



CHAPS payments on Bankline



Important updates

We're updating the way we process CHAPS payments on Bankline to make sure they're compliant with the new ISO 20022 standards. Most of these changes are behind the scenes, and you can continue making payments as usual. However, there are a few small updates we want to bring to your attention.



New reference numbers for payments

We're transitioning to a new payments engine for CHAPS and international payments on a phased basis. Going forward, all payments sent and received through the new engine will have an OPFXXXXXXXXX reference number.



Legal Entity Identifiers (LEIs) and purpose codes

LEIs and purpose codes are now available to add on Bankline and will be mandatory from May 2025. You'll find more details in our [latest ISO 20022 Brochure, 'Migration to ISO 20022 Part 2'](#). Screenshots of the updated Bankline screens can be found at the end of this factsheet.

Financial Transfers

You'll receive an error message if a Purpose Code is not included in Financial Transfers. In some cases, this could happen for a missing LEI (see below).

If you don't quote an LEI on your payments, we are planning to assist by enabling our payments engine to enrich these for you with BICs quoted on your payments.

Please note, we can't enrich where you provide either a sort code or name and address for a party to the payment. In those cases, you'll have to add the LEI before the payment can be authorised in Bankline.

All other CHAPS Payments (Non-Financial Transfers)

Purpose codes are currently optional in most cases, except:

- 1) 6 property related payment purpose codes
- 2) Where both the Debtor and Creditor are Financial Institutions, LEI and Purpose codes should be quoted.

Although the above outlines the mandatory requirement, we recommend you quote your LEI on all your transactions.

Search NatWest ISO 20022

TOMORROW BEGINS TODAY



Payments made on behalf of your customers (third-party payments)



We recently emailed you asking for a list of accounts from which you make third-party payments. This is because when we switch to our new payments engine, only these nominated accounts will be able to process such payments.

While Bankline will still allow you to use the 'By Order of Party' or 'Ordering Institution ID' fields, please be aware that any payment made this way may not be FTR-compliant. If you need to add an account for third-party payments, please get in touch with your Relationship Manager or CSM.

The following fields are mandatory for third-party payments

By Order of Account	Your customer account details. If you have an agency sort code, please provide it as a BBAN (14-digit string) or IBAN. If you don't have an agency sort code, provide a unique identifier for your customer's account.
By Order of Name	Your customer's full name as it appears on their account with you.
By Order of Address	Your customer's full address, including a 2-letter country code (e.g. 'GB'). We'll be introducing structured addresses in the future and will provide further guidance in due course.
Ordering Institution ID	Your organisation's BIC, sort code or name and address. Please use the option most relevant to your organisation.



Making a payment on your own account

To make a payment on your own account (e.g. paying your suppliers), simply leave the 'By Order of Party' fields blank. There's no need to remove any information in the 'Ordering Institution ID' field, as we'll ignore this if the other fields are blank. There are no changes to your statement narrative for this payment type.



Quality assurance

Our team monitors the quality of payments processed through NatWest. If we identify any payments that don't look right, we'll notify you and work with you to resolve the issue.



Duplicate payments

Bankline notifies you of duplicate payments, which you can override. However, for Financial Transfers or payments on behalf of your customers, an additional check occurs after the payment leaves Bankline. If payments share the same date, amount, beneficiary and references, duplicates will be delayed. We recommend using unique payment references to avoid this.



Statement narratives

Payments on your own account

The reference will change but there are no other changes.

Payments you make for your customers

We've aligned the way we process third-party payments to our SWIFT customers. This has simplified our proposition and will make it easier for you to switch between different channels in the future. As a result, there is a small change to the debit narrative you'll see on your statement.



What you currently see

Account identifier:

Amount	GBP 0.56	Transaction type:	CHP
Debit / credit:	Debit	Transaction ref:	EBANKGO12345678
Posting date:	10/01/2025	Advice flag:	Payment advice
Value date:	10/01/2025	Voucher:	
Timestamp:	22:05		
Transaction narrative:	YOUR REF EBANKGO12345678 CREDITOR CHPS CHG £000.00 CHAPS TFR		

What you should expect to see

Account identifier:

Amount	GBP 0.56	Transaction type:	CHP
Debit / credit:	Debit	Transaction ref:	OPF123456789
Posting date:	13/01/2025	Advice flag:	Payment advice
Value date:	13/01/2025	Voucher:	
Timestamp:	07:31		
Transaction narrative:	YOUR REF OPF123456789 DEBTOR DETAILS DEBTOR CONTINUED CHAPS TFR		

Examples

CHAPS payment with the new LEI and purpose code fields

Enter CHAPS payment Help

To make a CHAPS payment simply complete the form and select the Make payment button.

* indicates required fields.

Payment details Submission deadline: 25/04/2022 17:30

* Debit account Sort code Account number

* Payment date (DD/MM/YYYY)

* Payment amount

Your LEI

Your reference

Purpose code (You can use this dropdown to quickly select a property related purpose code)

By Order Of account

By Order Of name

By Order Of address

By Order Of LEI

Ordering Institution ID BIC (or sort code / NCC) Enter name and address (optional)

Beneficiary details

Full beneficiary name:

Beneficiary alias:

Beneficiary address:

Beneficiary LEI:

Account details: Sort code: Account number:

Information for the beneficiary:

Financial Transfer with the new LEI and purpose code fields

Enter CHAPS Financial Transfer Help

To make a CHAPS Financial Transfer simply complete the form and select the Make payment button.

* indicates required fields

Payment details Submission deadline: 25/04/2022 17:30

* Debit account Sort code Account number

* Payment date (DD/MM/YYYY)

* Payment currency & amount

Your LEI

Your reference

Purpose code (Enter a valid 4 character code or click the magnifying glass to search a list of all codes)

Payment method

Ordering Institution ID BIC (or sort code / NCC)

Beneficiary details Further information

Beneficiary institution ID BIC (or sort code) Locate the BIC using the search facility.

Account number Enter name and address (optional) Input the beneficiary institution address if you are unable to locate the BIC.

Beneficiary institution LEI

Beneficiary reference

Enter Account with Institution ID Use this option if funds are to be transferred to another beneficiary.

☐ Cancel

Contact and support

Got a question?

Use our dedicated ISO 2022 email address below. When sending your queries, please ensure you provide details of the service(s) you use with NatWest Group.

ISOSupport@natwest.com

When sending your queries, please ensure you provide details of the service(s) you use with NatWest Group. i.e. Bankline, Bankline Direct, SWIFT services. We aim to respond to all customer ISO 2022 queries within five working days.

Natwest.com/business/support-centre/iso-2022.html

Search NatWest ISO 2022

TOMORROW BEGINS TODAY

The information enclosed was correct at time of publishing.