Online Banking Enterprise™

Payments – CSV File Format »

You can import a Payment file which has been created off-line using the (.csv) spreadsheet provided by FNB Online Banking Enterprise™.

This guide will assist you with completing the relevant fields required in the Payment CSV template.

Step 1: Download the Payment CSV Template

To download the csv template, follow these easy steps:

1. Log in to your Online Banking Enterprise™ profile.
2. Click on the hamburger menu on the top left of the page and then select Help.
3. Use the menu on the left to navigate to the respective File Layout.

    - **Payment CSV Template**

Once downloaded, you can enter all the required information and import the file directly into Online Banking Enterprise™.

Step 2: Complete the Payment Batch Header details in the CSV file

Field	Field Name	Field Length	Alpha or Numeric	Description
Column A, Row 2:	Payment Action Date	10	N	Enter the required Payment Action Date. The Payment Action Date is the date that you require your recipients to receive their payments. Payments can be dated up to 365 days in advance. **Date Format** **Note:** If you import a CSV file, the specified date needs to appear in one of the formats indicated below, otherwise the action date will default to today's date 2001/03/03 CCYY/MM/DD 03-03-2001 DD-MM-CCYY 2001-03-03 CCYY-MM-DD 03/03/01 DD/MM/YY 03/03/2001 DD/MM/CCYY 03-03-01 DD-MM-YY
Column A, Row 3:	Own Account	20	AN	Enter the appropriate Nominated Account Number. The nominated account number is the account number you will make payment from (your own account or business account number).
Column B,	Hash Totals	12	N	**To learn more about Hash Totals, please refer to the additional information provided below.**

Row 3:				**Important:** When you type a long number in a cell, Microsoft Excel changes the last digits to zeros. Please add an 'apostrophe symbol in front of the Hash Total numbers, this will change the cell to text and allow you to enter the correct number.

Step 3: Complete the Payment Recipient details in the CSV file

Field	Field Name	Field Length	Alpha or Numeric	Description
Column A	Recipient Name	20	AN	In this field list the names of the recipients you wish to pay. **Note:** These names serve as reference only and are not validated against the account number when the payment takes place. **Example:** Jonathan Van De M1rw
Column B:	Recipient Account	20	AN	In this field enter the recipient's account number. • If a Public Recipient needs to be imported, then enter the Account Number of the Public Recipient. You can obtain the Public Recipient Description and Reference that must be used as the Account Number when importing Payments via the Payments/Collections or Recipient Tab > click on Menu > Select View Public Recipient. • If you are making payments to eWallets you must enter the eWallet Account number. • If Money is Sent to the recipient's local cellphone number (via Send Money), use the valid "as is' cellphone number for the Recipient in the Recipient Account field.

<table>
<tr>
<td>Column C:</td>
<td>Recipient Account Type</td>
<td>1</td>
<td>AN</td>
<td>Enter the value that represents the recipient’s account type in column C.

Note: Enter one value per recipient only.

Example: Current Account would be captured as 1

<table>
<tr><th>Account Type</th><th>Value</th></tr>
<tr><td>Public Recipient</td><td>0</td></tr>
<tr><td>Current (cheque/bond) account</td><td>1</td></tr>
<tr><td>Savings account</td><td>2</td></tr>
<tr><td>Transmission account</td><td>3</td></tr>
<tr><td>Bond Account</td><td>4</td></tr>
<tr><td>Subscription Share Account</td><td>6</td></tr>
<tr><td>eWallet Account (eWallet Pro)</td><td>D</td></tr>
<tr><td>eWallet Account (Send Money)</td><td>S</td></tr>
<tr><td>FNB Card Account</td><td>F</td></tr>
<tr><td>WesBank</td><td>W</td></tr>
</table>
</td>
</tr>
<tr>
<td>Column D:</td>
<td>Branch Code</td>
<td>6</td>
<td>AN</td>
<td>In this field list the recipient’s branch code. The universal branch code for the applicable bank will be acceptable.
• When importing a Public Recipient, enter the value 0.
• When making payments to eWallet recipients, please use the FNB Universal Branch Code: 250655</td>
</tr>
</table>

Column E:	Amount	11	N	Enter the Amount that you want to pay to the Recipient. • The amount value can contain one or two or no decimal values. • The decimal separator must be a period. • Values greater than 2 decimals will result in a failure. • The amount value must not be only zeros. The set of permutations include: .1 = 0.10 0.1 = 0.10 12 = 12.00 12.0 = 12.00 12.1 = 12.10 12.10 = 12.10
Column F:	Own Reference	20	AN	Enter the reference that you would want to appear on your bank statement when payments are made to this Recipient. **Example:** John Salary 03.2020
Column G:	Recipient Reference	20	AN	Enter the reference that you would want to appear on your recipients' bank statement. If you are making a payment to a company, ensure that you enter the correct reference. **Example:** Salary Payment FNB30
Columns H – AJ:	Payment Notification Details	If you would like to send a Payment Notification to the Recipient, please refer to Step 4 below for guidance on how to complete the respective fields in the template.		You may send a payment notification to a maximum of 5 email addresses, 2 SMSs and 2 faxes (or any combination thereof). **Note**: Fees are applicable for requesting payment notifications; please refer to the pricing guide for more information.

