UOB

Payment Integration Bulk FAST & GIRO Format Specifications

Right By You

Content

1. Introduction

This document describes the format and mapping definition for the fixed file format of Bulk FAST/GIRO, the bulk file can be uploaded through File Transfer Service (FTS), FileAct and UOB Infinity.

This information is intended for business users and IT departments that use this payment service.

LEGEND OF COLUMN

COLUMN NAME	EXPLANATION
FIELD DESCRIPTION	Indicates the field name.
TYPE	**Text** - Left justified with trailing spaces - Alpha-numeric, numeric or characters **Amount** - Right justified with leading zeros - 2 decimal places without decimal point - Example: 123.45 is presented as 000000000012345 **Quantity** - Right justified with leading zeros **Code** - Indicates pre-defined values **Date** - Format in YYYYMMDD **Time** - Format in HHMMSS
POSITION	Indicates the starting position of the field.
LENGTH	Indicates the length of the field.
MANDATORY	"Y" indicates a mandatory field "N" indicates an optional field "C" indicates fields which are conditional i.e. mandatory only if certain conditions or other fields are used. Additional information is provided in the Remarks column.
REMARKS	List the possible values, constraints, further explanations, etc.

2. Service Types

6 types of services (payment, payroll and collection) are provided for FAST/GIRO. Refer to Appendix 1 for value date requirements of these service types.

- GIRO Normal
- GIRO Express
- FAST
- PayNow GIRO Normal
- PayNow GIRO Express
- PayNow FAST

Payment advice is available for payment only. Use file without payment advice for payroll and collection.

File naming convention with or without Payment Advice is provided below.

CHANNEL	FILENAME	
	WITH PAYMENT ADVICE	WITHOUT PAYMENT ADVICE
FTS/UOB Infinity	UGAIddmmNN.txt	UGBIddmmNN.txt
FileAct	CC_UGAIddmmNN_BIC.txt	CC_UGBIddmmNN_BIC.txt

Legend:	
CC	Country Code
U	UOB
GA GB	With Payment Advice Without Payment Advice
I	Incoming file from customer to bank
ddmm	Date and month the file was created
NN	Sequence Number, up to 99 payment files per day
BIC	Sender BIC (11 Characters)

3. File Format (from Customer to UOB)

Record Size   :   **1055** (with Payment Advice) or 615 (without Payment Advice)

File Structure   :   **Batch Header (1 line)** – refer to section 3.1

Batch Details (1 to multiple lines) – refer to section 3.2

Payment Advice (applicable to file with Payment Advice; multiple lines) –

refer to section 3.3

Batch Trailer (1 line) – refer to section 3.4

3.1 Batch Header

The 6 service types are determined by Service Type (field 4) and Processing Mode (field 5),

- GIRO Normal (Service Type="NORMAL", Processing Mode = "B")

- GIRO Express (Service Type = "EXPRESS", Processing Mode = "B")

- FAST (Service Type = "NORMAL", Processing Mode = "I")

- PayNow GIRO Normal (Service Type="NORMAL", Processing Mode = "G")

- PayNow GIRO Express (Service Type = "EXPRESS", Processing Mode = "G")

- PayNow FAST (Service Type = "NORMAL", Processing Mode = "F")

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
1	Record Type	Code	1	1	Y	Must be "1".
2	File Name	Text	2	10	Y	Must match with filename excluding the ".txt" extension Example: "UGAI251001"
3	Payment Type	Code	12	1	Y	Must be either of the below: • "P" – Payment • "R" – Payroll • "C" – Collection (Not Applicable for PayNow)

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
4	Service Type	Code	13	10	Y	Must be either of the below: • "EXPRESS" – all receiving account must belong to UOB Singapore • "NORMAL" – receiving accounts can be UOB and other bank accounts.
5	Processing Mode	Code	23	1	Y	Must be either of the below: • "I" – Immediate for FAST (applicable to Service Type "NORMAL" only) • "B" – Batch for GIRO (applicable to both Service Types) • "F" – Immediate for PayNow via FAST (applicable to Service Type "NORMAL" only) • "G" – Batch for PayNow via GIRO (applicable to both Service Types)

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
6	Company ID	Code	24	12	C	Mandatory for FTS/FileAct, this is to be provided by the bank.
7	Originating BIC Code	Code	36	11	Y	Must be "UOVBSGSGXXX".
8	Originating A/C No. Currency	Code	47	3	Y	Must be "SGD".
9	Originating A/C No.	Text	50	34	Y	• Must be the 10 digits UOB Account Number. • Left-justified with spaces
10	Originating A/C Name	Text	84	140	Y	Refer to Appendix 6 for Special Characters Handling.
11	File Creation Date	Date	224	8	Y	Must not be later than current date and Value Date (field 12).
12	Value Date	Date	232	8	Y	• Must not be 30 calendar days later than the current date. • Refer to Appendix 1 for Value Date requirement for each Service Type.
13	Ultimate Originating Customer	Text	240	140	N	If provided, it must be different from Originating A/C Name (field 10).

