

C&I Online Format Description

Payment File Import Formats



Revision history

Version	Section	Description
February 2010	1	Maximum 9 999 payments in files.
	3	Domestic France, tag 70, Details of payment has now the format X(20)
	5	Domestic Sweden, Money order: Special restrictions regarding number of characters.
	11	International Normal in China can be imported in SEB International Treasury payment is supported in SEB International
June 2010	11	International Treasury payment is not an own payment type anymore.
	11, 12	New flag for payment types for payments after cut off.
	5, 9, 12, 13	New field for Payment reason for Swedish funds
October 2010	5.1	Characters in tag 26 New Payment reason codes
	9.1.3	Correction of file example
December 2010	11 5.1	SEB International: Clarification about regulatory reporting in Germany and Poland. Characters in tag 26
October 2011	2	Payment types from Domestic Finland
	11	Regulatory reporting is optional in Poland
December 2011	3	Removed section regarding France
October 2012	General	Minor language corrections
	5.1	EUR removed from Domestic UK BACS description
	10	Information about Hong Kong added in SEB International section
	10	SEB France removed from SEB International example
January 2014	2	Removed support for SEPA Payments in Finland due to End-date regulation .
	3	Removed support from Credit Transfer and Direct debit due to End-date regulation
	7	Removed support for German domestic Salary due to End-date regulation.
March 2014	5	Ceiling for UK Faster Payment changed Prefix when using Details of Payment detailed for UK Faster Payment
November 2015	8	SEB Domestic - new file format UK Faster Payment ceiling raised to £250.000

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1. General Information

1.1 Structure

All files described in this document are supposed to be in ISO 8859-1 text format. End-of-line is indicated by the character sequence carriage return and line feed, ASCII 13 and 10. All files should end with an end-of-file mark, ASCII 26.

C&I Online can handle files up to 10 MB of size and/or with maximum 9 999 payments.

Most files described in this document consist of three logical parts: header part, transaction part and trailer part.

- The file header part describes general characteristics for the file. A header cannot be repeated. Some formats do not use the header.
- The transaction part describes a single transaction, e.g. a payment, and can be repeated as many times as required.
- The trailer part is typically used for checksum totals. The trailer part cannot be repeated.

Example Header part
 Transaction part (first Payment Order)
 Transaction part (next Payment Order)
 Trailer part

Only payment instructions using the same file format can be included in one file. However, different payment types and different debit banks can be mixed in one file as long as they use the same file format.

1.2 Tag

A tag is a data identifier describing what type of actual data that follows. A tag must begin in column one of a line and be enclosed by colons, ":".

Example The tag "C0" is written ":C0:"

In case data stretches over more than one physical line only the first line is "tagged", on following lines data start in column one.

Example :57D:BANK OF NEW YORK
 5 AVE, NEW YORK

1.3 Optional/Mandatory Attribute

In the format descriptions each tag has an attribute stating if data is mandatory or optional. If data can be repeated also the minimum and maximum number of occurrences is stated within curly brackets. The following symbols are used to state if data is mandatory or optional.

Descriptor	Description
O	Optional data
M	Mandatory data
{m..n}	Data can be repeated from "m" to "n" times.

Example O{2..2} means data is optional but if entered there must be exactly two lines of data.

1.4 Format

The format descriptor specifies the syntax for valid data. The following symbols are used to describe the data format.

Descriptor	Interpretation
X	Alphanumeric characters
9	Numeric characters
(n)	Data can have a variable length with a minimum of zero and a maximum of "n" characters.
(<u>n</u>)	Data must have a length of exactly "n" characters.
(n..m)	Data length can vary from "n" to "m" characters.
[X(3)]	Optional value
'/'	Literal character '/'.
'BEN'	Literal value "BEN".
a b	Selection clause, either value/format "a" or "b" can be used.

Examples

Format	Correct Data	Incorrect Data
X(<u>3</u>)	US9	US
X(2)	(nothing)	XYZ
9(1..11)'.9(4)	0.	.99
[X(3)]9(1)	AB9	ABC
[X(3)]9(1)	5	ABC12
X(<u>2</u>) X(<u>4</u>)	99	ABC
X(<u>2</u>) X(<u>4</u>)	A2BC	7

1.5 Dates

When the format describes a numeric value with six digits, dates are written in the order year, month and day always using two digits for each value (YYMMDD).

Example 2 June, 2001 is written as 010602

When the format describes a numeric value with eight digits dates are written in the order year, month and day format using four digits for year and two digits for month and day (YYYYMMDD).

Example 2 June, 2001 is written as 20010602

1.6 Amounts

Amounts can use either comma or period as decimal character. Amounts must not be edited with spaces or any other separator used to improve human readability.

Trailing decimal zeros can be discarded but the decimal character must always be present. Amounts in currencies without decimals, e.g. Japanese Yen, must also be expressed with a decimal character.

Whenever the format for a data item is described as "Amount" this implies a format equivalent of 9(1..11)'.9(4).

1.7 BIC (Swift address),

BIC codes should always have a length of 11 characters.

1.8 Non-BIC identifiers

Please use the following abbreviations when referring to domestic bank codes.

Abbreviation	Description
BLZ	German Bankleitzahls
SORT	UK Sort Codes
CHP	US CHIPS Codes
FED	FED Routing Codes

1.9 Country and Currency codes

C&I Online use ISO standard country- and currency codes.

2. Domestic Finland

This format supports the Domestic Express payment

2.1 Format description – Domestic Finland

Please note that C&I Online read Value date in file as a Debit value date.

