

SWIFT for Corporates



SWIFTNet FileAct Implementation Guide

This document describes the rules users must follow when sending or receiving files using SWIFTNet FileAct in SCORE (Standardised Corporate Environment).

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Preface

Purpose of this document

This document describes the rules users must follow when sending or receiving files using SWIFTNet FileAct in SCORE (Standardised CORporate Environment).

Compared to the last version (16 July 2007), which focused on payment-associated services, this version introduces new request type fields for the conveyance of Trade data over SCORE in both the Corporate-to-Bank and the Bank-to-Corporate spaces.

Intended audience

This document is for users of SWIFTNet FileAct in SCORE.

Related documentation

The following documents contain information related to this implementation guide:

- *SWIFTNet Messaging Operations Guide* – this details the full list of all SWIFTNet FileAct operational rules and parameters
The content of this implementation guide specifies how those rules and parameters must be implemented specifically in the context of SCORE.
- *SWIFTNet PKI Certificate Administration Guide* – contains more information about RBAC
- *SWIFTAlliance Webstation User Guide* - contains more information about RBAC

Document conventions

This document uses the following typographical conventions:

Bold	Names of files, parameters, API calls, user logon, and logon groups References to a directory or a menu GUI elements and command names
<i>Italics</i>	Important information and document names
Courier	User input, directory paths, parameter values, place holders, and system output examples

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1 Introduction

1.1 Net FileAct Transaction Rules

This document describes the rules users must follow when sending or receiving files using SWIFTNet FileAct in SCORE (Standardised CORporate Environment).

The document provides the rules for the preparation of an entire file transfer request. These rules include, for example:

- the **file transfer options** (for example, delivery notification, store-and-forward)
- the **file transfer fields** (for example, Request Type field, total number of transaction field)

The purpose of these rules is threefold:

1. To streamline the implementation of multiple FileAct links (that is, remove the need to systematically agree with every party on the meaning and use of the various parameters)
2. To remove the need to rely on specific filenames or file contents to enable the automatic processing of an incoming file
3. For SWIFTNet 6.1 onwards for bulk payments only, to ensure that users provide the necessary, and correctly structured, information to cater for the appropriate billing mechanism

1.2 Role-Based Access Control

SWIFT's central access control mechanism, Role-Based Access Control (RBAC), is used by SWIFTNet FileAct within the SCORE service.

The defined RBAC roles `access_to_corp_fa` (for real-time mode) and `access_to_corp_fast` (for store-and-forward mode) can be assigned to individual operators using this service.

The delegator (normally a Security Officer) assigns relevant roles within each participating institution. The Security Officer uses an appropriate interface (such as the Users module of SWIFTAlliance WebStation) to assign these roles to, or remove them from, each of the Certified User SWIFTNet DNs in the organisations that have access to this service.

For more information about RBAC, see the *SWIFTNet PKI Certificate Administration Guide* and the *SWIFTAlliance Webstation User Guide*.

2 File Transfer Options

2.1 File Transfer Modes

SCORE caters for both the following transfer modes:

- **Real-time** mode
- **Store-and-forward** mode

Note Participants must agree bilaterally on which mode to use.

2.2 Delivery Notification

For the traffic sent from the Corporate-to-Bank:

The use of delivery notification is **mandatory**¹ if SWIFTNet FileAct is used in real-time mode and **optional** when used in store-and-forward mode.

For the traffic sent from the Bank-to-Corporate:

The use of delivery notification is **optional**.

2.3 Non-Repudiation

For the traffic sent from the Corporate-to-Bank:

Using non-repudiation is **mandatory**.

For the traffic sent from the Bank-to-Corporate:

Using non-repudiation is **optional**.

2.4 End-to-End Signature

For the traffic sent from the Corporate-to-Bank:

Using SWIFTNet end-to-end signature² is **mandatory**.

For the traffic sent from the Bank-to-Corporate:

Using SWIFTNet end-to-end signature is **mandatory**.

¹ With SWIFTNet, when FileAct is used in real-time mode and Non-Repudiation is required, the Delivery Notification is mandatory. see section 2.3

² The SWIFTNet End-to-End Signature feature provides authentication and integrity control between the sender's and the receiver's SWIFTNet Links.

3 File Transfer Fields

3.1 General Rules

The following file transfer fields provide the necessary information on the contents and purpose of the file in such a way that:

- the sender of the file does not require that the receiver process the file in a specific manner based on the filename
- the receiver of the file does not require that the sender specify the filename in a specific way (that is, the sender is free to define the filename)
- SWIFT (from SWIFTNet 6.1 onwards) can capture the necessary information required to later support the billing process
- the specification of all file transfer fields is **case-insensitive**, so that users can use upper or lower case, or both, to define any field

See the *Naming and Addressing Guide* and *SWIFTNet Messaging Operations Guide* for more information on the naming conventions that are part of the SWIFT User Handbook Online.