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
14	Bulk Customer Reference	Text	380	16	Y	• Will be displayed on Originating Bank(UOB) Account Statement. • Refer to Appendix 6 for Special Characters Handling.
15	Software Label	Text	396	10	N	Provide the name of the software used to generate this file. Example - "ORACLE", "SAP".
Without Payment Advice, follow 16 below.						
16	Filler	Text	406	210	N	To fill with spaces for file without Payment Advice
With Payment Advice, follow 16, 17 and 18 below.						
16	Payment Advice Header Line 1	Text	406	105	N	Refer to Appendix 2 for Payment Advice.
17	Payment Advice Header Line 2	Text	511	105	N	Refer to Appendix 2 for Payment Advice.
18	Filler	Text	616	440	N	To fill with spaces for file with Payment Advice

3.2 Batch Details

There must be at least one Detail Record.

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
1	Record Type	Code	1	1	Y	Must be "2".
2	Receiving Bank BIC or PayNow Proxy Type	Code	2	11	Y	For transfers using account details, please provide the Receiving Bank BIC. Example "UOVBSGSGXXX" For transfer using PayNow, provide the PayNow Proxy Types: - "MSISDN" for Mobile No. - "NRIC" for NRIC or FIN - "UEN" for Unique Entity No. - "VPA" for Virtual Payment Address (available for PayNow FAST only)

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS

3	Receiving Bank A/C No. or PayNow Proxy Value	Text	13	34	Y	For transfers using account details
						
						• Provide Receiving Bank A/C No.
						
						• Must be numeric, left-justified with spaces
						
						• Please be reminded that the following 3 banks require the 3 digits branch code to be prefixed to the account number.
						
						  o OCBC – Oversea-Chinese Banking Corporation Limited
						
						  o HSBC – The Hongkong & Shanghai Banking Corporation Limited
						
						  o SBI – State Bank of India
						
						For transfer using PayNow, please provide the Proxy Value[1] (see footnote).

4	Receiving A/C Name	Text	47	140	Y	Refer to Appendix 6 for Special Characters Handling.

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[1] Proxy Value can be:

- Mobile Number : max. 16 characters inclusive of '+' sign and country code. Example "+65987654321".

- NRIC/ FIN: 9 alphanumeric characters. Example "S12345678A"

- UEN : Either 9 or 10 alphanumeric characters with 3 alphanumeric characters UEN suffix (if applicable; alphabet must be **Uppercase**). Example "193500026ZA01"

- VPA: Field length 21X; Alphanumeric - Acceptable characters allowed are: 'A-Z', '0-9', '+' and '#'. Space is not allowed. It must only start with '+' or 'UEN' and '#' will be fixed at the 5th position from the right

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
5	Currency	Code	187	3	Y	Must be "SGD".
6	Amount	Amount	190	18	Y	• For Processing Mode via FAST ("I" or "F"), the maximum amount allowed is SGD 200,000. • Zero (0) amount is not allowed.
7	End to End ID	Text	208	35	Y	• Reference to be printed on Receiving Bank A/C Statement. • To be printed on first page of advice as Beneficiary ID • Refer to Appendix 6 for Special Characters Handling.
8	Mandate ID	Text	243	35	C	• Mandatory if the Payment Type is "C" - Collection. • This is the DDA reference that is setup under the Direct Debit Authorisation.
9	Purpose Code	Code	278	4	Y	• To be display on Receiving Bank A/C Statement. • Refer to Appendix 3 for list of Purpose Codes.
10	Remittance Information	Text	282	140	N	• Additional Payment Details. • Refer to Appendix 6 for Special Characters Handling.
11	Ultimate Payer / Beneficiary Name	Text	422	140	N	If provided, it must be different from Receiving Account Name.

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
12	Customer Reference	Text	562	16	N	• For internal reference use. • To be printed on first page of advice as Customer Reference Number. • Refer to Appendix 6 for Special Characters Handling.
	Without Payment Advice, follow 13 below.					
13	Filler	Text	578	38	N	To fill with spaces for file without Payment Advice
	With Payment Advice, follow 13 to 34 below.					
13	Payment Advice Indicator	Code	578	1	Y	• To indicate if customer wants to send Payment Advice to beneficiary via Email: "Y" – To send Payment Advice "N" – Do not send
14	Delivery Mode (Post)	Code	579	1	C	• Use if Payment Advice Indicator is "Y". • "P" to Post
15	Delivery Mode (Email)	Code	580	1	C	• Use if Payment Advice Indicator is "Y". • "E" to Email
16	Filler	Text	581	1	N	To fill with spaces.
17	Filler	Text	582	1	N	To fill with spaces.
18	Advice Format	Code	583	1	C	• Must be "2" • Mandatory if Payment Advice Indicator is "Y" or file upload in infinity.

