Credit advice,
incoming cross-border payments
CSV format

Version 1.0.1

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Contents

1   Introduction

Handelsbanken's implementation guideline Credit advice incoming cross-border payments in CSV format is intended for use as a report for cross-border payments booked on a credit account with Handelsbanken in Sweden. The credit advice can either be separated by a comma (,) or semicolon (;), see details in 4.3 below. The description is specific to Handelsbanken's services and can only be used when working with Handelsbanken.

The report contains detailed information of incoming cross-border payments that credit the customer's account in Handelsbanken Sweden.

The report is received as a file and includes records where each Information record shows an incoming cross-border payment.

1.1   History

New releases of the Implementation Guides are published on a regular basis, based on new versions of the underlying standards or to provide clarification or changes. At Handelsbanken, changes to version numbers are made according to the following guidelines. The original version is 1.0.0.

- The last digit is changed when the format descriptions are changed, for example text clarifications and examples.

- The second digit is changed if minor changes are made to the format such as new countries or changes in the payment type.

- The first digit is changed (thus becoming a completely new version) if the format changes mean that the customer will have to make adaptations in order to continue using the service. In this case, all customers affected are informed of the new version and what the changes involve.

Version	Date	Description
1.0.1	2013-10-04	Update of file examples
1.0.0	2012-09-19	Published

2   Information about the service

The report can be used as data for automatic matching of open records in sales ledgers. For accounts with other banks or in other countries, we refer to Handelsbanken's other services.

The file report contains records where every information post reports an incoming cross-border payment and can be received in the way described under Frequency and Agreement.

2.1   The parties

The following list contains the parties participating in the exchange of the Credit advice incoming cross-border payments in CSV format.

Party	Description
Customer	Customer or customer's service provider
Bank	Handelsbanken

2.2   Agreement

Agreements for the service are signed in the Bank's agreement on Payment and information services for corporate customers.

For more information, contact your local bank branch.

The credit advice is sent out at around 21:45 on the day Handelsbanken has received the payment (or the agreed date according to the agreed interval below).

Interval

The following report intervals are available:

- Daily (Monday - Friday)

- Every month (as at the last of each month)

- Every 5th day (i.e. 5th, 10th, 15th, 20th, 25th and last of each month)

- Every 7th day (the same weekday each week, Monday - Friday)

- Every 10th day (i.e. 10th, 20th and last of each month)

- Every 15th day (as at 15th and last day of each month)

3   Scenario

Scenario: Credit advice, incoming cross-border payments to an account in Handelsbanken, Sweden.

1) The Bank receives a cross-border payment from the remitting bank.

2) The Bank books the incoming payment on the account

3) The Bank creates a report with details about the incoming payment.

4) The Bank makes the report available to the customer according to the agreed request

5) The report/file is downloaded by the customer, e g from the Inbox.

4   Implementation guidelines

This section includes a description of the Credit advice incoming cross-border payment in CSV format. The report contains three records where every cross-border payment is reported in an information record.

The information displayed is presented under the heading 4.4.2 Information records. The following applies to the format:

4.1   Business rules

[1]   Fields in the Information record are presented only when the remitter has stated information in the payment order.

4.2   Format structure

Credit advice, incoming cross-border payments in CSV format consist of three records.

1. "Start record", contains the date when the file was created.

2. "Information record", contains detailed information about incoming cross-border payments such as the name of the ordering party, the amount of the transaction and its currency code, value day, message to beneficiary and information as to how the costs for the payment are to be distributed. The report may contain several information records.

