated with the opening current or book balance: If it ends with a negative sign, it will be a debit balance. If it ends with a positive sign, it will be a credit balance.	0000000000003 63313.14-
7	N	1	18.2	This field will be populated with the sum of total value of all debits in the statement for this account. It will usually have a negative sign unless reversals of debits are greater than actual debits. In this case it will have positive sign.	0000000000000 01405.00-
8	N	1	18.2	This field will be populated with the sum of total value of all credits in the statement for this account.	0000000000000 00000.00+

Field	Type	Minimum	Maximum	Description	Sample value
				It will usually have a positive sign unless reversals of credits are greater than actual credits. In this case it will have negative sign.	
9	N	1	18.2	This field will be populated by your closing current or book balance: If it ends with a negative sign, it will be a debit balance. If it ends with a positive sign, it will be a credit balance.	0000000000003 64718.14-
10		0	0	This is not used.	
11		0	0	This is not used.	
12		0	0	This is not used.	
13		0	0	This is not used.	
14		0	0	This is not used.	
15		0	0	This is not used.	
16		0	0	This is not used.	
17	N	1	5	This is the number of transactions for the reported account.	00003

Sample file



Multicash AUSZUG
T3.txt

7.1.30 Multicash UMSATZ T3

Description

- This template has the template ID 1170.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Field	Type	Minimum	Maximum	Optional	Description	Sample value
1	A	0	12		It will include the Nedbank universal branch code, ie	198765

Field	Type	Minimum	Maximum	Optional	Description	Sample value
					198765.	
2	A	0	24		This is the bank account number.	1234567890
3	N	1	6		It will include a single statement number generated by FTI.	001235
4	X	8	8		This is the value date (transaction date).	23.10.13
5		0	0		This is not used.	
6		0	0		This is not used.	
7	A	0	27	X	This consists of the first 27 characters of the statement narrative. If there is a semicolon within the text, it will be replaced with a coma to ensure it is not interpreted as the end of this field.	Deposit/EFT narrative
8	A	0	27		This consists of the last three characters of the statement narrative, if applicable. If there is a semicolon within the text, it will be replaced with a coma to ensure it is not interpreted as the end of this field.	
9		0	0		This is not populated.	
10		0	0		This is not populated.	
11	A	0	16		This is populated with zero.	0
12	N	1	18.2		This is the transaction amount. If it is a debit or reversal of credit, it will have a '-' sign at the end. If it is a credit or reversal of debit, it will have a '+' sign at the end. If field 23 is populated with the word 'DEBIT' and the sign of the amount is '+' in field 11, then the transaction is a debit reversal. If field 23 is populated with the word 'CREDIT' and the sign of the amount is '-' in field 11, then the transaction is a credit reversal.	00000000000000 00141.11-
13		0	0		This is not populated.	
14		0	0		This is not populated.	
15	X	8	8		This is the transaction date.	23.10.13
16		0	0		This is not populated.	
17		0	0		This is not populated.	
18	A	0	30		This includes the type of transaction, eg cash. See 3.8 for a list	Deposit

Field	Type	Minimum	Maximum	Optional	Description	Sample value
					of channel and Transaction type combinations.	
19	A	0	30		This includes the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	Electronic Banking
20	A	0	27	X	This is the transaction key.	1000000001
21	A	0	27	X	This is the process key.	0001
22	A	0	27	X	This is the resend key.	1200
23	A	0	27	X	This is the destination keyholder.	@DestinationKey @
24	A	0	27	X	This will be populated with 'DEBIT' or 'CREDIT'.	DEBIT
25	A	0	27	X	This is not populated.	
26	A	0	27	X	This is not populated.	
27	A	0	27	X	This is not populated.	
28	A	0	27	X	This is not populated.	
29	A	0	27	X	This is not populated.	
30	A	0	27	X	This is not populated.	
31	A	0	27	X	This is not populated.	
32	A	0	27	X	This is not populated.	
33	A	0	12	X	This is not populated.	
34	A	0	24	X	This is not populated.	
35	A	0	3	X	This is the NedAcad transaction code.	202
		0	0		This is not used.	

Sample file



Multicash UMSATZ
T3.txt

7.1.31 Multicash AUSZUG T5

Description

- This template has the template ID 1212.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line-item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Header

Field	Type	Minimum	Maximum	Description	Sample value
1	A	0	12	It will include the Nedbank universal branch code, ie 198765.	198765
2	A	0	24	This is the bank account number.	1234567890
3	N	1	4	It will include a single statement number generated by FTI.	0090
4	X	8	8	This is the date on which the statement is generated.	11.09.20
5	A	3	3	This is the currency key (ZAR).	ZAR
6	N	1	18.2	This field will be populated with the opening current or book balance: If it ends with a negative sign, it will be a debit balance. If it ends with a positive sign, it will be a credit balance.	0000000132917 19705.19-
7	N	1	18.2	This field will be populated with the sum of total value of all debits in the statement for this account. It will usually have a negative sign unless reversals of debits are greater than actual debits. In this case it will have positive sign.	0000000000000 01683.42-
8	N	1	18.2	This field will be populated with the sum of total value of all credits in the statement for this account. It will usually have a positive sign unless reversals of credits are greater than actual credits. In this case it will have negative sign.	0000000000183 71549.13+
9	N	1	18.2	This field will be populated by your closing current or book balance: If it ends with	

				a negative sign, it will be a debit balance. If it ends with a positive sign, it will be a credit balance.	0000000132733 49839.48-
10	A	0	35	This is the client name.	MR MULTICASH
11	A	0	35	This is the account name.	TEMPLATE
12		0	0	This is not used.	
13		0	0	This is not used.	
14		0	0	This is not used.	
15		0	0	This is not used.	
16		0	0	This is not used.	
17	N	1	5	This is the number of transactions for the reported account.	00011

Sample file


 Multicash AUSZUG
 T5.TXT

7.1.32 Multicash UMSATZ T5

Description

- This template has the template ID 1213.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line-item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Trailer

Field	Type	Minimum	Maximum	Optional	Description	Sample value
1	A	0	12		It will include the Nedbank universal branch code, ie 198765.	198765
2	A	0	24		This is the bank account number.	1234567890
3	N	1	4		It will include a single statement number generated by FTI.	0529
4	X	8	8		This is the value date (transaction date).	11.09.20

Field	Type	Minimum	Maximum	Optional	Description	Sample value
5	N	1	10	X	This is not populated.	
6	A	0	27	X	Nedbank NedAcad Transaction code.	VAT 27/08-25/09 = R2.48
7	A	0	27		This is not populated.	
8		0	0		This is not populated.	
9		0	0		This is not populated..	
10	A	0	16		This is populated with zero.	0
11	N	1	18.2		This is the transaction amount. If debit it will have a '-' sign at the end. If credit it will have a '+' sign at the end.	00000000000000000000.00+
12		0	0		This is not populated.	
13		0	0		This is not populated.	
14	X	8	8		The transaction date is always the same as the value date..	26.09.20
15		0	0		This is not populated.	
16		0	0		This is not populated.	
17	A	0	27	X	This consists of the first 27 characters of the statement narrative. If there is a semicolon within the text, it will be replaced with a hyphen '-' to ensure it is not interpreted as the end of this field.	TESTING TEMP2
18	A	0	27	X	This consists of the last three characters of the statement narrative, if applicable. If there is a semicolon within the text, it will be replaced with a hyphen '-' to ensure it is not interpreted as the end of this field.	
19	A	0	27	X	This is the transaction key.	1000000001
20	A	0	27	X	This is the process key.	7
21	A	0	27	X	This is the resend key.	0
22	A	0	27	X	This is the destination key.	1

Field	Type	Minimum	Maximum	Optional	Description	Sample value
23	A	0	27	X	This will be populated with 'DEBIT' or 'CREDIT',	CREDIT
24	A	0	27	X	This is not populated.	
25	A	0	27	X	This is not populated.	
26	A	0	27	X	This is not populated.	
27	A	0	27	X	This is not populated.	
28	A	0	27	X	This is not populated.	
29	A	0	27	X	This is not populated.	
30	A	0	27	X	This is not populated.	
31	A	0	27	X	This is not populated.	
32	A	0	12	X	This is not populated.	
33	A	0	24	X	This is not populated.	
34	A	0	3	X	This is the NedAcad transaction code.	198
35		0	0		This is not used.	

Sample file



Multicash UMSATZ
T5.TXT

7.1.33 Multicash AUSZUG T7

Description

- This template has the template ID 1240.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line-item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Header

Field	Type	Minimum	Maximum	Description	Sample value
1	A	1	7	It will include the financial branch code.	009792
2	A	0	24	This is the bank account number.	1234567890
3	N	1	4	It will include a single statement number generated by FTI.	136
4	X	8	8	This is the date on which the statement is generated.	11.09.20
5	A	3	3	This is the currency key (ZAR).	ZAR
6	N	1	13.2	This field will be populated with the opening current or book balance: If it ends with a negative sign, it will be a debit balance. If it ends with a positive sign, it will be a credit balance.	0000015987999.33+
7	N	1	14.2	This field will be populated with the sum of total value of all debits in the statement for this account. It will usually have a negative sign unless reversals of debits are greater than actual debits. In this case it will have positive sign.	00000000000410.87
8	N	1	14.2	This field will be populated with the sum of total value of all credits in the statement for this account. It will usually have a positive sign unless reversals of credits are greater than actual credits. In this case it will have negative sign.	00000000000000.00
9	N	1	14.2	This field will be populated by your closing current or book balance: If it ends with a negative sign, it will be a debit balance. If it ends with a positive sign, it will be a credit balance.	00000015987588.46
10	A	1	30	This is the client name.	MR MULTICASH
11	A	0	0	This is not used.	
12		0	0	This is not used.	
13		0	0	This is not used.	
14		0	0	This is not used.	
15		0	0	This is not used.	
16		0	0	This is not used.	
17		0	0	This is not used.	
18	N	1	5	This is the number of transactions for the reported account.	00011

Sample file


Multicash AUSZUG
T7.txt

7.1.1 Multicash UMSATZ T7

Description

- This template has the template ID 1241.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Trailer

Field	Type	Minimum	Maximum	Optional	Description	Sample value
1	A	1	7		It will include the branch code.	000728
2	A	0	24		This is the bank account number.	1234567890
3	N	1	4		It will include a single statement number generated by FTI.	529
4	X	8	8		This is the value date (transaction date).	11.09.20
5	N	1	1	X	This will be populated with zero.	0
6	A	1	30	X	This is the statement narrative or description.	MR MULTICASHH BANK (EVERGREEN)
7	A	0	21		This is padded with a 21-characters-long space.	
8		0	0		This is not populated.	
9		0	0		This is not populated.	
10	A	0	16		This is padded with a 16-characters-long space.	
11	N	1	13.2		This is the transaction amount. If debit it will have a '-' sign at the end. If credit it will have a '+'	0000000000410. 87-

Field	Type	Minimum	Maximum	Optional	Description	Sample value
					sign at the end.	
12		0	0		This is not populated.	
13		0	0		This is not populated.	
14	X	8	8		The transaction date is always the same as the value date..	26.09.20
15		0	0		This is not populated.	
16		0	0		This is not populated.	
17		0	0		This is not populated.	
18		0	0		This is not populated.	
19	A	0	0		This is not populated.	
20	A	0	0		This is not populated.	
21	A	0	0		This is not populated.	
22	A	0	0		This is not populated.	
23	A	0	0		This is not populated.	
24	A	0	27	X	This is not populated.	
25	A	0	27	X	This is not populated.	
26	A	0	27	X	This is not populated.	
27	A	0	27	X	This is not populated.	
28	A	0	27	X	This is not populated.	
29	A	0	27	X	This is not populated.	
30	A	0	27	X	This is not populated.	
31	A	0	27	X	This is not populated.	
32	A	0	12	X	This is not populated.	
33	A	0	24	X	This is not populated.	
34	A	0	3	X	This is the NedAcad transaction code.	003
35		0	0		This is not used.	

