

Oracle FLEXCUBE Direct Banking

Standard Bulk File Formats
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Standard Bulk File Formats
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Contents

| | |
|--|----|
| 1. Preface | 5 |
| 2. Abbreviations | 6 |
| 3. Types of File Formats | 7 |
| 3.1 International file format | 8 |
| 3.1.1 Description | 8 |
| 3.1.2 Payment type supported | 8 |
| 3.1.3 Authorization Supported | 8 |
| 3.1.4 Attributes | 8 |
| 3.1.5 Structure – SDSC/MDMC | 8 |
| 3.1.6 Structure – SDMC | 19 |
| 3.1.7 Output files | 23 |
| 3.2 Domestic file format | 25 |
| 3.2.1 Description | 25 |
| 3.2.2 Payment type supported | 25 |
| 3.2.3 Authorization Supported | 25 |
| 3.2.4 Attributes | 25 |
| 3.2.5 Structure – SDSC/MDMC | 25 |
| 3.2.6 Structure – SDMC | 30 |
| 3.2.7 Output files | 32 |
| 3.3 Internal file format | 33 |
| 3.3.1 Description | 33 |
| 3.3.2 Payment type supported | 33 |
| 3.3.3 Authorization Supported | 33 |
| 3.3.4 Attributes | 33 |
| 3.3.5 Structure – SDSC/MDMC | 33 |
| 3.3.6 Structure – SDMC | 36 |
| 3.3.7 Output files | 37 |
| 3.4 Instrument file format | 39 |
| 3.4.1 Description | 39 |
| 3.4.2 Payment type supported | 39 |
| 3.4.3 Authorization Supported | 39 |
| 3.4.4 Attributes | 39 |
| 3.4.5 Structure – SDSC/MDMC | 39 |
| 3.4.6 Structure – SDMC | 43 |
| 3.4.7 Output files | 45 |
| 3.5 Credit Card file format | 46 |
| 3.5.1 Description | 46 |
| 3.5.2 Payment type supported | 46 |
| 3.5.3 Authorization Supported | 46 |
| 3.5.4 Attributes | 46 |
| 3.5.5 Structure – SDSC/MDMC | 46 |
| 3.5.6 Structure – SDMC | 47 |
| 3.5.7 Output files | 48 |
| 3.6 Virtual Accounts file format | 49 |
| 3.6.1 Description | 49 |
| 3.6.2 Payment type supported | 49 |
| 3.6.3 Authorization Supported | 49 |
| 3.6.4 Attributes | 49 |
| 3.6.5 Structure – Non Financial | 49 |
| 3.6.6 Output files | 50 |

| | | |
|-------|------------------------------|----|
| 3.7 | Mixed Payments | 52 |
| 3.7.1 | Description | 52 |
| 3.7.2 | Payment type supported | 52 |
| 3.7.3 | Authorization Supported..... | 52 |
| 3.7.4 | Attributes..... | 52 |
| 3.7.5 | Structure | 52 |
| 3.7.6 | Output files | 52 |
| 3.8 | Header File Format..... | 54 |
| 3.8.1 | Description | 54 |
| 3.8.2 | Structure | 54 |

Intended Audience

Oracle FLEXCUBE Direct Banking Development Workbench document in particular is targeted towards the following groups of users.

- Oracle FLEXCUBE Direct Banking Development Teams
- Oracle FLEXCUBE Direct Banking Implementation Teams
- Oracle FLEXCUBE Direct Banking Implementation Partners

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Structure

This manual is organized into the following categories:

- Preface gives information on the intended audience. It also describes the overall structure of the Manual.
- Document explains supported formats of Oracle FLEXCUBE Direct Banking 12.0.3.0.0 Bulk module.

Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.3.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide.
- Oracle FLEXCUBE Direct Banking User Manuals.

2. Abbreviations

| | |
|------|------------------------------|
| M | Mandatory |
| O | Optional |
| CSV | Comma Separated Variable |
| BTID | Bulk Registration Identifier |
| Ad | Additional details |

3. Types of File Formats

Based on the following payment types standard bulk file formats are defined.

1. International
2. Domestic
3. Internal
4. Instrument
5. Credit Cards
6. Mixed Payments
7. Virtual Accounts

3.1 International file format

3.1.1 Description

International file format has been developed to incorporate payments outside the defined jurisdiction. In this case the credit account is not validated.

3.1.2 Payment type supported

- International payments

3.1.3 Authorization Supported

- File level authorization
- Record level authorization

3.1.4 Attributes

| | |
|------------------------|--|
| File Naming Convention | BTIDDDMM.999 BTID is a unique identifier 999 is a running serial number. |
| File type | Variable |
| Field Separator | Comma (,) |

3.1.5 Structure – SDSC/MDMC

3.1.5.1 Corporate/ Retail User Uploads File

3.1.5.1.1 Payment Type – Adhoc

3.1.5.1.1.1 Transfer Mode - Swift

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|---------------------------|--------------|--------|------------------------|----------------------------------|--|
| Debit Customer Id | Alphanumeric | 20 | M | | Customer Id is Valid. User has access to the customer. |
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphanumeric | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphanumeric | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |

| | | | | | |
|---------------------------|--------------|----|---|--|--|
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Transfer Mode | Alphanumeric | 1 | M | S | S- Swift, N- National Clearing Codes, B- Bank Details |
| SWIFT Code | Alphanumeric | 35 | M | | Validate BIC /Swift Code against the master entries based on international swift codes maintained at the bank. |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SH A | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.5.1.1.2 Transfer Mode – National Clearing Codes

