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## **File Format Specification**

SCB proprietary format for Payment initiation (iPayment-CSV)  
Version 1.0

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## 1. Overview

This document provides Standard Chartered Bank's (SCB) proprietary file format specification that can be used to initiate payments.

The payment file format is called as "iPayment-CSV", this format can be used for the channels: H2H or S2B web.

## 2. Structure of iPayment-CSV

The payment file of iPayment-CSV always needs to start with Header Record (H) at first line, followed by Payment Record (P).

Each P record can have one or more Invoice Record (I), FX Rate (F) record in order.

Last record of payment file needs to be Trailer Record (T).

H – Header Record

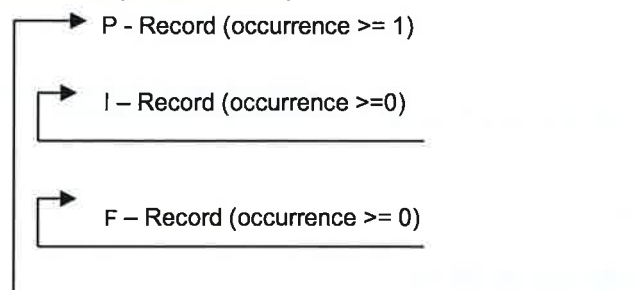
P – Payment Record

I – Invoice Record

F – FX Rate Record

T – Trailer Record

H Record (occurrence = 1)



Trailer Record (occurrence = 1)

### 3. File Format Syntax

- Each record needs to end with new line character.
- Number of fields in each record to match the file format specifications described in this document.
- Start/End character for each field can be blank or " (double-quoted).
- Field separator is , (Comma).
- No escape character supported.
- If a field value has , (comma) then need to specify entire field value within double-quote characters.
- All the date field needs to be in the format dd/mm/yyyy
- No numeric field is populated with null or space, need to populate default value as 0.00.
- Removing space character from field is not supported.

### 4. Definition & Acronyms

Followings are useful to understand File Format of iPayment-CSV.

M – Mandatory

O – Optional

C – Conditional (Mandatory based on other fields / conditions)

Followings are 4 types of payments centre:

Type of Payment Centre	Debit Account Bank	Countries	Remarks
Type-A	Standard Chartered Bank	<b>Asia:</b> ID, TH, SG, HK, KR, MY, PH, TW, CN, IN, LK, VN, BD, PK <b>Middle-East:</b> AE, BH, PK, OM, QA. <b>Africa:</b> GH, KE, NG, CI, TZ, BW, UG, ZM, CM, ZA	SCB Payment Processing systems are available in these countries.
Type-B	Alliance Bank Account	JP (SMBC), AU (WestPac), NZ(WestPac), CN (ICBC)	SCB forwards the payment to Alliance bank in the format agreed between SCB and Alliance Bank.
Type-C	Standard Chartered Bank	US, GB, NP, JO, AF, MU, BN, GM	SCB generates MT103 and send to respective SCB bank via SWIFT.
Type-D	Third-Party Bank Account	Any country.	SCB generates MT101 and send to third-party bank via SWIFT.

Column 'Type & Length' indicates:

X(n) – Alphanumeric, 'n' indicates maximum number of characters allowed.

9(m).9(n) – Numeric alone, 'm' indicates maximum number of total digits including decimals and 'n' indicates maximum number of decimals allowed.

## 5. iPayment-CSV File Format

No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
	H - Record	M		Always as first line		ALL
H1	Record Type	M	X(1)	Indicates Header Record	H	ALL
H2	File Type	M	X(1)	File Type indicates Payment	P	ALL
	P - Record	M		Occurs at least once		ALL
P1	Record Type	M	X(1)	Indicates Payment Record	P	ALL
P2	Payment Type	M	X(4)	Pre-defined value. Depends on debit account's country.	<b>Valid Payment Types:</b>  <b>Electronic:</b> TT – Telegraphic Transfer RTGS – Real time Gross Settlement ACH – Automatic Clearing House (Direct Credit) PAY – Local electronic payment for Payroll BT – Book transfer RFT – Request for Fund Transfer  <b>Paper-based Payment:</b> LBC – Local Bank Cheque IBC – International Bank Cheque CC – Corporate cheque  Please refer 'PAYMENTS_Supplementary.doc' for valid Payment Type code for each country	ALL
P3	Processing Mode	O	X(2)	Instructs whether the payment needs to be processed in On-line (start of the day on the value date or as soon it received before cut-off time) or Batch Mode (end of the day of the value date). If value is blank, then default value will be applied based on Payment Type.	ON / BA / Blank. Default value for ACH, PAY, LBC is BA Default value for TT, RTGS, BT, IBC is ON. For LBC, either ON or BA are applicable.	Type A & B
P4	Service Type	C	X(2)	Mandatory for Thailand ACH and PAY Payment Type. Optional for remaining countries and Payment Types.	<b>For PAY:</b> 01 – Salary Wage Pension <b>For ACH:</b> 01 – Salary Wage Pension 02 – Dividend 03 – Interest 04 – Goods Services 05 – Buying Securities 06 – Tax Refund	Type A
P5	Customer Reference	O	X(16)	Duplicate customer reference check is done based on this field. Customer reference will be send back in account statement report for their reconciliation purpose	Customer to frame a logic to populate this field always with unique value across all the countries and entities.	ALL

