

*Message Implementation Guide*

*BACS Standard 18*

Version: August 2012



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# Introduction

This document details the specification of the BACS Standard 18 file that is to be transmitted to HSBC by the customer for Direct Debits, Direct Credits, AUDDIS and Faster Payments.

## Message Specification

The file structure for all messages should follow the format :

‘VOL’ > ‘HDR1’ > ‘HDR2’ > ‘UHL’ > ‘EOF1’ > ‘EOF2’ > ‘UTL’

A file not following this structure will be rejected.

### VOL Record

| No. | Length | Position | Contents                | Explanation   |
|-----|--------|----------|-------------------------|---|
| 1   | 3      | 1-3      | Label identifier        | Must be ‘VOL’   |
| 2   | 1      | 4        | Label number            | Must be ‘1’   |
| 3   | 6      | 5-10     | Serial number           | Unique alpha-number characters, right justified but can’t be all spaces or zeroes. Each unique reference is validated against duplicates and will be held for a period of 3 months. |
| 4   | 1      | 11       | Accessibility indicator | Should be blank or ‘0’  |
| 5   | 20     | 12-31    | Reserved field          | Blank filled  |
| 6   | 6      | 32-37    | Reserved field          | Blank filled. HSBCbb or SAGEbb (b=blank) marker is mandatory in the files where no OIN/SUN is quoted. - please see Example 2 below.   |
| 7   | 14     | 38-51    | Owner ID                | 38-41 Blank filled  |
|     |        |          |                         | 42-47 Must be Service User Number (SUN) Assigned by BACS to a customer. Customers using Faster Payments must include their SUN as they would for BACS.                              |
|     |        |          |                         | Should be blank if HSBCbb or SAGEbb is used.  |
|     |        |          |                         | 48-51 Blank filled  |
| 8   | 28     | 52-79    | Reserved field          | Blank filled  |
| 9   | 1      | 80       | Label standard level    | Should be ‘1’   |

Example 1

VOL1SERIAL                      BACSNO                      1

Example 2 (HSBCnet ILA Only)

VOL1TEST03                      SAGE                      1

### HDR1 Record

| No. | Length | Position | Contents                  | Explanation  |
|-----|--------|----------|---------------------------|--|
| 1   | 3      | 1-3      | Label identifier          | Must be 'HDR'  |
| 2   | 1      | 4        | Label number              | Must be '1'  |
| 3   | 17     | 5-21     | File identifier           |  |
|     |        | 5        |                           | Should be 'A'  |
|     |        | 6-11     |                           | Must be same as VOL1 (character positions 42-47)   |
|     |        | 12       |                           | Should be 'S'  |
|     |        | 13-14    |                           | Space filled   |
|     |        | 15       |                           | Blank space or 1   |
|     |        | 16-21    |                           | Should be blank filled or the same as VOL1 (character positions 42-47)   |
| 4   | 6      | 22-27    | Set identification        | Must be the same as the submission serial number in VOL1 (character positions 5-10)  |
| 5   | 4      | 28-31    | File section number       | Must be 0001   |
| 6   | 4      | 32-35    | File sequence number      | Must be 0001   |
| 7   | 4      | 36-39    | Generation number         | 4 numeric or space filled  |
| 8   | 2      | 40-41    | Generation version number | 2 numeric or space filled  |
| 9   | 6      | 42-47    | Creation date             | This is the creation date of the file. Must be in the form bYYDDD, i.e. a blank space followed by the last two digits of the year and the day (001 to 366) of the year (should be less than or equal to the BACS processing day in UHL1 (positions 5-10).<br>For Faster Payments this must be the current day - weekdays, weekends and UK Bank Holidays are accepted   |
| 10  | 6      | 48-53    | Expiration date           | The expiration date indicates to BACS the earliest date at which file may be overwritten Should be in the form bYYDDD as defined for character positions 42-47 above. Should be greater than the BACS processing day in UHL1 (positions 5-10). For Multi processing day files this should be greater than the latest processing date.<br>For Faster Payments this must be the current day - weekdays, weekends and UK Bank Holidays are accepted |
| 11  | 1      | 54       | Accessibility indicator   | Should be blank space or 0 (zero)  |
| 12  | 6      | 55-60    | Block count               | Should be zero filled (000000)   |
| 13  | 13     | 61-73    | System code               | May contain any valid characters or be space filled  |
| 14  | 7      | 74-80    | Reserved field            | Should be blank space filled   |

### Example

HDR1ABACSNOS SERIAL00010001 11133 11137 000000

### HDR2 Record

| No. | Length | Position | Contents                       | Explanation  |
|-----|--------|----------|--------------------------------|--|
| 1   | 3      | 1-3      | Label identifier               | Must be 'HDR'  |
| 2   | 1      | 4        | Label number                   | Must be '2'  |
| 3   | 1      | 5        | Record format                  | Should be 'F'  |
| 4   | 5      | 6-10     | Block length                   | Should be 5 numeric characters. Use 02000                                      |
| 5   | 5      | 11-15    | Record length                  | 00100 for single processing day files, 00106 for multiple processing day files |
| 6   | 35     | 16-50    | Reserved for operating systems | May contain any valid characters or be space filled                            |
| 7   | 2      | 51-52    | Buffer offset                  | Should be zero filled  |
| 8   | 28     | 53-80    | Reserved field                 | Should be blank space filled   |