Step 4: Complete the payment notification details in the CSV file

You may send a payment notification to a maximum of 5 email addresses, 2 SMSs and 2 faxes (or any combination thereof).

Note:
Fees are applicable for requesting payment notifications; please refer to the pricing guide for more information.

Field	Field Name	Field Length	Alpha or Numeric	Description
Email Notifications				
Columns: H, K, N, Q and T	Email Notify	3	A	Enter Yes in the Email Notification field/s.
Columns: I, L, O, R and U	Email Address	100	AN	Enter the email addresses you wish to send notifications to in the Email Address field/s.
Columns: J, M, P, S and V	Email Subject	25	AN	Enter the Subject of the email notification in the Email Subject Field/s.
Fax Notifications				
Columns: W and AA	Fax Notify	3	A	Enter Yes in the Fax Notification field/s.
Columns: X and AB	Fax Code	3	N	Enter the **first 3 digits** of the **fax number/s** in the Fax Code field/s.
Columns: Y and AC	Fax Number	7	N	Enter the **remaining 7 digits** of the **fax number/s** in the Fax Number field/s.
Columns: Z and AD	Fax Subject	25	AN	Enter the subject of the fax notification in the Fax Subject field/s.
SMS Notifications				

Columns**:** AE and AH	SMS Notify	3	A	Enter Yes in the SMS Notification field/s.
Columns: AF and AI	SMS Code	3	N	Enter the **first 3 digits** of the **cellphone number** in the SMS Code field/s.
Columns: AG and AJ	SMS Number	7	N	Enter the **remaining 7 digits** of the cellphone number in the SMS Number field/s.

Step 5: Save the file

Once you have entered all the information on to the spreadsheet, save the file with a user-friendly name and make sure the file extension is saved as .csv

Step 6: Import the file

1. To import the CSV file, select the Payment**s tab**, select the **Add Table Action** and then select **Import**.
2. The Payments Import page will be displayed.
3. Complete the **Batch Header Details.**

Note: Click on the Cut-Off Times hyperlink to view the cut-off times for the various Service Types as well as when the payments will be posted and made available to the recipients.

4. Click on **Continue**.
5. Complete the **Payment Import Details.**
6. Click on **Finish** to return and Check the **Import Results Report**.

Step 7 – View the Result file

A Results file will be created and sent to your Online Banking Enterprise™ Inbox/email.

Hash Totals and Duplicate Batch Checks on Bankserv (ACB) and CSV import files »

Hash Totals Overview

Your Administrator(s) can enable the Hash Totals and Batch Duplicate Check functionality on your Online Banking Enterprise™ profile via Site Settings.

A Hash Total is an optional security layer on Online Banking Enterprise™ which is used to verify the accuracy of data in a file by using an algorithm. In addition to the Hash Total validation on File Import, you may also select to perform a Batch Duplication check.

How does Hash Totals work?

Your line of business application calculates the Hash Total value for the Payment or Collection file and populates it in the respective field as per the ACB or CSV file specification. When you import your file into Online Banking Enterprise™, our system will calculate the Hash Total value and compare it against the Hash Total value in your file.

If these values do not match, the file will fail and will not be imported into Online Banking Enterprise™. Enabling this functionality helps prevent unauthorised editing of Payments and Collection import files.

Important Notes:

- The Administrator(s) must enable the Hash Total functionality via the Profile Site Settings.
- The Administrator(s) must enable these settings for each entity if they have a hierarchy structure. The Settings are only related to the Entity that was selected and not to other Entities in the Hierarchy. This means that the Hash Total Validation is only done on Entities for which it is enabled.
- Hash Total Validation is done on both Bankserv (ACB) and CSV file imports.
- **All Payments and Collections files must be single contra batch files when using Bankserv (ACB) file imports.**

- The Hash Total Information of a batch is used for comparison if the batch status is not Work In Progress.
- If the Entity is enabled for Hash Total use and the Hash Total validation on Online Banking Enterprise™ fails, the Hash Total Error Message will be displayed on the Print Preview page.

