

# **Message Implementation Guide**

## Bacs Standard 18

Version: February 2016

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# Introduction

This document details the specification of the Bacs Standard 18 file that is to be transmitted to HSBC by the customer for AUDDIS (Direct Debit Instruction, DDI), Direct Credits, Direct Debits and Faster Payments.

## Faster Payments

The permitted characters supported by the Faster Payments Scheme are as follows. Please note that HSBC may further restrict some of these characters depending on the submission method.

Faster Payments - Permitted Characters
A to Z (uppercase)
a to z (lowercase)
0 to 9
/ (forward slash)
- (minus sign)
? (question mark)
: (colon)
( (left parenthesis)
) (right parenthesis)
. (point)
, (comma)
' (right single quote)
+ (plus sign)
SPACE
# (hash)
= (equals)
! (exclamation mark)
" (right double quote)
% (percentage)
& (ampersand)
* (asterisk)
< (less than)
> (greater than)
; (semi colon)
{ (left curly bracket)
@ (commercial at)
CrLf (carriage return line feed)

# Message Specification

The file structure for all messages must follow the format :

'VOL' > 'HDR1' > 'HDR2' > 'UHL' > 'EOF1' > 'EOF2' > 'UTL'

A file not following this structure will be rejected.

## VOL Record

No.	Length	Position	Contents	Explanation
1	3	1-3	Label identifier	Must be 'VOL'
2	1	4	Label identifier	Must be '1'
3	6	5-10	Serial number	Unique alpha-number characters, right justified but can't be all spaces or zeroes. Each unique reference is validated against duplicates and will be held for a period of 3 months.
4	1	11	Accessibility indicator	Blank space or zero filled
5	20	12-31	Reserved field	Blank space filled
6	6	32-37	Reserved field	Must be blank space filled if a Service User Number (SUN) is quoted in position 42-47. If a Service User Number (SUN) is not quoted in position 42-47, either 'HSBCbb' or 'SAGEbb' (where b = blank space) must be quoted here.
7	14	38-51	Owner ID	38-41 - Blank space filled 42-47 - Must be Service User Number (SUN) assigned by Bacs to a customer. Customers sending Faster Payments should include their SUN as they would for Bacs. Must be blank space filled if HSBCbb or SAGEbb is quoted in position 32-37. 48-51 - Blank space filled
8	28	52-79	Reserved field	Blank space filled
9	1	80	Label standard level	Must be '1'

### Example 1

VOL1SERIAL                      888888                      1

### Example 2 - HSBCnet Instruction Level Authorisation (ILA) only

VOL1SERIAL                      HSBC                      1

## HDR1 Record

No.	Length	Position	Contents	Explanation
1	3	1-3	Label identifier	Must be 'HDR'
2	1	4	Label identifier	Must be '1'
3	17	5-21	File identifier	<p>5 - Must be 'A'</p> <p>6-11 - Blank space filled or the same as VOL record, positions 42-47</p> <p>12 - Must be 'S'</p> <p>13-14 - Blank space filled</p> <p>15 - Blank space filled or '1'</p> <p>16-21 - Blank space filled or the same as VOL Record, positions 42-47</p>
4	6	22-27	Set identification	Must be the same as the Serial number provided in VOL record, position 5-10
5	4	28-31	File section number	Must be '0001'
6	4	32-35	File sequence number	Must be '0001'
7	4	36-39	Generation number	4 numeric or blank space filled
8	2	40-41	Generation version number	2 numeric or blank space filled
9	6	42-47	Creation date	<p>This is the creation date of the file. Must be in the form bYYDDD, i.e. a blank space followed by the last two digits of the year and the day (001 to 366) of the year</p> <p><b>ACH Credits, ACH Debits and AUDDIS</b></p> <p>Must be less than or equal to the Bacs processing day in UHL1 record, positions 5-10.</p> <p><b>Faster Payments</b></p> <p>Must be the current day - weekdays, weekends and UK Bank Holidays are accepted.</p>
10	6	48-53	Expiration date	<p>The expiration date indicates to Bacs the earliest date at which file may be overwritten. Must be in the form bYYDDD, i.e. a blank space followed by the last two digits of the year and the day (001 to 366) of the year</p> <p><b>ACH Credits, ACH Debits and AUDDIS</b></p> <p>Must be greater than the Bacs processing day in UHL1 record, positions 5-10.</p> <p>For Multi processing day files this must be greater than the latest processing date.</p> <p><b>Faster Payments</b></p> <p>Must be the current day - weekdays, weekends and UK Bank Holidays are accepted.</p>
11	1	54	Accessibility indicator	Blank space or zero filled
12	6	55-60	Block count	Zero filled
13	13	61-73	System code	Blank space filled
14	7	74-80	Reserved field	Blank space filled

