

Business Internet Banking Bulk Services

File Format Guide For InterBank GIRO Payment & Collection Services

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LEGEND

FIELD DESCRIPTION	Field Name
PICTURE	Field format <ul style="list-style-type: none"> “9” indicates it is a <u>numeric</u> field. Only numbers (0-9) are allowed to input. Field must be right justified with zeros filled in the left places; “V” represents decimal places but there is no decimal point in the field. E.g. number 123.45 in format 9(5)V9(2) must be coded as “0012345”. “X” indicates it is a <u>character</u> field. It must be left-justified unless specified in REMARKS column.
POSITION	This is the start position of the field in one record.
LENGTH	Total length of the field
REMARKS	List possible values, some constraints, further explanation, etc.

1. IBG Standard File Format

1.1 Incoming File format (from customer to UOB) ¹

File Name : **UITddmmNN (this file name format is optional)**
Record Size : **80**
Recording Mode : **Fixed Length**
File Type : **Text**

Where: **(this file name format is optional)**

U - Mandatory code
IT - Inter-Bank Giro file
I - Incoming file (indicates that the file is being sent as input to the bank)
ddmm - Date and month that the file was created
NN - Sequence no.

e.g. UITI251001.TXT

The above file name indicates that this is an Inter-Bank Giro (IBG) payment & collection instruction file # 1 was created on October 25.

The NN can go up to "99" per day for each of the file type. That is, user can submit a total of up to 99 payment & collection instruction files per day.

Each IBG Payment / Collection Instruction file will consist of:

- 1 Batch Header
- Detail Records
- 1 Batch Trailer

1. Batch Header
2.1 Detail Record
2.2 Detail Record
2.3 Detail Record
9 Batch Trailer

¹ This file format is similar to UOB Y2K diskette format where the filename is created as IBGINTAP. If you're using software that has this format, please rename your output file to as above i.e. UITIDDDMMNN.TXT before uploading thru Business Internet Banking.

1) RECORD TYPE: BATCH HEADER

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	REMARKS
Record Type	9(1)	1	1	"1".
Service Type	X(10)	2	10	"IBGINORM" for Normal Service "IBGIEXP" for Express Service. For Express Service, all receiving accounts must belong to UOB Bank Group.
Originating Bank Code	9(4)	12	4	ACH Bank Code. Must be 4 digits (0 to 9).
Originating Branch Code	9(3)	16	3	Must be 3 digits (0 to 9).
Originating Account No. ²	9(11)	19	11	Must be 11 digits (0 to 9). Must not contain "-" or "/".
Originating A/c Name	X(20)	30	20	Capital letters only. Must be filled. This corporation name is printed in the UOB Group Receiving A/c's bank's statement.
Creation Date	9(8)	50	8	CCYYMMDD.
Value Date ³	9(8)	58	8	CCYYMMDD.
Filler	X(5)	66	5	Blanks.
Hash Indicator	X(01)	71	1	'2' to indicate to validate for new hash total in Batch trailer.
Filler	X(09)	72	9	Blanks.

² **Originating Account No.:** In this file, it must be stored as 0 followed by your corporation's UOB Bank Group 10-digit account no. Please note that in all correspondences to UOB or other banks, or in the DDA forms, quote the account no. without the prefix 0.

³ **Value Date:** This is the date when the payments or collections are effected.
e.g. For payments such as salary credit on 19981015, the value date is 19981014 i.e. 1 working day prior to the day when the receiving accounts will receive the funds. On the 14/10, the receiving accounts are credited at the banks' end of day processing (which is about midnight). The receiving accounts can use the funds on 15/10. For collections, the value date is the date when the receiving accounts are debited.

