

HSBC Bank
Message Implementation Guide
iFile

Middle East and North Africa
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Introduction

iFile is designed to enable customers to submit **different types of transactional instructions** to the Bank in **one single file**. An iFile file structure contains 3 core entries and 1 optional entry.

Core entries

- File Header Record
- Batch Header Record (with first party information)
- Instruction Detail Record

Optional entry

- Advising Record

File Header Record (IFH) is the first record of the file. It contains the identification of the file submitting customer, file level information and other control information.

Batch Header Record (BATHDR) distinguishes the start of each batch. It consists of the Control Section and the First Party Section. The Control Section defines the type of instruction within the batch, and the First Party Section carries first party related information such as account no, value date and transaction amount. **A file can have multiple batches of instructions**.

For each batch, at least one **Second Party Details Record (SECPTY)** for priority payment and ACH payment or one COS record (COS) for COS instructions is required. The second party details record for priority payment and ACH payment defines the detail for beneficiary parties. For customer who adapts the COS format, they can make use of COS record and COS-BEN record which leverage most of the COS existing format.

Advising record (ADV) can be attached to any second party detail record or COS beneficiary information record. The advising record defines the recipient information and the delivery details. Optional advising free text (ADV-FREETXT) and table content (ADV-TBLTXT and ADV-TBLBDY) can be added after the Advising record.

iFile is a comma-delimited format (csv format) where comma (“,”) is the default delimiter.

File structure

	Description	Record Type	Instruction Type	Mandatory (M) /Optional (O)
	File Header	IFH		M
Priority payments (optional ADV record)	Batch header (<Control Section><First Party Section>)	BATHDR	'IAT'/'LTR'/'FTR'	M
	Second Party Details Record	SECPTY		M
	Batch header (<Control Section><First Party Section>)	BATHDR	'IAT'/'LTR'/'FTR'	M
	Second Party Details Record	SECPTY		M
	ADV Record ADV Free text ADV Table Header ADV Table details	ADV ADV-FREETXT ADV-TBLTXT ADV-TBLBDY		O
ACH payments (optional ADV record)	Batch header (<Control Section><First Party Section>)	BATHDR	'ACH-DR'/'ACH-CR'	M
	Second Party Details Record	SECPTY		M
	Second Party Details Record	SECPTY		M
	ADV Record ADV Free text	ADV ADV-FREETXT		O
	Second Party Details Record	SECPTY		M
	ADV Record ADV Table Header ADV Table details	ADV ADV-TBLTXT ADV-TBLBDY		O
COS payments (optional Payment Details, and ADV record)	Batch header (<Control Section><First Party Section>)	BATHDR	'COS'	M
	COS Record	COS		M
	COS Beneficiary Information Record	COS-BEN		O
	COS Payment Details Free Text Record	COS-TXT		O
	COS Record	COS		M
	COS Beneficiary Information Record	COS-BEN		O
	COS Payment Details Free Text Record	COS-TXT		O
	COS Payment Details Table Row Content Record	COS-TBL		O
	ADV Record ADV Free text ADV Table Header ADV Table details	ADV ADV-FREETXT ADV-TBLTXT ADV-TBLBDY		O

File Specification

Note:

M = Mandatory

O = Optional

C = Conditional

S = Specific for some instruction types

N = Not Used

AN = alphanumeric characters (All alpha characters used within iFile message must be presented in UPPER CASE)

N = numerical characters

1 Byte = 1 Character

Some special characters can be used within iFile and they require special handling when used:

- Comma, – This is the default delimiter for CSV file format. User can put an escape character “?” when they want to use comma as part of the value
- Question mark? – This is the default escape character. User can put an additional “?” when they want to use questions mark as part of the value
- Other special characters are not supported in iFile format. please contact bank representative for any assistance

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)

File Header Record

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng)	Max Length (NLS) (in bytes)	Remarks
1	Record Type	M		AN	16		IFH – This is a constant value
2	File Format	M		AN	16		IFILE – This is a constant value
3	File Type	M		AN	16		CSV – This is a constant value
4	HSBC Connect Customer ID	C		AN	11		Customer ID will be provided by HSBC e.g. ABC12345001 Mandatory for HSBC Connect client
5	HSBCnet Customer ID	C		AN	18		Customer ID will be provided by HSBC CCIIIIXXXXXXXXXXXXX Where CC = country code IIII = institution code X...X = customer ID Mandatory for HSBCnet file upload client
6	File Reference	M		AN	35		Unique for each file (retention for 3 months)
7	File Creation Date	M		N	10		CCYY/MM/DD The file creation date should be within 5 days of the date of uploading the file
8	File Creation Time	M		N	8		HH:MM:SS
9	Authorization Type	M		AN	1		A – Pre Authorized P – Instruction Level Authorization F – File Level Authorization (Summary) V – File Level Authorization (Detail)
10	File Version	M		N	3		1.0 – This is a constant value
11	Record Count	M		N	7		Total number of records in the file including IFH line
12	Local Language Character Set	O		AN	4		N.A. for Middle East

Sample File Header Record:

IFH,IFILE,CSV,ABCXXXX001,AEHBMGAEXXXXX111,FILE REFERENCE,2010/11/08,10:21:40,P,1,8

Batch Header and First Party Details Record

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks	
Control Section								
1	Record Type	M		AN	16		BATHDR – This is a constant value	
2	Instruction Type	M		AN	16		PP IAT – Inter-account Transfer (both debit and credit accounts are within customer's HSBCnet portfolio) LTR – Local Transfer (both debit and credit accounts held in local country and the transaction currency can be cleared locally) FTR – Foreign Transfer (other than IAT/LTR)	
							ACH (Payment/ Collections)	ACH-CR – Autopay out ACH-DR – Autopay In/ Direct Debit
							COS	COS – Cheque Outsourcing
							UAE/OMAN WPS	ACH-CR
3	Total number of instructions in batch	M		N	7		This should be the total number of SECPTY lines under the batch	
4	Batch Reference	O		AN	35		Must provide comma delimiter if no value provided, should be unique for 12 months.	
							OMAN WPS – ACH CR	Max 24 bytes This reference will be passed back in the bank statement for Oman WPS Payments Only.
5	Filler	N			35		Must provide comma delimiter	
6	Filler	N			35		Must provide comma delimiter	
7	Filler	N		O	35		Must provide comma delimiter	
8	Filter	N			35		Must provide comma delimiter	

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks	
9	Filler	N			35		Must provide comma delimiter	
Payment (First Party) Details Section								
10	Constant Eye Catcher	C		AN	5		@1ST@ – This is a constant value Mandatory for all payment types except COS non-batch mode	
11	Value Date (YYYYMMDD)	C		N	8		Mandatory for all payment types except COS For COS batch mode, this value date must be same as the value date of the individual COS records. If this field is left empty, the value date in the COS records must also be empty	
							ACH	Value date of the payments in YYYYMMDD format. Value date should not be less than the file creation date and not less than the current date. The date difference between the File Creation date and the value date cannot be greater than 5 days
12	First Party Account	M		N	35		Account number should be populated without any hyphen, space or special character. Any leading or trailing zeroes must also be populated.	
13	Transaction Currency*	M		AN	3		Currency codes must adhere to ISO 4217	
							UAE/OMAN WPS	Only AED for UAE WPS Only OMR for Oman WPS
							COS	Only local currency for CC and ICO

