Bankline

Import file layout guide

Comma Separated Value.txt file format

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NatWest

Contents

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 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 your import file must be in a Comma Separated Value text file format.

Please note that the file must be saved as '.txt' before you import it to Bankline. If it is saved as '.csv' it will be rejected.

Here's the file lengths that are supported in Bankline, and the header fields you'll need.

- 79 Commas (H001-H003 T001-T077).
- 84 Commas (H001-H003 T001-T082).
- 142 Commas (H001-H003 T001-T140).
- 176 Commas (H001-H003 T001-T174).

Please note, you don't need a comma before the first field or after the final field to define the start or end of each record in the file.

Each record type has its own requirements on how it should be structured, which you can see in section 3 'Import data table'.

1.3 Extended data

This version of our import guide includes additional fields T083 – T174 that we have called 'extended data'. This reflects industry and regulatory changes that are introducing the ability to include more information when making a payment. The use of extended data does not yet apply to all payment types and its use is only mandatory in some cases. For example, from May 2025 certain property related CHAPS payments will need a purpose code. Sections 2 and 3 have more information on where and how extended data can be used. You'll also find some payment examples which include extended data in section 4.

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

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

1.4.1 Templates can't be mixed in a file with anything other than templates

1.4.2 Payments from a template must reference an existing Bankline template

1.4.3 Bulk lists can't be mixed in a file with anything other than bulk lists

1.4.4 Bulk payments or bulk IATs must reference an existing Bankline bulk list

1.4.5 There can only be one bulk payment or bulk IAT in any one file (a single debit record followed by one or more credit records).

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. • '-' denotes that the field should not be present.
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	.	-	/	&												

The last character (blank box) is a space.

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) is a space.

Please note, if the data includes a comma then the whole field must be placed within quotation marks. The quotation marks are included when the field is checked for size. For example:

12, High Street would have to be supplied as "12, High Street"

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).

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 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.
Inter Account Transfers	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 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.
International payments	For these payment types the debit account may either be a UK Sterling account or a 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 See table below. 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 or currency account format.

Country Code	Check Digits	Bank Code	Sort Code	Account No.
GB	(2 digit number)	RBOS or NWBK	123456	12345678

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 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 a currency account field T022 should not be populated and the account number should be populated in field T028. For an NWB currency account the format is '3n/2n/8n'. For a RBS currency account the format is '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.
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 (field T007).
	• 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
CORT	Settlement of a trade e.g., FX deal or securities transaction	-
INTC	Intra-company payment	-
PHOB	Advise beneficiary by phone	Optional
TELB	Advise beneficiary by most efficient means	Optional
PHON	Advise account with Institution by phone	Optional

2.7 Extended data – address validation rules (SEPA & CHAPS payments only)

Structured address is now available for SEPA routed international payments and CHAPS payments. If you use a structured address the following rules apply.

Party Identifier	Structured Address	Un-Structured Address
Beneficiary Address	T083 – T095	T031,T032,T033
Account with Bank Address (SEPA International Payments)	T110 – T122	T025,T026,T027
By order of Address	T126 – T138	T080,T081,T082

For each Party Identifier:

*   If a structured address is provided, then Un-structured address cannot also be used.
*   If a structured address is provided, then the **Town name** and **Country** become mandatory.
*   If an un-structured address is provided, then only **Country** from structured address can be used.

Example 1: If a department is provided, **Town Name** and **Country** becomes mandatory.

Example 2: If the field T031, T032 or T033 is provided, then only **Beneficiary structured address: Country** can be populated.

2.8 Extended data – Ultimate Debtor/Creditor address validation (CHAPS payments only)

Party Identifier	Structured Address	Un-Structured Address
Ultimate Debtor Address	T143 – T155	N/A
Ultimate Creditor Address	T158 – T170	N/A

For each Party Identifier:

*   When a structured address is provided the **Town Name** and **Country** become mandatory.
*   When a structured address is provided the **Name** becomes mandatory.