Sample file



Multicash UMSATZ
T7.txt

7.1.2 Multicash AUSZUG T9

Description

- This template has the template ID 1251.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line-item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Field	Type	Minimum	Maximum	Description	Sample value
1	A	0	12	It will include the Nedbank universal branch code, ie 198765.	198765
2	A	0	24	This is the bank account number.	1234567890
3	N	1	5	It will include a single statement number generated by FTI.	10023
4	X	8	8	This is the date on which the statement is generated.	05.10.17
5	A	3	3	This is the currency key (ZAR).	ZAR
6	N	1	18.2	This field will be populated with the opening current or book balance: If it ends with a negative sign, it will be a debit balance. If it ends with a positive sign, it will be a credit balance.	00000000000000 02000.00+
7	N	1	18.2	This field will be populated with the sum of total value of all debits in the statement for this account. It will usually have a negative sign unless reversals of debits are greater than actual debits. In this case it will have positive sign.	00000000000000 00000.00-
8	N	1	18.2	This field will be populated with the sum of total value of all credits in the statement for this account. It will usually have a positive sign unless reversals of credits are greater than actual credits. In this case it will have negative sign.	00000000000000 01000.00-
9	N	1	18.2	This field will be populated by your closing current or book balance: If it ends with a negative sign, it will be a debit balance. If it	00000000000000 01000.00+

				ends with a positive sign, it will be a credit balance.	
10	A	0	35	This is the client name.	MR MULTICASH
11	A	0	35	This is the account name.	TEMPLATE
12		0	0	This is not used.	
13		0	0	This is not used.	
14		0	0	This is not used.	
15		0	0	This is not used.	
16		0	0	This is not used.	
17	N	1	5	This is the number of transactions for the reported account.	00003

Sample file



Multicash AUSZUG
T9.txt

7.1.3 Multicash UMSATZ T13

Description

- This template has the template ID 1339.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line-item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Field	Type	Minimum	Maximum	Optional	Description	Sample value
1	A	0	12		It will include the Nedbank universal branch code, ie 198765.	198765

Field	Type	Minimum	Maximum	Optional	Description	Sample value
2	A	0	24		This is the bank account number.	1234567890
3	N	1	4		It will include a single statement number generated by FTI.	12345
4	X	8	8		This is the value date (transaction date).	23.10.13
5	N	1	10	X	This is not populated.	
6	A	0	27	X	This consists of the first 27 characters of the statement narrative. If there is a semicolon within the text, it will be replaced with a coma to ensure it is not interpreted as the end of this field.	NarrText901234 5678901234,67
7	A	0	27		This consists of the last three characters of the statement narrative, if applicable. If there is a semicolon within the text, it will be replaced with a coma to ensure it is not interpreted as the end of this field.	890
8		0	0		This is not populated.	
9		0	0		This is not populated.	
10	A	0	16		This is populated with zero.	0
11	N	1	18.2		This is the transaction amount. If it is a debit or reversal of credit, it will have a '-' sign at the end. If it is a credit or reversal of debit, it will have a '+' sign at the end. If field 23 is populated with the word 'DEBIT' and the sign of the amount is '+' in field 11, then the transaction is a debit reversal. If field 23 is populated with the word 'CREDIT' and the sign of the amount is '-' in field 11, then the transaction is a credit reversal.	00000000000000 00141.11-
12		0	0		This is not populated.	
13		0	0		This is not populated.	
14	X	8	8		This is the transaction date.	23.10.13
15		0	0		This is not populated.	
16		0	0		This is not populated.	
17	A	0	30		This includes the type of transaction, eg cash. See 3.8 for a list of channel and Transaction type combinations.	Deposit

Field	Type	Minimum	Maximum	Optional	Description	Sample value
18	A	0	30		This includes the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	Electronic Banking
19	A	0	27	X	This is the transaction key.	1
20	A	0	27	X	This is the process key.	0001
21	A	0	27	X	This is the resend key.	1200
22	A	0	27	X	This is the destination key.	0
23	A	0	27	X	This will be populated with 'DEBIT' or 'CREDIT'.	DEBIT
24	A	0	27	X	This is not populated.	
25	A	0	27	X	This is not populated.	
26	A	0	27	X	This is not populated.	
27	A	0	27	X	This is not populated.	
28	A	0	27	X	This is not populated.	
29	A	0	27	X	This is not populated.	
30	A	0	27	X	This is not populated.	
31	A	0	27	X	This is not populated.	
32	A	0	12	X	This is not populated.	
33	A	0	24	X	This is not populated.	
34	A	0	3	X	This is the NedAcad transaction code.	
35		0	0		This is not used.	

Sample file



Multicash UMSATZ
T13.txt

7.1.4 Multicash - Combined

Description

- This template has the template ID 1027.
- All amount value fields have the sign on the right-hand side.
- The files must be ASCII-coded.
- The line-item file includes one or more accounts based on client preference. It will report only transactions on accounts that are present on the header file. However, if no transaction has occurred on the account during the period of the statement, that account will not report any transactions in the item file even though they are reported on the header file.
- The delimiter between the fields is a semicolon (;).
- The types are as follows:
 - A (alphanumeric).
 - N (numeric).
 - X (date in format DD.MM.YY).

Header

Field	Type	Minimum	Maximum	Description	Sample value
1	A	0	12	It will include the Nedbank universal branch code, ie 198765.	198765
2	A	0	24	This is the bank account number.	1234567890
3	N	1	4	It will include a single statement number generated by FTI.	0010
4	X	8	8	This is the date on which the statement is generated.	05.10.17
5	A	3	3	This is the currency key (ZAR).	ZAR
6	N	1	18.2	This field will be populated with the opening current or book balance: If it ends with a negative sign, it will be a debit balance. If it ends with a positive sign, it will be a credit balance.	0000000000003 63313.14-
7	N	1	18.2	This field will be populated with the sum of total value of all debits in the statement for this account. It will usually have a negative sign unless reversals of debits are greater than actual debits. In this case it will have positive sign.	0000000000000 01405.00-
8	N	1	18.2	This field will be populated with the sum of total value of all credits in the statement for this account. It will usually have a positive sign unless reversals of credits are greater than actual credits. In this case it will have negative sign.	0000000000000 00000.00+
9	N	1	18.2	This field will be populated by your closing current or book balance: If it ends with a negative sign, it will be a debit balance. If it ends with a positive sign, it	0000000000003 64718.14-

Field	Type	Minimum	Maximum	Description	Sample value
				will be a credit balance.	
10	A	0	35	This is the client name.	MR NEDBNK RIVONIA
11	A	0	35	This is the account name.	TEMPLATE S
12		0	0	This is not used.	
13		0	0	This is not used.	
14		0	0	This is not used.	
15		0	0	This is not used.	
16		0	0	This is not used.	
17	N	1	5	This is the number of transactions for the reported account.	00003

Trailer

Field	Type	Minimum	Maximum	Description	Sample value
1	A	0	12	It will include the Nedbank universal branch code, ie 198765.	198765
2	A	0	24	This is the bank account number.	1234567890
3	N	1	4	It will include a single statement number generated by FTI.	1235
4	X	8	8	This is the value date (transaction date).	23.10.13
5	N	1	10	This is not populated.	
6	A	0	27	This consists of the first 27 characters of the statement narrative. If there is a semicolon within the text, it will be replaced with a coma to ensure it is not interpreted as the end of this field.	NarrText901234 5678901234,67
7	A	0	27	This consists of the last three characters of the statement narrative, if applicable. If there is a semicolon within the text, it will be replaced with a coma to ensure it is not interpreted as the end of this field.	890
8		0	0	This is not populated.	
9		0	0	This is not populated.	
10	A	0	16	This is populated with zero.	0
11	N	1	18.2	This is the transaction amount. If it is a debit or reversal of credit, it will have a '-' sign at the end. If it is a credit or reversal of debit, it will have a '+' sign at the end. If field 23 is populated with the word 'DEBIT' and the sign of the	00000000000000 00141.11-

				amount is '+' in field 11, then the transaction is a debit reversal. If field 23 is populated with the word 'CREDIT' and the sign of the amount is '-' in field 11, then the transaction is a credit reversal.	
12		0	0	This is not populated.	
13		0	0	This is not populated.	
14	X	8	8	This is the transaction date.	23.10.13
15		0	0	This is not populated.	
16		0	0	This is not populated.	
17	A	0	30	This includes the type of transaction, eg cash See 3.8 for a list of channel and Transaction type combinations.	Deposit
18	A	0	30	This includes the channel through which the transaction was processed, eg teller. See 3.8 for a list of channel and Transaction type combinations.	Electronic Banking
19	A	0	27	This is the transaction key.	1
20	A	0	27	This is the process key.	0001
21	A	0	27	This is the resend key.	1200
22	A	0	27	This is the destination key.	0
23	A	0	27	This will be populated with 'DEBIT' or 'CREDIT'.	DEBIT
24	A	0	27	This is not populated.	
25	A	0	27	This is not populated.	
26	A	0	27	This is not populated.	
27	A	0	27	This is not populated.	
28	A	0	27	This is not populated.	
29	A	0	27	This is not populated.	
30	A	0	27	This is not populated.	
31	A	0	27	This is not populated.	
32	A	0	12	This is not populated.	
33	A	0	24	This is not populated.	
34	A	0	3	This is the NedAcad transaction code.	
35		0	0	This is not used.	

Sample file



Multicash -
Combined.txt

7.1.5 eNotes MT940

Description

- This template has the template ID 1039.
- It is a standard eNotes MT940 template.
- This template is for delivery over all protocols.
- The field lengths and formats conform to SWIFT standards.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.



Note: This template is for clients that have been migrated from eNotes PTI and is no longer available for selection.

SWIFT MT940 standard statement message

Status	Tag	Field name	Content or option	No	Sample value
M	20	Transaction reference number	16x	1	TestingCut 0899
M	25	Account identification	35x	2	1234567890
M	28C	Statement number or sequence number	5n/[5n]	3	/1
M	60F	Opening balance	This will be 'F' or 'M'	4	C140805ZAR1003, 00
→					
O	61	Statement line	6!n[4!n]2a[1!a]15d1! a3!c1 6x/[16x] [34x]	5	130916DD1003,00 CElectronic Banki//Deposit//1
→					
M	62a	Closing balance (booked funds)	This will be 'F' or 'M'	6	C140805ZAR1001, 00
M = Mandatory O = Optional					

SWIFT MT940 definitions of fields

Status	Tag	Field name	Field description
M	20	Transaction reference number	A unique reference number will be created by Nedbank for each message.
O	21	Related reference	This is not used.
M	25	Account identification	This will be the Nedbank account number for which the statement is sent.
M	28C	Statement number or sequence number	One statement number per statement is sent and it will reset to zero on the 1st of January every year. If only one message is sent for the same statement, then this will be the statement number/1. If more than one message is sent for the same statement, then this will be the statement number followed by the sequence number of the

			statement, eg statement number/1, statement number/2 and so on.
M	60a	Opening balance	This will be 'F' or 'M'.
O	61	Statement line	* Refer to field 61 – definition below.
O	86	Information to account owner	This is not used.
M	62a	Closing balance (booked funds)	This will be the debit or credit book closing balance.
O	64	Closing available balance (available balance)	This is not used.
O	65	Forward available balance	This is not used.
O	86	Information to account owner	This is not used.

