

# SEPA Credit Transfer Conversion Service:

Standard 18 File  
Specification – Winbits

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# BOI Standard 18 File Specification – Contents

- ▶ **Introduction**
- ▶ **SEPA Specific Data Requirements**
- ▶ **File Specification**
  1. Volume Header Label
  2. Field Header Label
  3. User Header Label
  4. Data Records
  5. Contra Records
  6. User Trailer Label
  7. Specimen File Layout – Import
- ▶ **Contact Details**

## Version Control

Version	Date	Page	Comments
V1.01	1st October 2013	Pg 4, 8, 11	Reference added to SEPA non reachable NSCs
V1.01	1st October 2013	Pg 8, 10	Clarification that specification relates to Credit Transfers
V1.01	1st October 2013	Pg 8	Clarification regarding Primary Debit Account



## BOI Standard 18 File Specification – Introduction

SEPA, which stands for the ‘Single Euro Payments Area’, is an EU-driven regulation, and your business must be SEPA compliant for all non-urgent euro credit transfers (SEPA payments) by the 1st February 2014 deadline. Further background information is available on our website: <http://bankofireland.com/SEPA>

The key change that SEPA introduced for **credit transfer** files (direct credit/direct pay, via WINBITS, Business On Line and Connect:Direct) is that the current IRECC STD-18 file formats will be replaced by a new SEPA file format, SEPA XML, and the beneficiary account identifiers will change from Sort Code & Account Number to BIC & IBAN.

Bank of Ireland's approach to supporting our customers become SEPA compliant for credit transfers is to provide a file conversion service.

Our file conversion service will convert your domestic STD-18 files, on receipt by Bank of Ireland, to the new SEPA XML format, and we can then process your payment file as SEPA payments.

To process your existing payment files under the new SEPA scheme we will be required to apply stricter data quality and data completeness checks in payment files submitted to Bank of Ireland. To this end, it is essential that you adhere to the STD-18 file specification.

### **Purpose of this document is:**

To identify the stricter SEPA data quality and data completeness checks required for payment files submitted to Bank of Ireland SEPA CT Conversion Service.

To allow you to validate that your existing STD-18 file adheres to the specification outlined within and is correct.

**Any payment request submitted which does not meet these standards will fail validation and be rejected.**

**Customers who need to implement changes to their STD-18 file must have implemented changes on or before 8th November 2013 in order to ensure the successful processing of payments in the SEPA environment.**

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# BOI Standard 18 File Specification – SEPA Specific Data Requirements

## SEPA CT Conversion Service File Data Requirements

The following table highlights the stricter SEPA data quality and data completeness checks required for payment files submitted to Bank of Ireland SEPA CT Conversion Service.

The changes included relate to data rather than file structure.

Record - Field	Field Name	Position	Data Requirement
User Header Label - 3	Processing Date	5-10	The date populated in the processing date field must be the date that the customer wants the beneficiary to receive value for the transactions. 3 day cycle will no longer be available under SEPA. The file must be received by BOI before the agreed cut off time (15:30), at least 1 business day in advance of the processing date in the file
Data Record - A	NSC of the branch to be credited	1-6	Certain NSCs are not reachable under SEPA, therefore payment will be rejected if present in file. Please visit the following link for a list of these non-reachable NSCs: <a href="http://businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/support-and-information/">http://businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/support-and-information/</a>
Data Record - E and F	Originating Sort Code Originating Account No	18 - 23 24 - 31	The NSC and Account No of the contra record must be populated in this field
Data Record - I	User's Name	47-64	Payers name must be populated in this field Payment will be rejected if not populated with 'Payer's Name'
Data Record - J	User's Reference Number	65-82	The payers reference will travel with the payment to the beneficiary - If payers reference is not populated "Not Provided" will be auto populated by the conversion service and sent to the beneficiary with the payment ▶ BOI strongly advises file submitters to populate this field with a meaningful reference to uniquely identify the payment – this will help in identification of rejections and correspondence with the Bank
Data Record - K	Destination A/C Name	83-100	Destination account field must be populated with the beneficiary name This is mandatory and payment will be rejected if this field is not populated with a reasonable name
ALL	ALL FIELDS	ALL	Please see the allowed SEPA character set detailed under Section 7

**Customers who need to implement changes to their STD-18 file must have implemented changes on or before 8th November 2013 in order to ensure the successful processing of payments in the SEPA environment.**

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# BOI Standard 18 File Specification – File Specification, Winbits

## File Specifications

### 1. Volume Header Label (80 Characters)

Field	Name	Length in Characters	Character Positions	Field Content and Validity Check	Field Content for SEPA Conversion
1.	Label Identifier	3	1-3	Must be 'VOL'	
2.	Label Number	1	4	Must be '1' (numeric)	
3.	Volume Serial Number	6	5-10	Can be any six characters Blanks are not permitted Must not be all zeros	
4.	Filler	31	11-41	Should be blank space filled	
5.	Owner Identification	6	42-47	Must be an authorised I.D. number (issued by BOI)	
6.	Filler	33	48-80	Should be blank space filled	



