Singapore GIRO (ACH) Payment Formatting Guide

July 2016

HSBC

HSBC – Singapore GIRO (ACH) Payment Formatting Guide

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Introduction

What is this initiative about?

As part of the industry-wide initiative supported by The Monetary Authority of Singapore (MAS) and The Association of Banks in Singapore (ABS), HSBC has enhanced its GIRO (ACH) services since March 2015.

As a result of the enhancement, the existing GIRO format will require additional information to be included to provide better clarity on payment details for GIRO transactions. These include a SWIFT Bank Identification Code (BIC) to identify the bank, the introduction of the Payment Purpose Code and expanding the lengths of fields to support the inclusion of further payment information that can be used for reconciliation purposes for all Singapore Dollar (SGD) GIRO transactions.

For guidance on Beneficiary Account number formatting, please refer to Appendix 1 on page 18.
For the list of 4 characters Payment Purpose Codes, please refer to Appendix 2 on page 19.
For the list of 11 characters SWIFT Bank Identification Code (BIC), please refer to Appendix 3 on page 25.

How will this GIRO upgrade affect file formats?
With effect from 1st October 2016, you will be required to use the enhanced file formats that support the upgraded Interbank GIRO system when making GIRO payment via the HSBC*net* File Upload service, HSBC Connect Host-to-Host service or SWIFTNet FileACT.

What are the file formats to be used?
The appropriate file formats to use are as follows:
- IFILE File Format
- XML – ISO pain.001.001.02 (Direct Credit) File Format
- XML – ISO pain.001.001.03 (Direct Credit) File Format
- XML – ISO pain.008.001.02 (Direct Debit) File Format
- HUBMRI Version 2 File Format
- PAYMUL File Format
- DIRDD96A File Format

Should you be using HUB MRI or Singapore MRI file format, you will be required to migrate to one of the above supported file format listed.

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Segment (Item Number)	Field Name	Supported Field Length	Mandatory/ Optional/ Conditional	Remarks
SECPTY (10)	Second Party Payment Reference	AN35	Mandatory	Provide Beneficiary Reference(EndtoEnd ID) which will be passed on to Beneficiary Bank
SECPTY (2)	Second Party Account Number	AN34	Mandatory	Beneficiary Account Number. Expanded to 34 alphanumeric characters which will be supported after 1 October 2016 Refer to Appendix 1 for account number formatting
BATHDR (7)	Regulatory Reporting (Batch Level)	AN4	Conditional	If SECPTY (65) Regulatory Reporting Line 1 is not used. You can choose to provide Payment Purpose Code in this field instead of SECPTY(65).If Payment Purpose Code is provided here, the same code will apply for all instructions within the batch If you provide Payment Purpose Code in both BATHDR (7) and SECPTY (65), the Payment Purpose Code reflected in SECPTY (65) will precedence. Populate the 4 character Payment Purpose Code. Refer to Appendix 2 for list of

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				Payment Purpose Code
SECPTY (65)	Regulatory Reporting Line 1	AN4	Mandatory Conditional	Cannot be blank if BATHDR (7) does not contain Payment Purpose Code Populate the 4 character Payment Purpose Code. Refer to Appendix 2 for list of Payment Purpose Code.
SECPTY (4)	Second Party Identifier	AN12	Mandatory	Provide Beneficiary ID Already supported today and must be unique within the same batch.
SECPTY (3)	Second Party Name	AN140	Mandatory	Beneficiary Name Recommended to provide up to 35 characters.
SECPTY (36)	Beneficiary Bank ID/SWIFT Address	AN11	Mandatory	Provide "SWF" in SECPTY (35) 11 character SWIFT Address to be provided This field will be validated and incorrect BIC address will be rejected
SECPTY (11)	Information Line 1	AN35	Mandatory	For Direct Debit only This field is to populate Mandate ID
SECPTY (44)	Payment Details Line 1	AN35	Optional	Payment Details
SECPTY (45)	Payment Details Line 2	AN35	Optional	Payment Details
SECPTY (46)	Payment Details Line 3	AN35	Optional	Payment Details

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XML – ISO pain.001.001.02 (Direct Credit) File Format

