



**USER GUIDE FOR
PAYMENT FILE UPLOAD
IN THE BSP DIGITAL HUB**

Copyright Information

All rights reserved world-wide under International copyright agreements. No part of this document can be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise without the prior written permission of Bank South Pacific Group.

Contents

About this Guide	4
Topic 1: Exporting a Single Debit Multiple Credit (SDMC) File using Excel or a text editor.....	4
Topic 2: Upload Payment File to the BSP Digital Hub.....	8
Topic 3: Uploaded Files Inquiry	11
Topic 4: Export and Upload ABA File	15

About this Guide

This User Guide is developed to help explain the file upload function for corporate customers in the BSP Digital Hub.

By uploading files for processing, customers can perform multiple payment transactions at once, typically used for payroll or other bulk payments that would be laborious to enter manually.

In this guide, we will cover the below functionality for corporate customers:

- Exporting a Single Debit Multiple Credit (SDMC) File using Excel or a text editor
- Uploading a file into the BSP Digital Hub
- Checking on the processing status of an uploaded file in the BSP Digital Hub and troubleshooting errors
- Exporting an ABA file from your payroll software

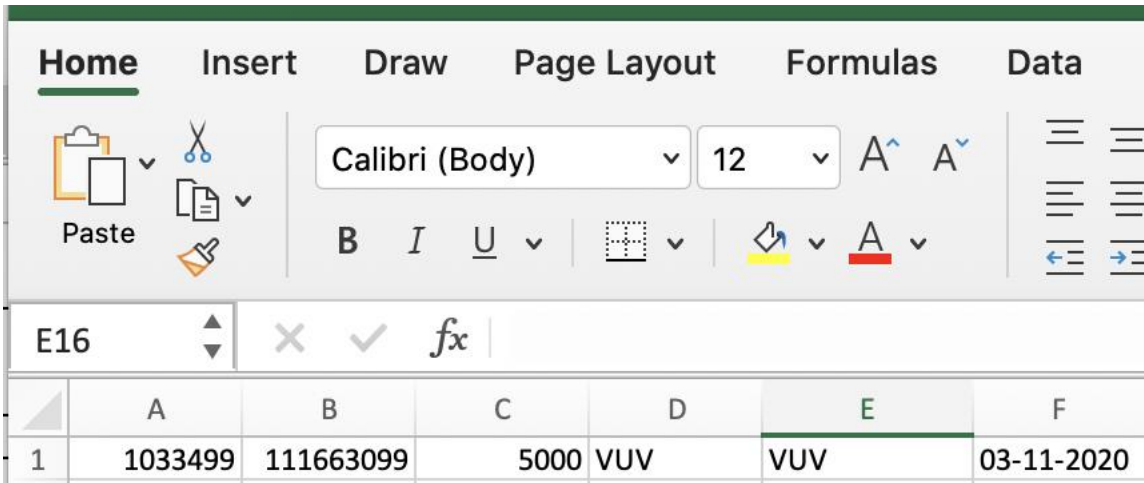
To perform the above activities the customer will need to have a valid corporate customer login for the BSP Digital Hub. Additionally, the customer will need to have specific file upload permissions configured by BSP administration. Customers can contact BSP Customer Support or their Relationship Manager to enable file uploads on their account.

Topic 1: Exporting a Single Debit Multiple Credit (SDMC) File using Excel or a text editor.



In this topic, we will look at how corporate customers can manually create a SDMC file for uploading into the BSP Digital Hub. In many cases, file generation may be handled in one export step from your payroll software, this topic however will show the file contents and what is required for each field.

Note: the SDMC file used by BSP for bulk payments is only valid for payment to other domestic BSP accounts. For payments to non-BSP accounts please use the ABA file format which will be covered in a later topic.

