

Salary Information File – HSBC Oman

**Message Implementation Guide for customers using
HSBCnet, SWIFTnet and HSBC Connect**

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Introduction

This Message Implementation Guide (MIG) is prepared by HSBC for data being submitted through HSBC*net* File Upload, HSBC Connect or SWIFT*net* ('eChannels').

The purpose of this document is to provide guidance on the requirements to process the Central Bank of Oman (CBO) and Ministry of Manpower Salary Information File ('SIF') via eChannels.

The structure of the SIF is governed by the Ministry of Manpower which defines the syntax that is required by HSBC to successfully process the intended transactions via Oman Central Bank. Whilst every care has been taken to ensure that the format is accurately described in this document you should refer to the latest guidelines provided to your company by the OCB and Ministry of Manpower.

Example SIF message

There are three sections within the SIF – File Header required by HSBC, SIF Header and SIF Records.

- Row 1 Additional File Header with information required by HSBC for processing your WPS payments (Please note that Column Headers are not required for this)
- Row 2 SIF Header
- Row 3 SIF Records

An example is shown below. Each section will be outlined in more detail later in the document.

```
OMWPS,ABC01XXXXXX,A,FU052,170419,HC2
123456TEST123456,3997523TEST399752,002XXXXX4001,2017,03,150000000.100,1,Salary,HSBC
P,123456,12231458827930315,Employee Name,AAMOOMR1,001XXXXX001,M,30,150000000.100,010.00,10.10,120.10,20.10,7777.888,notes
```

Important notes

- Record formats must follow the comma separated values (CSV) standard and be saved with a .TXT or .CSV extension before being uploaded
- We support File Name of up to 35 chars
- Each record must be terminated by a Carriage Return & Line Feed (CRLF)
- Files that do not comply with the formatting standards as shall be published by the OCB will be rejected in their entirety by the Central Bank
- HSBC does not validate any of the employee records and therefore accepts no responsibility for any errors contained therein
- Instructions can only be processed where the debiting account is held with HSBC and has been linked to one of the eChannels
- There should be no special characters other than those permitted (refer to allowed character set)
- A SIF file can have single Debit account number
- In case a field is optional/ conditional, a comma must be provided. Comma is not required at the end of a record

Allowed character set

The supported characters in the SIF message are limited to digits as well as lower-case and upper-case Latin characters plus special characters as defined in the character set for SWIFT MT messages.

The Latin character set, commonly used in international communication, contains the following characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - : () . + Space

Authorisation levels

File Level Summary

A file uploaded to eChannels requires further authorisation and can be found in the File Authorisation tool within HSBCnet. A summary of the information in the file will be displayed as confirmation of the details.

File Level Details

A file uploaded to eChannels requires further authorisation and can be found in the File Authorisation tool within HSBCnet. Full details of the information in the file will be available for authorisers to view prior to releasing the payment file.

Pre Authorised

A file uploaded to eChannels and does not require further authorisation.

Instruction Level

A file uploaded to HSBCnet will require authorisation for each individual payment. Details are presented per payment instruction in the Payment Authorisation tool.

File Header required by HSBC (Row 1 in SIF)

This section details the information required by HSBC in the SIF Header segment within the SIF to process payments.

OMWPS,ABC01XXXXXX,A,FU052,170419,HC2

	Field Label	Max Size	Type	Use	Mandated contents/Remarks
01	File Format Identifier	5	A	M	Must be "OMWPS" (case sensitive)
02	HSBC Connect ABC ID	11	AN	M	HSBC Connect ABC ID
03	File Authorization Type	1	A	M	"F" – File level authorization (Summary) "V" – File level authorization (Detail) "A" – Preauthorized transactions "P" – Instruction level authorization
04	File Reference	24	AN	M	Unique File reference. This must be unique reference for each file submitted.
05	Value Date	6	N	M	Must be of the format YYMMDD
06	Payment Set Code	3	AN	C	Mandatory when file is submitted as Instruction level authorization

A Alpha characters; AN: alphanumeric characters; C: Conditional; D: Date; M: Mandatory; N: numeric characters

SIF Header (Row 2 in SIF)

This section details the information required in the File Header segment within the SIF

123456TEST123456,3997523TEST399752,002XXXXX4001,2017,03,150000000.100,1,Salary,HSBC

Field	Label/Sub Field	Max Size	Type	Use	Mandated contents/remarks
01	Employer CR Number	17	AN	M	<p>Identification number of the Regulated entity. Based on the selected "Employer Number Type", this field will contain one of the following values:</p> <ul style="list-style-type: none"> 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
02	Payer CR-NO	17	AN	M	<p>Based on the selected "Payer Number Type", this field will contain one of the following values:</p> <ul style="list-style-type: none"> 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
03	Payer Account Number	30	AN	M	The Account Number of the payer, from which the salaries will be debited.
04	Salary Year	4	N	M	The year of the salaries (formatted as YYYY)
05	Salary Month	2	N	M	The month of the salaries (formatted as MM)
06	Total Salaries (In OMR)	Decimal (9.3)	N	M	Total amount of salaries in the SIF, in OMR
07	Number of Records	6	N	M	Total number of records (Beneficiary details) in the SIF
08	Payment Type	20	AN	M	<p>The field will contain one of the following values;</p> <ol style="list-style-type: none"> Salary Bonus Allowance Overtime Payment
09	Payer Bank Short Name	4	AN	M	Payer Bank Short name as per OCB

SIF Records (Row 3 in SIF)

This section details the information required by HSBC in the SIF Records segment within the SIF to process payments.

