NatWest

Bankline

Import file layout guide CSV format

Contents

1.	**Introduction to Bankline import**	**3**
1.1	What is Bankline import?	3
1.2	How do I structure a Bankline import file?	3
1.3	Can I import more than one record in a single file?	3
2.	**Import data table – guidance notes**	**4**
2.1	General	4
2.2	Notation	4
2.3	Character sets	4
2.4	Debit and charge account format	5
2.5	Credit account format	6
2.6	Codewords	7
3.	**Import data table**	**8**
4.	**Examples**	**24**
4.1	Introduction	24
4.2	Standard domestic payment	25
4.3	Standard domestic payment template	27
4.4	Standard domestic payment from a template	29
4.5	Urgent domestic payment (CHAPS)	31
4.6	International payment	33
4.7	Standard domestic bulk list	35
4.8	Standard domestic bulk payment	39
4.9	Inter Account Transfer (IAT) bulk list	43
4.10	Bulk Inter Account Transfer (IAT)	47
4.11	Ad hoc bulk payment	51
5.	**Glossary of terms**	**55**

1. Introduction to Bankline import

1.1 What is Bankline import?

Bankline allows your business to manage everyday banking over the internet, including domestic and international payments. Bankline import enables you to import your payment instructions from a file, rather than manually keying them. This can save you time and effort by allowing you to upload payment files straight from your accounting software.

Bankline supports the import of:

- Standard domestic payments
  (both one off and from an existing Bankline payment template)
- Urgent domestic payments
  (both one off and from an existing Bankline payment template)
- International payments
  (both one off and from an existing Bankline payment template)
- Sterling and currency Inter Account Transfers
  (both one off and from an existing Bankline payment template)
- Templates for all of the above payment types
- Standard domestic bulk payments
  (from an existing Bankline bulk list only)
- Standard domestic bulk lists
- Sterling bulk Inter Account Transfers
  (from an existing Bankline bulk list only)
- Sterling Inter Account Transfer bulk lists
- Ad hoc bulk payments
  (without an existing Bankline bulk list)

This user guide explains how to structure an import record for all of the supported payment types, as well as some pointers to help you get the most out of Bankline import.

1.2 How do I structure a Bankline import file?

The records in an import file must be in a Comma Separated Value (CSV) text file format.

A preceding comma before the first field is not required to define the start of the import record, and a trailing comma is not required after the final field to define the end of the import record.

Each record type has its own requirements on how it should be structured. These individual requirements are set out in the import data table.

1.3 Can I import more than one record in a single file?

Multiple records can be imported in a single import file, although there are some restrictions on the possible combinations:

- Templates cannot be mixed in a file with anything other than templates
- Payments from a template must reference an existing Bankline template
- Bulk lists cannot be mixed in a file with anything other than bulk lists
- Bulk payments/IATs must reference an existing Bankline bulk list
- There can only be one bulk payment/bulk IAT in any one file (i.e., a single debit and one or more credits).

2. Import data table – guidance notes

2.1 General

Unless specified, if a field is populated with a valid value it does not need to be padded to reach the full character length for the field.

Some fields in the import data table are shown as being not applicable for any of the import records. This is deliberate, with these fields having been reserved for future use.

2.2 Notation

We've used the following notations throughout the import data tables.

Scenario	Notation
When defining the size of a field	•'a' denotes that the field is alphabetic •'n' denotes that the field is numeric •'x' denotes that the field is alphanumeric
When defining the validity of a field	•'M' denotes that the field is mandatory •'O' denotes that the field is optional •'C' denotes that the field is conditional
When defining the payment type	•'Std' denotes a standard domestic payment •'Urg' denotes an urgent domestic (CHAPS) payment •'IAT' denotes an Inter Account Transfer •'Intl' denotes an international payment •'DR' denotes a bulk list debit •'CR' denotes a bulk list credit

2.3 Character sets

For standard domestic (including bulk list) and sterling Inter Account Transfer payment types, any free format fields are limited to the following character set.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
0	1	2	3	4	5	6	7	8	9	.	-	/	&												

For urgent domestic, currency Inter Account Transfer and international payment types, any free format fields are limited to the following character set.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z
0	1	2	3	4	5	6	7	8	9	.	-	/	?	:	(	)	,	+	'						

The last character (blank box) in both character sets is a space.

2.4 Debit and charge account format

These account formatting rules apply to the debit account (as represented by the debit Account identifier in field T010) and the debit charges account (as represented by the debit charges Account identifier in field T011).

<table>
<tr><th>Payment type</th><th>Formatting rules</th></tr>
<tr><td>Standard Domestic payments
Urgent Domestic payments
Standard Domestic Bulk payments
Bulk Inter Account Transfers (IATs)
Ad hoc bulk payments</td><td>For these payment types, the debit account is always a UK Sterling account. The sort code and account number should be populated in field T010 in the format ‘6n8n’ i.e., a six digit sort code followed by an eight digit account number.</td></tr>
<tr><td>Inter Account Transfers</td><td>For Sterling Inter Account Transfers the debit account is always a UK Sterling account. For such payments the sort code and account number should be populated in field T010 in the format ‘6n8n’.
For currency Inter Account Transfers the debit account may be either a UK Sterling account or a NWG currency account.
• For a UK Sterling account the sort code and account number should be populated in field T010 in the format ‘6n8n’
• For an NWB currency account the account number format should be ‘3n/2n/8n’. For a RBS currency account the account number should be populated in field T010 in the format ‘8x3x3x’ i.e., an (up to) eight character customer key, followed by a three character currency key and then a (up to) three character suffix</td></tr>
<tr><td>International payments</td><td>For these payment types the debit account may either be a UK Sterling account or an NWG currency account.
For a UK Sterling account the sort code and account number should be populated in field T010 in the format ‘6n8n’.
For an NWB currency account the account format should be ‘3n/2n/8n’. For an RBS currency account the account number should be populated in field T010 in the format ‘8x3x3x’ i.e., an (up to) eight character customer key, followed by a three character currency key and then a (up to) three character suffix.
For an IBAN, which can be used for both UK Sterling and currency accounts, the IBAN should be populated in field T010 in the example format:
NWB: GBnnNWBK12345612345678
RBS: GBnnRBOS12345612345678
<table>
<tr><th>Country Code</th><th>Check Digits</th><th>Bank Code</th><th>Sort Code</th><th>Account No.</th></tr>
<tr><td>GB</td><td>nn
(2 digit number)</td><td>RBOS
or
NWBK</td><td>123456</td><td>12345678</td></tr>
</table>
If you do not know the IBAN for the account it can be found on your bank statement, and on Bankline: statement; balance; and ‘Select debit account’ screens.
The debit charges account may be entered in field T011 in either UK sterling account or NWB/RBS currency account format.</td></tr>
</table>

2.5 Credit account format

These account formatting rules apply to the credit account (as represented by a combination of the account with Bank identifier in field T022 and the beneficiary account Number in field T028).

Payment type	Formatting rules
Standard Domestic payments Urgent Domestic payments Standard Domestic Bulk payments Bulk Inter Account Transfers (IATs) Ad hoc bulk payments	For these payment types the credit account is always a UK Sterling account. The sort code should be populated in field T022 (in the format '6n') and the account number in field T028 (in the format '8n').
Inter Account Transfers	For Sterling Inter Account Transfers the credit account is always a UK Sterling account. For such payments the sort code should be populated in field T022 (in the format '6n') and the account number in field T028 (in the format '8n'). For currency Inter Account Transfers the credit account may either be a UK Sterling account or an NWG currency account • For a UK Sterling account the sort code should be populated in field T022 (in the format '6n') and the account number should be populated in field T028 (in the format '8n') • For an RBS currency account field T022 should not be populated and the account number should be populated in field T028 (in the format '8x3x3x' i.e., an (up to) eight character customer key, followed by a three character currency key and then a (up to) three character suffix, for RBS accounts and format '3n/2n/8n' for NWB accounts)
International payments	For these payment types the credit account will most commonly be a non UK account, but may also be a UK Sterling or UK currency account. In general it is recommended that wherever possible a BIC be populated in field T022 with a corresponding IBAN in field T028, both in a format appropriate for the destination country (field T007). For any 8 character BIC, please append this with XXX i.e., for ULSBIE2D populate as ULSBIE2DXXX. This is especially true for payments to Europe or other countries that support the use of IBANs, where failure to adhere to this format may impact delivery timescales and increase payment charges. However, alternative options are available for specifying the credit account. • For a UK currency account or a non UK account an NCC may be populated in field T022 and an account number populated in field T028, both in a format appropriate for the destination country (T008) • If the payment routes as SEPA (see Glossary of terms) then BIC in T022 is optional and, if omitted, BIC will be derived from the IBAN in T028

2.6 Codewords

These rules apply to additional codewords (fields T048, T050, through to T066) and additional codewords text (fields T049, T051, through to T067).