## Example

HDR1A888888S      SERIAL00010001      16001 16050 000000

## HDR2 Record

No.	Length	Position	Contents	Explanation
1	3	1-3	Label identifier	Must be 'HDR'
2	1	4	Label number	Must be '2'
3	1	5	Record format	Must be 'F'
4	5	6-10	Block length	Must be '02000'
5	5	11-15	Record length	Either: '00100' for single processing day files or '00106' for multiple processing day files
6	35	16-50	Reserved for operating systems	Blank space filled
7	2	51-52	Buffer offset	Zero filled
8	28	53-80	Reserved field	Blank space filled

## Example

HDR2F0200000100      00

## UHL1 Record

No.	Length	Position	Contents	Explanation
1	3	1-3	Label identifier	Must be 'UHL'
2	1	4	Label number	Must be '1'
3	6	5-10	Bacs processing day	<p>Must be in the form bYYDDD - blank space followed by the last two digits of the year and the day of the year (001 to 366). The Bacs Processing Calendar detailing the processing days can be obtained from the Bacs website.</p> <p><b>ACH Credits, ACH Debits and AUDDIS</b>  Bacs operates on a three day payment cycle (UK Banking Days only).  Day One = Submission Day  Day Two = Processing Day  Day Three = Value Day</p> <p>Within the Bacs Standard 18 file, you are required to enter the processing day i.e. the Banking Day before Value Day.</p> <p>Past, current and non UK Banking days (e.g. weekends) are not accepted.</p> <p><b>Faster Payments</b>  For Faster Payments, this must be the current day (payments are processed 24/7 - weekdays, weekends and UK Bank Holidays are accepted).</p> <p>Past and future processing days are not accepted.</p>
4	10	11-20	Identifying number of receiving party	
5	2	21-22	Currency code	Must be '00'
6	6	23-28	Country code	Zero filled
7	9	29-37	Work code	<p><b>ACH Credits, ACH Debits and AUDDIS</b>  For a Bacs single processing day file, must be '1bDAILYbb' where b indicates a blank space.</p> <p>For a Bacs multi processing day file, must be '4bMULTIbb' where b indicates a blank space.</p> <p><b>Faster Payments</b>  For a Faster Payments file, this must be '2bFPSbbbb' where b indicates a blank space.</p>
8	3	38-40	File number	<p>Must be all numeric, unique IDs to avoid duplicate submissions.</p> <p><b>Faster Payments</b>  When using HSBC Connect, SWIFTNet FileAct or HSBCnet File Upload at File Level or Pre-Authorisation, this will be the reference for the debit account.</p>
9	7	41-47	Reserved field	Blank space filled
10	7	48-54	Audit print identifier	<p>48-50 - May contain the alphabetic characters 'AUD' if a sample of transactions is required to be printed on the input report.</p> <p>51-54 - May be all numeric and used to indicate the frequency of transactions printed on the input report.</p>
11	26	55-80	For use by User/bureau	Blank space filled