Supported Fields for Ultimate Debtor and Ultimate Creditor

Please note that we currently support the following fields. If data is included in any of the other fields it won't be sent with the payment.

*   Name
*   Street Name
*   Building Number
*   Postcode
*   Town Name
*   Country

2.9 Extended data – how do I enter the purpose code? (CHAPS payments only)

Purpose codes are four letter codes which are carried across the payment chain making it clear what the payment is for. The code will be visible to the banks processing the payment and to your payee.

Purpose codes are entered in Field T098.

Purpose codes most directly related to property payments will be mandated from May'25 by the Bank Of England.

Property purpose codes List:

- HLRP – Property Loan Repayment.
- HLST – Property Loan Settlement.
- PLDS – Property Loan Disbursement.
- PDEP – Property Deposit.
- PCOM – Property Completion Payment.
- PLRF – Property Loan Refinancing.

For a list of all acceptable purpose codes please refer to the link below:

https://www.bankofengland.co.uk/-/media/boe/files/payments/rtgs-renewal-programme/iso-20022/uk-recommended-purpose-code-list.pdf

2.10 Extended data – what is a Legal Entity Identifier? (SEPA & CHAPS payments only)

An LEI (Legal Entity Identifier) is a global standard identification code for businesses. They provide clear identification of parties in a transaction and better risk assessment for business transactions. They are exactly 20 characters long, consisting of a mix of eighteen letters or numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074

Adding LEIs to imported CHAPS payments

If you need to add your LEI and a Payee LEI to a CHAPS payment, you'll be able to include them in the fields below:

Field	Where you'll see this in Bankline	Outgoing payment message
T141 – Your LEI	Your LEI	Debtor LEI
T097 – Beneficiary LEI	Payee LEI (Beneficiary LEI in Original Bankline)	Creditor LEI

For Bankline Financial Institution customers only

If you're a Financial Institution customer and you're making CHAPS payments on behalf of your own customers (from a debit account set up for you by the bank for this purpose), you'll be able to include LEIs in the fields below:

Field	Where you'll see this in Bankline	Outgoing payment message
T141 – By order of LEI	By order of LEI When you have also provided a 'By order of account / name / address' for a payment you're making on behalf of your own customer	Debtor LEI
T097 – Beneficiary LEI	Payee LEI (Beneficiary LEI in Original Bankline)	Creditor LEI
T140 – Ordering institution LEI	Your LEI This can be used to provide your own LEI details when you're making a payment on behalf of your customer	Debtor agent LEI

Full details for all LEIs can be found in section 3.

3   Import data table

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
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 see **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 see **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 see **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 see **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 T060) 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 T060) 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 T060) 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 (End to End ID)** 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. Please note, for CHAPS payments only, this field can be used to provide an up to 35 character 'End to End ID' as a unique reference for settlement and reconciliation purposes.	O	C	-	-	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. If T037 – T040 is used, you cannot also use T103.	-	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 see **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. Allowed Codewords: PHOB, INTC, CORT, PHON, CHQB, TELB, HOLD	-	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	**Not Used**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T063	29x	**Not Used**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T064	4a	**Not Used**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T065	29x	**Not Used**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T066	4a	**Not Used**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T067	29x	**Not Used**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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
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	-	-	-	-	-	-