* Field 61: **Statement line** – This field contains the details of each transaction as listed below:

Subfield	Format	Name	Description
1	6!n 2a15d 20a	<ul style="list-style-type: none"> Value date Transaction amount preceded by CC, DD, RC, RD Channel 	<ul style="list-style-type: none"> Value date in 'yyMMdd' format – This is the date the financial is posted to the account for the transaction. The transaction amount is preceded by 'C' – credit, 'D' – debit, 'RC' – reversal of credit, or 'RD' – reversal of debit. This field indicates the channel from which the transaction originated.
2	20a	Transaction type	This field indicates whether the transaction was a deposit or withdrawal.
3	18!n	Transaction number	Transaction number in the MT940 message

Sample file



eNotes MT940.txt

7.1.6 NedAcad T1

Description

- This template has the template ID 1029.
- It contains a four-digit CASA statement number, with a 30 characters statement narrative and a four-digit punch-by branch code on the 06 record.
- This template must be read in conjunction with the CASA Statement Combined Transaction Codes document. Refer to Appendix E.
- It is a standard NedAcad template with the following:
 - A record identifier in the file header record.
 - An account header record type 01. There is one account header record per account that is reported on.
 - An account header record type 02. There is one account name record per account that is reported on.
 - An account address record type 03, 04 and 05. There are three address records per account that is reported on.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header record type 00

Data element	Data type	Length	Comment	Sample value
Record identifier	Numeric	2	Header record identifier.	00
Group number	Numeric	10	This is the nominated account number that all accounts are linked to and to which the NedAcad charges will be debited.	1234567891
Filler	Numeric	70	This is not applicable (will contain zeroes).	00000000000000 00000000000000 00000000000000 00000000000000 00000000000000 00000000000000
Date	Numeric	8	This is the file creation date in the format DDMMCCYY.	29012013

Account header record type 01

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain '01'.	01
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	0000000000
Filler	Alpha	1	This is not applicable (filled with space).	
Postcode	Numeric	4	This is the postcode.	2196
Sign for opening balance	Alpha	1	This indicates whether the opening balance is positive or negative: { – positive balance } – negative balance	{
Opening balance	Numeric	14	This is the opening balance of the account at the beginning of the processing period. The last two digits represents the cents value.	0000000010072 31
Filler	Space	1	This is not applicable.	
Sign for closing balance	Alpha	1	This indicates whether the closing balance is positive or negative. { – positive balance } – negative balance	{
Closing balance	Numeric	14	This is the closing balance of the account at the end of the processing period. The last two digits represents the cents value.	0000000010060 0
Filler	Numeric	24	This is not applicable (will contain zeroes).	

Account header record type 02

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '02'.	02
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Name	Alphanumeric	30	This is the name of the account.	SA NEDBANK DEVELOPMENT
Filler	Space	38	This is not applicable.	

Account address record type 03, 04 and 05

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a 03, 04, or 05.	04
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	1234567890
Address	Alphanumeric	30	First line of address if record type is a 03 record. Second line of address if record type is a 04 record. Third line of address if record type is a 05 record.	135 RIVONIA ROAD
Filler	Space	38	This is not applicable.	

Transaction detail record type 06

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain '06'.	06
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	1234567891
Transaction date	Numeric	8	This is the transaction date, in DDMMCCYY format.	31012013
Statement	Numeric	4	This will be populated with your Nedbank current account statement number. Please note you can have multiple statement numbers per	1234

			day.	
Code	Alphanum eric	1	'C' – Indicates it is a cheque transaction. 'B' – Indicates it is a deposit transaction. ' '(space) – Indicates the code identifier contains a transaction code.	
Code number	Numeric	8	If the code is a 'C', the code number will contain a cheque number. If the code is a 'B', the code number will contain the deposit number. If the code is a ' ', the code number will contain a transaction code. Please see Appendix D.	00000101
Amount	Numeric	14	This is the amount of the transaction, in cents.	00000000100100
Description	Alphanum eric	30	This field will show the description of the transaction.	Deposit/EFT narrative10
Punched or Tran	Numeric	4	This is the branch number that initiated the transaction.	9001

File trailer record type 99

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '99'.	99
Filler	Numeric	80	This contains 9s.	999999999999 999999999999 999999999999 999999999999 999999999999 999999999999 99 99
Entry count	Numeric	8	This is the total number of records in the file excluding the file header and file trailer records.	00000021

Sample file



NedAcad T1.txt

7.1.7 NedAcad T2

Description

- This template has the template ID 1030.
- It contains a four-digit CASA statement number, with a 29 characters statement narrative and a four-digit punch-by branch code on the 06 record.
- The single statement does not reset annually.
- This template must be read in conjunction with the CASA Statement Combined Transaction Codes document. Refer to Appendix E.
- It is a standard NedAcad template with the following:
 - A record identifier in the file header record.
 - An account header record type 01. There is one account header record per account that is reported on.
 - An account header record type 02. There is one account name record per account that is reported on.
 - An account address record type 03, 04 and 05. There are three address records per account that is reported on.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header record type 00

Data element	Data type	Length	Comment	Sample value
Record identifier	Numeric	2	Value – '00' – header record identifier	00
Group number	Numeric	10	This is the nominated account number that all accounts are linked to and to which the NedAcad charges will be debited.	1234567891
Filler	Numeric	70	This is not applicable (will contain zeroes).	00000000000000 00000000000000 00000000000000 00000000000000 00000000000000
Date	Numeric	8	This is the file creation date in the format DDMMCCYY.	29012013

Account header record type 01

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '01'.	01
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	1234567891
Filler	Numeric	7	This is not applicable.	
Postcode	Numeric	4	This is the postcode.	2196

Data element	Data type	Length	Comment	Sample value
Sign for opening Balance	Alpha	1	This indicates whether the Opening balance is positive or negative: { – positive balance } – negative balance	{
Opening balance	Numeric	14	This is the opening balance of the account at the beginning of the processing period. The last two digits represents the cents value.	00000001007231
Filler	Numeric	2	This is not applicable (will contain a space).	
Sign for Closing Balance	Alpha	1	This indicates whether the closing balance is positive or negative: { – positive balance } – negative balance	{
Closing balance	Numeric	14	This is the closing balance of the account at the end of the processing period. The last two digits represents the cents value.	00000000100600
Filler	Numeric	24	This is not applicable (will contain zeroes).	

Account header record type 02

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '02'.	02
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	1234567890
Name	Alphanumeric	30	This is the name of the account.	NEDERLANDS CHE NEDBANK
Filler	Space	38	This is not applicable.	

Account address record type 03, 04 & 05

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a 03, 04, or 05.	04
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	1234567890
Address	Alphanumeric	30	First line of address if it is a 03 record. Second line of address if it is a 04 record. Third line of address if it is a 05 record.	135 RIVONIA ROAD
Filler	Space	38	This is not applicable.	

Transaction detail record type 06

There can be multiple transaction detail records in a file

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '06'.	06
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	1234567890
Transaction date	Numeric	8	This is the transaction date, in DDMMCCYY format.	30012013
Statement	Numeric	4	This will be populated with the single statement number per file.	0084
Code	Alphanumeric	1	'C' – Indicates it is a cheque transaction. 'B' – Indicates it is a deposit transaction. ' ' (space) – Indicates that the code identifier contains a transaction code.	
Code number	Numeric	8	If the code is a 'C', the code number will contain a cheque number. If the code is a 'B', the code number will contain the deposit number. If the code is a ' ', the code number will contain a transaction code. Please see Appendix D.	00000202
Amount	Numeric	14	This is the amount of the transaction, in cents.	00000000100000
Description	Alphanumeric	29	This field will show the description of the transaction.	Deposit/EFT narrative 0
Punched or Tran	Numeric	4	This is the branch number that initiated the transaction.	9000

File trailer record type 99

There will be one file trailer record per file

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '99'.	99
Filler	Numeric	80	This contains 9s.	999999999999 999999999999 999999999999 999999999999 999999999999 999999999999 99
Entry count	Numeric	8	This is the total number of records in the file excluding the file header and file trailer records.	00000021

Sample file



NedAcad T2.txt

7.1.8 NedAcad T3

Description

- This template has the template ID 1031.
- It contains a six-digit CASA statement number, with a 27 characters statement narrative and a four-digit punch-by branch code on the 06 record.
- This template must be read in conjunction with the CASA Statement Combined Transaction codes document. Refer to Appendix E.
- It is a standard NedAcad template with the following:
 - A record identifier in the file header record.
 - An account header record type 01. There is one account header record per account that is reported on.
 - An account header record type 02. There is one account name record per account that is reported on.
 - An account address record type 03, 04 and 05. There are three address records per account that is reported on.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header record type 00

Data element	Data type	Length	Comment	Sample value
Record identifier	Numeric	2	Value – ‘00’ – header record identifier.	00
Group number	Numeric	10	This is the nominated account number that all accounts are linked to and to which the NedAcad charges will be debited.	1234567891
Filler	Numeric	70	This is not applicable (will contain zeroes).	00000000000000 00000000000000 00000000000000 00000000000000 00000000000000

Date	Numeric	8	This is the file creation date in the format DDMMCCYY.	29012013
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Account header record type 01

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '01'.	01
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	1234567891
Filler	Numeric	1	This is not applicable (filled with space).	
Postcode	Numeric	4	This is the postcode.	2196
Sign for opening balance	Alpha	1	This indicates whether the opening balance is positive or negative: { – positive balance } – negative balance	{
Opening balance	Numeric	14	This is the opening balance of the account at the beginning of the processing period. The last two digits represents the cents value.	00000001007231
Filler	Numeric	2	This is not applicable (will contain a space).	
Sign for closing balance	Alpha	1	This indicates whether the closing balance is positive or negative: { – positive balance } – negative balance	{
Closing balance	Numeric	14	This is the closing balance of the account at the end of the processing period. The last two digits represents the cents value.	00000000100600
Filler	Numeric	24	This is not applicable (will contain zeroes).	

Account header record type 02

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '02'.	02
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Name	Alphanumeric	30	This is the name of the account.	SA NEDBANK DEVELOPMENT
Filler	Space	38	This is not applicable.	

Account address record type 03, 04 & 05

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a 03, 04, or 05.	04
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Address	Alphanumeric	30	First line of address if it is a 03 record. Second line of address if it is a 04 record. Third line of address if it is a 05 record.	135 RIVONIA ROAD
Filler	Space	38	This is not applicable.	

Transaction detail record type 06

There can be multiple transaction detail records in a file

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '06'.	06
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	1234567890
Transaction date	Numeric	8	This is the transaction date, in DDMMCCYY format.	30012013
Statement	Numeric	6	This will be populated with the single statement number per file.	101234
Code	Alphanumeric	1	'C' – Indicates it is a cheque transaction. 'B' – Indicates it is a deposit transaction. ' ' (space) – Indicates that the code identifier contains a transaction code.	
Code number	Numeric	8	If the code is a 'C', the code number will contain a cheque number. If the code is a 'B', the code number will contain the deposit number. If the Code is a ' ' the Code Number will contain a Transaction code. Please see Appendix D.	00000202
Amount	Numeric	14	This is the amount of the transaction, in cents.	-0000000100000
Description	Alphanumeric	27	This field will show the	Deposit/EFT

	eric		description of the transaction.	narrative 0
Punched or Tran	Numeric	4	This is the branch number that initiated the transaction.	9000

File trailer record type 99

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '99'.	99
Filler	Numeric	80	This contains 9s.	999999999999 999999999999 999999999999 999999999999 999999999999 999999999999 99
Entry count	Numeric	8	This is the total number of records in the file excluding the file header and file trailer records.	00000021

Sample file



NedAcad T3.txt

7.1.1 NedAcad T5

Description

- This template has the template ID 1033.
- It contains a six-digit CASA statement number, with a 30 characters statement narrative.
- The single statement number does not reset annually.
- This template must be read in conjunction with the CASA Statement Combined Transaction codes document. Refer to Appendix E (CASA Statement Combined Transaction codes).
- It is a standard NedAcad template with the following:
 - A record identifier in the file header record
 - An account header record type 01. There is one account header record per account that is reported on.
 - An account header record type 02. There is one account name record per account that is reported on.
 - An account address record type 03, 04 and 05. There are three address records per account that is reported on.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header record type 00

Data element	Data type	Length	Comment	Sample value
Record identifier	Numeric	2	Value – '00' – header record identifier.	00
Group number	Numeric	10	This is the nominated account number that all accounts are linked to and to which the NedAcad charges will be debited.	1234567891
Filler	Numeric	70	This is not applicable (will contain zeroes).	00000000000000 00000000000000 00000000000000 00000000000000 00000000000000
Date	Numeric	8	This is the file creation date in the format DDMMCCYY.	29012013

Account header record type 01

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '01'.	01
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	0000000000
Filler	Alpha	1	This is not applicable (filled with space).	

