

Implementation guidelines

CashPool - Notional Group Account
Customer internal interest information on file

Handelsbanken's CSV & SKV format

Version 1.0.1

Publication date 28 February 2015

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Introduction

Handelsbanken's implementation guidelines for CSV/SKV describe exactly which information is to be included in the customer internal interest information on file in Handelsbanken's CSV/SKV format. The description is specific for 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 | 28-02-2015 | Clarification of examples and comments |
| 1.0.0 | 30-09-2011 | Publication |
| | | |

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. The customer internal interest information is described in the document. See a separate document for description of interest information for interest (between bank and customer) 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 customer internal interest information on file for Cash Pool – 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 | 01 | 01 = Customer internal interest |
| 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 interest specification 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) | M | 1 | "1" – Search from stated agreement no. /level no. /account no. "2" – Search for individual account |
| BIC | X(11) | O | | BIC for the account the interest refers to (Not used when a search on a agreement no. /level no.) |
| Agreement no. /Level no./ Account no. | X(35) | M | 1201126525 | From and including the account number / level number the interest information includes |

Record 02 – Transaction record

| Field name | Type | M/O | Example | Comments |
|---|-------|-----|-------------|--|
| Record type | X(2) | M | 02 | Always 02 for transaction record |
| BIC | X(11) | O | HANDSESS | BIC for the account the interest refers to (Not used if a level no.) |
| Agreement no. /Level no./ Account no. | X(35) | M | 580612902 | The account or the level the interest refers to |
| Account holder | X(11) | M | 332279-5133 | The owner of the level/account the interest refers to (business organisation number) |
| Type of interest calculation | X(1) | N | | Not used |

| Field name | Type | M/O | Example | Comments |
|------------------------|-----------|-----|--------------------------------|---|
| Date of termination | Date(10) | O | | Sent for level/account closed during the period |
| BIC | X(11) | O | HANDSESS | BIC for capitalisation account |
| Capitalisation account | X(35) | O | 547980612 | The account used when booking customer internal interest |
| BIC | X(11) | O | | BIC for transaction account (see below) |
| Transaction account | X(35) | O | | Used for interest booking for main account or level |
| Type of interest | X(2) | M | 02 | 01=Deposit interest 02=Utilisation rate 06=Overdraft rate |
| 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 | 0000.5360 | 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 | -0000000000000000.02 | Calculated accrued interest since the latest capitalisation date, or from the beginning of the year if there is no capitalisation for the account |

| Field name | Type | M/O | Example | Comments |
|--|-----------|-----|---------------------|---|
| 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) | O | 01M | 01M, 03M, 06M, 12M always sent in case of capitalisation |
| Capitalised interest during the period (total record for all events during the period) | Num(15.2) | M | 000-000000000000.31 | 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 | -000000000000000.31 | Capitalised interest from the beginning of the year |
| Estimated interest for the period | Num(15.2) | M | -000000000000000.31 | 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 |
| Numer of records including start and final record. | Num(9) | M | 000000016 | |