No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P6	Customer Memo	O	X(255)	Free-text data can be used to print in Remittance advice or payment details.	Supports only English Characters.	Type A & B
P7	Debit A/C Country Code	M	X(2)	Debit Account Country Code provided by SCB.	Please refer 'PAYMENTS_Supplementary.doc' for list of Country Code for each country. For RFT, it should be 'MT'	ALL
P8	Debit A/C City Code	M	X(3)	Debit Account City Code provided by SCB	Please refer 'PAYMENTS_Supplementary.doc' for list of City Code for each country. For RFT, it should be '101'	ALL
P9	Debit A/C No.	M	X(34)	Debit Account Number of SCB, AB or third-party bank/branch account number.	For RFT payment, debit account needs to be agreed with third-party bank/branch.	ALL
P10	Value Date	M	X(10)	Date on which the debit takes place. If backdated, then SCB will change the date to next working date (refer to in-country payment processing system for exceptional cases). If future dated, then SCB will hold & process on the value date.	Should be a valid date & format.	ALL
P11	Beneficiary Name	M	X(35)	Name of the Beneficiary. For long Beneficiary name (over 35 char), remaining characters can be populated in P12 field.	Should be in English.	ALL
P12	Beneficiary Address 1	C	X(35)	Mandatory for LBC and IBC. Optional for other Payment Types.	Should be in English.	ALL
P13	Beneficiary Address 2	O	X(35)	Beneficiary Address Line 2	Should be in English	ALL
P14	Beneficiary Address 3	O	X(35)	Beneficiary Address Line 3	Should be in English	ALL
P15	Beneficiary Fax No.	O	X(16)	If Remittance Advise needs to fax to beneficiary, then this field needs to be provided. Applicable only for ACH and LBC. Prior arrangement needs to be done with SCB to generate the Remittance Advice with the required format.	Only digits are allowed. Fax Number should in the order of Country Code, Area Code and telephone number. Space, special character (like +) are not allowed.	ALL
P16	Beneficiary Bank Code	C	X(11)	Mandatory for: TT, BT, RFT. Optional for ACH, PAY, RTGS if value is present in P17.	BIC, CHIPS, FedWire, Chaps code of Beneficiary Bank is expected.	ALL
P17	Beneficiary Local Clearing Bank Code	C	X(17)	Mandatory for ACH, PAY, RTGS if P16 is empty.	Local Clearing code of beneficiary bank is expected.	Type A & B
P18	Beneficiary local clearing Branch Code	C	X(5)	Mandatory for ACH, PAY, RTGS if P17 is given.  Local clearing bank and branch code will be used to identify the beneficiary bank for local transfer.	Valid Local clearing Bank and Branch code can be obtained from SCB Implementation team.	Type A & B
P19	Beneficiary branch sub-code	C	X(3)	Mandatory only for ACH, PAY, RTGS	Valid branch sub-code is obtained from Solution Delivery team.	Type A & B
P20	Beneficiary A/C No.	C	X(34)	Mandatory for ACH, PAY, RTGS, BT, TT & RFT.	Valid Beneficiary Account number is expected.	ALL



No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P21	Payment Details 1	O	X(70)	Based on clearing house message format, some characters of this field will be passed to Clearing House and then to the Beneficiary Bank which may use it to display in Account Statement.  Similarly for Swift Payment, this field will be passed to Beneficiary Bank and it is up to the other bank's system to consider it.	Should be in English.	ALL
P22	Payment Details 2	O	X(70)	For Swift Payment, this field will be passed to Beneficiary Bank and it is up to the other bank's system to consider it.	Should be in English.	ALL
P23	VAT Amount	O	9(12).9(2)	Applicable only for Thailand local electronic & paper-based payment. Indicates VAT for mentioned Invoice amount.	If VAT is already included in Invoice Amount, then this field must be zero, otherwise provide actual VAT amount. Eg. Invoice Amt is 100 & VAT is 5, then amount debited will be 105.	Type A & B
P24	WHT Printing Location	O	X(1)	Applicable only for Thailand local electronic & paper-based payment.  Indicates whether WHT form needs to be printed at Bank.	C, H or blank C – Customer has already printed the WHT. H or blank – SCB to print the WHT certificate.	Type A
P25	WHT Form ID	C	X(2)	Mandatory and applicable only for Thailand local electronic & paper-based payment. Indicates type of beneficiary.	03 – for individual payee 53 – for corporate payee	Type A
P26	WHT Tax ID	C	X(10)	Mandatory and applicable only for Thailand local electronic & paper-based payment. Tax ID of Beneficiary.	Beneficiary Tax ID, Customer needs to provide this.	Type A
P27	WHT Ref. No.	O	X(6)	Applicable for Thailand local electronic & paper-based payment.  Running sequence number to identify WHT.	If customer is providing, then it should be a running sequence number. If it is blank, then SCB generates reference number.	Type A
P28	WHT Type 1	C	X(3)	Mandatory and applicable only for Thailand local electronic & paper-based payment.  Indicator for withholding tax type	Example: 51: Rental 5% 52: Transportation 1% 53: Services 3%	Type A
P29	WHT Description 1	C	X(35)	Mandatory and applicable only for Thailand local electronic & paper-based payment and P28 is populated.  Description of WHT type 1 (to be printed on WHT summary report)	Free Text to describe WHT2.	Type A
P30	WHT Gross Amount 1	C	9(12).9(2)	Mandatory and applicable only for Thailand local electronic & paper-based payment and P28 is populated.	Gross Amount of WHT Type 1. Defaulted to Invoice Amount if P28 is provided and this field value is 0.	Type A
P31	WHT Amount 1	C	9(12).9(2)	Mandatory and applicable only for Thailand local electronic & paper-based payment and P28 is populated.	Tax Amount of WHT Type 1 If P28 is provided and this field value is zero, then tax amount will be calculated by SCB.	Type A

