

## Payment / Collection Upload Data Format (CMS HK Format ISO20022(CSV))

This document provides information about "CMS HK Format ISO20022(CSV)".

"CMS HK Format ISO20022(CSV)" is a file for creating ISO20022-compliant payment instructions.

### CMS HK Format ISO20022(CSV)

The table below describes what to be aware of when specifying the value of each format field.

- See  the section following the table or details for the upload file format.
- Fields denoted as "Conditionally Mandatory" become mandatory depending on what is specified in other fields.
- Refer to this link  for the Attribute marked (\*) & (C)
- Refer below for the abbreviations mentioned in the following table:

*FR = FR ISO; DT = DT ISO; BT = Book Transfer; BTTP = Book transfer to third party; BTTO = Book Transfer to Own*

#	Format Field Name (Screen Field Name)	Mandatory/ Optional/ Conditional	Attribute	Length	Remarks
1	Template Name (Template Name)	Optional	Alpha numeric	35	<p>Specify the Template Name (if any).</p> <p>Template Name being used to load the saved template directly.</p> <p>If Template Name is empty, all necessary fields should be presented to create the Fund transfer application.</p> <p>Below fields may be overwritten if Template Name is provided:</p> <ul style="list-style-type: none"> <li>- Settlement Account</li> <li>- Transaction Currency</li> <li>- Transaction Amount</li> <li>- End to End Identification/ Customer Reference</li> <li>- Message to Beneficiary</li> <li>- Instruction to Debtor Agent/ Message to Bank</li> <li>- Exchange Method</li> </ul> <p>If field is configured as "Locked" in template maintenance and try to overwrite by the value in upload file, system will prompt error "[Field name] is locked field in Template Look Up, you are not allowed to overwrite it's value".</p>
2	Security Group (Security Group)	Conditional Mandatory	Alpha numeric	15	<p>Specify the Security Group (if any).</p> <p>The maker inputs the security groups being assigned to him/her to this application.</p> <p>This field is mandatory if user who is performing file upload is entitled to Security Group for the selected product group. e.g. User A is entitled to Security Group A for the selected product group. User A must input either "Security Group A" or "N/A" to proceed with the file upload.</p>
3	Orderer (Orderer Account No./Account Name/Currency)	Optional	Alpha numeric (*)	FR & DT: 140  BT: 70	<p>Specify the name of Settlement Account.</p> <p>If not found, default will be customer name of settlement account.</p>
4	Settlement Account (Orderer Account No./Account Name/Currency)	Conditional Mandatory	Numeric	11	<p>Specify the Settlement Account Number.</p> <p>Mandatory if Template Name is not provided.</p>
5	Payment Mode (Payment Mode)	Conditional Mandatory	Alphabet	18	<p>Specify the payment type.</p> <p>One of the following values can be specified. "FR ISO20022" "DT ISO20022" "Book Transfer"</p>

					Mandatory if Template Name is not provided.  For Book Transfer, system will check the beneficiary account no., if the account no. is self-account, then payment type will be "Book Transfer To Own". If Beneficiary account is not self-account, then payment mode will be "Book Transfer To 3rd Party".
6	Value Date (Value Date)	Mandatory	Alpha numeric	12	Specify the value date in below format.  dd mmm, yyyy or dd/mm/yyyy or dd-mm-yyyy or mmm, dd yyyy
7	Transaction Currency (Transaction Currency)	Conditional Mandatory	Alphabet	3	Specify the payment currency.  Mandatory if Template name is not provided.  Only HKD, USD, CNY are allowed for Domestic Transfer.
8	Transaction Amount (Transaction Amount)	Conditional Mandatory	Numeric	14/ 12	Specify the payment amount using up to 14 digits, 12 digits for small currency.  Mandatory if Template name is not provided.
9	Charge Borne By (Charge Borne By)	Conditional Mandatory	Alphabet	3	Specify the Charge Borne By.  One of the following values can be specified. "BEN" "OUR" "SHA"  Set blank for Book Transfer, hit error if value is provided.
10	Charge Account (Charge Account)	Optional	Numeric	11	Specify the Charge Account Number.  Default will be settlement account if not specified.  If Charge Borne By = "BEN", Charge Account must be blank, hit error if value is provided.
11	End to End Identification/ Customer Reference  (FR & DT screen: End to End Identification  BT screen: Customer Reference)	Conditional Mandatory	Alpha numeric (*)	FR & DT: 35  BT: 16	Specify the End to End Identification/ Customer Reference information.  Mandatory only when "Duplicate Reference Check" is enabled in Upload Profile.
12	Purpose of Remittance - ISO code  (Purpose of Remittance - ISO code)	Conditional Mandatory	Alphabet	6	Specify the ISO code for the purpose of remittance.  This field might be required based on the beneficiary bank's country.  Mandatory if Transaction Currency is CNY.  For Transaction Currency is non-CNY, please specify the code from ISO code list, <a href="#">refer this link</a> for the ISO code list.  For Transaction Currency is CNY, please specify the code from BOC code list, <a href="#">refer this link</a> for the BOC code list.  Leave blank for Book Transfer, otherwise will hit error.
13	Purpose of Remittance – Contents	Conditional Mandatory	Alpha numeric	35	Specify the Contents for the purpose of remittance.