### Example

HDR2F0200000100

00

### UHL1 Record

| No. | Length | Position | Contents                              | Explanation   |
|-----|--------|----------|---------------------------------------|---|
| 1   | 3      | 1-3      | Label identifier                      | Must be 'UHL'   |
| 2   | 1      | 4        | Label number                          | Must be '1'   |
| 3   | 6      | 5-10     | BACS processing day                   | BACS have a 3 days cycle (minimum three UK bank working days) for a payment instruction to be submitted, processed and reach the destination account.<br>Must be in the form bYYDDD, i.e. a blank space followed by the last two digits of the year and the day (001 to 366) of the year Past, current and non UK banking days are not accepted. Refer to the BACS Processing Calendar in Appendix 1 for valid BACS processing days. HSBC will not accept files with invalid BACS processing days, and will reject the file.<br>For Faster Payments this must be the current day (payments are processed 24/7) - weekdays, weekends and UK Bank Holidays are accepted |
| 4   | 10     | 11-20    | Identifying number of receiving party |   |
|     | 6      | 11-16    |                                       | Must be 999999  |
|     | 4      | 17-20    |                                       | Should be blank space filled  |
| 5   | 2      | 21-22    | Currency code                         | Should be 00  |
| 6   | 6      | 23-28    | Country code                          | Should be zero filled   |
| 7   | 9      | 29-37    | Work code                             | For a single processing day file, must be 1bDAILYbb where b indicates a blank<br>For a multi processing day file, must be 4bMULTIbb where b indicates a blank<br>For Faster Payments file this must be 2bFPSbbbb where b indicates a blank  |
| 8   | 3      | 38-40    | File number                           | Must be all numeric, unique IDs should be used in each file as these are validated to avoid duplicate submissions.<br>For Faster Payments using H2H and HSBCnet File Upload at FLA and PA this will be the reference for the debiting account.  |
| 9   | 7      | 41-47    | Reserved field                        | Should be blank space filled  |
| 10  | 7      | 48-54    | Audit print identifier                |   |
|     |        | 48-50    |                                       | May contain the alphabetic characters AUD if a sample of transactions is required to be printed on the input report. HSBC can use this field as necessary.  |
|     |        | 51-54    |                                       | May be all numeric and used to indicate the frequency of transactions printed on the input report   |
| 11  | 26     | 55-80    | For use by User/bureau                | Must be blank. Not used nor validated.  |

### Example

UHL1 1103399999 00000001 DAILY 001

### Standard Records

| No. | Length | Position | Contents                        | Explanation   |
|-----|--------|----------|---------------------------------|---|
| 1   | 6      | 1-6      | Destination sorting code number | Beneficiary sort code. This must be six numbers and must be a valid UK sorting code.<br>For Faster Payments the sort code must be a Faster Payments registered sort code; This field will be mapped to the beneficiary credit institution in the ISO8583 message.   |
| 2   | 8      | 7-14     | Destination account number      | Beneficiary account number. This must be eight numbers and must be a valid UK account number<br>For Faster Payments this field will be mapped to the beneficiary customer account number in the ISO8583 message.  |
| 3   | 1      | 15       | Destination type of account     | Must be 0 (zero)  |
| 4   | 2      | 16-17    | Transaction code                | 01 – First payment Direct Debit<br>17 – Direct Debit<br>18 – Re-Presented Direct Debit<br>19 – Final payment Direct Debit<br>99 – Bank Giro Credit<br>Z4 - Interest payments<br>Z5 – Dividend payments<br>0N – AUDDIS – New DDI<br>0C – AUDDIS – Cancel DDI<br>0S – AUDDIS – Convert DDI<br>For Faster Payments must be ‘99’, ‘Z4’ or ‘Z5’                    |
| 5   | 6      | 18-23    | Originating sorting code number | This must be six numbers and must be the originators sorting code<br>Faster Payments:<br>For Corporates this is the HSBC sort code related to the debiting account;<br>For Agency Banks this is the sort code of your customer’s account registered for FPS;<br>This field will be mapped to the originating credit institution in the ISO8583 message.       |
| 6   | 8      | 24-31    | Originating account number      | This must be eight numbers and must be a valid account number linked to originators SUN<br>Faster Payments:<br>For Corporates this is your HSBC account number that will be debited;<br>For Agency Banks this is your customer’s account number;<br>This field will be mapped to the originating customer account number in the ISO8583 message.              |
| 7   | 4      | 32-35    | Free format                     | 4 blank spaces<br>Bacs Direct Credits - for employers making payments to which the Income Tax (Pay As You Earn) regulations apply, the first character (position 32) must be a "/" followed by a three characters random string (positions 33-35). The random string can be made up of the Bacs allowed characters excluding blank spaces and ampersands (&). |