Step	Action																																										
1	Define header row for file																																										
1a	<p>Using Excel or a text editor, create a row in the file with the following content constraints:</p> <table border="1"> <thead> <tr> <th>Field Name</th> <th>Data Type</th> <th>Length</th> <th>Mandatory</th> <th>Remarks</th> <th>Example</th> </tr> </thead> <tbody> <tr> <td>Debit Customer Id</td> <td>Alphanumeric</td> <td>20</td> <td>M</td> <td>Customer Id is Valid. User has access to the customer.</td> <td>000101404</td> </tr> <tr> <td>Debit Account No.</td> <td>Alphanumeric</td> <td>20</td> <td>M</td> <td>Valid Account Number.</td> <td>0110140403</td> </tr> <tr> <td>Total Debit Amount</td> <td>Numeric</td> <td>15</td> <td>M</td> <td>Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account</td> <td>227.00</td> </tr> <tr> <td>Debit Account Currency</td> <td>Alphabetic</td> <td>3</td> <td>M</td> <td>Standard ISO Currency Format</td> <td>VUV</td> </tr> <tr> <td>Amount Currency</td> <td>Alphabetic</td> <td>3</td> <td>M</td> <td>Standard ISO Currency Format</td> <td>VUV</td> </tr> <tr> <td>Effective Date</td> <td>Date</td> <td>8</td> <td>M</td> <td>dd-MM-yyyy format</td> <td>30-09-2020</td> </tr> </tbody> </table> <p>As an example, using the definition above, the header row in Excel may contain data that looks like this:</p>  <p>Column A = Customer ID (BSP CIF) Column B = BSP Account number to be debited from Column C = Total amount to debited for all payments in this file Column D = Debit Currency type Column E = Currency type for payments Column F = Date to make transactions effective</p>	Field Name	Data Type	Length	Mandatory	Remarks	Example	Debit Customer Id	Alphanumeric	20	M	Customer Id is Valid. User has access to the customer.	000101404	Debit Account No.	Alphanumeric	20	M	Valid Account Number.	0110140403	Total Debit Amount	Numeric	15	M	Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account	227.00	Debit Account Currency	Alphabetic	3	M	Standard ISO Currency Format	VUV	Amount Currency	Alphabetic	3	M	Standard ISO Currency Format	VUV	Effective Date	Date	8	M	dd-MM-yyyy format	30-09-2020
Field Name	Data Type	Length	Mandatory	Remarks	Example																																						
Debit Customer Id	Alphanumeric	20	M	Customer Id is Valid. User has access to the customer.	000101404																																						
Debit Account No.	Alphanumeric	20	M	Valid Account Number.	0110140403																																						
Total Debit Amount	Numeric	15	M	Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account	227.00																																						
Debit Account Currency	Alphabetic	3	M	Standard ISO Currency Format	VUV																																						
Amount Currency	Alphabetic	3	M	Standard ISO Currency Format	VUV																																						
Effective Date	Date	8	M	dd-MM-yyyy format	30-09-2020																																						
2	Define Payment Row																																										

2a Next, to make an entry for a payment row use the following data definition

Filed Name	Data Type	Length	Mandatory/Optional	Remarks	Example
Payment Type	Alphanumeric	1	M	A-Adhoc	A
Amount	Numeric	15	M	Actual debit Amount shall be equivalent to Amount in the currency of the Account after applying exchange rate, if debit account CCY differs from debit account	98.00
Beneficiary Account No.	Alphanumeric	20	M	Valid Beneficiary Account No.	0110140401
Narrative for Remitter	Alphanumeric	35	O	Narrative for the Remitter	SalaryBand1
Narrative for Beneficiary	Alphanumeric	35	O	Narrative for the Beneficiary	SalaryPayment
Purpose of Remittance	Alphanumeric	10	M	Payment Purpose as per the standard which bank has enabled	CASH

To continue the previous example, the below Excel sheet shows five salary payments for 1000 vatu each, all being sourced from the same BSP account defined in the header row. The total of all the payment rows must add up to the debit amount defined in the header row.

	A	B	C	D	E	F
1	1033499	111663099	5000	VUV	VUV	03-11-2020
2	A	1000	197937555	SalaryBand1	Salary	CASH
3	A	1000	197937999	SalaryBand1	Salary	CASH
4	A	1000	197937888	SalaryBand1	Salary	CASH
5	A	1000	197937444	SalaryBand1	Salary	CASH
6	A	1000	197937333	SalaryBand1	Salary	CASH

