

File Upload CSV Specification Guide

Version Updates

Date	Section	Change
Aug 21 st 2023	Page 7: Bacs CSV File Spec Guide: Value Date field	Inserted simplified wording related to value date being processing date for Bacs clearing.
Sep 14 th 2023	All Payment types (Excludes SEPA)	Added new mandatory field "Debtor Country" with default value of GB.
Oct 30 th 2023	Page 10: Chaps and Inter Account Transfer Specification	Separated CHAPS and Inter-Account Transfer payment types
Oct 30 th 2023	Page 22: Cross Border Payment Type	Added "Customer Reference" field

What file upload formats does HSBCnet support?

HSBCnet supports two file formats, dynamic CSV format and ISO XML.

What is dynamic CSV file upload?

Dynamic CSV upload enables Users to initiate the bulk creation of payments providing that the upload file is in CSV format. Dynamic CSV Import on HSBCnet allows Users to originate payment instructions for the following payment types:

- Priority Payments (Faster Payments and CHAPS)
- BACS
- Cross Border Payments
- Inter-Account Transfers

The details below outline the CSV file specifications that are required for the successful import of CSV files. Files generated from accounting applications, spreadsheet applications, or other financial applications are acceptable for import providing that they meet the file, and field characteristics outlined in this guide.

Please note, the bulk file upload of SEPA credit transfer will not be supported via dynamic CSV through HSBCnet. If you need to initiate a bulk import of SEPA payments, then this will need to be done using XML format. Please refer to section below on "How to create a SEPA Credit Transfer in ISO XML" for further information.

What are the main differences between SVB Online Banking CSV import and HSBCnet dynamic CSV Upload?

- Unlike SVB Online Banking, on HSBCnet, Users are not required to create Import Profiles
- CSV files for file upload need to match a pre-defined CSV import specification which is detailed below.
- CSV files being uploaded must now include column headers (details of which are outlined below).
- Transaction Types (*e.g., Faster Payments, Cross Border Payments etc.*) have new Transaction Type codes.
- All mandatory fields for a given payment type must be included in the CSV file being uploaded however, the order of these required fields does not have to match the order of fields within the import specification.
- Faster Payments can only be uploaded using file authorisation option of “File Level Authorisation (Detailed)”. All other payment types can be uploaded using file authorisation option of “File Level Authorisation (Detailed)” or “Instruction Level Authorisation (ILA). Further details can be found in the “File Upload” user guide within HSBCnet Self Service and Support section.
- Please note SEPA credit transfers cannot be imported using Dynamic CSV format. Users must utilize the ISO 20022 XML file format instead. Please refer to section below on “How to create a SEPA Credit Transfer in ISO XML” for further information.

How do you get ready for file upload on HSBCnet?

Any clients who have executed File Imports within SVB UK Online Banking in 2022 and 2023 will automatically be setup to perform file upload on HSBCnet.

Please note, a dynamic CSV file can only be uploaded to HSBCnet once we have completed our bank setup for your HSBCnet company profile.

If you require file upload capability to be enabled, then please Contact Us for assistance.

- Email Client Service at innv-client-transition@hsbc.com
- Call Client Service on 0800 023 1441 (or +44 207 367 7881 from outside the UK)

Once File Upload functionality has been enabled for the company, the System Administrators will need ensure that individual user entitlements are updated to grant file upload/file authorisation permissions to users requiring this capability.

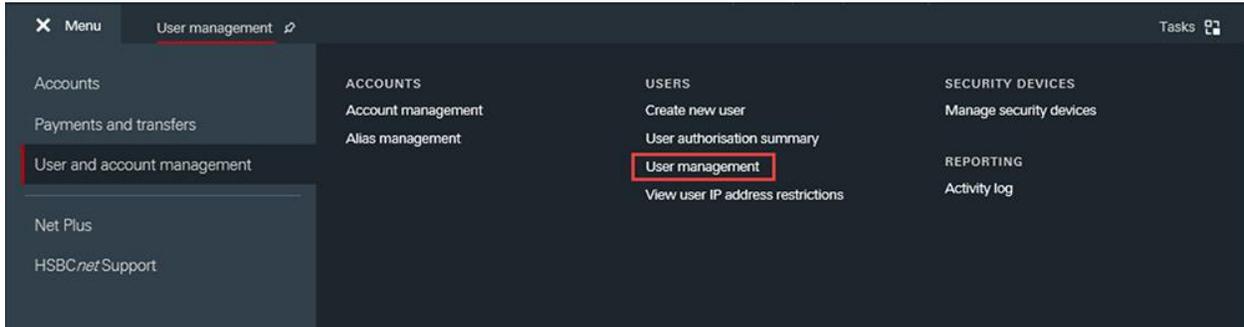
Granting File Upload permissions

System Administrators/Users require permissions for:

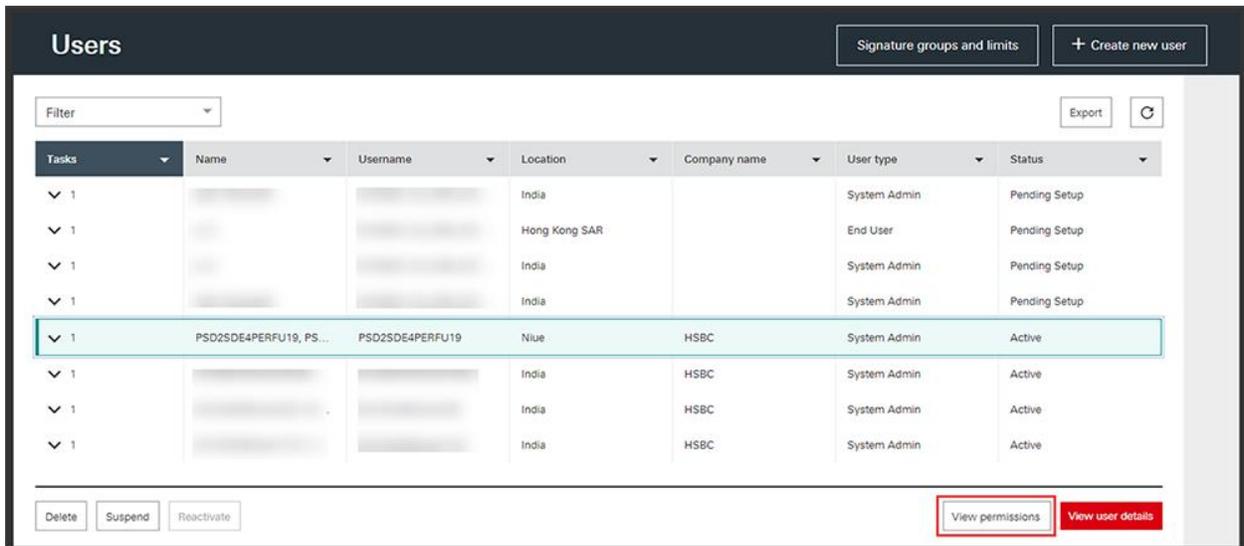
- File Upload - to upload and authorize payment files.
- Reports and Files Download - to view File Upload reports.
- Accounts - which are included in the file instructions and involved in sending funds (see note on Account level permission check)

Complete the following steps to modify/edit the permissions of an existing user for File Upload:

Select **User management** in the **User and account management** tab of the main menu.



From the list of users on the page, locate and choose the user whose permissions you wish to modify and select **View permissions**.



The Permissions tab below displays a list of existing services that your company has been enabled for in the left pane with the user's entitlements for a selected service appearing in the right pane.

In the left pane, expand the 'Reports and files' option by selecting the expand/collapse arrow beside it to view a list of related services.

Begin by choosing 'File Upload' in the left pane and then selecting **Edit permissions**.

The screenshot shows the 'Permissions' configuration page for 'File upload'. The left navigation pane has 'File upload' selected. The main area displays two tables: 'Upload authority' and 'Enquire authority'. The 'Upload authority' table has the following data:

Service	Instruction level	Pre-authorise level	File level (summary)	File level (full details)
Payments	✓	X	✓	✓
Receivables	—	X	—	—
Payment beneficiary	—	X	—	—
Securities	—	X	X	X
Supply chain	—	X	—	—
Trade	—	X	X	X
ClientSphere and/or Account opening and maintenance	—	X	—	—

The 'Enquire authority' table has the following data:

Service	Instruction level	Pre-authorise level	File level (summary)	File level (full details)
Payments	✓	X	✓	✓
Receivables	—	X	—	—
Payment beneficiary	—	X	—	—
Securities	—	X	X	X
Supply chain	—	X	—	—
Trade	—	X	X	X

The 'Daily authorisation' section is empty. At the bottom right, the 'Edit permissions' button is highlighted.

Make your desired modifications in the right pane by selecting the desired check boxes below.

The screenshot shows the 'Permissions' configuration page for 'File upload' with checkboxes. The left navigation pane has 'File upload' selected. The main area displays three tables: 'Upload authority', 'Enquire authority', and 'File level authorisation'. The 'Upload authority' table has the following data:

Service	Instruction level	Pre-authorise level	File level (summary)	File level (full details)
Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Receivables	—	<input type="checkbox"/>	—	—
Payment beneficiary	—	<input type="checkbox"/>	—	—
Securities	—	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supply chain	—	<input type="checkbox"/>	—	—
Trade	—	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ClientSphere and/or Account opening and maintenance	—	<input type="checkbox"/>	—	—

The 'Enquire authority' table has the following data:

Service	Instruction level	Pre-authorise level	File level (summary)	File level (full details)
Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Receivables	—	<input type="checkbox"/>	—	—
Payment beneficiary	—	<input type="checkbox"/>	—	—
Securities	—	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supply chain	—	<input type="checkbox"/>	—	—
Trade	—	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The 'File level authorisation' table has the following data:

Service	Authorise file details	Authorise file summary	Sole-authorise	Dual-authorise
Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Securities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trade	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