2.1.1 Header part

Not used.

2.1.2 Transaction part

Tag	Description	M/O	Format	Note
32	Value date and (currency) amount	M	32V 32	
32	(Currency)Amount	O	[X(3)]9(1..11)';9(4)	
32V	Value date and (currency)amount	O	9(6)[X(3)]9(1..11)';9(4)	
50	Debit Account	M	9(14)	
57C	Credit Account	M	'/'9(14)	
59	Beneficiary name and address	M{1..4}	X(35)	
70	Details of Payment	O{1..4}	X(35)	
72	Express	O M	'BGFREF=[X(1)]9(2..20) 'EXPRESS'	

2.1.3 Trailer part

Tag	Description	M/O	Format	Note
Z1	Number of transactions	M	9(1..5)	
Z2	Total amount	M	9(1..11)';9(4)	

Example

File Content

:32V:110906EUR300,05
 :50:33010001000017
 :57C:/40551310001809
 :59:BEN
 LUCKY TOWN
 :70:DETAIL 1
 :72:BGFREF=1232
 EXPRESS
 :Z1:1
 :Z2:300,05

Comment

Value date 20110906 and amount EUR 300.05
 Debit account
 Credit account
 Beneficiary name
 Beneficiary address
 Details of payment
 Bankgiro reference
 Domestic Express payment
 Total no of transactions
 Total amount

3. Domestic Germany

3.1 Format description – Domestic Germany, Credit transfer express

This format supports the payment type Credit transfer express (Überweisung).

3.1.1 Header part

Tag	Description	M/O	Format	Note
E1	Debit/Credit flag	M	'D'	
E2	BIC code of receiving branch	M	'ESSEDEFFXXX' 'ESSEDEFFHAM'	1
E3	Netted/Single flag	M	'S'	

Notes

- 1) 'ESSEDEFFXXX' for SEB site Frankfurt
'ESSEDEFFHAM' for SEB site Hamburg

3.1.2 Transaction part

Tag	Description	M/O	Format	Note
CA	Credit bank BLZ (bankcode)	M	9(8)	
CB	Credit account number	M	9(6..10)	
CC	(Currency)Amount	M	X(3)9(1..11)!.9(2)	1
CE	Debit bank BIC code	M	X(11)	2
CF	Debit account number	M	9(10)	
DA	Beneficiary name	M	X(27)	
DB	Details of payment	O{1..4}	'2'X(27)	3
DC	Text key	M	9(5)	4

Notes

- 1) Currency is optional. Is always computed to EUR by C&I Online
- 2) Should have the same value as the value for tag E2
- 3) The first letter must be '2' to indicate that a DB tag line of Details of payment is entered.
The DB tag should be specified like this in the file:
:DB:2Details 1
2Details 2
2Details 3
- 4) Valid codes see Text key – Domestic Germany below.

3.1.3 Trailer part

Tag	Description	M/O	Format	Note
Z1	Number of transactions	M	9(1..5)	1
Z2	Total amount	M	9(1..11)',9(4)	2

Notes

- 1) Must match the actual number of transactions in the file.
- 2) Must match the lump sum of transaction amounts in the file.

3.2 Text key – Domestic Germany

To identify the type of payment, standard text keys have been defined by the financial sector in Germany. Any special text keys that have been specified for individual types of payment must always be used. This applies especially to wage, salary and pension payments (text key "53") and for employment savings benefits (text key "54"). Public institutions can identify wages and salaries paid by them using text key "56".

The following are the possible entries for Text key field

Text key	Text key extension	Explanation	Content of Text key field	Note
04	000	Direct debit (Pre-authorized payment order procedure)	'04000'	A
05	000	Direct debit (Direct debit authority procedure)	'05000'	A
51	000	Payment (e.g. commercial payment)	'51000'	A
53	000	Wages, salary, pension credit	'53000'	A
54	XXY	Employment savings benefits	'54XXY'	C
56	000	Payments of public institutions	'56000'	

Notes

- A If the client or payment originator is a non-resident (under the definition of the foreign trade regulations), the text key extension "000" should be replaced by "888".
- C The characters "XX" are to be replaced with "00" or the percentage of the savings bonus; the letter "Y" is to be replaced with the final digit of the year for which the payment is to apply. Example: For a payment for 2001 with 10% savings bonus, Text key field should read "54001" or "54101".

4. Domestic Sweden

This format supports the following payment types: Giro Payment (Bankgiro), Giro Payment (Plusgiro), Direct Credit, Express, Money order, Mass Transfer Salary and Mass Transfer Other.

4.1 Format description – Domestic Sweden

4.1.1 Header part

Not used.

4.1.2 Transaction part

Tag	Description	M/O	Format	Note
10	Remitter Reference	M	X(12)	
11	Entry Date	M	9(6)	
13	Currency and Amount	M	X(3)9(1..11)';9(4)	1
14	Debit Account Number	M	9(11)	
15	Beneficiary Giro number	O	X(8)	2
16	Beneficiary Account Number and BIC code of Beneficiary Bank	O	X(16)'/X(11)	2
17	Beneficiary Name	O	X(35)	2
18	Beneficiary Address 1	O	X(35)	2
19	Beneficiary Address 2	O	X(35)	2
20	Beneficiary Postal Code	O	9(5)	2
21	Beneficiary City	O	X(28)	2
25	OCR Reference	O	9(25)	2
26	Details of Payment	O{1..4}	X(35)	2
27	Method of Payment	M	X(35)	3
72	Payment reason (TSP) followed by <ul style="list-style-type: none"> • Code • Text if code = 'OTHR' 	O	'TSP' 'CD'=X(1..4) 'FT'=X(1..35)	4

