Implementation guide

Debit advice Cross-border payments Sweden

Handelsbanken CSV-format

Version: 1.0.3

2017-12-22

Table of contents

1 Introduction

Handelsbanken's implementation guidelines for Debit advice cross-border payments in CSV format are intended for use as a report of cross-border payments carried out with a debit account in Sweden.

The report includes detailed reporting of cross-border payments sent to the Bank via file in any file format.The report is created by Handelsbanken when the cross-border payments have been made and can be delivered at various intervals as agreed.

The report is delivered as a file and includes records where each Information record shows a cross-border payment made.

Only payments sent in via the Bank's file services are reported in the file. Transactions booked in the Bank's online service or via branches **are not shown** in the report. For reporting of manual transactions we refer to Handelsbanken online banking/Search payment

1.1 Administrative information

In order to easily find your transactions in the CSV Debit advice file, Handelsbanken recommends that you state your own reference for each transaction order in the file sent to the Bank when requesting execution of payment.

More information about the debit advice service and contracts can be obtained from your local bank branch.

The Debit advice cross-border payments file report in CSV format can easily be downloaded via Handelsbanken Online.

1.2 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
1.0.3	2017-12-22	Minor updates
1.0.2	2013-12-12	Updated due to the handle of equivalent amount (changed version number to 1.x.x)
0.1.3	2008-11-13	Correction of existing example – One new example added.
0.1.2	2007-10-16	First version published for pilot customers

2 **Information of the service**

Handelsbanken's implementation guideline Debit advice cross-border payments in Handelsbanken's CSV format is intended for use as a report for cross-border payments carried out with a debit account at Handelsbanken in Sweden. The file report can be for automatic reconciliation of open records in supplier ledgers.

The file report includes records where each Information record shows a cross-border payment made. The file report is obtained according to the agreed Interval. The report is created by Handelsbanken when the cross-border payments have been made. Transactions done manually in the Bank's online service or via branches are not shown in the report. Only payments sent in via the Bank's File services are included. For cross border payments made from accounts with other banks or from accounts in other countries, we refer to Handelsbanken's other file services.

2.1 Parties

The following list includes parties which participate in the exchange of the Debit advice cross-border payments message.

| Name of party	Description
Customer	Customer or customer's service provider
Bank	Handelsbanken Sweden

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.

2.3 Scenario Debit advice

1) The customer sends a file with cross-border payments to the Bank requesting payment as at specified dates.

2) The file and its content is validated upon receival. The transactions/cross-border payments in the file are processed by the Bank on the execution date.

3) The Bank creates a report when the requested cross-border payments have been made.

4) The Bank makes the report available to the customer according to the agreement

5) The report/file is accessed by the customer, e g to be downloaded in Handelsbanken Onlin services.

Debit advice cross-border payments	
Customer	Bank
1	
	2
	3
	4
5	
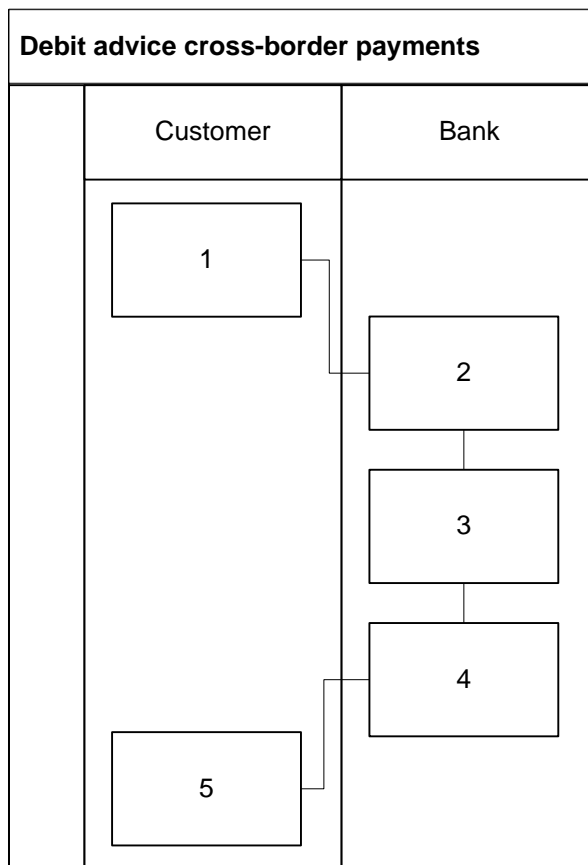
3   **Implementation guidelines**