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|-------------------|--------------|--------|---------------------|----------------------------|---|
| Debit Customer Id | Alphanumeric | 20 | M | | Customer Id is Valid. User has access to the customer. |
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |

| | | | | | |
|-----------------------------|--------------|----|---|-------------------------------------|--|
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphanumeric | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphanumeric | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Transfer Mode | Alphanumeric | 1 | M | N | S- Swift, N- National Clearing Codes, B- Bank Details |
| National Clearing Code Type | Alphanumeric | 35 | M | | |
| National Clearing Code | Alphanumeric | 20 | M | | |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SHA | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for | Alphanumeric | 35 | O | | |

| | | | | | |
|-------------|--|--|--|--|--|
| Beneficiary | | | | | |
|-------------|--|--|--|--|--|

3.1.5.1.1.3 Transfer Type – Bank Details

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|--------------------------|--------------|--------|---------------------|---------------------------------------|--|
| Debit Customer Id | Alphanumeric | 20 | M | | Customer Id is Valid. User has access to the customer. |
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphanumeric | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphanumeric | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Transfer Mode | Alphanumeric | 1 | M | B | S- Swift, N- National Clearing Codes, B- Bank Details |
| Beneficiary Bank Name | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Bank Address | Alphanumeric | 150 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Bank City | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' | |

| | | | | | |
|-------------------------------|--------------|----|---|---------------------------------------|--|
| | | | | Blanks(spaces) | |
| Beneficiary Bank Country code | Alphanumeric | 20 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | Validate against the master entries based on the international swift codes maintained at the bank. |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SHA | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.5.1.2 Payment Type - Beneficiary

| Field Name | Data type | Length | Mandatory/Optional | Special Characters allowed | Validations/Possible values/Remarks |
|------------------------|--------------|--------|--------------------|----------------------------|--|
| Debit Customer Id | Alphanumeric | 20 | M | | Customer Id is Valid. User has access to the customer. |
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphanumeric | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |

| | | | | | |
|---------------------------|--------------|----|---|---------------------------------------|---|
| Amount Currency | Alphanumeric | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | B | A-Adhoc,B - Beneficiary |
| Beneficiary ID | Alphanumeric | 10 | M | | Mandatory if payment type is 'B' |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SHA | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.5.2 Bank Administrator/System Administrator Uploads File

3.1.5.2.1 Payment Type – Adhoc

3.1.5.2.1.1 Transfer Mode - Swift

| Field Name | Data type | Length | Mandatory/Optional | Special Characters allowed | Validations/Possible values/Remarks |
|------------------------|--------------|--------|--------------------|----------------------------|--|
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphanumeric | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphanumeric | 3 | M | | Standard ISO currency |

| | | | | | |
|---------------------------|--------------|----|---|--|--|
| | | | | | code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Transfer Mode | Alphanumeric | 1 | M | S | S- Swift, N- National Clearing Codes, B- Bank Details |
| SWIFT Code | Alphanumeric | 35 | M | | Validate BIC /Swift Code against the master entries based on international swift codes maintained at the bank. |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SH A | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.5.2.1.2 Transfer Mode – National Clearing Codes

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|-----------------------------|--------------|--------|---------------------|-------------------------------------|--|
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphanumeric | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphanumeric | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Transfer Mode | Alphanumeric | 1 | M | N | S- Swift, N- National Clearing Codes, B- Bank Details |
| National Clearing Code Type | Alphanumeric | 35 | M | | |
| National Clearing Code | Alphanumeric | 20 | M | | |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |

| | | | | | |
|---------------------------|--------------|----|---|-------------|---|
| | | | |) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SHA | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.5.2.1.3 Transfer Type – Bank Details

| Field Name | Data type | Length | Mandatory/Optional | Special Characters allowed | Validations/Possible values/Remarks |
|-------------------------|--------------|--------|--------------------|------------------------------------|--|
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphanumeric | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphanumeric | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Transfer Mode | Alphanumeric | 1 | M | B | S- Swift, N- National Clearing Codes, |

| | | | | | |
|-------------------------------|--------------|-----|---|---------------------------------------|--|
| | | | | | B- Bank Details |
| Beneficiary Bank Name | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Bank Address | Alphanumeric | 150 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Bank City | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Bank Country code | Alphanumeric | 20 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | Validate against the master entries based on the international swift codes maintained at the bank. |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SHA | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.5.2.2 Payment Type - Beneficiary

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|---------------------------|--------------|--------|---------------------|-------------------------------------|--|
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphanumeric | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphanumeric | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | B | A-Adhoc,B - Beneficiary |
| Beneficiary ID | Alphanumeric | 10 | M | | Mandatory if payment type is 'B' |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SHA | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.6 Structure – SDMC

The template is divided into HEADER and BODY.

HEADER: It holds details about the Debit Flag, transaction date, debit account details like customer id, account number, branch, currency, total debit amount, amount currency.

BODY: It holds details like transaction identified(in case of Mixed Payments), debit amount, beneficiary details like bene id, bene account number, branch, email id, narrative to remitter, narrative to beneficiary.

Template for Body is as given below:

3.1.6.1 Payment Type – Adhoc

3.1.6.1.1 Transfer Mode - Swift

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|-------------------------|--------------|--------|---------------------|-------------------------------------|--|
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&*,.- :/);(@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&*,.- :/);(@' Blanks(spaces) | |
| Transfer Mode | Alphanumeric | 1 | M | S | S- Swift, N- National Clearing Codes, B- Bank Details |
| SWIFT Code | Alphanumeric | 35 | M | | Validate BIC /Swift Code against the master entries based on international swift codes maintained at the bank. |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&*,.- :/);(@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&*,.- :/);(@' Blanks(spaces) | |
| Payment | Alphanumeric | 35 | O | !\$#%^&*,.- | |

| | | | | | |
|---------------------------|--------------|----|---|--|---|
| Description 3 | | | | :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SHA | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.6.1.2 Transfer Mode – National Clearing Codes

| Field Name | Data type | Length | Mandatory/Optional | Special Characters allowed | Validations/Possible values/Remarks |
|-----------------------------|--------------|--------|--------------------|--|--|
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Transfer Mode | Alphanumeric | 1 | M | N | S- Swift, N- National Clearing Codes, B- Bank Details |
| National Clearing Code Type | Alphanumeric | 35 | M | | |
| National Clearing Code | Alphanumeric | 20 | M | | |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' | |

| | | | | | |
|---------------------------|--------------|----|---|---------------------------------------|---|
| | | | | Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SHA | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.6.1.3 Transfer Type – Bank Details