## Examples

**Bacs** - UHL1 16004999999 000000001 DAILY 001

**Faster Payments** - UHL1 16001999999 000000002 FPS 001

## Standard Records

No.	Length	Position	Contents	Explanation
1	6	1-6	Destination sort code number	<p>This must be a 6 numerics and a valid UK sort code.</p> <p><b>ACH Credits and Faster Payments</b> Beneficiary sort code</p> <p><b>AUDDIS and ACH Debits</b> Sort Code that the AUDDIS or ACH Debit is being claimed from.</p>
2	8	7-14	Destination account number	<p>Beneficiary account number. This must be eight numbers and must be a valid UK account number.</p> <p><b>ACH Credits and Faster Payments</b> Beneficiary account number.</p> <p><b>AUDDIS and ACH Debits</b> Account number that the AUDDIS or ACH Debit is being claimed from.</p>
3	1	15	Destination type of account	Zero filled
4	2	16-17	Transaction code	<p><b>ACH Credits</b> '99' - Bank Giro Credit 'Z4' - Interest Payment 'Z5' - Dividend Payment</p> <p><b>ACH Debits</b> '01' - First Direct Debit '17' - Recurring Direct Debit '18' - Re-Presented Direct Debit '19' - Final Direct Debit</p> <p><b>AUDDIS</b> '0N' - New DDI '0C' - Cancel DDI '0S' - Convert DDI</p> <p><b>Faster Payments</b> '99' - Bank Giro Credit 'Z4' - Interest Payment 'Z5' - Dividend Payment</p>
5	6	18-23	Originating sort code number	<p>Originator's sort code. This must be a 6 numerics and a valid UK sort code.</p> <p>For Corporates this is the HSBC sort code related to the debiting account.</p> <p>For Agency Banks this is your Agency Bank sort code of your customer's account.</p>
6	8	24-31	Originating account number	<p>This must be a valid 8 numeric UK account number linked to the originator's SUN (where applicable).</p> <p>For Corporates this is your HSBC account number that will be debited.</p> <p>For Agency Banks this is your customer's account number.</p>
7	4	32-35	Free format	<p>Blank space filled or:</p> <p><b>ACH Credits - for employers making payments to which the Income Tax (Pay As You Earn) regulations apply.</b></p> <p>The first character (position 32) must be a '/' followed by a three character random string (positions 33-35). The random string can be made up of the Bacs allowed characters excluding blank spaces and ampersands (&amp;).</p>



8	11	36-46	Amount (in pence)	<p><b>ACH Credits, ACH Debits &amp; AUDDIS</b> Limit is £20,000,000.00 per transaction</p> <p><b>Faster Payments</b> Limit is £250,000.00 per transaction</p> <p>The contents must begin at the left and any unused character positions at the end must be blank space filled.</p> <p>Must be the originator's name, abbreviated if it exceeds 18 characters.</p>
9	18	47-64	User's name	<p>For Corporates, this is the legal name of your HSBC account that will be debited for the payment.</p> <p>For Agency Banks, this is the name of your customer's account who has instructed the payment.</p> <p><b>Faster Payments</b></p> <p>This field will be mapped to the originating account name of the ISO8583 message.</p>
10	18	65-82	Users reference	<p>To identify the payment being claimed (ACH Debit) or made (ACH Credit and Faster Payments).</p> <p>Beneficiary roll number must be quoted in this field if the payment is made to financial institutions that require it.</p> <p><b>ACH Debits &amp; AUDDIS</b> Must contain at least six alphanumeric characters. Other valid characters may be included but will not be included in the count of six alphanumerics. After taking out nonalphanumeric characters, must not contain a string of all the same alphanumeric characters.</p> <p><b>Faster Payments</b> This will be the reference passed to the beneficiary. This field will be mapped to the reference information in Field 120 of the ISO8583 message.</p>
11	18	83-100	Destination account name	<p>To identify the account to be debited or credited from the account number in fields 1 and 2.</p> <p><b>Faster Payments</b> This field will be mapped to the beneficiary account name of the ISO8583 message.</p>
12	6	101-106	Bacs processing day of data	<p>To identify the Bacs processing cycle intended for this record in MULTI-PROCESSING FILES ONLY.</p> <ul style="list-style-type: none"> <li>• Must be in the format bYYDDD</li> <li>• Must not be earlier than UHL1 date</li> <li>• Must be a valid Bacs processing day</li> <li>• Must not be more than 39 days after UHL1 date.</li> </ul>

## Examples

### [ACH Credits / Faster Payments](#)

#### Example 1 - Corporate

[111111][11111111][099][402811][12345678][ ][000000000001][ORIGINATORS NAME ][REF FOR BENE ][BENE NAME ]

#### Example 2 - A PAYE-related payment

[111111][11111111][099][402811][12345678][N2Z][000000000001][ORIGINATORS NAME ][REF FOR BENE ][BENE NAME ]

#### Example 3 - Agency Bank

[111111][11111111][099][409999][12345678][ ][000000000001][ORIGINATORS NAME ][REF FOR BENE ][BENE NAME ]

### [ACH Debits](#)

#### Example

[111111][11111111][017][402811][12345678][ ][000000000001][ORIGINATORS NAME ][DD REF ][REMITTERS AC NAME ]

NOTE1: Agency Bank's customer sortcode and Agency Banks's customer account MUST differ from the Agency Banks's Nostro Account details with HSBC

NOTE2: Square brackets are used as aids to separate fields and should be ignored.