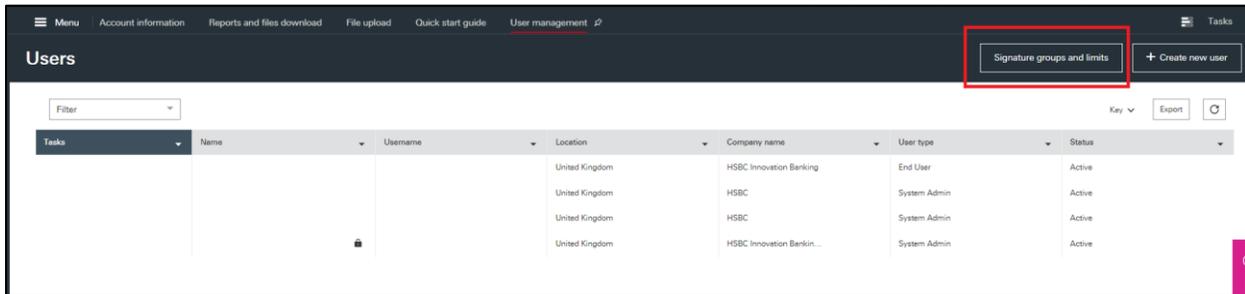
At the bottom, there are buttons for 'Cancel', 'Save as incomplete', and 'Submit for authorisation'.

Note: If the User's role requires them to authorize transactions, ensure that the related authorization permissions and authorization limits are defined.

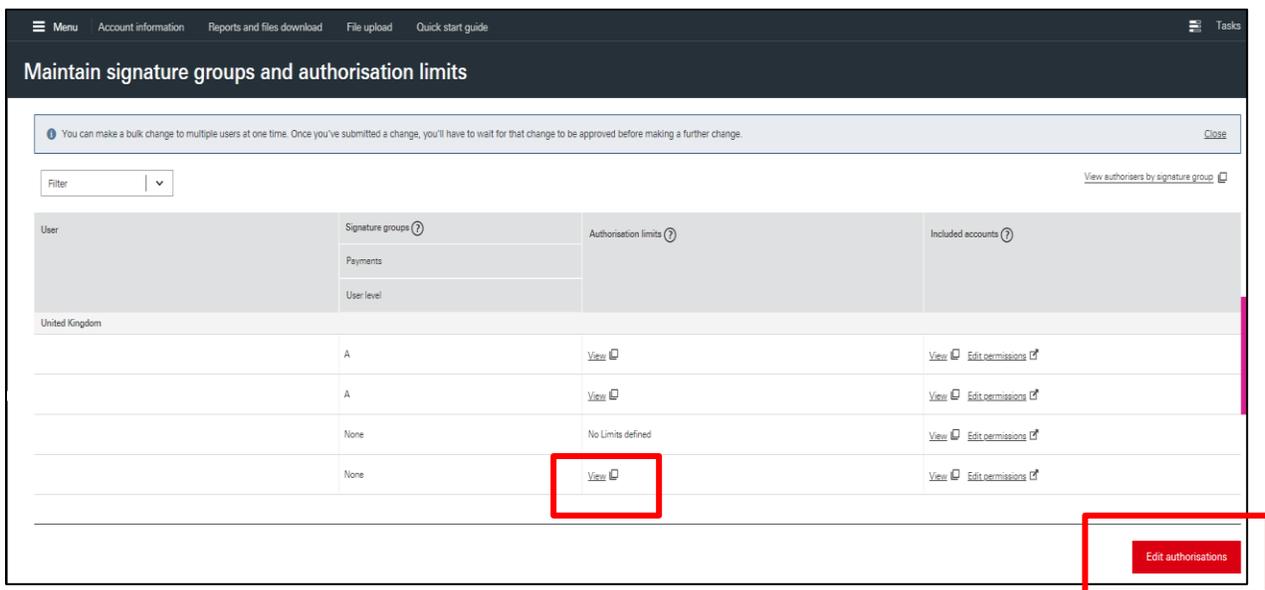
For file level authorization (FLA) clients have the ability to define:

- Sole Authorize - Requires one level of approval by a user with “Authorize file details” or “Authorize file summary” permission.
- Dual Authorize – Requires two levels of approval by users with “Authorize file details” or “Authorize file summary” permission.

To view or edit a user’s authorization limits, system administrators can access the “Signature Groups and Limits” area under “User management”.



Within “Signature Groups and Limits” area click on the relevant user and either view or edit authorizations.



Ensure a “Daily File Authorization Limit” and a “File Level Limit” is setup per your company’s policy.

Edit authorisation limits ✕

Name: Username: User type: System admin Required *

Authorisation limits by service

Daily authorisation limits (?)

EuroZone payment *	<input type="text" value="GBP 0"/>
Priority payment *	<input type="text" value="GBP 0"/>
Transfer *	<input type="text" value="GBP 0"/>

File upload limits (?)

File upload (Payments)

Daily authorisation limits *	<input type="text" value="GBP 0"/>
File level limit *	<input type="text" value="GBP 0"/>

How do I prepare a dynamic CSV payment file for upload?

1. Payment file preparation

- I. You can prepare a CSV payment file based on File Specifications detailed below to customize required data.
- II. ALL mandatory fields should be provided with payment data.
- III. ALL data should follow the data formats specified in the guides below. Any format/length issue would cause payment or file rejection.
- IV. File must be saved as CSV file format.
- V. Remove empty rows before uploading the payment file.
- VI. Column headings must be used within the CSV file.