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|-------------------------|--------------|--------|---------------------|---------------------------------------|--|
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Transfer Mode | Alphanumeric | 1 | M | B | S- Swift, N- National Clearing Codes, B- Bank Details |
| Beneficiary Bank Name | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' | |

| | | | | | |
|-------------------------------|--------------|-----|---|---------------------------------------|--|
| | | | | Blanks(spaces) | |
| Beneficiary Bank Address | Alphanumeric | 150 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Bank City | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Bank Country code | Alphanumeric | 20 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | Validate against the master entries based on the international swift codes maintained at the bank. |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SHA | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.6.2 Payment Type - Beneficiary

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|---------------------------|--------------|--------|---------------------|---------------------------------------|--|
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Payment Type | Alphanumeric | 1 | M | B | A-Adhoc,B - Beneficiary |
| Beneficiary ID | Alphanumeric | 10 | M | | Mandatory if payment type is 'B' |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Correspondence Charges | Alphanumeric | 3 | M | BEN/REM/SH A | BEN – Beneficiary, REM – Remitter, SHA - Shared |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.1.7 Output files

3.1.7.1 Control file (CSV format)

Control file will be same as upload file.

3.1.7.2 Reverse file (CSV format)

Reverse file will contain three fields. Those are,

1. Record reference number
2. Status
3. Remarks

| | |
|-----------------|-----------|
| File type | CSV |
| Field Separator | Comma (,) |

3.1.7.2.1 Structure (Reverse File)

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|------------------|---------------------|--------|------------------------|----------------------------------|---|
| Record Number | Ref Alphanumeric | 35 | Yes | NA | |
| Status | Alphanumeric | 1 | Yes | NA | Possible Values Y/N |
| Remarks | Alphanumeric | 100 | Yes | NA | |

3.2 Domestic file format

3.2.1 Description

Domestic file format has been developed to incorporate payments within the defined jurisdiction. In this case the credit account is not validated

3.2.2 Payment type supported

- Domestic payments

3.2.3 Authorization Supported

- File level authorization
- Record level authorization

3.2.4 Attributes

| | |
|------------------------|--|
| File Naming Convention | BTIDDDMM.999 BTID is a unique identifier 999 is a running serial number. |
| File type | Variable |
| Field Separator | Comma (,) |

3.2.5 Structure – SDSC/MDMC

3.2.5.1 Corporate/ Retail User Uploads File

3.2.5.1.1 Payment Type - Adhoc

| Field Name | Data type | Length | Mandatory/ Optional | Special Characters allowed | Validations/ Possible values/ Remarks |
|------------------------|--------------|--------|------------------------|----------------------------------|--|
| Debit Customer Id | Alphanumeric | 20 | M | | Customer Id is Valid. User has access to the customer. |
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphabets | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphabets | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |

| | | | | | |
|-----------------------------|--------------|----|---|--|------------------------------------|
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| National Clearing Code Type | Alphanumeric | 20 | M | | |
| National Clearing Code | Alphanumeric | 20 | M | | |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.2.5.1.2 Payment Type - Beneficiary

| Field Name | Data type | Length | Mandatory/ Optional | Special Characters allowed | Validations/ Possible values/ Remarks |
|---------------------------|--------------|--------|---------------------|---------------------------------------|--|
| Debit Customer Id | Alphanumeric | 20 | M | | Customer Id is Valid. User has access to the customer. |
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphabets | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphabets | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | B | A-Adhoc,B - Beneficiary |
| Beneficiary ID | Alphanumeric | 10 | M | | Mandatory if payment type is 'B' |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.2.5.2 Bank Administrator/System Administrator Uploads File

3.2.5.2.1 Payment Type – Adhoc

| Field Name | Data type | Length | Mandatory/ Optional | Special Characters allowed | Validations/ Possible values/ Remarks |
|-----------------------------|--------------|--------|---------------------|-------------------------------------|--|
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphabets | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphabets | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| National Clearing Code Type | Alphanumeric | 20 | M | | |
| National Clearing Code | Alphanumeric | 20 | M | | |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Narrative for | Alphanumeric | 35 | O | | |

| | | | | | |
|---------------------------|--------------|----|---|--|--|
| Remitter | | | | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.2.5.2.2 Payment Type - Beneficiary

| Field Name | Data type | Length | Mandatory/Optional | Special Characters allowed | Validations/Possible values/Remarks |
|---------------------------|--------------|--------|--------------------|---------------------------------------|--|
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphabets | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphabets | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | B | A-Adhoc,B - Beneficiary |
| Beneficiary ID | Alphanumeric | 10 | M | | Mandatory if payment type is 'B' |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.2.6 Structure – SDMC

The template is divided into HEADER and BODY.

HEADER: It holds details about the Debit Flag, transaction date, debit account details like customer id, account number, branch, currency, total debit amount, amount currency.

BODY: It holds details like transaction identified(in case of Mixed Payments), debit amount, beneficiary details like bene id, bene account number, branch, email id, narrative to remitter, narrative to beneficiary.

