Status report rejected payments in Handelsbanken CSV format

Version 0.1.1

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1   Introduction

Handelsbanken provides the rejected payments status report in Handelsbanken's CSV format. The status reporting consists of a report file created by the Bank with information about rejected payments. The status report is created when a file containing payment orders has been received by the Bank. The cause for rejection is stated in plain text in the status report.

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

1.1   Definitions

Term	Description
BBAN	BBAN stands for Basic Bank Account Number and identifies a unique national bank account number. A BBAN can comprise up to 30 characters and can be alphanumeric. An international IBAN is created based on a BBAN.
IBAN	IBAN stands for International Bank Account Number and consists of a country code, a control digit, a bank identifier and a national account number. A Swedish IBAN is made up of 24 characters in total and a foreign IBAN can be up to 34 characters.

1.2   History

Version	Date	Description
0.1.1 published	23/05/2008	

Handelsbanken

2 Information about the service

Handelsbanken's status report "rejected payments in CSV format" 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.

Rejected, not debited, payment orders are reported in a status report created by Handelsbanken. 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. This reference will be reported if a status report needs to be sent.

The status report can be delivered on two occasions:

- **Status report 1: When the file has been finally authorised and has been received by the Bank**
  In connection with reading the file, Handelsbanken creates a status report with rejected payments.

- **Status report 2: In connection with the execution date**
  A second status report with rejected payment orders is created on the execution date if e g there are insufficient funds in the indicated debit account.

Payment types which cannot be reported back in connection with the execution date are presented below under the heading 2.1 Restrictions to the service.

The cause for rejection is stated in plain text in English. Only one cause for rejection per payment is reported, even though a payment order may be rejected for several reasons.

Normally, rejected orders from a single file delivery are reported in one status report, but in some cases rejected orders from the same file delivery are reported split over several status reports.

2.1 Restrictions to the service

The payment types for which a status report is **not** sent in connection with the execution date are shown in this section. For these payment types, a status report can be delivered only in connection with the reading of the file (Status report 1). If a payment is rejected at a later stage, e g by another bank, it will be reported in a different way, e g by phone, e-mail, post or via local account statement. In this case, rejected payments/return of funds are reported according to the rules for the country/bank in question for the payment type. A payment which is rejected by another bank is never reported in the status report.

2.1.1 Local payments in GlobalOn-Line

Status reports are not sent in connection with the execution date for the following types of local payment orders in GlobalOn-Line.

- Payments with the debit account with another bank than Handelsbanken
- Financial payments in Denmark, Sweden, Finland, Norway and Germany
- Express payments in Estonia
- CHAPS payments in the UK
- Fedwire payments in the US
- Local payments in Hong Kong and Singapore
- Plusgiro payments

2.1.2   Transfers between own accounts via GlobalOn-Line

Status reports are not sent in connection with the execution date.

2.1.3   Cross-border payments with a debit account in a country other than Sweden/with a different bank

Status reports are not sent in connection with the execution date for cross-border payments with a debit account in another country than Sweden or a debit account with another bank than Handelsbanken.

2.2   Parties

The following list shows the parties which participate in the exchange of the status report "rejected payments".

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

2.3   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.

3   Scenario: Status report rejected payments

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

1) The customer sends a file with payments to the Bank.

2) The file is processed by the Bank.

3) The Bank creates **status report 1** with payments rejected at the time of file reading and makes it available to the customer.

4) The status report is accessed by the customer in the Inbox via Handelsbanken's online banking services or other selected method of communication.

5) Payments are made on the agreed execution date

6) The Bank creates **status report 2** with payments rejected on the execution date and makes it available to the customer. Payments which are rejected but cannot be reported back in status report 2 (see Restrictions item 2.1) are reported according to local rules for the payment type in question.

7) The customer accesses the status report with payments rejected on the execution date.
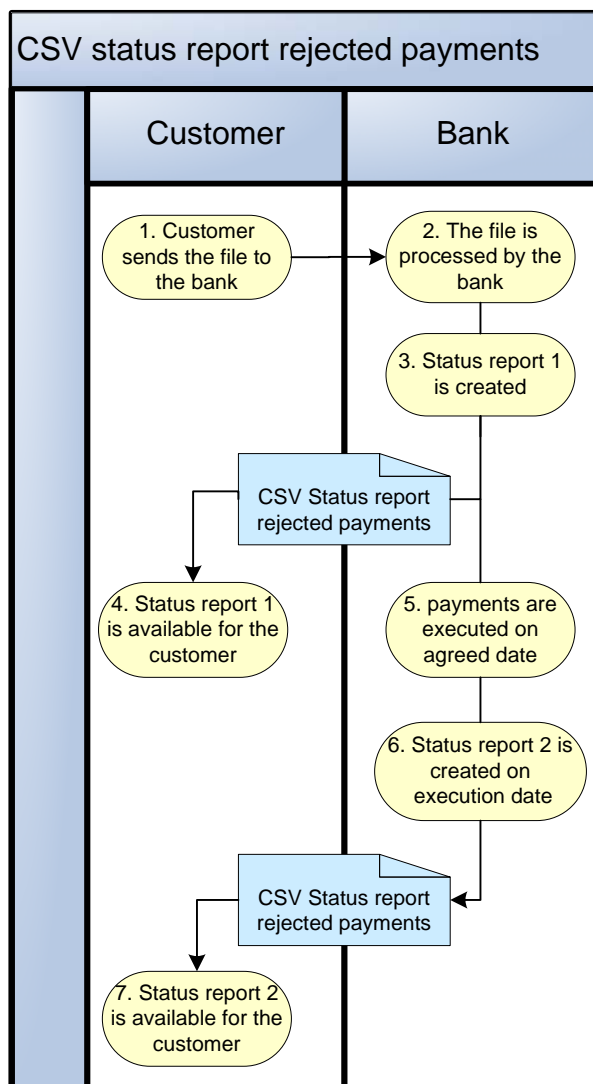
4 Implementation guidelines

This section includes a description of the format for CSV status report rejected payments. The status report contains three records where each rejected order is reported in an information record.