|    |    |         |                             |  |
|----|----|---------|-----------------------------|--|
| 8  | 11 | 36-46   | Amount (in pence)           | The contents must end at the right and any unused character positions at the beginning must be zero filled. For Faster Payments the amount cannot exceed 100k GBP for any single transaction   |
| 9  | 18 | 47-64   | Users name                  | The contents must begin at the left and any unused character positions at the end must be blank space filled. Should be the originating account name abbreviated<br>Faster Payments:<br>For Corporates this is your HSBC's account name that will be debited for the payment;<br>For Agency Banks this is the name of your customer's account;<br>This field will be mapped to the originating customer account name of the ISO8583 message.   |
| 10 | 18 | 65-82   | Users reference             | To identify the payment being claimed (Direct Debit) or made (Direct Credit and Faster Payments).<br><br>For Direct Debit payment instructions: Must contain at least six alphanumeric characters. Other valid characters may be included but will not be included in the count of six alphanumerics. After taking out nonalphanumeric characters, must not contain a string of all the same alphanumeric characters.<br><br>The following are allowed characters by BACS: Alpha characters (upper case only) A-Z, numeric characters 0-9, full stop . ,ampersand & ,slash / , hyphen - and blank space.<br><br>Beneficiary roll number must be quoted in this field if the payment is made to financial institutions that require it.<br><br>Faster Payments:<br>For Corporates and Agency Banks this will be the reference passed to the beneficiary. This field will be mapped to the reference information in the ISO8583 message. |
| 11 | 18 | 83-100  | Destination account name    | To identify the account to be debited or credited from the account number in fields 1 and 2.<br>For Faster Payments this field will be mapped to the beneficiary account name of the ISO8583 message.  |
| 12 | 6  | 101-106 | BACS processing day of data | To identify the BACS processing cycle intended for this record in MULTI-PROCESSING FILES ONLY.<br><ul style="list-style-type: none"> <li>• Must be in the format bYYDDD</li> <li>• Must not be earlier than UHL1 date</li> <li>• Must be a valid BACS processing day</li> <li>• Must not be more than 39 days after UHL1 date.</li> </ul>  |

Example of a non-PAYE related payment

1234561234567809912345612345678 0000000001ORIGINATOR NAME REF FOR BENE BENE NAME 11116

Example of a PAYE-related payment

1234561234567809912345612345678/N2Z0000000001ORIGINATOR NAME REF FOR BENE BENE NAME 1116

**Faster Payments**

Example 1 (Corporate)

[010894][12345678][099][*Corporate HSBC Sortcode*][*Corporate HSBC Account*][ ][00000002000][CORPORATE PLC ACC ][PAYMENT REF: 12345][SHIPPING PLC ]  
[010894][12345678][099][401118][12345678][ ][00000002000][CORPORATE PLC ACC ][PAYMENT REF: 12345][SHIPPING PLC ]

Example 2 (Agency Banks)

[020944][12345678][099][*Agency Bank's customer Sortcode*][*Agency Bank's customer Account*][ ][00000001000][AGENCY BANK ][PAYMENT REF: 12345][MR JOHN SMITH ]  
[020944][12345678][099][086064][12345678][ ][00000001000][AGENCY BANK CUST ][PAYMENT REF: 12345][MR JOHN SMITH ]

**NOTE1: Agency Bank's customer sortcode and Agency Banks's customer account MUST differ from the Agency Banks's Nostro Account details with HSBC**

**NOTE2: Square brackets are used as aids to separate fields and should be ignored.**

### Contra Record

| No. | Length | Position | Contents                        | Explanation  |
|-----|--------|----------|---------------------------------|--|
| 1   | 6      | 1-6      | Originating sorting code number | This must be six numbers and must be the originators sorting code<br>Faster Payments:<br>For Corporates this is the HSBC sort code of the debiting account;<br>For Agency Banks this is the HSBC sort code for your nostro account that will be debited for the payment.<br>This field will be mapped to the sending FPS institution of the ISO8583 message. |
| 2   | 8      | 7-14     | Originating account number      | This must be eight numbers and must be a valid account number linked to originators SUN<br>Faster Payments:<br>For Corporates this is your HSBC account number that will be debited;<br>For Agency Banks this is your HSBC nostro account number that will be debited for the payment;   |
| 3   | 1      | 15       | Type of users account           | Must be 0 (zero)   |
| 4   | 2      | 16-17    | Transaction code                | 17 – Debit<br>99 – Credit<br>For Faster Payments this should always be 17.   |
| 5   | 6      | 18-23    | Originating sorting code number | This must be six numbers and must be the originators sorting code<br>Faster Payments:<br>For Corporates this is the HSBC sort code of the debiting account;<br>For Agency Banks this is the HSBC sort code for your nostro account that will be debited for the payment.<br>This field will be mapped to the sending FPS institution of the ISO8583 message. |
| 6   | 8      | 24-31    | Originating account number      | This must be eight numbers and must be a valid account number linked to originators SUN<br>Faster Payments:<br>For Corporates this is your HSBC account number that will be debited;<br>For Agency Banks this is your HSBC nostro account number that will be debited for the payment;   |
| 7   | 4      | 32-35    | Free format                     | 4 blank spaces   |
| 8   | 11     | 36-46    | Amount (in pence)               | The contents must end at the right and any unused character positions at   |

|    |    |         |   |   |
|----|----|---------|---|---|
|    |    |         |   | the beginning must be zero filled This is the contra total  |
| 9  | 18 | 47-64   | Narrative of users choice                           | Reference for the debit account (for Direct Credits and Faster Payments) or credit account (for Direct Debits) for H2H or HSBCnet File Upload at ILA. The contents must begin at the left and any unused character positions at the end must be blank space filled  |
| 10 | 18 | 65-82   | Contra identification                               | Must be CONTRA and then 12 blank spaces   |
| 11 | 18 | 83-100  | Abbreviated account name of users nominated account | To identify the account to be debited or credited from the account number in fields 1 and 2. Should be the Users name in the Standard Records.<br>Faster Payments:<br>For Corporates same as above<br>For Agency Banks this is your HSBC nostro account name that will be debited for the payment.  |
| 12 | 6  | 101-106 | BACS processing day of data                         | To identify the BACS processing cycle intended for this record in MULTI-PROCESSING FILES ONLY.<br><ul style="list-style-type: none"> <li>• Must be in the format bYYDDD</li> <li>• Must not be earlier than UHL1 date</li> <li>• Must be a valid BACS processing day</li> <li>• Must not be more than 39 days after UHL1 date.</li> </ul> |