**Contra Record (Not permitted for AUDDIS DDI files)**

No.	Length	Position	Contents	Explanation
1	6	1-6	Originating sort code number	<p>Originator's sort code. This must be a 6 numerics &amp; a valid UK sort code.</p> <p>For Corporates this is the HSBC sort code of the debiting account.</p> <p>For Agency Banks this is the HSBC sort code for your nostro account that will be debited for the payment.</p>
2	8	7-14	Originating account number	<p>This must be a valid 8 numeric UK account number linked to the originator's SUN (where applicable).</p> <p>For Corporates this is your HSBC account number that will be debited.</p> <p>For Agency Banks this is your HSBC nostro account number that will be debited for the payment.</p>
3	1	15	Type of users account	Zero filled
4	2	16-17	Transaction code	<p><b>ACH Credits &amp; Faster Payments</b> '17' - Debit Record</p> <p><b>ACH Debits</b> '99' - Credit Record</p>
5	6	18-23	Originating sort code number	<p>Originator's sort code. This must be a 6 numerics &amp; a valid UK sort code.</p> <p>For Corporates this is the HSBC sort code of the debiting account.</p> <p>For Agency Banks this is the HSBC sort code for your nostro account that will be debited for the payment.</p>
6	8	24-31	Originating account number	<p>This must be a valid 8 numeric UK account number linked to the originator's SUN (where applicable).</p> <p>For Corporates this is your HSBC account number that will be debited.</p> <p>For Agency Banks this is your HSBC nostro account number that will be debited for the payment.</p>
7	4	32-35	Free format	Blank space filled
8	11	36-46	Amount (in pence)	This is the contra total of the batch. The contents must end at the right and any unused character positions at the beginning must be zero filled.

				The contents must begin at the left and any unused character positions at the end must be blank space filled.
9	18	47-64	Narrative of users choice	<p><b>ACH Credits &amp; ACH Debits</b> Reference for the debit account (for ACH Credits) or credit account (for ACH Debits).</p> <p><b>Faster Payments</b> When using HSBCnet File Upload at Instruction Level Authorisation, this will be the reference for the debit account.</p>
10	18	65-82	Contra identification	Must be 'CONTRA' and then 12 blank filled spaces
11	18	83-100	Abbreviated account name of users nominated account	<p>To identify the account to be debited or credited from the account number in fields 1 and 2.</p> <p>For Corporates, this must be identical to the Standard Records, positions 47-64.</p> <p>For Agency Banks this is your HSBC nostro account name that will be debited for the payment.</p>
12	6	101-106	Bacs processing day of data	<p>To identify the Bacs processing cycle intended for this record in MULTI-PROCESSING FILES ONLY.</p> <ul style="list-style-type: none"> <li>• Must be in the format bYYDDD</li> <li>• Must not be earlier than UHL1 date</li> <li>• Must be a valid Bacs processing day</li> <li>• Must not be more than 39 days after UHL1 date.</li> </ul>

## Examples

### ACH Credits/Faster Payments

#### Corporate

[402811][12345678][017][402811][12345678][ ][000000000005][REF FOR DEBIT ACC ][CONTRA ][ORIGINATORS NAME]

#### Agency Bank

[400250][12345678][017][400250][12345678][ ][000000000005][REF FOR DEBIT ACC ][CONTRA ][AGENCY BANK NAME ]

NOTE1: Agency Bank's customer sort code and Agency Bank's customer account MUST differ from the Agency Bank's Nostro Account details with HSBC.

NOTE2: Square brackets are used as aids to separate fields and should be ignored.

### ACH Debits

#### Example

[402811][12345678][099][402811][12345678][ ][000000000005][ORIGINATORS NAME ][CONTRA ][ORIGINATORS NAME]

**EOF1 Record**

No.	Length	Position	Contents	Explanation
1	3	1-3	Label identifier	Must be 'EOF'
2	1	4	Label number	Must be '1'
3-11	50	5-54	Same as HDR1	Must contain identical contents to HDR1 Record, positions 5-54
12	6	55-60	Block count	Blank space filled
13-14	20	61-80	Same as HDR1	Must contain identical contents to HDR1 Record, positions 61-80

**Example**

EOF1A      S 1      SERIAL00010001      16001 16050 000000

**EOF2 Record**

No.	Length	Position	Contents	Explanation
1	3	1-3	Label identifier	Must be 'EOF'
2	1	4	Label number	Must be '2'
3-8	76	5-80	Same as HDR2	Must contain identical contents to HDR2 Record, positions 5-80

