Contents

1. **FILE FORMAT**

This file format specification is about creating direct debit mandates through bulk import on Straight2Bank Web.

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.
- 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 up to 15MB.

1.4 Character Set 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

Header record should be only one per file

S.o	Field	Field Length	Condition	Validation/Remarks
1	Identifier	X(1)	Mandatory	'H'
2	Credit Bank/ACH Code	X(17)	Optional	This should be creditor bank local clearing code. If not provided system will derive it.
3	Credit Account Number	X (34)	Mandatory	This should be a valid creditor account number. If invalid or no such account found, then the file will get rejected with the reason 'Invalid credit account'.
4	Credit Currency Code	X(3)	Optional	This should be a valid credit account number. If not provided, system will derive it
5	Batch Image File Name (Zip File Name)	X(50)	Optional	Zip file name containing all images will be set provided here. Applicable only for India Market.
6	Batch Name	X(35)	Optional	Batch Name, if not provided, system generated Batch reference to be assigned to Batch Name.

2.2 Detail Record

There can be one or multiple detail records per file

S.No	Field	Format	Condition	Validation/Remarks
1	Identifier	X(1)	Mandatory	'D'
2	Buyer Code	X(30)	Optional	Mapped to Buyer Code. Valid code must be provided if the buyer library is maintained in back office system. Required for China.
3	Debtor Account Number/Proxy Id	X (35)	Mandatory	This should be mapped to Payer Account Number. For Hong Kong, This is mapped to Payer Proxy Id for capturing Mobile Number or Email Id or FPS Id based on payer proxy type
4	Debtor Account Name	X(180)	Optional	This should be mapped to Payer Name. This field should support local language characters.
5	Start Date	X(8)	Mandatory	Date should be in the format 'YYYYMMDD'. Start date should be today or tomorrow.
6	End Date	X(8)	Mandatory	Date should be in the format 'YYYYMMDD'. End date should be equal or greater than start date.
7	Debit ACH Bank	N(17)	Mandatory	Valid Payer Bank local clearing code should be provided here. For Hong Kong eDDA- The Value is optional for Proxy based mandates (email, fps id, mobile) but it is mandatory for account based mandates

8	Value Date	X(8)	Conditional	Value date is mandatory for FIXED mandate. Date should be in the format 'YYYYMMDD'. Value date should be equal to or greater than start date and equal to or less than end date.
9	Transaction Id/Mandate Issued For	X(50)	Optional	This is a country specific field. Max 10 Chars is allowed.
10	Mandate Flag	X(1)	Conditional	Mandatory in case of Mandate amendment and Mandate cancellation requests Possible Values: A – Addition D – Deletion/Cancellation T – Amendment Currently applicable only for India and Hong Kong markets. If not provided, it will be read as "A"
11	Mandate Type	X(1)	Mandatory	Valid values are 'F' – for Fixed Mandates 'V' – for Variable mandates This is mandatory & it should not be blank.
12	Frequency	X(1)	Conditional	This is mandatory for Fixed Mandates. Possible values for all markets: D - Daily W - Weekly F - Fortnightly M - Monthly T - Every Two Months Q - Quarterly U - Every Four Months H - Half yearly Y - Yearly O – One Off (Applicable only for Hong Kong eDDA variable mandates) X – Defined days(Applicable only for UAE)
13	Amount	N(13,3)	Mandatory	This must be provided without any comma(s). This will be mapped to Max amount in case of variable mandates. This will be mapped to Fixed amount in case of fixed mandates. Format: 9999999999999.999 (max 13 digit to the left of the decimal point and max 3 decimal places)
14	MICR Number	N(11)	Optional	Not in use
15	Remarks	X(100)	Optional	Mapped to remarks field & this support local language characters
16	Mandate Reference	X(100)	Optional	This is mapped to mandate reference. For new mandates if this is not provided, system will default to Bank Reference. For Hong Kong eDDA, this must be unique within a client Group.
17	Debit ACH Branch	X(10)	Optional	Mapped to Payer Branch ACH Code. Applicable only to very few markets like ZA & African countries
18	Transaction Type	X(1)	Optional	Mapped to Payer Bank belongs to