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
19	Beneficiary Name (Line 1)	Text	584	35	C	• Mandatory if Payment Advice Indicator is "Y". • Refer to Appendix 2 for Payment Advice.
20	Beneficiary Name (Line 2)	Text	619	35	N	Refer to Appendix 2 for Payment Advice.
21	Beneficiary Name (Line 3)	Text	654	35	N	Refer to Appendix 2 for Payment Advice.
22	Beneficiary Name (Line 4)	Text	689	35	N	Refer to Appendix 2 for Payment Advice.
23	Beneficiary Address (Line 1)	Text	724	35	N	Refer to Appendix 2 for Payment Advice.
24	Beneficiary Address (Line 2)	Text	759	35	N	Refer to Appendix 2 for Payment Advice.
25	Beneficiary Address (Line 3)	Text	794	35	N	Refer to Appendix 2 for Payment Advice.
26	Beneficiary Address (Line 4)	Text	829	35	N	Refer to Appendix 2 for Payment Advice.
27	Beneficiary City	Text	864	17	N	Refer to Appendix 2 for Payment Advice.
28	Beneficiary Country Code	Code	881	3	N	• Mandatory if Delivery Mode is "P". • Must be "SG"
29	Beneficiary Postal Code	Code	884	15	C	Mandatory if Delivery Mode is "P".

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
30	Email Address of Beneficiary	Text	899	50	C	• Mandatory if Delivery Mode is "E". • Must be a valid email address.
31	Facsimile Number of Beneficiary	Text	949	20	N	To fill with spaces.
32	Payer's Name (Line 1)	Text	969	35	N	Refer to Appendix 2 for Payment Advice.
33	Payer's Name (Line 2)	Text	1004	35	N	Refer to Appendix 2 for Payment Advice.
34	Filler	Text	1039	17	N	To fill with spaces. (for file with Payment Advice)

Note: Fields 13 to 34 are applicable to files with Payment Advice.

3.3 Payment Advice Format (Free Format)

The record type is applicable to file with Payment Advice indicator (Refer to field13 of batch detail record) = "Y".

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
1	Record Type	Code	1	1	Y	Must be "4".
2	Spacing Lines	Quantity	2	2	Y	• Value 00 to 50 only, any value greater than 50 will be defaulted to 50. • It is to indicate how many spacing lines to be printed before this advice line.
3	Payment Advice Details	Text	4	105	Y	Refer to Appendix 2 for Payment Advice.
4	Filler	Text	109	947	N	To fill with spaces.

3.4 Batch Trailer

Total number of transactions and payment amounts in Batch Detail must tally with the trailer counts.

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
1	Record Type	Code	1	1	Y	Must be "9".
2	Total Payment Amount	Amount	2	18	Y	• Right justified with leading zeros. • Total of the payment amounts in record type "2".
3	Total Number of Transactions	Quantity	20	7	Y	• Right justified with leading zeros. • Total number of transactions in record type "2".

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	MANDATORY	REMARKS
4	Hash Total	Quantity	27	16	Y	• Right justified with leading zeros. • File Check Summary for validating file integrity. • Refer to Appendix 4 for Hash Algorithm.
5	Filler					
		With Payment Advice, follow below.				
		Text	43	1013	N	To fill with spaces. (for file with Payment Advice)
		Without Payment Advice, follow below.				
		Text	43	573	N	To fill with spaces. (for file without Payment Advice)

4. Fate File Format (from UOB to Customer)

Record Size : 665 (with Payment Advice) or 615 (without Payment Advice)

File Structure : Batch Header (1 line) – refer to section 3.1

Batch Details (1 to multiple lines) – refer to section 3.2

Batch Trailer (1 line) – refer to section 3.3

File Naming :

For FTS

File Name: UGAOddmmNNx or UGBOddmmNNx

U	UOB
GA	FAST-GIRO (with Payment Advice)
GB	FAST-GIRO (without Payment Advice)
O	Outgoing file from bank to customer
ddmm	Same value as incoming file
NN	Same value as incoming file
x	File process status: "O" – Processed successfully "R" – Insufficient Fund (Return Code value is blank, Clear Fate value is "1") "F" – Other Rejections

For FileAct

File Name: CC_UGAOddmmNNx or CC_UGBOddmmNNx

CC	Country Code
U	UOB
GA	FAST-GIRO (with Payment Advice)
GB	FAST-GIRO (without Payment Advice)
O	Outgoing file from bank to customer
ddmm	Same value as incoming file

NN	Same value as incoming file
BIC	Sender BIC (11 Characters)