No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P32	WHT Type 2	O	X(3)	Applicable only for Thailand local electronic & paper-based payment If more than one WHT certificate is required for this payment, then WHT2 (Fields P32, P33, P34, P35) can be used.	Example 51: Rental 5% 52: Transportation 1% 53: Services 3%	Type A
P33	WHT Description 2	C	X(35)	Mandatory and applicable only for Thailand local electronic & paper-based payments and P32 is populated. Description of WHT type 2 (to be printed on WHT summary report)	Free Text to describe WHT2.	Type A
P34	WHT Gross Amount 2	C	9(12).9(2)	Mandatory and applicable only for Thailand local electronic & paper-based payment and P32 is populated.	Gross Amount of WHT Type 2.	Type A
P35	WHT Amount 2	C	9(12).9(2)	Mandatory and applicable only for Thailand local electronic & paper-based payment and P32 is populated.	Tax Amount of WHT Type 2.	Type A
P36	Discount Amount	O	9(12).9(2)	Discount Amount which will be reduced from Invoice amount to compute payment amount.	If this amount is not >0, then discount amount will be computed based on Discount Type (P59).	Type A
P37	Invoice Format	O	X(1)	Indicates how many fields will be available in 'I – Record' for this payment.	If blank, it will be defaulted to 4. 2 – 2 fields 4 – 4 fields A – 2 fields B – 3 fields C – 4 fields D – 5 fields E – 6 fields F – 7 fields G – 8 fields H – 9 fields I – 10 fields	Type A & B
P38	Payment Currency	M	X(3)	Indicates the currency of the payment	ISO standard currency code.	ALL
P39	Invoice Amount	M	9(12).9(2)	Indicates the amount of the invoice.	To be greater than 0.00	ALL
P40	Local Charge To	O	X(1)	The bearer of any local charges.	C – Customer (ordering party) P – Payee (beneficiary). If blank, SCB default to 'C'.	Type A & B
P41	Overseas Charge To	O	X(1)	The bearer of any overseas charges. Applicable only for TT	C – Customer (ordering party) P – Payee (beneficiary). If blank, SCB default to 'P'.	ALL
P42	Intermediary Bank Code	O	X(11)	If payment goes through an intermediary bank, then intermediary bank code needs to be provided.	Should be a valid BIC, CHIPS, FedWire, Chaps code	ALL
P43	Clearing Code for TT	C	X(140)	Mandatory for TT.	Free text to populate beneficiary bank details like Bank Name, branch name, address, clearing zone, ABA routing no., BSB Sort Code, etc.	Type A & B
P44	Clearing Zone Code for LBC	C	X(2)	Mandatory for LBC Payment Type. This field to be Populated from the SCB provided list.	Need to refer to clearing zone code list provided by SCB.	Type A & B



