

The Service

To provide MCB customers with the possibility of giving transfer instructions through electronic media.

The salient feature of this new product is the one-for-all payment types possibility within one file submission i.e. Inter account, Interbank, Express & SWIFT and the possibility given to the customer to include his own narrative, which can be different for each individual transaction in order to make the beneficiary statement of account more meaningful.

Electronic File Description

File Characteristics

- The file name is BP-9999999999.txt Where ‘BP-’, ‘-’, ‘.txt’ are constants
9999999999 is the customer number of the account to be debited, without leading zeroes.
- The file contains printable ASCII characters (text file).
- The file contains line sequential records. Records are separated by a carriage return followed by a linefeed character i.e. hex (0d0a).
- The fields in the record are delimited with the pipe (“|”) character.
- The file is made up of: -
 - One Header record
 - Several detail records
containing: The account
number to be debited

The account numbers to be credited for MCB (MUR & Non MUR), NON-MCB (other local bank/ MUR only) and foreign currency to other local banks and foreign banks
- The detail records are the actual transactions.
- The file order should be as follows:
 - Header record (Record Type: 0)
 - One debit record (Record Type: 9)
 - At least one credit record (Record Type: 1 or 2 or 3)

Important Notes:

1. If any of the validations in the header record fails, then the whole file will be rejected.
2. All transaction amounts in the file are expressed in the currency of the account to be debited.
3. The transfer currency should be same as the currency of the debit account.

Records Description

| Header Record | | | |
|----------------------|--------|------------------------|--|
| Field No | Length | Format | Description |
| 1 | 1 | Numeric | Record type = ‘0’ (header record) |
| 2 | 5 | Character | File type and version number. The value should be set to BP-V2 |
| 3 | 8 | Date (Format:YYYYMMDD) | Date at which payment should be effected. This date should be greater or equal to the loading date and it should be a working day. |

| | | | |
|----|----|---|--|
| 4 | 2 | Character | Central Bank payment purpose code. This code should be defined as per the list of Central Bank payment purpose codes below. |
| 5 | | Numeric | Total number of debit records in the payment file |
| 6 | | Number with 2 decimal places (includes decimal point) | Sum of all debit transaction amounts in the payment file |
| 7 | | Numeric | Total number of credit records in the payment file |
| 8 | | Number with 2 decimal places (includes decimal point) | Sum of all credit transaction amounts in the payment file |
| 9 | 3 | Alpha | Transaction Currency. This currency should be the same as the currency of the account to be debited, and as defined in list of currency codes below. |
| 10 | 14 | Numeric (Format:YYYYMMDDHHMISS) | Time stamp at which the file was generated |

Detail Record for Remitter

| Field No | Length | Format | Description |
|----------|--------|---|---|
| 1 | 1 | Numeric | Record type = '9' debit record |
| 2 | | Number with 2 decimal places (includes decimal point) | Transaction amount expressed in the currency of the account to be debited. This amount must be equal to the total transaction amount of the credit records. |
| 3 | 12 | Character | Account number to be debited, with leading zeroes to make up the 12 character-length of the field. |
| 4 | 35 | Character | Payment Details which will appear on the statement of account of the remitter Free text, optional, accepts alphanumerical characters (A-Z, a-z, 0-9) |

Detail Record for Beneficiary Account at MCB (MUR & FCY)

| Field No | Length | Format | Description |
|----------|--------|---|--|
| 1 | 1 | Numeric | Record type = '1' credit record for MCB account |
| 2 | | Number with 2 decimal places (includes decimal point) | Transaction amount. This amount should be greater than zero and expressed in the currency of the account to be debited. |
| 3 | 12 | Character | Account number to be credited in MCB, with leading zeroes to make up the 12 character-length of the field. |
| 4 | 35 | Character | Payment Details which will appear on the statement of account of the beneficiary Free text, optional, accepts alphanumerical characters (A-Z, a-z, 0-9) |