2) RECORD TYPE: BATCH DETAIL

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	REMARKS
Record Type	9(1)	1	1	"2".
Receiving Bank Code	9(4)	2	4	Must be 4 digits (0 to 9).
Receiving Branch Code	9(3)	6	3	Must be 3 digits (0 to 9).
Receiving Account No.	X(11)	9	11	Must be numeric and left justified. Must not contain "-" or "/". Unused characters must be filled with spaces. For example, account number is "02104830", it must be coded as "02104830 ".
Receiving A/c Name	X(20)	20	20	Must be filled. Capital letters only.
Transaction Code ⁴	9(2)	40	2	"20" - Misc. Credit "22" - Salary Credit "23" - Dividend Credit "24" - Remittance Credit "25" - Bill Credit "30" - Direct Debit
Amount	9(9)V9(2)	42	11	Must not contain the decimal point.
Particulars	X(12)	53	12	Capital letters only.
Reference	X(12)	65	12	Must be filled if Transaction Code is "30", i.e. Debit. For ALL Transaction Codes, this field must be right justified with spaces to the left. Capital letters only
Filler	X(4)	77	4	Blanks.

⁴ For Payroll, use Transaction Code "22".
 For Collection, use Transaction Code "30"
 For Payments, use Transaction Code "20", "23", "24" or "25".
 Each file cannot have a mixture of Debit and Credit transactions.

3) RECORD TYPE: BATCH TRAILER

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	REMARKS
Record Type	9(1)	1	1	"9".
Total Debit Amount	9(11)V9(2)	2	13	Must not contain the decimal point. If Transaction Code is "20" to "25", i.e. Credit, this field will be all zeros.
Total Credit Amount	9(11)V9(2)	15	13	Must not contain the decimal point. If Transaction Code is "30", i.e. Debit, this field will be all zeros.
Total Debit Count	9(7)	28	7	Total number of records in the file, excluding the File Header and File Trailer. If Transaction Code is "20" to "25", i.e. Credit, this field will be all zeros.
Total Credit Count	9(7)	35	7	Total number of records in the file, excluding the File Header and File Trailer. If Transaction Code is "30", i.e. Debit, this field will be all zeros.
Old Hash Total ⁵	9(13)	42	13	Not Used
New Hash Total ⁶	9(13)	55	13	New Hashing Algorithm ⁷
Filler	X(13)	68	13	Blanks

⁵ Zeros if Hash Indicator (in Batch header) is '2'.

⁶ New Hashing Computation if Hash Indicator (in Batch header) is '2'.
Blank if Hash Total Indicator (in Batch header) is blank.

⁷ For the New Hash Total Algorithm (in Batch trailer), please contact **Cash Management Services** for more information.

1.2 Outgoing File format (from UOB to customer)

File Name : **UIM**Oxxxxxxxxxxxxxx
Record Size : **300**
Recording Mode : **Fixed Length**

Where:

U - Mandatory code
IM - Inter-Bank Giro file
O - Outgoing file (indicates that the file is sent as output from the bank)
 xxxxxxxxxxxxxx - 14 digit BIBPlus reference number

e.g. UIMO12345678901234

Each IBG Payment / Collection output file with good fate will consist of:

- 1 Batch Header
- Detail Records
- 1 Batch Trailer

1	Batch Header
2.1	Detail Record
2.2	Detail Record
2.3	Detail Record
9	Batch Trailer

Each IBG Payment / Collection output file with rejection fate (~~UITO~~ddmmnnS/ ~~UITO~~ddmmnnF/
~~UITO~~ddmmnnR) will consist of:

- ~~1~~ Batch Header
- ~~1~~ Detail Record with all the fields initialized by field type
- ~~1~~ Batch Trailer

1	Batch Header
2	Detail Record
9	Batch Trailer

1) RECORD TYPE: BATCH HEADER

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	REMARKS
Record Type	9(1)	1	1	"1".
Service Type	X(10)	2	10	"IBGOTAP2"
Originating Bank Code	9(4)	12	4	ACH Bank Code. Contain 4 digits (0 to 9).
Originating Branch Code	9(3)	16	3	Contain 3 digits (0 to 9).
Originating a/c no	9(11)	19	11	Contain 11 digits (0 to 9).
Originating a/c Name	X(20)	30	20	Capital letters only
Creation Date	9(8)	50	8	CCYYMMDD
Value Date	9(8)	58	8	CCYYMMDD
ROS Reference No	9(5)	66	5	Numeric value assigned by UOB except for companies notified by UOB.
Filler	X(14)	71	14	Blanks