Additional codewords should only be used where strictly necessary, as their use can delay the payment, prevent SEPA routing where available, and increase payment charges. Furthermore, where a codeword requires an action by the receiving bank, the codeword should only be used if the receiving bank has already agreed in advance that they will act on the codeword in question.

Finally, certain combinations of codewords are not permitted. For further information on usage of codewords please refer to the SWIFT handbook.

Codeword	Definition	Additional text
CHQB	Pay beneficiary by cheque *This codeword may only be used by Shipping customers, and when used the beneficiary account Number (field T028) must not be populated.*	-
CORT	Settlement of a trade e.g., FX deal or securities transaction	-
HOLD	Pay on Identification *This codeword may only be used by Shipping customers*	Optional
INTC	Intra-company payment	-
REPA	Related e-payments reference	Optional
SDVA	Execute with Same Day Value	-
PHOB	Advise beneficiary by phone	Optional
TELB	Advise beneficiary by most efficient means	Optional
PHON	Advise account with Institution by phone	Optional
TELE	Advise account with Institution by most efficient means	Optional
PHOI	Advise Intermediary Institution by phone *When used the Intermediary Bank identifier (field T043) must be populated.*	Optional
TELI	Advise Intermediary Institution by most efficient means *When used the Intermediary Bank identifier (field T043) must be populated.*	Optional

3. Import data table

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		IAT from Bulk List		Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
H001	16x	**Originating customer identifier** This field is reserved for internal use only and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
H002	50x	**Import file name** Identifies the name of the import file. This is a free format field. If left blank field H002 defaults to the physical import file name.	O	O	O	O	O	O	O	O	O	O	O	O	O	O	O	O	O	O
H003	4x	**Bank identifier** This field is reserved for internal use only and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T001	2n	**Record type** Identifies the underlying payment type being imported. Valid values are: • '01' = standard domestic payment • '02' = urgent domestic payment • '03' = Inter Account Transfer • '04' = international payment • '06' = bulk list debit • '07' = bulk list credit • "08" = ad hoc bulk payment debit • "09" = ad hoc bulk payment credit	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T002	1a	**Template indicator** Identifies the import of a new template or bulk list. The only valid value is 'T' or 'E' indicating that this is a new template or bulk list. The value of 'E' indicates that the debit account may be edited when making a payment, and is only allowed if the corresponding payment preference "Edit debit account for payments from templates and bulk lists" is set to "Yes". If you are importing multiple templates please note that the value of T or E for the first template will be used to set the value for all templates in the same file.	-	-	-	-	M	M	M	M	-	-	-	-	M	-	-	-	-	-
T003	20x	**Template reference** Identifies the template being used in the import of a new template or a payment from an existing template. Also identifies the bulk list being used in the import of a new bulk list or a payment/transfer from an existing bulk list. This is a free format field. However, the field size is limited to '18x' for the bulk list record type.	-	-	-	-	M	M	M	M	M	M	M	M	M	-	M	-	-	-
T004	1a	**Confidential indicator** Identifies whether a new bulk list is to be marked as confidential or not. Valid values are: • 'Y' = confidential • 'N' = not confidential For an Ad Hoc bulk list, if left blank field T004 will default to 'N'.	-	-	-	-	-	-	-	-	-	-	-	-	M	-	-	-	O	-
T005	25x	**Beneficiary identifier** Identifies, in addition to the beneficiary name, each beneficiary on a bulk list or bulk payment. This is a free format field. This field should only be populated for standard domestic bulk payments and standard domestic bulk lists.	-	-	-	-	-	-	-	-	-	-	-	-	-	C	-	C	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T006	18x	**Customer payment reference** Identifies the payment as it will be known to the remitter. This is a free format field. However, the field size is limited to '16x' on the IAT, urgent domestic (CHAPS) and international record types. If left blank field T006 defaults to: • The beneficiary name and address Line number 1 (field T030) for standard domestic, urgent domestic, and international record types • The credit account name as held in Bankline for the beneficiary account Number (field T028 when read in conjunction with the account with Bank identifier in field T022) for the IAT record type • For Ad Hoc Bulk Payments the first 16 characters of the import file name	O	O	O	O	O	O	O	O	O	O	O	O	-	-	-	-	O	-
T007	2a	**Destination country** Identifies the payment destination country for those payment types where the destination country can be other than that where the debit account is held. Valid value is a recognised ISO country code.	-	-	-	M	-	-	-	M	-	-	-	-	-	-	-	-	-	-
T008	1a	**Priority** Identifies, for the international record type, the payment priority for those record types where the priority may be varied. Not allowed for Ad Hoc bulk payments. Valid values for the international record type are: • 'U' = urgent • 'N' = normal Identifies, for the bulk list record type, whether it is a standard domestic bulk list or an Inter Account Transfer bulk list. For payments/IATs from a bulk list, this field should not be populated. The payment type will be known from the 'bulk list reference' supplied in field T003. Valid values are: • 'U' = Inter Account Transfer • 'N' = standard domestic If left blank field T008 defaults to 'N'.	-	-	-	M	-	-	-	M	-	-	-	-	C	-	-	-	O	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T009	1a	**Routing Method** Identifies any special routing method requirements. Valid values are: • Blank = no special requirements • 'C' = foreign draft (international record type only)	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T010	34x	**Debit account identifier** Identifies the debit account for the payment. For valid values please refer to **section 2.4** of this document.	M	M	M	M	M	M	M	M	M	M	M	M	M	-	M	-	M	-
T011	34x	**Debit charges account identifier** Identifies the account from which any debit charges are to be deducted. For valid values please refer to **section 2.4** of this document. If left blank field T011 defaults to the debit account (field T010).	-	-	-	O	-	-	-	O	-	-	-	O	-	-	-	-	-	-
T012	3a	**Charges Code type** Identifies who will pay what, if any, charges associated with the payment. Valid values are: • 'OUR' = remitter to pay all charges • 'BEN' = beneficiary to pay all charges • 'SHA' = remitter to pay debit charges and beneficiary to pay credit charges If left blank field T012 defaults to 'SHA'. If the destination country field (T007) is a country in the European Economic Area (EEA) then field T012 must be set to 'SHA', this is to ensure the payment is compliant with SEPA and Payment Services Regulations. This applies to payments in any currency.	-	-	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-
T013	3a	**Payment currency** Identifies the currency in which the payment Amount (field T014) is expressed. Valid value is a recognised ISO currency code.	-	-	M	M	M	M	M	M	M	M	M	M	-	-	-	M	-	M