				Possible values: S – Standard Chartered Bank C – For Other Banks (Except China) B – for China partner Banks If not provided, system derives it
19	Payer Id	X(10)	Optional	Mapped to Payer Id
20	Payer Id Type1	X(1)	Optional	Applicable to Hong Kong to provide Payer Id type. Valid code should be provided. This is mandator for Hong Kong eDDA, paper-based mandates (DDMP).
21	Payer Id Number1	X(18)	Optional	Applicable to Hong Kong to provide Payer Id number. This is mandator for Hong Kong eDDA, paper-based mandates (DDMP).
22	Payer Id Type2	X(1)	Optional	Applicable to Hong Kong to provide Payer Id type. Valid code should be provided.
23	Payer Id Number2	X(18)	Conditional	Applicable to Hong Kong to provide Payer Id number. If Payer Id Type2 is given, this will become mandatory.
24	Customer Type	X(2)	Optional	Applicable only for UAE to provide customer type as per Central Bank's requirement. Possible values: IN – Individual NI – Non Individual
25	Mandate Issued for	X(9)	Optional	Applicable for India & UAE markets. Valid code should be provided. This is mapped to Purpose of issuing the mandate
26	Payer Mobile Number	X(20)	Optional	Applicable for India & UAE markets to provide Payer Mobile Number
27	Payer Email Address	X(100)	Optional	Applicable for India & UAE markets to provide payer email address
28	Account Type	X(10)	Conditional	Applicable & Mandatory to India & UAE markets to provide payer account type. Valid code must be provided
29	Debit Request Instance Allowed	N(3)	Conditional	Applicable to UAE & Hong Kong to specify the number of Direct Debits to be created from the mandate. This is mandatory for HK eDDA
30	DDR Defined Days	N(5)	Optional	Applicable to UAE market to provide frequency for Fixed Mandates when frequency is X-Defined Days.
31	DD Minimum Amount	N(13,3)	Optional	Applicable only for UAE to provide minimum amount for variable mandates. Defaulted to zero if not provided. Format: 9999999999999.999 (max 13 digit to the left of the decimal point and max 3 decimal places)
32	Originator Identification Code	N(9)	Optional	Applicable only for UAE to provide Originator identification code.
33	Customer ID Type	N(5)	Optional	Applicable only for UAE to specify customer type. Valid code should be provided. Possible values:

				CHMCN-Chamber Certification Number
				EMRDN-Emiree Decree Number
				TRDLN-Trade License Number
34	Customer ID Type Number	X(20)	Conditional	Applicable only for UAE market to specify customer id type number. This is mandatory if customer id type is provided.
35	Particulars	X(100)	Optional	Applicable only for India Market to specify mandate schema reference number
36	Image Count	N(2)	Optional	Applicable only for India market to specify the documents counts linked to this mandate
37	Document name1	X(100)	Conditional	Applicable only for India market to specify the document name. This is mandatory for documents count is provided
38	Document name2	X(100)	Conditional	Applicable only for India market to specify the document name. This is mandatory for documents count is provided
39	Document name3	X(100)	Conditional	Applicable only for India market to specify the document name. This is mandatory for documents count is provided
40	Document name4	X(100)	Conditional	Applicable only for India market to specify the document name. This is mandatory for documents count is provided
41	Document name5	X(100)	Conditional	Applicable only for India market to specify the document name. This is mandatory for documents count is provided
42	Debtor Currency Code	X(3)	Optional	No need to provide this. System will default to Credit account currency
43	Reject Code	X(255)	Conditional	Mandatory for Hong Kong eDDA. Valid reject code must be provided for mandate amendment/ mandate cancellation. if not provided, system will default it.
44	Clearing House Mandate Reference	X(50)	Conditional	Mandatory in case of mandate amendment and mandate Cancellation requests. For India / Hong Kong markets, UMRN(Unique Mandate Reference Number) should be provided. For other markets Back Office Mandate Id should be provided (i.e. RCMS Mandate Id)
45	Pre-Auth Code	X(100)	Optional	Applicable only for UAE market to specify the Pre-Auth Code
46	Debtor BIC Code	X(17)	Optional	Mapped to Payer Bank Swift BIC code. Applicable only to markets which are migrated from local codes to BICs such as Indonesia, Singapore & Oman
47	Mandate Scheme	X(15)	Optional	Applicable only to Oman Market to specify the mandate scheme. Valid code should be provided. Possible Values are 'I' & 'R'
48	EDDA Indicator	X(1)	Optional	Applicable only to Hong Kong eDDA. Possible values are 'Y' or 'N'. If not provided, system defaults to 'N'
49	DDA Type	X(4)	Optional	Applicable only to Hong Kong eDDA. Possible values are DDMU - Unconfirmed DDMC - Confirmed DDMP – Paper based

| 50 | Payer Proxy Type | X(5) | Optional | Applicable only to Hong Kong eDDA. Possible values are CTA - Account CTE – Email CTM - Mobile CTF - FPS ID |

2.3 Trailer Record

This should be the last record in the file

S.No	Field	Field Length	Condition	Remarks
1	Identifier	X(1)	Mandatory	'T'
2	No of Mandate Records	N(5)	Mandatory	Total number of mandate records in the entire file
3	Total Amount	N(24,5)	Mandatory	Total of max amount in the entire file