Postcode	Numeric	4	This is the postcode.	2196
Sign for opening Balance	Alpha	1	This indicates whether the Opening balance is positive or negative: { – positive balance } – negative balance	{
Opening balance	Numeric	14	This is the opening balance of the account at the beginning of the processing period. The last two digits represents the cents value.	00000001007231
Filler	Numeric	1	This is not applicable (will contain a space).	
Sign for Closing Balance	Alpha	1	This indicates whether the closing balance is positive or negative: { – positive balance } – negative balance	{
Closing balance	Numeric	14	This is the closing balance of the account at the end of the processing period. The last two digits represents the cents value.	00000000100600
Filler	Numeric	24	This is not applicable (will contain zeroes).	

Account header record type 02

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '02'.	02
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Name	Alphanumeric	30	This is the name of the account.	SA NEDBANK DEVELOPMENT
Filler	Space	38	This is not applicable.	

Account address record type 03, 04 & 05

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a 03, 04, or 05	04
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Address	Alphanumeric	30	First line of address if it is a 03 record. Second line of address if it is a 04 record. Third line of address if it is a 05 record.	135 RIVONIA ROAD
Filler	Space	38	This is not applicable.	

Transaction detail record type 06

There can be multiple transaction detail records in a file

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '06'.	06
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	1234567890
Transaction date	Numeric	8	This is the transaction date, in DDMMCCYY format.	30012013
Statement	Numeric	6	This will be populated with the single statement number per file.	010023
Code	Alphanumeric	1	'C' – Indicates it is a cheque transaction. 'B' – Indicates it is a deposit transaction. ‘ ‘ (space) – Indicates that the code identifier contains a transaction code.	
Code number	Numeric	8	If the code is a 'C', the code number will contain a cheque number. If the code is a 'B', the code number will contain the deposit number. If the code is a ' ', the code number will contain a transaction code. Please see Appendix D.	00000202
Amount	Numeric	14	This is the amount of the transaction, in cents.	00000000100000
Description	Alphanumeric	30	This field will show the description of the transaction.	Deposit/EFT narrative 0
Punched or Tran	Numeric	4	This is the branch number that initiated the transaction.	9000

File trailer record type 99

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '99'.	99
Filler	Numeric	80	This contains 9s.	999999999999 999999999999 999999999999 999999999999 999999999999 999999999999 99
Entry count	Numeric	8	This is the total number of records in the file excluding the file header and file trailer records.	00000021

Sample file



NedAcad T5.txt

7.1.2 NedAcad T6

Description

- This template has the template ID 1034.
- It contains a six-digit single statement number and a 30 characters statement narrative.
- The single statement number does not reset annually.
- This template must be read in conjunction with the CASA Statement Combined Transaction codes document. Refer to Appendix E.
- It is a standard NedAcad template with the following:
 - A record identifier in the file header record
 - An account header record type 01. There is one account header record per account that is reported on.
 - An account header record type 02. There is one account name record per account that is reported on.
 - An account address record type 03, 04 and 05. There are three address records per account that is reported on.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header record type 00

Data element	Data type	Length	Comment	Sample value
Record identifier	Numeric	2	Value – ‘00’ – header record identifier.	00
Group number	Numeric	10	This is the nominated account number that all accounts are linked to and to which the NedAcad charges will be debited.	1234567891
Filler	Numeric	70	This is not applicable (will contain zeroes).	00000000000000 00000000000000 00000000000000 00000000000000 00000000000000
Date	Numeric	8	This is the file creation date in the format DDMMCCYY.	29012013

Account header record type 01

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '01'.	01
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	0000000000
Filler	Alpha	1	This is not applicable (filled with space).	
Postcode	Numeric	4	This is the postcode.	2196
Sign for opening Balance	Alpha	1	This indicates whether the Opening balance is positive or negative: { – positive balance } – negative balance	{
Opening balance	Numeric	14	This is the opening balance of the account at the beginning of the processing period. The last two digits represents the cents value.	00000001007231
Filler	Numeric	1	This is not applicable (will contain a space).	
Sign for closing balance	Alpha	1	This indicates whether the closing balance is positive or negative: { – positive balance } – negative balance	{
Closing balance	Numeric	14	This is the closing balance of the account at the end of the processing period. The last two digits represents the cents value.	00000000100600
Filler	Numeric	24	This is not applicable (will contain zeroes).	

Account header record type 02

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '02'.	02
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Name	Alphanumeric	30	This is the name of the account.	SA NEDBANK DEVELOPMENT
Filler	Space	38	This is not applicable.	

Account address record type 03, 04 and 05

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a 03, 04, or 05.	04

Data element	Data type	Length	Comment	Sample value
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Address	Alphanumeric	30	First line of address if record type is a 03 record. Second line of address if record type is a 04 record. Third line of address if record type is a 05 record.	135 RIVONIA ROAD
Filler	Space	38	This is not applicable.	

Transaction detail record type 06

There can be multiple transaction detail records in a file

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '06'.	06
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	1234567890
Transaction date	Numeric	8	This is the transaction date, in DDMMCCYY format.	30012013
Statement	Numeric	6	This will be populated with the single statement number per file.	000084
Code	Alphanumeric	1	'C' – Indicates it is a cheque transaction. 'B' – Indicates it is a deposit transaction. ' ' (space) – Indicates that the code identifier contains a transaction code.	
Code number	Numeric	8	If the code is a 'C', the code number will contain a cheque number. If the code is a 'B', the code number will contain the deposit number. If the code is a ' ', the code number will contain a transaction code. Please see Appendix D.	00000202
Amount	Numeric	14	This is the amount of the transaction, in cents.	00000000100000
Description	Alphanumeric	30	This field will show the description of the transaction.	Deposit/EFT narrative 0
Punched or Tran	Numeric	4	This is the branch number that	9000

Data element	Data type	Length	Comment	Sample value
			initiated the transaction.	

File trailer record type 99

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '99'.	99
Filler	Numeric	80	This contains 9s.	999999999999 999999999999 999999999999 999999999999 999999999999 999999999999 99
Entry count	Numeric	8	This is the total number of records in the file excluding the file header and file trailer records.	00000021

Sample file



NedAcad T6.txt

7.1.3 NedAcad T8

Description

- This template has the template ID 1178.
- It contains a six-digit single statement number and a 30 characters statement narrative.
- The single statement number does not reset annually.
- This template must be read in conjunction with the CASA Statement Combined Transaction codes document. Refer to Appendix E (CASA Statement Combined Transaction codes).
- It is a standard NedAcad template with the following:
 - A record identifier in the file header record.
 - An account header record type 01. There is one account header record per account that is reported on.
 - An account header record type 02. There is one account name record per account that is reported on.
 - An account address record type 03, 04 and 05. There are three address lines per account that is reported on.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header record type 00

Data element	Data type	Length	Comment	Sample value
Record identifier	Numeric	2	Value – '00' – header record identifier.	00
Group number	Numeric	10	This is the nominated account number that all accounts are linked to and to which the NedAcad charges will be debited.	1234567891
Filler	Numeric	70	This is not applicable (will contain zeroes).	00000000000000 00000000000000 00000000000000 00000000000000 00000000000000
Date	Numeric	8	This is the file creation date in the format DDMMCCYY.	29012013

Account header record type 01

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '01'.	01
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	0000000000
Filler	Alpha	1	This is not applicable (filled with space).	
Postcode	Numeric	4	This is the postcode.	2196
Sign for opening Balance	Alpha	1	This indicates whether the opening balance is positive or negative: { – positive balance } – negative balance	{
Opening balance	Numeric	14	This is the opening balance of the account at the beginning of the processing period. The last two digits represents the cents value.	00000001007231
Filler	Numeric	1	This is not applicable (will contain a space).	
Sign for Closing Balance	Alpha	1	This indicates whether the closing balance is positive or negative: { – positive balance } – negative balance	{
Closing balance	Numeric	14	This is the closing balance of the account at the end of the processing period. The last two digits represents the cents value.	00000000100600
Filler	Numeric	24	This is not applicable (will contain zeroes).	

Account header record type 02

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '02'.	02
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Name	Alphanumeric	30	This is the name of the account.	SA NEDBANK DEVELOPMENT
Filler	Space	38	This is not applicable.	

Account address record type 03, 04 and 05

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a 03, 04, or 05	04
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Address	Alphanumeric	30	First line of address if it is a 03 record. Second line of address if it is a 04 record. Third line of address if it is a 05 record.	135 RIVONIA ROAD
Filler	Space	38	This is not applicable.	

Transaction detail record type 06

There can be multiple transaction detail records in a file

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '06'.	06
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	1234567890
Transaction date	Numeric	8	This is the transaction date, in DDMMCCYY format.	30012013
Statement	Numeric	6	This will be populated with the single statement number per file.	000134
Code	Alphanumeric	1	'C' – Indicates it is a cheque transaction 'B' – Indicates it is a deposit transaction ' ' (space) – Indicates that the code identifier contains a	

Data element	Data type	Length	Comment	Sample value
			transaction code.	
Code number	Numeric	8	If the code is a 'C', the code number will contain a cheque number. If the code is a 'B', the code number will contain the deposit number. If the Code is a ' ' the Code Number will contain a Transaction code. Please see Appendix D.	00000202
Amount	Numeric	14	This is the amount of the transaction, in cents	-0000000100000
Description	Alphanumeric	30	This field will show the description of the transaction	Deposit/EFT narrative 0
Punched or Tran	Numeric	4	This is the branch number that initiated the transaction.	9000

File trailer record type 99

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '99'.	99
Filler	Numeric	80	This contains 9s.	999999999999 999999999999 999999999999 999999999999 999999999999 999999999999 99
Entry count	Numeric	8	This is the total number of records in the file excluding the file header and file trailer records.	00000021

Sample file



NedAcad T8.txt

7.1.4 NedAcad T12

Description

- This template has the template ID 1223.
- It contains a four-digit CASA statement number and a 30 characters statement narrative on record type 06.
- This template must be read in conjunction with the CASA Statement Combined Transaction codes document. Refer to Appendix E (CASA Statement Combined Transaction codes).
- It is a standard NedAcad template with the following:
 - A record identifier in the file header record.
 - An account header record type 01. There is one account header record per account that is reported on.
 - An account header record type 02. There is one account name record per account that is reported on.
 - An account address record type 03, 04 and 05. There are three address records per account that is reported on.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header record type 00

Data element	Data type	Length	Comment	Sample value
Record identifier	Numeric	2	Value – ‘00’ – header record identifier	00
Group number	Numeric	10	This is the nominated account number that all accounts are linked to and to which the NedAcad charges will be debited.	1234567891
Filler	Numeric	70	This is not applicable (will contain zeroes).	00000000000000 00000000000000 00000000000000 00000000000000 00000000000000
Date	Numeric	8	This is the file creation date in the format DDMMCCYY.	29012013

Account header record type 01

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a ‘01’.	01
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	0000000000
Filler	Alpha	1	This is not applicable (filled with space).	
Postcode	Numeric	4	This is the postcode.	2196

Sign for opening Balance	Alpha	1	This indicates whether the Opening balance is positive or negative: { – positive balance } – negative balance	{
Opening balance	Numeric	14	This is the opening balance of the account at the beginning of the processing period. The last two digits represents the cents value.	00000001007231
Filler	Space	1	This is not applicable (will contain a space).	
Sign for Closing Balance	Alpha	1	This indicates whether the closing balance is positive or negative. { – positive balance } – negative balance	{
Closing balance	Numeric	14	This is the closing balance of the account at the end of the processing period. The last two digits represents the cents value.	00000000100600
Filler	Numeric	24	This is not applicable (will contain zeroes).	