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T014	15n	**Payment amount** Identifies the amount of the payment as expressed in the payment currency (field T013). Valid value is an amount in the format 12n.2n where the number of decimal places may be constrained by the local rules for the payment currency (field T013).	M	M	M	M	-	-	-	-	M	M	M	M	-	-	-	M	-	M
T015	Date	**Execution date** Identifies the date on which the payment is to be initiated. Valid value is a date in the format ddmmyyyy. For the bulk list record type this should only be populated for Inter Account bulk payments.	-	C	C	C	-	-	-	-	-	C	C	C	-	-	C	-	-	-
T016	Date	**Date payment to arrive (credit date)** Identifies the date on which the funds are to be received by the beneficiary bank. Although not guaranteed this will normally be the same date on which the funds will be made available to the beneficiary. Valid value is a date in the format ddmmyyyy. For the bulk list record type this should only be populated for standard domestic bulk payments.	M	C	C	C	-	-	-	-	M	C	C	C	-	-	C	-	M	-
T017	16x	**Ordering Institution identifier** Identifies the ordering institution. This field should only be populated by financial institutions, and in such cases it must be populated with: • A valid BIC wherever possible (otherwise delivery times and payment charges can be impacted), or • A valid sort code, or • For non-UK financial institutions a National Clearing Code, with the two character country code as prefix, may be used	-	C	-	C	-	C	-	C	-	C	-	C	-	-	-	-	-	-
T018	35x	**Ordering Institution name and address Line number 1** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T019	35x	**Ordering Institution name and address Line number 2** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T020	35x	**Ordering Institution name and address Line number 3** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T021	35x	**Ordering Institution name and address Line number 4** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T022	16x	**Account with bank identifier** Identifies the account holding institution at which the beneficiary account in field T028 is held. For valid values and conditions applying to this field please refer to **section 2.5** of this document. If field T043 is completed (intermediary Institution), then this field becomes mandatory. The T022 Account with bank identifier field is optional for International Payments routed as SEPA payments. To qualify as a SEPA payment the following conditions apply: 1. Destination country (T007) is set to a SEPA country 2. Payment priority (T008) is set to 'Normal' 3. Payment currency (T013) is set to 'EUR' 4. Charge Code Type (T012) is set to 'SHA'	M	M	C	C	M	M	C	C	-	-	-	-	-	M	-	M	-	M
T023	34x	**Account with bank account number** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T024	35x	**Account with bank name and address Line number 1**	-	-	-	C	-	-		C	-	-	-	-	-	-	-	-	-	-
T025	35x	**Account with bank name and address Line number 2**	-	-	-	C	-	-		C	-	-	-	-	-	-	-	-	-	-
T026	35x	**Account with bank name and address Line number 3**	-	-	-	O	-	-		O	-	-	-	-	-	-	-	-	-	-
T027	35x	**Account with bank name and address Line number 4**	-	-	-	O	-	-		O	-	-	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T028	34x	**Beneficiary account number** Identifies the beneficiary account number as held (where appropriate) at the account with Bank institution (i.e., the account holding institution) in field T022. For valid values please refer to **section 2.5** of this document. For the international record type: • If the Routing Method (field T009) is set to 'C' then field T028 should be left blank • If one of the additional codewords (fields T048, T050 and so on through to T066) is set to 'CHQB' field T028 should be left blank • Otherwise field T028 must be populated	M	M	M	C	M	M	M	C	-	-	-	-	-	M	-	M	-	M
T029	16x	**Beneficiary institution identifier** This field is reserved for future use and should not be populated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T030	35x	**Beneficiary name and address line number 1** Identifies the beneficiary name. This is a free format field. For the bulk list record type field T030 is mandatory for standard domestic bulk lists and payments but must not be populated for Inter Account Transfer bulk lists and bulk Inter Account Transfers. The full 35 characters can only be used for the 'Urg' and 'Intl' import types. For all others, only the first 18 will be used.	M	M	-	M	M	M	-	M	-	-	-	-	-	C	-	C	-	M
T031	35x	**Beneficiary name and address line number 2** Identifies the first line of the beneficiary address. This is a free format field. For the international record type: • We strongly recommend providing a beneficiary address as this is mandatory for certain destination countries and failure to populate this may cause the payment to be delayed or even rejected by the receiving bank • If the Routing Method (field T009) is set to 'C' then field T031 must be populated • If one of the additional codewords (fields T048, T050 and so on through to T066) is set to 'CHQB' then field T031 must be populated	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T032	35x	**Beneficiary name and address line number 3** Identifies the second line of the beneficiary address. This is a free format field. This field should not be populated if Beneficiary name and address Line number 2 (field T031) has not also been populated. For the international record type: • If the Routing Method (field T009) is set to 'C' then field T032 must be populated • If one of the additional codewords (fields T048, T050 and so on through to T066) is set to 'CHQB' then field T032 must be populated	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T033	35x	**Beneficiary name and address line number 4** Identifies the third line of the beneficiary address. This is a free format field. This field should not be populated if beneficiary name and address Line number 3 (field T032) has not been populated.	-	O	-	O	-	O	-	O	-	-	-	-	-	-	-	-	-	-
T034	18x	**Beneficiary reference** Identifies the payment as it will be known to the beneficiary. This is a free format field. For the bulk list record type, field T034 is optional in all cases except for the debit side of a bulk Inter Account Transfer (in which case, the field must not be populated). If left blank, field T034 defaults to the debit account name as held in Bankline for the Debit Account identifier (field T010). Please ensure you add a Beneficiary reference (e.g., invoice number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. It is recommended that when making a payment from an existing template or bulk list, that the beneficiary reference is reviewed to ensure it is specific to the payment and if required, it can be updated at this stage. Exceptions to this are as follows: • Credit side of IAT bulk list will default to debit side value of IAT bulk list • Credit side of bulk IAT will default to value present for credit side of IAT bulk list	O	-	-	-	O	-	-	-	O	-	-	-	O	O	C	O	O	O

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T035	16n	**FX Deal reference** Identifies the reference of any FX deal associated with the payment. This is a free format field. If a FX Deal reference is supplied then a corresponding FX Deal Exchange Rate (field T036) must also be supplied.	-	-	C	C	-	-	-	-	-	-	C	C	-	-	-	-	-	-
T036	15n	**FX Deal Exchange Rate** Identifies the exchange rate of any FX deal associated with the payment. Valid value is an amount in the format 8n.7n i.e., there may be up to 8 digits before the decimal point and up to 7 digits after the decimal point. If an FX Deal Exchange Rate is supplied then a corresponding FX Deal reference (field T035) must also be supplied.	-	-	C	C	-	-	-	-	-	-	C	C	-	-	-	-	-	-
T037	35x	**Information for the beneficiary line number 1** Payment details that will help identify the payment to the beneficiary. This is a free format field. However, the field size is limited to '16x' for the IAT record type. If left blank for the IAT record type field T037 defaults to the debit account name as held in Bankline for the debit account identifier (field T010). Please ensure that Information for the beneficiary is completed in line order. Please ensure you add Information for the beneficiary (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. For certain countries it's mandatory to provide a purpose of payment in this field. Search our Bankline FAQs with the country you're sending the payment to.	-	O	O	O	-	O	O	O	-	O	O	O	-	-	-	-	-	-
T038	35x	**Information for the beneficiary line number 2** Additional payment details that will help identify the payment to the beneficiary. This is a free format field. This field should not be populated if Information for the beneficiary Line number 1 (field T037) has not also been populated.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T039	35x	**Information for the beneficiary Line number 3** Additional payment details that will help identify the payment to the beneficiary. This is a free format field. This field should not be populated if Information for the beneficiary Line number 2 (field T038) has not also been populated.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T040	35x	**Information for the beneficiary Line number 4** Additional payment details that will help identify the payment to the beneficiary. This is a free format field. This field should not be populated if Information for the beneficiary Line number 3 (field T039) has not also been populated.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T041	1a	**RTGS Required** Identifies whether the payment should be settled via an RTGS settlement mechanism. Valid values are: • 'Y' = RTGS required • 'N' = RTGS not required For this field to be effective there must be a corresponding RTGS agreement in place in Bankline.	-	-	-	O	-	-	-	O	-	-	-	O	-	-	-	-	-	-
T042	3a	**Credit currency** Identifies the currency in which the payment Amount (field T014) is to be remitted. This need not be the same as the payment currency (field T013) in which the payment Amount is expressed, but it is normally the local currency of the destination country (field T007). Valid value is a recognised ISO currency code.	-	-	-	M	-	-	-	M	-	-	-	M	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T043	16x	**Intermediary bank identifier** Identifies the intermediary institution through which the payment should be routed. Use only where necessary as the use of intermediaries can impact delivery timescales and increase payment charges. Valid value is a recognised BIC, and for the urgent domestic record type that must be a UK BIC. For any 8 character BIC, please append this with XXX i.e., for ULSBIE2D populate as ULSBIE2DXXX. If left blank the payment will be routed via the most effective options available to NWG.	-	O	-	O	-	O	-	O	-	-	-	-	-	-	-	-	-	-
T044	35x	**Intermediary bank name and address Line number 1** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T045	35x	**Intermediary bank name and address Line number 2** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T046	35x	**Intermediary bank name and address Line number 3** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T047	35x	**Intermediary bank name and address Line number 4** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T048	4a	**Additional codewords number 1** Codewords that identify any special instructions for the beneficiary bank. For valid values please refer to **section 2.6** of this document. The field size is limited to '4a' for urgent domestic and international records. This field should not be populated unless the customer is registered to use codewords. Customers wishing to use codewords should contact their relationship manager in the first instance for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T049	29x	**Additional codewords text number 1** Identifies any additional text to accompany additional codewords. This is a free format field. This field should not be populated unless a corresponding codeword has been provided in field T048.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T050	4a	**Additional codewords number 2** See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T051	29x	**Additional codewords text number 2** See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T052	4a	**Additional codewords number 3** See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T053	29x	**Additional codewords text number 3** See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T054	4a	**Additional codewords number 4** See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T055	29x	**Additional codewords text number 4** See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T056	4a	**Additional codewords number 5** See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T057	29x	**Additional codewords text number 5** See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T058	4a	**Additional codewords number 6** See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T059	29x	**Additional codewords text number 6** See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T060	4a	**Additional codewords number 7** See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T061	29x	**Additional codewords text number 7** See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T062	4a	**Additional codewords number 8** See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T063	29x	**Additional codewords text number 8** See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T064	4a	**Additional codewords number 9** See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T065	29x	**Additional codewords text number 9** See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T066	4a	**Additional codewords number 10** See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T067	29x	**Additional codewords text number 10** See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T068	35x	**Regulatory Reporting Line number 1** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T069	35x	**Regulatory Reporting Line number 2** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T070	35x	**Regulatory Reporting Line number 3** This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T071	1a	**Remittance advice indicator** Identifies whether there is a remittance advice (or one or more remittance advices in the case of a bulk list) associated with the payment. Valid values are: • Blank = no remittance advice • 'C' = remittance advice For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T071 must not be populated.	O	-	-	-	O	-	-	-	O	-	-	-	C	-	C	-	O	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T072	35x	**Remittance advice beneficiary address Line number 1** Identifies the first line of the beneficiary address on the remittance advice. This is a free format field. If there is a remittance advice associated with this payment (as indicated by a 'C' in field T071) then field T072 must be populated. For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T072 must not be populated.	C	-	-	-	C	-	-	-	C	-	-	-	-	C	-	C	-	C
T073	35x	**Remittance advice beneficiary address Line number 2** Identifies the second line of the beneficiary address on the remittance advice. This is a free format field. If there is a remittance advice associated with this payment (as indicated by a 'C' in field T071) then field T073 must be populated. For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T073 must not be populated.	C	-	-	-	C	-	-	-	C	-	-	-	-	C	-	C	-	C
T074	35x	**Remittance advice beneficiary address Line number 3** Identifies the third line of the beneficiary address on the remittance advice. This is a free format field. This field should only be populated if Remittance advice beneficiary address Line number 2 (field T073) has also been populated. For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T074 must not be populated.	O	-	-	-	O	-	-	-	O	-	-	-	-	C	-	C	-	C