	(Purpose of Remittance – Contents)		(*)		This field might be required based on the beneficiary bank's country.  Disable when Transaction Currency is CNY. Enable when Transaction Currency is Non-CNY but could not have value for both ISO code and Contents fields.  Leave blank for Book Transfer, otherwise will hit error.
-	Beneficiary Information (fields #14-#34) Specify the beneficiary information below. - Refer to  this link (address entry example) for how to specify the address.  <u>For Book Transfer to own account / Book Transfer to Third party account:</u> Field #19-#34 (except #22), are Not Applicable (Leave these fields blank), otherwise will hit error.				
14	Beneficiary ID (Beneficiary ID)	Conditional Mandatory	Alpha numeric	18	<p>Specify the saved Beneficiary ID (if any).</p> <p>If Upload Profile is enabled for Beneficiary look-up, this field contains 'Beneficiary ID' and is mandatory and the Beneficiary ID must exist in the system and has to be enabled for the payment type.</p> <p>If Upload Profile is enabled for Beneficiary look-up, clear all Beneficiary related fields of the record and populate them from the saved beneficiary, the lookup is case insensitive.</p> <p>If Upload Profile is not enabled for Beneficiary look-up, will hit error if provided with value.</p> <p>If Beneficiary Look up is configured and file upload transaction is created with Security Group, to validate the beneficiary being looked up is tagged to the same security group or the beneficiary being looked up is not tagged to any security group. If security group is selected at file upload entry page, this security group in file upload entry page will overwrite the security group provided in the file and will be used for this validation.</p> <p>If validation pass, file uploaded successfully.</p> <p>If no, file will be rejected with error "Beneficiary does not support the selected Security Group of payment"</p> <p>If file upload transaction is created without Security Group or created with Global Security Group "N/A", Beneficiary being looked up should not be tagged to any security group.</p> <p>If beneficiary being looked up is not tagged to any security group, file will be uploaded successfully.</p> <p>If beneficiary being looked up is tagged to security group, file will be rejected with error "Beneficiary with security group is not allowed for payment with no security group".</p>
15	Beneficiary Name/ Beneficiary Name & Address Line 1  (FR & DT screen: Name  BTTP screen: Beneficiary Name & Address line 1 & 2)	Conditional Mandatory	Alpha numeric (* , C)	FR & DT: 140  BT: 71 (2 lines of 35 English characters in each line)	<p>Specify the Beneficiary's Name.</p> <p>Mandatory if Beneficiary look-up is not enabled under Upload Profile.</p> <p>For Book Transfer to Third Party, value in this field will be mapped to "Beneficiary Name &amp; Address line 1 &amp;2".</p> <p>If Beneficiary look-up is enabled under Upload Profile, will hit error if this field is provided with value.</p> <p>For Book Transfer to Third Party, only Beneficiary Name, Beneficiary Account No. &amp; Beneficiary Country are mandatory fields, other address information is optional.</p> <p>System will perform word wrap splitting for Book Transfer to 3<sup>rd</sup> party as follow: When input value is input in 1 whole line, system will split the value into 2 lines before validating the length in each line. In this case, system will perform word wrap splitting instead of direct splitting. System will perform word wrap at the last</p>

					<p>space before the 35th characters. For example: ABCDEFGHI1 ABCDEFGHI2 ABCDEFGHI3 ABCDEFGHI4 ABCDEFGHI5</p> <p>After system split by word wrap splitting, it will be as per below: Line 1: ABCDEFGHI1 ABCDEFGHI2 ABCDEFGHI3 Line 2: ABCDEFGHI4 ABCDEFGHI5</p> <p>In case input in 2 different lines, there is no word wrapping performed in this scenario.</p> <p>Remarks: CRLF chars will be counted as 1 character. The term CRLF refers to Carriage Return (ASCII 13, \r) Line Feed (ASCII 10, \n).</p>
16	<p>Beneficiary Account no. (FR/ DT/ BTTP screen: Account No.)  BTTO screen: Credit Own Account No./ Account Name/ Currency)</p>	Conditional Mandatory	Numeric	<p>FR &amp; DT: 34  BT: 11/12/15</p>	<p>Specify the Beneficiary's Account Number.</p> <p>If Beneficiary Account no. look up is enabled under Upload profile:</p> <ul style="list-style-type: none"> <li>- Beneficiary Account no. is mandatory</li> <li>- Beneficiary Account no. must exist in the system and enabled for the payment type</li> <li>- Beneficiary account/ Transaction Type combination has to be unique in the corporate. (the lookup is case insensitive)</li> <li>- System will clear all the beneficiary related information provided in the upload file and populate from the saved beneficiary record.</li> </ul> <p>If the input of Beneficiary Account No. is empty and upload profile is enabled for Beneficiary/Debtor ID lookup, system will lookup the beneficiary account number from the saved beneficiary record.</p> <p>If Beneficiary Look up is configured and file upload transaction is created with Security Group, to validate the beneficiary being looked up is tagged to the same security group or the beneficiary being looked up is not tagged to any security group. If security group is selected at file upload entry page, this security group in file upload entry page will overwrite the security group provided in the file and will be used for this validation</p> <ul style="list-style-type: none"> <li>- If validation pass, file uploaded successfully.</li> <li>- If no, file will be rejected with error "Beneficiary does not support the selected Security Group"</li> </ul> <p>If file upload transaction is created without Security Group or created with Global Security Group "N/A", Beneficiary being looked up should not be tagged to any security group.</p> <ul style="list-style-type: none"> <li>- If beneficiary being looked up is not tagged to any security group, file will be uploaded successfully.</li> <li>- If beneficiary being looked up is tagged to security group, file will be rejected with error "Beneficiary with security group is not allowed for payment with no security group"</li> </ul>
17	<p>Beneficiary City/ Town Name (FR &amp; DT screen: City/ Town Name)  BBTP screen: Beneficiary Name &amp; Address Line 4)</p>	Conditional Mandatory	Alphabet (*, C)	35	<p>Specify the city or town where the beneficiary is located.</p> <p>For Book Transfer, this field will be mapped to "Beneficiary Name &amp; Address Line 4"</p> <p>Mandatory if Beneficiary lookup is not enabled.</p> <p>Mandatory for FR &amp; DT, optional for BT.</p>
18	Beneficiary Country (Country)	Conditional Mandatory	Alphabet (*)	35	<p>Specify the country where the beneficiary is located.</p> <p>If Country lookup is enabled with "ISO Country Code", system will validation the input with list of countries.</p> <p>Mandatory if Beneficiary lookup is not enabled.</p>