Account header record type 02

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '02'.	02
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Name	Alphanumeric	30	This is the name of the account.	SA NEDBANK DEVELOPMENT
Filler	Space	38	This is not applicable.	

Account address record type 03, 04 & 05

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a 03, 04, or 05	04
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Address	Alphanumeric	30	First line of address if it is a 03 record Second line of address if it is a 04 record Third line of address if it is a 05 record	135 RIVONIA ROAD
Filler	Space	38	This is not applicable.	

Transaction detail record type 06

There can be multiple transaction detail records in a file

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '06'.	06
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	1234567890
Transaction date	Numeric	8	This is the transaction date, in DDMMCCYY format.	30012013
Statement	Numeric	4	This will be populated with the single statement number per file.	0084
Code	Alphanumeric	1	'C' – Indicates it is a cheque transaction 'B' – Indicates it is a deposit transaction ‘ ‘ (space) – Indicates that the code identifier contains a transaction code.	
Code number	Numeric	8	If the code is a 'C', the code number will contain a cheque number. If the code is a 'B', the code number will contain the deposit number. If the Code is a ‘ ‘ the Code Number will contain a Transaction code. Please see Appendix D.	00000202
Amount	Numeric	14	This is the amount of the transaction, in cents	-00000000100000
Description	Alphanumeric	30	This field will show the description of the transaction	Deposit/EFT narrative 0
Punched or Tran	Numeric	4	This is the branch number that initiated the transaction.	9000

File trailer record type 99

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '99'.	99
Filler	Numeric	80	This contains 9s.	99999999999999 99999999999999 99999999999999 99999999999999 99999999999999 99999999999999 99
Entry count	Numeric	8	This is the total number of records in the file excluding the file header and file trailer records.	00000021

Sample file



NedAcad T12.txt

7.1.5 NedAcad T13

Description

- This template has the template ID 1272.
- It contains a four-digit CASA statement number and a 30 characters statement narrative on record type 06.
- This template must be read in conjunction with the CASA Statement Combined Transaction codes document. Refer to Appendix E (CASA Statement Combined Transaction codes).
- It is a standard NedAcad template with the following:
 - A record identifier in the file header record.
 - An account header record type 01. There is one account header record per account that is reported on.
 - An account header record type 02. There is one account name record per account that is reported on.
 - An account address record type 03, 04 and 05. There are three address records per account that is reported on.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header record type 00

Data element	Data type	Length	Comment	Sample value
Record identifier	Numeric	2	Value – '00' – header record identifier	00
Group number	Numeric	10	This is the nominated account number that all accounts are linked to and to which the NedAcad charges will be debited.	1234567891
Filler	Numeric	70	This is not applicable (will contain zeroes).	00000000000000 00000000000000 00000000000000 00000000000000 00000000000000
Date	Numeric	8	This is the file creation date in the format DDMMCCYY.	29012013

Account header record type 01

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '01'.	01
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	0000000000
Filler	Alpha	1	This is not applicable (filled with space).	
Postcode	Numeric	4	This is the postcode.	2196
Sign for opening Balance	Alpha	1	This indicates whether the Opening balance is positive or negative: { – positive balance } – negative balance	{
Opening balance	Numeric	14	This is the opening balance of the account at the beginning of the processing period. The last two digits represents the cents value.	00000001007231
Filler	Space	1	This is not applicable.	
Sign for Closing Balance	Alpha	1	This indicates whether the closing balance is positive or negative. { – positive balance } – negative balance	{
Closing balance	Numeric	14	This is the closing balance of the account at the end of the processing period. The last two digits represents the cents value.	00000000100600
Filler	Numeric	24	This is not applicable (will contain zeroes).	

Account header record type 02

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '02'.	02
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Name	Alphanumeric	30	This is the name of the account.	SA NEDBANK DEVELOPMENT
Filler	Space	38	This is not applicable.	

Account address record type 03, 04 & 05

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a 03, 04, or 05	04

Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited.	1234567891
Account number	Numeric	10	This is the account number being reported on this record.	0000000000
Address	Alphanumeric	30	First line of address if it is a 03 record Second line of address if it is a 04 record Third line of address if it is a 05 record	135 RIVONIA ROAD
Filler	Space	38	This is not applicable.	

Transaction detail record type 06

There can be multiple transaction detail records in a file

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '06'.	06
Group number	Numeric	10	This is the nominated account number to which all accounts are linked and to which NedAcad charges will be debited	1234567891
Account number	Numeric	10	This is the account number being reported on in this record.	1234567890
Transaction date	Numeric	8	This is the transaction date, in DDMMCCYY format.	30012013
Statement	Numeric	4	This will be populated with the single statement number per file.	0023
Code	Alphanumeric	1	'C' – Indicates it is a cheque transaction 'B' – Indicates it is a deposit transaction ' ' (space) – Indicates that the code identifier contains a transaction code.	
Code number	Numeric	8	If the code is a 'C', the code number will contain a cheque number. If the code is a 'B', the code number will contain the deposit number. If the Code is a ' ' the Code Number will contain a Transaction code. Please see Appendix D.	00000202
Amount	Numeric	14	This is the amount of the transaction, in cents	-00000000100000
Description	Alphanumeric	30	This field will show the description of the transaction	NarrText901234 5678901234;>N ED0
Punched or Tran	Numeric	4	This is the branch number that initiated the transaction.	9000

File trailer record type 99

Data element	Data type	Length	Comment	Sample value
Record type	Numeric	2	This will always contain a '99'.	99
Filler	Numeric	80	This contains 9s.	99999999999999 99999999999999 99999999999999 99999999999999 99999999999999 99999999999999 99
Entry count	Numeric	8	This is the total number of records in the file excluding the file header and file trailer records.	00000021

Sample file



NedAcad T13.txt

7.1.6 NedAcad T15

Description

- This template has the template ID 1292.
- NedAcad Template with:
 - A record identifier in the file header, account header, transaction detail, account trailer, and file trailer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All value fields will be preceded by the sign = + (credit balance) and – (debit balance).



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will always be populated with 'FH' to indicate the file header	FH
Statement	Alpha	4	This will always be populated with 'STMT'	STMT
Filler	Numeric	5	This will always be populated with '00100'	00100

Date	Numeric	10	This displays the date on which the file is being sent. CCYY-MM-DD	20190207
Date	Numeric	10	This displays the date on which the file is being sent. CCYY-MM-DD	20190207
Current Time Stamp	Numeric	6	Time stamp. HHmmss	031200

Account header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will always be populated with 'SH' to indicate account header	SH
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200207
Filler	Alpha	16	This will always be populated with '@DomicileBranch_'	@DomicileBranch_
Account	Numeric	10	This indicates that the transactions that follow are for this account.	1234567890
Filler	Alpha	1	This will always be populated with '@'	@
Account	Numeric	10	This indicates that the transactions that follow are for this account.	1234567890
Account check	Numeric	3	Identifies the current account number. 001 or 002 will be populated	001
Filler	Space	10	This is not applicable.	
Statement key or number	Alphanumeric	35	This will be populated with either the default statement number handle (concatenated with account number) or the statement key	@DefaultStatementNumber_1234567890@
Opening book balance	Numeric	16	This is the actual opening balance including uncleared funds but excluding overdraft.	0005328429894306
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values D – debit, C – credit	C
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200207
Transaction record count	Numeric	4	This is the total number of transaction records reported per account	0002

Transaction details

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	This will be populated with 'TD' to indicate transaction detail	TD
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD	20200206

Transaction amount	Decimal	15	This is the actual transaction amount.	00000000000000 21642078
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values D – debit, C – credit	C
Filler	Numeric	5	This will always be populated with five zeroes '00000'	00000
Book balance	Numeric	16	This is the actual closing balance including uncleared funds but excluding overdraft facilities.	0000000021642 078
Debit or credit	Alphanumeric	1	Is the closing Book balance a debit (Money out) or credit (Money in) to the account being reported on. Values D – debit, C – credit	C
Cheque Number	Numeric	8	This is not applicable (will always be populated with zeroes).	00000000
Transaction code	Numeric	6	This is the Nedbank transaction codes identifying the type of transaction See 4.9 for a list of transaction and sub-transaction codes	001313
Filler	Space	60	This is not applicable.	
User ref	Alpha	30	This is the statement description or narrative.	TESTING_2_TE STING

Account trailer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will be populated with 'ST' to indicate statement trailer	ST
Account current balance	Numeric	16	This indicates the current balance on the account after the transaction had been received.	0000003901093 600
Debit or credit	Alphanumeric	1	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values D – debit, C – credit	C
Filler	Numeric	15	This will always be populated with zeroes	00000000000000 00

File trailer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will be populated with 'FT' to indicate the file trailer	FT
Sequence number	Numeric	5	Sequence number	00013
Total debit count	Numeric	7	This is the number of debit transactions reported for this account.	0000000

Field name	Data type	Actual field length	Description	Sample value
Total debits	Numeric	16	This is the value of the debit transactions on this statement for this account.	0000000000000000
Total credit count	Numeric	7	This is the number of credit transactions reported for this account.	0000002
Total credits	Numeric	16	This is the value of all the credit transactions on this statement for this account.	000000000240843
Sum of Total debit count and Total credit count	Numeric	7	This is the total number of debit and credit transactions reported for this account	0000002
Net value	Numeric	16	The value of all the credit transactions subtract the debit transactions on this statement for this account.	000000000240843
Debit or credit	Alphanumeric	2	Is net value a debit (Money out) or credit (Money in) to the account being reported on. Values D – debit, C – credit	C

Sample value



NedAcad T15.txt

7.1.7 NedAcad T16

Description

- This template has the template ID 1293.
- NedAcad Template with:
 - A record identifier in the file header, account header, transaction detail, account trailer, and file trailer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All value fields will be preceded by the sign =+ (credit balance) and – (debit balance).