## 2. File Header Label (80 Characters)

Field	Name	Length in Characters	Character Positions	Field Content and Validity Check	Field Content for SEPA Conversion
1.	Label Identifier	3	1-3	Must be 'HDR'	
2.	Label Number	1	4	Must be '1' (numeric)	
3.	Reserved for further standardization	1	5	Should be a blank space	
4.	File Identifier	17	6-22	6 Must be 'A' 7-12 Must be authorised user I.D. number. Must be same as character positions 42-47 on volume header label 13 Must be 'S' 14-22 Must be blank space filled	
5.	Block Length	5	23-27	Must be five zeros	
6.	Filler	1	28	Must be a blank space	
7.	Begin Extent	5	29-33	Must be five zeros	
8.	Filler	1	34	Must be a blank space	
9.	End Extent	5	35-39	Must be five zeros	
10.	Record Format	1	40	Should be a blank space or 'F'	
11.	Filler	7	41-47	Must be a blank space	
12.	Creation Date	6	48-53	Must be in the form 'YYMMDD'. Must be less than or equal to the processing date in character positions 5-10 of the user header label	
13.	Record Length	4	54-57	Should be '0100', if multi-processing dates this should be '0106'	
14.	Filler	5	58-62	Must be blank space filled	
15.	Record Attribute	1	63	Must be 'B'	
16.	Filler	17	64-80	Must be blank space filled	



### 3. User Header Label (80 Characters)

Field	Name	Length in Characters	Character Positions	Field Content and Validity Check	Field Content for SEPA Conversion
1.	Label Identifier	3	1-3	Must be 'UHL'	
2.	Label Number	1	4	Must be '1' (numeric)	
3.	Processing Date	6	5-10	Must in form 'bYYDDD*', i.e a blank space followed by the last two digits of the year and the julian day in the year	See note below*
4.	Filler	4	11-14	Must be zero filled	
5.	Receiver ID	2	15-16	Must be '90'	
6.	Filler	4	17-20	Must be blank space filled	
7.	Currency Code	2	21-22	Must be '01'	
8.	Filler	6	23-28	Must be zero filled	
9.	Work Code	9	29-37	Must be in form '1bDAILYbb' if file has a single processing date if multi-processing must be '4bMULTIbb'('b' indicates a blank space)	
10.	File Number	3	38-40	Must be all numeric, this must not exceed '968'	
11.	Filler	40	41-80	Must be blank space filled	

#### Notes

##### \* Field 3 – Processing Date

For SEPA payments, the processing date entered in position 5-10 of the UHL1 record will be deemed to be the date that the customer wants the beneficiary to receive **value** for the transactions. To achieve this value, files must be submitted to BOI one business day in advance of this date before a pre-agreed cut-off time. Any files submitted after this time, with a processing date of the next day, will have the processing date rolled to the next available business day. Files can continue to be sent with future dates as is the case today but again the processing date on the file will be deemed to be the date that all Payees receive value for payments and the contra is posted to the customer account.

- Example 1; Customer sends file on Wednesday the 1st before pre-agreed cut-off, the processing date field must have a date of the 2nd if payment to the beneficiary is required on the 2nd
- Example 2; Customer sends file on Wednesday the 1st but wants payments to be made to the beneficiary for value on Friday the 3rd – again the processing date field in this case must have the 3rd



#### 4. Data Record (100/106 Characters)

Field	Name	Length in Characters	Character Positions	Field Content and Validity Check	Field Content for SEPA Conversion
A.	Destination Sorting Code Number of bank branch to be CR/DR	6	1-6	Must be a valid sorting code number	Sorting code number must be SEPA reachable. A list of non-reachable NSCs can be found at: <a href="http://businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/support-and-information/">http://businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/support-and-information/</a>
B.	Destination Account Number to be Cr/Dr at the above bank branch	8	7-14	Must be all numeric	
C.	Type of account code	1	15	Must be zero	
D.	Transaction Code	2	16-17	Must be '99' for credit transactions	Direct debit collections (codes '01', '17', '18', '19') are no longer permitted in a file with credit transfers (code '99')
E.	Originating Sorting Code Number of bank branch at which user's nominated account is held	6	18-23	Must be sorting code number of one of the user's nominated accounts	Under SEPA, this field must be the primary debit NSC used in the contra record
F.	Originating Account Number of user	8	24-31	Must be the account number of one of the user's nominated accounts	Under SEPA, this field must be the primary debit account number used in the contra record
G.	Filler	4	32-35	Must be zero filled	
H.	Amount in cents	11	36-46	Must be all numeric, but the characters must NOT all be zeros. Must be right justified and zero filled (note max amount for a single SEPA transaction is €999,999,999.00)	
I.	User's Name	18	47-64	The payer's name must be present in this field	Payment will be rejected if not populated with payers name
J.	User's Reference Number	18	65-82	Must be unique end to end payer's reference in this field. Bank would strongly advise customers to populate this field with a unique reference that is meaningful to both themselves and the beneficiary e.g. invoice number etc	Where reference not populated the payment will be processed and bank will populate this field with - 'Not Provided'
K.	Destination A/C Name	18	83-100	Must be the beneficiary's name i.e. the name of the account being credited. This field should always be completed	Payment will be rejected if not populated
L.	Processing Date	6	101-106	This is the date that the originating customer wants the beneficiary to receive value for the funds. Multi-processing date files should contain the date of the record, and be in the format 'bYYDDD'	