For UOB Infinity

File Name: U**GA**O**xxxxxxxxxxxxxx** or U**GM**O**xxxxxxxxxxxxxx**

U	UOB
GA	FAST-GIRO (with Payment Advice)
GM	FAST-GIRO (without Payment Advice)
O	Outgoing file from bank to customer
xxxxxxxxxxxxxx	14 digit UOB Infinity reference number

4.1 Batch Header

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	REMARKS
1	Record Type	Code	1	1	Must be "1".
2	Payment Type	Code	2	1	Same as incoming file.
3	Service Type	Code	3	10	Same as incoming file.
4	Processing Mode	Code	13	1	Same as incoming file.
5	Company ID	Code	14	12	Same as incoming file.
6	Originating BIC Code	Code	26	11	Same as incoming file.
7	Originating A/C No. Currency	Code	37	3	Same as incoming file.
8	Originating A/C No.	Code	40	34	Same as incoming file.
9	Originating A/C Name	Text	74	140	Same as incoming file.
10	Creation Date	Date	214	8	Same as incoming file.
11	Value Date	Date	222	8	Same as incoming file.
12	Ultimate Originating Customer	Text	230	140	Same as incoming file.

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	REMARKS
13	Bulk Customer Reference	Text	370	16	Same as incoming file.
14	Software Label	Text	386	10	Same as incoming file.
15	Filler	With Payment Advice, follow below.			
		Text	396	270	To fill with spaces. (for file with Payment Advice)
		Without Payment Advice, follow below.			
		Text	396	220	To fill with spaces. (for file without Payment Advice)

4.2 Batch Detail

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	REMARKS
1	Record Type	Code	1	1	Must be "2".
2	Receiving BIC Code	Code	2	11	Same as incoming file.
3	Receiving A/C No	Code	13	34	Same as incoming file.
4	Receiving A/C Name	Text	47	140	Same as incoming file.
5	Currency	Code	187	3	Same as incoming file.
6	Amount	Amount	190	18	Same as incoming file.
7	End to End ID	Text	208	35	Same as incoming file.
8	Mandate ID	Text	243	35	Same as incoming file.
9	Purpose Code	Code	278	4	Same as incoming file.
10	Remittance Information	Text	282	140	Same as incoming file.

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	REMARKS
11	Ultimate Payer / Beneficiary Name	Text	422	140	Same as incoming file. For transfer using PayNow, the PayNow registered display name will be provided.
12	Customer Reference	Text	562	16	Same as incoming file.
13	Return Code	Code	578	4	• Rejection code. • Refer to Appendix 5 for Return Codes.
14	Clear Fate	Code	582	1	• "0" – Item accepted • "1" – Item rejected • "2" – Item pending **(applicable to FAST only)** *Note: pls check your bank statement to confirm transaction has been debited* • "3" – Item stopped **(ignore the Return Code value)**
Without Payment Advice					
15	Filler	Text	583	33	To fill with spaces.
With Payment Advice					
15	Reason of Not Sent	Text	583	50	• This field is not available for UGBI* • States the reason why the advice cannot be sent.
16	Filler	1	633	33	To fill with spaces.

4.3 Batch Trailer

#	FIELD DESCRIPTION	TYPE	POSITION	LENGTH	REMARKS
1	Record Type	Code	1	1	Must be "9".
2	Total Amount	Amount	2	18	Total amount in the file.
3	Total Number of Transactions	Quantity	20	7	Total number of records with type "2".
4	Total Accepted Amount	Amount	27	18	Total amount of accepted transactions.
5	Total Accepted Number of Transaction	Quantity	45	7	Total number of accepted transactions.
6	Total Rejected Amount	Amount	52	18	Total amount of rejected transactions.
7	Total Rejected Number of Transaction	Quantity	70	7	Total number of rejected transactions.
8	Total Pending Amount	Amount	77	18	Total amount of pending transactions.
9	Total Pending Number of Transaction	Quantity	95	7	Total number of pending transactions.
10	Total Stopped Amount	Amount	102	18	Total amount of stopped transactions.
11	Total Stopped Number of Transaction	Quantity	120	7	Total number of stopped transactions.
12	Filler	With Payment Advice, follow below.			
		Text	127	539	To fill with spaces. (for file with Payment Advice)
		Without Payment Advice, follow below.			
		Text	127	489	To fill with spaces. (for file without Payment Advice)

5. Acknowledgment (applicable to FTS/FileAct)

Customers sending payment files via UOB Infinity may ignore this section.

5.1 Acknowledgement Types

When customers send payment file via FTS/FileAct, they will receive acknowledgement with regards to the status of the file submission. The table below shows 4 types of acknowledgement from the bank.

