

HSBC Bank
HSBCnet File Upload Basic
Message Implementation Guide
Middle East and North Africa

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Introduction

HSBCnet File Upload Basic offers a simple and easy solution to develop payment files using a Microsoft Excel ('excel') template for all countries in the Middle East and Northern Africa where HSBC has a presence (except Saudi which is currently unavailable). This format can only be used when debiting MENA accounts.

Key Benefits

- Quick and easy to develop payment files
- Saves valuable time by simultaneously submitting and processing large volumes of payments
- Eliminates the need to invest in ERP systems and technical expertise

Creating a payment file

Whilst HSBC can provide a sample template, this guide details the structure of the file. It should initially be created in excel and once completed saved in CSV (comma separated value) format before being uploaded to HSBCnet.

Separate files will need to be created for urgent wire transfers (Priority Payments – PP) and for bulk non-urgent payments (ACH). Only one batch of transactions should be contained in each file.

Whenever making changes to the data, always open in excel. Making changes to the CSV file may change the data format e.g. remove leading zero.

Only one sheet can be used in excel, all others should be deleted as they cannot be saved to the CSV file.

Allowed character set

The supported characters in the file are limited to digits as well as lower-case and upper-case Latin characters. The Latin character set, commonly used in international communication, contains the following characters:

abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
Space

Supported Character Sets for Cross Border and Domestic High Value payments

All high value cross-border and domestic payment instructions submitted via File Upload service or via HSBC Connect/ SWIFTnet File ACT must only contain SWIFT supported characters.

Please note that the use of local language is supported for below payments (For details, please discuss with you client integration manager/ client service manager)

- Cross-border payments from Hong Kong to China and Taiwan
- Domestic High Value payments within China, Taiwan, Japan, South Korea, Saudi Arabia, Czech Republic, Poland, Turkey and Russia

File encoding method (Code Page)

We support standard encoding methods for local languages e.g. UTF8, BIG5 JIS1. If you need to use multiple encoding methods, please ensure to always include the proper encoding method in the file header.

SWIFT supported characters

Character	Description
“a” – “z”	26 small characters of the Latin alphabet
“A” – “Z”	26 capital characters of the Latin alphabet
“0” – “9”	10 numeric characters
“/”	Solidus (slash)
“-“	Hyphen
“?”	Question mark
“:”	Colon
“(“	Opening parenthesis
)”	Closing parenthesis
“.”	Full stop
“,”	Comma
“ ‘ “	Apostrophe
“+”	Plus
“ “	Space

HSBC supports the below encoding methods

- BIG5 (Hong Kong Special Character Set)
- JIS1 (Japanese)
- KR01 (Korean)
- 1250 (Central European & Eastern European)
- 1255 (Windows for Hebrew)
- 1252 (Western European)
- UTF8 (Standard encoding for all possible NLS characters in Unicode)

Template Specification

Column	Specifies the column on your excel sheet
Column Heading	The exact heading which you need to put on the excel sheet
Status	Identifies data requirement as Mandatory, Optional, Conditional, Not Applicable
Max Length	Maximum number of characters to be entered
Comments	Defines the column and the data format

Please ensure that the first row of the excel file contains the column headers only and payment instructions start from the second row.

Specification for ACH Credit

Column	Column Heading	Status	Max Length	Comments
A	Payment type	M	3	ACH – This is a constant value
B	Debit Account Number	M	35	Account number should be populated without any hyphen, space or special character. Any leading or trailing zeroes must also be populated. The 12 characters HSBC Domestic account number should be populated
C	Debit Account Country	M	2	Country code must adhere to ISO 3166 standard
D	Debit Account Currency	M	3	Currency codes must adhere to ISO 4217
E	Transaction currency	M	3	Currency codes must adhere to ISO 4217
F	Transaction Amount	M	17	Amount should be populated without any separators like comma
G	Value Date	M	8	CCYYMMDD
H	First Party Reference	C	16	Populate a reference that you want to be passed back in the bank statement
I	Payment Set Code	C	3	Mandatory for Instruction Level Authorisation. This value is specific to your debit account and will be provided by HSBC Payment set can be reused in another batch/file only after the value date of an earlier batch for which the set was used crosses.
J	Bene Name	M	35	35 chars supported for Algeria, Bahrain, Egypt, Kuwait, Oman, Qatar and UAE.
K	Address 1	O	35	Algeria Beneficiary address is mandatory
L	Address2	O	35	
M	Address 3	O	35	
N	Bene Account No	M	35	Please populate account number without any hyphens, spaces or any special characters. For IBAN countries (example Saudi, Bahrain, UAE, Kuwait, Europe) please populate IBAN. For Algeria, please populate 20 digits account number.
O	Bene Country Code	M	2	

Column	Column Heading	Status	Max Length	Comments	
P	Second Party Reference	O	35	Kuwait ACH (Salary)	Please prefix reference with SALARY<MOSAL ID><Salary month and year> Where, SALARY is a code word MOSAL ID is 12 digits ID Salary month and year must be in MMMYY format (example Sep14)
Q	Second Party ID	M	12	This reference is used to identify the individual transaction between the ordering customer and its bank This value must be unique for 3 months (Preauthorized and File Level Authorization modes)	
R	LCC code/CBID code	M	11	UAE	Please populate 9 digit Local clearing code (LCC)
				Algeria	Please populate 8 digits bank routing code which is the first 8 digits of the beneficiary account number
				Bahrain, Egypt, Oman and Qatar	Please populate 8 or 11 characters industry standard SWIFT BIC
S	ADVICE-TEXT	O	2000		
T	E-mail ID-1	O	70		
U	Name of EM recipient 1	C	35	Mandatory if Email ID 1 is present	
V	E-mail ID-2	O	70		
W	Name of EM recipient 2	C	35	Mandatory if Email ID 2 is present	
X	E-mail ID-3	O	70		
Y	Name of EM recipient 3	C	35	Mandatory if Email ID 3 is present	
Z	E-mail ID-4	O	70		
AA	Name of EM recipient 4	C	35	Mandatory if Email ID 4 is present	
AB	E-mail ID-5	O	70		
AC	Name of EM recipient 5	C	35	Mandatory if Email ID 5 is present	
AD	E-mail ID-6	O	70		
AE	Name of EM recipient 6	C	35	Mandatory if Email ID 6 is present	