3. "Final record", includes a totalling item of the total number of incoming cross-border payments in the file.
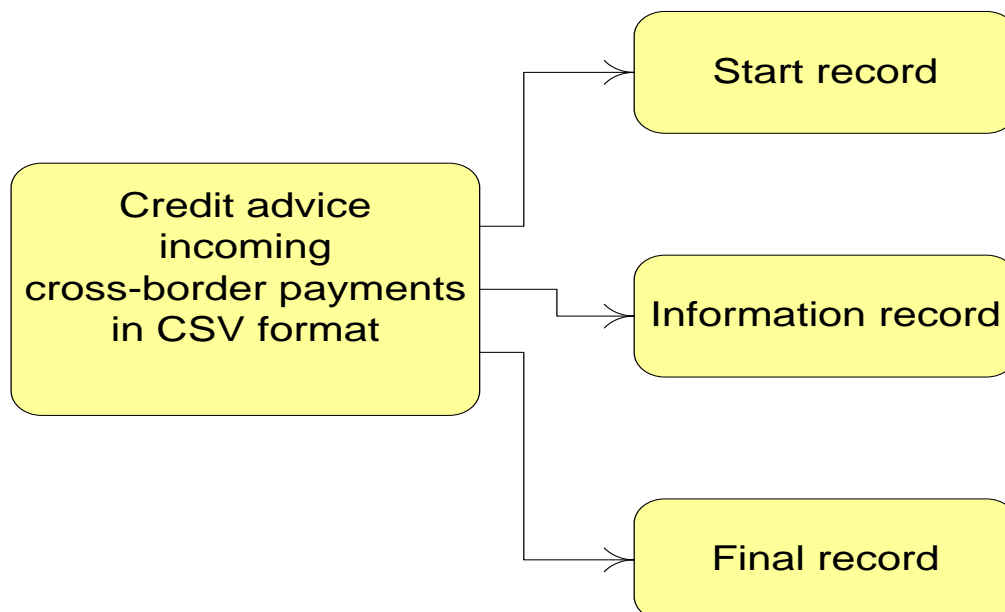
4.3   Format rules

- The file shows detailed information of incoming cross-border payments to accounts with Handelsbanken Sweden

- The file consists of records including fields

- The records are separated with line breaks

- The fields are either comma (,) or semicolon (;) separated. The choice is determined by the agreement with the Bank. The last field does not finish with a comma (,) or semicolon (;).

- Fields with no values are shown by the subsequent field separator following directly after the preceding one (,,) or (;;).

- Decimal character for all numbers is always either a comma (,) or a point (.). The choice is determined by the agreement with the Bank.

- Decimal character for amount fields is either a comma (,) or a point (.) and two decimals are stated.

- Decimal character for currency exchange fields is either a comma (,) or a point (.) and is stated with a maximum of seven decimals.

- The date is entered in the format YYYY-MM-DD.

4.4   Contents

This section includes detailed information about the fields which can be reported in the report. The file is presented in the following order.

4.4.1   START RECORD

The start record includes the date when the file was created.

Field name	Example	Comment
Date when the file was created.	2010-02-23	Date, YYYY-MM-DD.

4.4.2   INFORMATION RECORD

The information record includes detailed information from received payment orders.

Field name	Example	Comment
Business org. no, of account holder	5566778899	Business org. no./SHB number of account holder
Bank's payment reference	29201237	The Bank's payment reference, 8 digits
Beneficiary's name	Beneficiary company A	Retrieved from the Bank's database
Beneficiary's address	Beneficiary Road 1	Retrieved from the Bank's database
Beneficiary's address	123 45 Beneficiary town	Retrieved from the Bank's database
Beneficiary's account number	123456789	IBAN/BBAN
Beneficiary's ID*	IJKLUS33	Retrieved from the payment received
Beneficiary's ID, ID type	BIC	ID types for organisations: BIC, BEI, IBEI, EAN code, US chips universal ID, D&B number, Bank ID number, Tax ID number, others