No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P45	Drawee bank code for IBC	O	X(11)	Not Used.	Not Used.	ALL
P46	Delivery Method	C	X(1)	Mandatory only for Payment Type LBC, IBC & CC Indicates how paper-based instruments to be delivered.	C – Courier M – Mail P – Pickup If blank, SCB default to 'M'.	Type A & B
P47	Deliver To	C	X(1)	Mandatory only for Payment Type LBC, IBC & CC Indicates to whom paper-based instruments to be delivered.	C – Customer P – Payee (beneficiary) If blank, SCB default to 'P'	Type A & B
P48	Counter Pickup Location	C	X(3)	Mandatory only for Payment Type LBC, IBC & CC and P46 is populated with P (Pickup) Indicates from which branch of SCB, paper-based instrument will be collected.	Need to refer Pickup location code list provided by SCB.	Type A & B
P49	FX Type	O	X(1)	Applicable only if payment and debit account currencies are different. Indicates which FX rate needs to applied.	S – System Rate. C – FX Contract Rate. Need to be provide F-Record to effect the contract rate.	ALL
P50	Beneficiary Name 1 in local language (LL)	O	X(80)	Applicable only for local language countries.	Any information provided in this field should be encoded with Base64.  If this field is empty, then Beneficiary Name (P11) will be populated here.	Type A & B
P51	Beneficiary Name 2 in LL	O	X(80)	Applicable only for local language countries.	Any information provided in this field should be encoded with Base64.	Type A & B
P52	Beneficiary Address 1 in LL	O	X(80)	Applicable only for Payment Type, LBC, IBC, CC.	Any information provided in this field should be encoded with Base64.  If this field is empty, then Beneficiary Address 1 (P12) will be populated here.	Type A & B
P53	Beneficiary Address 2 in LL	O	X(80)	Applicable only for Payment Type, LBC, IBC, CC.	Any information provided in this field should be encoded with Base64.  If this field is empty, then Beneficiary Address 2 (P13) will be populated here.	Type A & B
P54	Beneficiary Address 3 in LL	O	X(80)	Applicable only for Payment Type, LBC, IBC, CC.	Any information provided in this field should be encoded with Base64.  If this field is empty, then Beneficiary Address 3 (P14) will be populated here.	Type A & B
P55	Beneficiary Address 4 in LL	O	X(80)	Applicable only for Payment Type, LBC, IBC, CC.	Any information provided in this field should be encoded with Base64.	Type A & B

No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P56	Payment Detail 1 in LL	O	X(70)	Applicable only for Payment Type, LBC, IBC, CC.	Any information provided in this field should be encoded with Base64.	Type A & B
P57	Payment Detail 2 in LL	O	X(70)	Applicable only for Payment Type, LBC, IBC, CC.	Any information provided in this field should be encoded with Base64.	Type A & B
P58	VAT Type	O	X(3)	Applicable only for Thailand local electronic & paper-based payment. VAT Type represents certain %, this % will applied on Invoice amount to compute the value for VAT Amount.	Need to refer the supported VAT type list provided by SCB.	Type A & B
P59	Discount Type	O	X(3)	Applicable only for Thailand local electronic & paper-based payment. Discount Type represents certain %, this % will applied on Invoice amount to compute the value for Discount Amount.	Need to refer the supported Discount type list provided by SCB.	Type A & B
P60	Debit Currency	O	X(3)	Debit Account currency.	ISO standard currency code.	ALL
P61	Debit Bank ID	M	X(11)	Debit Account Bank's BIC code provided by SCB.	Please refer 'PAYMENTS_Supplementary.doc' for valid Debit Bank ID.	ALL
P62	Beneficiary ID	O	X(35)	Not Used	Not Used	
P63	Beneficiary Email ID	O	X(255)	Beneficiary email Address to receive the remittance advice from the Bank.	Format should be user@domain. Multiple email IDs need to be separated by semi-colon (;).	Type A
P64	Beneficiary Type	O	X(2)	Applicable only for SWIFT Payment. For other STS and AB payment, it will be defaulted to AC.  Indicates how to identify the beneficiaries.  If this field value is AC, then account number of beneficiary needs to be provided in field P20. TX means, any free text can be provided in P20 to identify the beneficiary at processing bank.	CH – CHIPS Universal Identifier AC – Account SW – SWIFT CP – CHIPS Participant Identifier FW – Fedwire Routing Number SC – UK Domestic Sort Code TX - Free Text	Type C & D
P65	Beneficiary Bank Type	O	X(2)	Applicable only for SWIFT Payment.  Indicates what kind of code is provided in field P16.	CH – CHIPS Universal Identifier AC – Account SW – SWIFT CP – CHIPS Participant Identifier FW – Fedwire Routing Number SC – UK Domestic Sort Code TX - Free Text	Type C & D
P66	Beneficiary Bank Name	O	X(35)	Beneficiary Bank Name	Free Text to indicate the beneficiary bank name	Type C & D
P67	Beneficiary Bank Address	O	X(105)	Beneficiary bank Address	Free Text to indicate the Beneficiary Bank Address.	Type C & D