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header

Field name	Data type	Actual field length	Description	Sample value

Record identifier	Alpha	2	This will always be populated with 'FH' to indicate the file header	FH
Statement	Alpha	4	This will always be populated with 'STMT'	STMT
Filler	Numeric	5	This will always be populated with '00102'	00102
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190207
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190207
Current Time Stamp	Numeric	6	Time stamp	031200

Account header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will always be populated with 'SH' to indicate account header	SH
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200207
Filler	Alpha	16	This will always be populated with '@DomicileBranch_'	@DomicileBranch_
Account	Numeric	10	This indicates that the transactions that follow are for this account.	1234567890
Filler	Alpha	1	This will always be populated with '@'	@
Account	Numeric	10	This indicates that the transactions that follow are for this account.	1234567890
Account check	Numeric	3	Identifies the current account number. 001 or 002 will be populated	001
Filler	Space	10	This is not applicable.	
Statement key or number	Alphanumeric	35	This will be populated with either the default statement number handle (concatenated with account number) or the statement key	@DefaultStatementNumber_1234567890@
Opening book balance	Numeric	16	This is the actual opening balance including uncleared funds but excluding overdraft.	0005328429894306
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values D – debit, C – credit	C
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200207
Transaction record count	Numeric	4	This is the total number of transaction records reported per account	0002

Transaction details

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	This will be populated with 'TD' to indicate transaction detail	TD
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD	20200206
Transaction amount	Decimal	15	This is the actual transaction amount.	0000000000000 21642078
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values D – debit, C – credit	C
Filler	Numeric	5	This will always be populated with five zeroes '00000'	00000
Book balance	Numeric	16	This is the actual closing balance including uncleared funds but excluding overdraft facilities.	0000000021642 078
Debit or credit	Alphanumeric	1	Is the closing Book balance a debit (Money out) or credit (Money in) to the account being reported on. Values D – debit, C – credit	C
Cheque Number	Numeric	8	This is not applicable (will always be populated with zeroes).	00000000
Transaction code	Numeric	6	This is the Nedbank transaction codes identifying the type of transaction <i>See 4.9 for a list of transaction and sub-transaction codes</i>	001313
Filler	Space	60	This is not applicable.	
User ref	Alpha	30	This is the statement description or narrative.	TESTING_2_TE STING

Account trailer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will be populated with 'ST' to indicate statement trailer	ST
Account current balance	Numeric	16	This indicates the current balance on the account after the transaction had been received.	0000003901093 600
Debit or credit	Alphanumeric	1	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values D – debit, C – credit	C
Filler	Numeric	15	This will always be populated with zeroes	0000000000000 00

File trailer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will be populated with 'FT' to indicate the file trailer	FT
Sequence number	Numeric	5	Sequence number	00013
Total debit count	Numeric	7	This is the number of debit transactions reported for this account.	0000000
Total debits	Numeric	16	This is the value of the debit transactions on this statement for this account.	0000000000000000
Total credit count	Numeric	7	This is the number of credit transactions reported for this account.	0000002
Total credits	Numeric	16	This is the value of all the credit transactions on this statement for this account.	0000000000240843
Sum of Total debit count and Total credit count	Numeric	7	This is the total number of debit and credit transactions reported for this account	0000002
Net value	Numeric	16	The value of all the credit transactions subtract the debit transactions on this statement for this account.	0000000000240843
Debit or credit	Alphanumeric	2	Is net value a debit (Money out) or credit (Money in) to the account being reported on. Values D – debit, C – credit	C

Sample value



NedAcad T16.txt

7.1.8 NedAcad T17

Description

- This template has the template ID 1294.
- NedAcad Template with:
 - A record identifier in the file header, account header, transaction detail, account trailer, and file trailer
- This template is for delivery over all protocols except SWIFT.
- The field lengths are variable and indicated below are the maximum.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- All value fields will be preceded by the sign = + (credit balance) and – (debit balance).



Note: This template is for clients that have been migrated from NedAcad and is no longer available for selection.

File header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will always be populated with 'FH' to indicate the file header	FH
Statement	Alpha	4	This will always be populated with 'STMT'	STMT
Filler	Numeric	5	This will always be populated with '00112'	00112
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190207
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20190207
Current Time Stamp	Numeric	6	Time stamp	031200

Account header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will always be populated with 'SH' to indicate account header	SH
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200207
Filler	Alpha	16	This will always be populated with '@DomicileBranch_'	@DomicileBranch_
Account	Numeric	10	This indicates that the transactions that follow are for this account.	1234567890
Filler	Alpha	1	This will always be populated with '@'	@
Account	Numeric	10	This indicates that the transactions that follow are for this account.	1234567890
Account check	Numeric	3	Identifies the current account number. 001 or 002 will be populated	001
Filler	Space	10	This is not applicable.	
Statement key or number	Alphanumeric	35	This will be populated with either the default statement number handle (concatenated with account number) or the statement key	@DefaultStatementNumber_1234567890@
Opening book balance	Numeric	16	This is the actual opening balance including uncleared funds but excluding overdraft.	0005328429894306
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values D – debit, C – credit	C
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200207
Transaction record count	Numeric	4	This is the total number of transaction records reported per account	0002

Transaction details

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	This will be populated with 'TD' to indicate transaction detail	TD
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD	20200206
Transaction amount	Decimal	15	This is the actual transaction amount.	0000000000000 21642078
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values D – debit, C – credit	C
Filler	Numeric	5	This will always be populated with five zeroes '00000'	00000
Book balance	Numeric	16	This is the actual closing balance including uncleared funds but excluding overdraft facilities.	0000000021642 078
Debit or credit	Alphanumeric	1	Is the closing Book balance a debit (Money out) or credit (Money in) to the account being reported on. Values D – debit, C – credit	C
Cheque Number	Numeric	8	This is not applicable (will always be populated with zeroes).	00000000
Transaction code	Numeric	6	This is the Nedbank transaction codes identifying the type of transaction <i>See 4.9 for a list of transaction and sub-transaction codes</i>	000113
Filler	Space	60	This is not applicable.	
User ref	Alpha	30	This is the statement description or narrative.	TESTING_2_TE STING

Account trailer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will be populated with 'ST' to indicate the statement trailer.	ST
Account current balance	Numeric	16	This indicates the current balance on the account after the transaction had been received.	0000003901093 600
Debit or credit	Alphanumeric	1	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit	C
Filler	Numeric	15	This will always be populated with zeroes.	0000000000000 00

File trailer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Alpha	2	This will be populated with 'FT' to indicate the file trailer.	FT
Sequence number	Numeric	5	This is the sequence number.	00013
Total debit count	Numeric	7	This is the number of debit transactions reported for this account.	0000000
Total debits	Numeric	16	This is the value of the debit transactions on this statement for this account.	000000000000000 000
Total credit count	Numeric	7	This is the number of credit transactions reported for this account.	0000002
Total credits	Numeric	16	This is the value of all the credit transactions on this statement for this account.	000000000240 843
Sum of total debit count and total credit count	Numeric	7	This is the total number of debit and credit transactions reported for this account.	0000002
Net value	Numeric	16	The value of all the credit transactions subtract the debit transactions on this statement for this account.	000000000240 843
Debit or credit	Alphanumeric	2	This is the net value of the debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit	C

Sample value



NedAcad T17.txt

7.1.1 FTI NedInform T1

Description

- This template has the template ID.
- It is a standard NedInform fixed-width template.
- This template is for delivery over all protocols except SWIFT.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

File layout

Field name	Data type	Length	Description
Account number	10	Numeric	This is the account number for this transaction.
Statement number	6	Numeric	This is the statement number of the statement on which this transaction appears, and is zero-padded.
Date	8	Numeric	This is the date on which the transaction was processed in the format yyyyymmdd.
Description	30	Alphanumeric	The description of the transaction.
Transaction amount	14	Numeric	This is the amount of this transaction in cents, and is zero-padded.
Amount sign	1	Alphanumeric	Value '-' if the amount is a debit Value '+' if the amount is a credit.
Balance	14	Numeric	This is the account balance after the transaction was passed, in cents. It is zero-padded.
Balance sign	1	Alphanumeric	Value '-' if the amount is a debit. Value '+' if the amount is a credit.
Charge	8	Numeric	This is the amount of the service fee, if any, levied on this transaction, in cents. It is zero-padded.
Transaction code	8	Numeric	This is zero-padded. From 1 to 99: a debit transaction (see appendix for description). From 101 to 199: a credit transaction (see appendix for description). Other numbers: cheque or deposit numbers.
Sequence number	1	Alphanumeric	This field indicates whether the sequence number is any of these: T – transaction code C – cheque number D – deposit number

Sample file

7.1.2 FTI NedInform T2

Description

- This template has the template ID 1248.
- It is a standard NedInform fixed-width template.
- This template is for delivery over all protocols except SWIFT.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

File layout

Field name	Data type	Length	Description	Sample value
Account number	10	Numeric	This is the account number for this transaction.	1234567891
Statement number	6	Numeric	This is the statement number of the statement on which this transaction appears, and is zero-padded.	000066
Date	8	Numeric	This is the date on which the transaction was processed in the format CCYYMMDD.	20160930
Description	30	Alphanumeric	This is the description of the transaction.	NEDBANK NEDINFORM TEMPLAT
Transaction amount	14	Numeric	This is the amount of this transaction in cents, and is zero-padded.	0000001153103
Amount sign	1	Alphanumeric	Value '-' if the amount is a debit. Value '+' if the amount is a credit.	+
Balance	14	Numeric	This is the account balance after the transaction has been passed, in cents. It is zero-padded.	0000001062977 8
Balance sign	1	Alphanumeric	Value '-' if the amount is a debit. Value '+' if the amount is a credit.	+
Charge	8	Numeric	This is the amount of the service fee, if any, levied on this transaction, in cents. It is zero-padded.	00000000
Transaction code	8	Numeric	This is zero-padded. From 1 to 99: a debit transaction (see appendix for description). From 101 to 199: a credit transaction (see	00000001

Field name	Data type	Length	Description	Sample value
			appendix for description). Other numbers: cheque or deposit numbers.	
Sequence number	1	Alphanumeric	This field indicates whether the sequence number is any of these: T – transaction code C – cheque number D – deposit number	T

Sample file



FTI NedInform T2.txt

7.1.3 FTI NedInform T4

Description

- This template has the template ID 1287.
- It is a NedInform fixed-width template with the following:
 - An account opening balance
 - An account closing balance
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.
- This template is for delivery over all protocols except SWIFT.

Account opening balance

Field name	Data type	Length	Description	Sample value
Account number	10	Numeric	This is the account number for this transaction.	1234567891
Statement number	6	Numeric	This is the statement number of the statement on which this transaction appears, and is zero-padded.	000000
Date	8	Numeric	This is the date on which the transaction was processed in the format CCYYMMDD.	20180831
Description	30	Alphanumeric	This is the description of the transaction.	Opening balance 00000000000000+
Account opening balance	14	Numeric	This is the opening balance of the account	00003870276180

			before processing of any transactions.	
Balance sign	1	Alphanumeric	Value '-' if the amount is a debit. Value '+' if the amount is a credit.	+
Filler	16	Numeric	This is zero-padded.	00000000000000000

Transaction details

Field name	Data type	Length	Description	Sample value
Account number	10	Numeric	This is the account number for this transaction.	1234567891
Statement number	6	Numeric	This is the statement number of the statement on which this transaction appears, and is zero-padded.	000000
Date	8	Numeric	This is the date on which the transaction was processed in the format CCYYMMDD.	20180831
Description	30	Alphanumeric	This is the description of the transaction.	Test 5
Transaction amount	14	Numeric	The amount of this transaction in cents, and is zero-padded	0000001153103
Amount sign	1	Alphanumeric	Value '-' if the amount is a debit. Value '+' if the amount is a credit.	+
Balance	14	Numeric	This is the account balance after the transaction has been passed, in cents, and in zero-padded.	00000010629778
Balance sign	1	Alphanumeric	Value '-' if the amount is a debit. Value '+' if the amount is a credit.	+
Charge	8	Numeric	This is the amount of the service fee, if any, levied on this transaction, in cents. It is zero-padded.	00000000
Transaction code	8	Numeric	This is zero-padded. From 1 to 99: a debit transaction (see appendix for description). From 101 to 199: a credit transaction (see appendix for description). Other numbers: cheque or deposit numbers.	00000119
Sequence number	1	Alphanumeric	This field indicates whether the sequence number is any of these:	T

Field name	Data type	Length	Description	Sample value
			T – transaction code C – cheque number D – deposit number	

Closing balance

Field name	Data type	Length	Description	Sample value
Account number	10	Numeric	This is the account number for this transaction.	1234567891
Statement number	6	Numeric	This is the statement number of the statement on which this transaction appears, and is zero-padded.	000000
Date	8	Numeric	This is the date on which the transaction was processed in the format CCYYMMDD.	20180831
Description	30	Alphanumeric	This is the description of the transaction.	Closing Balance 000000000000000+
Account current balance	14	Numeric	This indicates the current balance on the account after the transaction had been received.	00003901093600
Balance sign	1	Alphanumeric	Value '-' if the amount is a debit. Value '+' if the amount is a credit.	+
Filler	16	Numeric	This is zero-padded.	0000000000000000 0

Sample file



FTI NedInform T4.txt

7.1.4 OFX

Description

- This template has the template ID 891.
- It is a standard NedInform fixed-width template.
- This template is for delivery over all protocols except SWIFT.
- A record length of 1 000 characters is enforced for email, SFTP, Connect:Direct and SWIFT FileAct. Each record will be either truncated or right-padded with spaces.