Note : CONTRA Records are not permitted for AUDDIS files

Example

1234561234567801712345612345678 0000000002REF FOR DEBIT ACC CONTRA

### **Faster Payments**

Example 1 (Corporate)

[401118][12345678][099][401118][12345678][ ][00000005000][PAYMENT BATCH 001 ][CONTRA ][CORPORATE PLC ACC ]

Example 2 (Indirect Agency)

[400250][12345678][099][400250][12345678][ ][00000005000][PAYMENT BATCH 001 ][CONTRA ][AGENCY BANK NOSTRO]

**NOTE1: Agency Bank's customer Sortcode and Agency Banks's customer Account MUST be different than Agency Banks's Nostro Account details with HSBC**

**NOTE2: Square brackets are used as aids to separate fields and should be ignored.**

### EOF1 Record

| No.   | Length | Position | Contents         | Explanation  |
|-------|--------|----------|------------------|--|
| 1     | 3      | 1-3      | Label identifier | Must be 'EOF'  |
| 2     | 1      | 4        | Label number     | Must be '1'  |
| 3-11  | 50     | 5-54     | Same as HDR1     | Same as HDR1   |
| 12    | 6      | 55-60    | Block count      | May contain any valid characters, but is not checked by BACS |
| 13-14 | 20     | 61-80    | Same as HDR1     | Same as HDR1   |

Example

EOF1A S 1 SERIAL00010001 11032 11035 000000

### EOF2 Record

| No. | Length | Position | Contents         | Explanation   |
|-----|--------|----------|------------------|---------------|
| 1   | 3      | 1-3      | Label identifier | Must be 'EOF' |
| 2   | 1      | 4        | Label number     | Must be '2'   |
| 3-8 | 76     | 5-80     | Same as HDR2     | Same as HDR2  |

Example

EOF2F0200000100 00



Example – Single processing day Direct Credit file

```

VOL1SERIAL                                BACSNO                                1
HDR1ABACSNOS 1BACSNOSERIAL00010001      11032 11035 00000
HDR2F0200000100                          00
UHL1 11033999999 000000001 DAILY 001
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
1234561234567809912345612345678/12300000000001ORIGINATORS NAME SALARY BENE NAME
1234561234567801712345612345678 00000000005REF FOR DEBIT ACC CONTRA
EOF1A S 1BACSNOSERIAL00010001          11032 11035 00000
EOF2F0200000100                          00
UTL10000000000005000000000000500000010000005

```

```

VOL1SERIAL                                HSBC                                1
HDR1A S 1 SERIAL00010001                11032 11035 00000
HDR2F0200000100                          00
UHL1 11033999999 000000001 DAILY 001
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME
1234561234567809912345612345678/12300000000001ORIGINATORS NAME SALARY BENE NAME
1234561234567801712345612345678 00000000005REF FOR DEBIT ACC CONTRA
EOF1A S 1 SERIAL00010001                11032 11035 00000
EOF2F0200000100                          00
UTL10000000000005000000000000500000010000005

```

Example – Multi processing day Direct Credit file

```

VOL1SERIAL                                BACSNO                                1
HDR1ABACSNOS 1BACSNOSERIAL00010001      11115 11123 00000
HDR2FO200000106                          00
UHL1 11116999999 00000004 MULTI 001
1234561234567809912345612345678/12300000000001ORIGINATORS NAME SALARY BENE NAME 11116
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME 11116
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME 11116
1234561234567801712345612345678 00000000003REF FOR DEBIT ACC CONTRA 11116
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME 11117
1234561234567809912345612345678 00000000001ORIGINATORS NAME REF FOR BENE BENE NAME 11117
1234561234567801712345612345678 00000000002REF FOR DEBIT ACC CONTRA 11117
EOF1ABACSNOS 1BACSNOSERIAL00010001      11115 11123 00000
EOF2FO200000106                          00
UTL10000000000005000000000000500000020000005

```



Example – Single processing day Direct Debit file

```

VOL1SERIAL                                BACSNO                                1
HDR1ABACSNOS      SERIAL00010001      11133 11137 000000
HDR2F0200000100                                00
UHL1 11136999999      000000001 DAILY 001
1234561234567801712345612345678      00000000001ORIGINATORS NAME DD REFERENCE      DR ACCOUNT NAME
1234561234567801712345612345678      00000000001ORIGINATORS NAME DD REFERENCE      DR ACCOUNT NAME
1234561234567801712345612345678      00000000001ORIGINATORS NAME DD REFERENCE      DR ACCOUNT NAME
1234561234567801712345612345678      00000000001ORIGINATORS NAME DD REFERENCE      DR ACCOUNT NAME
1234561234567809912345612345678      00000000004REF FOR CREDITACC CONTRA
EOF1ABACSNOS      SERIAL00010001      11133 11137 000000
EOF2F0200000100                                00
UTL10000000000004000000000000400000010000004