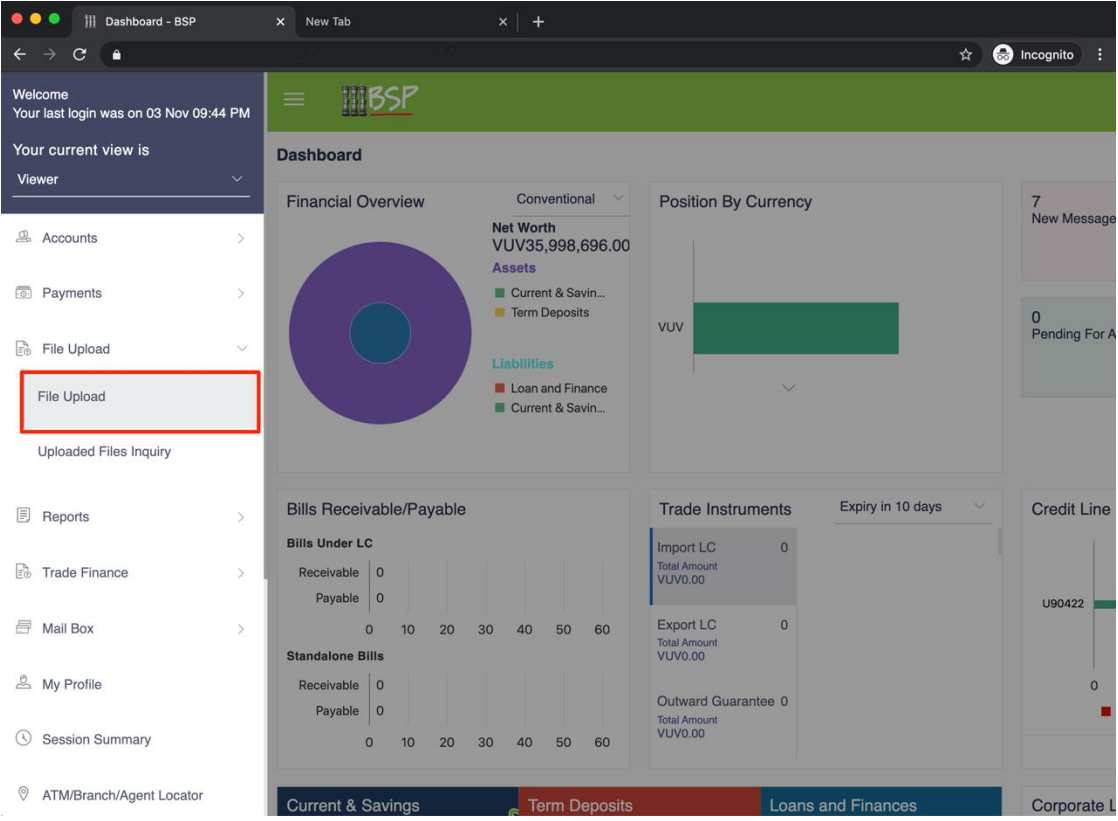
	<p>Note: the same contents of this file may be generated without spreadsheet software using a simple text editor. Each entry must be separated by a comma. Creating the same data in a text editor would look like this:</p> <pre>1033499,111663099,5000,VUV,VUV,03-11-2020 A,1000,197937555,SalaryBand1,Salary,CASH A,1000,197937999,SalaryBand1,Salary,CASH A,1000,197937888,SalaryBand1,Salary,CASH A,1000,197937444,SalaryBand1,Salary,CASH A,1000,197937333,SalaryBand1,Salary,CASH</pre>
3	<p>Export Payment file</p>
3a	<p>Once the file has been completed with all of the transaction rows required for the upload, the file can be saved as an XLSX, XLS, CSV or TXT file from Excel. It's important that the saved file have the correct file extension for the format chosen. E.g. SalaryUpload.xlsx. Additionally, the file may be exported from Excel as a CSV or text file which will create a comma separated file.</p> <p>If the file has been generated manually using a text editor or other software, ensure the file is saved as a .csv or .txt file with commas in place between data entries as shown above.</p> <p>Additionally, your company may have payroll or other financial software that can automatically export SDMC files in the required format, check with the software vendor for more details.</p>