File header

Field name	Data type	Expected maximum size	Description	Sample value
<?OFX OFXHEADER='200 VERSION='202' SECURITY='NONE OLDFILEUID='NONE' NEWFILEUID='NONE'?>				
<OFX>				
<SIGNONMSGSRV1>			This is the start of the sign-on message.	
<SONRS>				
<STATUS>			This is the start of sign on status message.	
<CODE></CODE>	Numeric	1	This is always populated with '0'.	0
<SEVERITY></SEVERITY>	Alphanumeric	4	This is always populated with 'INFO'.	INFO
</STATUS>			This is the end of the sign-on status message.	
<DTSERVER></DTSERVER>			This indicates the department server.	
<LANGUAGE></LANGUAGE>	Alphanumeric		This indicates the program language.	
</SONRS>				
</SIGNONMSGSRV1>			This is the end of the sign-on message.	
<BANKMSGSRV1>			This indicates the start of the bank message services.	
<STMTRNRS>			This is the start of the statement transaction numbers.	
<TRNUID></TRNUID>	Numeric	1	This is the transaction number identification.	0
<STATUS>			This is the start of the statement transaction numbers status.	
<CODE></CODE>	Numeric	1	This is always populated with '0'.	0
<SEVERITY></SEVERITY>	Alphanumeric	4	This is always populated with 'INFO'	INFO
</STATUS>			This is the end of the statement transaction numbers status.	

Account header

Field name	Data type	Expected maximum size	Description	Sample value
<STMTRS>			This is the start of the statement transaction.	
<CURDEF></CURDEF>	Alphanumeric	3	This is the currency key.	ZAR
<BANKACCTFROM>			This is the start of the account details.	
<BANKID ></BANKID>	Alpha	20	This field indicates the channel from which the transaction originated.	NBB

Field name	Data type	Expected maximum size	Description	Sample value
<ACCTID></ACCTID>	Numeric	23	This is the account number on which the transaction was processed.	1234567890
<ACCTTYPE></ACCTTYPE>	Alpha	2	This indicates the type of account, that is, whether it's a current (CA) or savings account (SA).	CA
</BANKACCTFROM>			This indicates the end of the account details.	
<BANKTRANLIST>			This is the start of the bank transaction list	
<DTSTART></DTSTART>	Numeric	8	This displays the start date on which the transactions occurred. CCYYMMDD.	20190805
<DTEND></DTEND>	Numeric	8	This displays the end date on which the transactions occurred, in the format CCYYMMDD.	20190805

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
<STMTRN>			This is the start of the statement transaction.	
<TRNTYPE></TRNTYPE>	Numeric	4	These are the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1402
<DTPOSTED ></DTPOSTED>	Numeric	8	This displays the date on which the transaction was posted to the account, in the format CCYYMMDD.	20190801
<TRNAMT ></TRNAMT>	Decimal	16,2	This is the actual transaction amount, rounded off to two decimals.	141.11
<FITID></FITID>	Space	0	This is always unpopulated.	
<CHKNUM></CHKNUM>	Numeric	1	The cheque number will always be populated with zero due to discontinuation of cheques.	0
<NAME></NAME>	Alphanumeric	30	This is the statement description or narrative.	NarrText901234 5678901234;> 7890
</STMTRN>			This indicates the end of statement transaction.	

Account footer

Field name	Data type	Expected maximum size	Description	Sample value
</BANKTRANLIST>			This is the end of the bank transaction list.	
<LEDGERBAL>			This is the start of the ledger balance.	
<BALAMT></BALAMT>	Decimal	16,2	This is the account balance in rands after the transaction	1002.00

Field name	Data type	Expected maximum size	Description	Sample value
			has been processed, rounded off to two decimals.	
<DTASOF></DTASOF>	Numeric	8	This is the date on which the balance was reported, in the format CCYYMMDD.	20190805
</LEDGERBAL>			This is the end of the ledger balance.	
</STMTRS>			This is the end of the statement transaction.	

File footer

Field name	Data type	Expected maximum size	Description	Sample value
</STMTRNRS>			This is the end of the statement transaction numbers.	
</BANKMSGSRV1>			This is the end of the bank message services.	
</OFX>				

Sample file



OFX.txt

7.1.5 OFX T2

Description

- This template has the template ID 1319.
- It is an OFX template.
- This template is for delivery over all protocols except SWIFT.
- Field lengths are variable and indicated below are maximum lengths.
- All numeric fields should be right-aligned and zero-filled.
- All amount or value fields have two implied decimal places.

File header

Field name	Data type	Expected maximum size	Description	Sample value
<?OFX OFXHEADER='200' VERSION='202' SECURITY='NONE' OLDFILEUID='NONE' NEWFILEUID='NONE'?>				

Field name	Data type	Expected maximum size	Description	Sample value
<OFX>				
<SIGNONMSGSRV1>			This is the start of sign-on message.	
<SONRS>				
<STATUS>			This is the start of sign-on status message.	
<CODE></CODE>	Numeric	1	This is always populated with '0'.	0
<SEVERITY></SEVERITY>	Alphanumeric	4	This is always populated with 'INFO'.	INFO
</STATUS>			This is the end of the sign-on status message.	
<DTSERVER></DTSERVER>			Department server.	
<LANGUAGE></LANGUAGE>	Alphanumeric		This is the program language.	
</SONRS>				
</SIGNONMSGSRV1>			This is the end of the sign-on message.	
<BANKMSGSRV1>			This is the start of the bank message services.	
<STMTRNRS>			This is the start of the statement transaction numbers.	
<TRNUID></TRNUID>	Numeric	1	This is the transaction number identification.	0
<STATUS>			Start of statement transaction numbers status.	
<CODE></CODE>	Numeric	1	This is always populated with '0'.	0
<SEVERITY></SEVERITY>	Alphanumeric	4	This is always populated with 'INFO'.	INFO
</STATUS>			This is the end of the statement transaction number status.	

Account header

Field name	Data type	Expected maximum size	Description	Sample value
<STMTRS>			This is the start of the statement transaction.	
<CURDEF></CURDEF>	Alphanumeric	3	This is the currency key.	ZAR
<BANKACCTFROM>			This is the start of the account details.	
<BANKID ></BANKID>	Alpha	20	This field indicates the channel from which the transaction originated.	NBB
<ACCTID></ACCTID>	Numeric	23	This is the account number on which the transaction was processed.	1234567890
<ACCTTYPE></ACCTTYPE>	Alpha	2	This indicates the type of account, that is, whether it's a current (CA) or savings account (SA).	CA
</BANKACCTFROM>			This indicates the end of the account details.	
<BANKTRANLIST>			This is the start of the bank	

Field name	Data type	Expected maximum size	Description	Sample value
			transaction list.	
<DTSTART></DTSTART>	Numeric	8	This displays the start date on which the transactions occurred, in the format CCYYMMDD.	20190805
<DTEND></DTEND>	Numeric	8	This displays the end date on which the transactions occurred, in the format CCYYMMDD.	20190805

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
<STMTTRN>			This is the start of the statement transaction.	
<TRNTYPE></TRNTYPE>	Numeric	4	These are the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1402
<DTPOSTED ></DTPOSTED>	Numeric	8	This displays the date on which the transaction was posted to the account, in the format: CCYYMMDD.	20190801
<TRNAMT ></TRNAMT>	Decimal	16,2	This is the actual transaction amount, rounded off to two decimals.	141.11
<FITID></FITID>	Numeric	0	This is always empty.	
<CHKNUM></CHKNUM>	Numeric	1	The cheque number will always be populated with zero due to discontinuation of cheques.	0
<NAME></NAME>	Alphanumeric	30	This is the statement description or narrative.	NarrText901234 5678901234;> 7890
</STMTTRN>			This is the end of the statement transaction.	

Account footer

Field name	Data type	Expected maximum size	Description	Sample value
</BANKTRANLIST>			This indicates the end of bank transaction list.	
<LEDGERBAL>			This is the start of the ledger balance.	
<BALAMT></BALAMT>	Decimal	16,2	Account balance in rands after the transaction has been processed, rounded off to two decimals.	1002.00
<DTASOF></DTASOF>	Numeric	8	This is the date on which the balance was reported, in the format CCYYMMDD.	20190805
</LEDGERBAL>			This is the end of the ledger balance.	
</STMTRS>			This is the end of the statement transaction.	

File footer

Field name	Data type	Expected maximum size	Description	Sample value
</STMTRNRS>			This is the end of the statement transaction numbers.	
</BANKMSGSRV1>			This is the end of the bank message services.	
</OFX>				

Sample file



OFX T2.txt

7.1.6 QIF T2

Description

- This template has the template ID 1200.
- It is a QIF template with a record identifier in the file header, account header, transaction detail, account footer, and file footer.
- This template is for delivery over all protocols except SWIFT.
- Field lengths are variable and indicated below are maximum lengths
- Each record will be either truncated or right-padded with spaces.
- All amount or value fields have two implied decimal places.

File header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '01' to indicate the file header record.	01
CIS number	Numeric	12	This is the unique client number issued by Nedbank.	110000000001
Profile number	Numeric	10	This is the profile number on which the PTI product is set up.	4000000001
Product	Alphanumeric	10	This contains the value PTI to indicate it is a provisional transaction file.	FTI
Instance number	Numeric	4	You can load up to 9 999 different instances per profile. An instance is a group of accounts, settings and destination.	0008
Instance name	Alphanumeric	30	The instance name is specified by the client and	

Field name	Data type	Actual field length	Description	Sample value
			will always be displayed with quotation marks.	FTITEST 1
Date	Numeric	8	This displays the date on which the file was being sent. The format is CCYYMMDD.	20200901

Account header

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '02' to indicate the account header.	02
Account	Numeric	23	This indicates that the transactions that follow are for this account.	1234567891
Statement number	Number	6	This provides a single statement number per message. It will reset to 1 for the first file sent in the new calendar year.	000010
Statement sequence number	Alpha	6	If your statement is broken up into multiple messages, it will have different sequence numbers.	000001
Opening available balance	Decimal	16,2 (20 characters long including sign)	This is the opening available balance for this statement. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	- 0000000000363 363.14
Opening book balance	Decimal	16,2 (20 characters long including sign)	This is the actual opening balance including uncleared funds but excluding overdraft. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	- 0000000000363 313.14
Total debits	Decimal	16,2 (20 characters long including sign)	This is the value of the debit transactions on this statement for this account. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 1405.00
Total credits	Decimal	16,2 (20 characters long including sign)	This is the value of all the credit transactions on this statement for this account. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+000000000000 0000.00
Total debit count	Numeric	10	This is the number of debit transactions reported for this account.	0000000002
Total credit count	Numeric	10	This is the number of credit transactions reported for this account.	0000000001
Closing available balance	Decimal	16,2 (20 characters long)	This is the closing available balance for this statement. The available balance is the actual balance, plus the account	

Field name	Data type	Actual field length	Description	Sample value
		including sign)	overdraft facility, less uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	- 000000000364 768.14
Closing book balance	Decimal	16,2 (20 characters long including sign)	This is the actual closing balance, including uncleared funds but excluding overdraft facilities. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	- 000000000364 718.14
Filler	Alpha	823	This consists of spaces.	