No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P68	Intermediary Bank Type	O	X(2)	Applicable only for SWIFT Payment.  Indicates what kind of code is provided in field P42.	CH – CHIPS Universal Identifier AC – Account SW – SWIFT CP – CHIPS Participant Identifier FW – Fedwire Routing Number SC – UK Domestic Sort Code TX - Free Text	Type C & D
P69	Intermediary Bank Name	O	X(35)	Intermediary bank Name	Free Text to indicate the Intermediary bank name	Type C & D
P70	Intermediary Bank Address	O	X(105)	Intermediary bank address	Free Text to indicate the Intermediary bank address	Type C & D
P71	Receiver Corresponding Bank Code	O	X(11)	If there is any receiver corresponding bank code for swift payment, then that needs to be provided here.	Should be a valid BIC code.	Type C & D
P72	Ordering Customer	O	X(140)	Applicable only for TT. This field can be used to provide the actual ordering customer name if there any agent/bank initiates the payment behalf of customer.	Free Text to indicate the Ordering Customer.	Type C & D
P73	Related Information	O	X(16)	Not used	If empty, it will be defaulted to 'NONREF'	Type C & D
P74	Special Instruction Code 1	O	X(8)	Applicable only for payments for which following message will be generated: MT103 (Customer Credit Transfer) / MT202 (Bank to Bank transfer) / MT110 (advice of cheques)	ACC - Instruction for Bank of Payee/Beneficiary INS - Instructing Institution INT - Instruction for Intermediary Bank. REC - Instruction for Bank CONT - Continuation	Type C & D
P75	Special Instruction Detail 1	O	X(33)	Detail of P74.	Max of 30 chars for ACC, INS, INT, REC.	Type C & D
P76	Special Instruction Code 2	O	X(8)	Refer P74	Refer P74	Type C & D
P77	Special Instruction Detail 2	O	X(33)	Refer P75	Refer P75	Type C & D
P78	Special Instruction Code 3	O	X(8)	Refer P74	Refer P74	Type C & D
P79	Special Instruction Detail 3	O	X(33)	Refer P75	Refer P75	Type C & D
P80	Special Instruction Code 4	O	X(8)	Refer P74	Refer P74	Type C & D
P81	Special Instruction Detail 4	O	X(33)	Refer P75	Refer P75	Type C & D
P82	Special Instruction Code 5	O	X(8)	Refer P74	Refer P74	Type C & D
P83	Special Instruction Detail 5	O	X(33)	Refer P75	Refer P75	Type C & D
P84	Special Instruction Code 6	O	X(8)	Refer P74	Refer P74	Type C & D
P85	Special Instruction Detail 6	O	X(33)	Refer P75	Refer P75	Type C & D
P86	Remittance Information Code 1	O	X(4)	Applicable only for MT103 (Customer Credit Transfer) – tag 70	Narr -Narration INV – Invoice IPI – International Payment Instruction RFB – Reference for the beneficiary customer ROC – Ordering Customer Reference	Type C & D



No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P87	Remittance Information Detail1	O	X(140)	Detail of P86	Max of 140 chars for 'Narr' Max of 30 chars for 'INV', 'ROC' Max of 16 chars for 'RFB' Max of 20 chars for 'IP'	Type C & D
P88	Remittance Information Code2	O	X(4)	Refer P86	Refer P86	Type C & D
P89	Remittance Information Detail2	O	X(33)	Refer P87	Refer P87	Type C & D
P90	Remittance Information Code3	O	X(4)	Refer P86	Refer P86	Type C & D
P91	Remittance Information Detail3	O	X(33)	Refer P87	Refer P87	Type C & D
P92	Remittance Information Code4	O	X(4)	Refer P86	Refer P86	Type C & D
P93	Remittance Information Detail4	O	X(33)	Refer P87	Refer P87	Type C & D
P94	Instruction Code 1	O	X(4)	Applicable only for MT103 (Customer Credit Transfer) – tag 23E	CHQB – Pay Only by Cheque CORT – Settlement of a Trade HOLD – Beneficiary Customer/Claimant will call INTC – Intra-Company Payment PHOB - Advise Beneficiary/Claimant by Phone PHON – Advise Account with Institution by Phone PHOI – Advise Intermediary by Phone REPA – Related E-Payments Reference SDVA – Payment must be executed with same day value to the beneficiary TELE – Advise Account with Institution by the most efficient means of telecommunication TELB – Advise Beneficiary/Claimant by the most efficient means of telecommunication TELI – Advise Intermediary by the most efficient means of telecommunication	Type C & D
P95	Instruction Code Desc 1	O	X(30)	Additional Information of Instruction Code 1. . Mandatory if value is provided for P94.	Free Text, will be populated in tag 23E of MT103.	Type C & D
P96	Instruction Code 2	O	X(4)	Refer P94	Refer P94	Type C & D
P97	Instruction Code Desc 2	O	X(30)	Refer P95	Refer P95	Type C & D
P98	Instruction Code 3	O	X(4)	Refer P94	Refer P94	Type C & D
P99	Instruction Code Desc 3	O	X(30)	Refer P95	Refer P95	Type C & D
P100	Instruction Code 4	O	X(4)	Refer P94	Refer P94	Type C & D
P101	Instruction Code Desc 4	O	X(30)	Refer P95	Refer P95	Type C & D
P102	Instruction Code 5	O	X(4)	Refer P94	Refer P94	Type C & D
P103	Instruction Code Desc 5	O	X(30)	Refer P95	Refer P95	Type C & D