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
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	-	-	-	-	-	-
T083	70x	**Beneficiary structured address: Department** Identifies the beneficiary structured address: Department. For structured address validation rules please see section 2.7	-	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
T084	70x	**Beneficiary structured address: Sub Department** Identifies the beneficiary structured address: Sub Department. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T085	70x	**Beneficiary structured address: Street Name** Identifies the beneficiary structured address: Steet Name. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T086	16x	**Beneficiary structured address: Building Number** Identifies the beneficiary structured address: Building Number. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T087	35x	**Beneficiary structured address: Building Name** Identifies the beneficiary structured address: Building Number. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T088	70x	**Beneficiary structured address: Floor** Identifies the beneficiary structured address: Building Floor. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T089	16x	**Beneficiary structured address: Post Box** Identifies the beneficiary structured address: Post Box. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T090	70x	**Beneficiary structured address: Room** Identifies the beneficiary structured address: Room. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T091	16x	**Beneficiary structured address: Post Code** Identifies the beneficiary structured address: Post Code. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T092	35x	**Beneficiary structured address: Town Name** Identifies the beneficiary structured address: Town Name. For structured address validation rules please see section 2.7	-	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
T093	35x	**Beneficiary structured address: Town Location Name** Identifies the beneficiary structured address: Town Location Name. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T094	35x	**Beneficiary structured address: District Name** Identifies the beneficiary structured address: District Name. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T095	35x	**Beneficiary structured address: Country Sub Division** Identifies the beneficiary structured address: Sub Division. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T096	2a	**Beneficiary structured address: Country** Identifies the beneficiary structured address: Country. For structured address validation rules please see section 2.7	-	C	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T097	20x	**Beneficiary LEI** Identifies the Legal Entity Identifier for the beneficiary, as an additional way to identify a party in a payment. They must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074	-	O	-	C	-	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
T098	4x	**Purpose Code** Identifies the underlying reason for the payment, as published in an external purpose code list. A valid Purpose Code should be of four characters, and its required for certain property related CHAPS payments. • HLRP – Property Loan Repayment. • HLST – Property Loan Settlement. • PLDS – Property Loan Disbursement. • PDEP – Property Deposit. • PCOM – Property Completion Payment. • PLRF – Property Loan Refinancing. A full list of purpose codes can be found at: https://www.bankofengland.co.uk/-/media/boe/files/payments/rtgs-renewal-programme/iso-20022/uk-recommended-purpose-code-list.pdf	-	O	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-
T099	35x	**Purpose Proprietary** Not used	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T100	4a	**Structured remittance creditor reference code** Code for the creditor reference type. Optional use for SEPA payments only, and only SCOR can be used.	-	-	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-
T101	35x	**Structured remittance creditor reference proprietary** Not used	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T102	35x	**Structured remittance creditor reference issuer** This is for SEPA International payments only. If T102 is used, then T103 is mandatory for SEPA payments.	-	-	-	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
T103	35x	**Structured remittance creditor reference** This field is for both urgent domestic and SEPA international payments. If T103 is used, then T100 is mandatory for SEPA payments. If T103 is used, you cannot also use T037 – T040	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T104	35x	**Structured remittance invoicee organiser identification** Not used	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T105	35x	**Structured remittance invoicee private identification** Not used	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T106	35x	**Structured remittance invoicer organisation identification** Not used	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T107	35x	**Structured remittance invoicer private identification** Not used	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T108	20n	**Structured remittance invoicer contact details mobile number** Not used	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T109	50x	**Structured remittance invoicer contact details email address** Not used	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T110	70x	**Beneficiary bank structured address – Department** Identifies the beneficiary bank structured address: Department. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T111	70x	**Beneficiary bank structured address: Sub Department** Identifies the beneficiary bank structured address: Sub Department. For structured address validation rules please see section 2.7	-	-	-	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
T112	70x	**Beneficiary bank structured address: Street Name** Identifies the beneficiary bank structured address: Steet Name. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T113	16x	**Beneficiary bank structured address: Building Number** Identifies the beneficiary bank structured address: Building Number. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T114	35x	**Beneficiary bank structured address: Building Name** Identifies the beneficiary bank structured address: Building Name. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T115	70x	**Beneficiary bank structured address: Floor** Identifies the beneficiary bank structured address: Building Name. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T116	16x	**Beneficiary bank structured address: Post Box** Identifies the beneficiary bank structured address: Post Box. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T117	70x	**Beneficiary bank structured address: Room** Identifies the beneficiary bank structured address: Room. For structured address validation rules please see section 2.7	-	-	-	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
T118	16x	**Beneficiary bank structured address: Post Code** Identifies the beneficiary bank structured address: Post Code For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T119	35x	**Beneficiary bank structured address: Town Name** Identifies the beneficiary bank structured address: Town Name. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T120	35x	**Beneficiary bank structured address: Town Location Name** Identifies the beneficiary bank structured address: Town Location Name For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T121	35x	**Beneficiary bank structured address: District Name** Identifies the beneficiary bank structured address: District Name For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T122	35x	**Beneficiary bank structured address: Country Sub Division** Identifies the beneficiary bank structured address: Country Sub Division For structured address validation rules please see section 2.7	-	-	-	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