- 1) Currency must be SEK.
- 2) 7 different payment types are allowed.
 - Giro Payment (Bankgiro)
Tag 15 is required and tags 16, 17, 18, 19, 20 and 21 are not allowed. Tags 25 and 26 are optional. Number of characters in tag 26 = 75(X).
 - Giro Payment (Plusgiro)
Tag 15 is required and tags 16, 17, 18, 19, 20 and 21 are not allowed. Tags 25 and 26 are optional. Number of characters in tag 26 = 75(X).
 - Direct credit
Tag 16 is required and tags 15, 17, 18, 19, 20, 21 and 25 are not allowed. Tag 26 is optional. Number of characters in tag 26 = 12(X).
 - Express

Tag 16 and 17 are required and tags 15 and 25 are not allowed. Tags 18, 19, 20, 21 and 26 are optional.

- Money order
Tag 17, 18, 20 and 21 are required and tags 15, 16, 19, 25 are not allowed. Tag 26 is optional.
Special restrictions regarding number of characters : Tag 17 = X(24), tag 18 = X(23), tag 21 = X(11) and tag 26 = 3*25(X)
- Mass Transfer, Salary
Tag 16 and 17 are required and tags 15, 18, 19, 20, 21, 25 and 26 are not allowed.
- Mass Transfer, Other
Tag 16 and 17 are required and tags 15, 18, 19, 20, 21, and 25 are not allowed. Tag 26 is optional. Number of characters in tag 26 = 12(X).

3) 'PRI=' 'BG' | 'PG' | 'DIRECT CREDIT' | 'EXPRESS' | 'MONEY ORDER' |
'MASS TRANSFER, SALARY | MASS TRANSFER, OTHER |

4) Payment reason codes for funds in Sweden in tag 72. Text only if the code is =
'OTHR'

Code (ISO)	Description	Description in Swedish
RESH	Redemption of shares	Inlösen andelar
MNFE	Management fee	Förvaltningsarvoden
DVCA	Dividend	Utdelning
LOAN	Intraday loan	Dagslån
TAXS	Taxes	Skatter
CHRG	Charges to Finansinspektionen	Avgift till Finansinspektionen
COLL	Collateral	Ställande av säkerhet
SETT	Options cash settlement	Optionslikvider
FORX	Foreign Exchange deal	FX-affärer
SECU	Payment of securities	Betalning av vp
OWNI	Transfer to the funds own accounts	Överföring till fondens egna konton
COMM	Commissions and fees	Premier och avgifter
OWNE	Transfer to the funds own accounts in other financial institution	Överföring till fondens egna konton i andra kreditinstitut
OTHR	Other	Övrigt
SUBS	Fund subscription	Fondköp
SWIC	Fund Switch	Fondbyte
ADJT	Amendment	Rättelse

4.1.3 Trailer part

Tag	Description	M/O	Format	Note
Z1	Number of transactions	M	9(1..5)	1
Z2	Total amount	M	9(1..11)';9(4)	2

- 1) Must match the actual number of transactions in the file.
- 2) Must match the lump sum of transaction amounts in the file.

Example

File Content

:10:T2468
:11:960131
:13:SEK123000,
:14:55500000000
:15:2297265
:26:DETAILS
:27:PRI=BG
:72: TSP CD=OTHR FT=Reason in text

:Z1:1
:Z2:123000,

Comment

Remitter Reference
Entry Date
Amount SEK 123 000.00
Debit Account Number
Beneficiary's Bankgiro number
Details of Payment
Method of Payment
Only for funds in Sweden. Text (FT) only if the code is =
'OTHR'
Total no. of transactions
Total amount

5. Domestic UK

5.1 Format description – Domestic UK, BACS Payments

This format supports the payment type Domestic BACS in the United Kingdom

5.1.1 Header part

Tag	Description	M/O	Format	Note
E1	Debit/Credit flag	M	'D'	
E2	SWIFT code of receiving bank	M	'ESSEGB2LXXX'	
E3	Netted/Single flag followed by debit account	M	'N'X(8)	

5.1.2 Transaction part

Tag	Description	M/O	Format	Note
CA	Sort Code	M	9(6)	
CB	Credit Account	M	9(8)	
CC	(Currency) Amount			
	Currency	O	X(3)	1
	Amount	M	9(1..11)'.9(2)	
EA	Beneficiary Name	M	X(18)	
EB	Details of Payment	O	X(18)	

Notes

- 1) Currency is optional. Must be GBP. Only one currency accepted within each file.

5.1.3 Trailer part

Tag	Description	M/O	Format	Note
Z1	Number of transactions	M	9(1..5)	1
Z2	Total amount	M	9(1..11)'.9(4)	2

Notes

- 1) Must match the actual number of transactions in the file.
- 2) Must match the lump sum of transaction amounts in the file.