ACK TYPE	RESPONSE TIME	ACK FILE NAMING		ACK FILE CONTENT
		FTS	FILEACT	FTS/FILEACT
File Received	Within 10 mins from file submission	UGAIddmmNN	SG_UGAIddmmNN_TELSGS1XXX	1201,UGAI011201 has been received
		UGBIddmmNN	SG_UGBIddmmNN_TELSGS1XXX	1201,UGBI011201 has been received
File Accepted		UGAIddmmNN_ACC	SG_UGAIddmmNN_ACC_TELSGS1XXX	1201,UGAI011201 has been accepted
		UGBIddmmNN_ACC	SG_UGBIddmmNN_ACC_TELSGS1XXX	1201,UGBI011201 has been accepted
File Rejected		UGAIddmmNN_REJ	SG_UGAIddmmNN_REJ_TELSGS1XXX	1201,UGAI011201,Rec #:,1,Invalid company ID in control record
		UGBIddmmNN_REJ	SG_UGBIddmmNN_REJ_TELSGS1XXX	1201,UGBI011201,Rec #:,1,Invalid company ID in control record
File Duplicated		UGAIddmmNN_DUP	SG_UGAIddmmNN_DUP_TELSGS1XXX	1201,UGAI011201,Rec #:,1,Duplicate file
		UGBIddmmNN_DUP	SG_UGBIddmmNN_DUP_TELSGS1XXX	1201,UGBI011201,Rec #:,1,Duplicate file

With reference to the Ack. File Naming column in the table above, additional file extension will be appended depending on the encrypted software used, e.g. PGP encryption will have the file extension of ".pgp".

With reference to the Ack. File Content column in the table above, the acknowledgement file has a fixed record size of 80 characters and each record has the following record structure:

- MMDD – file creation month and day

- Filename – Payment filename

- Message – acknowledgement or rejection messages

5.2 File Submission and Acknowledgement Scenarios

The 3 scenarios below depict the types of acknowledgements UOB will send upon receiving your payment file via FTS.

Do inform your UOB contact immediately if the acknowledgement files have not returned within the expected response time given in section 5.1.

Scenario 1: Payment File is received and accepted

UGAI010201.TXT.pgp

UGAI010201.TXT.pgp

Customer

UGAI010201.TXT_ACC.pgp

UOB
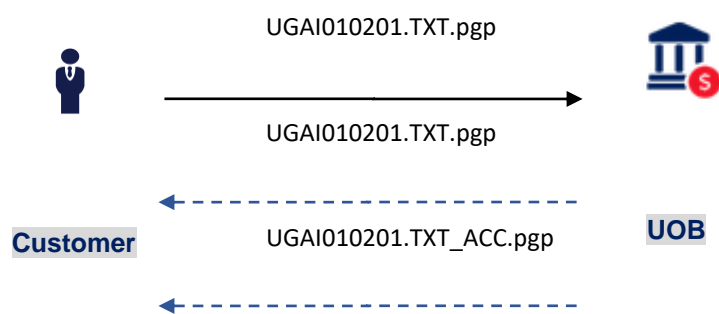
Scenario 2: Payment File is received and rejected

UGAI010201.TXT.pgp

UGAI010201.TXT.pgp

Customer

UGAI010201.TXT_REJ.pgp

UOB
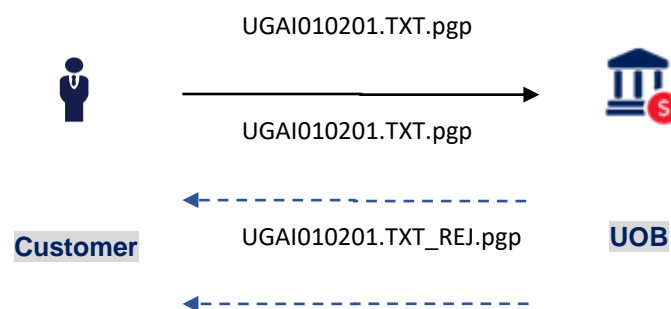
Scenario 3: Payment File is received and rejected due to duplicate

UGAI010201.TXT.pgp

UGAI010201.TXT.pgp

Customer   UGAI010201.TXT_DUP.pgp   **UOB**
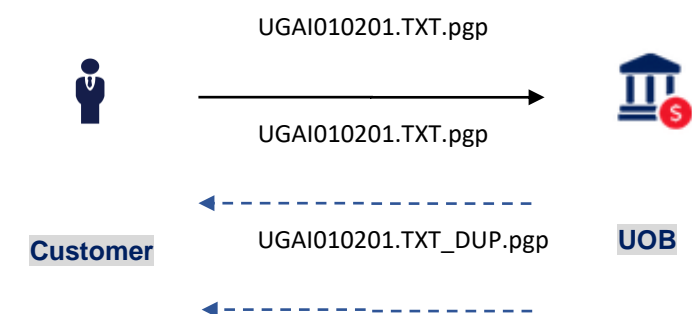
Customer uploaded payment file to UOB

UOB acknowledged payment file

5.3 Email Alert

Customers can also request to receive these acknowledgements via email alerts. Please liaise with your UOB contact if this is required.