Tag Name	Index Number	Supported Field Length	Mandatory/ Optional/ Conditional	Remark
`<CdtTrfTxInf><PmtId><EndToEndId>`	2.23.2.24.2.26	AN35	Mandatory	Provide Beneficiary Reference (EndtoEnd ID) which will be passed on to Beneficiary Bank
`<CdtrAcct><Id><PrtryAcct><Id>`	2.58.1.1.0.1.1.4. 1.1.5	AN34	Mandatory	Beneficiary Account Number. Expanded to 34 numeric characters which will be supported after 1st October 2016 Refer to Appendix 1 for account number formatting
`<CtgyPurp>`	2.12	AN4	Conditional	You can choose to provide Payment Purpose Code in this field instead of `<Purp><Cd>`. If Payment Purpose Code is provided here, the same code will apply for all instructions within the batch If you provide Payment Purpose Code in both `<CtgyPurp>` and `<Purp><Cd>`, `<Purp><Cd>` will take precedence. Populate the 4 character Purpose Code. Refer to Appendix 2 for list of Payment Purpose Code
`<Cdtr><Nm>`	2.57. 5.1.0	AN70	Mandatory	Beneficiary Name Recommended to provide up to 35 characters

`<CdtTrfTxInf><PmtId><InstrId>`	2.23. 2.24. 2.25	AN12	Mandatory	Provide Beneficiary ID Already supported today and must be unique within the same batch
`<CdtrAgt><FinInstnId><CmbndId><BIC>`	2.55. 4.1.0. 4.1.19. 4.1.20	AN11	Mandatory	11 character SWIFT Address to be provided This field will be validated and incorrect BIC address will be rejected
`<Purp><Cd>`	2.64. 2.65	AN4	Mandatory Conditional	Cannot be blank if `<CtgyPurp>` does not contain Payment Purpose Code Populate the 4 character Purpose Code. Refer to Appendix 2 for list of Payment Purpose Code
`<RmtInf><Ustrd>`	2.84.2.85	AN105	Optional	Payment Details

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Tag Name	Index	Supported Field Length	Mandatory/ Optional/ Conditional	Remark
`<CdtTrfTxInf> <PmtId><EndTo EndId>`	2.27. 2.28. 2.30	AN35	Mandatory	Provide Beneficiary Reference (EndtoEnd ID) which will be passed on to Beneficiary Bank
`<CdtrAcct><Ot hr><Id>`	2.80.1.1.2.1 .1.3	AN34	Mandatory	Beneficiary Account Number. Expanded to 34 alphanumeric characters which will be supported after 1st October 2016 Refer to Appendix 1 for account number formatting
`<CtgyPurp><Cd >`	2.14.2.15	AN4	Conditional	You can choose to provide Payment Purpose Code in this field instead of `<Purp><Cd>`. If Payment Purpose Code is provided here, the same code will apply for all instructions within the batch If you provide Payment Purpose Code in both `<CtgyPurp> <Cd>` and `<Purp><Cd>`, `<Purp><Cd>` will take precedence. Populate the 4 character Purpose Code. Refer to Appendix 2 for list of Payment Purpose Code
`<Cdtr><Nm>`	02.79.9.1.0	AN140	Mandatory	Beneficiary Name Recommended to provide up to 35 characters

`<CdtTrfTxInf><PmtId><InstrId>`	2.27. 2.28. 2.29	AN12	Mandatory	Provide Beneficiary ID Already supported today, must be unique within the same batch
`<CdtrAgt><FinInstnId><BIC>`	2.77. 6.1.0. 6.1.1	AN11	Mandatory	11 character SWIFT Address to be provided This field will be validated and incorrect BIC address will be rejected
`<Purp><Cd>`	2.86. 2.87	AN4	Mandatory	Cannot be blank if `<CtgyPurp> <Cd>` does not contain Payment Purpose Code. Populate the 4 character Purpose Code. Refer to Appendix 2 for list of Payment Purpose Code
`<RmtInf><Ustrd>`	2.98. 2.99	AN105	Optional	Payment Details

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XML – ISO pain.008.001.02 (Direct Debit) File Format