Column	Column Heading	Status	Max Length	Comments	
AF	Remittance Information 1	C	35	GPSSA (Pension Payments)	GPSSAEMPLOYEEID123 45/ EMPLOYERID123/
				GPSSA (Pension adjustments)	ADJSTEMPLOYEEID123 45/ EMPLOYERID123/
				GPSSA (Pension For New Employee)	GPNEWEMPLOYEEID12 345/EMPLOYERID123/
				GPSSA (For Last Contribution for Existing Employee)	GPEOSEMPLOYEEID12 345/EMPLOYERID123/
				GPSSA (For Retro Payments for Existing Employee)	GPRETEMPLOYEEID123 45/EMPLOYERID123/
				GPSSA (For Temporary Suspension)	GPTSPEMPLOYEEID123 45/EMPLOYERID123/
				GPSSA (For Resumption Post Temporary Suspension)	GPRSMEMPLOYEEID12 345/EMPLOYERID123/
				UAE – Abu Dhabi Pension Contributions (ADPBRF)	ADPF/MMYYYY/INV/EMP LOYER OR IF INV=PSM ADPF/MMYYYY/INV/EMP LOYER/
AG	Remittance Information 2	C	35	GPSSA (Pension Payments/ Adjustments/ For New Employee/ For Last Contribution for Existing Employee/ For Retro Payments for Existing Employee/ For Temporary Suspension /For Resumption Post Temporary Suspension)	S/MMYYYY/B0000000.00 / H0000000.00/

				UAE – Abu Dhabi Pension Contributions (ADPBRF)	Only IF INV=PSM EMPLOYEEEIDANUM
AH	Remittance Information 3	C	35	GPSSA (Pension Payments/ Adjustments/ For New Employee/ For Last Contribution for Existing Employee/ For Retro Payments for Existing Employee/ For Temporary Suspension /For Resumption Post Temporary Suspension)	S0000000.00/ C0000000.00/
				UAE – Abu Dhabi Pension Contributions (ADPBRF)	Field should be blank, do not capture details here
AI	Remittance Information 4	C	35	GPSSA (Pension Payments/ Adjustments/ For New Employee/ For Last Contribution for Existing Employee/ For Retro Payments for Existing Employee/ For Temporary Suspension /For Resumption Post Temporary Suspension)	L0000000.00/ O0000000.00/T0000000.0 0
				UAE – Abu Dhabi Pension Contributions (ADPBRF)	Field should be blank, do not capture details here
AJ	Charges Code	O	3	Not used	

AK	Purpose of Payment	C	4	Bahrain, Egypt & UAE Oman	Purpose of Payment code as mandated by CB for all Domestic payments.
AL	SWIFT BIC/LCC Code Indicator	O	11	Bahrain, Egypt, Qatar, Oman	SWF
AM	Bank to Bank Information 1	C	35	GPSSA Pension Payments For Adjustments For New Employee For Last Contribution for Existing Employee For Retro Payments for Existing Employee For Temporary Suspension For Resumption Post Temporary Suspension UAE – Abu Dhabi Pension Contributions (ADPBRF)	E0000000.00/ C0000000.00/BDDMMYY /E0000000.00/C0000000.0 0/SDDMMYY /E0000000.00/C0000000.0 0/EDDDMMYY /E0000000.00/C0000000.0 0/SDDMMYY /E0000000.00/C0000000.0 0/SDDMMYY /E0000000.00/C0000000.0 0/RODDMMYY Field should be blank, do not capture details here
AN	Bank to Bank Information 2	C	35	GPSSA Pension Payments For Adjustments For Retro Payments for Existing Employee For Temporary Suspension	/HDDMMYY/SDDMMYY/ CDDMMYY/LDDMMYY /EDDDMMYY /EDDDMMYY

				UAE – Abu Dhabi Pension Contributions (ADPBRF)	Field should be blank, do not capture details here
AO	Bank to Bank Information 3	C	35	UAE GPSSA (Pension Adjustments)	/ODDMMYY/ HP000DDMMYY/ ZP000DDMMYY/
AP	Bank to Bank Information 4	C	35	UAE GPSSA (Pension Adjustments)	LT000DDMMYY/ SL000DDMMYY/ UA000DDMMYY
AQ	Bank to Bank Information 5	C	35	UAE GPSSA (Pension Adjustments)	/ST000DDMMYY/ LP000000000.00

Specification for UAE ACH Debit (UAE Direct Debits)

Column No	Column Heading	M/O	Max Length	Remarks
A	Payment type	M	3	ACH – This is a constant value
B	Credit Account Number	M	35	Account number should be populated without any hyphen, space or special character. Any leading or trailing zeroes must also be populated. The 12 characters HSBC Domestic account number should be populated
C	Credit Account Country	M	2	Country code must adhere to ISO 3166 standard Must be AE for UAE Direct Debit
D	Credit Account Currency	M	3	Currency codes must adhere to ISO 4217
				Only AED
E	Transaction currency	M	3	Currency codes must adhere to ISO 4217
				Only AED
F	Transaction Amount	M	17	Amount should be populated without any separators like comma
G	Value Date	M	8	CCYYMMDD
H	First Party Reference	C	16	Populate a reference that you want to be passed back in the bank statement
I	Payment Set Code	C	3	Mandatory for Instruction Level Authorisation. This value is specific to your credit account and will be provided by HSBC Payment set can be reused in another batch/ file only after the value date of an earlier batch for which the set was used crosses
J	Debtor Name	M	20	
K	Address 1	O	35	Not to be used
L	Address 2	O	35	Not to be used
M	Address 3	O	35	Not to be used
N	Debtor Account No	M	35	Please populate account number without any hyphens, spaces or any special characters. For UAE Direct Debit, please populate IBAN
O	Account Country Code	M	2	
P	Second Party Reference	M	35	Reference that is passed onto Paying Customer/ Debtor Please provide 29 digit Direct Debit Reference or 23 digit Mandate Reference as mandated by UAE Central Bank Direct debit reference is a combination of 23 digit Mandate reference followed by 6 digit sequence number. If 29 digit is populated, the 6 digit sequence number should be different for each collection being made from a specific payer. Example : Month 1 - 51100003892013000000021000001 Month 2- 51100003892013000000021000002 In case of failure of a collection and there is a requirement to re present the same request, use the same 29 digit direct debit reference that was failed.