Template for Body is as given below:

3.2.6.1 Payment Type - Adhoc

| Field Name | Data type | Length | Mandatory/ Optional | Special Characters allowed | Validations/ Possible values/ Remarks |
|-----------------------------|--------------|--------|---------------------|---------------------------------------|--|
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Name | Alphanumeric | 35 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Beneficiary Account No. | Alphanumeric | 34 | M | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| National Clearing Code Type | Alphanumeric | 20 | M | | |
| National Clearing Code | Alphanumeric | 20 | M | | |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&* ,.- :/);('@' Blanks(spaces) | |

| | | | | | |
|---------------------------|--------------|----|---|--|--|
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Narrative Remitter for | Alphanumeric | 35 | O | | |
| Narrative Beneficiary for | Alphanumeric | 35 | O | | |

3.2.6.2 Payment Type - Beneficiary

| Field Name | Data type | Length | Mandatory/ Optional | Special Characters allowed | Validations/ Possible values/ Remarks |
|---------------------------|--------------|--------|---------------------|--|--|
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Payment Type | Alphanumeric | 1 | M | B | A-Adhoc,B - Beneficiary |
| Beneficiary ID | Alphanumeric | 10 | M | | Mandatory if payment type is 'B' |
| Payment Description 1 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 2 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 3 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Payment Description 4 | Alphanumeric | 35 | O | !\$#%^&*,- :/);('@' Blanks(spaces) | |
| Narrative Remitter for | Alphanumeric | 35 | O | | |
| Narrative Beneficiary for | Alphanumeric | 35 | O | | |

3.2.7 Output files

3.2.7.1 Control file (CSV format)

Control file will be same as upload file.

3.2.7.2 Reverse file (CSV format)

Reverse file will contain three fields. Those are,

1. Record reference number
2. Status
3. Remarks

| | |
|-----------------|-----------|
| File type | CSV |
| Field Separator | Comma (,) |

3.2.7.2.1 Structure (Reverse File)

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|----------------------|--------------|--------|------------------------|----------------------------------|---|
| Record Ref Number | Alphanumeric | 35 | Yes | NA | |
| Status | Alphanumeric | 1 | Yes | NA | Possible Values Y/N |
| Remarks | Alphanumeric | 100 | Yes | NA | |

3.3 Internal file format

3.3.1 Description

Internal file format has been developed to incorporate payments within the bank. In this case the credit account is validated.

3.3.2 Payment type supported

- Within Bank payments
- Own Account Transfers

3.3.3 Authorization Supported

- File level authorization
- Record level authorization

3.3.4 Attributes

| | |
|------------------------|--|
| File Naming Convention | BTIDDDMM.999 BTID is a unique identifier 999 is a running serial number. |
| File type | Variable |
| Field Separator | Comma (,) |

3.3.5 Structure – SDSC/MDMC

3.3.5.1 Corporate/ Retail User Uploads File

3.3.5.1.1 Payment Type - Adhoc

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|---------------------------|--------------|--------|------------------------|----------------------------------|--|
| Debit Customer Id | Alphanumeric | 20 | M | | Customer Id is Valid. User has access to the customer. |
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphabets | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphabets | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |

| | | | | | |
|---------------------------|--------------|----|---|--|------------------------------------|
| Beneficiary Account No. | Alphanumeric | 34 | M | | Mandatory if payment type is 'A' |
| Beneficiary Bank Branch | Alphanumeric | 10 | M | | Mandatory if payment type is 'A' |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.3.5.1.2 Payment Type - Beneficiary

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|---------------------------|--------------|--------|---------------------|----------------------------|--|
| Debit Customer Id | Alphanumeric | 20 | M | | Customer Id is Valid. User has access to the customer. |
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphabets | 3 | M | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphabets | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | B | A-Adhoc,B - Beneficiary |
| Beneficiary ID | Alphanumeric | 10 | M | | Mandatory if payment type is 'B' |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.3.5.2 Bank Administrator/System Administrator Uploads File

3.3.5.2.1 Payment Type – Adhoc

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|-------------------|--------------|--------|---------------------|----------------------------|--|
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the |

| | | | | | | |
|---------------------------|--------------|----|---|----------|--|--|
| | | | | | | customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphabets | 3 | M | | | Standard Amount format as per currency provided |
| Amount | Numeric | 15 | M | | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphabets | 3 | M | | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | | |
| Payment Type | Alphanumeric | 1 | M | A | | A-Adhoc,B - Beneficiary |
| Beneficiary Account No. | Alphanumeric | 34 | M | | | Mandatory if payment type is 'A' |
| Beneficiary Bank Branch | Alphanumeric | 10 | M | | | Mandatory if payment type is 'A' |
| Beneficiary E-mail | Alphanumeric | 40 | O | | | Standard e-mail address validation |
| Narrative for Remitter | Alphanumeric | 35 | O | | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | | |

3.3.5.2.2 Payment Type - Beneficiary

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|----------------------|--------------|--------|---------------------|----------------------------|--|
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account | Alphabets | 3 | M | | Standard Amount format |

| | | | | | |
|---------------------------|--------------|----|---|----------|--|
| Currency | | | | | as per currency provided |
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphabets | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |
| Payment Type | Alphanumeric | 1 | M | B | A-Adhoc,B - Beneficiary |
| Beneficiary ID | Alphanumeric | 10 | M | | Mandatory if payment type is 'B' |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.3.6 Structure – SDMC

The template is divided into HEADER and BODY.

HEADER: It holds details about the Debit Flag, transaction date, debit account details like customer id, account number, branch, currency, total debit amount, amount currency.

BODY: It holds details like transaction identified(in case of Mixed Payments), debit amount, beneficiary details like bene id, bene account number, branch, email id, narrative to remitter, narrative to beneficiary.