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks	
							Algeria PP/ ACH Only local currency (DZD)	
14	Transaction Amount*	C		N	14		Applicable to individual PP Required if "Payment amount in Debit account currency" not provided (E.g. MAX with decimal place: 123456789012.00 or MAX without decimal place: 12345678901234). Amount should be populated without any separators like comma.	
15	Template Mode	N		AN	1		NA, Must provide comma delimiter	
16	Batch Template ID	N		AN	16		NA, Must provide comma delimiter	
17	First Party Account Country	C		AN	2		Country code must adhere to ISO 3166 standard	
							UAE WPS/ ACH-DR	Only AE
							Oman WPS	Only OM
							COS	This will be mapped as the Debit Account Country of the Batch Header record in COS format If not provided, COS engine will derive the information given by the account
							Algeria ACH Mandatory to provide this information. If not provided the entire batch of payments will be rejected	
18	First Party Account Institution	C		AN	4		UAE/OMAN WPS Only HBME	
							COS	This will be mapped as the Debit Account Institution of the Batch Header record in COS format. If not provided, COS engine will derive the information given by the account
19	First Party Account Currency*	O		AN	3		Currency codes must adhere to ISO 4217. Must be AED for UAE WPS and OMR for OMAN WPS	
20	Payment Amount in Debit account currency*	C		N	20		Required if "Transaction Amount" is not provided	

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks
21	First Party Name	M		AN	120		<p>The Ordering Party Name field should be used to supply the name of the party instructing the Transaction: the ultimate debtor. 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> <p>PP/ ACH/ COS</p> <p>Maximum 35 bytes supported for First Party Ordering Party Name. However, if upto 70 bytes of Ordering Party Name is provided, only 2 lines of Ordering Party address can be supported.</p>
22	First Party Information Line 1	M		AN	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. The address should contain at least the town or city, the state or country sub-entity (where applicable) and the country.</p> <p>PP</p> <p>Ordering Customer Address Line 1 (max 35 bytes)</p> <p>COS</p> <p>Instrument No for CC only (max 20 bytes) – Mandatory if Customer level allocation of cheque numbers chosen</p>
							<p>OMAN WPS</p> <p>Employer CR-NO.</p> <p>This field will contain the commercial registration number of the employer</p>

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks
23	First Party Information Line 2	M		AN	35		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.
							PP
							OMAN WPS Payer CR-NO This field will contain the commercial registration number of the payer.
24	First Party Information Line 3	O		AN	35		The Ordering Party Address field should be used to supply the postal address of the party instructing the transaction: the ultimate debtor. This field can only be used if Ordering Party Name provided is 35 bytes or less
							PP
							OMAN WPS Salary year The year of the salaries (formatted as YYYY)
25	First Party Information Line 4	C		AN	35		Salary month
							OMAN WPS
26	Payment Code	C		AN	30		ACH/UAE WPS/ OMAN WPS Applicable for Authorization type P only 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.
							PP/ COS

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks																
27	Reference Line 1	CS		AN	35		<table border="1"> <tr> <td>UAE WPS</td> <td colspan="2">Populate MOL ID upto 35 digit For example: 0001234567890</td> </tr> <tr> <td>Oman WPS</td> <td colspan="2">For Oman WPS this field will contain one of the following values - <ul style="list-style-type: none"> 1. Salary 2. Bonus 3. Allowance 4. Overtime Payment </td> </tr> <tr> <td rowspan="3">Non-WPS Payments and Priority Payments</td> <td colspan="2">Populate a reference that you want to be passed back in the bank statement</td> </tr> <tr> <td>ACH</td> <td>Max 24 bytes</td> </tr> <tr> <td>PP</td> <td>Max 16 bytes</td> </tr> <tr> <td>COS</td> <td colspan="2">Mandatory if cheque number is given in item 22</td> </tr> </table>	UAE WPS	Populate MOL ID upto 35 digit For example: 0001234567890		Oman WPS	For Oman WPS this field will contain one of the following values - <ul style="list-style-type: none"> 1. Salary 2. Bonus 3. Allowance 4. Overtime Payment 		Non-WPS Payments and Priority Payments	Populate a reference that you want to be passed back in the bank statement		ACH	Max 24 bytes	PP	Max 16 bytes	COS	Mandatory if cheque number is given in item 22	
UAE WPS	Populate MOL ID upto 35 digit For example: 0001234567890																						
Oman WPS	For Oman WPS this field will contain one of the following values - <ul style="list-style-type: none"> 1. Salary 2. Bonus 3. Allowance 4. Overtime Payment 																						
Non-WPS Payments and Priority Payments	Populate a reference that you want to be passed back in the bank statement																						
	ACH	Max 24 bytes																					
	PP	Max 16 bytes																					
COS	Mandatory if cheque number is given in item 22																						
28	Reference Line 2	CS		AN	35		NA, Must provide comma delimiter																
29	Ordering Party Account/ID	O		AN	35		<p>PP</p> <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>																

Sample Batch Header and First Party Details Record:

BATHDR,LTR,1,BATCH REFERENCE,,,,,@1ST@,20110616,0210xxxx001,AED,1,,,AE,HBME,AED,,ORDERING PARTY NAME,ORDERING PARTY ADDRESS,,,,,SUPPLIERNO10001

Second Party Details Record for HVP (PP) and LVP payments (ACH)

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks
Second Party Details Records – PP and ACH/ UAE WPS							
1	Record Type	M		AN	16		SECPTY – this is a constant value
2	Second Party Account Number	O		AN	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 digit account number

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks	
3	Second Party Name	M		AN	300		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.	
							PP	35 bytes supported for Second Party Beneficiary Name. However, if up to 70 bytes of Second Party Beneficiary Name is provided, only 2 lines of Second Party Beneficiary address can be supported.
							ACH	For Algeria, Bahrain, Egypt, Kuwait, Oman, Qatar and UAE Max 35 bytes (No special characters)
							ACH-DR Max 20 bytes (No special characters)	
							ACH (WPS) Max 35 bytes (No special characters)	
							COS Max 100 bytes (No special characters)	
4	Second Party Identifier	S		AN	38		PP NA, Must provide comma delimiter	
							ACH	Maximum 12 chars. Must be unique within the batch 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)
							ACH (WPS)	Beneficiary Employee ID Max of 12 Digit, it has to be unique in the file

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks	
5	Beneficiary Bank Number/ID	S		N	9		PP	NA, Must provide comma delimiter
							ACH	Please populate 8 character HSBC provided CBID code For HSBC account holders please populate 11111111
							UAE ACH/ UAE WPS	Please populate 9 digits Local Clearing Code (LCC)
							Algeria ACH	Please populate 8 digits bank routing code which is the first 8 digits of the beneficiary account number
6	Beneficiary Branch Number	S		N	4		NA, Must provide comma delimiter	
7	Transaction Code	S		AN	6		NA, Must provide comma delimiter	
8	Second Party Transaction Amount	S		N	14		ACH/ UAE WPS	Mandatory (e.g. MAX with decimal place: 123456789012.00 or MAX without decimal place: 12345678901234)
							Oman ACH	Amount restriction (Should not exceed OMR 19,999)
							ACH (WPS)	Max 15 digits Numeric with two decimals
							Oman WPS (Net Salary)	MAX with decimal place: 123456789.000 or MAX without decimal place: 123456789012)
9	Entry Value Date (YYYYMMDD)	S		N	8		Value date given in BATHDR will over write this value	
10	Second Party Reference	S		AN	60		PP	Max of 35 bytes
							ACH	Max of 35 bytes