Tag Name	Sequence Number	Supported Field Length	Mandatory/ Optional/ Conditional	Remark
`<DrctDbtTxInf><PmtId><EndToEndId>`	2.28.2.29.2.31	AN35	Mandatory	Provide Payor Reference (EndtoEnd ID) which will be passed on to Debtor Bank
`<DbtrAcct><Id>`	2.73.1.1.0	AN34	Mandatory	Debtor Account Number. Expanded to 34 alphanumeric characters which will be supported after 1st October 2016
`<Dbtr><Nm>`	2.72. 2.72	AN140	Mandatory	Debtor Name Recommended to provide up to 35 characters
`<DrctDbtTxInf><PmtId><InstrId>`	2.28.2.29.2.30	AN12	Mandatory	Provide Payor ID Already supported today and must be unique within the same batch
`<DbtrAgt><FinInstnId><BIC>`	2.70. 6.1.0. 6.1.1	AN11	Mandatory	11 character SWIFT Address to be provided This field will be validated and incorrect BIC address will be rejected
`<Purp><Cd>`	2.76. 2.77	AN4	Mandatory	Cannot be blank. Populate the 4 character Purpose Code. Refer to Appendix 2 for list of Payment Purpose Code
`<DrctDbtTx><MndtRltdInf><MndtId>`	2.46.2.47. 2.48	AN35	Mandatory	Mandate eDDA Identification (Auth Codes)
`<RmtInf><Ustrd>`	2.88.2.89	AN105	Optional	Direct Debit Details

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HUBMRI Version 2 File Format

The below fields are already supported today.

Field Name	Supported Field Length	Mandatory/ Optional/ Conditional	Remark
Second Party ID	12	Mandatory	Provide Beneficiary ID Error if not supplied. Critical error if not unique in the payment set.
Corresponding Bank BIC	11	Mandatory	11 character SWIFT Address to be provided This field will be validated and incorrect BIC address will be rejected.
Second Party Account Number	34	Mandatory	Beneficiary Account Number Alphanumeric characters only. Error if not supplied.
Second Party Description 'Second Party Name' on PC screens	140	Mandatory	Beneficiary Name Recommended to provide up to 35 characters.
Second Party Reference	35	Mandatory	Provide Beneficiary Reference (EndtoEnd ID) which will be passed on to Beneficiary Bank.
Purpose Code	4	Mandatory	Cannot be blank. Populate the 4 character Purpose Code. Refer to Appendix 2 for list of Payment Purpose Code.
Mandate ID	35	Mandatory	For Direct Debit only.
Payment Details	105	Optional	Payment Details

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Field Name	Segment	Supported Field Length	Mandatory/ Optional/ Conditional	Remark
Reference Number	Group 11>RFF>PQ>1154	AN35	Mandatory	Use RFF_1153(Reference Qualifier) PQ= Payment Reference Provide Beneficiary Reference (EndtoEnd ID) which will be passed on to Beneficiary Bank
Account Holder Number	Group 12>FII>BF>C078 3194	AN34	Mandatory	Beneficiary Account Number. Expanded to 34 alphanumeric characters which will be supported after 1st October 2016 Refer to Appendix 1 for account number formatting
Reference Number	Group 11>RFF>CR>1154	AN12		Use RFF_1153(Reference Qualifier) CR= Customer Reference Number Provide Beneficiary ID and must be unique within the same batch
Institution branch number	Group 12>FII>BF C088 3433.	11	Mandatory	Use FII_3035(Party Qualifier) BF = Beneficiary Bank 11 character SWIFT Address to be provided This field will be validated and incorrect BIC address will be rejected
Party Name	Group 13>NAD>BE>	35	Mandatory	Use NAD_3035(Party Qualifier) BE = Beneficiary