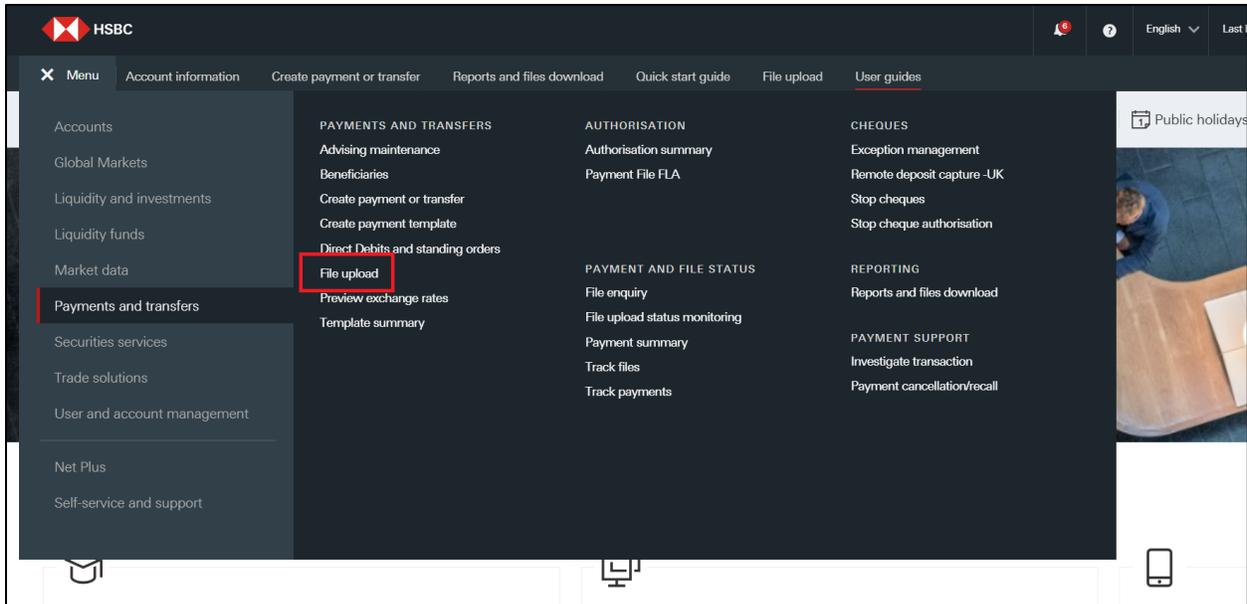
2. Dealing with special characters or data

- I. Numeric data beginning with '0' - use shortcut Ctrl + A to select all cells in the sheet, then right-click any cell and select 'Format Cells' as "Text" to avoid losing '0' after saving the file.
- II. Spaces can be consumed before or after label name. e.g., label "Charge Type "is accepted by Connect as "Charge Type".
- III. Label names are not case sensitive. e.g., label "Charge Type" is accepted as "charge type".

How do I upload a file to HSBCnet?

Once an Import Profile has been set up by HSBC Innovation Banking, please follow the steps outlined in the "File Upload" user guide within HSBCnet Self Service and Support section to upload your CSV file.

In short please select "File Upload" from the "Payments and Transfers" menu per the below screenshot:



Select "Payments" and then "Dynamic CSV Payment":

Fields marked with an asterisk (*) are required.

Select a service *

Receivables	<input type="radio"/> COS Payment Details Template	Payments Dynamic CSV Payment To make payments in CSV format.
Payments	<input type="radio"/> COS Payment Instructions	
Securities	<input type="radio"/> COS Stop/Report Lost Cheque Inst Request	
Trade and Supply Chain	<input type="radio"/> Create instructions from Templates	
Beneficiary registration	<input type="radio"/> Create Templates	
	<input type="radio"/> Custom payments	
	<input checked="" type="radio"/> Dynamic CSV Payment	
	<input type="radio"/> Eurozone Payments	

File format *

CSV | v

Once you select the required file to be uploaded, please select the appropriate approval workflow option:

- File Level Authorization (Detailed) (FLA)
 - The whole file can be authorized by the approver with detailed view of the file.
- File Level Authorization (Summary) (FLA)
 - The whole file can be authorized by the approver with summary view of the file.
- Instruction Level Authorization (ILA)

Each payment instruction in the file needs to be authorized by approved HSBCnet users in line with the signature matrix set up for the debit account.

Choose authorisation level *

- File Level Authorisation (Detailed)
Your whole file needs to be authorised by approved HSBCnet users. They'll see a detailed view of the file.
- File Level Authorisation (Summary)
Your whole file needs to be authorised by approved HSBCnet users. They'll see a summary view of the file.
- Instruction Level Authorisation (ILA)
Each instruction in your file needs to be authorised by approved HSBCnet users in line with the signature matrix set up for the debit account.

Dynamic CSV File Specification Guides

The mandatory fields to be included in a CSV import file vary dependant on the payment type being imported but please refer to the below table for the full inventory of fields and requirements possible when using the dynamic CSV import feature in HSBCnet.

Examples of the payment types detailed below can be found in the document called "Example Payment File" on the HSBC Innovation Banking client transition website (Importing Payment Files Section).