T123	2a	**Beneficiary bank structured address: Country** Identifies the beneficiary bank structured address: Country. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T124	20x	**Beneficiary bank LEI** Identifies the Legal Entity Identifier for the beneficiary bank, as an additional way to identify a party in a payment. They must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T125	20x	**Intermediary Institution LEI** Identifies the Legal Entity Identifier for the intermediary institution, as an additional way to identify a party in a payment. They must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T126	70x	**By order of structured address: Department** Identifies the By order of structured address: Department. For structured address validation rules please see section 2.7	-	O	-	C	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T127	70x	**By order of structured address: Sub Department** Identifies the By order of structured address: Sub Department. For structured address validation rules please see section 2.7	-	O	-	C	-	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
T128	70x	**By order of structured address: Street Name** Identifies the By order of structured address: Street Name. For structured address validation rules please see section 2.7	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T129	16x	**By order of structured address: Building Number** Identifies the By order of structured address: Building Number. For structured address validation rules please see section 2.7	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T130	35x	**By order of structured address: Building Name** Identifies the By order of structured address: Building Name. For structured address validation rules please see section 2.7	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T131	70x	**By order of structured address: Floor** Identifies the By order of structured address: Floor. For structured address validation rules please see section 2.7	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T132	16x	**By order of structured address: Post Box** Identifies the By order of structured address: Post Box. For structured address validation rules please see section 2.7	-	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
T133	70x	**By order of structured address: Room** Identifies the By order of structured address: Room. For structured address validation rules please see section 2.7	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T134	16x	**By order of structured address: Post Code** Identifies the By order of structured address: Post Code. For structured address validation rules please see section 2.7	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T135	35x	**By order of structured address: Town Name** Identifies the By order of structured address: Town Name. For structured address validation rules please see section 2.7	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T136	35x	**By order of structured address: Town Location Name** Identifies the By order of structured address: Town Location Name. For structured address validation rules please see section 2.7	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T137	35x	**By order of structured address: District Name** Identifies the By order of structured address: District Name. For structured address validation rules please see section 2.7	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T138	35x	**By order of structured address: Country Sub Division** Identifies the By order of structured address: Country Sub Division. For structured address validation rules please see section 2.7	-	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
T139	2a	**By order of structured address: Country** Identifies the By order of structured address: Country. For structured address validation rules please see section 2.7	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T140	20x	**Ordering Institution LEI** Provides for a Legal entity identifier as an additional way to identify a party in a payment. For Bankline FI's use only - can be used to provide your own LEI details when you are making a payment on behalf of your own customer. They must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074	-	O	-	C	-	O	-	C	-	O	-	C	-	-	-	-	-	-
T141	20x	**Your LEI / By Order of LEI** Provides for a Legal entity identifier as an additional way to identify a party in a payment. • For most payments this will populate the 'Your LEI' field in Bankline • For Bankline FI use only - this will populate the 'By order of LEI' field in Bankline when you have also provided a 'By order of account / name / address' for a payment you are making on behalf of your own customer They must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – YO3QWICWWIPCS8A4S074	-	O	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-
T142	35x	**Ultimate Debtor Name** The ultimate debtor is a company or individual that owes money to an individual or institution. It's an optional filed which is newly introduced to identify the actual debtor. You can use this based on business need and bank service. If an ultimate debtor is involved in the payment, and it's different from the debtor, it must be provided. For more information on the use of ultimate debtor details, please see section 2.8	-	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
T143	70x	**Ultimate Debtor Department** Identifies the Ultimate Debtor: Department. For ultimate debtor address validations please see section 2.8 of this document. For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T144	70x	**Ultimate Debtor Sub Department** Identifies the Ultimate Debtor: Sub Department. For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T145	70x	**Ultimate Debtor Street Name** Identifies the Ultimate Debtor: Street Name. For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T146	16x	**Ultimate Debtor Building Number** Identifies the Ultimate Debtor: Building Number. For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T147	35x	**Ultimate Debtor Building Name** Identifies the Ultimate Debtor: Building Name. For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T148	70x	**Ultimate Debtor Floor** Identifies the Ultimate Debtor: Floor For more information on the use of ultimate debtor details, please see section 2.8	-	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
T149	16x	**Ultimate Debtor Post Box** Identifies the Ultimate Debtor: Post Box For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T150	70x	**Ultimate Debtor Room** Identifies the Ultimate Debtor: Room For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T151	16x	**Ultimate Debtor Post Code** Identifies the Ultimate Debtor: Post Code For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T152	35x	**Ultimate Debtor Town Name** Identifies the Ultimate Debtor: Town Name For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T153	35x	**Ultimate Debtor Town Location Name** Identifies the Ultimate Debtor: Town Location For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T154	35x	**Ultimate Debtor Town District Name** Identifies the Ultimate Debtor: District Name For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	154	-	-

