

## **Implementation guidelines**

CashPool - Notional Group Account  
Interest information on file

Handelsbanken's positional format

Version 1.0.1

Publication date 28 February 2015

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## Introduction

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

Handelsbanken's positional 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	Datum	Beskrivning
1.0.1	28-02-2015	Clarification of examples and comments
1.0.0	30-09-2011	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 Cash Pool – Notional Group Account in positional format.

### ABBREVIATIONS ETC.: FIELD STATUS

M = Mandatory

O = Optional

N = Not used

### ABBREVIATIONS ETC.: DATA TYPES

Num( $\pm$ ,n,d) – The field is numerical with n integers and d decimals. If the format mask includes a plus-minus sign ( $\pm$ ) the value has a leading plus or minus. If the value is negative, the number is preceded by a minus sign. E g -10050. If the value is positive, the number is preceded by a plus sign. E g +10050.

X(n) – Alphanumeric 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:

- [1] The file is position based
- [2] Amount fields: The positions holding the decimals in a value are defaulted and no decimal signs are used. E g: If the type is Num(4,2) then the last two digits in the value are decimals.
- [3] Numeric values are right aligned and padded with zeros.
- [4] Alphanumeric fields are left aligned and padded with spaces
- [5] Records are terminated with new line

#### Detailed implementation guidelines

##### Record 01 – Start record (Iteration 1:1)

Field name	Position	Type	M/O	Example	Comments
Record type	1-2	X(2)	M	01	Always 01 for start record
Type of interest	3-4	X(2)	M	02	02 = Interest (external)
File date	5-14	Date(10)	M	2015-02-01	Date when the file was created
From date (current month)	15-24	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)

Field name	Position	Type	M/O	Example	Comments
Until date (current month)	25-34	Date(10)	M	2015-01-31	To and including date for interest information
Country code	35-36	X(2)	M	SE	Agreement country
Agreement number Cash Pool	37-51	X(15)	M	1201126525	Agreement number for CashPool
Agreement owner	52-62	X(11)	M	332279-5133	The owner of the CashPool agreement (business organisation number)
Search	63-63	X(1)	N		Not used
BIC	64-74	X(11)	N		Not used
Agreement no. /Level no. / Account no.	75-109	X(35)	N		Not used

**Record 02 – Transaction record (Iteration 1:\*)**

Field name	Position	Type	M/O	Example	Comments
Record type	1-2	X(2)	M	02	Always 02 for transaction record
BIC (Account no)	3-13	X(11)	N		Not used
Agreement no.	14-48	X(35)	M	1201126525	Agreement number
Agreement owner	49-59	X(11)	M	332279-5133	The owner of the Cash Pool agreement (business organisation number)
Type of interest calculation	60-60	X(1)	M	4	4 = Interest calculation per currency 5 = Weighted interest calculation
Date of termination	61-70	Date(10)	O		Sent if the currency/agreement has been terminated during the period
BIC (Capitalisation account)	71-81	X(11)	M	HANDESS	BIC for capitalisation account
Capitalisation account	82-116	X(35)	M	547980612	The account used for booking interest
BIC (Transaction account)	117-127	X(11)	N		Not used
Transaction account	128-162	X(35)	N		Not used

Field name	Position	Type	M/O	Example	Comments
Type of interest	163-164	X(2)	M	02	01=Deposit interest 02=Lending interest 06=Overdraft interest
Currency code	165-167	X(3)	M	SEK	ISO
Reference rate	168-217	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	218-226	Num(±,4,4)	M	+00030360	Total interest rate – Band 1
Interest rate 2	227-235	Num(±,4,4)	M	+00000000	Total interest rate – Band 2. If there is only Band 1, 0 is stated
Interest rate 3	236-244	Num(±,4,4)	M	+00000000	Total interest rate – Band 3 If there is only Band 1 and 2, 0 is stated
From amount 1	245-259	Num(15)	M	0000000000000000	From and including amounts for interest rate 1
From amount 2	260-274	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	275-289	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	290-299	Date(10)	M	2015-01-31	Until date (inclusive) for the period
Accrued interest	300-317	Num(±,15,2)	M	-000000000000000018	Calculated accrued interest since the latest capitalisation date
Latest capitalisation date	318-327	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	328-330	X(3)	M	01M	01M, 03M, 06M, 12M
Capitalised interest during the period (total record for all events during the period)	331-348	Num(±,15,2)	M	-0000000000000000239	The interest capitalised during the period, including capitalised interest due to adjustment or termination
Capitalised interest from the beginning of the year	349-366	Num(±,15,2)	M	-0000000000000000239	Capitalised interest from the beginning of the year

Field name	Position	Type	M/O	Example	Comments
Estimated interest for the period	367-384	Num( $\pm$ ,15,2)	M	-00000000000000257	Estimated interest for the period



**Record 03 – Final record** (Iteration 1:1)

Field name	Position	Type	M/O	Example	Comments
Record type	1-2	X(2)	M	03	Always 03 for final record
Number of records including start and final record	3-11	Num(9)	M	000000005	