CHAPs CSV File Specification Guide:

Heading Name	Mandatory/Optional	Length	Description
Transaction Type	Mandatory	4 characters (alphanumeric)	Value = URGP
Customer Reference	Optional	35 characters (alphanumeric)	Reference of the payment.
DebtorAgent ClearingMmbrid	Mandatory	6 characters (numeric)	Sort Code of the Debit Account used to fund the payment. Note: Sort code must be in format NNNNNN please do not provide hyphen in the sort code. Note: In the heading name "DebtorAgent ClearingMmbrid" there is a "space" character between "Agent" and "Clearing".
Debit Account Number	Mandatory	8 characters (numeric)	Debit Account Number used to fund the payment.
Debtor Country	Mandatory	2 characters (alphanumeric)	Country code location for Debtor. Should always be "GB".
Beneficiary Name	Mandatory	35 characters (alphanumeric)	Name of the Payee.
CreditorAgent ClearingMmbrid	Mandatory	6 characters (numeric)	Six-digit sort code of financial institution where payee account resides. Note: Sort code must be in format NNNNNN please do not provide hyphen in the sort code. Note: In the heading name "CreditorAgent ClearingMmbrid" there is a "space" character between "Agent" and "Clearing".
Beneficiary Account Number	Mandatory	8 characters (numeric)	8-digit account number of the payee.

Beneficiary Bank Country Code	Mandatory	2 characters (alphanumeric)	Mandatory to provide country code GB for ILA payments.
Transaction Amount	Mandatory	13 characters (numeric)	Payment amount, including decimal (e.g., 13420.50). Value should not contain commas.
Payment Currency	Optional	3 characters (alphanumeric)	Payment Currency if not provided will be defaulted to GBP.
Value Date (YYYYMMDD)	Mandatory	CCYYMMDD	Date that payment is to be processed. The format is CCYYMMDD where CC = Century; YY= Year, MM=month (01-12); DD=day of month; e.g. 20230528 - 2023 = Year; 05= Month and 28 = Day
Category Purpose Code	Optional	4x	CHAPS to 3rd party leave this field blank.
PAYMENT DETAILS 1	Optional	140 characters (alphanumeric)	Details of Payments.

Inter Account Transfer CSV File Specification Guide:

Heading Name	Mandatory/Optional	Length	Description
Transaction Type	Mandatory	4 characters (alphanumeric)	Value = URGP
Customer Reference	Optional	35 characters (alphanumeric)	Reference of the payment.
DebtorAgent ClearingMmbrid	Mandatory	6 characters (numeric)	Sort Code of the Debit Account used to fund the payment. Note: Sort code must be in format NNNNNN please do not provide hyphen in the sort code. Note: In the heading name "DebtorAgent ClearingMmbrid" there is a "space" character between "Agent" and "Clearing".
Debit Account Number	Mandatory	8 characters (numeric)	Debit Account Number used to fund the payment.
Debtor Country	Mandatory	2 characters (alphanumeric)	Country code location for Debtor. Should always be "GB".

Beneficiary Name	Mandatory	35 characters (alphanumeric)	Name of the Payee.
CreditorAgent ClearingMmbrid	Mandatory	6 characters (numeric)	Six-digit sort code of financial institution where payee account resides. Note: Sort code must be in format NNNNNN please do not provide hyphen in the sort code. Note: In the heading name "CreditorAgent ClearingMmbrid" there is a "space" character between "Agent" and "Clearing".
Beneficiary Account Number	Mandatory	8 characters (numeric)	8-digit account number of the payee.
Beneficiary Bank Country Code	Mandatory	2 characters (alphanumeric)	Mandatory to provide country code GB for ILA payments.
Transaction Amount	Mandatory	13 characters (numeric)	Payment amount, including decimal (e.g., 13420.50). Value should not contain commas.
Payment Currency	Optional	3 characters (alphanumeric)	Payment Currency if not provided will be defaulted to GBP.
Value Date (YYYYMMDD)	Mandatory	CCYYMMDD	Date that payment is to be processed. The format is CCYYMMDD where CC = Century; YY= Year, MM=month (01-12); DD=day of month; e.g. 20230528 - 2023 = Year; 05= Month and 28 = Day
Category Purpose Code	Optional	4x	For Inter account transfer value "INTC" should be included for an inter-account transfer between two accounts in the same HSBCnet profile. Please note that account transfers between two accounts belonging to two different HSBCnet profiles will not be considered as inter account transfer.
PAYMENT DETAILS 1	Optional	140 characters (alphanumeric)	Details of Payments.

Characters Supported for CHAPS and Inter-Account Transfer payments are listed below. Any characters outside the supported character will cause the payment to fail.