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks
							<p>Egypt/ Qatar ACH-DR Please provide Direct Debit Mandate ID</p>
							<p>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)</p>
							<p>UAE ACH-DR Please provide 29 digit Direct Debit Reference or 23 digit Mandate Reference as mandated by UAE Central Bank</p> <p>Direct Debit Reference is a combination of 23 digit Mandate Reference followed by 6 digit sequence number.</p> <p>If 29 digit, quote 23 digit Mandate Reference followed by 6 digit sequence number. This sequence should be different for each collection being made from a specific payer. Example : Month 1 - 5110000389201300000 0021000001 Month 2- 5110000389201300000 0021000002</p> <p>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.</p>

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks	
11	Information Line 1	O		AN	35	Oman ACH-Beneficiary Address should not be provided	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 name and 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.	
							PP	Beneficiary Address Line 1
							Oman PP	Beneficiary Address is mandatory for payments going outside Oman
							Algeria PP/ACH	Beneficiary Address is mandatory
12	Information Line 2	O		AN	35	Oman ACH-Beneficiary Address should not be provided	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 name and postal address of the party who will ultimately receive the funds.	
							PP	Beneficiary Address Line 2
13	Information Line 3	O		AN	35	Oman ACH-Beneficiary Address should not be provided	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 name and postal address of the party who will ultimately receive the funds.	
							PP	Beneficiary Address Line 3. This field can only be used if Beneficiary name is 35 bytes or less.
14	Information Line 4	S		AN	35		NA	
15	Advice Indicator	M		AN	1		Y – Advice record required N – Advice record not required	

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks
16	WHT Indicator	M		AN	1		NA for Middle East
17	Filler	N			35		
18	Filler	N			35		
19	Filler	N			35		
20	Filler	N			35		
21	Filler	N			35		
Additional HVP (PP) and LVP (ACH CR) fields							
22	Constant Eye Catcher	M		AN	5		PP – @HVP@ is a constant value ACH CR – @LVP@ is a constant value (applicable for Algeria, Bahrain, Egypt, Kuwait, Qatar, Oman and UAE)
23	First Party Reference	N		AN	35		NA, Must provide comma delimiter
24	Payment Currency	N		AN	3		Currency codes must adhere to ISO 4217
25	Template ID	N		AN	16		NA, Must provide comma delimiter
26	Exchange Rate	O		N	12		NA, Must provide comma delimiter
27	Intermediary Institution Bank ID/ SWIFT Address Code	O		AN	3		SWF for SWIFT address BCD for bank code or if using Intermediary Institution Bank CHIPS ABA/ Fedwire/ Sort Code <Blank> for Bank Name and Address

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks	
28	Intermediary Institution Bank Name	C		AN	35		Not required if SECPTY(27) = SWF	
29	Intermediary Institution Bank Address Line 1	C		AN	35		Not required if SECPTY(27) = SWF	
30	Intermediary Institution Bank Address Line 2	C		AN	35		Not required if SECPTY(27) = SWF	
31	Intermediary Institution Bank Address Line 3	C		AN	35		Not required if SECPTY(27) = SWF	
32	Intermediary Institution Bank Address Line 4	C		AN	35		Not required if SECPTY(27) = SWF	
33	Intermediary Institution Bank ID/ SWIFT Address	C		AN	35		Mandatory if SECPTY(27) = SWF Intermediary Institution Bank CHIPS ABA/ Fedwire/ Sort Code can be entered here	
34	Intermediary Institution Account Number	C		N	34			
35	Beneficiary Bank ID/ SWIFT Address Code	M		AN	3		SWF for SWIFT address BCD for bank code or if using Beneficiary Institution Bank CHIPS ABA/ Fedwire/ Sort Code <Blank> for Bank Name and Address. When BCD is used, SECPTY 42 is Mandatory.	
							Algeria PP	BCD is mandatory. When BCD is used, SECPTY 42 is Mandatory.
							Bahrain, Egypt, Oman and Qatar ACH CR	SWF for SWIFT BIC

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks	
36	Beneficiary Bank ID/ SWIFT Address	M		AN	34		Mandatory if "Beneficiary Bank ID/SWIFT Address Code" = SWF Beneficiary Bank CHIPS ABA/ Fedwire/ Sort Code can be entered here	
							Algeria PP	Please populate 8 digits bank routing code which is the first 8 digits of the beneficiary account number
							Bahrain, Egypt, Oman and Qatar ACH CR	Please populate 8 or 11 character SWIFT BIC
37	Beneficiary Bank Name	C		AN	35		SECPTY(35) must be provided and Bank Name and Address should not be used	
38	Beneficiary Bank Address Line 1	C		AN	35		SECPTY(35) must be provided and Bank Name and Address should not be used	
39	Beneficiary Bank Address Line 2	C		AN	35		SECPTY(35) must be provided and Bank Name and Address should not be used	
40	Beneficiary Bank Address Line 3	C		AN	35		SECPTY(35) must be provided and Bank Name and Address should not be used	
41	Beneficiary Bank Address Line 4	N		AN	35		Not Applicable. Should not be used.	
42	Beneficiary Bank Country	C		AN	2		Country code must adhere to ISO 3166 standard Mandatory for PP. Mandatory if SWIFT code is provided in field 36. Mandatory for Priority Payments when SECPTY 35 is populated with "BCD"	
43	Beneficiary CHIPS UID	O		AN	6		NA, Must provide comma delimiter	

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Remarks
44	Payment Details Line 1	C		AN	35 (Only 35 characters are allowed. All data will be truncated after 35 characters.)		<p>Algeria, Egypt, and Kuwait PP</p> <p>Provide payment details example – Salary payment/ Vendor payment etc</p>
							<p>GPSSA ACH CR (Pension Payments/ Adjustments)</p> <p>For Pension payments, GPSSAEMPLOYEEID 12345/EMPLOYERID 123/ Or</p> <p>For Pension Adjustments, ADJSTEMPLOYEEID 12345/EMPLOYERID 123/</p> <p>For New Employee, GPNEWEMPLOYEEID12345/EMPLOYERID123/</p> <p>For Last Contribution for Existing Employee, GPEOSEMPLOYEEID 12345/EMPLOYERID 123/</p> <p>For Retro Payments for Existing Employee, GPRETEMPLOYEEID 12345/EMPLOYERID 123/</p> <p>For Temporary Suspension, GPTSPEMPLOYEEID 12345/EMPLOYERID 123/</p> <p>For Resumption Post Temporary Suspension, GPRSMEMPLOYEEID12345/EMPLOYERID123/</p>
							<p>UAE - Abu Dhabi Pension contributions (ADPBRF)</p> <p>ADPF/MMYYYY/INV/EMPLOYER</p> <p>OR IF INV=PSM</p> <p>ADPF/MMYYYY/INV/EMPLOYER/</p>

