



## Instruction Level Authorisation - File Reference Table

## Overview

For customers using Instruction Level Authorisation (ILA) files	New enhanced screen - options for On Behalf Of or Own Payment	Priority Payment with mandatory Ordering Party name and address fields	Priority Payment screens for local payment types and non HSBC accounts
I am making payments from accounts in :-	United Kingdom, United States, Canada, Hong Kong, Singapore, United Arab Emirates, Bangladesh	Cross-border payments from HSBC accounts in any other country. Domestic payments from all countries apart from those to the right.	China, India, Japan, Poland, Switzerland, Turkey, Mexico, Brazil, Chile, 3 <sup>rd</sup> party banks (non HSBC).
My file contains my Debit account only; no name or address	Instruction will be considered as Own Payment. HSBC will complete the payment with the name and address details as held on our records during processing.	Instruction will be considered as On Behalf Of. File Upload will be rejected, since the name and address line 1 are not provided.	The payment type does not require Ordering Party details so there will be no impact.
My file contains my Debit account and my company name	Instruction will be considered as On Behalf Of. File Upload will be rejected, since the name and address line 1 are not provided.	Instruction will be considered as On Behalf Of. File Upload will be rejected, since the name and address line 1 are not provided.	The payment type does not require Ordering Party details so there will be no impact.
My file contains my Debit account and my company name and address	Instruction will be treated as On Behalf Of. File Upload will be successful.	Instruction will be treated as On Behalf Of. File Upload will be successful.	The payment type does not require Ordering Party details so there will be no impact.
My file contains my Debit account and the Ordering Party name and address	Instruction will be considered as On Behalf Of. File Upload will be successful.	Instruction will be considered as On Behalf Of. File Upload will be successful.	The payment type does not require Ordering Party details so there will be no impact.
My file contains my Debit account, the Ordering Party name and address and their account number	Instruction will be considered as On Behalf Of. File Upload will be successful. The Ordering Party account number will only be shown in the field on-screen for payments from the US.	Ordering Party's account number needs to be included in the address line 1 in order to show up on the screen. However if it is not provided, the File Upload will be successful.	The payment type does not require Ordering Party details so there will be no impact.
My file contains non-SWIFT compatible characters in the name or address fields – eg: Chinese characters or punctuation characters like “&” or “#”	These characters are not supported so the File Upload will be rejected.	These characters are not supported so the File Upload will be rejected.	The payment type does not require Ordering Party details so there will be no impact. File Upload will be successful.

## SWIFT supported character set for ILA (Instruction Level Authorisation) files

Character	Description
“a” – “z”	26 small characters of the Latin alphabet
“A” – “Z”	26 capital characters of the Latin alphabet
“0” – “9”	10 numeric characters
“/”	Solidus (slash)
“-“	Hyphen
“?”	Question mark
“.”	Colon
“(“	Opening parenthesis
)”	Closing parenthesis
“ ”	Full stop
“ , ”	Comma
“ ‘ “	Apostrophe
“+”	Plus
“ “	Space