Confirmation of receipt in Handelsbanken CSV format

Version 1.1.0

Publishing date 7 January 2017

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1 Introduction

Handelsbanken provides a confirmation of receipt in Handelsbanken's CSV format. The file can be either semicolon- or comma delimited, see details in section 0. The report created by the Bank gives information whether a received file by the Bank has been accepted or rejected by the Bank. The cause for rejection is stated in plain text and as an error code in the report.

The description is specific to Handelsbanken's services and routines and must thus be used only when working with Handelsbanken.

History

Version	Date	Description
1.1.0	2017-01-17	Added two new Error codes.
1.0.0 Published	06/09/2011	

2 Information about the service

Handelsbanken's confirmation of receipt reports payment orders sent in via the Bank's file services. Payments booked in the Bank's online service or via branches are not shown in the report.

The report is made available to the customer via the Inbox in Handelsbanken's online banking services or via the communication method agreed with the Bank. In order to facilitate the matching of the company's transactions, Handelsbanken recommends that a separate reference is stated for each payment order sent via file to the Bank.

Parties

The following list shows the parties which participate in the exchange of the confirmation of receipt report.

Name of party	Description
Customer	Customer or customer's service provider
Bank	Handelsbanken

Agreement

Agreements for the service are signed in the Bank's agreement on Payment and information services for corporate customers. For more information, contact your local bank branch.

The confirmation report is available in three different versions. Which to be sent should be stated in the agreement with the bank:

- Negative confirmation of receipt - only rejected files will be included in the confirmation of receipt.
- Positive confirmation of receipt- only accepted files will be included in the confirmation of receipt.
- Positive and negative confirmation of receipt - both rejected and accepted files will be included in the confirmation of receipt.

3 Scenario: Confirmation of receipt

This section includes an illustration of how the exchange of information regarding File communication is made between the customer and Handelsbanken.

1) The customer sends a file with payments to the Bank.
2) The file is either processed or rejected by the Bank
3) The Bank creates a confirmation of receipt report according to the agreement between the customer and the bank and makes it available to the customer.

4 Implementation guidelines

This section includes a description of the format for CSV Confirmation of receipt.

The information displayed is presented under the heading 4.2 Contents. The following applies to the format:

Business rules

[1] The fields in the information record can only be shown if they have been registered in the submitted file

[2] If information is missing about e g customer file reference number the field is left empty by Handelsbanken

[3] A confirmation of receipt report can be created up to and including the execution date, that is one year ahead in time

Contents

The confirmation of receipt report consist of one or more records specifying status on two levels, first the physical file and secondly the logical file/files in the physical file.

The logical file is an abstraction of the payment orders in the file where they becomes grouped by e.g. Bank Giro Service number. Thus the number of logical files can be as many as the individual Bank Giro Service numbers in the file physical file.

This grouping is performed to support and ease the execution of the business process in the bank e.g. the approval and authorization of the individual payment orders.

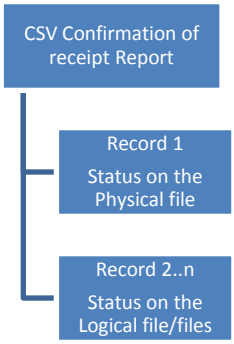

Figure 1 File structure

Record 1 reports status on the physical file i.e. the submitted file.

Record 2..n reports status on the logical file/files in the physical file. If the submitted file was corrupt or in any way unreadable, record 2..n can be omitted from the confirmation of receipt report depending on the impact of the error.

4.1.1 Information records

The information records consist of detailed information from the submitted payment file.

Field name	Description	Comments
File ID	File Identity, file name	
General code	A general numeric value identifying if an error is found or not in the file. • 0 (No errors found) • 99 (One or more errors found)	
File type	A single character specifying if the current record is a report on a physical or logical file. • P (Physical file) • L (Logical file)	
Date when file received by the Bank		Format used yyyy-mm-dd
Time when file received by the Bank		Format used hh:mm:ss
Text message to client	A text string that informs about the found error in a human readable format. Identified error types: • Security failure • Reject - format error • Reject - duplicate • Reject - customer no • Reject - non-permitted combination of debit accounts • Reject - invalid debit account • Technical error	Note: This field will only contain information if an error is found in the corresponding file.

Field name	Description	Comments
Error code	A numeric value corresponding to the text in 'Text message to client', text in parentheses shows which text the value corresponds to. • 991 (Security failure) • 992 (Reject - format error) • 993 (Reject - duplicate) • 994 (Reject - customer no) • 995 (Reject - non-permitted combination of debit accounts) • 996 (Reject - invalid debit account) • 990 (Technical error)	Note: This field will only contain information if an error is found in the corresponding file.
Business ID	Business ID created by Handelsbanken when receiving the file.	
Date from file		Format used yyyy-mm-dd
Hash sum of the amounts in the file	A sum of all payments in the file regardless of currency	
File format		Only valid for files marked with ('L') in file type i.e. logical files
File information	Internal ID from original file	Note: This field will only contain information if the original file contained an internal ID

Example

Below is shown an example of a file in the format expressed in business terms. The example contains a rejected payment file which corresponds to the rejected logical file in a technical example in section 0.

4.1.2 Information record 1

Field name	Value	Comment
File ID		
General code	0	
File type	P	
Date when file received by the Bank	2010-11-03	
Time when file received by the Bank	16:05:33	

Field name	Value	Comment
Text message to client		
Error code		
Business ID	344103071452426238	
Date from file		
Hash sum of the amounts in the file	0	
File format		
File information		

4.1.3 Information record 2

Field name	Value	Comment
File ID		
General code	99	
File type	L	
Date when file received by the Bank	2010-11-03	
Time when file received by the Bank	16:05:33	
Text message to client	Reject – duplicate	
Error code	993	
Business ID	101103150532977001	
Date from file	2027-12-22	
Hash sum of the amounts in the file	1004000	
File format	UTLI	
File information		

5 Format

Format rules

The following rules apply to the format

[1]	The file consists of records with multiple fields
[2]	The format can be comma separated (‘,’) or semicolon separated (‘;’)
[3]	The fields are separated with the chosen delimiter (‘,’) or (‘;’)
[4]	The last field in a record does not end with a delimiter
[5]	Fields with no data are empty and immediately followed by the subsequent field delimiter
[6]	For amounts, positive amount are shown without sign, negative amounts are represented with initial minus sign (‘-’)

File example

Example from an physical file containing one logical file, the logical file was rejected as a duplicate with the code 993

```
,0,P,2010-11-03,16:05:33,,,344103071452426238,,0,,

,99,L,2010-11-03,16:05:33,Reject - duplicate,993,101103150532977001,2027-12-22,1004000,UTLI,
```