45	Payment Details Line 2	C		AN	35 (Only 35 character s are allowed. All data will be truncated after 35 characters)		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 EMPLOYEEIDANU M
46	Payment Details Line 3	C		AN	35 (Only 35 characters are allowed. All data will be truncated after 35 characters.)		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

47	Payment Details Line 4	C		AN	35 (Only 35 characters are allowed. All data will be truncated after 35 characters.)	<p>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)</p>	<p>L0000000.00/ O0000000.00/ T0000000.00</p>
						UAE - Abu Dhabi Pension contributions (ADPBRF)	Field should be blank, do not capture details here

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks
48	Details of Charges	O		AN	3		SHA for charge shared BEN for charge to beneficiary OUR for charge to ordering party Remarks: Whether the bank charges will be deducted from the transaction amount, please consult your local HSBC representative.
49	Sender Charges	N		AN	15		NA, Must provide comma delimiter
50	Charges Account	N		AN	34		NA, Must provide comma delimiter
51	Instruction Code Line 1	O		AN	35		Supported Instruction Code: CHQB PHOI/nnnnnnn INTC
52	Instruction Code Line 2	O		AN	35		
53	Instruction Code Line 3	O		AN	35		NA, Must provide comma delimiter
54	Instruction Code Line 4	O		AN	35		NA, Must provide comma delimiter

55	Bank to Bank Information Line 1	C		AN	35	<p>Only up to 5 lines of 35 bytes will be passed as Instruction to Beneficiary Bank.</p> <p>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.</p> <p>CONDITIONS:</p> <p>i) If you are providing Exchange Contract Number (SECPTY (61-62)*) OR CNY Purpose of Payment code (In any of the lines between SECPTY (55-59)), you have 1 less line to be passed on as Instruction to Beneficiary Bank.</p> <p>ii) If both Exchange Contract Number and CNY Purpose of Payment Code are provided, you have 2 less lines.</p> <p>iii) If you are using the Authorisation Type of ILA and using Get Rate functionality, then number of lines will further be reduced by 1 line.</p> <p>*If you are providing 2 Exchange Contract Information SECPTY (61-64), the number of lines will be reduce by 2 instead of 1 for Instruction to Beneficiary Bank information.</p> <p>Supported Bank to Bank Information:</p> <p>/INS/xxxxx</p> <p>/ACC/xxxxxx</p> <p>/INT/xxxxx</p> <p>/REC/xxxxx</p>
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							GPSSA Pension Payments For Adjustments /E0000000.00/C0000000.00/BDDMMYY For New Employee /E0000000.00/C0000000.00/SDDDMYY For Last Contribution for Existing Employee /E0000000.00/C0000000.00/EDDDMMYY For Retro Payments for Existing Employee /E0000000.00/C0000000.00/SDDDMYY For Temporary Suspension /E0000000.00/C0000000.00/SDDDMYY For Resumption Post Temporary Suspension /E0000000.00/C0000000.00/RODDMMYY	
							UAE - Abu Dhabi Pension contributions (ADPBRF)	Field should be blank, do not capture details here
56	Bank to Bank Information Line 2	C		AN	35		Refer to the remarks provided in Bank to Bank information Line 1	
							GPSSA ACH CR (Pension Adjustments) For Retro Payments for Existing Employee For Temporary Suspension	/EDDDMMYY
							UAE - Abu Dhabi Pension contributions (ADPBRF)	Field should be blank, do not capture details here

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks
57	Bank to Bank Information Line 3	C		AN	35		Refer to the remarks provided in Bank to Bank information Line 1
							GPSSA ACH CR (Pension Adjustments)
58	Bank to Bank Information Line 4	C		AN	35		Refer to the remarks provided in Bank to Bank information Line 1
							GPSSA ACH CR (Pension Adjustments)
59	Bank to Bank Information Line 5	C		AN	35		Refer to the remarks provided in Bank to Bank information Line 1
							GPSSA ACH CR (Pension Adjustments)
60	Bank to Bank Information Line 6	O		AN	35		NA, Must provide comma delimiter
61	1st Exchange Contract Number	O		AN			<p>These take priority to SECTY (55-59) when passing on Bank to Bank Information.</p> <p>When 1st exchange contract number and amount is used, there will be 1 less line to be passed on as Instruction to Beneficiary Bank.</p> <p>When 1st and 2nd exchange contract number and amount is used, there will be 2 less line to be passed on as Instruction to Beneficiary Bank.</p>
62	1st Exchange Contract Amount	O		N			Refer to the remarks provided in Item 61
63	2 nd Exchange Contract Number	O		AN			Refer to the remarks provided in Item 61
64	2 nd Exchange Contract Amount	O		N			Refer to the remarks provided in Item 61

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks
65	Regulatory Reporting Line 1	M		AN	35		<p>Qatar PP</p> <p>The purpose of payment 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/CC// PAYMENT PURPOSE where CC is the ISO country code of beneficiary The List of Payment Purpose codes are available in the appendix.</p>
							<p>Bahrain PP</p> <p>Bahrain : /BENEFRES/ BH//PAYMENT PURPOSE</p> <p>UAE</p> <p>UAE: Domestic payment in AED currency to banks in UAE: /BENEFRES/AE//Purpose Code</p> <p>Domestic payment in all currencies to banks in UAE (except AED): /ORDERRES/AE//Purpose Code</p> <p>Cross border payment in all currencies: /ORDERRES/AE//Purpose Code</p>
							<p>Bahrain, Egypt, Oman and UAE ACH CR</p> <p>Purpose of Payment code.</p>

Item#	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in bytes)	Remarks
66	Regulatory Reporting Line 2	O		AN			NA, Must provide comma delimiter
67	Regulatory Reporting Line 3	O		AN			NA, Must provide comma delimiter
68	Advise By	O		AN			NA, Must provide comma delimiter
69	Advise By Number	O		AN			NA, Must provide comma delimiter
70	Intermediary Bank Country	O		AN	2		Country code must adhere to ISO 3166 standard (Not available for Instruction Level Authorization) Exception case: Mandatory if using Intermediary Institution Bank CHIPS ABA/ Fedwire/ Sort Code SECPTY (33) Instruction Level Authorization

Second Party Details Record for UAE WPS Payments

Item #	Inbound fields in i-File	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
Second Party Details Records – UAE WPS							
1	Record Type	M		AN	16		WPSAE – This is a constant value
2	Employee ID	M		AN	35		Unique Identifier as provided by Labor Regulatory Authority (Should be unique within a file)
3	Pay start date	M		N	35		Must be of the format YYYYMMDD
4	Pay end date	M		N	35		Must be of the format YYYYMMDD
5	Days in a period	M		N	35		Must be the number of calendar days for which the salary is being paid
6	Fixed Amount	M		N	15		Valid amount (e.g. 2345.97/23.00/22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected
7	Variable Amount	M		N	15		Valid amount (e.g. 2345.87/23.00 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected
8	Days on leave	M		N	35		This shall be the number of days that the employee has availed of leave without pay in the pay period. If no leave has been availed off then indicate with zero "00"
9	Housing Allowance	O		N	15		"Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected."
10	Conveyance Allowance	O		N	15		"Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected."
11	Medical Allowance	O		N	15		"Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected."