Template for Body is as given below:

3.3.6.1 Payment Type - Adhoc

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|-------------------------|--------------|--------|---------------------|----------------------------|--|
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Payment Type | Alphanumeric | 1 | M | A | A-Adhoc,B - Beneficiary |
| Beneficiary Account No. | Alphanumeric | 34 | M | | Mandatory if payment type is 'A' |

| | | | | | |
|---------------------------|--------------|----|---|--|------------------------------------|
| Beneficiary Bank Branch | Alphanumeric | 10 | M | | Mandatory if payment type is 'A' |
| Beneficiary E-mail | Alphanumeric | 40 | O | | Standard e-mail address validation |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.3.6.2 Payment Type - Beneficiary

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|---------------------------|--------------|--------|---------------------|----------------------------|--|
| Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Payment Type | Alphanumeric | 1 | M | B | A-Adhoc,B - Beneficiary |
| Beneficiary ID | Alphanumeric | 10 | M | | Mandatory if payment type is 'B' |
| Narrative for Remitter | Alphanumeric | 35 | O | | |
| Narrative for Beneficiary | Alphanumeric | 35 | O | | |

3.3.7 Output files

3.3.7.1 Control file (CSV format)

Control file will be same as upload file.

3.3.7.2 Reverse file (CSV format)

Reverse file will contain three fields. Those are,

1. Record reference number
2. Status
3. Remarks

| | |
|-----------------|-----------|
| File type | CSV |
| Field Separator | Comma (,) |

3.3.7.2.1 Structure (Reverse File)

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|---------------|---------------------|--------|------------------------|----------------------------------|---|
| Record Number | Ref Alphanumeric | 35 | Yes | NA | |
| Status | Alphanumeric | 1 | Yes | NA | Possible Values Y/N |
| Remarks | Alphanumeric | 100 | Yes | NA | |

3.4 Instrument file format

3.4.1 Description

Instrument file format has been developed to incorporate payments within the bank.

3.4.2 Payment type supported

- Instrument payments

3.4.3 Authorization Supported

- File level authorization
- Record level authorization

3.4.4 Attributes

| | |
|------------------------|--|
| File Naming Convention | BTIDDDMM.999 BTID is a unique identifier 999 is a running serial number. |
| File type | Variable |
| Field Separator | Comma (,) |

3.4.5 Structure – SDSC/MDMC

3.4.5.1 Corporate/ Retail User Uploads File

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|--------------------------------|--------------|--------|------------------------|----------------------------------|--|
| Payment Type | Character | 2 | M | NA | This field should have only either of the below values: CH, DD, PO, ID, DI |
| User Reference No | Alphanumeric | 35 | Yes | No | |
| Customer ID | Alphanumeric | 20 | Yes | No | |
| Debit Account Number | Alphanumeric | 50 | Yes | NA | Preference given to account number selected during bulk registration |
| Debit Account Branch Code | Alphanumeric | 10 | Yes | NA | NA |
| Currency code of Debit Account | Alphanumeric | 3 | Yes | NA | NA |
| Transaction Value date | Numeric | 8 | Yes | NA | Transaction date should be in proper date format like DDMMYYYY |
| Transaction Currency | Alphanumeric | 3 | Yes | NA | NA |
| Pay To | Character | 35 | Yes | No | Only valid characters allowed |

| | | | | | |
|-----------------------------|--------------|--------------|-----|---|--|
| Instrument Date | Numeric | 8 | Yes | NA | Transaction date should be in proper date format like DDMMYYYY. This cannot be back dated. |
| Amount | Numeric | 15 (13,2) | Yes | NA | Only 2 numerbers allowed after decimals. |
| Instrument number | Numeric | 8 | Yes | No | For chques - It will be an input & mandatory. In case of DD / Pay-Order / International DD - Instrument number will be blank. UBS / Host to generate and assign this number. |
| Print Location | Numeric | 6 | Yes | No | This will be numeric codes of print location. |
| Payable Location | Alphanumeric | 10 | | No | Madatory for DD, Pay-Order and International DD. |
| Transfer Mode | Character | 2 | Yes | No | Will be mandatory for Cheque payment. Values can either be - -- CO for 'Courier' -- BR for 'Branch' |
| Bene Address 1 | Alphanumeric | 35 | Yes | Special Characters like - : () . , ' + Space | Mandatory for DD, PO and International DD |
| Bene Address 2 | Alphanumeric | 35 | Yes | Special Characters like - : () . , ' + Space | Mandatory for DD, PO and International DD |
| Bene Address 3 | Alphanumeric | 35 | N | Special Characters like - : () . , ' + Space | |
| Bene Address - City | Character | 30 | Yes | Special Characters like - : () . , ' + Space | Mandatory for DD, PO and International DD |
| Branch | Alphanumeric | 20 | Yes | Special Characters like - : () . , ' + Space | |
| Bene Address - Post code | Numeric | 10 | Yes | No | Mandatory for DD, PO and International DD |
| Country | Character | 30 | Yes | No | Mandatory for International DD |
| Narration for Debit Account | Alphanumeric | 35 | N | Special Characters - ? : () . , ' + Space | This field is a non mandatory. If available shall be used as description of the payemnt and should be available in Account Activity of Credit |

| | | | | | |
|------------------------------|--------------|----|---|--|---|
| | | | | | Account. Not available shall be picked up from header |
| Narration for Credit account | Alphanumeric | 35 | N | Special Characters - ? : () . , ' + Space | This field is a non mandatory. If available shall be used as description of the payemnt and should be available in Account Activity of Credit Account. Not available shall be picked up from header |
| Bene Email Id | Alphanumeric | 50 | N | Special Characters - _ . | Email id format validation check. |

