

Implementation guidelines

CashPool - Notional Group Account
Interest information on file

Handelsbanken's CSV & SKV format

Version 1.0.1

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Introduction

Handelsbanken's implementation guidelines for CSV/SKV describe exactly which information is to be included in the interest information on file in Handelsbanken's CSV/SKV format. The description is specific to Handelsbanken's services and procedures and must be used only when working with Handelsbanken.

Handelsbanken's CSV/SKV format has been adapted to Handelsbanken's services and procedures.

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	2015-02-28	Clarification of examples and comments
1.0.0	2011-09-30	Published

Information about the service

This document describes the contents of the interest information on file, available for Handelsbanken's global CashPool service: Notional Group Account. This document describes the information concerning interest (between bank and customer). See a separate document for description of interest information for customer internal interest in Notional Group Account.

If information is subscribed for both interest and customer internal interest, the information is provided in a single file. The file is available every month and refers to a full calendar month. The file is produced on the first calendar day of the month.

Implementation guidelines

This section contains a description of Handelsbanken's interest information file for CashPool – Notional Group Account in CSV/SKV format.

ABBREVIATIONS ETC.: FIELD STATUS

M = Mandatory

O = Optional

N = Not used

ABBREVIATIONS ETC.: DATA TYPES

Num(n,d) – The field is numerical with n integers and d decimals. If the value is negative, the number is preceded by a minus sign. E g -100.50

X(n) – Alphanumerical field where n states the number of characters.

Date(n) – Date field where n states the number of characters. The format used is YYYY-MM-DD.

File format rules: CSV

- [1] The file is comma (,) separated.
- [2] Amount fields: decimal sign is always a point (.).
The amount is written without a sign if it is positive and with a minus sign if it is negative.

File format rules: SKV

- [1] The file is semicolon (;) separated.
- [2] Amount fields: decimal sign is always a comma (.).
The amount is written without a sign if it is positive and with a minus sign if it is negative.

Detailed implementation guidelines

Record 01 – Start record

Field name	Type	M/O	Example	Comments
Record type	X(2)	M	01	Always 01 for start record
Type of interest	X(2)	M	02	02 = Interest (external)
File date	Date(10)	M	2015-02-01	Date when the file was created

Field name	Type	M/O	Example	Comments
From date (current month)	Date(10)	M	2015-01-01	From and including date for interest information (Note that the period in the interest file is different than the period in the Accounting note - Capitalised interest in the Internet service)
Until date (current month)	Date(10)	M	2015-01-31	To and including date for interest information
Country code	X(2)	M	SE	Agreement country
Agreement number CashPool	X(15)	M	1201126525	Agreement number for CashPool
Agreement owner	X(11)	M	332279-5133	The owner of the CashPool agreement (business organisation number)
Search	X(1)	N		Not used
BIC	X(11)	N		Not used
Agreement no. /Level no. / Account no.	X(35)	N		Not used

Record 02 – Transaction record

Field name	Type	M/O	Example	Comments
Record type	X(2)	M	02	Always 02 for transaction record
BIC (Account no)	X(11)	N		Not used
Agreement no.	X(35)	M	1201126525	Agreement number
Agreement owner	X(11)	M	332279-5133	The owner of the CashPool agreement (business organisation number)
Type of interest calculation	X(1)	M	4	4 = Interest calculation per currency 5 = Weighted interest calculation
Date of termination	Date(10)	O		Sent if the currency/agreement has been terminated during the period
BIC (Capitalisation account)	X(11)	M	HANDSESS	BIC for capitalisation account

Field name	Type	M/O	Example	Comments
Capitalisation account	X(35)	M	547980612	The account used for booking interest
BIC (Transaction account)	X(11)	N		Not used
Transaction account	X(35)	N		Not used
Type of interest	X(2)	M	02	01=Deposit interest 02=Lending interest 06=Overdraft interest
Currency code	X(3)	M	SEK	ISO
Reference rate	X(50)	O	SHB Stiborbas IN Stibor T/N	Reference rate in plain text. Not sent in case of fixed rate. Stated in English
Interest rate 1	Num(4.4)	M	0003.0360	Total interest rate – Band 1
Interest rate 2	Num(4.4)	M	0000.0000	Total interest rate – Band 2. If there is only Band 1, 0 is stated
Interest rate 3	Num(4.4)	M	0000.0000	Total interest rate – Band 3 If there is only Band 1 and 2, 0 is stated
From amount 1	Num(15)	M	0000000000000000	From and including amounts for interest rate 1
From amount 2	Num(15)	M	0000000000000000	From and including amounts for interest rate 2 If there is only total interest rate 1, 0 is stated
From amount 3	Num(15)	M	0000000000000000	From and including amounts for interest rate 3 If there is only total interest rate 1 and 2, 0 is stated
As at date	Date(10)	M	2015-01-31	Until date (inclusive) for the period
Accrued interest	Num(15.2)	M	-0000000000000000.18	Calculated accrued interest since the latest capitalisation date
Latest capitalisation date	Date(10)	O	2015-01-30	Date of most recent capitalisation (The capitalisation is performed the last bank day in the current month. The capitalized interest includes interest until the day before the last bank day in current month)
Capitalisation period	X(3)	M	01M	01M, 03M, 06M, 12M

Field name	Type	M/O	Example	Comments
Capitalised interest during the period (total record for all events during the period)	Num(15.2)	M	-000000000000002.39	The interest capitalised during the period, including capitalised interest due to adjustment or termination
Capitalised interest from the beginning of the year	Num(15.2)	M	-000000000000002.39	Capitalised interest from the beginning of the year
Estimated interest for the period	Num(15.2)	M	-000000000000002.57	Estimated interest for the period

Record 03 – Final record

Field name	Type	M/O	Example	Comments
Record type	X(2)	M	03	Always 03 for final record
Number of records including start and final record	Num(9)	M	000000005	