Column No	Column Heading	M/O	Max Length	Remarks
Q	Second Party ID	M	12	This reference is used to identify the individual transaction between the ordering customer and its bank
R	LCC code/CBID code	M	9	Please populate 9 digit Local Clearing Code (LCC)

Specification for UAE WPS (Wages Protection System)*

Column	Column Heading	Status	Max Length	Comments
A	Payment type	M	5	WPSAE – This is a constant value
B	Debit Account Number	M	35	Account number should be populated without any hyphen, space or special character. Any leading or trailing zeroes must also be populated. The 12 characters HSBC Domestic account number should be populated
C	Debit Account Country	M	2	AE
D	Debit Account Currency	M	3	AED
E	Establishment ID	M	35	- Populate upto 35 digit MOL ID e.g. 0001234567890123456789012345678901 2 For JAFZA, prefixed with JAFZA code EZJ then the Establishment ID. The JAFZA code and the Establishment ID should total 13 characters.
F	Batch Reference	M	24	
G	Value Date	M	8	CCYYMMDD
H	Payment Set Code	C	3	"Mandatory for Instruction Level Authorisation. This value is specific to your debit account and will be provided by HSBC Payment set can be reused in another batch/file only after the value date of an earlier batch for which the set was used crosses."
I	Instruction ID	M	12	"This reference is used to identify the individual transaction between the ordering customer and its bank. This value must be unique for 3 months (Preauthorized and File Level Authorization modes)"
J	Employee ID	M	35	"For MOL, personal ID (Labor card ID) e.g. 12345678987654 For JAFZA, Personal ID should start with JAFZA code EZJ followed by personal ID of employee.
K	Transaction currency	M	3	AED
L	Transaction Amount	M	17	"Amount should be populated without any separators like comma"
M	Fixed Amount	M	15	"Amount should be populated without any separators like comma"
N	Variable Amount	M	15	"Amount should be populated without any separators like comma"
O	Employee IBAN	M	35	Please populate IBAN
P	Bene Country Code	M	2	AE

*UAE WPS payments can alternatively be made using Labour Regulatory Authority's Salary Information File format which can be uploaded to HSBCnet. Please refer to the SIF message implementation guide for details.

Column	Column Heading	Status	Max Length	Comments
Q	Beneficiary Bank Code	M	9	"Please populate 9 digit Local clearing code (LCC)"
R	Pay start date	M	10	YYYYMMDD
S	Pay end date	M	10	YYYYMMDD
T	Days in a period	M	4	must be exactly 2 digit value. e.g., 15,16,29,30
U	Days on leave	M	4	must be exactly 2 digit value. e.g., 15,16,29,30
V	ADVICE-TEXT	O	2000	
W	E-mail ID-1	O	70	
X	Name of EM receipt 1	C	35	Mandatory if Email ID 1 is present
Y	E-mail ID-2	O	70	
Z	Name of EM receipt 2	C	35	Mandatory if Email ID 2 is present
AA	E-mail ID-3	O	70	
AB	Name of EM receipt 3	C	35	Mandatory if Email ID 3 is present
AC	E-mail ID-4	O	70	
AD	Name of EM receipt 4	C	35	Mandatory if Email ID 4 is present
AE	E-mail ID-5	O	70	
AF	Name of EM receipt 5	C	35	Mandatory if Email ID 5 is present
AG	E-mail ID-6	O	70	
AH	Name of EM receipt 6	C	35	Mandatory if Email ID 6 is present
AI	Housing Allowance	O	15	"Amount should be populated without any separators like comma"
AJ	Conveyance Allowance	O	15	"Amount should be populated without any separators like comma"
AK	Medical Allowance	O	15	"Amount should be populated without any separators like comma"
AL	Annual Passage Allowance	O	15	"Amount should be populated without any separators like comma"
AM	Overtime Allowances	O	15	"Amount should be populated without any separators like comma"
AN	All Other Allowances	O	15	"Amount should be populated without any separators like comma"
AO	Leave Encashment	O	15	"Amount should be populated without any separators like comma"
AP	Charges Code	O	3	SHA, BEN or OUR
AQ	Purpose of Payment	O	4	SAL
AR	SWIFT BIC / LCC Code Indicator	O	11	

Specification for OMAN WPS (Wages Protection System)*

Column	Column Heading	Status	Max Length	Comments
A	Payment type code	M	5	WPSOM - This is constant value
B	Payment Type	M	20	The field will contain one of the following values: 1. Salary 2. Bonus 3. Allowance 4. Overtime Payment
C	Debit Account Number	M	12	Account number should be populated without any hyphen, space or special character. Any leading or trailing zeroes must also be populated. The 12 characters HSBC Domestic account number should be populated
D	Debit Account Country	M	2	OM
E	Debit Account Currency	M	3	OMR
F	Employer CR NO	M	17	Identification number of the Regulated entity. Based on the selected "Employer Number Type", this field will contain one of the following values: · If type is CR, this field will contain the commercial registration number of the employer. The CR will be Numeric - up to 17 digits. · If type is SPN, this field will contain the Sponsor ID Number of the employer. The Sponsor ID will be Numeric - up to 17 digits. · If type is GOV, this field will contain the short name of the employing governmental entity (e.g. MOH: Ministry of Health, MOF: Ministry of Finance, etc.). The short name will be up to 17 characters
G	Payer CR-NO	M	17	Based on the selected "Payer Number Type", this field will contain one of the following values: · If type is CR, this field will contain the commercial registration number of the payer. The CR will be Numeric - up to 17 digits. · If type is SPN, this field will contain the Sponsor ID Number of the employer. The Sponsor ID will be Numeric - up to 17 digits. · If type is GOV, this field will contain the short name of the paying governmental entity (e.g. MOH: Ministry of Health, MOF: Ministry of Finance, etc.). The short name will be up to 17 characters
H	Salary Year	M	4	YYYY
I	Salary Month	M	2	MM
J	Batch Reference	M	24	
K	Value Date	M	8	CCYYMMDD

Column	Column Heading	Status	Max Length	Comments
L	Payment Set Code	C	3	Mandatory for Instruction Level Authorization. This value is specific to your debit account and will be provided by HSBC Payment set can be reused in another batch/file only after the value date of an earlier batch for which the set was used crosses.
M	Instruction ID	M	12	Every payment within a batch should hold unique a value. This reference is used to identify the individual transaction between the ordering customer and its bank.
N	Employee Id Type	M	1	The type of identification document for the employee. Possible values as follows : (i) If Passport "P" (ii) If Civil ID "C"
O	Employee Id	M	17	The employee identification number associated with the provided identification document.
P	Reference number	O	35	Unique reference number to be provided
Q	Transaction currency	M	3	OMR
R	Employee IBAN	M	30	The Account Number of the employee
S	Employee Name	M	70	Name of the employee (as provided in the identification document)
T	Employee BIC	M	11	SWIFT BIC - The SWIFT BIC of the bank where employee has his/her account.
U	Salary Frequency	M	1	The frequency of the paid salary. It shall be one of the following values: · B – Bi-weekly · M – Monthly Note: It is recommended to specify the salaries of one type of frequency (not mix frequencies).
V	No of working days	O	3	Total number of days that employee worked during the month.
W	Net Salary	M	Decimal (9.3)	It is the exact number that employee is going to receive from employer for the specified salary month, in Omani Riyals.
X	Basic Salary	M	Decimal (9.3)	The amount that the Employer should pay to the employee monthly, in Omani Riyals according to the contract or by the law. The basic salary should be more than 0 (zero).
Y	Extra Income	O	Decimal (9.3)	Extra income is specified in Omani Riyals. It can include the following: · Transportation allowances · Housing allowances · Overtime · Working on holidays or vacation · Bonuses or raises · Any previous or late payments · Any advance payments for the vacation · Or anything else If no extra income then provide 0. Negative amounts or spaces are NOT permitted and the file will be rejected.