5.2 Format description – Domestic UK, CHAPS and Faster Payments

This format supports the payment types Domestic CHAPS and Domestic Faster payment (FPS) in United Kingdom

5.2.1 Header part

Tag	Description	M/O	Format	Note
E1	Debit/Credit flag	M	'D'	
E2	BIC code of receiving bank	M	'ESSEGB2LXXX'	
E3	Payment type followed by debit account	M	'S'X(8)	1

5.2.2 Transaction part

Tag	Description	M/O	Format	Note
CA	Sort Code	M	9(6)	

Tag	Description	M/O	Format	Note
CB	Credit Account	M	9(11)	
CC	(Currency) Amount			
	Currency	O	X(3)	2
	Amount	M	9(1..11)';9(2)	3
JA	Beneficiary Name	M	X(35)	
JB	Details of Payment	O{1..2}	X(35)	4

Notes

- 1) Payment type:
'S' = CHAPS payment 'F' = Faster payment (FPS)
- 2) Currency is optional.
Must be GBP or EUR for a CHAPS payment.
Not used for a Faster payment (FPS). Is always computed to GBP by C&I Online.
- 3) The Faster Payment has a ceiling limit of GBP 250,000.00
- 4) When using Details of payment use /RFB/ as prefix.

5.2.3 Trailer part

Tag	Description	M/O	Format	Note
Z1	Number of transactions	M	9(1..5)	1
Z2	Total amount	M	9(1..11)';9(4)	2

Notes

- 1) Must match the actual number of transactions in the file.
- 2) Must match the lump sum of transaction amounts in the file.

6. Domestic US

This format supports the following payment type: Chips/FED

6.1 Format Description – Domestic US, Chips / FED

C&I Online requires a “Debit value date” field. This is NOT included in the file format. C&I Online will set the date to today’s date. If this is not a possible execution date, it will result in the need for a manual correction.

6.1.1 Header part

Tag	Description	M/O	Format
E1	Debit/Credit flag	M	'D'
E2	BIC of receiving bank	M	'ESSEUS33XXX'
E3	Netted/Single flag followed by debit account	M	'SX(8)

6.1.2 Transaction part

Tag	Description	M/O	Format
CA	Credit Account Bank Code	M	X(11)
CB	Credit Account	M	9(15)
CC	Amount	M	9(1..11)!'9(2)
CD	Credit Account Bank Name	M	X(35)
CE	Credit Account Bank Address	M	X(35)
GA	Beneficiary Name	M	X(35)
GB	Details of Payment	O{1..4}	X(35)
GC	Beneficiary Address	O{1..2}	X(35)
HA	Intermediary Bank Code	O	X(9)

6.1.3 Trailer part

Tag	Description	M/O	Format
Z1	Number of transactions	M	9(1..5)
Z2	Total amount	M	9(1..11)!'9(4)

7. SEB Salary

This format supports the payment types United Kingdom domestic Salary

7.1 Format description - SEB Salary

7.1.1 Header part

Tag	Description	M/O	Format	Note
E1	Debit/Credit flag	M	'D'	
E2	BIC code of receiving bank	M		1
E3	Netted/Single flag followed by debit account	M	'N'X(8)	

Notes

- 1) 'ESSEGB2LXXX' for SEB site London

7.1.2 Transaction part

Tag	Description	M/O	Format	Note
20	Reference	O	X(12) 'TS:'9(5..5)	1
32	Amount	M	9(1..11)!'9(2)	
57A	Credit Account followed by Branch Code and/or BIC code	M	'/'9(11) '/'9(6..8) 9(11)	2
59	Beneficiary Name	M	X(18)	
70	Details of Payment	O	X(40)	

Notes

- 1) Reference is not used by C&I Online
- 2) BIC code is optional and not used by C&I Online

7.1.3 Trailer part

Tag	Description	M/O	Format	Note
Z1	Number of transactions	M	9(1..5)	1
Z2	Total amount	M	9(1..11)!'9(4)	2

Notes

- 1) Must match the actual number of transactions in the file.
- 2) Must match the lump sum of transaction amounts in the file.

8. SEB Singapore Domestic

8.1.1 Supported Payment types

This format supports the payment types:
 Singapore Domestic Normal Single
 Singapore Domestic Express Single
 Singapore Domestic Batch
 Singapore Domestic Salary

8.1.2 Header part

Only one header per file

Tag	Description	M/O	Format	Note
E1	File format Debit/Credit flag	M	(X)11,(X)1 'SEBDOMESTIC' '/D' for Debit	1
E2	BIC code of Debtor bank	M		2
E3	Netted/Single flag followed by debit account	M	'N'X(8) First position indicates payment type: Next positions is the Debit account	3
E4	Debit value date	O	Debit valid date in format YYYYMMDD	4
E5	Remitter reference	O	X(35)	5

Notes

- 1) File format is 'SEBDOMESTIC'
- 2) 'ESSESGSGXXX ' for SEB site Singapore
- 3) Specify the payment type:
 S = Domestic Normal Single Booked
 E = Domestic Express Single booked
 B = Domestic Batch Booked
 N = Salary
 Only one payment type per file
- 4) If Debit value date is not specified, the system takes the first possible date as debit value date
- 5) Remitter reference per debit. Only used for Batch bookings at this level.

8.1.3 Transaction part

One Transaction part for each Beneficiary

Tag	Description	M/O	Format	Note
20	Remitter reference	O	X(35) Only used for Single bookings	1
32	Amount	M	9(1..11)!'9(2)	2
57A	Credit Account followed by BIC (Swift code)	M	'/'9(40) '/'9(11)	
59	Beneficiary Name	M	X(70)	

70	Details of Payment	O	First line X(35) Second line X(35) Third line X(35) Fourth line X(35)	
71A	Charges option	O	'BEN' 'OUR' 'SHA'	3
72	Purpose code	O	X(4)	4

Notes

- 1) **Remitter Reference** Only used for Single bookings
- 2) **ISO code for Currency.**
For Domestic payments in Singapore, only SGD is allowed.
- 3) **For Domestic Express only**
'BEN' = Beneficiary
'OUR' = Our
'SHA' = Shared
- 4) **Applicable for Domestic Normal Single, Batch and Salary payments only.**

8.1.4 Trailer part

One Trailer part per file

Tag	Description	M/O	Format	Note
Z1	Number of transactions	M	9(1..5)	1
Z2	Total amount	M	9(1..11)!9(2)	2

Notes

- 1) Must match the actual number of transactions in the file.
- 2) Must match the lump sum of transaction amounts in the file.