No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P104	Instruction Code 6	O	X(4)	Refer P94	Refer P94	Type C & D
P105	Instruction Code Desc 6	O	X(30)	Refer P95	Refer P95	Type C & D
P106	Regulatory Reporting Code 1	O	X(8)	Code to represent statutory/regulatory information required by authorities in the country of the Receiver or Sender.  Data will be used to populate in 77B tag of MT103.	BENEFRES - Residence of beneficiary customer. ORDERRES - Residence of ordering customer CONT - Continuation Narr - Narrative, description needs to be populated in P107.	Type C & D
P107	Regulatory Reporting Desc 1	O	X(105)	Mandatory if P106 is provided. Max of 105 characters allowed if P106 is Narr, otherwise, the length of this field is 25 characters.	Free text	Type C & D
P108	Regulatory Reporting Code 2	O	X(8)	Code to represent statutory/regulatory information required by authorities in the country of the Receiver or Sender	BENEFRES - Residence of beneficiary customer. ORDERRES - Residence of ordering customer CONT - Continuation	Type C & D
P109	Regulatory Reporting Desc 2	O	X(33)	Mandatory if P108 is provided. Max of 33 characters allowed if P108 is CONT, otherwise, the length of this field is 25 characters.	Free text to describe the field P108.	Type C & D
P110	Regulatory Reporting Code 3	O	X(8)	Code to represent statutory/regulatory information required by authorities in the country of the Receiver or Sender	BENEFRES - Residence of beneficiary customer. ORDERRES - Residence of ordering customer CONT - Continuation	Type C & D
P111	Regulatory Reporting Desc 3	O	X(33)	Mandatory if P110 is provided. Max of 33 characters allowed if P110 is CONT, otherwise, the length of this field is 25 characters.	Free text to describe the field P110.	Type C & D
P112	Sender Charges	O	9(16).9(3)	Applicable only for SWIFT TT payments. Value will be populated in tag 71F.	If P41 (Overseas Charge To) is 'C' (Ordering Customer), then this field should not be greater than zero.	Type C & D
P113	Receiver Charges	O	9(16).9(3)	Applicable only for SWIFT TT payments. Value will be populated in tag 71G.	If P41 (Overseas Charge To) is 'P' (Beneficiary) or S (Shared), then this field should be not be greater than zero.	Type C & D
P114	Cheque No.	O	X(16)	Not used	Blank	ALL
P115	Cheque Issued date	O	X(10)	Not used	Blank	ALL
P116	Corporate cheque No.	O	X(8)	Not used	Blank	ALL
P117	External Memo	O	X(4000)	Payment Details can be printed in paper-based instruction or can be sent in email to the beneficiary. This functionality needs to be enabled in payment system for the debit account.	Free Text.	Type A
P118	Mailing Address 1	O	X(80)	Local language supported.	Value in this field needs to be encoded using Base64.	Type A
P119	Mailing Address 2	O	X(80)	Refer P118	Refer P118	Type A
P120	Mailing Address 3	O	X(80)	Refer P118	Refer P118	Type A
P121	Mailing Address 4	O	X(80)	Refer P118	Refer P118	Type A
P122	Transaction Code	O	X(3)	Applicable only for TT payments. Indicates the nature of, purpose/reason of this payment. Will be used to populate the tag 26T.		Type A





No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P123	Custom Invoice header1	O	X(50)	Applicable only for SCB payment and value of P37 (Invoice Format) is above A to I. Indicates the header of customized invoice.	Free Text to be printed as column header for the data given in I6 (Custom invoice detail1)	Type A
P124	Custom invoice column alignment 1	O	X(5)	Indicates value provided in I6 to be printed in left / right aligned.	Possible values: LEFT RIGHT	Type A
P125	Custom invoice column length 1	O	X(2)	Indicates the length of I6	2 digits.	Type A
P126	Custom Invoice header2	O	X(50)	Applicable only for SCB payment and value of P37 (Invoice Format) is above A to I. Indicates the header of customized invoice.	Free Text to be printed as column header for the data given in I7 (Custom invoice detail2)	Type A
P127	Custom invoice column alignment 2	O	X(5)	Indicates value provided in I7 to be printed in left / right aligned.	Possible values: LEFT RIGHT	Type A
P128	Custom invoice column length 2	O	X(2)	Indicates the length of I7	2 digits.	Type A
P129	Custom Invoice header3	O	X(50)	Applicable only for SCB payment and value of P37 (Invoice Format) is above A to I. Indicates the header of customized invoice.	Free Text to be printed as column header for the data given in I8 (Custom invoice detail3)	Type A
P130	Custom invoice column alignment 3	O	X(5)	Indicates value provided in I8 to be printed in left / right aligned.	Possible values: LEFT RIGHT	Type A
P131	Custom invoice column length 3	O	X(2)	Indicates the length of I8	2 digits.	Type A
P132	Custom Invoice header4	O	X(50)	Applicable only for SCB payment and value of P37 (Invoice Format) is above A to I. Indicates the header of customized invoice.	Free Text to be printed as column header for the data given in I9 (Custom invoice detail4)	Type A
P133	Custom invoice column alignment 4	O	X(5)	Indicates value provided in I9 to be printed in left / right aligned.	Possible values: LEFT RIGHT	Type A
P134	Custom invoice column length 4	O	X(2)	Indicates the length of I9	2 digits.	Type A
P135	Custom Invoice header5	O	X(50)	Applicable only for SCB payment and value of P37 (Invoice Format) is above A to I. Indicates the header of customized invoice.	Free Text to be printed as column header for the data given in I10 (Custom invoice detail5)	Type A
P136	Custom invoice column alignment 5	O	X(5)	Indicates value provided in I10 to be printed in left / right aligned.	Possible values: LEFT RIGHT	Type A
P137	Custom invoice column length 5	O	X(2)	Indicates the length of I10	2 digits.	Type A
P138	Custom Invoice header6	O	X(50)	Applicable only for SCB payment and value of P37 (Invoice Format) is above A to I. Indicates the header of customized invoice.	Free Text to be printed as column header for the data given in I11 (Custom invoice detail6)	Type A
P139	Custom invoice column alignment 6	O	X(5)	Indicates value provided in I11 to be printed in left / right aligned.	Possible values: LEFT RIGHT	Type A
P140	Custom invoice column length 6	O	X(2)	Indicates the length of I11	2 digits.	Type A