From:	UOB eAlert Service <UNCECOM5@SG.UOB>		Sent: Thu 02/02/2017 8:30 AM
To:	Ivan SIM Jincai		
Cc:			
Subject:	Requested Information		

0131,UGAI310102 has been received

Do not reply to this email address.

IMPORTANT NOTICE: This email is intended for the Account Holder named above and contains confidential information. If you are not the intended recipient, do not read, copy, use or circulate this email. Instead, please contact [UOB Transaction Banking Services at 6539 8704] and expunge this email and this payment advice from your computer system immediately.

Appendix 1 Value Date

The Cut-off Times – Bulk Services can be retrieved from the UOB link below.

https://uniservices1.uobgroup.com/secure/forms/business/pdfs/BIBPlus_Bulk_Transactions_Cut-off_times.pdf

Appendix 2 Payment Advice

Payment Advice generated in the PDF file as shown below. It is attached in the email to the beneficiary.

```
                                        INTERBANK GIRO PAYMENT PARTICULARS
         BENE NAME                      Date        : 22/12/2016
         BENE ADDRESS                   Payer's Name : PAYER NAME

                                        Beneficiary ID: END TO END ID
                                        Reference No. : XERO-UAT1
                                        Amount       : SGD 180,000.00
                                        Payment for the account of ******075


                                                                      PAGE: 1 of 1

                        PAYMENT ADVICE
                        _____

FREE TEXT 1
FREE TEXT 2




IMPORTANT
By opening the attachment, you have agreed to the following:-

1. This document is intended for the beneficiary named in the payment advice. This payment advice contain
confidential information. If you are not the intended recipient, do not read, copy, use or circulate
the payment advice. Instead, please contact the person named above and expunge this email and this
payment advice from your computer system immediately.

2. Preparation and issue of the payment advice is the responsibility of our customer. This payment
advice is not investigated, monitored or checked for accuracy, appropriateness, completeness or computer
virus by UOB and UOB shall not be responsible for this payment advice, including the content, accuracy,
offensiveness, opinions, reliability or security of this payment advice.

3. Nothing in this payment advice shall be considered or construed as a confirmation, guarantee,
representation or warranty by UOB of due payment to you.

4. UOB shall not be liable in any manner whatsoever for any damage, loss or expense including without
limitation, direct, indirect, special, or consequential damage, or economic loss arising from or in
connection with any access to, use of or reliance on the contents of this payment advice, any system,
server or connection failure, interruption, computer virus, worms or other harmful components which may
arise as a result of the forwarding and/or opening of this payment advice file.
```

The following table describes the print areas of the payment advice.

PRINT AREA	DESCRIPTION	PAYMENT FILE MAPPING
Top Left Area	Mailing Name & Address Line (6 lines)	Section 3.2 field 19 – Beneficiary Name (Line 1)
		Section 3.2 field 20 – Beneficiary Name (Line 2)
		Section 3.2 field 23 – Beneficiary Address (Line 1)
		Section 3.2 field 24 – Beneficiary Address (Line 2)
		Section 3.2 field 25 – Beneficiary Address (Line 3)
		Section 3.2 field 26 – Beneficiary Address (Line 4)
Top Right Area	Date	Section 3.1 field 12 – Value Date
	Payer's Name (2 lines)	Section 3.2 field 32 – Payer's Name (Line 1)
		Section 3.2 field 33 – Payer's Name (Line 2)
		Default to Company Name if above not provided.
	Beneficiary ID	Section 3.2 field 7 – End to End ID
		Will be displayed first 20 Characters only.
	Reference No	Section 3.2 field 12 – Customer Reference
	Amount	Section 3.2 field 5 – Currency
		Section 3.2 field 6 – Amount
	Payment for the Account	Section 3.2 field 3 – Receiving Bank A/C No
		Masked by bank except last 3 digits.
Center Area	Payment Advice Header (2 lines)	Section 3.1 field 16 – Payment Advice Header Line 1
		Section 3.1 field 17 – Payment Advice Header Line 2
	Payment Advice Details (multiple lines)	Section 3.3 field 3 – Payment Advice Details
Bottom Area (Last Page)	Disclaimer	Bank provides this on the last page of the payment advice.