3.4.5.2 Bank Administrator/System Administrator Uploads File

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|--------------------------------|--------------|--------|---------------------|----------------------------|--|
| Payment Type | Character | 2 | M | NA | This field should have only either of the below values: CH, DD, PO, ID, DI |
| User Reference No | Alphanumeric | 35 | Yes | No | |
| Debit Account Number | Alphanumeric | 50 | Yes | NA | Preference given to account number selected during bulk registration |
| Debit Account Branch Code | Alphanumeric | 10 | Yes | NA | NA |
| Currency code of Debit Account | Alphanumeric | 3 | Yes | NA | NA |
| Transaction Value date | Numeric | 8 | Yes | NA | Transaction date should be in proper date format like DDMMYYYY |
| Transaction Currency | Alphanumeric | 3 | Yes | NA | NA |
| Pay To | Character | 35 | Yes | No | Only valid characters allowed |
| Instrument Date | Numeric | 8 | Yes | NA | Transaction date should be in proper date format like DDMMYYYY. This cannot be back dated. |

| | | | | | |
|-----------------------------|--------------|--------------|-----|---|---|
| Amount | Numeric | 15 (13,2) | Yes | NA | Only 2 numerbers allowed after decimals. |
| Instrument number | Numeric | 8 | Yes | No | For chques - It will be an input & mandatory. In case of DD / Pay-Order / International DD - Instrument number will be blank. UBS / Host to generate and assign this number. |
| Print Location | Numeric | 6 | Yes | No | This will be numeric codes of print location. |
| Payable Location | Alphanumeric | 10 | | No | Madatory for DD, Pay-Order and International DD. |
| Transfer Mode | Character | 2 | Yes | No | Will be mandatory for Cheque payment. Values can either be - -- CO for 'Courier' -- BR for 'Branch' |
| Bene Address 1 | Alphanumeric | 35 | Yes | Special Characters like - : () . , ' + Space | Mandatory for DD, PO and International DD |
| Bene Address 2 | Alphanumeric | 35 | Yes | Special Characters like - : () . , ' + Space | Mandatory for DD, PO and International DD |
| Bene Address 3 | Alphanumeric | 35 | N | Special Characters like - : () . , ' + Space | |
| Bene Address - City | Character | 30 | Yes | Special Characters like - : () . , ' + Space | Mandatory for DD, PO and International DD |
| Branch | Alphanumeric | 20 | Yes | Special Characters like - : () . , ' + Space | |
| Bene Address - Post code | Numeric | 10 | Yes | No | Mandatory for DD, PO and International DD |
| Country | Character | 30 | Yes | No | Mandatory for International DD |
| Narration for Debit Account | Alphanumeric | 35 | N | Special Characters - ? : () . , ' + Space | This field is a non mandatory. If available shall be used as description of the payemnt and should be available in Account Activity of Credit Account. Not available shall be picked up from header |

| | | | | | |
|------------------------------|--------------|----|---|--|---|
| Narration for Credit account | Alphanumeric | 35 | N | Special Characters - ? : () . , ' + Space | This field is a non mandatory. If available shall be used as description of the payemnt and should be available in Account Activity of Credit Account. Not available shall be picked up from header |
| Bene Email Id | Alphanumeric | 50 | N | Special Characters - - . | Email id format validation check. |

3.4.6 Structure – SDMC

The template is divided into HEADER and BODY.

HEADER: It holds details about the Debit Flag, transaction date, debit account details like customer id, account number, branch, currency, total debit amount, amount currency.

BODY: It holds details like transaction identified(in case of Mixed Payments), debit amount, beneficiary details like bene id, bene account number, branch, email id, narrative to remitter, narrative to beneficiary.

Template for Body is as given below:

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|-------------------|--------------|-----------|---------------------|----------------------------|--|
| Payment Type | Character | 2 | M | NA | This field should have only either of the below values: CH, DD, PO, ID, DI |
| User Reference No | Alphanumeric | 35 | Yes | No | |
| Pay To | Character | 35 | Yes | No | Only valid characters allowed |
| Instrument Date | Numeric | 8 | Yes | NA | Transaction date should be in proper date format like DDMMYYYY. This cannot be back dated. |
| Amount | Numeric | 15 (13,2) | Yes | NA | Only 2 numerbers allowed after decimals. |
| Instrument number | Numeric | 8 | Yes | No | For chques - It will be an input & mandatory. In case of DD / Pay-Order / International DD - Instrument number will be blank. UBS / Host to generate and assign this number. |

| | | | | | |
|------------------------------|--------------|----|-----|---|---|
| Print Location | Numeric | 6 | Yes | No | This will be numeric codes of print location. |
| Payable Location | Alphanumeric | 10 | | No | Mandatory for DD, Pay-Order and International DD. |
| Transfer Mode | Character | 2 | Yes | No | Will be mandatory for Cheque payment. Values can either be -- CO for 'Courier' -- BR for 'Branch' |
| Bene Address 1 | Alphanumeric | 35 | Yes | Special Characters like - : () . , ' + Space | Mandatory for DD, PO and International DD |
| Bene Address 2 | Alphanumeric | 35 | Yes | Special Characters like - : () . , ' + Space | Mandatory for DD, PO and International DD |
| Bene Address 3 | Alphanumeric | 35 | N | Special Characters like - : () . , ' + Space | |
| Bene Address - City | Character | 30 | Yes | Special Characters like - : () . , ' + Space | Mandatory for DD, PO and International DD |
| Branch | Alphanumeric | 20 | Yes | Special Characters like - : () . , ' + Space | |
| Bene Address - Post code | Numeric | 10 | Yes | No | Mandatory for DD, PO and International DD |
| Country | Character | 30 | Yes | No | Mandatory for International DD |
| Narration for Debit Account | Alphanumeric | 35 | N | Special Characters - ? : () . , ' + Space | This field is a non mandatory. If available shall be used as description of the payemnt and should be available in Account Activity of Credit Account. Not available shall be picked up from header |
| Narration for Credit account | Alphanumeric | 35 | N | Special Characters - ? : () . , ' + Space | This field is a non mandatory. If available shall be used as description of the payemnt and should be available in Account Activity of Credit Account. Not available shall be picked up from header |
| Bene Email Id | Alphanumeric | 50 | N | Special Characters - | Email id format validation check. |

3.4.7 Output files

3.4.7.1 Control file (CSV format)

Control file will be same as upload file.

