



Straight2Bank Web Direct Debit Initiation Import File Format

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This file format specification applies to creating direct debit transactions via bulk import on Straight2Bank Web.

1. File Format

1.1 File Format Syntax

- Each record should end with a new line character.
- The number of fields in each record should match the file format specifications described in this document.
- The Start/End character for each field can be left blank or with double inverted commas
- The field separator is a comma
- Escape characters are not supported.
- If a field value has a comma, specify the entire field value within “ ” a pair of double inverted commas.
- All date fields should be in dd/mm/yyyy format.
- Numeric fields with null or space values will be recognized as 0.00 by default.
- Removing space characters from fields are not supported.
- Each data field must be trimmed i.e. trail & leading spaces must be removed
- Data should be read as it is without converting to upper or lower cases

1.2 File Format

Comma separated file format

1.3 Maximum File Size

Maximum 15,000 records per file. Up to 15MB.

1.4 Character Sets And Encoding

Permitted Character Set	Characters
Numeric characters	0 to 9
Upper-case letters	A to Z
Special Characters	Blank “ ” Full stop “.” Ampersand “&” Hyphen “-” Slash “/” Plus Sign “+” Asterisk “*” Percentage “%” Dollar “\$”

Character encoding

System should recognize the file encoding mechanism automatically & it should read the file as per the encoding standard.

2. Records

2.1 Header Record

Field Order	Field Name	Mandatory/Optional/Conditional	Field Length	Validation/Remarks/Encoded Fields
1.	Identifier	Mandatory	X(1)	"H"
2.	Credit Bank/ACH Code	Optional	X(17)	This should be mapped to creditor bank local clearing code
3.	Credit Account Number	Mandatory	X(34)	This should be mapped to creditor account number
4.	Customer Ref/Batch Name	Optional	X(35)	This should be mapped to Batch Name
5.	Real time indicator	Optional	X(1)	This is applicable for <ul style="list-style-type: none"> SG Real time DDI transactions HK FPS DDI transactions IN UPI DDI transactions If it is not given, consider it as NO by default
6.	Credit BIC	Optional	X(17)	This should be mapped to creditor bank BIC code. Convert to upper case always while reading this field
7.	Credit Currency Code	Optional	X(3)	This should be mapped to creditor account currency. Convert to upper case always while reading this field
8.	Originator Identification	Conditional		This will be taken up during country rollouts. Applicable only for TW.
9.	Creditor VPA	Conditional	X(35)	This is mandatory for IN UPI transactions

2.2 Direct Debit Transaction Detail Record

Field Order	Field Name	Mandatory/Optional/Conditional	Field Length	Validation/Remarks/Encoded Fields
1.	Identifier	Mandatory	X(1)	"D"
2.	Payer Bank/ACH Code	Mandatory	X (17)	This should be mapped to Payer Bank local clearing code
3.	Payer Branch Code	Optional	X(10)	Need to check this on the classic behavior once by seeing its code.
4.	Payer Account Number / Proxy Id / VPA	Mandatory	X (34)	This should be mapped to Payer Account Number for normal DDI, For HK, This is mapped to Payer Proxy Id for capturing Mobile Number or Email Id or FPS Id based on payer proxy type For IN, This is mapped to Payer VPA to make UPI direct debit
5.	Debtor Account Name	Mandatory	X(180)	This should be mapped to Payer Name. This field should support local language characters.
6.	Reference	Mandatory	X (60)	This should be mapped to Mandate Reference
7.	Amount	Mandatory	N(16,3)	This should be mapped to "Amount" with 3 decimal precision

8.	Value Date	Mandatory)	X(8)	This should be mapped to value date. It should be in YYYYMMDD format
9.	Particulars	Optional.	X (60)	This will be taken up as part of country enhancements. Mapped to Remarks Line 1.
10.	Transaction ID (Purpose of Direct Debit)	Optional.	X(10)	Applicable to HK, CN, (Future: TW, CN, JO) Only valid codes should be accepted as per configuration
11.	Receiver ID	Optional	X(10)	This will be taken up as part of country enhancements.
12.	Listed Company Code	Optional.	X(6)	This will be taken up as part of country enhancements. Applicable only for TW country
13.	Province	Optional	X(10)	Applicable to China Only. Only valid data should be accepted as per configuration
14.	Payer ID	Optional	X(1)	Applicable to CN Only valid codes should be accepted as per configuration
15.	Payer ID Number	Optional	X(22)	Applicable to CN If valid Payer Id is provided, this field is mandatory.
16.	Account Type	Optional	X(2)	Applicable to CN. Only valid codes should be accepted as per configuration
17.	Account Property	Optional	X(1)	Applicable to CN. Only valid codes should be accepted as per configuration
18.	Additional Information 1	Optional	X(60)	Applicable to CN. Should accept local language characters
19.	Additional Information 2	Optional	X(60)	Applicable to CN. Should accept local language characters
20.	Debtor Bank BIC code	Conditional	X(17)	This should be mapped to Debtor Bank BIC code. Mandatory for real time transactions Real Time DDI
21.	Debtor Currency Code	Optional	X(3)	No validation required on this. Always fix to Credit Account currency
22.	Re-Presentation Flag (Settlement Mode)	Optional	X(1)	Applicable to AE. Only valid codes should be accepted as per configuration
23.	Real Time Indicator	Conditional	X(1)	This is applicable for <ul style="list-style-type: none"> • SG Real time DDI transactions • IN UPI DDI transactions • HK FPS DDI transactions If it is not given, consider it as NO by default
24.	Customer Reference/Your Reference	Mandatory	X(35)	This should be mapped to Your Reference field. If this is not provided, system will default to auto generated DDI Reference
25.	Payer Mobile Number	Optional	(X20)	Applicable to IN- UPI
26.	Payer Proxy Type	Conditional	X(5)	Mandatory for HK FPS. Possible values: CTM – Collection through Mobile CTE – Collection through Email CTA – Collection through Account. CTF – Collection through FPS ID CTV – Collection through VPA (For India)
27.	Expiry Time	Conditional	X(5)	Applicable only for India. Expiry time in minutes Max: 64800 Mins

2.3 Invoice Detail Record

Field Order	Field Name	Mandatory/Optional/Conditional	Field Length	Validation/Remarks/Encoded Fields
1.	Identifier	Mandatory	X(1)	"I"
2.	Invoice Date	Conditional	X(08)	This should be mapped to Invoice date & it should be in YYYYMMDD format
3.	Invoice Amount	Conditional	N(16,3)	This should be mapped to Invoice Amount & Invoice Currency should be defaulted to Credit Account Currency
4.	Reference Invoice Number	Conditional	X(20)	This should be mapped to Invoice Reference.
5.	Invoice Description	Optional	X(75)	This should be mapped to Invoice Description. This field should allow local language characters

2.4 Trailer Record

Field Order	Field Name	Mandatory/Optional/Conditional	Field Length	Validation/Remarks/Encoded Fields
1.	Identifier	Mandatory	X(1)	"T"
2.	Number Of Debit Detail Records	Mandatory	Number	Total number of direct debit instructions given in the file i.e. the record starting with identifier "D"
3.	Number Of Invoice Records	Mandatory	Number	Total number of invoice records given in the file i.e. the record starting with identifier "I"
4.	Total Debit Amount	Mandatory	N(18,3)	Total arithmetic sum of amount given the record starting with identifier "D" across the file
5.	Total Invoice Amount	Mandatory	N(18,3)	Total arithmetic sum of amount given the record starting with identifier "D" across the file

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