3.2 Service Name

For using SWIFTNet FileAct in SCORE, users must use the following service names:

Purpose	Mode	Service name
Production	Real-time	swift.corp.fa
	Store-and-forward	swift.corp.fast
Pilot (test & training) operations	Real-time	swift.corp.fa!p
	Store-and-forward	swift.corp.fast!p
Testing (integration test bed - for application vendors only)	Real-time	swift.corp.fa!x
	Store-and-forward	swift.corp.fast!x

3.3 Requestor and Responder DN

These fields must be structured in one of the two following ways:

Type	Description
BIC only	Includes only the SWIFT registered BIC8/BEI8 of the user that initiated the message exchange. For example: o=corpbebb, o=swift o=bankbebb, o=swift
BIC plus one extension	Includes the SWIFT registered BIC8/BEI8 of the user that initiated the message, and one extension to identify the entity within the user that initiated the message exchange. For example: u=treasury, o=corpbebb, o=swift ou=corpaccess, o=bankbebb, o=swift

Extensions, when optional, must only be used when they are meaningful to the recipient of the message.

Use extensions to designate a location, for example, a branch, a department, a business unit, a branded product, a person, a system, or an application.

Note Do not use extensions to describe the content of the message to be transferred. Use the Request Type field for this purpose.

The requestor DN used in this field must comply with the rules described in the *SWIFTNet Naming and Addressing Guide*.

3.4 Request Type Fields

3.4.1 Request Types for Payments and Cash Management Files

The **Request Type** field is mandatory and must be formatted as follows:

<area>.<syntax_and_format>.<description>

<area> code

<area> is a mandatory 4 letter code specifying the business area to which the file content belongs. You must select the code from the following list:

<area>	Content of file
pain	• Credit transfers
	• Direct debits
	• Requests for cancellations
	• Confirmations of requests for cancellations
camt	• Credit/debit advises
	• Intra-day statements
	• End-of-day statements

<syntax_and_format>

<syntax_and_format> identifies the syntax and specific format used. This field is mandatory and must be formatted as follows:

- **<nnn>.<mmm>.<vv>** when the file contains existing XML messages to the current SWIFTStandards, where **<area>.<nnn>.<mmm>.<vv>** refers to the message identifier, as defined by SWIFTStandards
- **fin.mt<nnn>** when the file contains FIN messages of the same type, and where **<nnn>** is the message type
- **fin.mt<n>xx** when the file contains multiple types of FIN messages, but all belong to the same FIN message category
- **fin.mtxxx** when the file contains multiple FIN messages involving more than one FIN message category
- **xxx.<format_description>** when the file contains a non-FIN format, and where the value of **<format_description>** must be according to the following table.

<format_description> values

Note This table is updated progressively so users can always find the latest version on www.swift.com. If the format does *not* appear in the table, users must contact SWIFT so that the format can be added and published accordingly on swift.com.

Country	Published by	File format	<format_description>
AU	Australian Payments Clearing Association	Fixed length 120 characters	becs
BE	Belgian Bankers' Association	Fixed length 128 characters	coda
BE	id.	Fixed length 128 characters	ciri
CH	Swiss Interbank Clearing	Fixed length 128 characters	dta
CH	id.	Variable length	lsvbdd
CH	PostFinance	Fixed length 128 characters	epo
CH	id.	Fixed length 128 characters	dd
DE	Zentraler Kreditausschuss	Variable length	dtaus
DE	id.	Variable Length	dtzav
DE	id.	Variable Length	dte
ES	Asociacion Espanola de Banca	Fixed length 72 characters	aeb34
ES	id.	Fixed length 162 characters	aeb19
ES	id.	Fixed length 162 characters	aeb58
FR	Comité Français d'Organisation et de Normalisation Bancaires	Fixed length 120 characters	cfonb120
FR	id.	Fixed length 160 characters	cfonb160
FR	id.	Fixed length 240 characters	cfonb240
FR	id.	Fixed length 320 characters	cfonb320
FR	id.	Fixed length 560 characters	cfonb560
GB	APACS	Variable length	bacs
IR	IPSO – Irish Payment Services Organisation	Variable length	irishstd18
IR	id.	Variable length	irishstd27
IT	Association for Interbank Corporate Banking (ACBI)	Fixed length 120 characters	pc
IT	id.	Fixed length 120 characters	pe