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T075	35x	**Remittance advice beneficiary address Line number 4** Identifies the fourth line of the beneficiary address on the remittance advice. This is a free format field. This field should only be populated if Remittance advice beneficiary address Line number 3 (field T073) has also been populated. For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T075 must not be populated.	O	-	-	-	O	-	-	-	O	-	-	-	-	C	-	C	-	C
T076	20x	**Remittance advice beneficiary Fax Number** Identifies the beneficiary fax number on the remittance advice. Must be a valid fax number format. This field should not be populated if there is no remittance advice associated with this payment (as indicated by a blank in field T071). For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T076 must not be populated.	O	-	-	-	O	-	-	-	O	-	-	-	-	C	-	C	-	C
T077	50x	**Remittance advice beneficiary Email address** Identifies the beneficiary email address on the remittance advice. Must be a valid email address format. This field should only be populated if there is a remittance advice associated with this payment (as indicated by a blank in field T071). For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T077 must not be populated.	O	-	-	-	O	-	-	-	O	-	-	-	-	C	-	C	-	C

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ IAT from Bulk List		Ad Hoc Bulk Payment	
			Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	DR	CR	DR	CR	DR	CR
T078	34x	**By order of account** Identifies the account number of the originating customer. This field is mandatory for Financial Institution customers. Wherever possible the originating customers IBAN should be populated here. For all other customers this field must not be populated.	-	C	-	C	-	C	-	C	-	C	-	C	-	-	-	-	-	-
T079	35x	**By order of name** Identifies the name of the originating customer. Wherever possible the originating customers account name should be populated here. This field is mandatory for Financial Institution customers and wherever possible the originating customers account name should be populated here. This field is optional for non Financial Institution customers with a valid 'By order Of' value pre-registered in Bankline. It must be populated with a pre-registered value. For all other customers this field must not be populated. For Inter Account Transfer bulk lists and bulk Inter Account Transfers field T079 must not be populated.	C	C	-	C	C	C	-	C	C	C	-	C	C	-	C	-	C	-
T080	35x	**By order of address Line number 1** Identifies the first line of address of the originating customer. This field is mandatory for Financial Institution customers and must be populated with information relating to the originating customer. For all other customers this field must not be populated.	-	C	-	C	-	C	-	C	-	C	-	C	-	-	-	-	-	-
T081	35x	**By order of address Line number 2** Identifies the second line of address of the originating customer. This field is optional for Financial Institution customers and where populated must contain information relating to the originating customer. For all other customers this field must not be populated.	-	C	-	C	-	C	-	C	-	C	-	C	-	-	-	-	-	-
T082	35x	**By order of address Line number 3** Identifies the third line of address of the originating customer. This field is optional for Financial Institution customers and where populated must contain information relating to the originating customer. For all other customers this field must not be populated.	-	C	-	C	-	C	-	C	-	C	-	C	-	-	-	-	-	-

4. Examples

4.1 Introduction

The following examples demonstrate how to structure and populate an import record, for a selection of payment types. These payment types are outlined below:

- Standard domestic payment
- Standard domestic payment template
- Standard domestic payment from a template
- Urgent domestic payment (CHAPS)
- International payment
- Standard domestic bulk list
- Standard domestic bulk payment
- Inter account transfer (IAT) bulk list
- Bulk inter account transfer (IAT)
- Ad hoc bulk payments

4.2 Standard domestic payment

The example below shows how to format an import record for a standard domestic payment.

```
,,,01,,,,,,,,,15100031806542,,,,166.42,,01102006,,,,,,151000,,,,,,44298801,,MR  JOHN SMITH,,,,INVOICE 1234,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
```

This is broken down below to illustrate how each field tag on the import record above has been populated.

Field	Value
H001	
H002	
H003	
T001	01
T002	
T003	
T004	
T005	
T006	
T007	
T008	
T009	
T010	15100031806542
T011	
T012	

Field	Value
T013	
T014	166.42
T015	
T016	01102006
T017	
T018	
T019	
T020	
T021	
T022	151000
T023	
T024	
T025	
T026	
T027	

Field	Value
T028	44298801
T029	
T030	MR JOHN SMITH
T031	
T032	
T033	
T034	INVOICE 1234
T035	
T036	
T037	
T038	
T039	
T040	
T041	
T042	

Field	Value
T043	
T044	
T045	
T046	
T047	
T048	
T049	
T050	
T051	
T052	
T053	
T054	
T055	
T056	
T057	

Field	Value
T058	
T059	
T060	
T061	
T062	
T063	
T064	
T065	
T066	
T067	
T068	
T069	
T070	
T071	
T072	

Field	Value
T073	
T074	
T075	
T076	
T077	
T078	
T079	
T080	
T081	
T082	

4.2 Standard domestic payment

- T001 (Record type) – The value '01' identifies a standard domestic payment. If field T003 (Template reference) had also been populated then this would have become a standard domestic payment from an existing standard domestic payment template
- T010 (Debit account identifier) – The value '15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. No dashes or spaces are required when entering the sort code, or between the sort code and account number. The debit account must be a valid account registered to that customer in Bankline
- T014 (Payment Amount) – No leading spaces are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it. For a standard domestic payment field T013 (payment currency) need not be completed as the ISO currency code GBP will be automatically associated with the payment amount in field T014
- T016 (Date payment to Arrive/Credit Date) - The value '01102006' equates to 1 October 2006
- T022 (account with Bank identifier) – The value '151000' is the UK Sterling sort code 15-10-00. As detailed above in field T001 this import record is in respect of a standard domestic payment, therefore the account with Bank identifier must be a valid sort code for the receipt of standard domestic payments
- T028 (Beneficiary account Number) – This is the beneficiary account Number held at the account with Bank identifier quoted in field T022
- T030 (Beneficiary name and address Line number 1) – This is the name of the beneficiary customer linked to the beneficiary account Number quoted in field T028
- For a standard domestic payment only the beneficiary name requires to be quoted, but for other payment types the beneficiary address may also be quoted. Failure to enter a beneficiary name may make it difficult to direct the payment to the correct account
- T034 (Beneficiary reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful, such as an invoice number. Please ensure you add a Beneficiary reference (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. If no beneficiary reference is entered then we will insert the debit account name by default

4.3 Standard domestic payment template

The example below shows how to format an import record for a new Bankline standard domestic payment template.

```
,,,01,T,STANDARD TEMP 01,,,,,,,15100031806542,,,GBP,,,,,,,,,151000,,,,,,59984654,,MR JOHN SMITH,,,,INVOICE 1234,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
```

This is broken down below to illustrate how each field tag on the import record above has been populated.

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
H001		T013	GBP	T028	59984654	T043		T058		T073	
H002		T014		T029		T044		T059		T074	
H003		T015		T030	MR JOHN SMITH	T045		T060		T075	
T001	01	T016		T031		T046		T061		T076	
T002	T	T017		T032		T047		T062		T077	
T003	STANDARD TEMP 01	T018		T033		T048		T063		T078	
T004		T019		T034	INVOICE 1234	T049		T064		T079	
T005		T020		T035		T050		T065		T080	
T006		T021		T036		T051		T066		T081	
T007		T022	151000	T037		T052		T067		T082	
T008		T023		T038		T053		T068			
T009		T024		T039		T054		T069			
T010	15100031806542	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

4.3 Standard domestic payment template

- T001 (Record type) and T002 (Template indicator) – The value '01' in field T001 identifies the standard domestic payment type, and the value 'T' in field T002 identifies that this is a new standard domestic payment template
- T003 (Template reference) – The value 'STANDARD TEMP 01' is how the template will be known in Bankline
- T010 (Debit account identifier) – The value '15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. No dashes or spaces are required when entering the sort code, or between the sort code and account number. The debit account must be a valid account registered to that customer in Bankline
- T013 (Payment currency) – This will always be 'GBP' for a standard domestic payment template
- T022 (account with Bank identifier) – The value '151000' is the UK Sterling sort code 15-10-00. As detailed above in field T001, this import record is in respect of the standard domestic payment type, therefore the account with Bank identifier must be a valid sort code for the receipt of standard domestic payments
- T028 (Beneficiary account Number) – This is the beneficiary account Number held at the account with Bank identifier quoted in field T022
- T030 (Beneficiary name and address Line number 1) – This is the name of the beneficiary customer linked to the beneficiary account Number quoted in field T028. For a standard domestic payment, the beneficiary name should be quoted, for other payment types the beneficiary address can also be quoted. Failure to enter a beneficiary name may make it difficult to direct the payment to the correct account
- T034 (Beneficiary reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful, such as an invoice number. Please ensure you add a Beneficiary reference (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. If no beneficiary reference is entered then we will insert the debit account name by default

4.4 Standard domestic payment from a template

The example below shows how to format an import record for a standard domestic payment from an existing Bankline standard domestic payment template.