This section includes a description of the Debit advice for executed 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 Content. The following applies to the format:
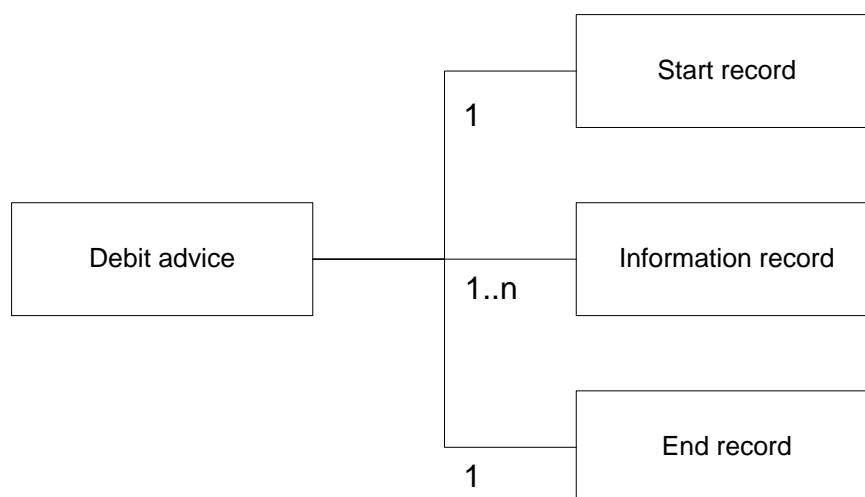
3.1 Business rules

[1]   Fields in the Information record are presented as stated in the original payment order.

3.2 Format structure

A message is made up of several records.
The records included are a Start record, one or more Information records and an End record.

- Start record: Shows the date of the report

- Information record: Shows fields including detailed information from transaction assignments sent in.

- End record: Shows the number of transactions, invoices/credit notes in the report

```
                                        ┌─────────────────────┐
                                        │    Start record     │
                                  1     │                     │
                                   ┌────└─────────────────────┘
                                   │
┌──────────────────┐              │    ┌─────────────────────┐
│                  │              │    │ Information record  │
│   Debit advice   │──────────────┤    │                     │
│                  │    1..n       │    └─────────────────────┘
└──────────────────┘              │
                                   │    ┌─────────────────────┐
                                   └────│     End record      │
                                  1     │                     │
                                        └─────────────────────┘
```

3.3 Format rules

- The file refers to cross-border payments made from accounts with Handelsbanken Sweden
- The file consists of records including fields
- The records are separated with line breaks
- The fields are comma (,) or semicolon (;) separated. The choice is determined by the agreement with the Bank. The last field does not finish with a comma (,).
- Fields with no values are shown by the subsequent field separator follows directly after the preceding one (,,) or (;;)
- Decimal character for all numbers is a point (.) or a comma (,).The choice is determined by the agreement with the Bank.
- Amount fields: the decimal character is specified as a point (.) or a comma (,). The choice is determined by the agreement with the Bank. Two decimals are stated.
  The amount is written without a sign if it is positive and with a (-) minus sign if it is negative. But the residual value for credit notes is has no sign. If the entire credit note has been used, the residual value is stated as 0.00
- Rate: the decimal character is specified as a point (.) or a comma (,).The choice is determined by the agreement with the Bank. The rate is entered with maximum of seven decimals.
- The date is entered in the format YYYY-MM-DD.

3.4 Content

The file is presented in the following order:

CSV format	Example of value	Comments
		START RECORD
Date when the file was created	2017-10-18	Date, YYYY-MM-DD
		INFORMATION RECORD
Business org. no, of account holder	5566778899	Business org. no./SHB number of account holder
Bank's payment reference	13279876543	The Bank's payment reference, 11 digits. The same reference number can appear several times if several payment orders are included in a single payment
Execution date requested by the customer	2017-10-18	The date when the customer has requested to have the payment made. If this date is not a Swedish banking day, the Bank will make the payment on the following banking day. For credit notes the last monitoring date is shown
Payment method – stated when the individual payment order is sent	NORM	Code: NORM = Normal URGP = Express INTC = Intragroup CORT = Financial

CSV format	Example of value	Comments
User's own reference	917960	The customer's own reference per transaction order. Shown if it was included in the file to the Bank. Otherwise a time-stamp created by the Bank is shown
Beneficiary ID	1234567	Copied from the sent payment order
The beneficiary's name, name field 1 and 2	BYGGARE BENGT HB	Copied from the sent payment order
Beneficiary's address, address field 1	BYVEJEN 12	Copied from the sent payment order
Beneficiary's address, address field 2 - town	3127 BYEN	Copied from the sent payment order
Beneficiary's account number	DK4408900001050703	IBAN or traditional account number Copied from the sent payment order
Beneficiary's banking connection BIC or National bank ID	HANDDKKK	The BIC of the bank where the beneficiary's account is operated Copied from the sent payment order
References for beneficiary	7788	Copied from the sent payment order In case of separate reference letter, the field may be long.
BIC of the receiving bank		The BIC of the Bank that receives our payment order. Copied from sent payment order.
Debit account with Handelsbanken Sweden	111333666	The account is specified in the same format as in the original payment file. BBAN 8-9 digits, not zero-filled IBAN 24 characters
Accounting date	2017-10-18	Accounting date on the debit account for the payment transaction
Amount booked in the debit account	8674.09	Amount booked for an individual payment order For joint payment service: • The value of the individual invoice/credit note is shown • Credit note is stated with a minus. • In order to find the booked amount, an total must be made of all payment orders with the same payment reference • Any fees for the payment are always shown on the first invoice of the payment order
	850.00	Booked amount for a payment order in equivalent amount
Currency of booked amount	DKK	Currency of booked amount, ISO code