3.4.7.2 Reverse file (CSV format)

Reverse file will contain three fields. Those are,

1. Record reference number
2. Status
3. Remarks

| | |
|-----------------|-----------|
| File type | CSV |
| Field Separator | Comma (,) |

3.4.7.2.1 Structure (Reverse File)

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|----------------------|--------------|--------|------------------------|----------------------------------|---|
| Record Ref Number | Alphanumeric | 35 | Yes | NA | |
| Status | Alphanumeric | 1 | Yes | NA | Possible Values Y/N |
| Remarks | Alphanumeric | 100 | Yes | NA | |

3.5 Credit Card file format

3.5.1 Description

Credit Card file format has been developed to incorporate payments of credit cards.

3.5.2 Payment type supported

- Credit Card payments

3.5.3 Authorization Supported

- File level authorization
- Record level authorization

3.5.4 Attributes

| | |
|------------------------|--|
| File Naming Convention | BTIDDDMM.999 BTID is a unique identifier 999 is a running serial number. |
| File type | Variable |
| Field Separator | Comma (,) |

3.5.5 Structure – SDSC/MDMC

3.5.5.1 Corporate/ Retail User Uploads File

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|-----------------------------------|--------------|--------------|------------------------|----------------------------------|--|
| Customer ID | Alphanumeric | 20 | Yes | No | |
| Debit Account Number | Alphanumeric | 50 | Yes | NA | Preference given to account number selected during bulk registration |
| Debit Account Branch Code | Alphanumeric | 10 | Yes | NA | NA |
| Currency code of Debit Account | Alphanumeric | 3 | Yes | NA | NA |
| Amount | Numeric | 15 (13,2) | Yes | NA | Only 2 numbers allowed after decimals. |
| Transaction Currency | Alphanumeric | 3 | Yes | NA | NA |
| Transaction Value date | Numeric | 8 | Yes | NA | Transaction date should be in proper date format like DDMMYYYY |
| Credit Card Number | Numeric | 16 | Yes | No | NA |

| | | | | | |
|-------------------------|--------------|----|----|----|--|
| Credit Card Holder Name | Alphanumeric | 35 | No | No | The value must contain only alphabets, single quotes with spaces |
|-------------------------|--------------|----|----|----|--|

3.5.5.2 Bank Administrator/System Administrator Uploads File

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|--------------------------------|--------------|-----------|---------------------|----------------------------|--|
| Debit Account Number | Alphanumeric | 50 | Yes | NA | Preference given to account number selected during bulk registration |
| Debit Account Branch Code | Alphanumeric | 10 | Yes | NA | NA |
| Currency code of Debit Account | Alphanumeric | 3 | Yes | NA | NA |
| Amount | Numeric | 15 (13,2) | Yes | NA | Only 2 numbers allowed after decimals. |
| Transaction Currency | Alphanumeric | 3 | Yes | NA | NA |
| Transaction Value date | Numeric | 8 | Yes | NA | Transaction date should be in proper date format like DDMMYYYY |
| Credit Card Number | Numeric | 16 | Yes | No | NA |
| Credit Card Holder Name | Alphanumeric | 35 | No | No | The value must contain only alphabets, single quotes with spaces |

3.5.6 Structure – SDMC

The template is divided into HEADER and BODY.

HEADER: It holds details about the Debit Flag, transaction date, debit account details like customer id, account number, branch, currency, total debit amount, amount currency.

BODY: It holds details like transaction identified(in case of Mixed Payments), debit amount, transaction currency, credit card number and credit card holder's name.

Template for Body is as given below:

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|----------------------------|--------------|--------------|------------------------|----------------------------------|--|
| Amount | Numeric | 15 (13,2) | Yes | NA | Only 2 numbers allowed after decimals. |
| Transaction Currency | Alphanumeric | 3 | Yes | NA | NA |
| Credit Card Number | Numeric | 16 | Yes | No | NA |
| Credit Card Holder Name | Alphanumeric | 35 | No | No | The value must contain only alphabets, single quotes with spaces |

3.5.7 Output files

3.5.7.1 Control file (CSV format)

Control file will be same as upload file.

3.5.7.2 Reverse file (CSV format)

Reverse file will contain three fields. Those are,

1. Record reference number
2. Status
3. Remarks

| | |
|-----------------|-----------|
| File type | CSV |
| Field Separator | Comma (,) |

3.5.7.2.1 Structure (Reverse File)

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|----------------------|--------------|--------|------------------------|----------------------------------|---|
| Record Ref Number | Alphanumeric | 35 | Yes | NA | |
| Status | Alphanumeric | 1 | Yes | NA | Possible Values Y/N |
| Remarks | Alphanumeric | 100 | Yes | NA | |

3.6 Virtual Accounts file format

3.6.1 Description

Virtual Accounts file format has been developed to incorporate virtual account creation, reopening and deletion.