					Mandatory for FR, DT & BTTP.
19	Beneficiary LEI (LEI)	Optional	Alpha numeric (*, C)	20	Specify the beneficiary's Legal Entity Identifier.  System will validate the input format of 18 uppercase letters/digits followed by 2 digits.
20	Beneficiary Department (Department)	Optional	Alpha numeric (*, C)	70	Specify the beneficiary's department.
21	Beneficiary Sub Department (Sub Department)	Optional	Alpha numeric (*, C)	70	Specify the beneficiary's sub department.
22	Beneficiary Street Name (FR & DT screen: Street Name  BTTP screen: Beneficiary & Address Line 3)	Optional	Alpha numeric (*, C)	FR/ DT: 70  BT: 35	Specify the beneficiary's street address.  For Book Transfer, this field will be mapped to "Beneficiary Name & Address Line 3"
23	Beneficiary Building Number (Building Number)	Optional	Alpha numeric (*, C)	16	Specify the beneficiary's building number.
24	Beneficiary Building Name (Building Name)	Optional	Alpha numeric (*, C)	35	Specify the beneficiary's building name.
25	Beneficiary Floor (Floor)	Optional	Alpha numeric (*)	70	Specify the beneficiary's floor or storey within a building.
26	Beneficiary Post Box (Pox Box)	Optional	Alpha numeric (*)	16	Specify the beneficiary's post box.
27	Beneficiary Room (Room)	Optional	Alpha numeric (*)	70	Specify the beneficiary's building room number.
28	Beneficiary Post Code (Post Code)	Optional	Alpha numeric (*)	16	Specify the beneficiary's post code.
29	Beneficiary Town Location Name (Town Location Name)	Optional	Alpha numeric (*, C)	35	Specify the beneficiary's town location name.
30	Beneficiary District Name (District Name)	Optional	Alpha numeric (*, C)	35	Specify the beneficiary's district name.
31	Beneficiary Country Sub Division (Country Sub Division)	Optional	Alpha numeric (*, C)	35	Specify the beneficiary's country sub-division.

32	Beneficiary Country of Residence (Country of Residence)	Optional	Alpha numeric (*)	35	Specify the beneficiary's country of residence.  If Country lookup is enabled with "ISO Country Code", system will validate the input with list of countries.
33	Option 1	-	-	-	Not Applicable (Leave this field blank)  Leave blank for this field, otherwise will hit error.
34	Option 2	-	-	-	Not Applicable (Leave this field blank)  Leave blank for this field, otherwise will hit error.
-	Beneficiary Bank Information (fields #35-#53)  <u>For Foreign Remittance and Domestic Transfers:</u> Specify the beneficiary bank information below. - Values need to be specified in either of the following fields to specify beneficiary bank information. 1. "Beneficiary Bank SWIFT BIC" (field #35) (recommended) 2. "Beneficiary Bank (Bank Name)" (field #36), "Beneficiary Bank (City / Town Name)" (field #37) and "Beneficiary Bank (Country)" (field #38) - Refer to  this link (address entry example) for how to specify the address.  <u>For Book Transfer to own account / Book Transfer to Third party account:</u> Field #35-#53 are Not Applicable (Leave these fields blank), otherwise will hit error.				
35	Beneficiary Bank SWIFT BIC (SWIFT BIC)	Conditionally Mandatory	Alpha numeric (*)	11	Specify the beneficiary bank's SWIFT BIC.  For a Foreign Remittance and Domestic transfer, it is recommended to use the SWIFT BIC.  If Beneficiary Bank BIC is provided, Beneficiary Bank name & address fields should leave blank, system to populate related beneficiary bank information from the database.  If Beneficiary Bank Name field is provided, Beneficiary Bank BIC field should leave blank, otherwise system prompt error.
36	Beneficiary Bank Name (Bank Name)	Conditionally Mandatory	Alpha numeric (*, C)	140	Specify the beneficiary bank's and its branch's name.  Mandatory if Beneficiary Bank SWIFT BIC is empty.  Hit error when Beneficiary Bank Name is provided when Beneficiary Bank SWIFT BIC is also provided.
37	Beneficiary Bank City / Town Name (City / Town Name)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the city or town where the beneficiary bank is located.  Mandatory if Beneficiary Bank SWIFT BIC is empty.  Hit error if Beneficiary Bank Name is provided when Beneficiary Bank SWIFT BIC is also provided.
38	Beneficiary Bank Country (Country)	Conditionally Mandatory	Alpha numeric (*)	35	Specify the country where the beneficiary bank is located.  Mandatory if Beneficiary Bank SWIFT BIC is empty.  Hit error if Beneficiary Bank Name is provided when Beneficiary Bank SWIFT BIC is also provided.
39	Beneficiary Bank LEI (LEI)	Optional	Alpha numeric (*)	20	Specify the beneficiary bank's Legal Entity Identifier.  System will validate the input format of 18 uppercase letters/digits followed by 2 digits.
40	Beneficiary Bank Department (Department)	Optional	Alpha numeric (*, C)	70	Specify the beneficiary bank's department.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.

41	Beneficiary Bank Sub Department (Sub Department)	Optional	Alpha numeric (*, C)	70	Specify the beneficiary bank's sub department.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
42	Beneficiary Bank Street Name (Street Name)	Optional	Alpha numeric (*, C)	70	Specify the beneficiary bank's street address.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
43	Beneficiary Bank Building Number (Building Number)	Optional	Alpha numeric (*)	16	Specify the beneficiary bank's building number.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
44	Beneficiary Bank Building Name (Building Name)	Optional	Alpha numeric (*, C)	16	Specify the beneficiary bank's building name.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
45	Beneficiary Bank Floor (Floor)	Optional	Alpha numeric (*)	70	Specify the beneficiary bank's building floor or storey within a building.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
46	Beneficiary Bank Post Box (Post Box)	Optional	Alpha numeric (*)	16	Specify the beneficiary bank's post box.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
47	Beneficiary Bank Room (Room)	Optional	Alpha numeric (*)	70	Specify the beneficiary bank's building room number.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
48	Beneficiary Bank Post Code (Post Code)	Optional	Alpha numeric (*)	16	Specify the beneficiary bank's postal code.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
49	Beneficiary Bank Town Location Name (Town Location Name)	Optional	Alpha numeric (*, C)	35	Specify the location in the town where the beneficiary bank is located.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
50	Beneficiary Bank District Name (District Name)	Optional	Alpha numeric (*, C)	35	Specify the district where the beneficiary bank is located.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
51	Beneficiary Bank Country Sub Division (Country Sub Division)	Optional	Alpha numeric (*, C)	35	Specify the subdivision of the country where the beneficiary bank is located.  Hit error if value is provided for Beneficiary Bank SWIFT BIC.
52	Option 3	-	-	-	Not Applicable (Leave this field blank)  Leave blank for this field, otherwise will hit error.
53	Option 4	-	-	-	Not Applicable (Leave this field blank)  Leave blank for this field, otherwise will hit error.
54	Message to Beneficiary (Message to	Optional	Alpha numeric (*, C)	140	Specify the message to beneficiary.  When "Template Name" is provided, and it has valid value for template look up:

	Beneficiary)				<p>a. If this field in the upload file have value, system will read this value from the upload file and overwrite the value looked up from template.</p> <p>However, if this field is configured as "Locked" in template maintenance and value is provided in the file to overwrite the value looked up from template, system to prompt error "Message to Beneficiary is a locked field in Template Look Up, you are not allowed to overwrite it's value."</p> <p>b. If this field in the upload file do NOT have value, system will proceed the file upload with value looked up from the template.</p> <p>Remarks: CRLF chars will be counted as 1 character. The term CRLF refers to Carriage Return (ASCII 13, \r) Line Feed (ASCII 10, \n).</p>
55	<b>Instruction to Debtor Agent</b>  (FR & DT screen: Instruction to Debtor Agent)  BT screen: Message to Ordering Bank)	Optional	Alpha numeric (*, C)	FR & DT: 140  BT: 70	<p>Specify the message to Debtor Bank.</p> <p>When "Template Name" is provided and it has valid value for template look up:</p> <p>a. If this field in the upload file have value, system will read this value from the upload file and overwrite the value looked up from template.</p> <p>However, if this fields is configured as "Locked" in template maintenance and value is provided in the upload file to overwrite the value looked up from template, system to prompt error "Instruction to Debtor Agent is a locked field in Template Look Up, you are not allowed to overwrite it's value."</p> <p>b. If this field in the upload file do NOT have value, system will proceed the file upload with value looked up from template.</p> <p>For GPH customer:</p> <p>(a) If Transaction Type = "FR" or "DT" &amp; last 6 characters of Message to Bank Instruction to Debtor Agent field is NOT "FEFTA" &amp; does not subscribe for "Auto Upload Service", system will reject the transaction with error message: "Please declare that the Transaction does not fall under a transaction related to Iran or North Korea restricted under the FEFTA (The Foreign Exchange and Foreign Trade Act of Japan)."</p> <p>(b) If Transaction Type = "FR" or "DT" &amp; last 6 characters of Message to Bank Instruction to Debtor Agent field is "FEFTA" &amp; does not subscribe for "Auto Upload Service", system will:</p> <ul style="list-style-type: none"> <li>- Accept the transaction and</li> <li>- Drop the last 6 characters "FEFTA" before mapping the field and</li> <li>- Map the remaining characters to Instruction to Debtor Agent Field.</li> </ul> <p>(c) If Transaction Type = "FR" or "DT" and subscribed the "Auto Upload Service", the file will be uploaded successfully regardless of "FEFTA" is filled in or not, and the Instruction to Debtor Agent field input will not be trimmed. Once the file is uploaded, the transaction will be treated the same way as normal manual file upload transaction ,it will go through usual approval process where approver need to tick the FEFTA declaration checkbox on screen for approving.</p> <p>(d) Exact match (case sensitive) validation will be performed against "FEFTA" on last 6 characters of Instruction to Debtor Agent field.</p> <p>Remarks: CRLF chars will be counted as 1 character. The term CRLF refers to Carriage Return (ASCII 13, \r) Line Feed (ASCII 10, \n).</p>

56	Email address	Optional	Alpha numeric	300	<p>Specify the beneficiary's email address</p> <p>If this field to fill up with email address, the maximum string of email addresses will be 300 characters. Multiple email addresses are supported by semicolon ";".</p> <p>Separator (semicolon ";") should not be inputted as first or last character of this field.</p> <p>For Foreign Remittance - ISO20022 and Domestic Transfer - ISO20022, as per core behaviour:</p> <ul style="list-style-type: none"> <li>a. Inputted email address will be use as Payment Notification email if transaction is for new beneficiary.</li> <li>b. Inputted email address will be ignored if transaction is using Template Lookup or Beneficiary/Debtor ID Lookup or Account No. Lookup. No error message will be displayed.</li> </ul>
57	Notification Detail	Optional	Alpha numeric	400000	<p>Specify the notification details which will be delivered to beneficiary via email.</p> <p>Only if the corporate subscribed to payment/collection notification service, and Email Address field contains valid email address or Upload Profile is enabled for Beneficiary look-up and e-mail address available in saved beneficiary, then this field will be read in.</p> <p>Allow only valid ISO characters.</p> <p>Number of Lines allowed to enter is &lt;= 5000.</p> <p>Total Number of characters allowed to enter (including CRLF) &lt;= 400K.</p> <p>If Notification Detail has ONE line only, system will validate inputted value length against field maximum length (400,000 characters).</p> <p>If Notification Detail has MULTIPLE lines, system will validate inputted value length for each line against line maximum length (80 characters).</p> <p>Remarks: CRLF chars will be counted as 1 character. The term CRLF refers to Carriage Return (ASCII 13, \r) Line Feed (ASCII 10, \n).</p>
58	Exchange Method (Exchange Method)	Optional	Alpha numeric	11	<p>Specify one of the following values to specify the exchange method.</p> <p>"Spot" "Contract" "No Exchange"</p> <p>The values are not case sensitive.</p> <p>For "Spot" or "Contract", transaction currency should be different from settlement account currency(or beneficiary account currency for the case of self account transfer), else system to prompt error "Exchange Method is not valid"</p> <p>For "No exchange", transaction currency should be same as settlement account currency(and beneficiary account currency for the case of self account transfer), else system to prompt error "Exchange Method is not valid"</p> <p>Regardless the "Template Name" is provided or not for template look up,</p> <p>a. If "Exchange Method" field in the upload file have value, system will use this exchange method value from the upload file. "Contract No." will only be read if Exchange Method = Contract.</p>