Item #	Inbound fields in i-File	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
12	Annual Passage Allowance	O		N	15		"Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected."
13	Overtime Allowances	O		N	15		"Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected."
14	All Other Allowances	O		N	15		"Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected."
15	Leave Encashment	O		N	15		"Valid amount (e.g., 2345.87 / 23.00 / 22). If no contribution from this component then send 0.00. Negative amounts are NOT permitted and the file will be rejected."

SECPTY,AE1102000000000000XXXX1,MR XYZ,00000001,302020120,,,10.00,20160224,24000004222013000000462,,,,N,N

WPSAE,XYZ00000000012,20160201,20160229,29,8.00,2.00,00,0,00,1.00,0,0,0,1.00,0,0

Second Party Details Record for Oman WPS Payments

Item #	Inbound fields in i-File	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
Second Party Details Records – Oman WPS							
1	Record Type	M		AN	5		WPSOM – This is a constant value
2	Employee Bank Identification Code	M		AN	11		SWIFT BIC - The SWIFT BIC of the bank where employee has his/her account.
3	Employee ID Type	M		N	1		The type of identification document for the employee. This value will equal one of the supported ID types as defined in WPS system lookup tables. Possible values as follows : (i) If Passport "P" (ii) If Civil ID "C"
4	Employee ID	M		N	17		The employee identification number associated with the provided identification document.
5	Salary frequency	M		N	1		The frequency of the paid salary. It shall be one of the following values: <ul style="list-style-type: none"> · "B" – Bi-weekly · "M" – Monthly Note: It is recommended to specify the salaries of one type of frequency in one payment file (not mix frequencies).
6	No. of Working days	O		N	3		Total number of days that employee worked during the month. It can be less than 30 days.
7	Basic Salary	M		N	9.3 (13)		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).
8	Extra Income	O		N	9.3 (13)		Extra income is specified in Omani Riyals. It can include the following: <ul style="list-style-type: none"> • 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

Item #	Inbound fields in i-File	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
9	Deductions	O		N	9.3 (13)		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)
10	Social Security Deductions	O		N	9.3 (13)		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.
11	Extra Hours	O		N	3.2 (6)		The total number of hours that employee worked after his working hours (shift) or during the holidays.
12	Notes	O		AN	300		Extra notes including justification for any divergence in the payments.

SECPTY,002XXXXXXXX85,PRXXXXMYNAME,ASYES,BSHROMRU,,,399.00,20170511,2NDBATCC201,BeneyALn1,BeneLn2,BeneAddress Ln3,,N,N

WPSOM,BSHROMRU,P,Z324324324,M,030,453.12,3.12,45.12,12.12,1.1,NOTES

COS Transactional Record

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
COS Details Record (ICD)							
1	Record Type	M		AN	16		COS – This is a constant value
2	Batch Template/ Instruction Indicator	M		AN	1		I – This is a constant value
3	Payment Type	M		AN	5		CC – Company Cheque DD – Demand Draft ICO – In-country Cashier Order
4	Debit Account Country	O		AN	2		Country code must adhere to ISO 3166 standard
5	Debit Account Institution	O		AN	4		
6	Debit Account Number	M		N	35		
7	Debit Account Product Type	O		AN	2		
8	Debit Currency	O		AN	3		Debit Account Currency Currency codes must adhere to ISO 4217
9	Instruction Currency	O		AN	3		Transaction Currency Currency codes must adhere to ISO 4217 CC, ICO – Only Local currency (e.g. AED for UAE) is supported DD – Cross currency is supported
10	Instrument Amount in Instrument Currency	C		N	20		Either Instruction amount in instrument currency or Instruction amount in debit currency must be filled Indicate with decimal places, if any, e.g., 100.05 UAE DD: If Amount exceeds AED 20,000, payment purpose is mandatory

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
11	Instrument Amount in Debit Currency	C		N	20		<p>Either Instruction amount in instrument currency or Instruction amount in debit currency must be filled</p> <p>Indicate with decimal places, if any, e.g., 100.05</p> <p>Please adhere to ISO standard for decimal places</p>
12	Instrument Date (YYYYMMDD)	O		N	8		<p>If instrument date is blank, the system will default to the earliest applicable date.</p> <p>Instruction date value should be identical with BATHDR 11 value, i.e. if BATHDR 11 is NULL then COS 12 is NULL</p>
13	Issuing/Clearing Bank Country	C		AN	2		<p>Country code must adhere to ISO 3166 standard</p> <p>Must be blank when Payment Type is 'DD'</p> <p>For ICO this value refers to the country where the ICO is to be issued and cleared</p>
14	Customer Reference	O		AN	35		<p>Max 18 bytes. Shown on Payment Advice</p> <p>Should be unique, cannot be duplicated for one year</p>
15	Layout Template ID	O		AN	25		<p>The layout template ID specified must be already maintained. Otherwise, the default value (if any) will be used if not input</p>
16	Beneficiary ID	O		AN	16		<p>Use to retrieve beneficiary information that is preset in HSBC system (When this field is specified, no additional beneficiary information will be required)</p>
17	Payment Details Template ID	O		AN	16		<p>NA, Must provide comma delimiter</p>
18	Remarks 1	O		AN	100		<p>This value may only be shown in some report but NOT on the instrument or advice</p>
19	Remarks 2	O		AN	100		<p>This value may only be shown in some report but NOT on the instrument or advice</p>
20	Deduct Charge Flag	M		A	1		<p>B = Charge to Beneficiary C = Charge to Debit account</p>

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
21	Show Order Customer Flag	C		A	1		Indicate whether to print the debit account holder's name (as stored in HSBC's back office system) on the back of the instrument; For ICO/CCO/DD/CBC only; Y – Print ordering customer name at the back of the instrument N
22	Override Duplication Flag	M		A	1		Indicate whether to allow transaction to bypass duplication check. Y – Bypass duplication check and process transaction even with duplicated customer reference N – Transactions with duplicated customer reference will not be processed
23	Number of Recipients	C		N	3		Indicate the total number of recipients to be advised for this instruction. (Should be equivalent to the number of ADV records for this instruction) Zero or leave blank when no advises are required; A max of 6 recipients is supported for each instruction.
Exchange Information							
24	First Contract Number	O		AN	7		For instructions with foreign exchange involved only
25	First Contract Take-up Amount	O		N	20		For instructions with foreign exchange involved only
26	Second Contract Number	O		AN	7		For instructions with foreign exchange involved only
27	Second Contract Take-up Amount	O		N	20		For instructions with foreign exchange involved only
28	Key-in Rate	O		N	15		For instructions with foreign exchange involved only
29	Dealer Reference	O		AN	12		For instructions with foreign exchange involved only

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark	
30	Exchange Control Reference	O		AN	20		For instructions with foreign exchange involved only	
31	Drawee Bank Country	O		AN	2		Country code must adhere to ISO 3166 standard	
32	Drawee Bank Branch	O		AN	72		Drawee bank and branch name; The format is Drawee Bank Name\ Drawee branch Name	
DD Purpose of Payment								
33	DD Purpose of Payment line 1	O		AN	35		For DD only – The value will be printed at the back of instrument UAE DD: Mandatory If Amount exceeds AED 20,000	
34	DD Purpose of Payment line 2	O		AN	35		For DD (only), the value will be printed at the back of instrument	
Signature ID								
35	Signature ID 1	O		AN	40		Applicable for Preauthorized only	
36	Signature ID 2	O		AN	40		Applicable for Preauthorized only	
37	Signature ID 3	O		AN	40		Applicable for Preauthorized only	
38	Template ID	O		AN	16			
39	Template Record Type	C		AN	1			
40	Template Description	O		AN	100			
Country Specific Fields								
41	Payment Code	C		AN	6			
42	Payment Information Line 1	C		AN			For individual COS payment	Unique Reference Line (35 bytes)
43	Payment Information Line 2	C		AN				
44	Payment Information Line 3	C		AN				
45	Payment Information Line 4	C		AN	50			