No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P141	Custom Invoice header7	O	X(50)	Applicable only for SCB payment and value of P37 (Invoice Format) is above A to I. Indicates the header of customized invoice.	Free Text to be printed as column header for the data given in I12 (Custom invoice detail7)	Type A
P142	Custom invoice column alignment 7	O	X(5)	Indicates value provided in I12 to be printed in left / right aligned.	Possible values: LEFT RIGHT	Type A
P143	Custom invoice column length 7	O	X(2)	Indicates the length of I12	2 digits.	Type A
P144	Custom Invoice header8	O	X(50)	Applicable only for SCB payment and value of P37 (Invoice Format) is above A to I. Indicates the header of customized invoice.	Free Text to be printed as column header for the data given in I13 (Custom invoice detail8)	Type A
P145	Custom invoice column alignment 8	O	X(5)	Indicates value provided in I13 to be printed in left / right aligned.	Possible values: LEFT RIGHT	Type A
P146	Custom invoice column length 8	O	X(2)	Indicates the length of I13	2 digits.	Type A
P147	Custom Invoice header9	O	X(50)	Applicable only for SCB payment and value of P37 (Invoice Format) is above A to I. Indicates the header of customized invoice.	Free Text to be printed as column header for the data given in I14 (Custom invoice detail9)	Type A
P148	Custom invoice column alignment 9	O	X(5)	Indicates value provided in I14 to be printed in left / right aligned.	Possible values: LEFT RIGHT	Type A
P149	Custom invoice column length 9	O	X(2)	Indicates the length of I14 :	2 digits.	Type A
P150	FX indirect flag	O	X(1)		Possible values Y or N	
P151	Destination Center Country Code		X(2)			
P152	Destination Center City Code		X(3)			
P153	Date Priority		X(1)		Possible values D or C	
P154	Amount Priority		X(1)		Possible values D or C	
P155	On Behalf Of Name		X(35)	OBO details		Type C & D
P156	On Behalf Of Account		X(34)	OBO details		Type C & D
P157	On Behalf Of Address1		X(35)	OBO details		Type C & D
P158	On Behalf Of Address2		X(35)	OBO details		Type C & D
P159	On Behalf Of Address3		X(35)	OBO details		Type C & D
P160	On Behalf Of Name (Local Language)		X(105)	OBO details		Type C & D
P161	On Behalf Of Address1 (Local Language)		X(105)	OBO details		Type C & D
P162	On Behalf Of Address2 (Local Language)		X(105)	OBO details		Type C & D
P163	On Behalf Of Address3 (Local Language)		X(105)	OBO details		Type C & D
P164	Fx Rate Type		X(1)	Not Used		
P165	Delivery Option		X(1)	Not Used		Type A
P166	Transaction ID		X(5)	Required For TW –ACH		Type A
P167	Receiver ID		X(34)	Required For TW –ACH		Type A
P168	Receiver ID Type		X(10)	Required For TW –ACH		Type A