,,,01,,STANDARD TEMP 01,,,,,,,15100031806542,,,GBP,166.42,,01102006,,,,,,,,,,,,,,,,,,INVOICE 1234,,

This is broken down below to illustrate how each field tag on the import record above has been populated.

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
H001		T013	GBP	T028		T043		T058		T073	
H002		T014	166.42	T029		T044		T059		T074	
H003		T015		T030		T045		T060		T075	
T001	01	T016	01102006	T031		T046		T061		T076	
T002		T017		T032		T047		T062		T077	
T003	STANDARD TEMP 01	T018		T033		T048		T063		T078	
T004		T019		T034	INVOICE 1234	T049		T064		T079	
T005		T020		T035		T050		T065		T080	
T006		T021		T036		T051		T066		T081	
T007		T022		T037		T052		T067		T082	
T008		T023		T038		T053		T068			
T009		T024		T039		T054		T069			
T010	15100031806542	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

4.4 Standard domestic payment from a template

- T001 (Record type) and T003 (Template reference) – The value '01' in field T001 identifies the standard domestic payment type, and the value 'STANDARD TEMP 01' in field T003 identifies that it is a standard domestic payment from an existing standard domestic payment template (of that name)
- T010 (Debit account identifier) – The value '15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. No dashes or spaces are required when entering the sort code or between sort code and account number. The debit account must be a valid account registered to that customer in Bankline
- T013 (Payment currency) – This will always be 'GBP' for a standard domestic payment from a template
- T014 (Payment Amount) – No leading spaces are required when entering the payment amount and the decimal point is only necessary where the payment amount requires it. The payment amount is in the currency quoted in field T013
- T016 (Date payment to Arrive/Credit Date) – The value '01102006' equates to 1 October 2006
- T034 (Beneficiary reference) – This is the reference that will be advised to the beneficiary customer and as such should be meaningful, such as an invoice number. Please ensure you add a Beneficiary reference (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. When making a payment from a template it is recommended that you review this to ensure it is specific for this payment and if required, consider updating

4.5 Urgent domestic payment (CHAPS)

The example below shows how to format an import record for an urgent domestic payment (CHAPS).

,,,02,,,,,DEBIT REFERENCE,,,,15100031806542,,,GBP,11266.42,01102006,,,,,,,151000,,,,,,44298801,,MR JOHN SMITH,,,,,,,
INFO FOR BEN 1,INFO FOR BEN 2,INFO FOR BEN 3,INFO FOR BEN 4,,

This is broken down to illustrate how each field tag on the import record above has been populated.

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
H001		T013	GBP	T028	44298801	T043		T058		T073	
H002		T014	11266.42	T029		T044		T059		T074	
H003		T015	01102006	T030	MR JOHN SMITH	T045		T060		T075	
T001	02	T016		T031		T046		T061		T076	
T002		T017		T032		T047		T062		T077	
T003		T018		T033		T048		T063		T078	
T004		T019		T034		T049		T064		T079	
T005		T020		T035		T050		T065		T080	
T006	DEBIT REFERENCE	T021		T036		T051		T066		T081	
T007		T022	151000	T037	INFO FOR BEN 1	T052		T067		T082	
T008		T023		T038	INFO FOR BEN 2	T053		T068			
T009		T024		T039	INFO FOR BEN 3	T054		T069			
T010	15100031806542	T025		T040	INFO FOR BEN 4	T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

4.5 Urgent domestic payment (CHAPS)

- T001 (Record type) – The value '02' identifies an urgent domestic payment (CHAPS). If field T003 (Template reference) had also been populated then this would have become an urgent domestic payment from an existing urgent domestic payment template
- T006 (Customer Payment Reference) – This is an optional field
- T010 (Debit account identifier) – The value '15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. No dashes or spaces are required when entering the sort code or between the sort code and the account number. The debit account must be a valid account registered to that customer in Bankline
- T014 (Payment Amount) – No leading spaces are required when entering the payment amount, and the decimal point is only necessary where the payment amount requires it. For an urgent domestic payment field T013 (payment currency) need not be completed as the ISO currency code GBP will be automatically associated with the payment amount in field T014
- T015 (Execution Date) – The value '01102006' equates to 1 October 2006
- T022 (account with Bank identifier) – The value '151000' is the UK Sterling sort code 15-10-00. As detailed above in field T001 this import record is in respect of an urgent domestic payment, therefore the account with Bank identifier must be a valid sort code for the receipt of urgent domestic payments
- T028 (Beneficiary account Number) – This is the beneficiary account Number held at the account with Bank identifier quoted in field T022
- T030 (Beneficiary name and address Line number 1) – This is the name of the beneficiary customer linked to the beneficiary account Number quoted in field T028. For an urgent domestic payment up to three additional lines of beneficiary address information may be quoted in fields T031, T032 and T033
- T037 (Information for the beneficiary Line number 1) – This is information that will be advised to the beneficiary customer and as such should be meaningful, such as an invoice number. Please ensure you add Information for the beneficiary (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment
- T038 (Information for the beneficiary Line number 2), T039 (Information for the beneficiary Line number 3) and T040 (Information for the beneficiary Line number 4) – These are optional fields

4.6 International payment

The example below shows how to format an import record for an international payment.

,,04,,,,,DEBIT REFERENCE,US,N,,15100031806542,15100031806542,OUR,USD,1266.42,01102006,,,,,,,IRVTUS3NIRD,,,,,,44298801,,MR JOHN SMITH,BEN ADDR 1,BEN ADDR 2,BEN ADDR 3,,2006100112999,1.87,INFO FOR BEN 1,INFO FOR BEN 2,INFO FOR BEN 3,INFO FOR BEN 4,,USD,,

This is broken down to illustrate how each field tag on the import record above has been populated.

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
H001		T013	USD	T028	44298801	T043		T058		T073	
H002		T014	11266.42	T029		T044		T059		T074	
H003		T015	01102006	T030	MR JOHN SMITH	T045		T060		T075	
T001	04	T016		T031	BEN ADDR 1	T046		T061		T076	
T002		T017		T032	BEN ADDR 2	T047		T062		T077	
T003		T018		T033	BEN ADDR 3	T048		T063		T078	
T004		T019		T034		T049		T064		T079	
T005		T020		T035	2006100112999	T050		T065		T080	
T006	DEBIT REFERENCE	T021		T036	1.87	T051		T066		T081	
T007	US	T022	IRVTUS3NIRD	T037	INFO FOR BEN 1	T052		T067		T082	
T008	N	T023		T038	INFO FOR BEN 2	T053		T068			
T009		T024		T039	INFO FOR BEN 3	T054		T069			
T010	15100031806542	T025		T040	INFO FOR BEN 4	T055		T070			
T011	15100031806542	T026		T041		T056		T071			
T012	OUR	T027		T042	USD	T057		T072			

4.6 International payment

- T001 (Record type) – The value '04' identifies an international payment. If field T003 (Template reference) had also been populated then this would have become an international payment from an existing international payment template
- T006 (Customer Payment Reference) – This is an optional field
- T007 (Destination country) – The value 'US' is the ISO country code for the United States of America
- T008 (Priority) – The value 'N' identifies this as a normal or standard priority payment
- T010 (Debit account identifier) – The value '15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. No dashes or spaces are required when entering the sort code or between the sort code and the account number. The debit account must be a valid account registered to that customer in Bankline
- T011 (Debit changes account identifier) and T012 (Charge Type Code) – These are optional fields
- T013 (Payment currency) – The value USD is the ISO currency code for US Dollars
- T014 (Payment Amount) – No leading spaces are required when entering the payment amount, and the decimal point is only necessary where the payment amount requires it. The payment amount should be in the currency quoted in field T013
- T015 (Execution Date) – The value '01102006' equates to 1 October 2006
- T022 (account with Bank identifier) – The value 'IRVTUS33NIRD' is the BIC for the Bank of New York in New York City
- T028 (Beneficiary account Number) – This is the beneficiary account Number held at the account with Bank identifier quoted in field T022
- T030 (Beneficiary name and address Line number 1) – This is the name of the beneficiary customer linked to the beneficiary account Number quoted in field T028
- T031 (Address Line number 1) – This is the first line of address for the beneficiary customer. We strongly recommend providing a beneficiary address as this is mandatory for certain destination countries and failure to populate this may cause the payment to be delayed or even rejected by the receiving bank. Up to two additional lines of beneficiary address information may be quoted in fields T032 and T033
- T035 (FX Deal reference) and T036 (FX Deal Exchange Rate) – The value '2006100112999' in field T035 is the FX Deal reference and the value '1.87' in field T036 is the FX rate associated with that deal reference
- T037 (Information for the beneficiary Line number 1), T038 (Information for the beneficiary Line number 2), T039 (Information for the beneficiary Line number 3) and T039 (Information for the beneficiary Line number 4) – These are optional fields
- T042 (Credit currency) – The value 'USD' is the ISO currency code for US Dollars

4.7 Standard domestic bulk list

Debit

This example shows how to format an import record for a new Bankline standard domestic bulk list with a single beneficiary.