How is a Hash Total calculated on a CSV File?

- Add the digits of the **Recipient Account Numbers** (column B) of each transaction record in the CSV file.
- Once the total sum of the accounts in point 1 has been determined, add the 11-digit **Own Account Number** (Column A3) only **once** to the total of point 1.
- Use the **last 12 digits** (Right justified) of the Total of point 1 and 2. E.g. 12345**678987654321.** These last 12 digits from the right will be used to populate the Hash Total field. **Place the 12 digits in the Hash Total Field (Column B3) in the CSV spreadsheet.**

Batch Duplication Checks

The **Perform Duplicate Batch Check** function can be selected with or without selecting the Use Hash Total Validation on File Import (data integrity checks on imported batches) option. The Batch Duplication function reduces the risk of duplicating imported or captured batches on Online Banking Enterprise™ by warning you if the file being imported is a duplicate of a file already loaded into Online Banking Enterprise™ or of batch transactions that were captured on Online Banking Enterprise™.

This function will check and confirm if the same **Batch Name and/or Batch Content** (Homing Account Numbers, References and Amounts) is detected for a Recipient on a captured or imported batch that already exists within another batch on Online Banking Enterprise™ and will action the request based on the option selected for **Action on Duplicate**.

The following options can be selected from the **Action on Duplicate** drop-down list:

- **Continue with Batch**

- The system will NOT warn you if it detects any duplicated details and will allow you to submit batches as normal.

- **Warn User**
  - The system will detect that you are submitting the same Batch Name and/or Batch Content (Homing Account Numbers, References and Amounts) for a Recipient which already exists on another captured or imported batch on Online Banking Enterprise™ and will allow you to Cancel or Submit the batch.

- **Prevent Submission of the Batch**

  The system will detect that you are submitting the same Batch Name and/or Batch Content (Homing Account Numbers, References and Amounts) for a Recipient which already exists on another captured or imported batch on Online Banking Enterprise™ and will not allow you to proceed with the submission of the batch.

Hash Total Duplication Checks

This functionality verifies that the **Hash Total for the batch** being processed **is unique** and does not resemble the Hash Total Information of another batch that was successfully captured previously.

- Hash Total Duplication is only done on Entities for which the Perform Batch Duplicate Check option is enabled and the action option on a duplicate response is set to **Warn User** or **Prevent Submission of the Batch**.
- The Hash Total Duplication check is done on both Payments and Collections batches.
- If a batch is rejected, its Hash Total Information is removed from the Hash Total List to prevent it being used to evaluate other batches against.
- Batches will only have their Hash Total Information logged and the duplicate check will be performed against historical previous batches that were captured or imported when the Perform Batch Duplicate Check setting was enabled for the entity. Batches captured or imported when the functionality was switched off will not have Hash Total information stored and no duplicate checking will be done.
- The Hash Total used for Batch Duplication checking is stored together with the Batch Name and Date of Submission and is kept in accordance with the entity's Payments and Collections Retention Days settings even if the user deletes the batch. It is not removed if the Entity is deactivated for Hash Total Use.

How to enable the Hash Totals and Duplicate Batch checks on your Online Banking Enterprise™ profile.

The Administrator(s) must **enable the Hash Total functionality** and select if they want to perform **Duplicate Batch checks** via Profiles > Site Settings > Hash Totals **>** Perform Batch Duplicate Check.

MD5 and SHA1 Hash Strings validation on Bankserv (ACB), CSV and ISO import files »

MD5 and SHA1 Hash Algorithms Overview

These Hash Algorithms are used to facilitate secure digital transactions in your Line of Business Systems

The MD5 and SHA1 secure Hash Algorithms were developed by the National Institutes of Standards and Technology (NIST) and other government and private parties.

Important Notes:

Please note that the MD5 and SHA1 Hash Algorithms checks work independently of the Hash Totals and the Duplicate Batch Check functionality enabled via the Site Settings on your Online Banking Enterprise™ profile.

How do the MD5 and SHA1 algorithms work?

If you are using hash string generating software to calculate the hash values for the Payment and/or Collections files that you generate via your Line of Business systems, you can compare these hash strings with the MD5 and SHA1 hash strings that we display on Online Banking Enterprise™ at the time of your file import. If the hash strings match, this confirms that the data in the respective file has not been tampered with.

MD5 and SHA1 hash strings are **automatically displayed on all Payment and/or Collections files imported on Online Banking Enterprise™;** therefore, these Hash Algorithms essentially act as a "file check" function to help facilitate secure digital transactions on your private network.