Country	Published by	File format	<format_description>
IT	id.	Fixed length 120 characters	ep
IT	id.	Fixed length 120 characters	ib
IT	id.	Fixed length 120 characters	ir
IT	id.	Fixed length 120 characters	im
IT	id.	Fixed length 120 characters	ab
IT	id.	Fixed length 120 characters	bb
IT	id.	Fixed length 120 characters	sl
IT	id.	Fixed length 120 characters	av
IT	id.	Fixed length 120 characters	ap
IT	id.	Fixed length 120 characters	ai
IT	id.	Fixed length 120 characters	al
IT	id.	Fixed length 120 characters	f24
IT	id.	Fixed length 120 characters	cn
IT	id.	Fixed length 120 characters	rh
IT	id.	Fixed length 120 characters	ra
IT	id.	Fixed length 120 characters	ec
IT	id.	Fixed length 120 characters	dt
IT	id.	Fixed length 120 characters	rp
IT	id.	XML	ctx
IT	id.	XML	ctrix
JP	Japanese Bankers Association	Fixed length 120 characters	50200121
JP	id.	Fixed length 120 characters	50200111
JP	id.	Fixed length 120 characters	50200112
JP	id.	Fixed length 120 characters	50200191

Country	Published by	File format	<format_description>
JP	id.	Fixed length 120 characters	50200141
LU	Association des Banques et Banquiers, Luxembourg	Variable length	dom2000
LU	id.	Variable length	vir2000
NL	Interpay	Fixed length 50 characters	clieop02
NL	id.	Fixed length 50 characters	clieop03
NZ	New Zealand Bankers' Association	Fixed length 120 characters	bacho
PT	Associação Portuguesa de Bancos	Fixed length 80 characters	ps2
US	ANSI	Variable length	820
US	BAI	Variable or fixed length	bai2
US	NACHA	Fixed length 94 characters	nacha
N/A	UN/CEFACT	EDIFACT	paymul96a
N/A	UN/CEFACT	EDIFACT	paymul95a
N/A	UN/CEFACT	EDIFACT	payord912
N/A	UN/CEFACT	EDIFACT	finsta96d
N/A	UN/CEFACT	EDIFACT	payext912
N/A	UN/CEFACT	EDIFACT	contrl96a
N/A	UN/CEFACT	EDIFACT	bansta96a
N/A	UN/CEFACT	EDIFACT	dirdeb96a
N/A	UN/CEFACT	EDIFACT	cremul96a
N/A	UN/CEFACT	EDIFACT	debmul96a
N/A	UN/CEFACT	EDIFACT	creadv912
N/A	UN/CEFACT	EDIFACT	creext912
N/A	UN/CEFACT	EDIFACT	autack96a
N/A	UN/CEFACT	EDIFACT	cipher96a
N/A	UN/CEFACT	EDIFACT	author96a
N/A	SAP	IDOC	pexr2001
N/A	SAP	IDOC	pexr2002
N/A	Financial Insitution	Financial Institution specific	fisp

optional <description> values

<description> is an optional field used to provide additional information on the content of a file. Its contents can be defined bilaterally. SWIFT provides the following guidelines for the value of this field.

File content	<description>
Domestic credit transfer	dct
Cross-border credit transfer	xct
SEPA credit transfer	sct
SEPA direct debit	sdd
Domestic direct debits	ddd
Statements	stm
Report	rep
Information on ACH files	
File Acknowledgement	fak
Summary of submitted transactions	sts
Summary of returned items	sri
Detailed listing of returned items	dri
Detailed listing of confirmed items	dci

Examples:

Request type	File content
pain.001.001.02.sct	Sepa credit transfer initiation message (version 2) using SWIFTStandards MX
pain.fin.mt101	Bulked FIN MT101 messages
camt.xxx.cfonb120.stm	Statements formatted according to the CFONB format, fixed length 120 characters

3.4.2 Request Types for Trade Files

The **Request Type** field is **mandatory** and must be formatted as follows:

<area>.<syntax_and_format>.<description>

<area> code

<area> is a mandatory 4 letter code specifying the business area to which the file content belongs. You must select the code from the following list:

<area>	Content of file
tsrv	• Letter of Credit application
	• Request for Letter of Credit amendment
	• Advice of Letter of Credit
	• Guarantee application
	• Request for Guarantee amendment
	• Advice of Guarantee
	• Standby application
	• Request for Standby amendment
	• Advice of Standby
tsmt	• Invoices
	• Bills of Lading
	• Phyto-sanitary certificate
	• Certificate of Origin

<syntax_and_format>

<syntax_and_format> identifies the syntax and specific format used. This subfield of the Request Type field is **mandatory** and must be formatted as follows:

- **fin.mt7xx** when the file contains multiple types of cat 7 FIN formatted messages (This value will be available as from September 2008.)
- **xxx** when the file contains non-FIN formatted messages (This value will be available as from May 2008.)

<description>

<description> is used to provide additional information on the content of the file. This subfield of the Request Type field is **mandatory**.