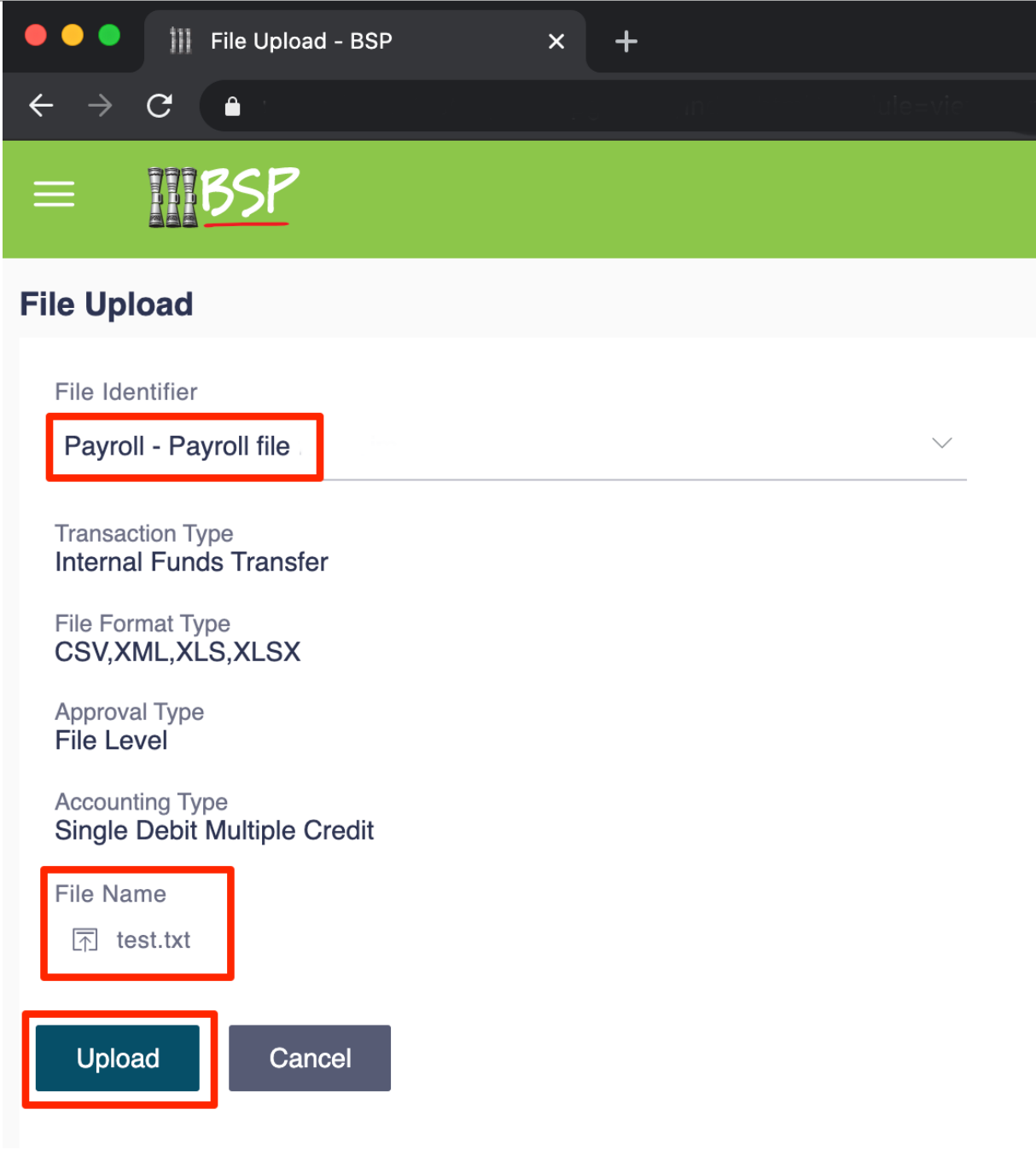
Topic 2: Upload Payment File to the BSP Digital Hub



Once a file has been created through your payroll software, spreadsheet (Excel) or a text editor, you may upload the file for processing to the BSP Digital Hub.

Note: Customers must be configured for file upload in the BSP Digital Hub. Contact BSP customer support or your BSP Relationship Manager for setup.

Step	Action
<p data-bbox="180 277 197 309">1</p>	<p data-bbox="260 277 842 315">Navigate to the File Upload menu item</p> <p data-bbox="260 349 1201 387">Once logged into the Digital Hub, select File upload from the main menu</p>  <p>The screenshot shows the BSP Digital Hub dashboard. On the left, there is a navigation menu with several items. The 'File Upload' item is highlighted with a red rectangular box. The main dashboard area displays various financial metrics and charts, including a 'Financial Overview' section with a donut chart and a 'Position By Currency' bar chart. The 'File Upload' menu item is located under the 'File Upload' category in the left sidebar.</p>
<p data-bbox="180 1301 209 1332">1a</p>	<p data-bbox="260 1301 1477 1429">From the File Upload Menu, select the File Identifier that was configured for you by BSP. This may be an SDMC (Single Debit Multiple Credit) file type or an ABA file type. In this case an SDMC file is selected, and as indicated is only for internal transfers to other BSP bank accounts.</p> <p data-bbox="260 1464 1477 1534">Select “Choose File” to pick a saved file from your computer. In the example image below, a comma separated file with a .txt extension is displayed.</p> <p data-bbox="260 1570 1058 1608">Select Upload to transmit the file to the server for processing.</p>