**Example**

EOF2F0200000100      00

## UTL1 Record

No.	Length	Position	Contents	Explanation
1	3	1-3	Label identifier	Must be 'UTL'
2	1	4	Label number	Must be '1'
3	13	5-17	Monetary total of debit records	The monetary total (in pence, right justified and zero filled) of the amounts in debit records. Debit records are those with transaction codes 01, 17, 18, 19. DDI file must quote zeros only.
4	13	18-30	Monetary total of credit records	Must contain the monetary total (in pence, right justified and zero filled) of the amounts in credit records. Credit records are those with transaction codes 99, Z4, Z5.  AUDDIS (DDI) files must be zero filled
5	7	31-37	Count of debit records	The count (right justified and zero filled) of the number of debit records.  Examples An ACH Credit / Faster Payment file with 18 standard records with transaction code 99 and one CONTRA record with a transaction code 17, the value here would be '0000001'.  An ACH Debit file with 18 standard records with transaction code 17 and one CONTRA record with transaction code 99, the value here would be '0000018'.  AUDDIS (DDI) files must be zero filled
6	7	38-44	Count of credit records	Must contain the count (right justified and zero filled) of the number of credit records.  Examples An ACH Credit / Faster Payment file with 18 standard records with transaction code 99 and one CONTRA record with a transaction code 17, the value here would be '0000018'.  An ACH Debit file with 18 standard records with transaction code 17 and one CONTRA record with transaction code 99, the value here would be '0000001'.  AUDDIS (DDI) files must be zero filled
7	10	45-54	Reserved for future standardisation	Blank space filled
8	26	55-80	For use by user or bureau	Blank space filled

## Examples

ACH Credit / Faster Payment - UTL10000000000180000000000001800000000010000018

ACH Debit - UTL1000000000018000000000000180000000180000001

**For AUDDIS (Direct Debit Instruction, DDI) files**

7	8	45-52	Reserved for future standardisation	Blank space filled
8	7	53-59	DDI count	DDI count must contain the count (right justified and zero filled) of DDI records since the preceding UHL1.
9	21	60-80	For use by user or bureau	Blank space filled

### Example

[illegible]

## Example Files

### Single processing day ACH Credit File - For clients quoting a Bacs Service User Number

```
VOL1SERIAL      888888      1
HDR1A8888885    SERIAL00010001    16001 16050 000000
HDR2F0200000100      00
UHL1 16004999999 000000001 DAILY 001
1111111111111109940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
222222222222209940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
333333333333309940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
444444444444409940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
555555555555509940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
4028111234567801740281112345678 00000000005REF FOR DEBIT ACC CONTRA ORIGINATORS NAME
EOF1A8888885    SERIAL00010001    16001 16050 000000
EOF2F0200000100      00
UTL1000000000000500000000000500000010000005
```

### Single processing day ACH Credit File - For clients not quoting a Bacs Service User Number

```
VOL1SERIAL      HSBC      1
HDR1A      S 1    SERIAL00010001    16001 16050 000000
HDR2F0200000100      00
UHL1 16004999999 000000001 DAILY 001
1111111111111109940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
222222222222209940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
333333333333309940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
444444444444409940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
555555555555509940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
4028111234567801740281112345678 00000000005REF FOR DEBIT ACC CONTRA ORIGINATORS NAME
EOF1A      S 1    SERIAL00010001    16001 16050 000000
EOF2F0200000100      00
UTL1000000000000500000000000500000010000005
```

### Multi processing day ACH Credit file

```
VOL1SERIAL      888888      1
HDR1A8888885    SERIAL00010001    16001 16050 000000
HDR2F0200000106      00
UHL1 16004999999 000000004 MULTI 001
1111111111111109940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME 16004
222222222222209940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME 16004
333333333333309940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME 16004
4028111234567801740281112345678 00000000003REF FOR DEBIT ACC CONTRA ORIGINATORS NAME 16004
444444444444409940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME 16006
555555555555509940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME 16006
4028111234567801740281112345678 00000000002REF FOR DEBIT ACC CONTRA ORIGINATORS NAME 16006
EOF1A8888885    SERIAL00010001    16001 16050 000000
EOF2F0200000100      00
UTL1000000000000500000000000500000010000005
```