8.1.5 File example

Singapore Domestic Normal, Two payments

```

:E1:SEBDOMESTIC/D
:E2:ESSESGSGXXX
:E3:S80409928
:E4:20150327
:E5:Remitter reference
:20:Tr.Reference
:32:1.00
:57A:/99437023000
//OCBCSGSGXXX
:59:Beneficiary Number 1
:70:Details of payment. Unstructured.
:72:IVPT
:20:Tr.Reference
:32:2.00
:57A:/44444444444444
//DBSSSGSGXXX
:59:Beneficiary number 2
:70:Details of payment. Unstructured.
:72:OTHR
:Z1:2
:Z2:3.00

```

Singapore Domestic Salary, One payment with two Beneficiaries

```

:E1:SEBDOMESTIC/D
:E2:ESSESGXXXXX
:E3:N80409928

```

:E4:20150327
:E5:Remitter reference
:32:3.00
:57A:/99437023000
//OCBCSGSGXXX
:59:Beneficiary Number 1
:70:Details of payment. Unstructured.
:72:SALA
:32:4.00
:57A:/4444444444444
//DBSSSGSGXXX
:59:Beneficiary number 2
:70:Details of payment. Unstructured.
:72:SALA
:Z1:2
:Z2:7.00

9. SEB Internal

This format supports the following payment types:

Denmark – Intra-group, Domestic SEB	Singapore – Intra-group, Domestic SEB
Finland – Intra-group, Domestic SEB	Sweden – Intra-group, Domestic SEB
Germany – Intra-group, Domestic SEB	United kingdom – Intra-group, Domestic SEB
Norway – Intra-group, Domestic SEB	United States – Internal NY
Poland – Intra-group, Domestic SEB	

9.1 Format description – SEB Internal

For Danish, Finnish and Norwegian Intra-group payments the following apply

- For Danish intra-group payments the field “Entry Date” will be handled in C&I Online as execution date. For all other countries this field is discarded. Execution date will be set to today’s date for all countries but Denmark if a date is supplied.
- “Date” field in format standard will be set to today’s date if a value is not presented in the file.

9.1.1 Header part

Not used.

9.1.2 Transaction part

Tag	Description	M/O	Format	Note
20	Remitter reference	O	X(12)	
31	Entry date	O	9(6)	
32	Value date, Currency and Amount	M	32A 32B	
32A	Date, Currency, Amount	O	9(6)X(3)9(1..11)'; 9(4)	
32B	Currency, Amount	O	X(3)9(1..11)';9(4)	
50	Debit Account and BIC of SEB branch	M	'X(15)'/X(11)	1
57A or 57C	Credit account followed, in a separate line, by BIC of SEB branch	M	'/'X(34) X(11)	2
70	Details of payment	O{1..4}	X(35)	
72	Method of payment	M	'PRI=' 'SITE'	3
	Payment reason (TSP) followed by <ul style="list-style-type: none"> • Code (see domestic Sweden) • Text if code = 'OTHR' 	O	'TSP' 'CD='X(1..4) 'FT='X(1..35)	4

- 1) '/' and BIC can be skipped if debit account is with SEB Sweden.
- 2) Line with BIC can be skipped if credit account is with SEB Sweden.
- 3) Tag 72 must be ='PRI' in the format SEB Internal
- 4) Payment reason codes for funds in Sweden, in tag 72, see Domestic Sweden

9.1.3 Trailer part

Tag	Description	M/O	Format	Note
Z1	Number of transactions	M	9(1..5)	1
Z2	Total amount	M	9(1..11)',9(4)	2

- 1) Must match the actual number of transactions in the file.
- 2) Must match the lump sum of transaction amounts in the file.

Example

File Content

```
:32B:EUR1000,
:50:1000000/ESSENOKXXXX
:57A:/20000000
ESSENOKXXXX
:70:DETAILS LINE 1
DETAILS LINE 2
:72:PRI=SITE
:20:123456
:32A:020301SEK2000,
:50:20000000
:57C:/30000000
:72:PRI=SITE
TSP CD=OTHR FT=Reason in text

:Z1:2
:Z2:3000,
```

Comment

```
1000 Euro
Debit account 1000000 with SEB Norway
Credit account 2000000
...with SEB Norway
Details of payment

Method of payment
Remitter reference
2000 SEK, value 1 April 2002
Debit account 20000000 with SEB Sweden
Credit account 30000000 with SEB Sweden
Method of payment
Only for funds in Sweden. Text only if the code is =
'OTHR'
Total number of transactions
Total amount
```

10. SEB Cash Pool

This format supports the following payment types:

Denmark – Intra-group, Cash Pool	Singapore – Intra-group, Cash Pool
Finland – Intra-group, Cash Pool	Sweden – Intra-group, Cash Pool
Germany – Intra-group, Cash Pool	United kingdom – Intra-group, Cash Pool
Norway – Intra-group, Cash Pool	United States – Intra-group, Cash Pool
Poland – Intra-group, Cash Pool	

10.1 Format Description – Cash Pool Payments

10.1.1 Header part

Not used.