2) RECORD TYPE: BATCH DETAIL

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	REMARKS
Record Type	9(1)	1	1	"2".
Receiving Bank Code	9(4)	2	4	Contain 4 digits (0 to 9).
Receiving Branch Code	9(3)	6	3	Contain 3 digits (0 to 9).
Receiving Account No.	X(11)	9	11	Numeric and left-justified.
Receiving A/c Name	X(20)	20	20	Capital letters only.
Transaction Code	9(2)	40	2	"20" - Misc. Credit "22" - Salary Credit "23" - Dividend Credit "24" - Remittance Credit "25" - Bill Credit "30" - Direct Debit
Amount	9(9)V9(2)	42	11	No decimal point.
Particulars	X(12)	53	12	Capital letters only.
Reference	X(12)	65	12	Right justified, spaces to the left. Capital letters only.
Clear fate	9(1)	77	1	0 - Item accepted 1 - Item rejected
Rejection Code ⁸	9(2)	78	2	Numeric
Filler	X(5)	80	5	Blanks.

⁸ For a list of IBG Rejection Codes, pls refer to Appendix A.

3) RECORD TYPE: BATCH TRAILER

FIELD DESCRIPTION	PICTURE	POSITION	LENGTH	REMARKS
Record Type	X(1)	1	1	"9".
Total Debit Amount	9(11)V9(2)	2	13	No decimal point. If Transaction Code is "20" to "25", i.e. Credit, this field will be all zeros.
Total Credit Amount	9(11)V9(2)	15	13	No decimal point. If Transaction Code is "30", i.e. Debit, this field will be all zeros.
Total Debit Count	9(7)	28	7	Total number of records in the file, excluding the File Header and File Trailer. If Transaction Code is "20" to "25", i.e. Credit, this field will be all zeros.
Total Credit Count	9(7)	35	7	Total number of records in the file, excluding the File Header and File Trailer. If Transaction Code is "30", i.e. Debit, this field will be all zeros.
Rejection Debit Amount	9(11)V9(2)	42	13	Total debit amount rejected
Rejection Credit Amount	9(11)V9(2)	55	13	Total credit amount rejected
Rejection Debit Count	9(7)	68	7	Total number of debit items rejected
Rejection Credit Count	9(7)	75	7	Total number of credit items rejected
Filler	X(3)	82	3	Blanks.

Appendix A: IBG Rejection Codes

Rejection Code	Rejection Description
0010	INVALID RECEIVING A/C NO.
0020	ERROR IN RECEIVING BANK CODE
0021	ERROR IN RECEIVING BRANCH CODE
0030	AMOUNT EXCEEDED
0031	ERROR IN AMOUNT
0040	NO DDA (Direct Debit Authorisation)
0041	DDA TERMINATED
0042	INVALID ORIGINATING A/C NO.
0043	ERROR IN ORIGINATING BANK CODE
0044	NON-ORIGINATING BANK CODE
0045	ERROR IN ORIGINATING BRANCH CODE
0046	UNMATCHED REFERENCE NO.
0047	REFERENCE NO. MISSING
0050	REFER PAYING PARTY
0051	EFFECTS NOT CLEARED
0060	ACCOUNT CLOSED
0061	ACCOUNT DOES NOT EXIST
0070	ERROR IN TRANS CODE
0071	ERROR IN RECORD LENGTH
0072	INVALID RECORD TYPE
0073	INVALID SACH CODE
0074	DUPLICATE SACH CODE
0075	INVALID RETURN CODE
0076	RETURN REASON MISSING
0090	ANY OTHER REASONS