Single processing day AUDDIS file

[illegible]

## Single processing day ACH Debit file

VOL1SERIAL		888888		1
HDR1A8888885	SERIAL00010001	16001 16050 000000		
HDR2F0200000100		00		
UHL1 16004999999	000000001 DAILY 001			
11111111111101740281112345678	00000000001ORIGINATORS	NAME	DD REF	REMITTERS AC NAME
22222222222201740281112345678	00000000001ORIGINATORS	NAME	DD REF	REMITTERS AC NAME
33333333333301740281112345678	00000000001ORIGINATORS	NAME	DD REF	REMITTERS AC NAME
44444444444401740281112345678	00000000001ORIGINATORS	NAME	DD REF	REMITTERS AC NAME
55555555555501740281112345678	00000000001ORIGINATORS	NAME	DD REF	REMITTERS AC NAME
4028111234567809940281112345678	00000000005ORIGINATORS	NAME	CONTRA	ORIGINATORS NAME
EOF1A8888885	SERIAL00010001	16001 16050 000000		
EOF2F02000000100		00		
UTL10000000000005000000000000500000010000005				

## Multi processing day ACH Debit file

VOL1SERIAL		888888		1
HDR1A8888885	SERIAL00010001	16001	16050 000000	
HDR2F02000000106			00	
UHL1 16004999999	000000004 MULTI 001			
111111111111101740281112345678	000000000001ORIGINATORS NAME	DD REF	REMITTERS AC NAME	16004
222222222222201740281112345678	000000000001ORIGINATORS NAME	DD REF	REMITTERS AC NAME	16004
333333333333301740281112345678	000000000001ORIGINATORS NAME	DD REF	REMITTERS AC NAME	16004
4028111234567809940281112345678	000000000003ORIGINATORS NAME	CONTRA	ORIGINATORS NAME	16004
444444444444401740281112345678	000000000001ORIGINATORS NAME	DD REF	REMITTERS AC NAME	16006
555555555555501740281112345678	000000000001ORIGINATORS NAME	DD REF	REMITTERS AC NAME	16006
4028111234567809940281112345678	000000000002ORIGINATORS NAME	CONTRA	ORIGINATORS NAME	16006
EOF1A8888885	SERIAL00010001	16001 16050 000000		
EOF2F02000000100			00	
UTL100000000000005000000010000005				



## Example Files

### Faster Payment File - Agency Bank

```
VOL1SERIAL      888888      1
HDR1A8888885    SERIAL00010001    16001 16001 000000
HDR2F0200000100      00
UHL1 16001999999 000000002 FPS 001
11111111111110994099991111111 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
22222222222220994099992222222 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
33333333333330994099993333333 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
44444444444440994099994444444 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
55555555555550994099995555555 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
4002501234567801740025012345678 00000000005REF FOR DEBIT ACC CONTRA AGENCY BANK NAME
EOF1A8888885    SERIAL00010001    16001 16001 000000
EOF2F0200000100      00
UTL10000000000005000000000000500000010000005
```

### Faster Payment File - For clients not quoting a Bacs Service User Number

```
VOL1SERIAL      HSBC      1
HDR1A S 1 SERIAL00010001 16001 16001 000000
HDR2F0200000100      00
UHL1 16001999999 000000002 FPS 001
111111111111109940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
222222222222209940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
333333333333309940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
444444444444409940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
555555555555509940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
4028111234567801740281112345678 00000000005REF FOR DEBIT ACC CONTRA ORIGINATORS NAME
EOF1A S 1 SERIAL00010001 16001 16001 000000
EOF2F0200000100      00
UTL10000000000005000000000000500000010000005
```

### Faster Payment File - For clients quoting a Bacs Service User Number

```
VOL1SERIAL      888888      1
HDR1A8888885    SERIAL00010001    16001 16001 000000
HDR2F0200000100      00
UHL1 16001999999 000000002 FPS 001
111111111111109940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
222222222222209940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
333333333333309940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
444444444444409940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
555555555555509940281112345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
4028111234567801740281112345678 00000000005REF FOR DEBIT ACC CONTRA ORIGINATORS NAME
EOF1A8888885    SERIAL00010001    16001 16001 000000
EOF2F0200000100      00
UTL10000000000005000000000000500000010000005
```



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Registered Office: 8 Canada Square, London E14 5HQ.  
Registered in England number 14259.

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Designed and produced by HSBC Global Publishing Services 160223\_3456