10.1.2 Transaction part

Tag	Description	M/O	Format	Note
20	Remitter reference	O	X(12)	
31	Entry date	O	9(6)	
32	Value date, Currency and Amount	M	32A 32B	
32A	Date, Currency, Amount	O	9(6)X(3)9(1..11)',9(4)	
32B	Currency, Amount	O	X(3)9(1..11)',9(4)	
50	Debit Account and BIC of SEB branch	M	'X(15)'/X(11)	1
57A or 57C	Credit account followed, in a separate line, by BIC of SEB branch	M	'/'X(34)X(11)	
70	Details of payment	O{1..4}	X(35)	

Notes

Tag 72 is not allowed in the SEB Cash pool format.

- 1) In tag 50 the character "/" and the account holding BIC can be omitted if debit account is with SEB Sweden

10.1.3 Trailer part

Tag	Description	M/O	Format
Z1	Number of transactions	M	9(1..5)
Z2	Total amount	M	9(1..11)',9(4)

Example

File Content

```
:32B:EUR500,
:50:1000000/ESSEDEFFXXX
:57A:/20000000
ESSEDEFFXXX
:70:DETAILS LINE 1
DETAILS LINE 2
```

Comment

```
1000 Euro
Debit account 1000000 with SEB Frankfurt
Credit account 2000000
...with SEB Frankfurt
Details of payment
```

File Content

:20:123456
:32A:020301SEK3000,
:50:20000000
:57C:/30000000
:Z1:2
:Z2:3500,

Comment

Remitter reference
2000 SEK, value 1 April 2002
Debit account 20000000 with SEB Sweden
Credit account 30000000 with SEB Sweden
Total number of transactions
Total amount

11. SEB International

This format supports the following payment types:

China - Normal

Denmark - Normal, Express, Cheque, SEPA Payment, International SEB/Partner Banks

Finland - Normal, Express, Cheque, SEPA Payment, International SEB/Partner Banks

Germany - Normal, Express, Cheque, SEPA Payment, International SEB/Partner Banks

Hong Kong - **to be initiated as MT101 Request for Transfer** - Normal, Express, Intra-group

Norway - Normal, Express, Cheque, SEPA Payment, International SEB/Partner Banks

Poland - Normal, Express, SEPA Payment, International SEB/Partner Banks

Singapore - Normal, Express, Cheque, International SEB/Partner Banks

Sweden - Normal, Express, Cheque, SEPA Payment, International SEB/Partner Banks

United Kingdom - Normal, Express, Cheque, SEPA Payment, International SEB/Partner Banks

United States - Express, International SEB

MT101 (Request for Transfer) - Normal, Express, Cheque, Intra-group

Note that payments to debit accounts with SEB Hong Kong are to be initiated as MT101.

11.1 Format description – SEB International payments

11.1.1 Header part

Not used.

11.1.2 Transaction part

Tag	Description	M/O	Format	Note
20	Remitter Reference	M	X(12)	
25	Charges account	O	'/'X(34)	
30	Execution (remittance) date	O	9(6)	3, 4
32	Date, Currency and Amount	M	32A 32B	3
32A	Date, Currency, Amount	O	9(6)X(3)9(1..11)',9(4)	
32B	Currency, Amount	O	X(3)9(1..11)',9(4)	4
50	Ordering customer's Debit account and BIC of account holding bank	M	X(34)'/X(11)	7, 9
54	Receiver's correspondent	O	54A 54D	
54A	BIC	O	X(11)	
54D	Name and address	O{1..2}	X(35)	
56A	BIC of Intermediary bank	O	X(11)	
57	Credit account and bank	M	57A 57D	
57A	Optional credit account followed by BIC and/or branch code for beneficiary's bank	O	['/'X(34) [X(11)] ['/'X(35)]	
57B	Optional credit account followed by BIC for beneficiary's bank and branch name and address	O	['/'X(34) [X(11)] ['/'X(35)] ['/'X(35)]	
57D	Optional credit account followed by branch code and optional name and address of beneficiary's bank.	O	['/'X(34) [X(35)] [X(35)] ['/'X(35)]	
58A	BIC of Receiving bank	O	X(11)	
59	Beneficiary name and address	M{1..4}	X(35)	

70	Details of payment	O{1..4}	X(35)	
71A or 71S	Charges	O	'BEN' 'OUR' 'SHA'	
72	Instructions to debit account servicing institution	O{1..2}	X(35)	
	Method of payment	O	'PRI='N' 'E' 'X' 'C' 'J' 'U' 'EXPRESS' 'T' L	1, 2, 5
	Reporting prefix (CBR) followed by: <ul style="list-style-type: none"> • Payment purpose/Category • License number/Import date • Transaction code • Country of beneficiary (ISO code) • Country of ordering party (ISO code) 	O	'CBR' 'PP='9(1..9) 'LN=X(2)9(6) 9(6) 'RK='9(3) 'CY=X(2) 'CO=X(2)	8
	Payment reason (TSP) followed by <ul style="list-style-type: none"> • Code (see domestic Sweden) • Text if code = 'OTHR' 	O	'TSP' 'CD=X(1..4) 'FT=X(1..35)	6
	Free text	O{1..2}	X(35)	