Detail Record for Beneficiary Account at Other Local Bank (MUR only)

| Field No | Length | Format | Description |
|----------|--------|---|---|
| 1 | 1 | Numeric | Record type = '2' credit record for other local bank account |
| 2 | | Number with 2 decimal places (includes decimal point) | Transaction amount. This amount should be greater than zero and expressed in the currency of the account to be debited. |

| | | | |
|---|----|-----------|---|
| 3 | 2 | Numeric | Local bank code. The bank code should exist in the list of other local banks defined below. |
| 4 | 16 | Character | Beneficiary account number held in the local bank |
| 5 | 40 | Character | Beneficiary's name |
| 6 | 35 | Character | Payment Details which will appear on the statement of account of the beneficiary Free text, mandatory, accepts alphanumerical characters (A-Z, a-z, 0-9) |
| 7 | 1 | Character | MACSS flag, if value is set to 'Y' the transaction will be sent via SWIFT. Else value should be set to 'N' |

Detail Record for Foreign Currency to Other Banks (Local and Foreign Banks)

| Field No | Length | Format | Description |
|----------|--------|---|---|
| 1 | 1 | Numeric | Record type = '3' credit record for overseas payment |
| 2 | | Number with 2 decimal places (includes decimal point) | Transaction amount. This amount should be greater than zero and expressed in the currency of the account to be debited. |
| 3 | 3 | Character | Credit Currency Currency code to be used for the overseas transfer |
| 4 | 11 | Character | Bank Identification Code Conditional, Mandatory if: IBAN format is not provided |
| 5 | 15 | Character | Routing code Optional, only if IBAN format is not used |
| 6 | 35 | Character | Beneficiary Client Account Mandatory, accepts alphanumerical characters IBAN format mandatory for EUR and European countries |
| 7 | 35 | Character | Beneficiary client name Mandatory, accepts alphanumerical characters |
| 8 | 70 | Character | Beneficiary client address Mandatory, accepts alphanumerical characters |
| 9 | 140 | Character | Payment details Mandatory, accepts alphanumerical characters |
| 10 | 5 | Character | Purpose code Mandatory |

Other Details

List of Central Bank Payment Purpose Codes

| Payment Purpose Code | Description |
|----------------------|---------------------------|
| 01 | Standing Order |
| 02 | Salary |
| 03 | Credit Card Settlement |
| 04 | Pension |
| 05 | Dividend |
| 06 | Interest received |
| 07 | Internet Banking Transfer |

| | |
|----|--------------------------------|
| 08 | Merchant Settlement |
| 10 | Special Allowance - Min salary |
| 14 | Transfers/Bonus |
| 22 | Refund and Repayment of Taxes |
| 99 | International Payment |

| List of Other Local Bank Codes | |
|---------------------------------------|--|
| Bank Code | Bank Name |
| 01 | BANK OF MAURITIUS |
| 02 | BANK OF BARODA |
| 03 | ABSA BANK (MAURITIUS) LIMITED |
| 05 | BANK ONE |
| 06 | HABIB BANK |
| 07 | HSBC |
| 08 | SBI |
| 09 | THE MAURITIUS COMMERCIAL BANK LTD |
| 11 | STATE BANK OF MAURITIUS |
| 12 | MAU BANK |
| 14 | BCP (MAURITIUS) LTD – EX BANQUE DES MASCAREIGNES |
| 22 | STANDARD BANK (MAURITIUS) LTD |
| 23 | STANDARD CHARTERED BANK (MAURITIUS) |
| 25 | AFRASIA |
| 27 | ABC BANKING CORPORATION |
| 32 | BANYANTREE BANK LIMITED |

| List of Currency Codes | |
|-------------------------------|--------------------|
| Currency Code | Description |
| MUR | Mauritian Rupee |
| USD | US Dollar |
| EUR | Euro |
| GBP | Pound Sterling |
| ZAR | South African Rand |
| AUD | Australian Dollar |
| CHF | Swiss Franc |