					b. If "Exchange Method" field in the upload file do NOT have value and template name is provided and valid for template lookup, system to derive the exchange method using - "Orderer Account Currency" which will be looked up from Template - "Transaction Currency" which will be looked up from the upload file, if the input file has value. Otherwise, system will look up the value from the template. - "Contract No" which will always be looked up from the upload file.  c. If "Exchange Method" field in the upload file do NOT have value and template name is NOT provided for template lookup, system to derive the exchange method using - "Orderer Account Currency" which will be looked up from upload file - "Transaction Currency" which will be looked up from the upload file if the value is valid. Otherwise, system will reject the file with invalid value error message. - "Contract No" which will always be looked up from the upload file.  d. If "Exchange Method" field in the upload file have value and it is invalid exchange method code compared to system derived exchange method, system will trigger error message for invalid exchange method. (For example, when user input "Contract" in the upload file as the exchange method value, however system derive the exchange method as SPOT, system will trigger invalid exchange method error)
59	Contract No	Optional	Alpha numeric	12	Specify the Contract number.  Contract No. will only be read if Exchange Method = Contract.  If "Contract No." field in the upload file have value, system will always use this value from the upload file, regardless "Template Name" is provided or not for template look up.
60	Internal Remarks	Optional	Alpha numeric (C)	140	Specify remarks for internal use, this information will not send out to beneficiary.
-	Intermediary Bank Information (fields #61-#78) Specify the intermediary bank information below as necessary.				<p><b>For Foreign Remittance:</b></p> <ul style="list-style-type: none"> <li>- Specify values in either of the following fields when intermediary bank information is specified.           <ol style="list-style-type: none"> <li>1. "Intermediary Bank SWIFT BIC" (field #61) (recommended)</li> <li>2. "Intermediary Bank (Bank Name)" (field #62), "Intermediary Bank (City / Town Name)" (field #63) and "Intermediary Bank (Country)" (field #64)</li> </ol> </li> <li>- Refer to <a href="#">this link</a> (address entry example) for how to specify the address.</li> </ul> <p><b>For Domestic Transfers and For Book Transfer to own account / Book Transfer to Third party account:</b>  <a href="#">Field #61-#78 are Not Applicable (Leave these fields blank), otherwise will hit error.</a></p>
61	Intermediary Bank SWIFT BIC (SWIFT BIC)	Conditionally Mandatory	Alpha numeric (*)	11	Specify the intermediary bank's SWIFT BIC.  For a Foreign Remittance, it is recommended to use the SWIFT BIC.  If Beneficiary Bank BIC is provided, Beneficiary Bank name & address fields should leave blank, system to populate related beneficiary bank information from the database.  If Beneficiary Bank Name field is provided, Beneficiary Bank BIC field should leave blank, otherwise system prompt error.

62	Intermediary Bank Name (Bank Name)	Conditionally Mandatory	Alpha numeric (*, C)	140	Specify the intermediary bank's and its branch's name.  Mandatory if Intermediary Bank SWIFT BIC is empty.  Hit error when Intermediary Bank Name is provided when Intermediary Bank SWIFT BIC is also provided.
63	Intermediary Bank City / Town Name (City / Town Name)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the city or town where the intermediary bank is located.  Mandatory if intermediary Bank SWIFT BIC is empty.  Hit error if Intermediary Bank Name is provided when Intermediary Bank SWIFT BIC is also provided.
64	Intermediary Bank Country (Country Name)	Conditionally Mandatory	Alpha numeric (*)	35	Specify the country where the intermediary bank is located.  Mandatory if Intermediary Bank SWIFT BIC is empty.  Hit error if Intermediary Bank Name is provided when Intermediary Bank SWIFT BIC is also provided.
65	Intermediary Bank Department (Department)	Optional	Alpha numeric (*, C)	70	Specify the intermediary bank's department.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
66	Intermediary Bank Sub Department (Sub Department)	Optional	Alpha numeric (*, C)	70	Specify the intermediary bank's sub department.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
67	Intermediary Bank Street Name (Street Name)	Optional	Alpha numeric (*, C)	70	Specify the intermediary bank's street address.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
68	Intermediary Bank Building Number	Optional	Alpha numeric (*)	16	Specify the intermediary bank's building number.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
69	Intermediary Bank Building Name	Optional	Alpha numeric (*, C)	16	Specify the intermediary bank's building name.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
70	Intermediary Bank Floor	Optional	Alpha numeric (*)	70	Specify the intermediary bank's building floor or storey within a building.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
71	Intermediary Bank Post Box	Optional	Alpha numeric (*)	16	Specify the intermediary bank's post box.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
72	Intermediary Bank Room	Optional	Alpha numeric (*)	70	Specify the intermediary bank's building room number.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
73	Intermediary Bank Post Code (Post Code)	Optional	Alpha numeric (*)	16	Specify the intermediary bank's postal code.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
74	Intermediary Bank Town Location Name (Town Location Name)	Optional	Alpha numeric (*, C)	35	Specify the location in the town where the intermediary bank is located.  Hit error if value is provided for Intermediary Bank SWIFT BIC.