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
T155	35x	**Ultimate Debtor Sub Division** Identifies the Ultimate Debtor: Sub Division For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T156	2a	**Ultimate Debtor Country** Identifies the Ultimate Debtor: Country For more information on the use of ultimate debtor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T157	35x	**Ultimate Creditor Name** Identifies the ultimate party to which an amount of money is due. You can use this based on business need and bank service. If an ultimate creditor is involved in the payment, and it's different from the creditor, it must be provided. For more information on the use of ultimate creditor details, please see section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T158	70x	**Ultimate Creditor Department** Identifies the Ultimate Creditor: Department. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T159	70x	**Ultimate Creditor Sub Department** Identifies the Ultimate Creditor: Sub – Department. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T160	70x	**Ultimate Creditor Street Name** Identifies the Ultimate Creditor: Street Name. For more information on the use of ultimate creditor details, please see to section 2.8	-	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
T161	16x	**Ultimate Creditor Building Number** Identifies the Ultimate Creditor: Building Number. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T162	35x	**Ultimate Creditor Building Name** Identifies the Ultimate Creditor: Building Name. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T163	70x	**Ultimate Creditor Floor** Identifies the Ultimate Creditor: Floor. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T164	16x	**Ultimate Creditor Post Box** Identifies the Ultimate Creditor: Post Box. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T165	70x	**Ultimate Creditor Room** Identifies the Ultimate Creditor: Room. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T166	16x	**Ultimate Creditor Postal Code** Identifies the Ultimate Creditor: Postal Code. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T167	35x	**Ultimate Creditor Town Name** Identifies the Ultimate Creditor: Town Name. For more information on the use of ultimate creditor details, please see to section 2.8	-	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
T168	35x	**Ultimate Creditor Town Location Name** Identifies the Ultimate Creditor: Town Location Name. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T169	35x	**Ultimate Creditor Town District Name** Identifies the Ultimate Creditor: Town District Name. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T170	35x	**Ultimate Creditor Sub Division** Identifies the Ultimate Creditor: Sub Division. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T171	2a	**Ultimate Creditor Country** Identifies the Ultimate Creditor: Country. For more information on the use of ultimate creditor details, please see to section 2.8	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T172	35x	**Initiating Party Name** This is the party that initiates the payment. This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.	-	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
T173	20x	**Initiating Party LEI** Provides for a Legal entity identifier as an additional way to identify a party in a payment. They must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T174	36x	**UETR (Unique End-to-end Transaction Reference)** To be used by Financial Institution customers only. We'll always add a UETR to your payment if you don't provide one. It's made up of 36 unique characters featured in all payment instruction messages carried over Swift. UETRs are designed to act as a single source of truth for a payment and provide complete transparency for all parties in a payment chain, as well as supporting payment tracking tools. Sample UETR: a1189d5d-79c7-49a9-8a84-f0cd2eaac5c1	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-