File content	<description>
Items pertaining to Letters of Credit	lettersofcredit
Items pertaining to Guarantees or Standbys	gteesstandbys
Items such as invoices and Bills of lading	tradedocuments

Examples

Request type	Content of file
tsrv.fin.mt7xx.lettersofcredit	items pertaining to Letters of Credit using FIN Cat 7 format
tsrv.fin.mt7xx.gteesstandbys	items pertaining to Guarantees or Standbys using FIN Cat 7 format
tsrv.xxx.lettersofcredit	items pertaining to Letters of Credit using a non-FIN format
tsrv.xxx.gteesstandbys	items pertaining to Guarantees or Standbys using a non-FIN format
tsmt.xxx.tradedocuments	trade documents

Note When <area> is `tsmt`, then <syntax_and_format> always equals `xxx`, as there are no FIN standards for trade documents.

3.5 FileInfo Field

The **FileInfo** field provides additional structured information about the contents of the file, complementing the information provided in the **Request Type** field. The information contained in this field is of a technical nature (for example: compression, character set).

The different information elements must be separated by a semicolon. For example:

```
SwCompression=None;Test=Y
```

3.5.1 File Info field for Payments and Cash Management Files

The **FileInfo** field is **mandatory** and must contain the following element:

SwCompression=<value>, where **value**= None

In some cases, users may bilaterally agree to sign the file at application level using a proprietary scheme (that is, not related to SWIFTNet). Then, this is indicated in the FileAct header as follows:

- **FileInfo** field must contain the following element:
DataSign=1. Default value = 0 (that is, file is not signed on application level)
- **FileInfo** field can contain the following element:
SignType=<value>, where value = name of signature method (for example, cms, autack)
- Values specified in the **FileInfo** field must be case insensitive, meaning that applications reading this FileInfo field, must handle upper and lower case characters the same way.
For example: All the following forms can be accepted: SWCOMPRESSION=ZIP, swcompression=zip and SwCompression=Zip, or any other combination of lowercase/uppercase.

To exchange additional information on the file, users may specify additional elements agreed upon bilaterally with correspondents (for example, FileType, ContractId). To maximise interoperability, SWIFT recommends to only using such fields when necessary.

3.5.2 File Info field for Trade Files

The **FileInfo** field is **mandatory** and must contain the following element:

SwCompression=<value>, where **value**= None

3.6 HeaderInfo field

The **HeaderInfo** field, available since SWIFTNet 6.1 (December 2007), can be used when sending payment instructions through FileAct. The information below provides additional “advanced information”.

Element Name	XML Tag	Data Type	Description	Comment
Total Number Of Transactions	<TtlNbOfTxs>	Max15 Numeric Text	Total number of individual transactions contained in the file.	<ul style="list-style-type: none"> For Payments files this field is used centrally at SWIFT to apply the pricing. For Trade files this field may be used for information only

See *SWIFT Standards MX General Information* for more information on using and implementing the **HeaderInfo** field, under the chapter titled: Structure of a SWIFTNet FileAct Message - Transaction Count schema. This document is available on swift.com on www.swift.com > Ordering & Support > Documentation.

3.6.1 HeaderInfo field for Payments and Cash Management Files

From 1 January 2008, SWIFT has been using a pricing scheme for Corporate-to-Bank payments sent over FileAct that is based on the total number of payment instructions contained in the file, and not the number of Kchars.

To benefit from this new pricing, file compression is **not** allowed (SwCompression = None) and the sender must indicate the number of payment instructions in the **HeaderInfo** field using an XML structure. The data element used to specify this number is detailed in the preceding table.

The use of the **HeaderInfo** field with the TotalNumberOfTransactions element is mandatory in order to benefit from the bulk payments pricing. In absence of this field, generic FileAct pricing terms apply.

Example

In case a corporate sends a payment file containing 650 payment instructions, the corresponding **HeaderInfo** field will look as follows:

```
<ApplSpfc xmlns="urn:swift:xsd:ApplSpfc.TxsCntr.01" >
  <TxsCntr>
    <TtlNbOfTxs>650</TtlNbOfTxs>
  </TxsCntr>
</ApplSpfc>
```

See the *SWIFT Price List* for more information on pricing schemes for bulk payments from corporate entities to banks.

3.6.2 HeaderInfo field for Trade Files

Standard FileAct pricing is used for sending Trade data over FileAct. Therefore, users do NOT need to use this field for billing purposes. However, it may be used for information only.

3.7 Other Optional Fields

3.7.1 RequestRef field

The **RequestRef** field is an **optional** field that contains a unique user reference number for the file transfer assigned by the initiator of the operation.

3.7.2 File Description field

The **File Description** field is an **optional** field that enables users to enter additional non-structured information that is not meant for automated processing. Users are free to use this field to transfer any appropriate information describing the file content. However, SWIFT recommends the structured **FileInfo** field for this purpose.