```

Example – Multi processing day Direct Debit file

```

VOL1SERIAL                                BACSNO                                1
HDR1ABACSNOS 1BACSNOSERIAL00010001      11111 11123 000000
HDR2F0200000106                                00
UHL1 11116999999      000000004 MULTI 001
1234561234567801712345612345678      00000000001ORIGINATORS NAME DD REFERENCE      DR ACCOUNT NAME      11116
1234561234567801712345612345678      00000000001ORIGINATORS NAME DD REFERENCE      DR ACCOUNT NAME      11116
1234561234567801712345612345678      00000000001ORIGINATORS NAME DD REFERENCE      DR ACCOUNT NAME      11116
1234561234567809912345612345678      00000000003REF FOR CREDITACC CONTRA      11116
1234561234567801712345612345678      00000000001ORIGINATORS NAME DD REFERENCE      DR ACCOUNT NAME      11117
1234561234567801712345612345678      00000000001ORIGINATORS NAME DD REFERENCE      DR ACCOUNT NAME      11117
1234561234567809912345612345678      00000000002REF FOR CREDITACC CONTRA      11117
EOF1ABACSNOS 1BACSNOSERIAL00010001      11111 11123 000000
EOF2F0200000106                                00
UTL10000000000005000000000000500000020000005

```



Example – Faster Payments file (Agency Banks)

```
VOL1SERIAL                                BACSNO                                1
HDR1ABACSNOS          SERIAL00010001    12061 12061 000000
HDR2F0200000100                                00
UHL1 12061999999          000000002 FPS      002
0108941234567809908606412345678    000000010000AGENCY BANK CUST01PAYMENT REF 100001SUPPLIER PLC 00001
0109901234567809908606412345678    000000020000AGENCY BANK CUST02PAYMENT REF 100002SUPPLIER PLC 00002
0108961234567809908606412345678    000000030000AGENCY BANK CUST03PAYMENT REF 100003SUPPLIER PLC 00003
0107941234567809908606412345678    000000040000AGENCY BANK CUST04PAYMENT REF 100004SUPPLIER PLC 00004
0108991234567809908606412345678    000000050000AGENCY BANK CUST05PAYMENT REF 100005SUPPLIER PLC 00005
4002501234567801740025012345678    000000150000PAYMENT BATCH 0001CONTRA          AGENCY BANK NOSTRO
EOF1ABACSNOS          SERIAL00010001    12061 12061 000000
EOF2F0200000100                                00
UTL10000000015000000000001500000000010000005
```

## BACS Processing Days -



### Bacs processing calendar 2012

| January |     |     |     |     |    |    | February |     |     |     |     |    |    | March |     |     |     |     |    |    | April |     |     |     |     |    |    |
|---------|-----|-----|-----|-----|----|----|----------|-----|-----|-----|-----|----|----|-------|-----|-----|-----|-----|----|----|-------|-----|-----|-----|-----|----|----|
| MON     | TUE | WED | THU | FRI | S  | S  | MON      | TUE | WED | THU | FRI | S  | S  | MON   | TUE | WED | THU | FRI | S  | S  | MON   | TUE | WED | THU | FRI | S  | S  |
| 2       | 3   | 4   | 5   | 6   | 7  | 8  | 1        | 2   | 3   | 4   | 5   |    |    | 1     | 2   | 3   | 4   | 5   | 6  | 7  | 2     | 3   | 4   | 5   | 6   | 7  | 8  |
| 9       | 10  | 11  | 12  | 13  | 14 | 15 | 6        | 7   | 8   | 9   | 10  | 11 | 12 | 5     | 6   | 7   | 8   | 9   | 10 | 11 | 9     | 10  | 11  | 12  | 13  | 14 | 15 |
| 16      | 17  | 18  | 19  | 20  | 21 | 22 | 13       | 14  | 15  | 16  | 17  | 18 | 19 | 12    | 13  | 14  | 15  | 16  | 17 | 18 | 16    | 17  | 18  | 19  | 20  | 21 | 22 |
| 23      | 24  | 25  | 26  | 27  | 28 | 29 | 20       | 21  | 22  | 23  | 24  | 25 | 26 | 19    | 20  | 21  | 22  | 23  | 24 | 25 | 23    | 24  | 25  | 26  | 27  | 28 | 29 |
| 30      | 31  |     |     |     |    |    | 27       | 28  | 29  | 30  |     |    |    | 26    | 27  | 28  | 29  | 30  | 31 |    | 30    |     |     |     |     |    |    |

  

| May |     |     |     |     |    |    | June |     |     |     |     |    |    | July |     |     |     |     |    |    | August |     |     |     |     |    |    |  |
|-----|-----|-----|-----|-----|----|----|------|-----|-----|-----|-----|----|----|------|-----|-----|-----|-----|----|----|--------|-----|-----|-----|-----|----|----|--|
| MON | TUE | WED | THU | FRI | S  | S  | MON  | TUE | WED | THU | FRI | S  | S  | MON  | TUE | WED | THU | FRI | S  | S  | MON    | TUE | WED | THU | FRI | S  | S  |  |
|     | 1   | 2   | 3   | 4   | 5  | 6  |      |     |     | 1   | 2   | 3  |    |      | 2   | 3   | 4   | 5   | 6  | 7  | 8      |     | 1   | 2   | 3   | 4  | 5  |  |
| 7   | 8   | 9   | 10  | 11  | 12 | 13 | 4    | 5   | 6   | 7   | 8   | 9  | 10 | 9    | 10  | 11  | 12  | 13  | 14 | 15 | 6      | 7   | 8   | 9   | 10  | 11 | 12 |  |
| 14  | 15  | 16  | 17  | 18  | 19 | 20 | 11   | 12  | 13  | 14  | 15  | 16 | 17 | 16   | 17  | 18  | 19  | 20  | 21 | 22 | 13     | 14  | 15  | 16  | 17  | 18 | 19 |  |
| 21  | 22  | 23  | 24  | 25  | 26 | 27 | 18   | 19  | 20  | 21  | 22  | 23 | 24 | 23   | 24  | 25  | 26  | 27  | 28 | 29 | 20     | 21  | 22  | 23  | 24  | 25 | 26 |  |
| 28  | 29  | 30  | 31  |     |    |    | 25   | 26  | 27  | 28  | 29  | 30 |    | 30   | 31  |     |     |     |    |    | 27     | 28  | 29  | 30  | 31  |    |    |  |