75	Intermediary Bank District Name (District Name)	Optional	Alpha numeric (*, C)	35	Specify the district where the intermediary bank is located.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
76	Intermediary Bank Country Sub Division (Country Sub Division)	Optional	Alpha numeric (*, C)	35	Specify the subdivision of the country where the intermediary bank is located.  Hit error if value is provided for Intermediary Bank SWIFT BIC.
77	Option 5	-	-	-	Not Applicable (Leave this field blank)  Leave this field blank, otherwise will hit error.
78	Option 6	-	-	-	Not Applicable (Leave this field blank)  Leave this field blank, otherwise will hit error.
-	Ultimate Debtor Information (fields #79-#97) Specify the ultimate debtor information below as necessary. - Refer to  this link (address entry example) for how to specify the address.  - <a href="#">For Book Transfer to own account / Book Transfer to Third party account:</a> <a href="#">Field #79-#97 are Not Applicable (Leave these fields blank), otherwise will hit error.</a>				
79	Ultimate Debtor Name (Name)	Conditionally Mandatory	Alpha numeric (*, C)	140	Specify the ultimate debtor's name.  This field becomes mandatory when specifying any ultimate debtor information.
80	Ultimate Debtor City / Town Name (City / Town Name)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the city or town where the ultimate debtor is located.  This field becomes mandatory when specifying any ultimate debtor information.
81	Ultimate Debtor Country (Country)	Conditionally Mandatory	Alpha numeric (*)	35	Specify the country where the ultimate debtor is located.  This field becomes mandatory when specifying any ultimate debtor information.  If Country lookup is enabled with "ISO Country Code", system will validate the input with list of countries.
82	Ultimate Debtor LEI (LEI)	Optional	Alpha numeric (*)	20	Specify the ultimate debtor's Legal Entity Identifier.  System will validate the input format of 18 uppercase letters/digits followed by 2 digits.
83	Ultimate Debtor Department (Department)	Optional	Alpha numeric (*, C)	70	Specify the ultimate debtor's department.
84	Ultimate Debtor Sub Department (Sub Department)	Optional	Alpha numeric (*, C)	70	Specify the ultimate debtor's sub department.
85	Ultimate Debtor Street Name (Street Name)	Optional	Alpha numeric (*, C)	70	Specify the ultimate debtor's street address.
86	Ultimate Debtor Building Number (Building Number)	Optional	Alpha numeric (*)	16	Specify the ultimate debtor's building number.

87	Ultimate Debtor Building Name (Building Name)	Optional	Alpha numeric (*, C)	35	Specify the ultimate debtor's building name.
88	Ultimate Debtor Floor (Floor)	Optional	Alpha numeric (*)	70	Specify the ultimate debtor's floor or storey within a building.
89	Ultimate Debtor Post Box (Post Box)	Optional	Alpha numeric (*)	16	Specify the ultimate debtor's post box.
90	Ultimate Debtor Room (Room)	Optional	Alpha numeric (*)	70	Specify the ultimate debtor's building room number.
91	Ultimate Debtor Post Code (Post Code)	Optional	Alpha numeric (*)	16	Specify the ultimate debtor's post code.
92	Ultimate Debtor Town Location Name (Town Location Name)	Optional	Alpha numeric (*, C)	35	Specify the ultimate debtor's town location name.
93	Ultimate Debtor District Name (District Name)	Optional	Alpha numeric (*, C)	35	Specify the ultimate debtor's district name.
94	Ultimate Debtor Country Sub Division (Country Sub Division)	Optional	Alpha numeric (*, C)	35	Specify the ultimate debtor's country sub-division.
95	Ultimate Debtor Country of Residence (Country of Residence)	Optional	Alpha numeric (*, C)	35	Specify the ultimate debtor's country of residence.  If Country lookup is enabled with "ISO Country Code", system will validation the input with list of countries.
96	Option 7	Optional	-	-	Not Applicable (Leave this field blank)  Leave this field blank, otherwise will hit error.
97	Option 8	Optional	-	-	Not Applicable (Leave this field blank)  Leave this field blank, otherwise will hit error.
-	Ultimate Creditor Information (fields #98-#116) Specify the ultimate creditor information below as necessary. - Refer to  this link (address entry example) for how to specify the address.  <u>For Book Transfer to own account / Book Transfer to Third party account:</u> Field #98-#116 are Not Applicable (Leave these fields blank), otherwise will hit error.				
98	Ultimate Creditor Name (Name)	Conditionally Mandatory	Alpha numeric (*, C)	140	Specify the ultimate creditor's name.  This field needs becomes mandatory when specifying any ultimate creditor information.

99	Ultimate Creditor City / Town Name (City / Town Name)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the city or town where the ultimate creditor is located.  This field needs becomes mandatory when specifying any ultimate creditor information.
100	Ultimate Creditor Country (Country)	Conditionally Mandatory	Alpha numeric (*)	35	Specify the country where the ultimate creditor is located.  This field needs becomes mandatory when specifying any ultimate creditor information.  If Country lookup is enabled with "ISO Country Code", system will validation the input with list of countries.
101	Ultimate Creditor LEI (LEI)	Optional	Alpha numeric (*)	20	Specify the ultimate creditor's Legal Entity Identifier.  System will validate the input format of 18 uppercase letters/digits followed by 2 digits.
102	Ultimate Creditor Department (Department)	Optional	Alpha numeric (*, C)	70	Specify the ultimate creditor's department.
103	Ultimate Creditor Sub Department (Sub Department)	Optional	Alpha numeric (*, C)	70	Specify the ultimate creditor's sub department.
104	Ultimate Creditor Street Name (Street Name)	Optional	Alpha numeric (*, C)	70	Specify the ultimate creditor's street address.
105	Ultimate Creditor Building Number (Building Number)	Optional	Alpha numeric (*)	16	Specify the ultimate creditor's building number.
106	Ultimate Creditor Building Name (Building Name)	Optional	Alpha numeric (*, C)	35	Specify the ultimate creditor's building name.
107	Ultimate Creditor Floor (Floor)	Optional	Alpha numeric (*)	70	Specify the ultimate creditor's floor or storey within a building.
108	Ultimate Creditor Post Box (Post Box)	Optional	Alpha numeric (*)	16	Specify the ultimate creditor's post box.
109	Ultimate Creditor Room (Room)	Optional	Alpha numeric (*)	70	Specify the ultimate creditor's building room number.
110	Ultimate Creditor Post Code (Post Code)	Optional	Alpha numeric (*)	16	Specify the ultimate creditor's post code.
111	Ultimate Creditor Town Location Name (Town Location Name)	Optional	Alpha numeric (*, C)	35	Specify the ultimate creditor's town location name.