No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
P169	Customer Name		X(35)	Required For TW –ACH		Type A
P170	Listed Company Code		X(35)	For TW-ACH provide the Listed Company code		Type A
P171	Pay By Order of Self		X(1)			
P172	pay sub product type		X(2)			Type A
	I – Record	O		All the invoice details of the payment, can occur more than once.	Details will be printed in the paper-based instruments.	Type A & B
I1	Record Type	M	X(1)	Indicates the Record Type	I	Type A & B
I2	Invoice Reference	O	X(12)	Reference number of the invoice.	Invoice ref number for which the payment is being made. This data is for beneficiary.	Type A & B
I3	Invoice Date	O	X(10)	Date of the invoice	Valid date format	Type A & B
I4	Invoice Description	O	X(75)	Description of the invoice. Local language is supported.	Value of this fields needs to be encoded using Base64.	Type A & B
I5	Invoice Amount	M	9(12).9(2)	Mandatory if I record is present.	Needs to be a valid amount.	Type A & B
I6	Custom invoice detail 1	O	X(175)	Customized invoice detail1, its header, printing alignment are provided in P record.	Free Text.	Type A
I7	Custom invoice detail 2	O	X(175)	Customized invoice detail2, its header, printing alignment are provided in P record.	Free Text.	Type A
I8	Custom invoice detail 3	O	X(175)	Customized invoice detail3, its header, printing alignment are provided in P record.	Free Text.	Type A
I9	Custom invoice detail 4	O	X(175)	Customized invoice detail4, its header, printing alignment are provided in P record.	Free Text.	Type A
I10	Custom invoice detail 5	O	X(175)	Customized invoice detail5, its header, printing alignment are provided in P record.	Free Text.	Type A
I11	Custom invoice detail 6	O	X(175)	Customized invoice detail6, its header, printing alignment are provided in P record.	Free Text.	Type A
I12	Custom invoice detail 7	O	X(175)	Customized invoice detail7, its header, printing alignment are provided in P record.	Free Text.	Type A
I13	Custom invoice detail 8	O	X(175)	Customized invoice detail8, its header, printing alignment are provided in P record.	Free Text.	Type A
I14	Custom invoice detail 9	O	X(175)	Customized invoice detail9, its header, printing alignment are provided in P record.	Free Text.	Type A
	F – Record	C		If debit account ccy and payment ccy are different, this record can be used to provide FX contract details to be used to convert the amount from source ccy to target ccy. Mandatory if P49 (FX Type) is populated with C.	For Swift centre payment, only one F record is allowed.	ALL
F1	Record Type	M	X(1)	Indicates the Record Type	F	ALL
F2	FX Contract	O	X(16)	FX contract number of FX deal	FX Contract Ref No. needs to be provided here.	ALL
F3	Customer FX Rate	M	9(6).9(6)	FX rate of FX Contract	Valid Rate	ALL
F4	Dealer Name	O	X(35)	Dealer Name	Free Text	ALL

No.	Field Name	M / O / C	Type & Length	Description	Expected Value	Applicable payment centre
F5	Maturity Date	O	X(10)	Maturity rate of FX contract	Valid date format Date needs to be greater than or equal to Current date	ALL
F6	FX Amount	M	9(12).9(2)	Amount of FX contract.	Needs to be valid numeric value. Sum of FX amount needs to be equal to Payment Amount.	ALL
	T – Record	M		Always to be last record of payment file.		ALL
T1	Record Type	M	X(1)	Indicates the Record Type	T	ALL
T2	Total No. of Records	M	9(5)	Indicates no. of P record in the file.	Needs to match with number of records with record type 'P'.	ALL
T3	Total Invoice Amount	M	9(12).9(2)	Indicates sum of payment amount in P records.	Needs to be equal to sum of invoice amount in P records.	ALL

## 6. APPENDIX A –Fields that need to be encoded

Data provided in below listed fields need to be encoded using Base64. If payment does not have any local language character (ie, only English characters are used) always, then this feature can be disabled for the Group Id.

Record Type	Field No.	Field Name
P	P29	WHT Description 1
P	P33	WHT Description 2
P	P50	Beneficiary Name1 in Local Language
P	P51	Beneficiary Name2 in Local Language
P	P52	Beneficiary Address1 in Local Language
P	P53	Beneficiary Address2 in Local Language
P	P54	Beneficiary Address3 in Local Language
P	P55	Beneficiary Address4 in Local Language
P	P56	Payment Details Line 1 in Local Language
P	P57	Payment Details Line 2 in Local Language
P	P118	Mailing Address1
P	P119	Mailing Address2
P	P120	Mailing Address3
P	P121	Mailing Address4
I	I4	Invoice Description
F	F4	FX Dealer Name

## 7. APPENDIX B – FAQ (Frequently Asked Questions)

1. This document says that start/end character for each field can be blank. At the same time, comma is defined as field separator. If I need to have a comma as part of one field, how to achieve this?

In this case, double-quote character needs to be used as start/end character for those fields that need to have comma (,) as part of the value.

2. P-Record is having more fields (greater than 150). Fields towards to end are not really required for me, needs to populate empty value always. In this case, is it okay to ignore those fields completely?

Yes, those fields can be ignored as far as there is no mandatory field in those fields that you want to ignore. For Example, if no value is going to be populated from field 64 onwards till end, then it is okay to populate till 63 fields, it is not required to simply to put sequence of commas for all the fields. But, if you want to populate a value for field no. 140, then all the fields need to be populated till 140. If there is no value for a field, then field separator needs to be given.

3. Understand that some field values need to be encoded using Base64. My requirement does not use any local language character for all the payment types. In this case, do I need to really encode the value for those fields?

By default, all those fields need to be encoded irrespective of actual value is in English or in local language. If you are sure that you will not use any local language character, then you can request us to configure, so that processing program accepts value given in those fields are in English and does not do any decode.