Appendix 3 Purpose Codes

PURPOSE CODE	DESCRIPTION
BEXP	Business Expenses
BONU	Bonus Payment
CBTV	Cable TV Bill
CCRD	Credit Card Payment
CHAR	Charity Payment
COLL	Collection Payment
COMM	Commission
CPKC	Carpark Charges
CSDB	Cash Disbursement
DCRD	Debit Card Payment
DIVD	Dividend
DNTS	Dental Services
EDUC	Education
FCPM	Payment of Fees and Charges
FWLV	Foreign Worker Levy
GDDS	Purchase Sale Of Goods
GOVI	Government Insurance
GSTX	Goods & Services Tax
HSPC	Hospital Care
IHRP	Instalment Hire Purchase Agreement

PURPOSE CODE	DESCRIPTION
INSU	Insurance Premium
INTC	Intra Company Payment
INTE	Interest
INVS	Investment & Securities
IVPT	Invoice Payment
LOAN	Loan
MDCS	Medical Services
NITX	Net Income Tax
OTHR	Other
PHON	Telephone Bill
PTXP	Property Tax
RDTX	Road Tax
REBT	Rebate
REFU	Refund
RENT	Rent
SALA	Salary Payment
STDY	Study
SUPP	Supplier Payment
TAXS	Tax Payment
TBIL	Telco Bill
TCSC	Town Council Service

PURPOSE CODE	DESCRIPTION
	Charges
TRAD	Trade Services
TREA	Treasury Payment
TRPT	Transport
UBIL	Utilities
WHLD	With Holding

Appendix 4 Hash Algorithm

The algorithm describes in this appendix is to be used for computing the 'Hash Total' value as required in the Batch Trailer for the File Format.

The computation will only include the Batch Header Record and ALL the Batch Detail Records.

For Batch Header Record:

1)   Originating BIC Code:
   - Set Hash Index = 11
   - Compute Field Check Summary Total as Sum1

2)   Originating Account No.:
   - Set Hash Index = 34
   - Compute Field Check Summary Total as Sum2

3)   Originating Account Name:
   - Set Hash Index = 140
   - Compute Field Check Summary Total as Sum3

4)   **Total1** = Sum1 + Sum2 + Sum3

5)   Set Hash Code to Zero

6)   If Payment Type = "P"

         Set Payment Code to 20

         Else If Payment Type = "R"

         Set Payment Code to 22

         Else if Payment Type = "C"

         Set Payment Code to 30

For Each Detail Records:

If Hash Code = 9
      Set Hash Code to 1
    Else
Add 1 to Hash Code
    End If

1) Receiving BIC Code
- Set Hash Index = 11
- Compute Field Check Summary Total as Sum1

2) Receiving Account Number
- Set Hash Index = 34
- Compute Field Check Summary Total as Sum2
- Sum2 = Sum2 * Hash Code

3) Receiving Account Name
- Set Hash Index = 140
- Compute Field Check Summary Total as Sum3
- Sum3 = Sum3 * Hash Code

4) Currency
- Set Hash Index = 3
- Compute Field Check Summary Total as Sum4

5) Amount
- Set Hash Index = 18
- Compute Field Check Summary Total as Sum5

6) Purpose Code
- Set Hash Index = 4
- Compute Field Check Summary Total as Sum6

7) Sum7 = Sum1 + Sum2 + Sum3 + Sum4 + Sum5 + Sum6 + (Payment Code * Hash Code)

8) **Total2** = **Total2** + Sum7 (i.e. accumulate Sum7 to Total2)

For Batch Trailer Record:

Final Check Sum = **Total1** + **Total2**
This Final Check Sum will be the New Hash Total at the trailer.

Compute Field Check Summary Total:

Set COLUMN NUMBER to 1.

Loop 1
If COLUMN NUMBER not > Hash Index

Retrieve the ASCII VALUE of the COLUMN NUMBER.   *(refer Notes pt. 2 below)*

Compute SUM = SUM + COLUMN NUMBER x ASCII VALUE

Increase COLUMN NUMBER by 1.

Go to Loop1.

The SUM [#] will be the field check summary Total.

Notes

1.   COLUMN NUMBER represents a single position in one field ranging between 1 to max 140 depending on the field size.

2.   The BYTE CODE is the **ASCII value** of the byte regardless of the operating system. For example, OS/400 operation system uses EBCDIC code; it must be converted to ASCII code value to compute the check summary. This is to avoid the algorithm to be platform dependent. Refer to **ASCII Table** below for a list of ASCII values.
        For example, if the byte contains the character "A", the ASCII value is 65.

Example of Check Summary Computation:

Fields	Header	Detail Line 1	Detail Line 2	Detail Line 3
BIC Code (Sum1)	UOVBSGSGXXX (5,395) Refer to [1] for detailed calculation	DBSSSGSGXXX (5,411)	OCBCSGSGXXX (5,309)	HSBCSGSGXXX (5,334)
Account Number (Sum2)	1013320075 (20,076)	301234567 (19,959)	50140399867195 (42,610)	234908439123 (61,779)
Account Name (Sum3)	ABC SINGAPORE PTE LTD (324,369)	Tan Ah Kow (318,778)	Ronald Lee (637,986)	Susan Wong Sui Cheng (984,168)
Payment Type	P	20*1 (20)	20*2 (40)	20*3 (60)
Currency (Sum4)	N.A.	SGD (429)	SGD (429)	SGD (429)
Amount (Sum5)	N.A.	000000000001200 00 (8249) Refer to [2] for detailed calculation	0000000000002400 50 (8375)	00000000000032 1030 (8,341)
Purpose Code (Sum6)	N.A.	COMM (764)	BONU (798)	COMM (764)
Summary Total	349,840 (**Total 1**)	353,610 (Sum7)	695,547 (Sum7)	1,060,875 (Sum7)