112	Ultimate Creditor District Name (District Name)	Optional	Alpha numeric (*, C)	35	Specify the ultimate creditor's district name.
113	Ultimate Creditor Country Sub Division (Country Sub Division)	Optional	Alpha numeric (*, C)	35	Specify the ultimate creditor's country sub-division.
114	Ultimate Creditor Country of Residence (Country of Residence)	Optional	Alpha numeric (*, C)	35	Specify the ultimate creditor's country of residence.  If Country lookup is enabled with "ISO Country Code", system will validation the input with list of countries.
115	Option 9		-	-	Not Applicable (Leave this field blank)  Leave blank for this fields, otherwise will hit error.
116	Option 10	-	-	-	Not Applicable (Leave this field blank)  Leave blank for this fields, otherwise will hit error.
-	Regulatory Reporting (fields #117-#136) - <u>For a Foreign Remittance:</u> Specify values in the "Information to Debtor Agent" (fields #117-#126) & "Information to Creditor Agent" (fields #127--#136) of "Regulatory Reporting". <u>For Domestic transfer and For Book Transfer to own account / Book Transfer to Third party account:</u> Field #117-#136 are Not Applicable (Leave these fields blank), otherwise will hit error.				
117	Information to Debtor Agent (Information 1)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the Information to Debtor Agent.
118	Information to Debtor Agent (Information 2)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the Information to Debtor Agent.
119	Information to Debtor Agent (Information 3)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the Information to Debtor Agent.
120	Information to Debtor Agent (Information 4)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the Information to Debtor Agent.
121	Information to Debtor Agent (Information 5)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the Information to Debtor Agent.
122	Information to Debtor Agent (Information 6)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the Information to Debtor Agent.
123	Information to Debtor Agent (Information 7)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the Information to Debtor Agent.

124	Information to Debtor Agent (Information 8)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the Information to Debtor Agent.
125	Information to Debtor Agent (Information 9)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the Information to Debtor Agent.
126	Information to Debtor Agent (Information 10)	Conditionally Mandatory	Alpha numeric (*, C)	35	Specify the Information to Debtor Agent.
127	Information to Creditor Agent (Information 1)	Conditionally Mandatory	Alpha numeric (*, C)	35	<p>Specify the information for the Creditor Agent.</p> <p>The requirements for this field differ depending on the country of the Creditor bank. Refer to  this link for details.</p>
128	Information to Creditor Agent (Information 2)	Conditionally Mandatory	Alpha numeric (*, C)	35	<p>Specify the information for the Creditor Agent.</p> <p>The requirements for this field differ depending on the country of the Creditor bank. Refer to  this link for details.</p>
129	Information to Creditor Agent (Information 3)	Conditionally Mandatory	Alpha numeric (*, C)	35	<p>Specify the information for the Creditor Agent.</p> <p>The requirements for this field differ depending on the country of the Creditor bank. Refer to  this link for details.</p>
130	Information to Creditor Agent (Information 4)	Conditionally Mandatory	Alpha numeric (*, C)	35	<p>Specify the information for the Creditor Agent.</p> <p>The requirements for this field differ depending on the country of the Creditor bank. Refer to  this link for details.</p>
131	Information to Creditor Agent (Information 5)	Conditionally Mandatory	Alpha numeric (*, C)	35	<p>Specify the information for the Creditor Agent.</p> <p>The requirements for this field differ depending on the country of the Creditor bank. Refer to  this link for details.</p>
132	Information to Creditor Agent (Information 6)	Conditionally Mandatory	Alpha numeric (*, C)	35	<p>Specify the information for the Creditor Agent.</p> <p>The requirements for this field differ depending on the country of the Creditor bank. Refer to  this link for details.</p>
133	Information to Creditor Agent (Information 7)	Conditionally Mandatory	Alpha numeric (*, C)	35	<p>Specify the information for the Creditor Agent.</p> <p>The requirements for this field differ depending on the country of the Creditor bank. Refer to  this link for details.</p>
134	Information to Creditor Agent (Information 8)	Conditionally Mandatory	Alpha numeric (*, C)	35	<p>Specify the information for the Creditor Agent.</p> <p>The requirements for this field differ depending on the country of the Creditor bank. Refer to  this link for details.</p>
135	Information to Creditor Agent (Information 9)	Conditionally Mandatory	Alpha numeric (*, C)	35	<p>Specify the information for the Creditor Agent.</p> <p>The requirements for this field differ depending on the country of the Creditor bank. Refer to  this link for details.</p>
136	Information to Creditor Agent (Information 10)	Conditionally Mandatory	Alpha numeric (*, C)	35	<p>Specify the information for the Creditor Agent.</p> <p>The requirements for this field differ depending on the country of the Creditor bank. Refer to  this link for details.</p>

## <Upload file setting conditions>

### 1. Valid characters

- The following single-byte characters can be used: a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' + space
- Additionally, the following single-byte characters can be used in the fields marked with (\*): ! # \$ % & \* = ^ \_ ` { | } ~ " ; < > @ [ \ ]

### 2. Chinese characters

- When Beneficiary Bank Country = China and Transaction Currency = CNY, HKD, JPY & USD, input of Chinese characters is accepted, each Chinese Characters = 5 characters (including space). Chinese characters can be used in the fields marked with (C).

### 3. Delimitation

- Each field must be delimited using a comma (,) and enclosed in double quotation marks ("").

### 4. Field entry

- For fields that do not contain any values, use consecutive double quotation marks delimited using commas ("",).

### 5. Line break

- Use a carriage return / line feed (CRLF) to create a line break.

### 6. File names and extensions

- Directory names including the file name, path and extension can be up to 255 characters long.
- File extensions must be either "txt" or "csv".
- For encrypted files, file extensions such as "gpg" are accepted.

### 7. Maximum File Size

- The maximum size of the file is 5Mbyte.