	C058 3036 (first)			Beneficiary Name Recommended to provide up to 35 characters.
Purpose Code	Group 15>FTX>ABY C108 4440	4	Mandatory	Use FTX_4451(Text subject qualifier) ABY= **Note:** An additional GIS+37 is required to be present prior FTX+ABY Regulatory Reporting Cannot be blank. Populate the 4 character Purpose Code as below where XXXX is the code. Refer to Appendix 2 for list of Payment Purpose Code /ORDERRES/SG//**xxxx** OR /BENEFRES/SG//**xxxx** **Definition:** BENEFRES Residence of beneficiary customer ORDERRES Residence of ordering customer
Free Text	Group 16>FTX>PMD>C1 08_4440 (first) FTX>PMD>C108_ 4440(second) FTX>PMD>C108_ 4440(third)	105	Optional	Use FTX_4451(Text subject qualifier) PMD = Free text information for Advising(except for LHCOS) Payment Details • First 35 characters of Free Text goes to FTX>PMD>C108_444 0 (first)

		Page 15		• Next 35 characters of Free Text goes to FTX>PMD>C108_4440 (second) • Final 35 characters of Free Text goes to FTX>PMD>C108_4440 (third)

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DIRDD96A File Format

Field Name	Segment	Supported Field Length	Mandatory/ Optional/ Conditional	Remark
Debiting Party Bank Identification Code (BIC)	FII>Z10 C088 3433	11	Mandatory	Use FII_3035(Party Qualifier) Z10 11 character SWIFT Address to be provided This field will be validated and incorrect BIC address will be rejected
Party Name	Group 13>NAD>Z10> C080 3036 (first)	35	Mandatory	Use NAD_3035(Party Qualifier) Z10 Debtor Name Recommended to provide up to 35 characters
Debiting Account Number	FII>Z10 C078_3194	34	Mandatory	Use FII_3035(Party Qualifier) Z10 Debtor Account Number
Debit Party Reference	RFF>Z07> C506_1154	12	Mandatory	Use RFF_C506_1153(Reference Qualifier) Z07 Payor ID has to be unique within the same batch This field will also be passed on as Payor reference (EndtoEnd ID) to Debtor bank
Debit Party Reference	RFF>Z09> C506_1154	35	Mandatory	Use RFF_C506_1153(Reference Qualifier) Z09 Populate Mandate ID in this field

Purpose Code	Group 15>FTX>ABY C108 4440.	4	Mandatory	Use FTX_4451(Text subject qualifier) ABY= Regulatory Reporting Field cannot be left blank. Populate the 4 character Purpose Code as below where XXXX is the code. Refer to Appendix 2 for list of Payment Purpose Code /ORDERRES/SG//**xxxx** OR /BENEFRES/SG//**xxxx** **Definition:** BENEFRES Residence of beneficiary customer ORDERRES Residence of ordering customer
Free Text	Group 16>FTX>PMD>C108_4440 (first) FTX>PMD>C108_4440(second) FTX>PMD>C108_4440(third)	105	Optional	Use FTX_4451(Text subject qualifier) PMD = Free text information for Advising(except for LHCOS) Payment Details • First 35 characters of Free Text goes to FTX>PMD>C108_4440 (first) • Next 35 characters of Free Text goes to FTX>PMD>C108_4440 (second) • Final 35 characters of Free Text goes to FTX>PMD>C108_4440 (third)

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APPENDIX 1

Account Number Formatting

The introduction of SWIFT BIC replaces the need to input bank and branch codes. As such, you will only be required to input the SWIFT BIC and the account number as beneficiary bank account details.

For ACH payments to accounts maintained with The Hongkong and Shanghai Banking Corporation (HSBC), HSBC Bank (Singapore) Limited (HSBC Subsidiary), Oversea-Chinese Banking Corporation (OCBC) and State Bank of India (SBI) you will need to include the branch code as a prefix to the account number as the branch code forms part of the account number.

Please refer to the examples illustrated below.

Bank Name	Current			Post Upgrade	
	Bank code	Branch code	Account Number	SWIFT BIC	Account Number
HSBC	7232	146	123456789	HSBCSGSGXXX	**146**123456789
HSBC Subsidiary	9548	147	123456789	HSBCSGS2XXX	**147**123456789
OCBC	7339	550	1234567	OCBCSGSGXXX	**550**1234567
			123456789		**550**123456789
SBI	7791	277	123456789	SBINSGSGXXX	**277**123456789

For accounts maintained with all other banks, after the enhancement, you are not required to include the bank code and the branch code. You will only need to include the SWIFT BIC and the account number.