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
46	Drawee Bank Code	C		AN	3		
47	Drawee Branch Code	C		AN	4		
48	Reference Number	N		AN	12		
49	Special Instruction 1	C		AN	35		
50	Special Instruction 1	C		AN	35		
51	Receiver Identity	C		AN	16		
Beneficiary Information Record							
1	Record Type	M		AN	16		COS-BEN – This is a constant value
2	Template/ Instruction Indicator	M		AN	1		I – This is a constant value
3	Action Code (for non-transactional instructions only)	N		AN	1		
4	Beneficiary ID (for non-transactional instructions only)	N		AN	16		
5	Beneficiary Name	M		AN	100		
6	Beneficiary Address 1	C		AN	40		Mandatory when Delivery To field is Beneficiary ('B') and Delivery Mode is ordinary mail ('O'), registered mail ('R') and courier ('C')
7	Beneficiary Address 2	O		AN	40		
8	Beneficiary Address 3	O		AN	40		
9	Beneficiary Address 4	O		AN	40		
10	Beneficiary Address 5	O		AN	40		
11	Beneficiary Post/ Zip Code	O		AN	20		
12	Beneficiary Country	C		AN	2		Mandatory when Delivery To field is Beneficiary ('B') and Delivery Mode is ordinary mail ('O'), registered mail ('R') and courier ('C') Country code must adhere to ISO 3166 standard
13	Payee Name	O		AN	100		

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
14	Delivery To for CC	C		AN	1		Applicable to payment type CC 'IS" or 'IW" = Self with Signature 'IU" = Self without Signature 'IB" = Beneficiary Party 'IT" = Third Party
	Third Party Information for CC						Must be blank if 'IDelivery To For Non-CC" not equal to ('IT") Mandatory when 'IDelivery To for CC" is ('IT")
15	Third Party Name for CC	C		AN	100		Only applicable for CC; Blank if Delivery To is self with signature ('W') or self without signature ('U') or beneficiary ('B')
16	Third Party Address 1 for CC	C		AN	40		Only applicable for CC; Blank if Delivery To is self with signature ('W') or self without signature ('U') or beneficiary ('B')
17	Third Party Address 2 for CC	C		AN	40		Only applicable for CC; Blank if Delivery To is self with signature ('W') or self without signature ('U') or beneficiary ('B')
18	Third Party Address 3 for CC	C		AN	40		Only applicable for CC; Blank if Delivery To is self with signature ('W') or self without signature ('U') or beneficiary ('B')
19	Third Party Address 4 for CC	C		AN	40		Only applicable for CC; Blank if Delivery To is self with signature ('W') or self without signature ('U') or beneficiary ('B')
20	Third Party Address 5 for CC	C		AN	40		Only applicable for CC; Blank if Delivery To is self with signature ('W') or self without signature ('U') or beneficiary ('B')
21	Third Party Postal/ Zip Code for CC	C		AN	30		Only applicable for CC; Blank if Delivery To is self with signature ('W') or self without signature ('U') or beneficiary ('B')
22	Third Party Country Name for CC	C		AN	2		Only applicable for CC; Blank if Delivery To is self with signature ('W') or self without signature ('U') or beneficiary ('B')

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
23	Delivery To For non-CC	C		AN	1		Applicable to all payment types EXCEPT CC 'IS" = Self 'IB" = Beneficiary Party
	Third Party Information						Must be blank if 'IDelivery To For CC" not equal to ('IT") Mandatory when 'IDelivery To For Non-CC" is ('IT")
24	Third Party Name	C		AN	100		Mandatory when Delivery To field is 'T' Blank if Delivery To is self ('S') or beneficiary ('B')
25	Third Party Address 1	C		AN	40		Mandatory when Delivery To field is third party ('T') and Delivery Mode is ordinary mail ('O'), registered mail ('R') and courier ('C') Blank if Delivery To is self ('S') or beneficiary ('B')
26	Third Party Address 2	C		AN	40		Blank if Delivery To is self ('S') or beneficiary ('B')
27	Third Party Address 3	C		AN	40		Blank if Delivery To is self ('S') or beneficiary ('B')
28	Third Party Address 4	C		AN	40		Blank if Delivery To is self ('S') or beneficiary ('B')
29	Third Party Address 5	C		AN	40		Blank if Delivery To is self ('S') or beneficiary ('B')
30	Third Party Postal/ Zip Code	C		AN	30		Blank if Delivery To is self ('S') or beneficiary ('B')
31	Third Party Country Name	C		AN	2		Mandatory when Delivery To field is third party ('T') and Delivery Mode is ordinary mail ('O'), registered mail ('R') and courier ('C'); Blank if Delivery To is self ('S') or beneficiary ('B')
32	Delivery Mode	M		AN	1		O – ordinary mail R – registered mail C – courier P – pickup
	Pickup Information						

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
33	Pickup Country	C		AN	2		Mandatory when Delivery Mode is pickup ('P') Country code must adhere to ISO 3166 standard Blank if Delivered Mode is ordinary mail ('O') or registered mail ('R') or courier ('C')
34	Pickup City	C		AN	35		Mandatory when Delivery Mode is pickup ('P') Blank if Delivered Mode is ordinary mail ('O') or registered mail ('R') or courier ('C')
35	Pickup Bank	C		AN	50		Mandatory when Delivery Mode is pickup ('P') Blank if Delivered Mode is ordinary mail ('O') or registered mail ('R') or courier ('C')
36	Pickup Location	C		AN	20		Mandatory when Delivery Mode is pickup ('P') Blank if Delivered Mode is ordinary mail ('O') or registered mail ('R') or courier ('C')
Country specific extension							
37	Beneficiary Account Number	O		AN	35		
38	Beneficiary Bank	O		AN	50		
39	Beneficiary ID Number	O		AN	20		
40	Beneficiary Phone Number	O		AN	15		
Payment Details Free Text Record							
1	Record Type	M		AN	16		COS-TXT – This is a constant value
2	Template/ Instruction Indicator	M		AN	1		I – This is a constant value
3	Continuation Indicator	M		AN	1		'N' – Not a continued record; 'Y' – Payment details text in this record is continued with the previous one
4	Payment Details Text	O		AN	3900		3900 is the max length per PF record. Max size of ALL of customer's payment details free text (PF record) + table (PT record) = 2000 * 360 bytes Where 360 is the average bytes per row
Payment Details Table Row Content Record							
1	Record Type	M		AN	16		COS-TBL – This is a constant value