Notes

- 1) C & I Online reads the field "Method of payment" in the following way:
 - N or Empty = Normal
 - E, EXPRESS or X = Express (X is not allowed for MT101)
 - C = Cheque
 - J = International SEB/Partner Banks
 - U = SEPA Payment (U is not allowed for MT101)
 - T = International express when the payment is sent after cut-off. Requires special agreement with SEB.
 - L = International SEB/Partner Banks when the payment is sent after cut-off. Requires special agreement with SEB.
- 2) 'T' in the "Method of payment" field will lead to a file reject by C & I Online.
- 3) For all countries except when initiated as MT101, the "Date" field in tag 32A in file will be read by C & I Online as Debit value date. A value in tag 30 will always be ignored even if tag 32B is used for currency and amount.
- 4) In MT101 the "execution date" in tag 30, will be used. A date in tag32A will always be ignored.
- 5) If Method of payment field is blank, C & I Online will default to Normal payment.
- 6) Payment reason codes for funds in Sweden in tag 72, see Domestic Sweden.
- 7) MT101: The account and account holding BIC must be approved for MT101 in C&I Online.

- 8) Regulatory reporting
Germany: RK (Transaction code) is Optional. But if it is filled out, both CY (Country of beneficiary) and CO (Country of ordering party) can be specified.
Poland: RK (Transaction code) is optional and CY (Country of beneficiary) and CO (Country of ordering party) can be specified
- 9) Debit account for cross border payments can only be written in BBAN format. For MT101 initiations IBAN is also allowed.

11.1.3 Trailer part

Tag	Description	M/O	Format
Z1	Number of transactions	M	9(1..5)
Z2	Total amount	M	9(1..11)!,9(4)

Example

File Content

```
:20:A32683
:30:020715
:32B:USD2000,
:50:52011012345/ESSESESSXXX

:57B:/12345678
HSBCJPJTXXX
//YOKOHAMA BRANCH
//343 FIRST ST, YOKOHAMA
:59:BEN CORP JP
YOKOHAMA
:71A:OUR
:72:CBR CY=JP RK=430

TSP CD=OTHR FT=Reason in text

:20:TRN123
:32A:020710USD3000,00
:50:52010010019
:57A:/1000200
BOFAARBAXXX
:59:ABCDEF INC
AVENIDA SARASOTA
BUENOS AIRES
:70:INVOICE 12345
:71A:BEN

:72:PRI=X
CBR RK=101 CY=AR

:32A:020710USD4000,00
:50:59997225/ESSENOKXXXX
```

Comment

```
Remitter reference
Req. execution date 15 July, 2002
USD 2000.00
Debit account 52011012345 with SEB
Stockholm
Credit account...
...with bank, specified by SWIFT code
...with branch name
...with branch address
Name of beneficiary
Address of beneficiary
Charges borne by ordering party
Country of beneficiary and regulatory
reporting code
Only for funds in Sweden. Text only if the
code is = 'OTHR'

Remitter reference
Amount and debit date
Debit account with SEB Sweden
Credit account
...with Bank of America
Name and address of beneficiary

Details of payment
Beneficiary is debited both SEB charges and
all foreign charges
Extra express

Amount and debit date
Debit account with SEB Oslo
```

File Content

:57A:/1000200
 HKBCCATTXXX
 :59:COMPANY ABC
 P O BOX 789
 TORONTO
 :70:INVOICES 12001, 12002, 12006,
 12028, AND 12031

:20:ABC123
 :30:070401
 :32A:070514EUR10,00
 :50:59997225/ESSENOKXXXX
 :57A:/DK5000400440116243
 DABADKKKSON
 :59:Beneficiary name
 Beneficiary address 1
 Beneficiary address 2
 Beneficiary address 3
 :70:Details of payment 1
 Details of payment 2
 Details of payment 3
 Details of payment 4
 :71A:SHA
 :72:PRI=U
 CBR RK=100 CY=DK CO=NO
 Free text, Free text
 Free text, Free text
 :Z1:4
 :Z2:9010,00

Comment

Credit account
 ...with HSBC
 Name and address of beneficiary

 Details of payment

 Remitter Reference

 Amount and debit date
 Debit account with SEB Oslo
 Credit account (must be an IBAN account)
 with DANSKE BANK A/S (must be a BIC)
 Name and address of beneficiary

 Details of payment

 Must be shared in a SEPA payment
 U = SEPA payment
 Regulatory reporting information

 Total no. of transactions
 Total amount

12. Pre-advice

This format supports the payment type Pre-advice.

12.1 Format description

12.1.1 Header part

Not used.

12.1.2 Transaction part

Tag	Description	M/O	Format	Note
20	Remitter reference	M	X(12)	
25	Credit account	M	X(35)	
30	Value date	M	9(6)	
32B	Currency and amount	M	X(3)9(1..11)';9(4)	
50	Ordering customer Name and address	O{1..2}	X(35)	
52	Ordering Institution	O	52A 52D	
52A	BIC code	O	X(11)	
52D	Name and address	O{1..2}	X(35)	
56	Receivers correspondent	M	56A 56D	
56A	BIC code	M	X(11)	
56D	Name and address	O{1..2}	X(35)	
72	Method of payment	O{1..1}	'PRI= 'P'	3

12.1.3 Trailer part

Tag	Description	M/O	Format	Note
Z1	Number of transactions	M	9(1..5)	1
Z2	Total amount	M	9(1..11)';9(4)	2

- 1) Must match the actual number of transactions in the file.
- 2) Must match the lump sum of transaction amounts in the file.
- 3) Tag 72 only if the Payment is after cut off. Requires special agreement with SEB

Example

File Content

```
:20:T2468
:25:52019100011
:30:990601
:32B:GBP100000,
:50:ACME LTD
:52A:ESSEGB2LXXX
:56A:AASANO21XXX
```

Comment

```
Remitter reference
Credit account
Value Date June 1, 1999
£ 1 000 000.00
Ordering Customer
Ordering Institution SEB London
Receiver's correspondent BIC
```

```
:20:T2468
:25:52019100011
:30:990601
:32B:GBP500,
:50:ACME LTD
:52A:ESSEGB2LXXX
```

```
Remitter reference
Credit account
Value Date June 1, 1999
£ 1 000 000.00
Ordering Customer
Ordering Institution SEB London
```

File Content

:56A:AAPEGB21XXX

:72:PRI=P

:Z1:2

:Z2:100500,

Comment

Receiver's correspondent BIC

Payment after cut off.