Z	Deductions	O	Decimal (9.3)	Total deductions are specified in Omani Riyals. It can include: <ul style="list-style-type: none"> · Violations against the country laws or violations · Loans payments · Coverage for damage caused by the employee to the company · Decrease the salary (in case of sick vacation) If no deductions then provide 0. Negative amounts or spaces are NOT permitted and the file will be rejected.
AA	Social Security Deductions	O	Decimal (9.3)	Total deductions are specified in Omani Riyals for Social Security. Note: Social Security Deductions are only applicable for Omani nationals. WPS will be able to distinguish whether the employee is an Omani national or not from the employee CIVIL ID. If no deductions then provide 0. Negative amounts or spaces are NOT permitted and the file will be rejected.
AB	Extra Hours	O	6	The total number of hours that employee worked after his working hours (shift) or during the holidays.
AC	Notes	O	300	Extra notes including justification for any divergence in the payments.
AD	ADVICE-TEXT	O	2000	
AE	E-mail ID-1	O	70	Mandatory if Email ID 1 is present
AF	Name of EM recipient 1	C	35	
AG	E-mail ID-2	O	70	Mandatory if Email ID 2 is present
AH	Name of EM recipient 2	C	35	
AI	E-mail ID-3	O	70	Mandatory if Email ID 3 is present
AJ	Name of EM recipient 3	C	35	
AK	E-mail ID-4	O	70	Mandatory if Email ID 4 is present
AL	Name of EM recipient 4	C	35	
AM	E-mail ID-5	O	70	Mandatory if Email ID 5 is present
AN	Name of EM recipient 5	C	35	
AO	E-mail ID-6	O	70	Mandatory if Email ID 6 is present
AP	Name of EM recipient 6	C	35	

Specifications for Priority Payments

Column No	Column Heading	M/O	Max Length	Remarks
A	Payment type	M	2	PP – This is a constant value
B	Debit Account Number	M	35	Account number should be populated without any hyphen, space or special character. Any leading or trailing zeroes must also be populated. The 12 characters HSBC Domestic account number should be populated
C	Debit Account Country	M	2	Country code must adhere to ISO 3166 standard
D	Debit Account Currency	M	3	Currency codes must adhere to ISO 4217
E	Transaction currency	M	3	Currency codes must adhere to ISO 4217. For Algeria, only local currency (DZD) permissible
F	Transaction Amount	M	17	Amount should be populated without any separators like comma
G	Payment amount in Debit currency	O	17	Required if “Transaction Amount” is not provided
H	Value Date	M	8	CCYYMMDD
I	First Party Reference	O	16	Populate a reference that you want to be passed back in the bank statement
J	Bene Name	M	35	Beneficiary Name The Beneficiary Name field should be used to supply the name of the party who will be the final recipient of the funds: the ultimate beneficiary. This field is MANDATORY and should specify the name of the party who will ultimately receive the funds.
K	Address 1	M	35	The Beneficiary Address field should be used to supply the postal address of the party who will be the final recipient of the funds: the ultimate beneficiary. This field is RECOMMENDED and should specify the postal address of the party who will ultimately receive the funds. The address should contain at least the town or city, the state or country sub-entity (where applicable) and the country.
L	Address 2	M	35	The Beneficiary Address field should be used to supply the postal address of the party who will be the final recipient of the funds: the ultimate beneficiary. This field is RECOMMENDED and should specify the postal address of the party who will ultimately receive the funds. The address should contain at least the town or city, the state or country sub-entity (where applicable) and the country.

Column No	Column Heading	M/O	Max Length	Remarks
M	Address 3	M	32	The Beneficiary Address field should be used to supply the postal address of the party who will be the final recipient of the funds: the ultimate beneficiary. This field is RECOMMENDED and should specify the postal address of the party who will ultimately receive the funds. The address should contain at least the town or city, the state or country sub-entity (where applicable) and the country.
N	Bene Account No	M	35	Please populate account number without any hyphens, spaces or any special characters. For IBAN countries (Eg Saudi, Bahrain, UAE, Kuwait, Europe) please populate IBAN. For Algeria, please populate 20 digits account number.
O	Bene Country Code	M	2	
P	Second Party Reference	O	35	
Q	Second Party ID	NA	35	
R	Intermediary Bank Code	O		
S	Intermediary Bank Name	C	35	Not required if Intermediary Bank Code provided
T	Int. Bank Add 1	C	35	Not required if Intermediary Bank Code provided
U	Int. Bank Add 2	C	35	Not required if Intermediary Bank Code provided
V	Int. Bank Add 3	C	32	Not required if Intermediary Bank Code provided
W	Int. Bank Add 4	C	0	Not to be used. If information provided, file will fail during upload.
X	Intermediary Bank Account No	C	35	
Y	Intermediary Bank Country	C	2	Mandatory if Intermediary Bank code is populated
Z	Bene Bank Code	M		For Algeria, please populate 8 digits bank routing code which is the first 8 digits of the beneficiary account number
AA	Bene Bank Name	C	35	Bene Bank Code must be provided and Bene Bank Name and Address is not used
AB	Bene Bank Add 1	C	35	Bene Bank Code must be provided and Bene Bank Name and Address is not used
AC	Bene Bank Add 2	C	35	Bene Bank Code must be provided and Bene Bank Name and Address is not used
AD	Bene Bank Add 3	C	32	Bene Bank Code must be provided and Bene Bank Name and Address is not used
AE	Bene Bank Add 4	C	0	Not to be used. If information provided, file will fail during upload.
AF	Bene Bank Country	C	2	Mandatory if Bene Bank code is populated
AG	CHIPS		6	