List of Purpose Codes for Payment to Account at Overseas Bank

| Currency Code | Description |
|----------------------|-------------------------------------|
| 00 | Contra |
| A01 | Payments for Import/ Export earning |
| B01 | Air Transport –Passenger Fares |
| B02 | AIR TRANSPORT - FREIGHT CHARGES |
| B03 | AIR TRANSPORT - AUX SERVICES |
| B04 | SEA TRANSPORT - PASSENGER FARES |
| B05 | SEA TRANSPORT - FREIGHT CHARGES |
| B06 | SEA TRANSPORT - AUX SERVICES |
| C01 | TRAV & TOURIST EXP - BUSINESS |
| C02 | TRAV & TOURIST EXP - PERSONAL / HEA |
| C03 | TRAV & TOURIST EXP - EDUCATION |
| C04 | TRAV & TOURIST EXP - OTHER |
| D01 | COMPENSATION OF EMPLOYEES |
| E01 | INCOME ON DIRECT INVESTMENT |
| E02 | INCOME ON EQUITY (DIVIDENDS) |
| E03 | INCOME ON DEBT (INTEREST) |
| E04 | INVESTMENT INCOME (GOVT) |
| E05 | INVESTMENT INCOME (PARASTATAL) |
| E06 | INVESTMENT INCOME (PRIV SECT) |
| E07 | OTHER INVESTMENT INCOME |
| F01 | TELECOMMUNICATION |
| F02 | POSTAL AND COURRIER SERVICES |
| F03 | CONSTRUCTION SERVICES |
| F04 | INSURANCE PREMIUMS RECEIVED/PAID |
| F05 | INSURANCE CLAIMS RECEIVED / PAID |
| F06 | FINANCIAL SERVICES |
| F07 | COMPUTER AND INFO SERVICES |
| F08 | ROYALTIES AND LICENCE FEES |
| F09 | MERCHANTING, TRADE RELATED SERV |
| F10 | OPERATIONAL LEASING SERVICES |
| F11 | MISC BUS, PROF, TECH SERVICES |
| F12 | AUDIOVISUAL AND RELATED SERV |

| | |
|-----|-------------------------------------|
| F13 | OTHER PERS, CULT, REC SERV |
| F14 | GOVERNMENT SERVICES |
| F15 | OTHER SERVICES |
| G01 | GOVERNMENT PENSIONS |
| G02 | OTHER CURRENT GOVT TRANSF |
| G03 | WORKERS REMITTANCES |
| G04 | OTHER CURRENT PRIVATE TRANSF |
| G05 | OTHER CURRENT TRANSFERS |
| H01 | GOVERNMENT CAPITAL TRANSFERS |
| H02 | MIGRANTS TRANSFERS |
| H03 | OTHER CAPITAL PRIVATE TRANSF |
| H04 | OTHER CAPITAL TRANSFERS |
| J01 | DIRECT INVESTMENT |
| K01 | PORTF INV - EQUITY SEC |
| K02 | PORTF INV - LONG-TERM DEBT SEC |
| K03 | PORTF INV - SHORT-TERM DEBT SEC |
| L01 | LOANS RECEIVED /MADE - GOVERNMENT |
| L02 | LOANS RECEIVED / MADE - PARASTATAL |
| L03 | LOANS RECEIVED / MADE - PRIVATE SEC |
| L04 | CURRENCY AND DEPOSITS |
| L05 | OTHER ASSETS /LIABILITIES |
| M01 | REPATRIATION - DIRECT INV |
| M02 | REPATRIATION - EQUITY SEC |
| M03 | REPATRIATION - LONG-TERM DEBT SEC |
| M04 | REPATRIATION - SHORT-TERM DEBT SEC |
| N01 | REPAY OF LOANS - GOVERNMENT |
| N02 | REPAY OF LOANS - PARASTATAL |
| N03 | REPAY OF LOANS - PRIVATE SECT |
| P01 | OTHER INWARD/OUTWARD REMITTANCES |

Note:

1. A single file can contain both MCB and Other Local Banks accounts record in MUR, whereas a separate distinct file should be created for foreign currency to Other Local Banks or Foreign Banks.
2. For transfer of foreign currency to other banks (SWIFT), the Central Bank payment purpose code selected should be 99 – International Payment.
3. For transfer of foreign currency to other local banks, SWIFT transfer should be done.
4. For customers who will be effecting Foreign Currency to local banks or foreign banks (SWIFT) for the first time, we strongly recommend that you contact your Relationship Manager before loading your file on Internet Banking.