Total2 = Summation of all Sum7
= 353,610 + 695,547 + 1,060,875 = 2,110,032

Final Check Summary Total = **Total1** + **Total2**
= 349,840 + 2,110,032 = 2,459,872

[1]UOVBSGSGXXX

Column No.	1	2	3	4	5	6	7	8	9	10	11
BIC Code	U	O	V	B	S	G	S	G	X	X	X
ASCII	85	79	86	66	83	71	83	71	88	88	88
Column x ASCII	85	158	258	264	415	426	581	568	792	880	968
SUM 1	**5,395** = 85 + 158 + 258 + 264 + 415 + 426 + 581 + 568 + 792 + 880 + 968										

[2] 000000000000120000

Column No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Amt	0	0	0	0	0	0	0	0	0	0	0	0	1	2	0	0	0	0
ASCII	48	48	48	48	48	48	48	48	48	48	48	48	49	50	48	48	48	48
Column x	48	96	144	192	240	288	336	384	432	480	528	576	637	70	720	768	816	864

ASCII														0				
SUM 5	**8,249** = 48 + 96 + 144 + 192 + 240 + 288 + 336 + 384 + 432 + 480 + 528 + 576 + 637 + 700 + 720 + 768 + 816 + 864

ASCII Table is used to translate each column of the field value (as illustrated in the above 2 illustration).

Code	Char	Code	Char	Code	Char	Code	Char	Code	Char	Code	Char
32	[space]	48	0	64	@	80	P	96	`	112	p
33	!	49	1	65	A	81	Q	97	a	113	q
34	"	50	2	66	B	82	R	98	b	114	r
35	#	51	3	67	C	83	S	99	c	115	s
36	$	52	4	68	D	84	T	100	d	116	t
37	%	53	5	69	E	85	U	101	e	117	u
38	&	54	6	70	F	86	V	102	f	118	v
39	'	55	7	71	G	87	W	103	g	119	w
40	(	56	8	72	H	88	X	104	h	120	x
41	)	57	9	73	I	89	Y	105	i	121	y
42	*	58	:	74	J	90	Z	106	j	122	z
43	+	59	;	75	K	91	[	107	k	123	{
44	,	60	<	76	L	92	\	108	l	124	|
45	-	61	=	77	M	93	]	109	m	125	}
46	.	62	>	78	N	94	^	110	n	126	~
47	/	63	?	79	O	95	_	111	o	127	[backspace]

Appendix 5 Return Codes

Return Code	Description
1010	Invalid Receiving Account Number
1041	DDA has been terminated
1042	Invalid Originating Account Number
1051	Refer to receiving party[1]
1160	Receiving account closed
1161	Refer to receiving party[1]
1169	Refer to receiving party[1]
1170	Refer to receiving party[1]
1172	Refer to receiving party[1]
1202	Refer to receiving party[1]
1207	Amount exceeded limit
1208	Refer to receiving party[1]
1209	Refer to receiving party[1]
1219	Cancelled by receiving party
1237	DDA expired
1243	No such DDA
1252	Duplicate DDA
1261	Refer to receiving party[1]
1262	Invalid BIC
1267	Refer to receiving party[1]
Others	Please contact bank for assistance

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[1] For GIRO collections, this is normally known as the paying party.

PayNow Return Codes

PayNow Return Code	Description
601	Please contact bank for assistance
602	Please contact bank for assistance
650	Please contact bank for assistance
801	Payee is not registered for this service
802	Please contact bank for assistance
809	Payee is not registered for this service
999	Please contact bank for assistance

Note: above error codes have 3 digits with 1 trailing space.

For item rejected (clear fate value = 1) in the in the "F" fate file, no rejection code and reason is provided in the following scenarios for GIRO/FAST payments:

- Duplicate hash entity
- Invalid value date
- Originating customer is not active
- Invalid Originating account number
- Invalid creation date
- Invalid Account Hash Total
- Funds Not available
- Invalid Original BIC

You may contact the bank if further assistance is required to rectify these rejections.

Appendix 6 Special Characters Handling

Below special characters will be replaced by the processing system for outgoing payment.

S/No	Special Characters
1	[
2	]
3	{
4	}
5	|
6	~
7	*
8	!
9	&
10	'
11	@
12	#
13	$
14	%
15	^
16	_
17	=
18	<
19	>
20	\
21	"