Character Description

- "a" – "z" 26 small characters of the Latin alphabet
- "A" – "Z" 26 capital characters of the Latin alphabet
- "0" – "9" 10 numeric characters

- “/” Solidus (slash)
- “-” Hyphen
- “?” Question mark
- “:” Colon
- “(“ Opening parenthesis
- “)” Closing parenthesis
- “.” Full stop
- “,” Comma
- “ ’ ” Apostrophe
- “+” Plus
- “ ” Space

Faster Payments CSV File Specification Guide

Heading Name	Mandatory/Optional	Length	Description
Transaction Type	Mandatory	4 characters (alphanumeric)	Value = URNS
Remitter Batch Reference	Optional	16 characters (alphanumeric)	This is the reference that applies to the whole batch. This reference will be visible on the account statement with a consolidated debit entry. Please note that FPS payments are charged individually, and a batch fee is also applied. Note - If you apply unique batch reference for each payment then a separate batch fee will be charged for each payment.
Customer Reference	Optional	16 characters (alphanumeric)	Reference of the payment.
DebtorAgent ClearingMmbrid	Mandatory	6 characters (numeric)	Sort Code of the Debit Account used to fund the payment. Note: Sort code must be in format NNNNNN please do not provide hyphen in the sort code. Note: Note: In the heading name "DebtorAgent ClearingMmbrid" there is a "space" character between "Agent" and "Clearing".
Debit Account Number	Mandatory	8 characters (numeric)	8-digit Debit Account Number used to fund the payment.
Debtor Country	Mandatory	2 characters (alphanumeric)	Country code location for Debtor. Should always be "GB".
Beneficiary Name	Mandatory	35 characters (alphanumeric)	Name of the Payee.
CreditorAgent ClearingMmbrid	Mandatory	6 characters (numeric)	Six-digit sort code of financial institution where payee account resides. Note: Sort code must be in format NNNNNN please do not provide hyphen in the sort code. Note: In the heading name "CreditorAgent ClearingMmbrid" there is a "space" character between "Agent" and "Clearing".
Beneficiary Account Number	Mandatory	8 characters (numeric)	8-digit Credit Account Number of the payee.

Transaction Amount	Mandatory	13 characters (numeric)	Payment amount, including decimal (e.g., 13420.50). Value should not contain commas.
Payment Currency	Optional	3 characters (alphanumeric)	Payment Currency if not provided will be defaulted to GBP.
Value Date (YYYYMMDD)	Mandatory	CCYYMMDD	Date that payment is to be processed. The format is CCYYMMDD where CC = Century; YY= Year, MM=month (01-12); DD=day of month; e.g., 20230528 - 2023 = Year; 05= Month and 28 = Day. Please note that this date must always be today's date, future or past date cannot be provided.
PAYMENT DETAILS 1	Optional	140 characters (alphanumeric)	Details of Payments.

Please select the PAYMENTS>DYNAMIC CSV option from the screen below to upload your payment file.

Fields marked with an asterisk (*) are required.

Select a service *

- Receivables
- Payments
- Securities
- Trade and Supply Chain
- Beneficiary registration

Request

- Create instructions from Templates
- Create Templates
- Custom payments
- Dynamic CSV Payment
- Eurozone Payments
- HexR Payment Templates
- India Nodal Payments
- Integrated

Payments

Dynamic CSV Payment

To make payments in CSV format.

File format *

CSV
|
▼

Please also note Faster Payments can only be uploaded using file authorisation option of "File Level Authorisation (Detailed)" per the screenshot below.

Attach file (< 20MB) *

Attach file Bank file_1.csv (x)

Choose authorisation level *

- File Level Authorisation (Detailed)
Your whole file needs to be authorised by approved HSBCnet users. They'll see a detailed view of the file.
- File Level Authorisation (Summary)
Your whole file needs to be authorised by approved HSBCnet users. They'll see a summary view of the file.
- Instruction Level Authorisation (ILA)
Each instruction in your file needs to be authorised by approved HSBCnet users in line with the signature matrix set up for the debit account.
- Pre-authorisation
Your file won't need to be authorised by approved HSBCnet users.

Characters Supported for Faster Payments are listed below. Any characters outside the supported character will cause the payment to fail.

Character Description

A to Z (uppercase)

a to z (lowercase)

0 to 9

/ (forward slash),

- (minus sign),

? (question mark),

: (colon),

((left parenthesis),

) (rightparenthesis),

. (point),

, (comma),

'(right single quote),

+ (plus sign),

SPACE,

(hash),

= (equals),

! (exclamation mark),

” (right double quote),

% (percentage),

& (ampersand),

* (asterisk),

< (less than),

> (greater than),

; (semi colon),

{ (left curly bracket),

@ (commercial at)

BACS CSV File Specification Guide

Heading Name	Mandatory/Optional	Length	Description
Transaction Type	Mandatory	4 characters (alphanumeric)	Value = NURG
Debtor Id	Optional for ILA Mandatory for FLA	6 characters (numeric)	<p>If you have a Service User Number (SUN) assigned by Bacs, then please provide the SUN value in this field.</p> <p>Please note you must also select the option “File Level Authorization” (FLA) as per the screenshot below (Fig.3). If selected the “Debtor ID” field is mandatory.</p> <p>If you do not have a Service User Number (SUN) assigned by Bacs, then either remove this field from your upload file or leave blank.</p> <p>Please note you will need to select “Instruction Level Authorization” (ILA) workflow, per the screenshot below (Fig 2).</p>
Remitter Batch Reference	Optional	18 characters (alphanumeric)	<p>This is the reference that applies to the whole batch. This reference will be visible on the account statement with a consolidated debit entry.</p> <p>Please note that for File Level Authorization (FLA) Bacs payments are charged individually, and a batch fee is also applied. In the case of Instruction Level Authorization (ILA) payments will be charged in line with your HSBC Innovation Banking tariffs for Bacs payments. No additional charge for batches will be applicable for this workflow.</p> <p>Note – for File Level Authorization (FLA), If you apply unique batch reference for each payment then a separate batch fee will be charged for each payment. Not applicable for Instruction Level Authorization (ILA) workflow.</p>
Customer Reference	Optional	18 characters (alphanumeric)	Details of Payments also known as User’s reference in BACS.
DebtorAgent ClearingMmbrid	Mandatory	6 characters (numeric)	<p>Sort Code of the Debit Account used to fund the payment.</p> <p>Note: Sort code must be in format NNNNNN please do not provide hyphen in the sort code.</p> <p>Note: In the heading name “DebtorAgent ClearingMmbrid” there is a “space” character between “Agent” and “Clearing”.</p>

