Thailand accounts: upcoming changes to statements and reports

As part of ongoing improvements to the payment infrastructure in Thailand, HSBC will be upgrading HSBCnet statements and reports to better reflect the industry's move to the ISO20022 XML standard. The improved information will be available for inter-account transfers, as well as domestic (RTGS Bahtnet) and international cross-border Priority Payments (Telegraphic Transfer).

What's changing?

- **Unique End-to-end Transaction Reference (UETR):**
  A UETR reference will be shown in the last line of the narrative with the code word /UETR/. The UETR is generated by the sending bank and shows the unique reference used for payment identification, tracking and investigation purposes.

- **Updated length of bank and customer References:**
  Full 35-character details for bank and customer references will be shown (where applicable and formats can accommodate). Today, where no customer reference has been received, you will see NONREF. Going forward, you may also see NOTPROVIDED in the customer reference field. This will depend on how the transaction has been routed to us. If you're uploading this data to an ERP system, we recommend that you review this with your own IT specialists and update your systems, if needed.

What you need to do

If you use ERP systems or automated account reconciliation programs for your electronic statements, please see below for detailed changes to the specifications for inter-account transfers, domestic (RTGS Bahtnet) and international cross-border Priority Payments (Telegraphic Transfer). The additional data fields (e.g. UETR) are optional and your systems may choose to disregard the additional information.

To ensure the ongoing operation of your automated reconciliation processes, we recommend that you review the new specification with your own IT specialists and, if necessary, make arrangements to update your systems.

Find out more

If you have any questions about the report changes, please contact your Client Services representative.

Select one of the following formats to see what's changing for Global Information Reporting services:

1. MT940 / MT942
2. BAI2 Intraday / End of Day statements
3. camt.052 / camt.053 (XML statements)
4. Enriched MT940 with SWIFT code words
5. Account Information APIs

Please note: the examples below are provided for the purpose of demonstrating the new specification and may not exactly match your statement entries.

Legend (applicable to MT940/MT942/BAI2):

1. /CODEWORD/ - Code words that are standard descriptions seen in the statement narrative of the MT940/MT942 and BAI statements.
2. <Data Fields> - Description of fields that represent variable data elements that may be displayed as part of the statement narratives.

1. For MT940 / MT942

Domestic and international cross-border Priority Payments (RTGS/TT) and inter-account transfers	
Change description	Additional Customer Reference and UETR reference provided in the statement narratives for improved information on payments.

	Outward transaction		Inward transaction	
Fields	**Existing**	**New**	**Existing**	**New**
Tag 61.7 **Customer Reference**	NONREF	Customer Reference (limited to 16 characters)	NONREF	Sender Reference (limited to 16 characters)
Tag 86 **Line 1-6** 6 * 65X	Existing Narrative	/UETR/ - UETR (36 characters) will be appended to the last line of the Tag 86.	Existing Narrative	/UETR/ - UETR (36 characters) will be appended to the last line of the Tag 86.

2. For BAI2 Intraday / End of Day statements

Domestic and international cross-border Priority Payments (RTGS/TT) and inter-account transfers	
Change description	Additional Customer Reference and UETR reference provided in the statement narratives for improved information on payments.

	Outward transaction		Inward transaction	
Fields	**Existing**	**New**	**Existing**	**New**
Record 16 Transaction Detail	Customer Reference (4th Field) = NONREF	Customer Reference (limited to 16 characters)	Customer Reference (4th Field) = NONREF	Sender Reference (limited to 16 characters)
Record 88 Continuation	Existing Narrative	/UETR/ - UETR (36 characters) will be appended to the last line of the existing narrative.	Existing Narrative	/UETR/ - UETR (36 characters) will be appended to the last line of the existing narrative.

3. For camt.052 / camt.053 (XML statements version 2)

Domestic and international cross-border Priority Payments (RTGS/TT) and inter-account transfers	
Change description	Additional Customer Reference and UETR reference provided in the statement narratives for improved information on payments.

	Outward transaction		Inward transaction	
Fields	**Existing**	**New**	**Existing**	**New**
End-to-End ID	<Ntry><NtryDtls><TxDtls> <Refs><EndToEndId> NONREF	<Ntry><NtryDtls><TxDtls> <Refs><EndToEndId> Customer Reference (up to 35 characters)	<Ntry><NtryDtls><TxDtls> <Refs><EndToEndId> NONREF	<Ntry><NtryDtls><TxDtls> <Refs><EndToEndId> Sender Reference (up to 35 characters)
Additional information	<Ntry><AddtlNtryInf> Existing Narrative	<Ntry><AddtlNtryInf> /UETR/ - UETR (36 characters) will be appended to the last line of the existing narrative.	<Ntry><AddtlNtryInf> Existing Narrative	<Ntry><AddtlNtryInf> /UETR/ - UETR (36 characters) will be appended to the last line of the existing narrative.

4. Enriched MT940 with SWIFT code words

Domestic and international cross-border Priority Payments (RTGS/TT) and inter-account transfers	
Change description	Additional Customer Reference and UETR reference provided in the statement narratives for improved information on payments.

	Inward transaction	
Fields	**Existing**	**New**
Tag 61.7 **Customer Reference**	NONREF	Sender Reference (Limited to 16 char)
Tag 86 **Line 1-6** 6 * 65X	Existing Narrative with code words (eg. /REMI/, /ORDP/, /OBK/, /CHGS/, /OCMT/, /EXCH/, /BENM/)	Existing Narrative with code words (eg. /REMI/, /ORDP/, /OBK/, /CHGS/, /EXCH/, /OCMT/, /BENM/) will continue to be populated followed by the following. /EREF/ - Cust Reference /BREF/ - Bank reference /UETR/ - UETR (36char) **New Tag order will be:** /REMI/, /ORDP/ /EREF/ /OBK/ /CHGS/ /BREF/ /UETR/ /OCMT/ /EXCH/ /BENM/

5. Account Information APIs

Domestic and international cross-border Priority Payments (RTGS/TT) and inter-account transfers	
Change description	Additional Customer Reference and UETR reference provided in the statement narratives for improved information on payments.