  

| September |     |     |     |     |    |    | October |     |     |     |     |    |    | November |     |     |     |     |    |    | December |     |     |     |     |    |    |
|-----------|-----|-----|-----|-----|----|----|---------|-----|-----|-----|-----|----|----|----------|-----|-----|-----|-----|----|----|----------|-----|-----|-----|-----|----|----|
| MON       | TUE | WED | THU | FRI | S  | S  | MON     | TUE | WED | THU | FRI | S  | S  | MON      | TUE | WED | THU | FRI | S  | S  | MON      | TUE | WED | THU | FRI | S  | S  |
|           |     |     |     |     | 1  | 2  | 1       | 2   | 3   | 4   | 5   | 6  | 7  |          | 1   | 2   | 3   | 4   | 5  | 6  | 3        | 4   | 5   | 6   | 7   | 8  | 9  |
| 3         | 4   | 5   | 6   | 7   | 8  | 9  | 8       | 9   | 10  | 11  | 12  | 13 | 14 | 5        | 6   | 7   | 8   | 9   | 10 | 11 | 10       | 11  | 12  | 13  | 14  | 15 | 16 |
| 10        | 11  | 12  | 13  | 14  | 15 | 16 | 15      | 16  | 17  | 18  | 19  | 20 | 21 | 12       | 13  | 14  | 15  | 16  | 17 | 18 | 17       | 18  | 19  | 20  | 21  | 22 | 23 |
| 17        | 18  | 19  | 20  | 21  | 22 | 23 | 22      | 23  | 24  | 25  | 26  | 27 | 28 | 19       | 20  | 21  | 22  | 23  | 24 | 25 | 24       | 25  | 26  | 27  | 28  | 29 | 30 |
| 24        | 25  | 26  | 27  | 28  | 29 | 30 | 29      | 30  | 31  |     |     |    |    | 26       | 27  | 28  | 29  | 30  | 31 |    | 31       |     |     |     |     |    |    |

  

|  |                                   |  |   |
|--|-----------------------------------|--|---|
|  | Non-input and non-processing days |  | Banking holiday Northern Ireland only. Please consult your sponsor. |
|--|-----------------------------------|--|---|

Bacs processing calendar available from [www.bacs.co.uk/resources](http://www.bacs.co.uk/resources)

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## FAQ

### VOL Record

MIG Reference:

| Page | No. | Length | Pos.  | Contents | Explanation                             |
|------|-----|--------|-------|----------|---|
| 3    | 7   | 14     | 38-51 | Owner ID | 42-47 Must be Service User Number (SUN) |

Question:

Is it the company Identification No?

Answer:

Assigned by BACS to you. This is coordinated by our Client Implementation Team and provided to you. This is also known as the BACS OIN.

MIG Reference:

| Page | No. | Length | Pos. | Contents      | Explanation   |
|------|-----|--------|------|---------------|---|
| 3    | 3   | 6      | 5-10 | Serial Number | Unique number, alpha-numeric, right justified but can't be all spaces or zeroes |

Question:

What is the Serial Number used for?

Answer:

This number is validated upon submission to check for duplicate files.

---

## HDR1 Record

MIG Reference:

| Page | No. | Length | Pos.  | Contents      | Explanation   |
|------|-----|--------|-------|---------------|---|
| 4    | 9   | 6      | 42-47 | Creation Date | Must be in the form bYYDDD, i.e. a blank space followed by the last two digits of the year and the day (001 to 366) of the year (should be less than or equal to the BACS processing day in UHL1 (positions 5-10) |

Question:

What is the creation date?

Answer:

This is the creation date of the file and it must be earlier or the same as the Processing Date in the User Header.

MIG Reference:

| Page | No. | Length | Pos.  | Contents        | Explanation  |
|------|-----|--------|-------|-----------------|--|
| 4    | 9   | 6      | 48-53 | Expiration Date | Must be in the form bYYDDD, i.e. a blank space followed by the last two digits of the year and the day (001 to 366) of the year (should be greater than or equal to the BACS processing day in UHL1 (positions 5-10) |

Question:

What is the expiration date?

Answer:

A payment instruction will not be processed if it is passed the value date. The expiration date indicates to BACS the earliest date at which file may be overwritten.

---

## HDR2 Record

MIG Reference:

| Page | No. | Length | Pos. | Contents     | Explanation                     |
|------|-----|--------|------|--------------|---------------------------------|
| 5    | 4   | 5      | 6-10 | Block Length | Should be 5 numeric characters. |

Question:

What is the purpose of this field?

Answer:

The block length field defines the size of the data fields so the system parses the file correctly. An appropriate value would be 02000 .

## UHL1 Record

MIG Reference:

| Page | No. | Length | Pos. | Contents            | Explanation   |
|------|-----|--------|------|---------------------|---|
| 6    | 3   | 6      | 5-10 | BACS Processing Day | Must be in the form bYYDDD, i.e. a blank space followed by the last two digits of the year and the day (001 to 366) of the year (must be a valid BACS processing day) |

Question:

Could you please confirm that 'a valid BACS processing day' means that we should make sure the BACS file is processed in a working day? What about if the payment is processed during the weekend?