CSV format	Example of value	Comments
Original amount	8674.09	Transaction amount of the individual invoice or credit note. Credit note is stated with a minus.
	0	Always 0 (zero) for a payment order in equivalent amount
Currency of order	DKK	Currency of order, ISO code
Residual value credit note		Stated without a minus
Rate, on conversion	115.27	Is stated only for conversion
Countervalue SEK, payment amount	11584.66	A countervalue is stated for the individual payment order
	800	Example used for payment order in equivalent amount
The customer's own countervalue in SEK	11449.22	Countervalue copied from the sent payment order
		Not used for payment order in equivalent amount
Amount of exchange rate difference, estimated countervalue	135.44	The difference between countervalue SEK, the payment amount and the customer's countervalue in SEK
		It is stated with a (-) minus if negative
		Not used for payment order in equivalent amount
Distribution of costs[1]	SHA	Code: SHA = Each party pays its fees, this is the normal case
		BEN = The beneficiary pays all fees
		OUR = The ordering party pays all fees
Commission amount[1]	50.00	If several payment orders are included in a joint payment order, the entire commission fee is stated on the largest payment order in terms of amount
Currency of commission[1]	SEK	Currency of commission, ISO code
Cost for cover bank		If several payment orders are included in a joint payment order, the entire cost for cover bank is stated on the largest payment order in terms of amount
Currency, cost for cover bank[1]		Currency of cost for cover bank, ISO code
OUR cost1		If several payment orders are included in a joint payment order, the entire OUR cost for the cover bank is stated on the largest payment order in terms of amount
Currency, OUR costs[1]		Currency of OUR cost, ISO code

CSV format	Example of value	Comments
Interval for commission and fees1	D	Code commission and fees: D = daily, charged at the time of payment M = monthly fee Q = quarterly fee
		END RECORD
Number of invoices/credit notes in the file	1	Number

---

[1]*Interval commission and fees*

If a separate account is used for fees, costs are not shown per payment order, instead a reference is made to a separate notification.

Annual fee is not shown.

4 **Examples**

File example 1: Debit advice, executed cross border payment debited account in SEK, no exchange

```
2017-10-18
5566778899,13279876543,2017-10-18,NORM,917960,1234567,
BYGGAR E BENGT HB,BYVEJEN 12,3127 BYEN,DK4408900001050703,
HANDDKKK,7788,,111333666,2017-10-18,8674.09,DKK,
8674.09,DKK,,,11584. 66,11449.22,135.44,SHA,50.00,SEK,,,,,D
1
```

File example 2: Debit advice, executed cross border payment debited account in SEK, equivalent amount

```
2017-10-18
5566778899,13279876543,2017-10-18,NORM,917960,1234567,BYGGAR
E BENGT HB, BYVEJEN12, 3127BYEN,DK4408900001050703,HANDKKK
,7788,,111333666,2017-10-18,850.00,SEK,0.00,DKK,,115.27,
800.00,,,SHA,50.00,SEK,,,,,D
1
```

File example 3: Debit advice, executed cross border payment debited account in SEK, with exchange

```
2017-10-27
5566778899,13279876601,2017-10-27,NORM,081024-
123456,917812,
G DEUTSCHE GMBH,INDUSTRIEWEG 1,D-10000 WIEN,
AT554433300000012345,RVVGAT2B,DOC.NO:2801492,RVVGAT2B,
111222333,2017-10-29,20076.41,SEK,2009.55,EUR,,9.9905,
20076.41,20337.65,-261.24,SHA,3.00,SEK,,,,,M
```

File example 4: Debit advice, executed cross border payment debited currency account.

```
2017-11-11
5566778899,13285624895,2017-11-11,NORM,917973,0000658,
DEUTSCHE SPEDITION GMBH & CO.KG,SPEDITIONSWEG 1,
D-20000 FRANKFURT,DE8421890022000001234567,BL21890022,
125207,HANDDEFF,48888777,2017-11-11,5400.00,EUR,
5400.00,EUR,,,54177.15,51312.83,2864.32,SHA,40.00,SEK,,,,,M
1
```