Please refer to the examples illustrated below:

Bank Name	Current			Post Upgrade	
	Bank code	Branch code	Account Number	SWIFT BIC	Account Number
UOB	7375	001	1234567899	UOVBSGSGXXX	1234567899
DBS	7171	001	123456789	DBSSSGSGXXX	123456789

Important note: Following the upgrade, payments made via HSBC*net* that do not include the revised beneficiary account number format may be rejected by the beneficiary bank.

If you have further queries, please email us at **hsbcnetcentresg@hsbc.com.sg** or contact your local HSBC*net* Support Centre.

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Payment Purpose Code List

As part of the GIRO (ACH) payment service upgrade, the use of Payment Purpose Codes will provide more details on the purpose of the ACH transaction to the beneficiary.

The table below sets out the full list of supported Payment Purpose Codes.

SN	Purpose Code	Description
1	ACCT	Account Management
2	ADVA	Advance Payment
3	AGRT	Agricultural Transfer
4	AIRB	Air
5	ALLW	Allowance
6	ALMY	Alimony Payment
7	ANNI	Annuity
8	ANTS	Anesthesia Services
9	AREN	Account Receivable Entry
10	BBSC	Baby Bonus Scheme
11	BECH	Child Benefit
12	BENE	Unemployment Disability Benefit
13	BEXP	Business Expenses
14	BOCE	Back Office Conversion Entry
15	BONU	Bonus Payment
16	BUSB	Bus
17	CASH	Cash Management Transfer
18	CBFF	Capital Building
19	CBTV	Cable TV Bill
20	CCRD	Credit Card Payment

21	CDBL	Credit Card Bill
22	CDCB	Credit Payment with Cashback
23	CDCD	Cash Disbursement
24	CDOC	Original Credit
25	CDQC	Quasi cash
26	CFEE	Cancellation Fee
27	CHAR	Charity Payment
28	CLPR	Car Loan Principal Repayment
29	CMDT	Commodity Transfer
30	COLL	Collection Payment
31	COMC	Commercial Payment
32	COMM	Commission
33	COMT	Consumer Third Party Consolidate Payment
34	COST	Costs
35	CPKC	Carpark Charges
36	CPYR	Copyright
37	CSDB	Cash Disbursement
38	CSLP	Company Social Loan Payment To Bank
39	CVCF	Convalescent Care facility
40	DBTC	Debit Collection Payment
41	DCRD	Debit Card Payment
42	DEPT	Deposit
43	DERI	Derivatives
44	DIVD	Dividend
45	DMEQ	Durable Medical Equipment
46	DNTS	Dental Services

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47	EDUC	Education
48	ELEC	Electricity Bill
49	ENRG	Energies
51	FCPM	Payment of Fees & Charges
52	FERB	Ferry
53	FREX	Foreign Exchange
54	FWLV	Foreign Worker Levy
55	GASB	Gas Bill
56	GDDS	Purchase Sale Of Goods
57	GDSV	Purchase Sale Of Goods And Services
58	GOVI	Government Insurance
59	GOVT	Government Payment
60	GSCB	Sale Of Goods And Service With Cash Back
61	GSTX	Goods & Services Tax
62	HEDG	Hedging
63	HLRP	Housing Loan Repayment
64	HLTC	Home Health Care
65	HLTI	Health Insurance
66	HSPC	Hospital Care
67	HSTX	Housing Tax
68	ICCP	Irrevocable Credit Card Payment
69	ICRF	Intermediate Care Facility
70	IDCP	Irrevocable Debit Card Payment
71	IHRP	Instalment Hire Purchase Agreement
72	INPC	Insurance Premium Car
73	INSU	Insurance Premium