Total no. of transactions

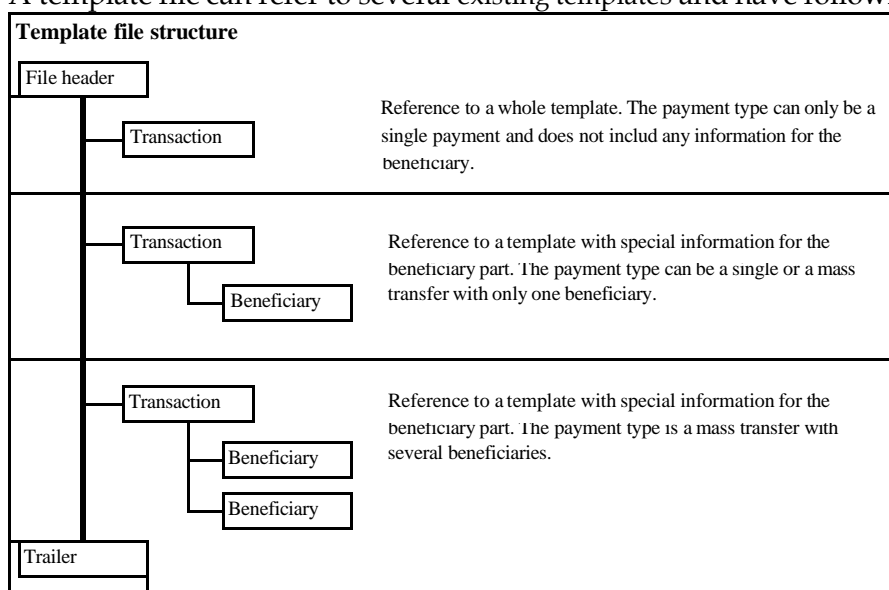
Total amount

13. SEB Template format

In the SEB template format it is possible to refer to a template in C&I Online and, based on the information in the file and the template, to create complete payments.

13.1 Format description

A template file can refer to several existing templates and have following structure:



Rules

- Template name must be the name of an existing template for this payment type. In case a template with the same name cannot be found, the file will be rejected.
- If a certain field has a value both in the file and in the template, C&I Online will use the value from the file.
- When importing a file, the user has to be authorized to import files. No special authorization for the template is necessary.
- If the file includes a mass transfer, it is not allowed to have more beneficiaries in the file than in the template. If so, the file will be rejected.
- If the file includes a mass transfer, it is allowed to have more beneficiaries in the template than in the file. The system will only accept the beneficiaries from the file.

13.1.1 Header part

Tag	Field name	M/O	Format	Comment
E1	File type	M	X(8)	Set = 'TEMPLATE'

13.1.2 Transaction part

Tag	Field name	M/O	Format	Comment
TN	Template name	M	X(1..35)	Has to match an existing template.
T01	Amount	M/O	9(1..11)',9(4)	Mandatory if the payment type is a single payment and then the value must be > 0,0000. Not used if the payment type is a mass transfer.
T02	Currency	O	X(3)	
T03	Date	M	9(8)	YYYYMMDD
T10	Remitter reference	O	X(35)	

13.1.3 Beneficiary part

Tag	Field name	M/O	Format	Comment
BN	Number	M	9(10)	Beneficiary number = "Reg.order" in a mass transfer. For a mass transfer a BN number has to match an existing beneficiary ("Reg.order") in the template. Set to 1 if the payment type is a single payment.
B01	Amount	M/O	9(1..11)',9(4)	Mandatory if the payment type is a mass transfer and then the value must be > 0,0000. Not used if the payment type is a single payment.
B70	Details of payment	O{1..4}	X(35)	
	Payment reason	O {1..1}	X(4) X(35)	Payment reason codes for funds in Sweden
B72A	Code		X(4)	Codes are specified for the format "Domestic Sweden"
B72B	Text		X(35)	Can only be accepted if Code = OTHR

13.1.4 Trailer part

Tag	Field name	M/O	Format	Comment
Z1	Number of transactions	M	9(1..5)	
Z2	Number of beneficiaries	M	9(1..5)	
Z3	Total Amount	M	9(1..11)',9(4)	Sum of amount in all fields T01 and B01 in the file.

13.1.5 *Template file Example*

File content	Comment
:E1:TEMPLATE	File format name
:TN:SE SEPA Payment, Test AB	Template name
:T01:1618,25	Transaction amount
:T02:SEK	Currency
:T03:20081112	Debit value date.
:T10:Remitter reference	Remitter reference
:BN:0000000001	Beneficiary number
:B70:Details of Payment row 1	Details of payment
Details of payment row 2	
:B72A:OTHR	
:B72B: Reason text	
:Z1:1	Number of TN transactions
:Z2:1	Number of BN transactions
:Z3:1618,25	Total amount