,,,06,T,SALARY MTH END 01,N,,,,,,15100031806542,,,,,,,,,,,,,,,,,,,,,,,,PAYROLL,,

This can be broken down to illustrate how each field tag on the import record has been populated.

Field	Value
H001	
H002	
H003	
T001	06
T002	T
T003	SALARY MTH END 01
T004	N
T005	
T006	
T007	
T008	
T009	
T010	15100031806542
T011	
T012	

Field	Value
T013	
T014	
T015	
T016	
T017	
T018	
T019	
T020	
T021	
T022	
T023	
T024	
T025	
T026	
T027	

Field	Value
T028	
T029	
T030	
T031	
T032	
T033	
T034	PAYROLL
T035	
T036	
T037	
T038	
T039	
T040	
T041	
T042	

Field	Value
T043	
T044	
T045	
T046	
T047	
T048	
T049	
T050	
T051	
T052	
T053	
T054	
T055	
T056	
T057	

Field	Value
T058	
T059	
T060	
T061	
T062	
T063	
T064	
T065	
T066	
T067	
T068	
T069	
T070	
T071	
T072	

Field	Value
T073	
T074	
T075	
T076	
T077	
T078	
T079	
T080	
T081	
T082	

4.7 Standard domestic bulk list – Debit

- T001 (Record type) and T002 (Template indicator) – The value '06' in field T001 identifies the payment type as, 'bulk list debit', and the value 'T' in field T002 indicates that the import is for a 'bulk list' (not a payment from a bulk list)
- T003 (Template reference) – The value 'SALARY MTH END 01' is how the bulk list will be known in Bankline
- T008 (Priority) – This field is used to differentiate standard domestic bulk lists from IAT bulk lists. In this example, the field has been left blank. When left blank, this value will always default to 'N' for standard domestic
- T010 (Debit account identifier) – The value '15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. No dashes or spaces are required when entering the sort code, or between the sort code and the account number. The debit account must be a valid account registered to that customer in Bankline
- T034 (Beneficiary reference) – This is the reference that will be advised to the beneficiary customer and should be meaningful e.g., payroll reference. Note that if an individual beneficiary is given their own reference (as specified on the standard domestic bulk list credit), this will override any reference supplied here for that individual beneficiary. Please ensure you add a Beneficiary reference (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. If no beneficiary reference is entered then we will insert the debit account name by default

Credit

When importing a standard domestic bulk list debit one or more corresponding standard domestic bulk list credits must be imported simultaneously. Each standard domestic bulk list must have at least one beneficiary.

,,,07,,,,1887,,,,,,,,,,,,,,,,,151000,,,,,,31803654,,MR JOHN SMITH,,,,PAYROLL 01,,

This can be broken down to illustrate how each field tag on the import record has been populated.

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
H001		T013		T028	31803654	T043		T058		T073	
H002		T014		T029		T044		T059		T074	
H003		T015		T030	MR JOHN SMITH	T045		T060		T075	
T001	07	T016		T031		T046		T061		T076	
T002		T017		T032		T047		T062		T077	
T003		T018		T033		T048		T063		T078	
T004		T019		T034	PAYROLL 01	T049		T064		T079	
T005	1887	T020		T035		T050		T065		T080	
T006		T021		T036		T051		T066		T081	
T007		T022	151000	T037		T052		T067		T082	
T008		T023		T038		T053		T068			
T009		T024		T039		T054		T069			
T010		T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

4.7 Standard domestic bulk list – Credit

- T001 (Record type) – The value '07' identifies the payment type as a 'bulk list credit'
- T005 (Beneficiary identifier) – This should uniquely identify each beneficiary on the bulk list and so a unique identifier should be used such as staff payroll reference
- T022 (account with Bank identifier) – The value '151000' is the UK Sterling sort code 15-10-00
- T028 (Beneficiary account Number) – This is the beneficiary account Number held at the account with Bank identifier in field T022
- T030 (Beneficiary name and address Line number 1) – This is the name of the beneficiary customer linked to the beneficiary account Number in field T028. Failure to enter a beneficiary name may make it difficult to direct the payment to the correct account
- T034 (Beneficiary reference) – Not a mandatory field. This is the individual reference that will be advised to the beneficiary customer and should be meaningful e.g., payroll reference. Please ensure you add a Beneficiary reference (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. If left blank, then the beneficiary reference inserted in the debit entry will be used (if present), otherwise we will insert the debit account name by default

4.8 Standard domestic bulk payment

Debit

This example shows how to format an import record for a standard domestic bulk list payment with a single beneficiary..

,,,06,,SALARY MTH END 01,,,,,,,15100031806542,,,,,,01102006,,,,,,,,,,,,,,,,PAYROLL,,,

This can be broken down to illustrate how each field tag on the import record has been populated.

Field	Value
H001	
H002	
H003	
T001	06
T002	
T003	SALARY MTH END 01
T004	
T005	
T006	
T007	
T008	
T009	
T010	15100031806542
T011	
T012	

Field	Value
T013	
T014	
T015	
T016	01102006
T017	
T018	
T019	
T020	
T021	
T022	
T023	
T024	
T025	
T026	
T027	

Field	Value
T028	
T029	
T030	
T031	
T032	
T033	
T034	PAYROLL
T035	
T036	
T037	
T038	
T039	
T040	
T041	
T042	

Field	Value
T043	
T044	
T045	
T046	
T047	
T048	
T049	
T050	
T051	
T052	
T053	
T054	
T055	
T056	
T057	

Field	Value
T058	
T059	
T060	
T061	
T062	
T063	
T064	
T065	
T066	
T067	
T068	
T069	
T070	
T071	
T072	

Field	Value
T073	
T074	
T075	
T076	
T077	
T078	
T079	
T080	
T081	
T082	

4.8 Standard domestic bulk payment – Debit

- T001 (Record type) and T002 (Template indicator) – The value '06' in field T001 identifies the payment type as a 'bulk list debit'
- T003 (Template reference) – The value 'SALARY MTH END 01' identifies the bulk list from which the standard domestic bulk payment will be made from
- T008 (Priority) – This field is used to differentiate standard domestic bulk payments from bulk Inter Account Transfers. In this example, the field has been left blank. When left blank, this value will always default to 'N' for 'standard domestic'
- T010 (Debit account identifier) – The value '15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. No dashes or spaces are required when entering the sort code, or between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline
- T016 (Date payment to Arrive/Credit Date) - The value '01102006' equates to 1 October 2006
- T034 (Beneficiary reference) – This is the reference that will be advised to the beneficiary customer and should be meaningful e.g., a payroll reference. Note that if an individual beneficiary is given their own reference (as specified on the standard domestic bulk payment credit) then that will override any reference supplied here. Please ensure you add a Beneficiary reference (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. If no beneficiary reference is entered then we will insert the debit account name by default

Credit

When importing a standard domestic bulk list debit payment, one or more consecutive standard domestic bulk list credit payments must be imported at the same time. This is because each standard domestic bulk list payment must have at least one beneficiary.

,,,07,,,,1887,,,,,,,,GBP,1566.23,,,,,,,,151000,,,,,,31803654,,MR JOHN SMITH,,,,PAYROLL 01,,

This can be broken down to illustrate how each field tag on the import record has been populated.