74	INTC	Intra Company Payment
75	INTE	Interest
76	INVS	Investment & Securities
77	IVPT	Invoice Payment
78	LBRI	Labour Insurance
79	LICF	License Fee
80	LIFI	Life Insurance
81	LIMA	Liquidity Management
82	LOAN	Loan
83	LOAR	Loan Repayment
84	LTCF	Long Term Care Facility
85	MDCS	Medical Services
86	MSVC	Multiple Service Type
87	NETT	Netting
88	NITX	Net Income Tax
89	NOWS	Not Otherwise Specified
90	NWCH	Network Charge
91	NWCM	Network Communication
92	OFEE	Opening Fee
93	OTHR	Other
94	OTLC	Other Telecom Related Bill
95	PADD	Pre-authorised Debit
96	PAYR	Payroll
97	PENS	Pension Payment
98	PHON	Telephone Bill
99	POPE	Point Of Purchase Entry

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100	PPTI	Property Insurance
101	PRCP	Price Payment
102	PRME	Precious Metal
103	PTSP	Payment Terms
104	PTTX	Property Tax
105	RCKE	Re-presented Check Entry
106	RCPT	Receipt Payment
107	RDTX	Road Tax
108	REBT	Rebate
109	REFU	Refund
110	RENT	Rent
111	RINP	Recurring Installment Payment
112	RLW Y	Railway
113	ROYA	Royalties
114	SALA	Salary Payment
115	SAVG	Savings
116	SCVE	Purchase Sale Of Services
117	SECU	Securities
118	SSBE	Social Security Benefits
119	STDY	Study
120	SUBS	Subscription
121	SUPP	Supplier Payment
122	TA XS	Tax Payment
123	TBIL	Telco Bill
124	TCSC	Town Council Service Charges
125	TELI	Telephone-Initiated Transaction

126	TRAD	Trade Services
127	TREA	Treasury Payment
128	TRFD	Trust Fund
129	TRPT	Road Pricing
130	UBIL	Utilities
131	VATX	Value Added Tax Payment
132	VIEW	Vision Care
133	WEBI	Internet-Initiated Transaction
134	WHLD	With Holding
135	WTER	Water Bill

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Bank code to 11 character SWIFT BIC reference table*

SN	Bank Code	BIC Address
1	7010	ABNASGSGXXX
2	7047	BKKBSGSGXXX
3	7056	BNINSGSGXXX
4	7065	BOFASG2XXXX
5	7083	BKCHSGSGXXX
6	7092	BEASSGSGXXX
7	7108	BKIDSGSGXXX
8	7126	BOTKSGSXXXX
9	7135	CRLYSGSGXXX
10	7144	SCBLSGSGXXX
11	7153	CHASSGSGXXX
12	7171	DBSSSGSGXXX
13	7199	FAEASGSGXXX
14	7214	CITISGSGXXX
15	7232	HSBCSGSGXXX
16	7241	IDIBSGSGXXX
17	7250	IOBASGSGXXX
18	7287	HLBBSGSGXXX
19	7302	MBBESGSGXXX
20	7339	OCBCSGSGXXX
21	7357	UCBASGSGXXX
22	7366	RHBBSGSGXXX
23	7375	UOVBSGSGXXX
24	7418	BNPASGSGXXX
25	7463	DEUTSGSGXXX
26	7472	SMBCSGSGXXX
27	7490	KOEXSGSGXXX
28	7621	MHCBSGSGXXX
29	7685	UBSWSGSGXXX
30	7737	DNBASGSGXXX
31	7764	FCBKSGSGXXX
32	7791	SBINSGSGXXX
33	7852	SOGESGSGXXX
34	7931	ANZBSGSXXXX
35	7986	CIBBSGSGXXX
36	8077	NATASGSGXXX
37	8350	BCITSGSGXXX
38	8493	HANDSGSGXXX
39	8518	NDEASGSGXXX

40	8527	ESSESGSGXXX
41	8606	COBASGSXXXX
42	8712	ICBKSGSGXXX
43	8873	SOLASGSGXXX
44	9186	ICICSGSGXXX
45	9353	CTCBSGSGXXX
46	9548	HSBCSGS2XXX

```
*The table set out above is for your reference only. Customers should
validate this information with their beneficiaries.

The full list of SWIFT BICs is available on the ABS website at the
following link:

http://www.abs.org.sg/docs/library/swift_bic_codes.pdf
```