Column No	Column Heading	M/O	Max Length	Remarks
AH	Payment Details Line 1	O	35	Algeria, Egypt and Kuwait Beyond 35 characters information will be truncated. Provide payment details example – Salary payment/ Vendor payment etc.
AI	Payment Details Line 2	O	35	Beyond 35 characters information will be truncated.
AJ	Payment Details Line 3	O	35	Beyond 35 characters information will be truncated.
AK	Payment Details Line 4	O	35	Beyond 35 characters information will be truncated.
AL	Bank to Bank Information Line 1	O	35	Only up to 4 lines of 35 bytes will be passed as Instruction to Beneficiary Bank. The data provided will be separated into lines of data to be passed to the beneficiary bank. The first line will be 35 bytes and subsequent lines 33 bytes. Supported Bank to Bank Information: /INS/xxxxx /ACC/xxxxxx /INT/xxxxx /REC/xxxxx CNY Purpose of Payment code For cross border CNY payment, purpose of payment must be provided as per regulatory and clearing requirement.
AM	Bank to Bank Information Line 2	O	35	Refer to the remarks provided in Bank to Bank information line 1
AN	Bank to Bank Information Line 3	O	35	Refer to the remarks provided in Bank to Bank information line 1
AO	Bank to Bank Information Line 4	O	35	Refer to the remarks provided in Bank to Bank information line 1
AP	ADVICE-TEXT	O	2000	

Column No	Column Heading	M/O	Max Length	Remarks
AQ	E-mail ID-1	O	70	
AR	Name of EM recipient 1	C	35	Mandatory if Email ID 1 is present
AS	E-mail ID-2	O	70	
AT	Name of EM recipient 2	C	35	Mandatory if Email ID 2 is present
AU	E-mail ID-3	O	70	
AV	Name of EM recipient 3	C	35	Mandatory if Email ID 3 is present
AW	E-mail ID-4	O	70	
AX	Name of EM recipient 4	C	35	Mandatory if Email ID 4 is present
AY	E-mail ID-5	O	70	
AZ	Name of EM recipient 5	C	35	Mandatory if Email ID 5 is present
BA	E-mail ID-6	O	70	
BB	Name of EM recipient 6	C	35	Mandatory if Email ID 6 is present
BC	Bank Charges	M	3	OUR/SHA/BEN
BD	Regulatory Reporting Line 1	M	35	Qatar The purpose of payment is mandatory and applies to both domestic high value and cross borders RTGS payments. For domestic payments below QAR 250,000 (payment currency - QAR), 4 letter payment purpose code is mandatory in below format: For Instruction Level Authorisation,/ BENEFRES/PAYMENT PURPOSE For File Level Authorisation/ Preauthorized files,/BENEFRES/ QA//PAYMENT The List of Payment Purpose codes are available in the appendix Otherwise, the purpose of payment should be free text (up to 21 characters) and must be clear and self-explanatory example "Supplier Payment"
				Bahrain : /BENEFRES/BH// PAYMENT PURPOSE
				UAE Domestic payment in AED currency to banks in UAE: /BENEFRES/AE//Purpose Code Domestic payment in all currencies to banks in UAE (except AED): /ORDERRES/AE//Purpose Code Cross border payment in all currencies: /ORDERRES/AE//Purpose Code
BE	Instruction code line for CHQB	O	35	Supported Instruction Code: CHQB - Please use CHQB where a Cheque has to be issued PHOI/nnnnnnn INTC

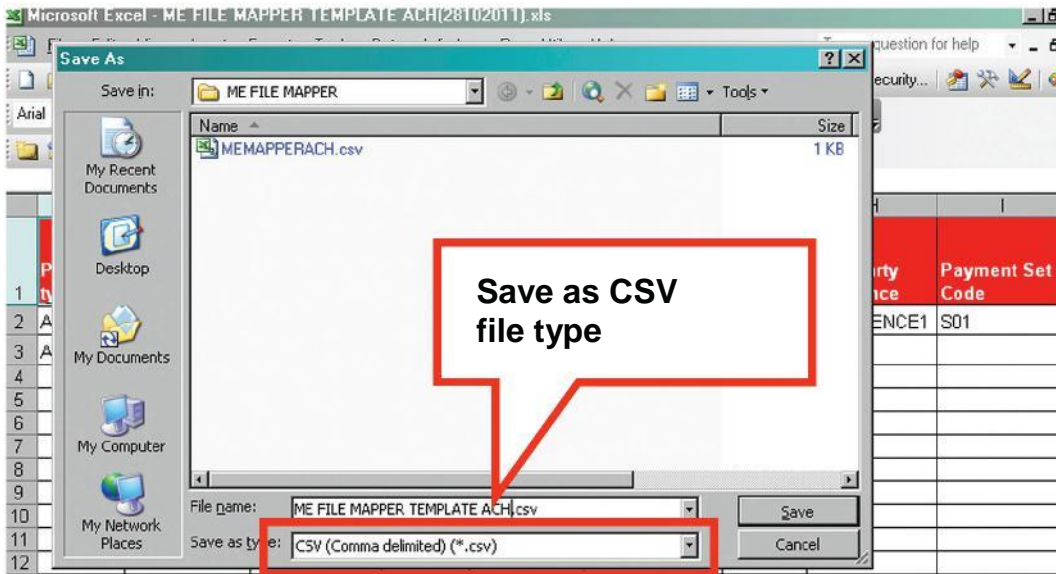
Column No	Column Heading	M/O	Max Length	Remarks
BF	Ordering Party Name	M	35	<p>The Ordering Party Name field should be used to supply the name of the party instructing the transaction: the ultimate debtor.</p> <p>This field is MANDATORY and should specify the name of the customer instructing the transaction and on behalf of whom the payment is made.</p>
BG	Ordering Party Address Line 1	M	35	<p>The Ordering Party Address field should be used to supply the postal address of the party instructing the transaction: the ultimate debtor.</p> <p>This field is MANDATORY and should specify the postal address of the customer instructing the transaction and on behalf of whom the payment is made. The address should contain at least the town or city, the state or country sub-entity (where applicable) and the country.</p>
BH	Ordering Party Address Line 2	M	35	<p>The Ordering Party Address field should be used to supply the postal address of the party instructing the transaction: the ultimate debtor. this field is MANDATORY and should specify the postal address of the customer instructing the transaction and on behalf of whom the payment is made.</p>
BI	Ordering Party Address Line 3	O	35	<p>The Ordering Party Address field should be used to supply the postal address of the party instructing the transaction: the ultimate debtor. this field is MANDATORY and should specify the postal address of the customer instructing the transaction and on behalf of whom the payment is made.</p>
BJ	Ordering Party Account/ID	O	35	<p>This field should be used to provide the originating account of the instruction, where an account other than the HSBC debit account is the originating source of funds.</p> <p>If the Originating Account Number is provided, then the Ordering Party Name and Address MUST also be provided. The address should contain at least the town or city, the state or country sub-entity (where applicable) and the country.</p> <p>Customers may also provide a unique ID for the transaction where no Originating Account is available.</p>