Field name	Example	Comment
Final beneficiary*	Beneficiary company A	Retrieved from the payment received
Final beneficiary ID*	2222222222AAA	Retrieved from the payment received
Beneficiary's ID, ID type*	Other	ID types for organisations: BIC, BEI, IBEI, EAN code, US chips universal ID, D&B number, Bank ID number, Tax ID number, others
Ordering customer's name	Ordering company A	Retrieved from the payment received
Ordering customer's address	Ordering Road 1	Retrieved from the payment received
Ordering customer's address	123 45 Ordering town	Retrieved from the payment received
Ordering customer's ID*	EFGHUS33	Retrieved from the payment received
Ordering customer's ID, ID type	BIC	ID types for organisations: BIC, BEI, IBEI, EAN code, US chips universal ID, D&B number, Bank ID number, Tax ID number, others ID types for private individuals: Tax ID number, driving licence number, customer number, civic registration number, co-ordination number, passport number, ID card number, employment number, date and place of birth, other
Original ordering customer*	Original ordering company A	Retrieved from the payment received
Original ordering customer ID*	1111111111	Retrieved from the payment received
Original ordering customer ID, ID type*	Tax ID number	ID types for organisations: BIC, BEI, IBEI, EAN code, US chips universal ID, D&B number, Bank ID number, Tax ID number, others ID types for private individuals: Tax ID number, driving licence number, customer number, civic registration number, co-ordination number, passport number, ID card number, employment number, date and place of birth, other
Payment amount	123,00	Payment amount received by Handelsbanken
Payment currency	USD	Currency code, ISO code. Retrieved from the payment received
Message to beneficiary	Invoice 12345	Retrieved from the payment received
Own reference*	123456789	Retrieved from the payment received. "Not provided" is stated in the field in the event of there not being any information in the payment received
Reason for payment*	Purchase of printer	Retrieved from the payment received
Ordering customer's bank BIC	ABCDUS33	8-11 characters
Ordering customer's bank name	Bank 123	Retrieved from the payment received

Field name	Example	Comment
Ordering customer's bank address	Bank Road 1	Retrieved from the payment received
Ordering customer's bank address	1234 Bank town	Retrieved from the payment received
Booking date		Not used
Value date	2010-02-24	Date, YYYY-MM-DD, on which the amount is available on the receiving account
Net amount	738,00	Booked on the account, after reduction for costs
Currency net amount	SEK	Currency net amount, ISO code
Original payment amount	123,00	The original amount send by the remitter's bank
Payment currency	USD	Payment currency, ISO code
Rate	6,0000	Is stated only when there is conversion
Countervalue	738,00	The equivalent for the individual payments when credited to a deposit account
Currency countervalue	SEK	Currency, countervalue, ISO code
Allocation of charges	SHA	BEN = the beneficiary pays all charges SHA = the remitter/beneficiary share the charges OUR = the remitter pays all charges
Charges	60,00	Charges for the receiving customer According to the price list
Currency, charges	SEK	Currency code, charges, ISO code
Interval commission and fees	M	Code commission and fees: D = daily, paid at the time of the payment M = monthly fee Q= quarterly fee
Ordering customer's charges	10,00	Retrieved from the payment received
Currency code, Ordering customer's charges	USD	Retrieved from the payment received

*Payment in euro that meets the requirements of a euro payment in SEPA (Single Euro Payments Area).

4.4.3 FINAL RECORD

The final record contains a summary record that reports the number of incoming payments i.e. number of information records in the file.

Field name	Example	Comment
Number of payment orders in the file	1	Number

4.5   File example

Below is shown an example of a file in the format expressed in business terms. Please note that the lines have been broken in order to fit the document.

4.5.1   FILE EXAMPLE (SEPARATED BY COMMA)

```
2011-06-30
5566778899,29201237,Mottagarföretag A,Mottagarvägen 1,123 45
Mottagarstad,123456789,IJKLUS33,BIC,Mottagarföretag
A,2222222222AAA,Övrigt,Sändföretag A,Sändvägen 1,123 45
Sändstad,EFGHUS33,BIC,Sändföretag A,1111111111,Skatte ID
nummer,123.00,USD,Invoice 12345,123456789,Inköp av skrivare,ABCDUS33,Bank
123,Bankvägen 1,1234 Bankstad,,2010-02-
24,738.00,SEK,123.00,USD,6.0000,738.00,SEK,SHA,60.00,SEK,M,10.00,USD
1
```

4.5.2   FILE EXAMPLE (SEPARATED BY SEMICOLON)

```
2011-06-30
5566778899;29201237;Mottagarföretag A;Mottagarvägen 1;123 45
Mottagarstad;123456789;IJKLUS33;BIC;Mottagarföretag
A;2222222222AAA;Övrigt;Sändföretag A;Sändvägen 1;123 45
Sändstad;EFGHUS33;BIC;Sändföretag A;1111111111;Skatte ID
nummer;123,00;USD;Invoice 12345;123456789;Inköp av skrivare;ABCDUS33;Bank
123;Bankvägen 1;1234 Bankstad;;2010-02-
24;738,00;SEK;123,00;USD;6,0000;738,00;SEK;SHA;60,00;SEK;M;10,00;USD
1
```