## 5. Contra Records (100/106 Characters)

Field	Name	Length in Characters	Character Positions	Field Content and Validity Check	Field Content for SEPA Conversion
A.	Sorting Code Number of the bank branch at which the nominated account of the user is held and to which this record is to be directed	6	1-6	Must be sorting code number of one of user's nominated accounts Must be all numeric	
B.	Account Number of the user's nominated account at the above branch	8	7-14	Must be the account number of one of the user's nominated accounts at the above branch Must be all numeric	
C.	Type of account code	1	15	Must be zero	
D.	Transaction Code	2	16-17	Must be '17'	
E.	Sorting Code Number of the bank branch at which the nominated at which the account of the user is held and to which this record is to be directed	6	18-23	Must be same as field A above	
F.	Account Number of the user's nominated account at the above account	8	24-31	Must be the same as field B above	
G.	Filler	4	32-35	Must be zero filled	
H.	Amount in cents unsigned	11	36-46	Must be all numeric, but the characters must NOT all be zeros Must be right justified and zero filled	
I.	User's Narrative	18	47-64	May contain alpha-numeric narrative of the user's choice	
J.	Contra Reference	18	65-82	Must be 'CONTRA' followed by twelve blank spaces	
K.	Name of account to which this record is to be directed	18	83-100	Should be equal to the name of the nominated account in fields E and F Must be left justified and blank space filled	
L.	Contra Processing Date	6	101-106	Multi-processing date files should contain the processing date – see previous note re processing date of the record and be in the form 'bYYDDD'	

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## 6. User Trailer Label (80 Characters)

Field	Name	Length in Characters	Character Positions	Field Content and Validity Check	Field Content for SEPA Conversion
1.	Label Identifier	3	1-3	Must be 'UTL'	
2.	Label Number	1	4	Must be '1' (numeric)	
3.	Monetary Total of Debit Records	13	5-17	Must contain the monetary total (in cents unsigned, right justified and zero filled) of the debit records, (the credit contra)	
4.	Monetary Total of Credit Records	13	18-30	Must contain the monetary total (in cents, unsigned right justified and zero filled) of the credit records, (the data records)	
5.	Count of Debit Records	7	31-37	Must contain the count (right justified and zero filled) of debit records, including credit contras	
6.	Count of Credit Records	7	38-44	Must contain the count (right justified and zero filled) of credit records including debit contras	
7.	Filler	36	45-80	Must be blank space filled	



## 7. Specimen File Layout - WINBITS

```
VOL1INPUT1          123321
HDR1 A123321S      00000 00000 00000F  0103110100  F
UHL1 01085000090  000000001 DAILY 002
2034657195283209990001712345678000000000010000USERS ACCOUNT NAMEUSERS REF.  NUMBER DEST. ACCOUNT NAME
2358290821219209990001712345678000000000020000USERS ACCOUNT NAMEUSERS REF.  NUMBER DEST. ACCOUNT NAME
2929298382292909990001712345678000000000020000USERS ACCOUNT NAMEUSERS REF.  NUMBER DEST. ACCOUNT NAME
9000171234567801790001712345678000000000050000          CONTRA
UTL10000000050000000000005000000000010000003
```

### Only permitted SEPA characters on file:

```
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
/-?:().,'+
Space
```

*(ampersand, although not a SEPA permitted character, will also be allowed)*

### Additional SEPA Notes:

1. SEPA will only permit National Sort Codes reachable on the IPSO Codex database. If the NSC is listed as SEPA non reachable then payments made to these NSC's will be rejected.
2. Certain NSCs are not reachable under SEPA, therefore payment will be rejected if present in file. Customers must ensure that no payments are sent to Bank of Ireland with these codes, it is the customers responsibility to confirm the new NSC's and account numbers for these NSC's with their payees – failure to do so will result in payments being rejected. Please visit the following link for a list of these non-reachable NSCs:  
<http://businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/support-and-information/>
3. No record in the Standard 18 File can have leading spaces; this applies to all files. Files will be rejected where this rule is not applied.



## BOI Standard 18 File Specification – Contact Details

Bank of Ireland has a team of dedicated SEPA Migration Consultants to support our business customers through their migration to SEPA.

SEPA Credit Transfer file-submitter queries can be submitted to our SEPA Migration Helpdesk using the contact details below:

Email: [sepacustomermigration@boi.com](mailto:sepacustomermigration@boi.com)

Phone: 1890 818 208  
+353 1 617 6001 (from outside Republic of Ireland)

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