Save in CSV format

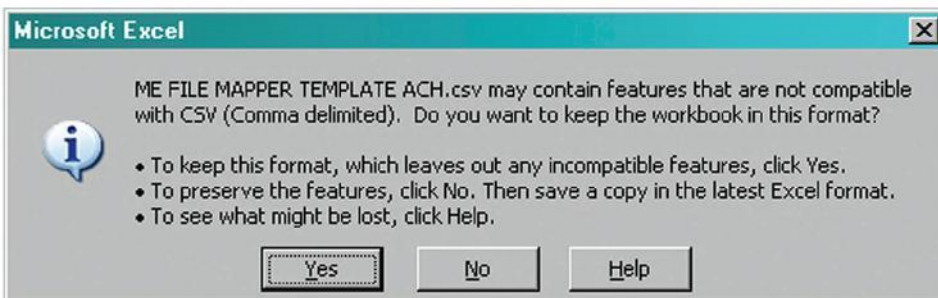
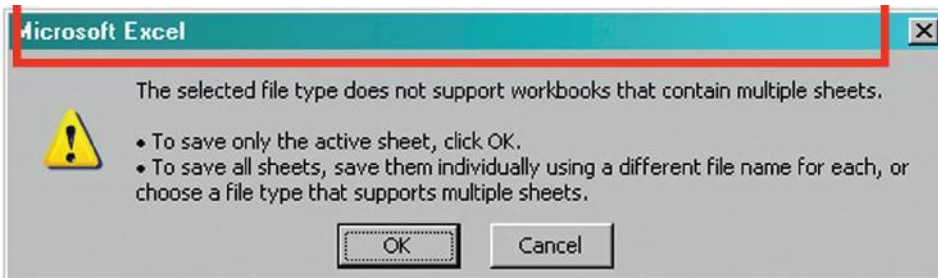
- Create the file as per the specification above.

	A	B	C	D	E	F	G	H	I	J	K
	Payment type	Debit Account Number	Debit Account Country	Debit Account Currency	Transaction currency	Transaction Amount	Value Date	First Party Reference	Payment Set Code	Bene Name	Address 1
1	ACH	021000000001	AE	AED	AED	100	20110908	REFERENCE1	S01	ABC LIMITED	
2											
3											
4											
5											
6											
7											
8											
9											
10											

- Save the file in CSV (Comma Separated Value) format.

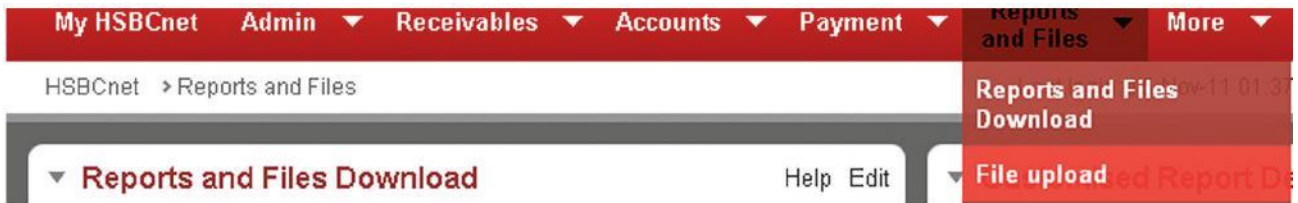


- When saving the file in CSV format the following warnings will be displayed. Click OK then Yes.



Using HSBCnet File Upload

- Login to HSBCnet and choose File upload option.



File upload Help Edit

File Types *

File Formats *

Auth Levels *

Location

File *

If you are a smartcard user and you are asked to authenticate your smart-card now, you will need to click the action button again to proceed with your request.

- Select File Types as "Priority Payments" or "ACH Credits" as required.
- Select File Formats as "MEA Basic Format".
- Select the required Authorisation Level.
- Browse to select the CSV file to be uploaded and click on Submit.

