

HSBC HKMRI
(Standard Transmission via H2H & HSBCnet)
Connect Digital

MESSAGE IMPLEMENTATION GUIDE

(File Format for Asia Pacific)

Version 1.0, 26th Feb 2021



Document History

Version	Date	Description
Version 1.0	26 Feb 2021	Base version

HK MRI File Specification and Sample File (Standard Transmission)

A. Introduction:

HKMRI can only support AutoPay-Out via Hong Kong Faster Payment System (FPS) at the moment. A file may contain multiple batches of instructions, however, if any of the batch fails the file level validation, the entire file will be rejected. If you have any query on file specification or acknowledgement, please contact your HSBC representative for more details.

B. File Specification:

Record Length (fixed length):

File Header: 80

Payment/ Batch Header: 400

Payment Details: 400

FILE HEADER RECORD

(Only required for H2H submission. Not required for HSBCnet File Upload)

Status: M = Mandatory, O= Optional, C= Conditional

Seq.	Field	Start Column	Length	Status	Comments
FH 1	Record Type	1	01x	M	"H" – fixed value
FH 2	Connect Digital PIC ID	2	11x	M	Identify the file remitter by its identification number Example: PC000001234
FH 3	Bank Mapping Format	13	08x	M	"HKMFPS02" – fixed value
FH 4	Payment Type Marker	21	03x	O	Spaces
FH 5	Customer's File Reference	24	35x	O	Original file customer reference number
FH 6	File Creation Date	59	10x	M	CCYY/MM/DD
FH 7	File Creation Time	69	08x	M	HH:MM:SS
FH 8	Live/ Test File Indicator	77	01x	O	Not used
FH 9	Authorisation Type	78	01x	M	below authorisation types are supported: A Pre-Authorised P Instruction Level Authorisation F File Level Authorisation V File Level Authorisation with ability to view instructions
FH 10	Unused	79	02x	M	Unused – fill with spaces

PAYMENT/ BATCH HEADER RECORD

Seq.	Field	Start Column	Length	Status	Comments
PH 1	Payment Header Indicator	1	02x	M	"PH" - fixed value
PH 2	Autoplan Code	3	01x	M	"F" - autoPay-Out

Seq.	Field	Start Column	Length	Status	Comments
					"G" - autoPay-In
PH 3	Payment Set Code	4	03x	M	Payment Set Code registered with HSBC
PH 4	First Party Reference	7	12x	M	Free format as assigned by customer
PH 5	Value Date	19	08n	M	YYYYMMDD
PH 6	First Party Current Account Number	27	35x	M	<p>Left justified, pad with spaces</p> <p>Standalone account Format: BBCCCCSSS</p> <p>Example: 001000016001</p> <p>BIA (Business Integrated Account) - input the child account in this field. Format: BBCCCCSSSTTCY BBB - branch code CCCCCC - customer account SSS - suffix TT - account type CCY - account currency</p> <p>Example: 001000066838CUHKD</p>
PH 7	Payment Currency	62	03x	M	HKD/CNY
PH 8	Number of Record in the Batch/ Total No of Instruction	65	07n	M	Numeric (with leading zeroes)
PH 9	Monetary Total of all Records in the Batch/ Total Amount of Instruction	72	17n	M	<p>Numeric (with leading zeroes with 2 decimal places)</p> <p>Example: total amount of \$100, please input 0000000000010000</p> <p>The maximum value supported is as below: HKD: 0000999999999999 (last 2 digits are decimal) CNY: 0000099999999999 (last 2 digits are decimal)</p>
PH 10	Advising Required Indicator	89	01x	O	Not used. Save it for future use.
PH 11	FILLER	90	311x	M	Spaces

PAYMENT DETAILS

Seq.	Field	Start Column	Length	Status	Comments
PD 1	Payment Detail Indicator	1	02x	M	"PD" - fixed value
PD 2	Second Party Bank Code	3	03n	C	<p>Numeric 3-digit bank code</p> <p>Autopay-Out Mandatory - If Second Party ID Type is BBAN</p>

					<p>Optional - If Second Party ID Type is MOBN/ EMAL. When optional, please either populate 3-digit bank code or space</p> <p>Space - If Second Party ID Type is HKID/ SVID</p> <p>Autopay-In Mandatory - If Second Party ID Type is BBAN/ CUST</p>
PD 3	Second Party ID Type	6	04x	M	<p>BBAN – Customer / bank account number SVID – FPS identifier (for autoPay-Out only) EMAL – Email address (for autoPay-Out only) MOBN – Mobile number (for autoPay-Out only) HKID – Hong Kong Identity Card Number (for autoPay-Out only) CUST – Customer ID (for autoPay-In only)</p>
PD 4	Second Party Account/ Proxy ID	10	34x	M	<p>Left justified, pad with spaces</p> <p>BBAN – include branch code and account number. example: 001060250602</p> <p>Below proxy IDs can support case sensitive and special characters:</p> <p>SVID – example: 0240402 EMAL – susan.wong@abc.com.hk MOBN – consists of a "+" followed by the country code (from 1 to 3 characters) then a "-" and finally, any combination of numbers (up to 29 characters). example: +852-92223333 HKID – one or two capital letters of alphabets followed by six digits and a check digit at the end, where the check digits has eleven possible values from 0 to 9 and A. example: X1234566, XA234569A CUST – example: 004H180807000000004</p>
PD 5	Amount	44	17n	M	<p>Numeric (with leading zeroes and 2 decimal places)</p> <p>The max amount supported is as below: HKD: 0000999999999999 (last 2 digits are decimal) CNY: 0000009999999999 (last 2 digits are decimal)</p>
PD 6	Second Party Identifier	61	35x	M	<p>Alphanumeric left-Justified, pad with spaces</p> <p>End-2-End ID / Instruction ID</p>

					Particular (autoPay-Out) Debtor's reference (autoPay-In)
PD 7	Second Party Reference	96	35x	O	Additional reference for second party.
PD 8	Second Party Bank Account Name	131	140x	C	<p>Mandatory - If Second Party ID Type is BBAN / HKID/ CUST</p> <p>Optional - if Second Party ID Type is SVID/ EMAL/ MOBN</p> <p>If "Second Party Bank Account Name" is inputted, it will be passed to beneficiary bank who may conduct beneficiary name validation.</p> <p>If "Second Party Bank Account Name" is not inputted, beneficiary name will be extracted from Hong Kong Interbank Clearing Limited (HKICL) and send to beneficiary bank.</p> <p>When 'Second Party ID Type' is BBAN and HKID, beneficiary bank may conduct beneficiary name validation.</p>
PD 9	FILLER	271	130x	M	Spaces

C. Sample File :



sample file_FLU sample file_H2H
 submission (standar submission (standar

D. Special Characters

Below are supported characters

abcdefghijklmnopqrstuvwxyz
 ABCDEFGHIJKLMNOPQRSTUVWXYZ
 0123456789
 !@ \$% & * () _ + } | : " < > ? - = \ ; ' , . /