P,123456,12231458827930315,Employee Name,AAMOOMR1,001XXXXX001,M,30,150000000.100,010.00,10.10,120.10,20.10,7777.888,Notes

Field	Label/Sub Field	Max Size	Type	Use	Mandated contents/remarks
01	Employee ID Type	1	AN	M	Omani ID Type - (i) If Passport "P" (ii) If Civil ID "C"
02	Employee ID	17	AN	M	The employee identification number associated with the provided identification document.
03	Reference Number	35	AN	O	Unique for 30 days
04	Employee Name	70	AN	M	Name of the employee (as provided in the identification document)
05	Employee Bank Identification Code(BIC)	11	AN	M	The code of the bank where employee has his/her account.
06	Employee Account	30	AN	M	The Account Number of the employee, to which the salaries will be credited.
07	Salary Frequency	1	A	M	"B" – Bi-weekly "M" – Monthly Note: It is recommended to specify the salaries of one type of frequency in one SIF (not mix frequencies).
08	Number of working days	3	N	O	Total number of days that employee worked during the month. It can be less than 30 days.
09	Net Salary	Decimal (9.3)	N	M	It is the exact number that employee is going to receive from employer for the specified salary month, in Omani Riyals
10	Basic Salary	Decimal (9.3)	N	M	Total amount that the employer should pay to the employee monthly, in Omani Riyals. Used to compare the actual paid salary in the contract or by the law.
11	Extra Hours	Decimal (3.2)	N	O	The total number of hours that employee worked after his working hours (shift) or during the holidays. In case no additional hours, zero (0) should be specified
12	Extra Income	Decimal (9.3)	N	O	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

Field	Label/Sub Field	Max Size	Type	Use	Mandated contents/remarks
13	Deductions	Decimal (9.3)	N	O	Total deductions are specified in Omani Riyals. It can include: Violation 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) In case there is no deductions are applied, zero (0) value should be reported
14	Social Security Deductions	Decimal (9.3)	N	O	Total deductions are specified in Omani Riyals for Social Security.
15	Notes / Comments	300	AN	O	Extra notes including justification for any divergence in the payments

A Alpha characters; AN: alphanumeric characters; D: Date; M: Mandatory; N: numeric characters

Acknowledgements and Returns

SIF file uploaded on HSBCnet File Upload tool

Once a file has been uploaded on HSBCnet, a File Exception or File Upload 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. File upload acknowledgement and exception report is in comma separated format (csv format). These reports will be returned based on status of the file

File Exception Report

Generated when there are file level errors

Fields	Length*	Description
File name	35x	Passed from File Transfer Header
File reference	35x	Unique file reference that identifies a file
Submission Date	10n	Passed from File Transfer Header generated by FTS (CCYY-MM-DD)
Submission Time	08n	Passed from File Transfer Header generated by FTS (HH.MM.SS)
Transaction Count	06n	Count performed by HSBC Connect
User ID	30x	User ID supplied from the File Transfer Header (First Name + Last Name)
Status	19x	'Rejected by Bank' 2 char code
Status Description	60x	Up to 60 char description

* Length indicates maximum, reports will be comma separated

File Upload Report

Status report generated after transaction level validation

The Full reports contains 3 types of information

A record header – display file level details

Details records – display details of individual instructions

File Upload Full Report – Header

This record will be generated once per file

Fields	Length*	Description
File name	35x	Passed from File Transfer Header
File reference	35x	Unique file reference that identifies a file
Submission Date	10n	Passed from File Transfer Header generated by FTS (CCYY-MM-DD)
Submission Time	08n	Passed from File Transfer Header generated by FTS (HH.MM.SS)
Number of batches (successful)	06n	Calculation based on the total number of successful batches following payment validation
Number of batches (unsuccessful)	06n	Calculation based on the total number of unsuccessful batches following payment validation, i.e. those batches where payments have failed validation
Number of transactions (successful)	06n	Calculation based on the total number of successful transactions following payment validation
Number of transactions (unsuccessful)	06n	Calculation based on the total number of unsuccessful transactions following payment validation
User Last name	15x	User Last Name supplied from the File Transfer Header
User First name	15x	User First Name supplied from the File Transfer Header
Status	02x	2 char code
Status Description	16x	'Received by bank'