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
2	Template/ Instruction Indicator	M		AN	1		I – This is a constant value
3	Table Name/ ID	M		AN	16		Table ID for the table defined through Bank's staff function
	Row Content						Average row length = 120 char or 360 bytes; Only 1 wrap column can apply word wrapping. For that particular column, max length is 300 char for English character or 900 bytes for non-English characters.
4	Column 1	O		AN	300		Max 120 bytes including all 6 columns
5	Column 2	O		AN	300		
6	Column 3	O		AN	300		
7	Column 4	O		AN	300		
8	Column 5	O		AN	300		
9	Column 6	O		AN	300		
Payment Details Table Row Content for Multiple Tables Record –Applicable only for Pakistan							
1	Record Type	M		AN	16		COS-MTB – This is a constant value The COS-MTB record is used to show multiple tables on the Cheque Advice. If used, the COS-TBL record can be ignored
2	Template/ Instruction Indicator	M		AN	1		I – This is a constant value
3	Table Index	M		N	2		The index of payment details table. Only 12 tables are allowed. The range of number lies between 1 to 12, to indicate the 1st table up to the 12th table
4	Table Name/ ID	M		AN	16		Table ID for the table defined through staff function
	Row Content						Average row length = 120 char or 360 bytes; Only 1 wrap column can apply word wrapping. For that particular column, max length is 300 char for English character or 900 bytes for non-English characters
5	Column 1	O		AN	300		
6	Column 2	O		AN	300		
7	Column 3	O		AN	300		
8	Column 4	O		AN	300		

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Value in iFile/Remark
9	Column 5	O		AN	300		
10	Column 6	O		AN	300		
10	Column 7	O		AN	300		
10	Column 8	O		AN	300		
10	Column 9	O		AN	300		
10	Column 10	O		AN	300		
10	Column 11	O		AN	300		
10	Column 12	O		AN	300		

Advising Record

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Remarks
Advising Record (Max 6 occurrences)							
Recipient Details							
1	Record Type	M		AN	16		ADV – This is a constant value The max occurrence is 6 per batch
2	Advice Recipient ID	C		AN	96		Only the first Advice recipient ID will be use within an instruction
3	Action Flag	C		AN	1		R – Retrieve S – Save
4	Recipient template description	C		AN	480		NA, Must provide comma delimiter
5	User ID	N		AN	40		NA, Must provide comma delimiter
6	User First Name	N		AN	15		NA, Must provide comma delimiter
7	User Last Name	N		AN	15		NA, Must provide comma delimiter
8	Total Number of Recipient (1 – 6)	M		N	3		1 to 6
9	Recipient Item No	O		N	3		This is the nth record of the total number of ADV records.
10	Recipient Name	M		AN	600		
11	Recipient Title Flag	O		AN	1		M – MR R – MRS S – MISS O – OTHER
12	Recipient Title Description	O		AN	240		NA, Must provide comma delimiter
13	Action Code	N		AN	5		NA, Must provide comma delimiter

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Remarks
14	Template ID	N		AN	16		NA, Must provide comma delimiter
15	Template Status	N		AN	1		NA, Must provide comma delimiter
16	Template Timestamp	N		AN	26		NA, Must provide comma delimiter
17	Advice Format	C		AN	1		Mandatory for COS F – Full advice S – Short advice
Email							
18	Email channel select flag	O		AN	1		Must be either Y or <Blank>
19	Email Format	C		N	1		1 – PDF 2 – CSV
20	Email Address	C		AN	70		Mandatory if Email channel select flag is set to Y
21	Alternate Email Address	O		AN	70		
22	Domicile of email recipient	C		AN	2		Mandatory for email advice
23	Email Threshold Currency	O		AN	3		Must be either USD or <Blank>
24	Email Threshold Amount	O		N	18		
Fax (Not applicable for Middle East)							
25	Fax channel select flag	O		AN	1		
26	Fax Country Code	C		AN	2		
27	Fax Country Number	C		N	3		
28	Fax Area Number	O		N	5		
29	Fax Number	C		N	30		
30	Fax alternate country code	O		AN	2		
31	Fax alternate country number	O		N	3		
32	Fax alternate area number	O		N	5		
33	Fax alternate no.	O		N	30		
34	Fax Threshold Currency	O		AN	3		
35	Fax Threshold Amount	O		N	18		
Paper channel (Not applicable for Middle East)							

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Remarks
36	Paper channel select flag	O		AN	1		
37	Paper address line 1	C		AN	240		
38	Paper address line 2	O		AN	240		
39	Paper address line 3	O		AN	240		
40	Paper address line 4	O		AN	240		
41	Paper address line 5	O		AN	240		
42	Paper address country	C		AN	30		
43	Paper country code	C		AN	2		
44	Postal code	O		AN	10		
45	Paper Threshold Currency	O		AN	3		
46	Paper Threshold Amount	O		N	18		
Advice Details – Free Text							
1	Record Type	M		AN	16		ADV-FREETXT – This is a constant value
2	Sequence Number	O		N	6		
3	Advice Template ID	C		AN	96		Only the first Advice template ID will be use within an instruction
4	Action Flag	O		AN	1		S – Save R – Retrieve
5	Advice Template Description	C		AN	480		Used when “Action Flag” is S
6	Free Text	O		AN	3600		
Advice Details – Table Header (should appear once within the advising group)							
1	Record Type	M		AN	16		ADV-TBLTXT – This is a constant value
2	Number of column	O		N	2		Maximum 6 columns allowed
3	1 st Column width *	O		N	2		
4	1 st Column justification	O		AN	1		“L” – Left “R” – Right
5	1 st Column header	O		AN	540		
6	2 nd Column width*	O		N	2		

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Remarks
7	2 nd Column justification	O		AN	1		"L" – Left "R" – Right
8	2 nd Column header	O		AN	540		
9	3 rd Column width*	O		N	2		
10	3 rd Column justification	O		AN	1		"L" – Left "R" – Right
11	3 rd Column header	O		AN	540		
12	4 th Column width*	O		N	2		
13	4 th Column justification	O		AN	1		"L" – Left "R" – Right
14	4 th Column header	O		AN	540		
15	5 th Column width*	O		N	2		
16	5 th Column justification	O		AN	1		"L" – Left "R" – Right
17	5 th Column header	O		AN	540		
18	6 th Column width*	O		N	2		
19	6 th Column justification	O		AN	1		"L" – Left "R" – Right
20	6 th Column header	O		AN	540		
* The sum of all 6 "column width" fields must be less than or equal to 90 bytes							
Advice Details – Table Body (one row per record)							
1	Record Type	M		AN	16		ADV-TBLBDY – This is a constant value
2	Table entry column 1 detail*	O		AN	600		
3	Table entry column 1 length	C		N	3		
4	Table entry column 2 detail*	O		AN	600		
5	Table entry column 2 length	C		N	3		
6	Table entry column 3 detail*	O		AN	600		
7	Table entry column 3 length	C		N	3		
8	Table entry column 4 detail*	O		AN	600		
9	Table entry column 4 length	C		N	3		
10	Table entry column 5 detail *	O		AN	600		

Item #	Inbound fields in iFile	M/O	NLS	Format	Max Length (Eng) (in bytes)	Max Length (NLS) (in	Remarks
11	Table entry column 5 length	C		N	3		
12	Table entry column 6 detail *	O		AN	600		
13	Table entry column 6 length	C		N	3		
*Column details and column length must be defined in pairs							