Transaction details

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '03' to indicate the transaction record.	03
Account	Numeric	23	This indicates that the transactions that follow are for this account.	00000000000000 1234567891
Transaction key	Numeric	16	Each transaction in Nedbank is allocated a unique key for FTI. If you receive the same transaction key on another message, it is for the same transaction.	000000011111 111
Process key	Numeric	9	This uniquely identifies the client preferences effective for this transaction.	000000016
Resend key	Numeric	9	Any value greater zero means the transaction was resent on the client's request.	000000000
Destination key	Numeric	9	If a single instance has more than one destination address, it will have different destination keys. In the case of using web services, only one destination is allowed per instance.	000000001
Statement number	Numeric	6	One statement number per statement is sent.	1000085
Statement line number	Numeric	2	Each transaction list can have a maximum of 20 transactions. This indicates this was transaction 2 in statement list 1. This helps the client match the transaction to the posted statement.	03
Transaction code	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction. See 4.9 for a list of transaction and sub-transaction codes.	1398
Sub-transaction code	Numeric	4	This is reserved for future use, ie for multiple transactions using the	

Field name	Data type	Actual field length	Description	Sample value
			same transaction code. Sub-transaction codes will be used to uniquely identify the type of transaction See 4.9 for a list of transaction and sub-transaction codes.	0000
Transaction amount	Decimal	16,2 (20 characters long including sign)	This is the actual transaction amount. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	+00000000000000 0000.00
Debit or credit	Alphanumeric	2	This shows whether a transaction is a debit (money out) or credit (money in) to the account being reported on. Values: D – debit C – credit RD – reversal of debit RC – reversal of credit	C
Date	Numeric	8	This is the date on which the transaction was performed, in the format CCYYMMDD.	20200304
Account available balance	Decimal	16,2 (20 characters long including sign)	This is the available balance after this transaction has taken place. The available balance is the actual balance, plus the account overdraft facility, less uncleared funds. All value fields are preceded by the sign '+' (credit balance) or '-' (debit balance).	-00000000000363 363.14
User ref	Alpha	30	This is the statement description or narrative.	SA TESTING_2_TE STING
Filler	Alpha	836	This consists of spaces.	

Account footer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '04' to indicate account footer record.	04
Account	Numeric	23	This indicates that the transactions reported are for this account.	000000000000000 1234567891
Transaction record count	Numeric	18	This is the number of transaction records reported for the account above.	00000000000000 0003
Filler	Alpha	957	This consists of spaces.	

File footer

Field name	Data type	Actual field length	Description	Sample value
Record identifier	Numeric	2	The record starts with '05' to indicate the file footer record.	05
Account record count	Numeric	18	This is the number of accounts reported in this file.	00000000000000004
Transaction record count	Numeric	18	This is the total number of transaction records reported in this file for all accounts.	00000000000000004
Filler	Alpha	962	This consists of spaces.	

Sample file



QIF T2.txt

7.1.7 OFC T1

Description

- This template has the template ID 1356.
- It is an OFC template.
- This template is for delivery over all protocols except SWIFT.
- Field lengths are variable and indicated below are maximum lengths.
- All numeric fields should be right-aligned and zero-filled.
- All amount or value fields have two implied decimal places.

File header

Field name	Data type	Expected maximum size	Description	Sample value
<OFC>				
<DTD>2			Start of sign-on message.	
<CPAGE>1252				

Account header

Field name	Data type	Expected maximum size	Description	Sample value
<ACCTSTMT>			This is the start of the sign-on status message.	
<ACCTFROM>				
<BANKID >	Alpha	7	This is the identifier for the bank.	NEDBANK
<ACCTID>	Numeric	23	This is the account number on which the transaction was processed.	1234567890
<ACCTTYPE>	Numeric	1	This will be populated with '0' if the account is a current account otherwise it will be populated with '1'.	0
</ACCTFROM>				
<STMTRS>			This is the start of the statement transaction.	
<DTSTART>	Numeric	8	This displays the start date on which the transactions occurred, in the format CCYYMMDD.	20190805
<DTEND>	Numeric	8	This displays the end date on which the transactions occurred, in the format CCYYMMDD.	20190805
<LEDGER>	Decimal	16,2	This is the account opening balance.	-363313.14

Transaction details

Field name	Data type	Expected maximum size	Description	Sample value
<STMTRN>			This is the start of the statement transaction.	
<TRNTYPE>	Numeric	4	This is the Nedbank transaction codes identifying the type of transaction.	0
<DTPOSTED>	Numeric	8	This displays the date on which the transaction was posted to the account, in the format CCYYMMDD.	20190801
<TRNAMT>	Decimal	16,2	This is the actual transaction amount, rounded off to two decimals.	141.11
<FITID>	Numeric	16	This is the transaction identifier issued by the financial institution.	538131903
<MEMO>	Alphanumeric	30	This is the statement description or narrative.	BTW 28/08-26/09 = R172.55
</STMTRN>			This is the end of the statement transaction.	

Account footer

Field name	Data type	Expected maximum size	Description	Sample value
</STMTRS>			End of statement transaction	

File footer

Field name	Data type	Expected maximum size	Description	Sample value
</OFC>				

Sample file



OFC T1.txt

Appendix D – SWIFT standards document

 SWIFT MT Handbook
July 2019.pdf

Special characters

SWIFT characters allowed (no conversion)

abcdefghijklmnopqrstuvwxyzABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789/-?:(),\+
SPACE

SWIFT characters not allowed (Conversions)

Invalid characters	Invalid character conversion
_	??6D
=	??7E
!	??4F
'	??7F
%	??6C
&	??50
*	??7C
<	??4C
>	??6E
;	??5E
^	??5F
@	??7C
#	??7B
{	??C0
}	??D0
\$??5B
~	??A1

Appendix E – CASA statement combined transaction codes



CASA Statement
Combined Tran codes

10

Appendix F – eNotes PTI web service contract



Note: Appendix F is for informational purposes for clients migrated to TI from eNotes PTI. New clients must use the TI third-party web services contract.

- a) The web services protocol sends notifications in real time. Nedbank's preferred standard is to send or push the data to the client's web service. A WSDL will be provided by Nedbank and the client will need to conform to it. For PTI the 'consume' functionality is not applicable, as data is sent to the client as and when transactions occur. The web services protocol is offered over either a leased line or the internet. Additional functionality has been built for web services to cater for the retrying and resending of transactions within the business day. If you choose the additional functionality, you can specify the following parameters:

Appendix

Retry count

It specifies the maximum number of times that Nedbank will retry before permanently marking a message transmission as failed. It is recommended that the retry count must be set to five.

- **Retry interval**

The recommended time delay between each retry must be set to a 45 seconds interval.

- **Retry status codes – include actual status codes in PTI manual**

This is the set of status codes and descriptions, eg combinations (1, resend), for which we have to retry.



Note: As a default, only transmission failures and SOAP faults can be retried if no retry status codes are specified.

- b) **TI third-party web services contract**

- **Step 1:** Extract the four files below to a folder on your machine.
- **Step 2:** Open your development environment.
- **Step 3:** Initiate or create a web service wizard (wizard name may be different depending on the development tool you are using).
- **Step 4:** Use the **TIWebDistribution_2013-11-01.wsdl** as your primary file.
- **Step 5:** Continue implementation according to your development environment.



EnterpriseContext_2008-09.wsdl



EnterpriseContext_2008-09.xsd



PTITracker_2011-08-17.wsdl



PTITracker_2011-08-17.xsd

c) **Describing the web services contract**

Nedbank initiates a web-services-ready platform where the enterprise context will already have been populated; you are expected to echo it back on your response message.

Enterprise context headers for all message layouts (request and response)

Field name	Type (max length)	Mandatory/Optional	Min occurs	Max occurs	Description	Comment
Process context ID	String (36)	O	0	1	This identifier indicates that the request is part of a bigger process. It is a unique ID for each process request and it must be a globally unique identifier (GUID).	Usually populated with a GUID/UUID and used for tracing/tracking.
Execution context ID	String (36)	M	1	1	This identifier is uniquely used to identify the request and it must be a GUID.	Usually populated with a GUID/UUID and used for tracing or tracking.
Machine IP address	String (20)	M	1	1	This field contains the IP address of the machine.	Source IP Address
User principle name	String (32)	M	1	1	This field contains the username that is used to log on to a machine.	
Machine DNS name	String (50)	M	1	1	This field contains the full qualified domain name of the machine.	Source machine name
Channel ID	Long (3)	M	1	1	This is the unique identifier for the channel and is used to initiate the request.	
Parent instrumentation ID	String (36)	M	1	1	This is the instrumentation ID of the parent instrumentation entry and it must be a GUID.	Usually populated with a GUID/UUID and used for tracing or tracking.
Child instrumentation ID	String (36)	M	1	1	This is the instrumentation ID of the child instrumentation entry and it must be a GUID.	Usually populated with a GUID or UUID and used for tracing or tracking.

Sample enterprise context format

```

<ent:EnterpriseContext>
    <ent:ContextInfo>
        <ent:ProcessContextId>?</ent:ProcessContextId>
        <ent:ExecutionContextId>?</ent:ExecutionContextId>
    </ent:ContextInfo>
    <ent:RequestOriginator>
        <ent:MachineIPAddress>?</ent:MachineIPAddress>
        <ent:UserPrincipleName>?</ent:UserPrincipleName>
        <ent:MachineDNSName>?</ent:MachineDNSName>
        <ent:ChannelId>?</ent:ChannelId>
    </ent:RequestOriginator>
    <ent:InstrumentationInfo>
        <ent:ParentInstrumentationId>?</ent:ParentInstrumentationId>
        <ent:ChildInstrumentationId>?</ent:ChildInstrumentationId>
    </ent:InstrumentationInfo>
</ent:EnterpriseContext>

```

Description of the request message

Tag name	Type (max length)	Usage	Min occurs	Max occurs	Description
Format	NC-10	Required	1	1	The format of the data as provided by the TI back end.
SecurityProxyType	NC-10	Required	1	1	A value indicating the security gateway to use.
DestinationKey	Long(9)	Required	1	1	The destination key.
TransformedData	NC-5000	Required	1	1	The generated data.

Sample of request message

```
<DistributeMsgRq>
  <Content>
    <Format>XML</Format>
    <SecurityProxyType>SECURE</SecurityProxyType>
    <DestinationKey>000</DestinationKey>
    <TransformedData>Data</TransformedData>
  </Content>
</DistributeMsgRq>
```

Description of the response message (message generated by you in response to the request message)

Tag name	Type (max length)	Usage	Min occurs	Max occurs	Description
ResultCode	NC-3	Required	1	1	R00 – successful (all other codes will be treated as an error)

Sample of the response message

```
<DistributeMsgRs>
  <resultCode>R00</resultCode>
</DistributeMsgRs>
```

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