## <Tip> Reference Links

### 1. Country codes and country names

- Refer to the following link for country codes and country names:  
 [http://www.bk.mufg.jp/ebusiness/gplus/country\\_cd.html](http://www.bk.mufg.jp/ebusiness/gplus/country_cd.html)

### 2. Purpose of remittance and purpose codes

- Refer to the following link for the entry requirements of the purpose of remittance and purpose of remittance codes:  
 <https://www.bk.mufg.jp/ebusiness/gplus/purposeofremittanceforiso.html>
- Refer to the following table for the **BOC Codeword**:

Business Category	Codeword
Individual Payment	REMTDR
Goods Trade	CGODDR
Service Trade	CSTRDR
Capital Transfer	CCTFDR
Other Current Account Transactions	OCADR
Others (for CIPS only)	COTFDR
Charity Donation	CCDNDR

### 3. Branch codes of MUFG Bank branches in Japan

- Refer to the following link for the branch codes of MUFG Bank branches in Japan.  
 <https://www.bk.mufg.jp/ebusiness/gplus/listofbranchesinjapan.html>

### 4. Regulatory Reporting

- Refer to the following link for the entry requirements of regulatory reporting:  
Please note that for regulatory reporting, the entry requirements depend on the country.  
Please set it only if necessary.  
 <https://www.bk.mufg.jp/ebusiness/gplus/regulatoryreporting.html>

### 5. List of Currencies accepted:

Currency Code	Currency description	Foreign Remittance	Domestic Transfer	Book Transfer
AED	United Arab Emirates dirham	Yes		Yes
AUD	Australian dollar	Yes		Yes
CAD	Canadian dollar	Yes		Yes
CHF	Swiss franc	Yes		Yes
CNY	Chinese yuan	Yes	Yes	Yes
DKK	Danish krone	Yes		Yes
EUR	European Dollar	Yes		Yes
GBP	Pound sterling	Yes		Yes
HKD	Hong Kong dollar	Yes	Yes	Yes
IDR	Indonesian rupiah	Yes		Yes
INR	Indian rupee	Yes		Yes
JPY	Japanese yen	Yes		Yes
KRW	South Korean won	Yes		Yes
MOP	Macanese pataca	Yes		Yes
MYR	Malaysian ringgit			Yes
NOK	Norwegian krone	Yes		Yes
NZD	New Zealand dollar	Yes		Yes
PLN	Polish Zloty	Yes		Yes

SEK	Swedish krona/kronor	Yes		Yes
SGD	Singapore dollar	Yes		Yes
THB	Thai baht	Yes		Yes
TWD	New Taiwan dollar	Yes		Yes
USD	US Dollar	Yes	Yes	Yes
VND	Vietnamese dong	Yes		
ZAR	South African rand	Yes		Yes

## Address Entry Examples

### Overview:

This page provides new address entry examples for ISO20022 format.

This format utilizes pain.001.001.09 CustomerCreditTransferInitiationV09 designated by ISO20022.

This complies with the document of Payments Initiation - Maintenance 2018 - 2019 Approved by the Payments SEG on 21 January 2019.

### [How to read the Address Entry Example]

[Address Example] provides samples of address information for each country.

[Address Example] describes addresses stated in SWIFT official website (\*) or sample addresses created by MUFG.

(\*)  SWIFT official website

<https://www.swift.com/about-us/community/swift-advisory-groups/payments-market-practice-group/discriminer/swift-payments-market-practice-group-document-centre>

Please refer to the ISO 20022 Structure Postal Address in the link above.

[Entry Example] provides samples of how to specify (divide) the address information in ISO20022 format.

Please confirm how to specify the address information in ISO20022 format by referring to both [Address Example] and [Entry Example].

### Address Structure Hong Kong

#### [Address Example]

Country of Payee / Intermediary	Hong Kong		
Pattern	Example #1 : Company(1)	Example #2 : Private Individual(1)	Example #2 : Private Individual(2)
NAME	Hang Seng Bank Limited	CHAN Kwok-kwong	WONG Yat-ming
Address Information	Personal Banking Division, Customer Relations L12, Hang Seng 113 113 Argyle Street Mongkok Kowloon	Flat 25, 12/F Acacia Building 150 Kennedy Road WAN CHAI HONG KONG	Flat A, 2/F, Block C, 350 Greenview Gdn Kat Hing Wai KAM TIN, YUEN LONG NEW TERRITORIES

#### [Entry Example]

The fields below are described in order of the actual screen.

MT	Screen Field Name (CSV Field Name) (*1)	XML Field Name	Entry Example in MT format		
	Name	-	Hang Seng Bank Limited	CHAN Kwok Kwong	WONG Yat Ming
	Address / Street Name	-	Personal Banking Division Customer Relations Argyle Street 113 Hang Seng 113 12 Mongkok	Kennedy Road 150 Acacia Building 12 25 WAN CHAI	Flat A, 2/F, Block C, Greenview Gdn, 350 Kat Hing Wai KAM TIN, YUEN LONG
	City	-	Kowloon	Hong Kong	New Territories
	Country	-	HK	HK	HK
	Screen Field Name (CSV Field Name) (*1)	XML Field Name	Entry Example in ISO20022 format		
	Name	<Nm>	Hang Seng Bank Limited	CHAN Kwok Kwong	WONG Yat Ming
		<PstlAdr>			
	City / Town Name	<TwnNm>	Mongkok	Wan Chai	Yuen Long

MX	Country	<Ctry>	HK	HK	HK
	Department	<Dept>	Personal Banking Division		
	Sub Department	<SubDept>	Customer Relations		
	Street Name	<StrtNm>	113 Argyle Street	150 Kennedy Road	350 Kat Hing Wai
	Building Number	<BldgNb>			Block C
	Building Name	<BldgNm>	Hang Seng 113	Acacia Building	Greenview Gdn
	Floor	<Flr>	12	12	2
	Post Box	<PstBx>			
	Room	<Room>		25	A
	Post Code	<PstCd>			
	Town_Location Name	<TwnLctnNm>			Kam Tin
	District Name	<DstrctNm>			
	Country Sub Division	<CtrySubDvsn>	Kowloon	Hong Kong	New Territories

(\*1) The target address fields of "Screen Field Name (CSV field name)" are as follows.

- Beneficiary Information
- Beneficiary Bank Information
- Intermediary Bank Information
- Ultimate Debtor Information
- Ultimate Creditor Information