File upload Help Edit

File Types *

File Formats *

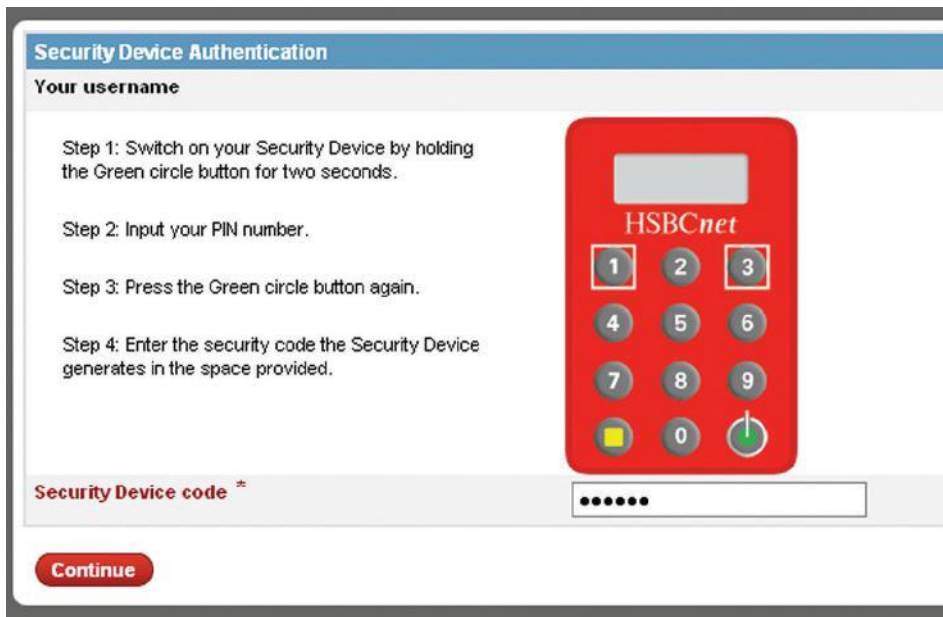
Auth Levels *

Location

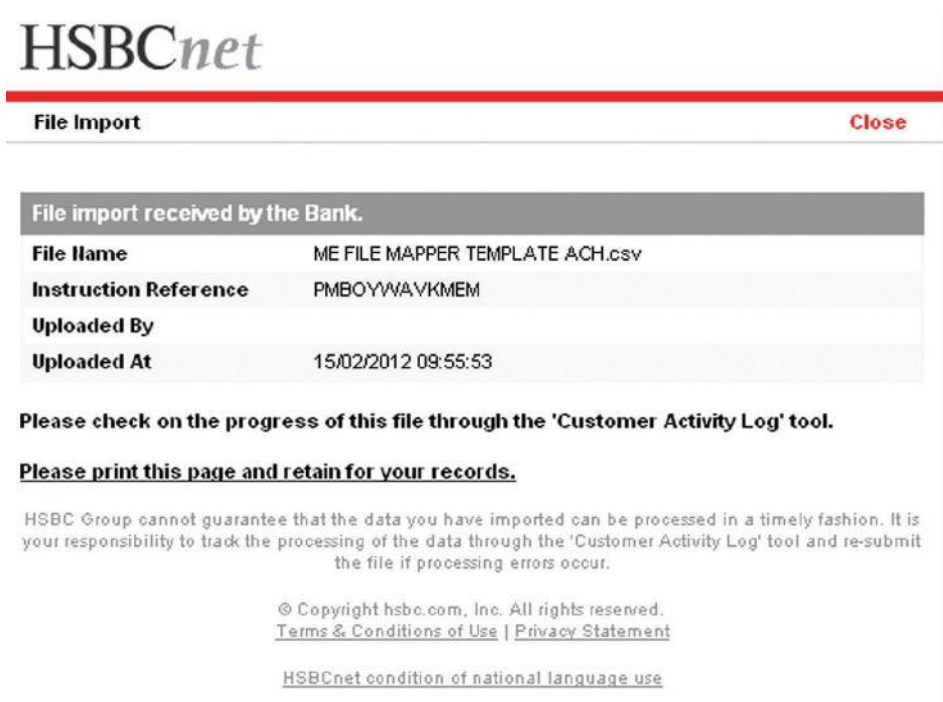
File *

If you are a smartcard user and you are asked to authenticate your smart-card now, you will need to click the action button again to proceed with your request.

- Input the Security Device code and click on continue when prompted for Security Device Authentication.



- Click Submit in the File Upload screen.
- The File Import acknowledgement screen confirming that the file has been uploaded successfully will be shown as in the example below.



- A file upload report will be generated and is available on HSBCnet within 5-10 minutes of uploading the file

Acknowledgements and Returns

Once a file has been uploaded, a File Upload or File Exception report will be delivered to the Report and File Download tool within HSBCnet. This report will show the file status.

If the file has been received and meets the basic validation check then the details can be reviewed in the Authorisation tool on HSBCnet.

The file upload acknowledgement and exception report is a comma separated format (csv). These reports will be returned based on the status of the file.

File Exception Report

Generated when there are file level errors

Fields	Length	Description
Acknowledgement type	01x	"1"– File upload exception report
File Reference	35x	Unique file reference provide in the inbound payment file. It is for our duplicate file checking
File Name	35x	Name of the file received from the customer
Submission Date	10n	Date of submission
Submission Time	08n	Time of submission
File Type	16x	Type of file sent (e.g., MXDPY – Mixed Payment, PP, COS)
File Format	16x	The file format (e.g., iFile)
Authorization Type	01x	Authorization type , i.e., "A" – Preauthorized transactions "P" – Instruction level authorization "V" – File level authorization (Detail) "F" – File level authorization (Summary)
HSBCnet Customer ID	18x	Customer ID defined in our HSBC
Batch Number	16n	System generated number
Total Count	07n	Total count of instruction in the submitted file
Status	19x	'Rejected by Bank ' followed by 3 byte error code provided by HSBC*
Status Description	60x	Up to 60 byte description
Erroneous Line Number	07n	The record line number where the file level error is found

Generated when file is uploaded after the cut-off time or contains invalid payment set code

Fields	Length	Description
File Name	35x	Name of the file received from the customer
File Reference	35x	Unique file reference provide in the inbound payment file. It is for our duplicate file checking
Submission Date	10n	Date of submission
Submission Time	08n	Time of submission
Total Count	06n	Total count of instruction in the submitted file
User name	30x	
Status	19x	'Rejected by Bank ' followed by 3 byte error code provided by HSBC*
Status Description	60x	Up to 60 byte description
Batch ID	12n	Internal HSBC reference

File Upload Report

Status report generated after transaction level validation

The full report contains 3 types of information

A record header – display file level details

A summary line – display summary details base on successful instructions
 Details records – display details of individual instructions

File Upload Report – first line

This record will be generated once per file.

Fields	Length	Description
Acknowledgement type	01x	"2"– File upload full report
File name	35x	Name of the file received from the customer
File Reference	35x	File reference sent in the interface
Submission Date	10n	Date of submission
Submission Time	08n	Time of submission
File Type	16x	Type of payments sent
File Format	16x	The file format (e.g., iFile)
Authorization Type	01x	Authorization type, i.e., "A" – Preauthorized transactions "P" – Instruction level authorization "V" – File level authorization (Detail) "F" – File level authorization (Summary)
Number of transactional batches(successful)	06n	Total number of batch record (BATHDR) that successfully passed the validation
Number of transactional batches(unsuccesful)	06n	Total number of batch record (BATHDR) that failed the validation
Number of transactions(successful)	07n	Total number of instructions record that successfully passed the validation. For PP and ACH, total number of second party record (SECPTY) that successfully passed validation For COS, total number of COS record (COS) that successfully passed validation
Number of transactions(unsuccesful)	07n	Total number of instructions record that failed the validation. For PP and ACH, total number of second party record (SECPTY) that failed the validation For COS, total number of COS record (COS) that failed the validation
Number of successful non-transactional batches	06n	Total number of successful non-transactional batch records
Number of unsuccessful non-transactional batches	06n	Total number of unsuccessful non-transactional batch records
HSBCnet Customer ID	18x	Customer ID provided by HSBC
Status	03x	3 byte error code provided by HSBC*
Status Description	16x	'Received by bank'

File Upload Report – summary records

This record details a summary for valid transactional instructions by first party account, product type and currency. Non-transactional instructions will not be included.

Fields	Length	Description
Record type	02x	“SM” – Summary record
1 st party Account	35n	1 st party account
Payment Type	08x	Type of payments sent (e.g., PP, COS)
Currency	03x	Currency of the transaction
Total valid value	18n	Total amount for all valid instructions
Total count	07n	Total number of instructions

File Upload Report – detail records

This record shows the detail of each transactional instruction. For non-transactional instructions, only one record will be generated for each batch, which contains the information of Batch ID, Item Number, Payment Type, 1st Party Account (if any), Total Count, Status and Reason.

Fields	Length	Description
Record type	02x	“ID” –Instruction Details
Batch ID	16n	Internal HSBC reference
Item Number	04n	Internal HSBC sequence number
Payment Type	16x	Type of payments sent (e.g., PP, ACHCR)
1 st party Account	35n	1 st party account
Currency	03x	Currency of the transaction
Amount	16n	Amount of the transaction
Originator Reference	35x	Customer Reference
2 nd party Account	35n	2 nd party Account
Beneficiary Reference	35x	Payment Reference
Date Of Payment	10n	Value date of the payment
IRN	12n	Internal HSBC reference number
Total number of non-transactional instructions	07n	Total number of non-transactional instructions for each batch
Status	02n	2 byte error code provided by HSBC*
Reason	60x	Description of rejection.