	 <p>File Upload</p> <p>File Identifier Payroll - Payroll file</p> <p>Transaction Type Internal Funds Transfer</p> <p>File Format Type CSV,XML,XLS,XLSX</p> <p>Approval Type File Level</p> <p>Accounting Type Single Debit Multiple Credit</p> <p>File Name test.txt</p> <p>Upload Cancel</p>
1b	<p>Once submitted you may be required to enter a One Time PIN, or as in the example below, a unique token to confirm the transaction. The authentication type for your account will be the same across all transactions.</p> <p>Submitted uploads are subject to workflow approval, this means that a manager in your company may need to review and approve the upload before it is processed.</p>



File Upload

Soft Token Verification

Please follow the steps to generate an OTP (One Time Password)

- Open Soft Token App on your handheld device and login with your PIN.
- Enter the OTP displayed on the screen in the textbox below.

One Time Password

Reference Number

20806

Attempts Left

4

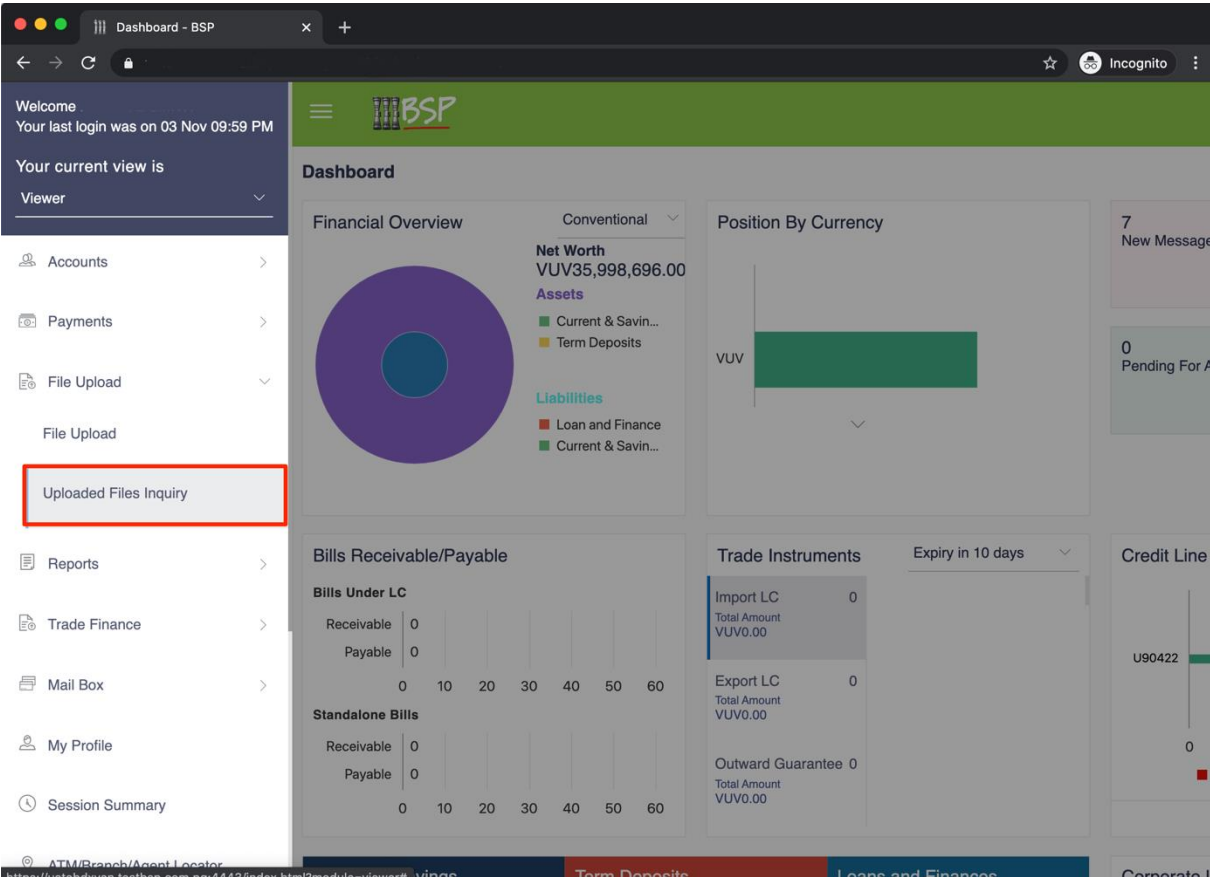
Submit

Cancel

Topic 3: Uploaded Files Inquiry



In this topic, we will look at how corporate customers can review and troubleshoot problems with uploaded files.

