

Header Record

Field	Format	Comment
Header-ID	XXX	Contains "UHL" for User Header Label
Process-Date	9(8)	In yyymmdd format. Date processed
Sender-ID	X (9)	Sender-ID – as per file sent to host
Receiver-ID	X (9)	Not required. May be left blank.
File-ID	9(6)	File-ID – as per file sent to host
Work-Code	X (15)	Chars 1-6 – original message type – "PAYMUL" or "DEBMUL" or "PAYORD" – taken from file sent to host.
SFI-Version	999	Standards version number (003) – may be left blank
Sender-Name	X(30)	Use Char 1 for Batch Status. 0 = No Errors 1 = Some Errors 2 = Entire Batch Rejected Chars 2 – 30 may be used for Error description, but only if entire batch has been rejected. Otherwise leave blank.

Detail Record

Field	Format	Comment
Rec-Type	XXX	"PAY" or "DEB" as per input
Dest-Sort	9(7)	Not required. May be left blank
Dest-Account	X (20)	Account Number as per Dest-Account in Input File
Dest-Acc-Type	XX	Not required. May be left blank
Dest-Currency-Code	XXX	[NOT USED] Optional. When blank, assumed to be as Amount-Currency ISO 4217 alphabetic code indicating the Destination Currency
Dest-Currency- Rate	9(24)	Not required. May be left blank.
Trans-Code	99	Not required. May be left blank.
Orig-Sort	9(7)	Not required. May be left blank
Orig-Account	X (20)	Not required. May be left blank
Orig-Acc-Type	XX	Not required. May be left blank
Orig-Currency-Code	XXX	[NOT USED] Optional. When blank, assumed to be as Amount-Currency ISO 4217 alphabetic code indicating the Originating Currency
Orig-Currency- Rate	9(24)	Not required. May be left blank.
Reference	X (15)	Not required. May be left blank
Dest-Name	X (30)	Account holder Name
Amount	9(24)	Value of Transaction in Cents
Amount-Currency-Code	XXX	ISO 4217 alphabetic code indicating the Transaction Currency. E.g. USD, ZWD, ZAR, BWP etc
Power-10	999	Optional. When not used leave blank. Value then presumed to be 0. Where the Amount field has been debased, the calculation to restore it to the full value is 'Amount' * 10E'Power-10'. This applies to the Amount field, not to the Equivalent fields Example 1: Amount = 200 Power-10 = 6 (ie – add six zeroes) Full value = 200 million cents Example 2: Amount = 200 Power-10 = -2 (ie – drop two zeroes) Full value = 2 cents
Process-Date	9(8)	Processed Date in yyymmdd format
Unpaid-reason	99	00 = No Error 01 = Error or may be specified by the financial institution.
Narrative	X (30)	Error description

Trailer Record

Field	Format	Comment
Trailer-ID	XXX	Contains "UTL" for User Trailer Label
Currency Code	XXX	Currency for totals. Not used by gateway
Debit-Value	9(24)	Total value of Debits in Cents, irrespective of currency. Not used by gateway
Credit-Value	9(24)	Total value of Credits in Cents, irrespective of currency. Not used by gateway

Field	Format	Comment
Debit-Rec-Cnt	9(6)	Number of Debit records. N.B. does not include the header and trailer records in the count. Not used by gateway
Credit-Rec-Cnt	9(6)	Number of Credit records. N.B. does not include the header and trailer records in the count. Not used by gateway