

HSBC*net* File Upload

ACH Credits – UK Bacs Payments

Hex4W UK Bacs

Tagged ASCII ACH Credit format for UK Bacs only

- 1. Introduction
- 2. Mapping Table
- 3. Sample File

Content Value	Remarks
\$FN:<# of inst. in this file>	(appears once per upload file) Total number of payment batches
\$FT:<Total amount in this file>	(appears once per upload file) Total amount in CCY for all payment batches
\$FC:<Payment CCY>	
\$DS	Start of Payment x
F01:<Debit Account Number>	
F02:<Value Date>	
F03:<Reference for your Account>	
F04:<Total Entries in this Batch>	
F05:<Total Amt in this Batch>	
\$LS	Start of Entries x.1
S01:<Beneficiary Account Number>	
S02:<Beneficiary Bank ID>	
S03:<Beneficiary Name>	
S04:<Credit amount>	
S05:<Payment Details>	
\$LE	End of Entries x.1
<repeating group of \$LS/\$LE>	Entries x.2
\$DE	End of Payment x
< repeating group of \$DS/\$DE>	Batch y

- the file may contain one or more payment batches
- each payment batch begins with control tag \$DS and ends with the control tag \$DE, a payment batch must be terminated (with the control tag \$DE) before the next payment batch can begin
- each ACH Payment Entry begins with the control tag \$LS and ends with the control tag \$LE
- a payment entry must be closed with the control tag \$LE before next payment entry can begin
- Tag \$DS,\$LS, \$LE and \$DE have no delimiter ':' and no data follows
- \$FN, \$FT and \$FC can appear only once in each Hex4w File. \$FN and \$FT can appear as either headers or trailers, but \$FC can only appear in the header. All must appear outside of any \$DS and \$DE pair.
- Tags \$FN and \$FT may appear as a header or trailer.

Tag Format in Hex4W UK Bacs

Tag	Field Name	Format*	Explanation
\$FN	Total Number of Payment Batches in this file	5N	<ul style="list-style-type: none"> Mandatory Must match total number of Payment Batches \$FN = sum(\$DS-\$DE)
\$FT	Total Amount For All Payment Batches	18N	<ul style="list-style-type: none"> Mandatory Must be greater than zero Maximum of 18 digits including 2 decimal places (i.e. max. value = 9,999,999,999,999.99) Can include leading zeros as long as these are within the maximum digit restrictions detailed above Must include a decimal point for decimal amount Must match with the actual total amount of all batches within this file Examples of accepted formats for an amount of £123,245.00: <ul style="list-style-type: none"> 123243.00 123243 0000123243.00
\$FC	Payment Currency	3X	<ul style="list-style-type: none"> Optional If present must be 'GBP'
F01	Debit Account No.	8N	<ul style="list-style-type: none"> Mandatory Must be loaded to the customer portfolio with allowed access authority 'ACH' and 'Prepare Instruction' Numeric Account specified must exist in your HSBCnet portfolio
F02	Value Date	6N	<ul style="list-style-type: none"> Mandatory Format is: DDMMYY Must be >= today
F03	Description (Reference For Your Account)	10X	<ul style="list-style-type: none"> Optional If present 10X
F04	Total Entries in this Batch	3N	<ul style="list-style-type: none"> Mandatory With or without leading zeros Must match with the actual count F04 = sum(\$LS-\$LE)

Tag	Field Name	Format*	Explanation
F05	Total Amount in this batch	12N	<ul style="list-style-type: none"> • Mandatory • Must be greater than zero • Maximum of 12 digits including 2 decimal places (i.e. max. value = 9,999,999,999,999,999.99) • Can include leading zeros as long as these are within the maximum digit restrictions detailed above • Must include a decimal point for decimal amount • Must match with the actual total amount of this batch • Examples of accepted formats for an amount of £123,245.00: <ul style="list-style-type: none"> • 123243.00 • 123243 • 0000123243.00
S01	Beneficiary Account Number	8N	<ul style="list-style-type: none"> • Mandatory • This must be 8 numerics and a valid UK Account Number
S02	Beneficiary Bank ID	6N	<ul style="list-style-type: none"> • Mandatory • This must be 6 numerics and a valid UK Sort Code
S03	Beneficiary Name	18X	<ul style="list-style-type: none"> • Mandatory • The following characters are permitted: A – Z, a – z, 0 – 9, ., -, / , and blank • The first character cannot be '-'
S04	Credit Amount for the beneficiary in applicable currency	11N	<ul style="list-style-type: none"> • Mandatory • Must be greater than zero • Maximum value per transaction is £20,000,000.00 • Can include leading zeros so long as 11 characters in total are not exceeded • Must include a decimal point for decimal amount • Examples of accepted formats for an amount of £123,245.00: <ul style="list-style-type: none"> • 123243.00 • 123243 • 0000123243.00
S05	Payment Details	18X	<ul style="list-style-type: none"> • Optional • The reference that is passed to the beneficiary • The following characters are permitted: A – Z, a – z, 0 – 9, ., -, / , and blank

* Field format: X = Alpha-numeric characters, N = Numeric characters, ie: 18X = 18 Alpha-numeric characters

The following is a sample layout of a Bacs file where one ASCII tag corresponds to one data field:

```
$FN:2<CR>
$FT:1135.25<CR>
$FC:GBP<CR>
$DS<CR>
F01:12345678 <CR>
F02:310116<CR>
F03:DR ACC REF<CR>
F04:2<CR>
F05:660.25<CR>
$LS<CR>
S01:11111111<CR>
S02:400250<CR>
S03:BENEFICIARY NAME<CR>
S04:650.25<CR>
S05:REFERENCE FOR BENE<CR>
$LE<CR>
$LS<CR>
S01:22222222<CR>
S02:400637<CR>
S03:BENEFICIARY NAME<CR>
S04:10.00<CR>
S05:REFERENCE FOR BENE<CR>
$LE<CR>
$DE<CR>
$DS<CR>
F01:12345678<CR>
F02:310116<CR>
F03:DR ACC REF<CR>
F04:3<CR>
F05:475.00<CR>
$LS<CR>
S01:33333333<CR>
S02:607080<CR>
S03:BENEFICIARY NAME<CR>
S04:150.00<CR>
S05:REFERENCE FOR BENE<CR>
$LE<CR>
$LS<CR>
S01:44444444<CR>
S02:405060<CR>
S03:BENEFICIARY NAME<CR>
S04:150.00<CR>
S05: <CR>
$LE<CR>
$LS<CR>
S01:55555555<CR>
S02:203050<CR>
S03:BENEFICIARY NAME<CR>
S04:175.00<CR>
S05:REFERENCE FOR BENE<CR>
$LE<CR>
$DE<CR>
```

Note: <CR> denotes carriage return and line feed characters for data end mark.