Field	Value
H001	
H002	
H003	
T001	07
T002	
T003	
T004	
T005	1887
T006	
T007	
T008	
T009	
T010	
T011	
T012	

Field	Value
T013	GBP
T014	1566.23
T015	
T016	
T017	
T018	
T019	
T020	
T021	
T022	151000
T023	
T024	
T025	
T026	
T027	

Field	Value
T028	31803654
T029	
T030	MR JOHN SMITH
T031	
T032	
T033	
T034	PAYROLL 01
T035	
T036	
T037	
T038	
T039	
T040	
T041	
T042	

Field	Value
T043	
T044	
T045	
T046	
T047	
T048	
T049	
T050	
T051	
T052	
T053	
T054	
T055	
T056	
T057	

Field	Value
T058	
T059	
T060	
T061	
T062	
T063	
T064	
T065	
T066	
T067	
T068	
T069	
T070	
T071	
T072	

Field	Value
T073	
T074	
T075	
T076	
T077	
T078	
T079	
T080	
T081	
T082	

4.8 Standard domestic bulk payment – Credit

- T001 (Record type) – The value '07' identifies the payment type as 'bulk list credit'
- T005 (Beneficiary identifier) – This should uniquely identify each beneficiary on the bulk list and so a unique identifier should be used such as staff payroll reference
- T013 (Payment currency) – This will always be 'GBP' for a standard domestic bulk payment
- T014 (Payment Amount) – No leading spaces are required when entering the payment amount and the decimal point is necessary only where the amount requires it. The payment amount is in the currency in field T013
- T022 (account with Bank identifier) – The value '151000' is the UK Sterling sort code 15-10-00
- T028 (Beneficiary account Number) – This is the beneficiary account Number held at the account with Bank identifier in field T022
- T030 (Beneficiary name and address Line number 1) – This is the name of the beneficiary customer linked to the beneficiary account Number quoted in field T028. Failure to enter a beneficiary name may make it difficult to direct the payment to the correct account
- T034 (Beneficiary reference) – Not a mandatory field. This is the individual reference that will be advised to the beneficiary customer (if the standard domestic bulk list payment debit is not used) and should be meaningful to the beneficiary, e.g., payroll reference. Please ensure you add a Beneficiary reference (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. If left blank, then the beneficiary reference inserted in the debit entry will be used (if present), otherwise we will insert the debit account name by default

4.9 Inter Account Transfer (IAT) bulk list

Debit

This example shows how to format an import record for a new Bankline Inter Account Transfer bulk list with a single credit account.

,,,06,T,LUMP SUM DISTRIB 1,N,,,,U,,15100031806542,,,,,,,,,,,,,,,,,,,,,,,,NARRATIVE 1,,

This can be broken down to illustrate how each field tag on the import record has been populated.

Field	Value
H001	
H002	
H003	
T001	06
T002	T
T003	LUMP SUM DISTRIB 1
T004	N
T005	
T006	
T007	
T008	U
T009	
T010	15100031806542
T011	
T012	

Field	Value
T013	
T014	
T015	
T016	
T017	
T018	
T019	
T020	
T021	
T022	
T023	
T024	
T025	
T026	
T027	

Field	Value
T028	
T029	
T030	
T031	
T032	
T033	
T034	NARRATIVE 1
T035	
T036	
T037	
T038	
T039	
T040	
T041	
T042	

Field	Value
T043	
T044	
T045	
T046	
T047	
T048	
T049	
T050	
T051	
T052	
T053	
T054	
T055	
T056	
T057	

Field	Value
T058	
T059	
T060	
T061	
T062	
T063	
T064	
T065	
T066	
T067	
T068	
T069	
T070	
T071	
T072	

Field	Value
T073	
T074	
T075	
T076	
T077	
T078	
T079	
T080	
T081	
T082	

4.9 Inter Account Transfer (IAT) bulk list – Debit

- T001 (Record type) and T002 (Template indicator) – The value '06' in field T001 identifies the payment type as, 'bulk list debit', and the value 'T' in field T002 indicates that the import is for a 'bulk list' (not a payment from a bulk list)
- T003 (Template reference) – The value 'LUMP SUM DISTRIB 1' is how the Inter Account Transfer bulk list will be known in Bankline
- T004 (Confidential indicator) – The value 'N' identifies this bulk list as 'not confidential'
- T008 (Priority) – The value 'U' is used as a marker to identify the bulk list as an IAT bulk list. If the field was blank, the default value would be 'N', and the bulk list could only be used for standard domestic bulk payments
- T010 (Debit account identifier) – The value '15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. No dashes or spaces are required when entering the sort code, or between the sort code and account number. The debit account must be a valid account registered to that customer in Bankline
- T034 (Beneficiary reference) – The value 'Narrative 1' is the narrative that will be marked against each credit account included within the bulk Inter Account Transfer. Note that if an individual credit account is marked with a different narrative (as specified on the IAT bulk list credit), this will override any narrative supplied here for that individual credit account. If left blank, the narrative will default to the 'debit account name'

Credit

When importing an IAT bulk list debit, one or more consecutive IAT bulk list credits must be imported at the same time as each IAT bulk list must have at least one credit account.

,,,07,,,,,,,,,,,,,,,,,,,,,151000,,,,,,31803654,,,,,,NARRATIVE 2,,,

This can be broken down to illustrate how each field tag on the import record has been populated.

Field	Value
H001	
H002	
H003	
T001	07
T002	
T003	
T004	
T005	
T006	
T007	
T008	
T009	
T010	
T011	
T012	

Field	Value
T013	
T014	
T015	
T016	
T017	
T018	
T019	
T020	
T021	
T022	151000
T023	
T024	
T025	
T026	
T027	

Field	Value
T028	31803654
T029	
T030	
T031	
T032	
T033	
T034	NARRATIVE 2
T035	
T036	
T037	
T038	
T039	
T040	
T041	
T042	

Field	Value
T043	
T044	
T045	
T046	
T047	
T048	
T049	
T050	
T051	
T052	
T053	
T054	
T055	
T056	
T057	

Field	Value
T058	
T059	
T060	
T061	
T062	
T063	
T064	
T065	
T066	
T067	
T068	
T069	
T070	
T071	
T072	

Field	Value
T073	
T074	
T075	
T076	
T077	
T078	
T079	
T080	
T081	
T082	

4.9 Inter Account Transfer (IAT) bulk list – Credit

- T001 (Record type) – The value '07' identifies the payment type as a, 'bulk list credit'
- T022 (Account with Bank identifier) – The value '151000' is the UK Sterling sort code 15-10-00
- T028 (Beneficiary account Number) – This is the Credit account Number held at the account with Bank identifier quoted in field T022
- T034 (Beneficiary reference) – Not a mandatory field. This is the individual 'narrative' that will be marked against the credit account (if IAT bulk list debit reference is not used). In this example, a value of 'Narrative 2' will be used instead of 'Narrative 1' (previously specified on the IAT bulk list debit)

4.10 Bulk Inter Account Transfer (IAT)

Debit

This example shows how to format an import record for a bulk Inter Account Transfer with a single credit account.

,,,06,,LUMP SUM DISTRIB 1,,,,,U,,15100031806542,,,,,01102008,,,

This can be broken down to illustrate how each field tag on the import record has been populated.

Field	Value
H001	
H002	
H003	
T001	06
T002	
T003	LUMP SUM DISTRIB 1
T004	
T005	
T006	
T007	
T008	
T009	
T010	15100031806542
T011	
T012	

Field	Value
T013	
T014	
T015	01102008
T016	
T017	
T018	
T019	
T020	
T021	
T022	
T023	
T024	
T025	
T026	
T027	

Field	Value
T028	
T029	
T030	
T031	
T032	
T033	
T034	
T035	
T036	
T037	
T038	
T039	
T040	
T041	
T042	

Field	Value
T043	
T044	
T045	
T046	
T047	
T048	
T049	
T050	
T051	
T052	
T053	
T054	
T055	
T056	
T057	

Field	Value
T058	
T059	
T060	
T061	
T062	
T063	
T064	
T065	
T066	
T067	
T068	
T069	
T070	
T071	
T072	

Field	Value
T073	
T074	
T075	
T076	
T077	
T078	
T079	
T080	
T081	
T082	

4.10 Bulk Inter Account Transfer (IAT) – Debit

- T001 (Record type) and T002 (Template indicator) – The value '06' in field T001 identifies the payment type as, 'bulk list debit'. A value has not been populated in field T002. This means that the import is for a payment from a bulk list
- T003 (Template reference) – The value 'LUMP SUM DISTRIB 1' identifies the bulk list from which the bulk Inter Account Transfer will be made from
- T008 (Priority) – This field does not need to be populated for the import of a bulk IAT. The type of bulk payment is known from the 'bulk list reference' populated in field T003 (Template reference)
- T010 (Debit account identifier) – The value '15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. No dashes or spaces are required when entering the sort code, or between the sort code and account number. The debit account must be a valid account as registered to that customer in Bankline
- T015 (Execution Date) - The value '01102006' equates to 1 October 2008
- T034 (Beneficiary reference) – This field should not be populated for a debit bulk Inter Account Transfer

Credit

When importing a bulk Inter Account Transfer debit, one or more consecutive bulk Inter Account Transfer credits must be imported at the same time. This is because each bulk Inter Account Transfer must have at least one beneficiary.

```
,,,07,,,,,,,,,,,,GBP,1566.23,,,,,,,,151000,,,,,,31803654,,,,,,NARRATIVE 3,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
```

This can be broken down to illustrate how each field tag on the import record has been populated.