	Outward transaction		Inward transaction	
Report types	**Existing**	**New**	**Existing**	**New**
camt.052 / camt.053	<Ntry><NtryDtls><TxDtls><Refs><EndToEndId> NONREF <Ntry><AddtlNtryInf> Existing Narrative	<Ntry><NtryDtls><TxDtls><Refs><EndToEndId> Customer Reference (Up to 35 char) <Ntry><AddtlNtryInf> /UETR/ - UETR (36char) will be appended to the last line of the existing narrative.	<Ntry><NtryDtls><TxDtls><Refs><EndToEndId> NONREF <Ntry><AddtlNtryInf> Existing Narrative	<Ntry><NtryDtls><TxDtls><Refs><EndToEndId> Customer Sender Reference (Up to 35 char) <Ntry><AddtlNtryInf> /UETR/ - UETR (36char) will be appended to the last line of the existing narrative.
JSON	"statementReference": "NONREF" "transactionInformation" "Existing Narrative"	"statementReference": "Customer Reference (Up to 35 char)" "transactionInformation" "/UETR/ - UETR (36char) will be appended to the last line of the existing narrative."	"statementReference": "NONREF" "transactionInformation" "Existing Narrative"	"statementReference": "Sender Reference (Up to 35 char)" "transactionInformation" "/UETR/ - UETR (36char) will be appended to the last line of the existing narrative."

Appendix – Field locations by file format

MT942 & MT940			
Transaction Type – 61.6 NTRF	Customer Reference – 61.7 CUSTOMERREFERENCE	Bank Reference – 61.8 BANKREFERENCE	Narrative – 86 NARRATIVE
:61:2002040204CB0,53NTRFCUSTOMERREFERENCE //BANKREFERENCE :86:NARRATIVE LINE 1 UP TO 65 CHARACTERS NARRATIVE LINE 2 NARRATIVE LINE 3 NARRATIVE LINE 4 UP TO 6 LINES			

BAI2 Intraday & End of Day			
Transaction Type – 16 108	Customer Reference – 16 CUSTOMERREFERENCE	Bank Reference – 16 BANKREFERENCE	Narrative – 16 Text Field NARRATIVE
16,108,4900,,BANKREFERENCE, CUSTOMERREFERENCE,NARRATIVE LINE 1 UP TO 16 RECORD LIMIT 88,REMAINDER OF NARRATIVE LINE 1 88,NARRATIVE LINE 2 NARRATIVE LINE 2 NARRATIVE LINE 2 88,NARRATIVE LINE 3 NARRATIVE LINE 3 NARRATIVE LINE 3 88,NARRATIVE LINE 4 UP TO 6 LINES			

camt.052v2 Intraday & camt.053v2 End of Day			
Transaction Type – <BkTxCd><Prtry><Cd> NTRF	Customer Reference – <EndToEndId> CUSTOMERREFERENCE	Bank Reference – <NtryRef> & <AcctSvcrRef> BANKREFERENCE	Narrative – <AddtlNtryInf> NARRATIVE

<Ntry>
<NtryRef>BANKREFERENCE</NtryRef>
<Amt Ccy=" BDT">129.60</Amt>
<CdtDbtInd>CRDT</CdtDbtInd>
<RvslInd>false</RvslInd>
<Sts>BOOK</Sts>
<BookgDt><Dt>2020-06-05</Dt></BookgDt>
<ValDt><Dt>2020-06-05</Dt></ValDt>
<AcctSvcrRef>BANKREFERENCE</AcctSvcrRef>
<BkTxCd><Domn><Cd>PMNT</Cd><Fmly><Cd>RRCT</Cd><SubFmlyCd>DMCT</SubFmlyCd></Fmly></Domn><Prtry><Cd>NTRF</Cd><Issr>SWIFT</Issr></Prtry></BkTxCd>
<NtryDtls><TxDtls><Refs><AcctSvcrRef> BANKREFERENCE</AcctSvcrRef><EndToEndId> CUSTOMERREFERENCE</EndToEndId></Refs>
<AmtDtls><TxAmt><Amt>Payment amount and CCY</Amt></TxAmt></AmtDtls>
<RltdPties><Dbtr><Nm>Ordering customer Name</Nm></Dbtr><DbtrAcct><Id><Othr><Id> Payor Account no.</Id></Othr></Id></DbtrAcct><Cdtr><Nm>Beneficiary Name</Nm><OrgId><Othr><Id>Beneficary Proxy Value</Id></Othr></OrgId></Cdtr><CdtrAcct><Id><Othr><Id> Virtual account no</Id></Othr></Id></CdtrAcct></RltdPties>
<RltdAgts><DbtrAgt><FinInstnId><BIC>Ordering Bank BIC</BIC></FinInstnId></DbtrAgt></RltdAgts>
<Purp><Prtry>Purpose Code</Prtry><Purp>
<RmtInf><Ustr> Remittance Details</Ustr></RmtInf>
<AddtlNtryInf>NARRATIVE LINE 1 OF 6 LINES EACH HAVING UP TO 65 CHARACTERS EACH NARRATIVE 2 NARRATIVE 3 NARRATIVE 4 NARRATIVE 5 NARRATIVE 6</AddtlNtryInf>
</Ntry>

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