Debit Account Number	Mandatory	8 characters (numeric)	8-digit Debit Account Number used to fund the payment.
Debtor Country	Mandatory	2 characters (alphanumeric)	Country code location for Debtor. Should always be "GB".
Beneficiary Name	Mandatory	18 characters (alphanumeric)	Name of the Payee
CreditorAgent ClearingMmbrid	Mandatory	6 characters (numeric)	Six-digit sort code of financial institution where payee account resides. Note: Sort code must be in format NNNNNN please do not provide hyphen in the sort code. Note: In the heading name "CreditorAgent ClearingMmbrid" there is a "space" character between "Agent" and "Clearing".
Beneficiary Account Number	Mandatory	8 characters (numeric)	8-digit Credit Account Number of the payee.
Transaction Amount	Mandatory	13 characters (numeric)	Payment amount, including decimal (e.g., 13420.50). Value should not contain commas.
Payment Currency	Mandatory	3 characters (alphanumeric)	Payment Currency GBP must be provided.
Value Date (YYYYMMDD)	Mandatory	CCYYMMDD	Please note the date represents the date the payment is submitted to Bacs for processing (Day2) with an expected next day value date (Day 3). File should be uploaded one day prior to processing date (Day 1). If a file is uploaded on Monday with a stated value date of next day (Tuesday) the payment will be delivered to the beneficiary's account on Wednesday. Please note the stated date in this field is not the date the beneficiary receives the funds in their account but the date the payment is submitted for processing. In summary: Day 1 = Submission Day (Upload or transmission) Day 2 = Processing Day (Displayed as "Requested Date" in HSBCnet) and contained in this "Value Date" field within your import file

			<p>Day 3 = Value date (Beneficiary receives funds). Displayed as "Value Date" within HSBCnet file tracker screen</p> <p>The format is CCYYMMDD where CC = Century; YY= Year, MM=month (01-12); DD=day of month; e.g., 20230528 - 2023 = Year; 05= Month and 28 = Day.</p>
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Please select the PAYMENTS>DYNAMIC CSV option from the screen below to upload your payment file.

Fields marked with an asterisk (*) are required.

Select a service *

Receivables	<input type="radio"/> COS Payment Details Template
Payments	<input type="radio"/> COS Payment Instructions
Securities	<input type="radio"/> COS Stop/Report Lost Cheque Inst Request
Trade and Supply Chain	<input type="radio"/> Create instructions from Templates
Beneficiary registration	<input type="radio"/> <u>Create Templates</u>
	<input type="radio"/> Custom payments
	<input checked="" type="radio"/> Dynamic CSV Payment
	<input type="radio"/> Eurozone Payments

Payments
Dynamic CSV Payment
To make payments in CSV format.

File format *

CSV

For clients that DO NOT have an issued Service User Number (SUN) assigned by Bacs then the "Debtor ID" field should either be excluded from the upload file or left blank. Please use only ILA (Instruction Level Authorization) process when uploading this file as per the screenshot below.

Attach file (< 20MB) *

Attach file test_file_bacs.csv (x)

Choose authorisation level *

File Level Authorisation (Detailed)
Your whole file needs to be authorised by approved HSBCnet users. They'll see a detailed view of the file.

File Level Authorisation (Summary)
Your whole file needs to be authorised by approved HSBCnet users. They'll see a summary view of the file.

Instruction Level Authorisation (ILA)
Each instruction in your file needs to be authorised by approved HSBCnet users in line with the signature matrix set up for the debit account.

For clients that DO have an issued Service User Number (SUN) assigned by Bacs then the "Debtor ID" field should be populated with the SUN ID value. Please use only FLA (File Level Authorization) process when uploading this file as per the screenshot below.

Attach file (< 20MB) *

Attach file test_file_bacs.csv (x)

Choose authorisation level *

File Level Authorisation (Detailed)
Your whole file needs to be authorised by approved HSBCnet users. They'll see a detailed view of the file.

File Level Authorisation (Summary)
Your whole file needs to be authorised by approved HSBCnet users. They'll see a summary view of the file.

Instruction Level Authorisation (ILA)
Each instruction in your file needs to be authorised by approved HSBCnet users in line with the signature matrix set up for the debit account.

Characters Supported for BACS payments are listed below. Any characters outside the supported character will be converted by BACS to space.