Answer:

BACS processing days are effectively UK banking days. The BACS processing day in the file MUST be a valid day, refer to the BACS Processing Calendar. The channel rejects it if it is not a valid BACS Processing Day, it will not reach BACS.

MIG Reference:

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| Page | No. | Length | Pos.  | Contents                  | Explanation                  |
|------|-----|--------|-------|---------------------------|------------------------------|
| 6    | 11  | 26     | 55-80 | For Use by User or Bureau | Should be blank space filled |

Question:

Who is the bureau? Is it the customer, HSBC, or BACS?

Answer:

Bureau: An organisation making multi-file submissions to BACS on behalf of one or more Users.

Question:

What is this field used for within payment processing?

Answer:

Not used.

Question:

Is this number referred to in reports/info returned back to the customer?

Answer:

Not referred to.

Question:

If the field is not used by HSBC or BACS can we assume that the customer may freely use this field for their own purposes?

Answer:

Yes.



---

## Contra Record

MIG Reference:

| Page | No.  | Length | Pos.  | Contents | Explanation |
|------|------|--------|-------|----------|-------------|
| 8    | 1-12 | 106    | 1-106 | All      |             |

Question:

What does this record represent more exactly? It seems similar to the standard records, but contains somehow a sum of the standard records?

Answer:

This is a batch record which indicates how much in total should be debited (ACH Credit file) or credited (Direct Debit file) to the originator's account and what reference will be printed on the originator's statement

Question:

Do I need to include a CONTRA record for AUDDIS files?

Answer:

No – AUDDIS Files should not contain CONTRA records. If part of a mixed batch of files containing ACH Cr and ACH Dr, as above the ACH Cr and Dr files should have CONTRA records but the AUDDIS should not.

| Page | No. | Length | Pos.  | Contents    | Explanation |
|------|-----|--------|-------|-------------|-------------|
| 8    | 7   | 4      | 32-35 | Free format |             |

Question:

In what circumstance is this record populated?

Answer:

Where the Originator is an employer making payments to which Income Tax (PAYE) regulations apply, then the 3 character code (used as part of the algorithm to calculate the Unique Reference Number that forms part of the employers' RTI submission direct to HMRC) must be quoted here, preceded by a "/". This is to allow HMRC to compare the RTI submission made by the employer with the actual salary payment made via Bacs

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## UTL1 Record

MIG Reference:

| Page | No. | Length | Pos.  | Contents                | Explanation  |
|------|-----|--------|-------|-------------------------|--|
| 10   | 5   | 7      | 31-37 | Count of Debit Records  | Must contain the count (right justified and zero filled) of the debit data records and credit contra records since the preceding UHL1. If a DDI only file, this should be all zeros. |
| 10   | 6   | 7      | 38-44 | Count of Credit Records | Must contain the count (right justified and zero filled) of the credit data records and debit contra records since the preceding UHL1. If a DDI only file, this should be all zeros. |

Question:

The use of Lines 5 and 6 are not clear and there is no indication if both are mandatory or if the use is conditional depending on the type of file being submitted (credit or debit). We assume that Line 5 is present for BACS Debit instructions only and that Line 6 is used for BACS Credit instructions only.

Answer:

No – Both are always present, 1 will represent the standard records the other the Contra. For standard credit records there will always be a debit contra and vice versa.

Question:

UTL1 descriptor at No. 5 on Page 10 of the MIG says position 31-37 is the 'Count of debit records' but it seems to be holding the count of the number of standard records.

Answer:

Standard records can either be credit records (ACH Credit file), or debit records (Direct Debit file). Transaction codes indicate whether the standard record is a credit record (99, Z4, Z5) or a debit record (01, 17, 18, 19).

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MIG Reference:

| Page | No. | Length | Pos.  | Contents                  | Explanation                  |
|------|-----|--------|-------|---------------------------|------------------------------|
| 10   | 8   | 26     | 55-80 | For Use by User or Bureau | Should be blank space filled |

Question:

Who is the bureau? Is it the customer, HSBC, or BACS?

Answer:

Bureau: An organisation making multi-file submissions to BACS on behalf of one or more Users. HSBC is the bureau in this example.

Question:

What is this field used for within payment processing?

Answer:

Not used.

Question:

Is this number referred to in reports/info returned back to the customer?

Answer:

Not referred to.

Question:

If the field is not used by HSBC or BACS can we assume that the customer may freely use this field for their own purposes?

Answer:

Yes.

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## Glossary

#

**2780 Message Protocol:** Currently an industry standard for the transmission of data between computers. Originally, 2780 was an IBM data transmission terminal.

**3780 Message Protocol:** An IBM data transmission standard similar to 2780.

A

**Account Limit:** A ceiling figure imposed by the Sponsor on an Individual Account to restrict the value passing through that account for a fixed period.

**Account Section:** A balanced set of records within an Individual Account, all for the same processing day.

**Advice Voucher: Advice of Destination Account Number Details:**

A BACS generated paper voucher produced when incorrect destination account details are quoted on a data record.

**Advice of New Sorting Code and Account Details:**

A BACS generated paper voucher produced when a destination sorting code is marked as 'closed' on the BACS masterfiles.

**Association for Payment Clearing Services (APACS):** The governing body for all United Kingdom clearing systems.

**Asynchronous Communications Protocol:**

A character mode transmission in which each character is preceded by a start signal and followed by one or more stop signals.