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

4.1 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 invoice number the field is left empty by Handelsbanken

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

[4] Payment date / monitoring date can be maximum 12 months ahead in time.

[5] Payment date / monitoring date can be a maximum of 20 days in the past, including today's date

4.2 Format structure

CSV status report rejected payments is made up of three records.

1. "Start record", contains the day the file was created.

2. "Information record", contains the cause of rejection and information about the rejected payment such as name of beneficiary, account number and invoice number.

3. "Final record", includes a totalling item of the total number of rejected transactions.
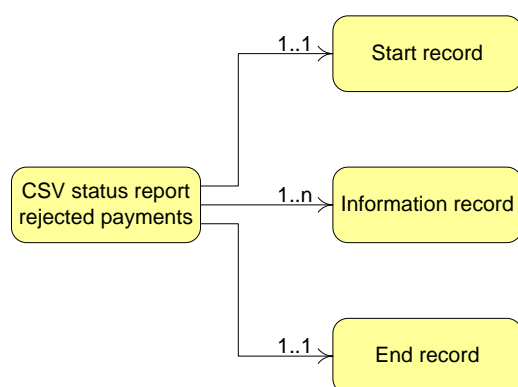
4.3 Contents

This section includes detailed information about the fields which can be reported back in the status report. The file is presented in the following order.

4.3.1 Start record

Description includes the date when the file was created.

Field name	Description	Comments
File date	Date when the file was created	

4.3.2 Information record

Description includes detailed information from submitted payment orders.

Field name	Description	Comments
Customer number	Customer identity at Handelsbanken, e.g. business organisation number	
Remitter's account number/bankgiro number	Account number to be debited for the payment order	
Remitter's reference for submitted file	The customer's own file reference for the whole file	Is shown if included in the file to the Bank, otherwise a reference will be created by the Bank
Remitter's reference per message	The customer's unique reference for each message (or chains of messages) between the remitter and the Bank	Is shown e g from MT101 tag 20
Remitter's own reference	The customer's own unique reference for the specific order	If there is no own reference per transaction in the submitted file to the Bank, a time-stamp created by the Bank will be shown instead (this is not searchable)
Rejection reason	Reason for rejection in plain text	The text is shown in English
Field for future development		Not used at present
Currency	Currency of the payment order	Currency code in accordance with ISO standards
Order amount	Order amount for payment order	Credit note is stated with a minus (-).
Execution date requested by the customer	The date when the customer has requested to have the payment made	If this date is not a Swedish banking day, the Bank will make the payment on the next banking day
Last monitoring date for credit notes	A final date when the customer has asked the Bank to monitor the credit note	
Beneficiary's name	Name of beneficiary	
Beneficiary's clearing number, BIC or national bank-id	Beneficiary's bank	
Beneficiary's account number	Beneficiary's account number can be made up of a national account number (BBAN), bankgiro or an international account number (IBAN)	
Beneficiary ID	The company's unique identity for each beneficiary	
Structured reference	Reference to the beneficiary, e g OCR number	
Unstructured reference/ message	Reference/message to beneficiary	

4.3.3 Final record

Description includes a totalling record showing the number of rejected payment orders.

Field name	Description	Comments
Number of rejected payment orders	Total of the number of rejected payment orders in the file	

4.4 Example

Below is shown an example of a file in the format expressed in business terms. The example contains a rejected payment order which corresponds to the rejected payment in a technical example in section 5.2.

4.4.1 Start record

Field name	Value	Comment
File date	2008-04-08	Date when the file was created.

4.4.2 Information record

Field name	Value	Comment
Customer number	556677-8899	
Remitter's account number/ bankgiro number	9876-5432	
Remitter's reference of submitted file	0000000000068100250402250025	The customer's reference for the whole file
Remitter's own reference	110003	The customer's own unique reference for the specific payment order
Rejection reason	Incorrect currency for transfer	
Currency	EUR	
Order amount	113.00	
Execution date requested by the customer	2008-05-05	
Beneficiary's name	Company ABC	
Beneficiary's clearing number, BIC or national bank-id	82149	
Beneficiary's account number	123456789	
Unstructured reference/ message	Invoice number 123	

4.4.3 Final record

Field name	Value	Comment
Number of rejected payment orders	1	

5 Data format rules

This section includes rules for the implementation of CSV status report rejected payments. The file refers to non-executed cross-border payments from accounts with Handelsbanken Sweden.

[1] The file consists of records containing fields

[2] The records are separated with line breaks

[3] The fields are comma (,) separated. The last field does not finish with a comma (',').

[4] Fields with no values are shown by the subsequent field separator following directly after the preceding one (',,')

[5] Decimal character for all numbers is always a point ('.')

[6] The amount fields: the decimal character must always be a point (.) and two decimals are stated.

[7] The amount is written without a sign if it is positive and with a (-) minus sign if it is negative.

[8] The date is entered in the format YYYY-MM-DD.

5.1 File example

Here is an example of a file which consists of a rejected payment. Please note that the lines have been broken in order to fit the document.

```
2008-04-08

5566778899,98765432,000000000068100 50402250025,,110003,Incorrect currency
for transfer,,EUR,113.00, 2008-05-10,,Company ABC,
82149,123456789,,,,Fakturanummer 123

1
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