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
H001		T013	GBP	T028	31803654	T043		T058		T073	
H002		T014	1566.23	T029		T044		T059		T074	
H003		T015		T030		T045		T060		T075	
T001	07	T016		T031		T046		T061		T076	
T002		T017		T032		T047		T062		T077	
T003		T018		T033		T048		T063		T078	
T004		T019		T034	NARRATIVE 3	T049		T064		T079	
T005		T020		T035		T050		T065		T080	
T006		T021		T036		T051		T066		T081	
T007		T022	151000	T037		T052		T067		T082	
T008		T023		T038		T053		T068			
T009		T024		T039		T054		T069			
T010		T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

4.10 Bulk Inter Account Transfer (IAT) – Credit

- T001 (Record type) –'07' identifies the payment type as, 'bulk list credit'
- T013 (Payment currency) – This will always be 'GBP' for a bulk Inter Account Transfer
- T014 (Payment Amount) – No leading spaces are required when entering the payment amount and the decimal point is necessary only where the amount requires it. The payment amount is in the currency quoted in field T013
- T022 (Account with Bank identifier) – The value '151000' is the UK Sterling sort code 15-10-00
- T028 (Beneficiary account Number) – This is the beneficiary account Number held at the account with Bank identifier quoted in field T022
- T034 (Beneficiary reference) – Not a mandatory field. This is the individual 'narrative' that will be marked against the credit account (if the IAT bulk list credit is not used). In this case, a value of 'Narrative 3' will be used instead of 'Narrative 2' (previously specified on the IAT bulk list credit)

4.11 Ad hoc bulk payment

Debit

This example shows how to format an import record for an ad hoc bulk payment with a single beneficiary

,,,08,,,,,PAYROLLSEP,,,,15100031806542,,,,,,01102006,,,,,,,,,,,,,,,,,,PAYROLL,,

This can be broken down to illustrate how each field tag on the import record has been populated.

Field	Value
H001	
H002	
H003	
T001	08
T002	
T003	
T004	
T005	
T006	PAYROLLSEP
T007	
T008	
T009	
T010	15100031806542
T011	
T012	

Field	Value
T013	
T014	
T015	
T016	01102006
T017	
T018	
T019	
T020	
T021	
T022	
T023	
T024	
T025	
T026	
T027	

Field	Value
T028	
T029	
T030	
T031	
T032	
T033	
T034	PAYROLL
T035	
T036	
T037	
T038	
T039	
T040	
T041	
T042	

Field	Value
T043	
T044	
T045	
T046	
T047	
T048	
T049	
T050	
T051	
T052	
T053	
T054	
T055	
T056	
T057	

Field	Value
T058	
T059	
T060	
T061	
T062	
T063	
T064	
T065	
T066	
T067	
T068	
T069	
T070	
T071	
T072	

Field	Value
T073	
T074	
T075	
T076	
T077	
T078	
T079	
T080	
T081	
T082	

4.11 Ad hoc bulk payment – Debit

- T001 (Record type) and T002 (Template indicator) – The value '08' in field T001 identifies the payment type as a 'ad hoc bulk payment debit'
- T006 [Customer payment reference] – Identifies the payment as it will be known to the remitter. If left blank defaults to the first 18 characters of the import file name
- T010 (Debit account identifier) – The value '15100031806542' is a UK Sterling account with sort code 15-10-00 and account number 31806542. No dashes or spaces are required when entering the sort code, or between the sort code and the account number. The debit account must be a valid account as registered to that customer in Bankline
- T016 (Date payment to Arrive/Credit Date) - The value '01102006' equates to 1 October 2006
- T034 (Beneficiary reference) – This is the reference that will be advised to the beneficiary customer and should be meaningful e.g., a payroll reference. Note that if an individual beneficiary is given their own reference (as specified on the standard domestic bulk payment credit) then that will override any reference supplied here. Please ensure you add a Beneficiary reference (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. If no beneficiary reference is entered then we will insert the debit account name by default

Credit

When importing an ad hoc bulk payment, one or more consecutive ad hoc bulk credit payments must be imported at the same time. This is because each ad hoc bulk payment must have at least one beneficiary.

,,,09,,,,,,,,,,,,GBP,1566.23,,,,,,,,151000,,,,,,31803654,,MR JOHN SMITH,,,,PAYROLL 01,,,

This can be broken down to illustrate how each field tag on the import record has been populated.

Field	Value
H001	
H002	
H003	
T001	09
T002	
T003	
T004	
T005	
T006	
T007	
T008	
T009	
T010	
T011	
T012	
T013	GBP
T014	1566.23
T015	
T016	
T017	
T018	
T019	
T020	
T021	
T022	151000
T023	
T024	
T025	
T026	
T027	
T028	31803654
T029	
T030	MR JOHN SMITH
T031	
T032	
T033	
T034	PAYROLL 01
T035	
T036	
T037	
T038	
T039	
T040	
T041	
T042	
T043	
T044	
T045	
T046	
T047	
T048	
T049	
T050	
T051	
T052	
T053	
T054	
T055	
T056	
T057	
T058	
T059	
T060	
T061	
T062	
T063	
T064	
T065	
T066	
T067	
T068	
T069	
T070	
T071	
T072	
T073	
T074	
T075	
T076	
T077	
T078	
T079	
T080	
T081	
T082	

4.11 Ad hoc bulk payment – Credit

- T001 (Record type) – The value '09' identifies the payment type as 'ad hoc bulk payment credit'
- T013 (Payment currency) – This will always be 'GBP' for a standard domestic bulk payment
- T014 (Payment Amount) – No leading spaces are required when entering the payment amount and the decimal point is necessary only where the amount requires it. The payment amount is in the currency in field T013
- T022 (account with Bank identifier) – The value '151000' is the UK Sterling sort code 15-10-00
- T028 (Beneficiary account Number) – This is the beneficiary account Number held at the account with Bank identifier in field T022
- T030 (Beneficiary name and address Line number 1) – This is the name of the beneficiary customer linked to the beneficiary account Number quoted in field T028. Failure to enter a beneficiary name may make it difficult to direct the payment to the correct account
- T034 [Beneficiary reference] - Identifies the payment as it will be known to the beneficiary. Please ensure you add a Beneficiary reference (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment. If left blank, then the beneficiary reference inserted in the debit entry will be used (if present), otherwise we will insert the debit account name by default

5. Glossary of terms

We've used these terms and abbreviations throughout this document.

Term/Abbreviation	Definition
BIC	Bank Identification Code This is the structured code used by SWIFT to uniquely identify a financial institution, its country of operation, and its branches.
Bulk IAT	Bulk Inter Account Transfer A single debit, multiple credit Inter Account Transfer made from a bulk list.
Domestic	Domestic payments are those that are made to a beneficiary who is domiciled within the UK (or the Isle of Man, Jersey, Guernsey or Gibraltar).
Faster Payment	A near real time Sterling transfer between banks. A Faster Payment may be classed as an immediate payment, a future dated payment or standing order.
IAT	Inter Account Transfer A payment made by a customer from one of their own accounts to another of their accounts held with the same bank.
IAT bulk list	Inter Account Transfer bulk list A bulk list that is used to make single debit, multiple credit Inter Account Transfers.
NCC	National Clearing Code The standard identification code for a country, used to uniquely identify a bank, branch or other financial institution (e.g., a Sort Code in the UK or a Fedwire Number in the United States of America).
NWG	The NatWest Group
SEPA	Single euro payment area. This comprises the member countries of the EU, plus Iceland, Liechtenstein, Monaco, Norway, and Switzerland. From 1 May 2016 the UK Crown Dependencies (Jersey, Guernsey and the Isle of Man) were also added. An international SEPA-routing payment is a payment to one of the above countries that is sent in euro as standard priority, with Charges Code (T012) left blank or set to 'SHA', and does not make use of either an intermediary BIC (T043) or SWIFT code words (T048 to T067).
Sort Code	The UK's national clearing code used to uniquely label a bank, branch or other financial institution. The sort code is registered in the industry database to show whether it is valid for use on standard domestic or urgent domestic (CHAPS) payments.
SWIFT	Society for Worldwide Interbank Financial Telecommunication SWIFT operate and regulate the secure network used to transmit many of the inter-bank electronic payment messages that will originate from Bankline.

National Westminster Bank Plc. Registered in England and Wales No. 929027.
Registered Office: 250 Bishopsgate, London EC2M 4AA.
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.