Appendices

Acknowledgement and Return

File upload acknowledgement and report is in comma-delimited format (csv format). Two types of standard report will be returned base on the status of the file upload:

1. File Exception Report – Three different formats:
 - a. For all authorization modes, generated when there are file level errors. OR
 - b. For Instruction Level authorization only, generated when there are instruction level errors in Payment Engine. OR
 - c. For ACH only, generated when file is uploaded after the cut-off time or contain invalid payment set code.
2. File Upload Report – generated after instruction level validation in HSBC Connect

File Exception Report

- a. 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

b. For Instruction Level authorization only, generated when there are instruction level errors in Payment Engine

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
Item no.	04n	Internal HSBC sequence number
Payment Type	08x	Type of payments sent (e.g. GHV, GLV)
1 st Party Account no.	35n	1 st party account/Ordering party account
Currency	03x	Currency of the transaction
Amount	16n	Amount for the instruction
Originator Reference	35x	Customer Reference
2 nd Party Account no.	35n	2 nd Party Account no./Beneficiary Account
Beneficiary Reference	35x	Payment Reference
Date of Payment	10n	Value Date of the payment
IRN	12x	Internal HSBC reference number
Status	02x	2 byte error code provided by HSBC*
Reason	60x	Description of rejection.

c. For ACH only, generated when file is uploaded after the cut-off time or contain 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

This report will be generated for each file uploaded via HSBCnet after the instruction level validation in HSBC Connect

The Full reports 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.

UAE WPS related error codes

Error code	Text of the error code	iFile Field
BX9	INVALID DATE/PERIOD	WPSAE(3) = Pay Start Date (Validation on date format)
BX9	INVALID DATE/PERIOD	WPSAE(4) = Pay End Date (Validation on date format)
BX9	INVALID DATE/PERIOD	WPSAE(5) = Days in Period (Validation on 2 digits numeric field)
BX9	INVALID DATE/PERIOD	WPSAE(8) = Days in Period (Validation on 2 digits numeric field)
B3U	ESTABLISHMENT ID IS NOT PROVIDED	BATHDR(27) = ESTABLISHMENT ID is blank
B3Z	EMPLOYEE ID NOT PROVIDED	WPSAE(2) = EMPLOYEE ID is blank
B49	INCONSISTENT PAY START/END DATES	Pay start date and end date should be in same month and year
C37	FILE CREATION DATE INVALID	IFH(7) = File Creation Date (Validation on date format)
C23	FILE CREATION TIME INVALID	IFH(8) = File Creation Time (Validation on time format)
C07	INVALID RECORD COUNT	BATHDR(3)
BCC	INVALID AMOUNT	WPSAE(6) = Fix amount is not numeric
BCC	INVALID AMOUNT	WPSAE(7) = Variable amount is not numeric
BCC	INVALID AMOUNT	SECPTY(8) = WPSAE(6)+WPSAE(7) Second party transaction amount is not equal fix amount + variable amount

Oman WPS related error codes

Error code	Text of the error code	iFile Field
BXW	PYMT/EMPLOYER TYPE COD OR EMPLOYER-CRNO IS INVALID/MANDATORY	BATHDR Field 22- Employer CR-NO
BGG	MISSING/INVALID MANDATORY PAYER DETAIL OR PAYER CR DETAILS	BATHDR Field 23- Payer CR-NO
BDX	SALARY YEAR/MONTH INVALID/TOO OLD/MANDATORY	BATHDR Field 24- Salary year
BDX	SALARY YEAR/MONTH INVALID/TOO OLD/MANDATORY	BATHDR Field 25- Salary month
BB0	BENEFICIARY ID IS MISSING/EXCEED LENGTH	SECPTY- Field 4
B3M	AMOUNT GREATER THAN THE PERMITTED	SECPTY - Field 8 -Second Party Transaction Amount (Net Salary)
B49	INCONSISTENT PAY START/END DATES	Pay start date and end date should be in same month and year
BLL	SWIFT BIC LENGTH SHOULD BE 8 or 11 CHARACTERS	WPS Record 2
B75	INVALID BENEFICIARY BIC ADDRESS	WPS Record 2

Country specific Payment Rules

Country	Payment Type	Description	Record Type (Field Position)	Field Name	Remarks
Algeria	PP/ ACH	Regulatory Requirement	SECPTY(11)	Information Line 1	Beneficiary Address is mandatory
	PP/ ACH	Purpose of Payment	SECPTY(44)	Payment Details Line 1	Provide payment details example – Salary payment/ Vendor payment etc.
Bahrain	PP	Regulatory Reporting	SECPTY(65)	Regulatory Reporting Line 1	/BENEFRES/BH//PAYMENT PURPOSE CODE The List of Payment Purpose codes are appended below
	ACH CR	Regulatory Reporting	SECPTY(65)	Regulatory Reporting Line 1	Payment Purpose Code The List of Payment Purpose codes are appended below
Egypt	PP	Purpose of Payment	SECPTY(44)	Payment Details Line 1	Provide payment details example – Salary payment/ Vendor payment etc.
	ACH CR	Regulatory Reporting	SECPTY(65)	Regulatory Reporting Line 1	Payment Purpose Code The List of Payment Purpose codes are appended below
Kuwait	PP	Purpose of Payment	SECPTY(44)	Payment Details Line 1	Provide payment details example – Salary payment/ Vendor payment etc.
	ACH (Salary)	Purpose of Payment	SECPTY(10)	Second Party Reference	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)
Oman	PP	Regulatory Requirement	SECPTY(11)	Information Line 1	Beneficiary Address is mandatory for payments going outside Oman
	ACH CR	Regulatory Requirement	SECPTY(8)	Second Party Transaction Amount	As per Central Bank rule, a single ACH transaction cannot be more that OMR 19,999
		Regulatory Reporting	SECPTY(65)	Regulatory Reporting Line 1	Payment Purpose Code The List of Payment Purpose codes are appended below

Country	Payment Type	Description	Record Type (Field Position)	Field Name	Remarks
Qatar	PP	Regulatory Reporting	SECPTY(65)	Regulatory Reporting Line 1	<p>The purpose of payment is mandatory and applies to both domestic high value and cross borders RTGS payments.</p> <p>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/CC//PAYMENT PURPOSE where CC is the ISO country code of beneficiary</p> <p>The List of Payment Purpose codes are available in the appendix</p> <p>Otherwise, the purpose of payment should be free text (up to 21 characters) and must be clear and self-explanatory example “Supplier Payment”</p>
	ACH CR	Regulatory Reporting	SECPTY(65)	Regulatory Reporting Line 1	<p>Payment Purpose Code</p> <p>The List of Payment Purpose codes are appended below</p>
UAE	PP	Regulatory Reporting	SECPTY(65)	Regulatory Reporting Line 1	<p>/BENEFRES/AE//PAYMENT PURPOSE CODE</p> <p>The List of Payment Purpose codes are appended below</p>
	ACH CR	Regulatory Reporting	SECPTY(65)	Regulatory Reporting Line 1	<p>Payment Purpose Code</p> <p>The List of Payment Purpose codes are appended below</p>
	COS – DD	Purpose of Payment	COS (33)	DD Purpose of Payment line 1	<p>Mandatory If amount exceeds AED 20,000</p>

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
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.