Step	Action
<p data-bbox="180 275 197 309">1</p>	<p data-bbox="260 275 898 309">Navigate to Uploaded Files Inquiry screen</p> <p data-bbox="260 342 1257 376">From the dashboard main menu select File Upload > Uploaded Files Inquiry.</p>  <p>The screenshot shows a web browser window with the URL 'http://test.bsp.com:8080/42/index.html#/profile/viewer/viewer'. The dashboard includes a sidebar menu with 'Uploaded Files Inquiry' highlighted. The main content area displays financial metrics such as Net Worth (VUV35,998,696.00), Assets (Current & Savings, Term Deposits), Liabilities (Loan and Finance, Current & Savings), and various bill and trade instrument summaries.</p>
<p data-bbox="180 1417 209 1451">1a</p>	<p data-bbox="260 1417 1474 1518">Review the status of uploaded files. In the below example, one file has been uploaded successfully while three have errors that should be investigated. Selecting the File Reference ID will bring up the file details:</p>

Uploaded Files Inquiry

Today's Files

Search Cancel Clear

Upload Details	Type	File Identifier	File Name	File Reference Id	File Status	Action
03 Nov 4:14 PM	Internal Funds Transfer	Payroll-Payroll file	SDMC61.txt	031119881680	Uploaded	
03 Nov 3:48 PM	ABA File Transfer	ExternalPayroll-ExternalPayroll	VANSIT0VAN.ABA	031138015999	Error	
03 Nov 3:12 PM	Internal Funds Transfer	Payroll-Payroll file	SDMC61.txt	031194178379	Error	
03 Nov 3:10 PM	Internal Funds Transfer	Payroll-Payroll file for	sample.txt	031195732471	Error	

Page 1 of 1 (1-4 of 4 items) < 1 >

Cancel

File Status

- Uploaded** : File has been uploaded and file reference number is generated.
- Processing In Progress** : File is pending for liquidation.
- Processed with Exceptions** : File is processed but some of the records are in error.
- Verified** : File has been pre-processed and authorization checks are done (limit + account access check).
- Approved** : File has been approved.
- Error** : File has been pre-processed and contains error.
- Deleted** : File has been deleted.
- Expired** : File has been expired.
- Rejected** : File has been rejected.
- Processed** : File is liquidated.

Copyright © 2020 Bank South Pacific and/or its affiliates. All rights reserved. | [Security Information](#) | [Terms and Conditions](#)

1b Once the file details are displayed, select the icon next to the Error Report to download the error report file.

Uploaded Files Inquiry

File Details

File Name	SDMC61.txt	Transaction Type	Internal Funds Transfer
File Reference Id	031194178379	Number of Records	5
File Status	Error		
Error Report			
File Workflow			

The record details are not available since the uploaded file had errors.

[Download as](#) [Back](#)

Copyright © 2020 Bank South Pacific and/or its affiliates. All rights reserved. | [Security Information](#) | [Terms and Conditions](#)

1c Column B in the exported CSV Error Report file shows a number of errors with the previously uploaded files. The errors should be fixed and then the file may be uploaded again for processing.

RECORD_NO	ERROR_DETAIL	FIELD_VALU	RECORD
1	Back Value Dated transaction is not allowed	2.0201E+13	000101404,0110140403,50.00,VUV,VUV,30-09-2020
1	The party id provided is not valid. Please provide a valid party id.	101404	000101404,0110140403,50.00,VUV,VUV,30-09-2020
2	Invalid Record.		A,10.00,0110140401,tesat1,testa1,CASH
3	Invalid Record.		A,10.00,0110140401,testa1,testa1,CASH
4	Invalid Record.		A,10.00,0110140401,teszt1,testa1,CASH
5	Invalid Record.		A,10.00,0110140401,tesdt1,testa1,CASH
6	Invalid Record.		A,10.00,0110140401,test1,tesdta1,CASH

Topic 4: Export and Upload ABA File



ABA (Australian Banking Association) files are another file format used by BSP to identify payments being made from a single bank account to either a BSP account, or another external, non-BSP bank account.

Generally, employers will pay employees through an ABA file that their payroll software automatically generates.

Once the ABA file is generated from your payroll software, the file may be uploaded in the same manner as the previously covered SDMC file.

Note: Your BSP Digital Hub user account must be configured to specifically upload ABA files; contact BSP customer support or your Relationship Manager for help.