3.6.2 Payment type supported

- Non Financial

3.6.3 Authorization Supported

- File level authorization
- Record level authorization

3.6.4 Attributes

| | |
|------------------------|--|
| File Naming Convention | BTIDDDMM.999 BTID is a unique identifier 999 is a running serial number. |
| File type | Variable |
| Field Separator | Comma (,) |

3.6.5 Structure – Non Financial

3.6.5.1 Corporate/ Retail User Uploads File

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|------------------------------|--------------|--------------|------------------------|----------------------------------|---|
| Customer ID | Alphanumeric | 20 | Yes | No | |
| Debit Account Number | Alphanumeric | 50 | Yes | NA | Preference given to account number selected during bulk registration |
| Virtual Account Number | Alphanumeric | 50 | Yes | NA | 16 digits Virtual Account Number - inclusive of Corporate ID, Service Code & Account Number. Validation to be done for format & length |
| Virtual Account Name | Alphanumeric | 50 | Yes | NA | NA |
| Virtual Account Code | Alphanumeric | 50 | Yes | NA | Virtual Account Code to which the virtual account is to be attached |
| Debit Account Branch Code | Alphanumeric | 10 | Yes | NA | NA |
| Amount | Numeric | 15 (13,2) | Yes | NA | Only 2 numbers allowed after decimals. |
| Default Account | Alphanumeric | 3 | Yes | NA | Flag to indicate whether the mapped physical account is the default account |

| | | | | | |
|---------------------------|--------------|----|-----|----|---------------------------------------|
| Virtual Account Operation | Alphanumeric | 10 | Yes | NA | Possible values: CREATE/REOPEN/DELETE |
|---------------------------|--------------|----|-----|----|---------------------------------------|

3.6.5.2 Bank Administrator/System Administrator Uploads File

| Field Name | Data type | Length | Mandatory/Optional | Special Characters allowed | Validations/Possible values/Remarks |
|---------------------------|--------------|-----------|--------------------|----------------------------|--|
| Debit Account Number | Alphanumeric | 50 | Yes | NA | Preference given to account number selected during bulk registration |
| Virtual Account Number | Alphanumeric | 50 | Yes | NA | 16 digits Virtual Account Number - inclusive of Corporate ID, Service Code & Account Number. Validation to be done for format & length |
| Virtual Account Name | Alphanumeric | 50 | Yes | NA | NA |
| Virtual Account Code | Alphanumeric | 50 | Yes | NA | Virtual Account Code to which the virtual account is to be attached |
| Debit Account Branch Code | Alphanumeric | 10 | Yes | NA | NA |
| Amount | Numeric | 15 (13,2) | Yes | NA | Only 2 numbers allowed after decimals. |
| Default Account | Alphanumeric | 3 | Yes | NA | Flag to indicate whether the mapped physical account is the default account |
| Virtual Account Operation | Alphanumeric | 10 | Yes | NA | Possible values: CREATE/REOPEN/DELETE |

3.6.6 Output files

3.6.6.1 Control file (CSV format)

Control file will be same as upload file.

3.6.6.2 Reverse file (CSV format)

Reverse file will contain three fields. Those are,

1. Record reference number
2. Status
3. Remarks

| | |
|-----------------|-----------|
| File type | CSV |
| Field Separator | Comma (,) |

3.6.6.2.1 Structure (Reverse File)

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|------------------|---------------------|--------|------------------------|----------------------------------|---|
| Record Number | Ref Alphanumeric | 35 | Yes | NA | |
| Status | Alphanumeric | 1 | Yes | NA | Possible Values Y/N |
| Remarks | Alphanumeric | 100 | Yes | NA | |

3.7 Mixed Payments

3.7.1 Description

Mixed file format has been developed to incorporate mixed payments. In this case all the formats specified above can be clubbed into a single file for upload.

3.7.2 Payment type supported

- All

3.7.3 Authorization Supported

- File level authorization
- Record level authorization

3.7.4 Attributes

| | |
|------------------------|--|
| File Naming Convention | BTIDDDMM.999 BTID is a unique identifier 999 is a running serial number. |
| File type | Variable |
| Field Separator | Comma (,) |

3.7.5 Structure

The File Structure for Mixed Payments is the same as above payments prefixed with transaction id.

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|----------------|--------------|--------|------------------------|----------------------------------|---|
| Transaction Id | Alphanumeric | 2 | M | | IN for Internal Payments IT for international payments DM for domestic payments CH, DD, PO, ID, DI for Instrument payments CC for credit card payments |

3.7.6 Output files

3.7.6.1 Control file (CSV format)

Control file will be same as upload file.

3.7.6.2 Reverse file (CSV format)

Reverse file will contain three fields. Those are,
1. Record ref number

2. Status
3. Remarks

| | |
|-----------------|-----------|
| File type | CSV |
| Field Separator | Comma (,) |

3.7.6.2.1 Structure (Reverse File)

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|----------------------|--------------|--------|------------------------|----------------------------------|---|
| Record Ref Number | Alphanumeric | 35 | Yes | NA | |
| Status | Alphanumeric | 1 | Yes | NA | Possible Values Y/N |
| Remarks | Alphanumeric | 100 | Yes | NA | |

3.8 Header File Format

3.8.1 Description

Header is used while uploading a SDMC File. The Header format would be the first line or the debit details that would be specified only once in the file. It is common for all the types of payments mentioned above.

3.8.2 Structure

3.8.2.1 Corporate/Retails User Uploads the File

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|------------------------|--------------|--------|---------------------|----------------------------|--|
| Debit Customer Id | Alphanumeric | 20 | M | | Customer Id is Valid. User has access to the customer. |
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphabets | 3 | M | | Standard Amount format as per currency provided |
| Total Debit Amount | Numeric | 15 | M | | Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphabets | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |

3.8.2.2 Bank Administrator/System Administrator Uploads File

| Field Name | Data type | Length | Mandatory/O ptional | Special Characters allowed | Validations/ Possible values/ Remarks |
|------------------------|--------------|--------|---------------------|----------------------------|--|
| Debit Account No. | Alphanumeric | 50 | M | | Valid Account Number. User has access to the customer. |
| Debit Account Branch | Alphanumeric | 10 | M | | Debit account, branch and customer id are validated. |
| Debit Account Currency | Alphabets | 3 | M | | Standard Amount format as per currency provided |
| Total Debit | Numeric | 15 | M | | Actual debit Amount shall |

| | | | | | |
|-----------------|-----------|---|---|----------|--|
| Amount | | | | | be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account |
| Amount Currency | Alphabets | 3 | M | | Standard ISO currency code |
| Effective Date | Date | 8 | M | ddMMyyyy | |