* Length indicates maximum, reports will be comma separated

File Upload Full Report – Details

Fields	Length*	Description
Batch ID	12n	Internal HSBC reference
Item Number	04n	Internal HSBC sequence number
Payment Type	08x	Type of Payment (HUBOMWPS)
Debit Account	35n	Debit account number
Currency	03x	Instruction Currency
Amount	16n	Instruction Amount
Originator Reference	35x	5 char File reference
Beneficiary Account	35n	Account number
Beneficiary Reference	35x	
Date Of Payment	10n	Date of credit
IRN	12n	Generated by HSBC Connect
Rejection Status	02n	2 char error code provided by HSBC
Rejection reason	60x	Description of rejection

* Length indicates maximum, reports will be comma separated

Troubleshooting and support

The File Upload or File Exception report expresses errors in accordance with a set of error codes. We provide a sample below of error codes you may encounter.

File Level validations/ Errors

Error Cod	Text of error code	Scenario for rejection
C04	UNKNOWN SENDER	HSBC Connect ABC ID must be valid
C06	FILE CREATION DATE OLDER THAN 5 DAY	File Creation Date is older than 5 days
C96	CUST ID NOT VALID FOR UPLOAD GIB ID	Invalid HSBCnet ID and ABC ID setup in Connect
C07	INVALID RECORD COUNT	If 'Number of Records' is not equal to the number of SIF records in the file
C89	INVALID AMOUNT IN HEADER RECORD	If 'Total Salaries' amount is not equal to the sum of Net salary amount for all records
C92	INVALID AUTHORISATION TYPE	'File Authorization Type' field has value other than "F", "V", "A" and "P"
C94	Payer Bank Short name incorrect	Payer Bank Short name is incorrect.
CFR	INVALID INPUT IN FILE	<ul style="list-style-type: none"> Data Type and Length validation for each field in SIF file will be done at File Level. In case any field doesn't match with the File Format, file will be rejected with 'CFR - Invalid input in file' In case File Reference / Payment Reference is not provided, file will be rejected with CFR – Invalid input file. 'File Format Identifier' should always be "OMWPS" 'Payment Set Code' - Should be Alphanumeric, 3 characters 'Employee Name' - Should be Alphanumeric and max 70 character 'Number of working days' - Should be Numeric and max 3 digits 'Notes / Comments' - Should be Alphanumeric and max 300 characters

Instruction Level validations/ Errors

Error Cod	Text of error code	Scenario for rejection
B10	VALUE DATE BEFORE CURRENT DATE	Value date is older than current date
B40	WEEKEND DATE	Value Date is weekend date
B41	BANK HOLIDAY DATE	Bank Holiday Date
B51	CUT OFF TIME MISSED	Cut off time missed
B09	VALUE DATE TOO DISTANT	Value Date is greater than 10 days
BXW	PYMT/EMPLOYER TYPE COD OR EMPLOYER-CRNO IS INVALID/MANDATORY	Employer CR-NO is either blank or exceeds length
BGT	INVALID /MANDATORY PAYMENT TYPE	Payment Type Invalid
BGG	MISSING/INVALID MANDATORY PAYER DETAIL OR PAYER CR DETAILS	Payer CR-NO is either blank or exceeds length
B05	CREDIT ACCOUNT MISSING	Credit account is missing
B06	INVALID DEBIT ACCOUNTS	'Payer Account Number' - Payer account is invalid
B07	DEBIT ACCOUNT MISSING	'Payer Account Number' - Payer account is missing
B3Z	EMPLOYEE ID/TYPE NOT PROVIDED OR EXCEEDS THE MAXIMUM LENGTH	Employee ID/Type not provided or exceeds the maximum length (Exceeds Length, Value provided as Spaces, Blank, Incorrect Value)
B46	INVALID CREDIT ACCOUNT (exceeds length)	Invalid Credit Account
BDX	SALARY YEAR/MONTH INVALID/TOO OLD/ MANDATORY	Invalid Salary or Month
BHM	BENEFICIARY NAME MISSING	BENEFICIARY NAME MISSING (value provided as spaces, blank)
B14	AMOUNT NOT GREATER THAN ZERO	Amount not greater than Zero
B17	SALARY FREQ NOT CORRECT	'Salary Frequency' - Value should be either "B" or "M"
BLL	SWIFT BIC LENGTH SHOULD BE 8 or 11 CHARACTERS (Exceeds length)	SWIFT BIC incorrect
BXT	BENEFICIARY BANK ID/BIC IS MANDATORY	SWIFT BIC is mandatory
B75	INVALID BENEFICIARY BIC ADDRESS	Beneficiary BIC invalid

Should you have any questions regarding the formatting of your payment files or require any other assistance please contact your HSBC Representative.