Character Description

A to Z (uppercase)

0 to 9



/ (forward slash),

- (minus sign),

. (point),

SPACE,

& (ampersand)

Cross Border Payments CSV File Specification Guide

Heading Name	Mandatory/ Optional	Length	Description
Transaction Type	Mandatory	4 characters (alphanumeric)	Value = URGP
Customer Reference	Optional	16x	Reference of Payment.
DebtorAgent ClearingMmbrid	Mandatory	6 characters (numeric)	Sort Code of the Debit Account used to fund the payment. Note: Sort code must be in format NNNNNN please do not provide hyphen in the sort code. Note: In the heading name "DebtorAgent ClearingMmbrid" there is a "space" character between "Agent" and "Clearing".
Debit Account Number	Mandatory	8 characters (numeric)	8-digit Debit Account Number used to fund the payment.
Debit Account Country	Mandatory	2x	Country Code where the account is held.
Debtor Country	Mandatory	2x	Country code location for Debtor. Should always be "GB".
Beneficiary Name	Mandatory	35 characters (alphanumeric)	Name of the Payee.

Creditor Street Name	Optional	35 characters (alphanumeric)	Address of the Payee must be as complete as possible and the address must include country, Town Name (if applicable), as well as additional information (street, postcode, etc. – as applicable in the given country) to the extent sufficient to uniquely identify the customer.
Creditor Building Number	Optional	16 characters (alphanumeric)	Address of the Payee.
Creditor PostCode	Optional	16 characters (alphanumeric)	Address of the Payee.
Creditor Town Name	Optional	35 characters (alphanumeric)	Address of the Payee.
Creditor Country SubDivision	Optional	35 characters (alphanumeric)	Address of the Payee.
Creditor Country	Optional	2 characters (alphanumeric)	ISO Country Code of the creditor e.g., GB for UK, FR for France.
Creditor Address Line1	Optional	35 characters (alphanumeric)	Address of the Payee.
Creditor Address Line2	Optional	35 characters (alphanumeric)	Address of the Payee.
Creditor Address Line3	Optional	35 characters (alphanumeric)	Address of the Payee.
Creditor Address Line4	Optional	35 characters (alphanumeric)	Address of the Payee.
Beneficiary Account Number	Mandatory	34 characters (alphanumeric)	Credit Account Number of the payee.

Beneficiary Bank BIC	Mandatory	11 characters (alphanumeric)	BIC of the Creditor Agent.
Beneficiary Bank Country Code	Mandatory	2 characters (alphanumeric)	Mandatory to provide the Beneficiary Bank Country Code e.g., GB for United Kingdom or FR for France.
Charge Bearer	Optional	4 characters (alphanumeric)	Value = 'DEBT' if you will bear charges; Value = 'CRED' if beneficiary will bear charges; Value = 'SHAR' if charges will be shared. Note: Payments to the European Economic Area (EEA) in EEA currencies are subject to European regulation which requires these payments to have shared charges (flag='SHA').
Transaction Amount	Mandatory	13 characters (numeric)	Payment amount, including decimal (e.g., 13420.50). Value should not contain commas.
Payment Currency	Mandatory	3 characters (alphanumeric)	Payment Currency must be provided.
Value Date (YYYYMMDD)	Mandatory	CCYYMMDD	Date that payment is to be processed. The format is CCYYMMDD where CC = Century; YY= Year, MM=month (01-12); DD=day of month; e.g., 20230528 - 2023 = Year; 05= Month and 28 = Day
PAYMENT DETAILS 1	Optional	140 characters (alphanumeric)	Details of Payments.

Characters Supported for Cross Border payments are listed below. Any characters outside the supported character will cause the payment to fail.

Character Description

“a” – “z” 26 small characters of the Latin alphabet

“A” – “Z” 26 capital characters of the Latin alphabet

“0” – “9” 10 numeric characters

“/” Solidus (slash)

“-” Hyphen

“?” Question mark

“:” Colon

“(“ Opening parenthesis

)” Closing parenthesis

.” Full stop

,” Comma

“ ‘ ” Apostrophe

+” Plus

“ ” Space

How do I create a SEPA Credit Transfer ISO XML File?

As mentioned above, HSBCnet does not support file upload in CSV format for SEPA credit transfer (CRT). As such any file upload for SEPA CRT will need to align with the industry standard of ISO 20022 XML.

About SEPA

SEPA represents a major step towards a true single European market. An initiative of the European Commission (EC), SEPA has replaced all domestic (legacy) Euro schemes throughout Europe. For businesses, SEPA has created a borderless system of payments that adds clarity, consistency and efficiency as transactions are subject to a uniform set of standards, rules and conditions and can circulate as easily, quickly, securely, and efficiently as in national markets.

Important Information on SCT

SCT requires ISO 20022 XML format in the SEPA zone. ® SCT requires the Remitter to provide IBAN details of the Payees/Beneficiaries

What is ISO 20022?

ISO 20022 is a flexible standard for financial messages that enables interoperability between financial institutions, market infrastructures and the Banks' customers. All banks must be ready to support the new language/standard to continue processing payments and customers should also prepare for changes.

The ISO20022 standard supports the inclusion of richer, better structured transaction data in payments messages, and aims to deliver a better customer experience by enabling less manual intervention, more accurate compliance processes, higher resilience, and improved fraud prevention measures. Details of the file format and data required can be found on the HSBC Innovation Banking client transition website (Importing Payment Files Section) download documents section.