Troubleshooting and support

The File Upload or File Exception report expresses errors in accordance with a set of error codes. Please contact the HSBCnet Helpdesk team for assistance.

Country specific Payment Rules

Country	Payment Type	Description	Remarks
Algeria	Priority Payment/ACH Credit	Regulatory Requirement	Beneficiary Address is mandatory
	Priority Payment	Purpose of Payment	Provide payment details example – Salary payment/Vendor payment etc.
Bahrain	Priority Payment	Regulatory reporting	/BENEFRES/BH//Payment Purpose Code The List of Payment Purpose codes are appended below
	ACH Credit	Regulatory reporting	Payment Purpose Code The List of Payment Purpose codes are appended below
Egypt	Priority Payment	Purpose of Payment	Provide payment details example – Salary payment/Vendor payment etc.
	ACH Credit	Regulatory Reporting	Payment Purpose code The List of Payment Purpose codes are appended below
Kuwait	Priority Payment	Purpose of Payment	Provide payment details example – Salary payment/Vendor payment etc.
	ACH (payroll payments)	Regulatory Reporting	Please prefix second party reference with SALARY<MOSAL ID><Salary month and year> Where, SALARY is a code word MOSAL ID is 12 digits ID Salary month and year must be in MMMYY format (example Sep14)
Oman	Priority Payment	Regulatory Requirement	Beneficiary Address is mandatory for payments going outside Oman
	ACH Credit	Regulatory Requirement	As per Central Bank rule, a single ACH transaction cannot be more that OMR 19,999
		Regulatory Reporting	Payment Purpose Code The List of Payment Purpose codes are appended below
Qatar	Priority Payment	Regulatory Reporting	/BENEFRES/Payment Purpose Code (For Instruction Level Authorisation) /BENEFRES/QA//Payment Purpose Code (For File Level Authorisation/Preauthorized files; where QA is 2 letter ISO Code of Beneficiary Country) The List of Payment Purpose codes are appended below
	ACH Credit	Regulatory Reporting	Payment Purpose Code The List of Payment Purpose codes are appended below
UAE	Priority Payment	Regulatory Reporting	/BENEFRES/AE//Payment Purpose Code The List of Payment Purpose codes are appended below
	ACH Credit	Regulatory Reporting	Payment Purpose Code The List of Payment Purpose codes are appended below

List of Payment Purpose codes for Bahrain

Codes	Description
001	Ordinary transfers
020	Fee Payment
021	Salary payment
022	Generic Bill Payment
023	Topup of Prepaid Account
024	Transfer from Prepaid Account to Bank Account
025	Credit Card Settlement
026	Pension
027	Dividends
028	Interest Received
029	Loan Installment
030	Rental
031	Charity Payments

List of Payment Purpose codes for Egypt

Codes	Description
CACC	Current Account
CCRD	Credit Card Payment
GOVT	Government Payment
LOAN	Loan Payments
PENG	National Social Insurance Payment
PENS	Pensions Payment
SALA	Salary Payment
SCCD	Suez Canal Certificate of Deposit
SSBE	Social Security Benefit
SUPP	Supplier Benefit
TAXS	Tax Payment
TRAD	Trade Payment
CASH	Remittance or any other general Payment

List of Payment Purpose codes for Oman

Please contact your HSBCnet representative for the latest list.

List of Payment Purpose codes for Qatar

Code	Description
ALLW	Allowances Claim
BILL	Bill Payment
BONU	Bonus Payments
CHCO	Cheque Collection
CHQR	Cheque Returns
CLPR	Car Loan Payment
CNTP	Payment to Contractor
CORT	Trade Settlement Payment
COUR	Court Case
CRCP	Credit Card Payments
DIVI	Dividend, Coupon Payments
ESRV	End of Service Benefits
GOVT	Government Payment
HOLP	Housing Loan Payment
INSU	Insurance Premium
INTC	Intra Company Payment
INTE	Interest
LEAV	Leave Encashment
LIAB	Liability Settlements
MOPA	Mobile Payment
OFFM	Official Mission
PENS	Pension Payment
PFLB	Payments for Local Banks (transfers)
PFST	Personal Finance Settlement
QACH	QATCH Return
RENT	Rent Payment
SALA	Salary Payment
SECU	Securities Payment
SSBE	Social Security Benefit
STAN	Standing Orders
SUPP	Supplier Payment

List of Payment Purpose codes for Qatar (Continued)

Code	Description
TAXS	Tax Payment
TERM	Termination of Services
TRAV	Travel Allowance
TRCF	Training Course Fees
TREA	Treasury Payment
TUIT	Tuition Fees
VATX	Value Added Tax Payment

List of Payment Purpose codes for UAE

For latest list of purpose of payment for UAE, please refer to HSBC.ae website.

<http://www.business.hsbc.ae/en-gb/ae/generic/download-centre>

Section - Transfers and Payments

Document Name - Explanatory Notes on UAE Purpose of Payment Codes

Regulatory Disclosures:

Where the Bank provides the Accounts and/or Services in the following jurisdictions, the Bank provides the Customer with the following information:

Algeria

HSBC Bank Middle East Limited Algeria Branch Algeria Business Center, Pins Maritimes, El Mohammadia, 16212 Algiers, regulated by the Central bank of Algeria for the purposes of this promotion and lead regulated by the Dubai Financial Services Authority

Bahrain

HSBC Bank Middle East Limited Bahrain Branch, P.O. Box 57, Manama, Kingdom of Bahrain, licensed and regulated by the Central Bank of Bahrain as a Conventional Retail Bank for the purposes of this promotion and lead regulated by the Dubai Financial Services Authority.

Egypt

HSBC Bank Egypt S.A.E., PO Box 124, Maadi, Cairo, Egypt, is regulated by the Central Bank of Egypt.

Kuwait

HSBC Bank Middle East Limited Kuwait Branch, P.O. Box 1683 Safat 13017, regulated by the Central Bank of Kuwait for the purposes of this promotion and lead regulated by the Dubai Financial Services Authority.

Oman

HSBC Bank Oman S.A.O.G., P.O.Box 1727, PC 111, CPO Seeb, Sultanate of Oman, is regulated by the Central Bank of Oman and Capital Market Authority, Oman.

Qatar

HSBC Bank Middle East Limited Qatar Branch, P O Box 57, Doha, Qatar, regulated by Qatar Central Bank for the purposes of this promotion and lead regulated by the Dubai Financial Services Authority.

UAE

HSBC Bank Middle East Limited U.A.E Branch, P.O.Box 66, Dubai, U.A.E, regulated by the Central Bank of the U.A.E for the purposes of this promotion and lead regulated by the Dubai Financial Services Authority.