**Automated Direct Debit Instruction Service (AUDDIS):** A service which allows Direct Debit Originators to send details of Direct Debit Instructions (DDIs) electronically to Paying Banks via BACS.

**Authentication:** An additional check for the detection of unauthorised changes to submissions between the time authentication is applied and the time the submission is read by BACS.

---

## B

**Binary Synchronous Communications (BSC) Protocol:** A set of rules defined by IBM for transmission and receipt of data. The sending and receiving stations are kept in step (synchronised) by a specific bit pattern at the start of each transmission. Specific control characters are used in each block of data to tell the receiving station what is happening.

**Bureau:** An organisation making multi-file submissions to BACS on behalf of one or more Users. It is identified by a six figure number, in the format of Bnnnnn (where n is a number).

## C

**International Consultative Committee for Telegraphy and Telephony (CCITT):** An organisation which sets international standards for data communications to ensure compatibility.

**Contra:** A balancing record within a Users file to debit or credit the Users own Individual Account.

**Control Point Number:** The number used to identify a Contact Point within a User/Bureau's organisation.

## D

**Data Record:** An unit of information corresponding to a debit or credit transaction or direct debit instruction.

**Day Section:** A balanced set of records on an MPD file, all for the same processing day.

**Destination Account:** The account to which a transaction is directed.

**Direct Debit Instruction (DDI):** An authority signed by a customer of a Direct Debiting Organisation which gives the organisation permission to collect variable amounts, at specified intervals, from the customer's ("payer's") account to pay for a service.

---

## E

**Entry Day:** The third day of the BACS Processing Cycle. The day on which accounts are credited/debited.

**End of File 1 (EOF1):** The First End Trailer Label on a BACS File.

**End of File 2 (EOF2):** The Second End Trailer Label on a BACS File.

## F

**File:** A self-balancing set of records from a User.

## G

**Grouped Account:** The purpose of a Group Account is that a User may wish to group together two or more Individual Accounts which allows debit or credit records to be originated from one account whilst the contra record can be directed to another.

## H

**Header Label 1 (HDR1):** The First File Header Label on a BACS file.

**Header Label 2 (HDR2):** The Second File Header Label on a BACS file.

## I

**Individual Account:** See Nominated Account.

**Input Day:** The first day of the BACS Processing Cycle.

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**Invalid Processing Date (IPD):** The processing date in UHL1 is a weekend or English Bank Holiday or other non-processing day.

**Invalid User/Bureau:** The User/Bureau Number is not recorded in the BACS masterfiles.

**International Standards Organisation (ISO-7-UK):** A code for the representation of characters in binary format for input to BACSTEL.

**ISDN:** Integrated Services Digital Network. Internationally agreed standards for the transmission of combined voice and data over digital circuits.

**Item Limit:** A ceiling figure requested by a User to be set on individual data records. When the limit is exceeded, the record is noted on the Input Report.

## J

**Job Control Language (JCL):** The instructions to a computer telling it which programs to run, which files to use etc.

## L

**Leased Line (Private Wires):** A telecommunications circuit leased by the User/Bureau for their exclusive use.

**Link:** The physical communication path between a User/Bureau and BACSTEL.

**Link Level Protocol:** A set of rules governing the format of data transmitted terminals. (BSC is a link level protocol).

## M

**Main Account:** Main Account details may be substituted by BACS when amendment is required as a result of invalid originating account details being quoted on a record.

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**Masterfiles:** The main reference files at BACS used for validation of User/Bureau submissions.

**Multi Processing Day (MPD):** A file containing records which are to be processed on different days, during a 40 day period. The processing date for each record is specified in that record.

## N

**Nominated Account:** The account quoted on a record as the originating account for a particular User and from which credit/debit transactions are to be distributed. Also known as an Individual Account.

## O

**On Demand Service:** A type of BACSTEL service which enables a User/Bureau to transmit submissions at whatever time he/she chooses within a BACSTEL day.

**On-line:** An on-line activity is one which is processed by the computer in a relatively short time (usually seconds) while the User/Bureau waits for a response.

**Originating Account:** The account from which a record originates. Must be one of the User's Nominated Accounts.

## P

**Paying Bank:** The Bank or Building Society holding the customer's account which is to be debited in respect of an authorised Direct Debit Instruction.

**Processing Day:** The second day of the BACS processing cycle.

## R

**Record:** In BACS terms a record corresponds to a credit or debit transaction.



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## S

**Single Processing Day File (SPD):** A file containing records all of which will be processed on the processing date stated in UHL1.

**Sorting Code:** A six-digit number uniquely identifying the destination for BACS output. Usually refers to a branch of a Financial Institution.

**SUN:** Service User Number; a 6 digit number uniquely identifying the organisation submitting the file

## T

**Transaction Code:** Two characters representing the type of transaction for each record on a file.

## U

**User Header Label (UHL1):** The label in which the processing date and workcode is recorded.

**User:** An organisation that is authorised by a Sponsor to transmit data to BACS for processing. This is identified by a six-digit number. Format: nnnnnn (where n is a number).

**User Trailer Label (UTL1):** The label used by the User to record the monetary total and item counts on a file.

## V

**Volume Header Label (VOL1):** The label used to record the User/Bureau Number of the submitter.

## W

**Workcode:** Indicates the format of the file:

DAILY Indicates that the file contains records which will all be processed on the same day. Also known as SPD format.

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MULTI Indicates that the file contains records to be processed on various days. The processing date is stated on each individual data record. Also known as MPD format.