4 Examples

4.1 Introduction

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

In section 1.2 we explained that there are four different file lengths that Bankline supports. To simplify how the examples are presented we've used the file length that is required to accommodate the fields that need to be populated for each type of payment. Please note, you can use the 'longer' supported file lengths without issue. We have done this so that if you have a mix of payments to make, you don't need to separate them into different files.

4.2 Inter account transfer – Domestic

The example below shows how to format the import record. Please note that all the file lengths explained in section 1.2 can be used:

,,,03,,,,,DEBIT REF,,,,60000012345678,,,GBP,4.55,16012025,,,,,,600000,,,,,87654321,,

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	87654321		T043			T058			T073	
H002			T014	4.55		T029			T044			T059			T074	
H003			T015	16012025		T030			T045			T060			T075	
T001	03		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 REF		T021			T036			T051			T066			T081	
T007			T022	600000		T037			T052			T067			T082	
T008			T023			T038			T053			T068				
T009			T024			T039			T054			T069				
T010	60000012345678		T025			T040			T055			T070				
T011			T026			T041			T056			T071				
T012			T027			T042			T057			T072				

Inter account transfer – Domestic

- T001 (Record type) – The value '03' identifies an inter account transfer. If field T003 (Template reference) had also been populated then this would have become an inter account transfer from an existing inter account transfer template.

- T006 (Customer Payment Reference) – This is the debit account reference. If no reference is entered then we will insert the credit account name by default.

- T010 (Debit account identifier) – The value '60000012345678' is a UK Sterling account with sort code 60-00-00 and account number 12345678. 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.

- T015 (Execution Date) – The value '16012025' equates to 16 January 2025.

- T022 (account with Bank identifier) – The value '600000' is the UK Sterling sort code 60-00-00.

- T028 (Beneficiary account Number) – This is the credit account number held at the account with Bank identifier quoted in field T022.

4.3 Inter account transfer – Currency

The example below shows how to format the import record. Please note that all the file lengths explained in section 1.2 can be used:

,,,03,,,,,DEBIT REF,,,,60000012345678,,,GBP,4.55,16012025,,,,,,,,,,,,140/00/12345678,,,

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	140/00/12345678		T043			T058			T073	
H002			T014	4.55		T029			T044			T059			T074	
H003			T015	16012025		T030			T045			T060			T075	
T001	03		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 REF		T021			T036			T051			T066			T081	
T007			T022			T037			T052			T067			T082	
T008			T023			T038			T053			T068				
T009			T024			T039			T054			T069				
T010	60000012345678		T025			T040			T055			T070				
T011			T026			T041			T056			T071				
T012			T027			T042			T057			T072				

Inter account transfer – Currency

- T001 (Record type) – The value '03' identifies an inter account transfer. If field T003 (Template reference) had also been populated then this would have become an inter account transfer from an existing inter account transfer template.

- T006 (Customer Payment Reference) – This is the debit account reference. If no reference is entered then we will insert the credit account name by default.

- T010 (Debit account identifier) – The value '60000012345678' is a UK Sterling account with sort code 60-00-00 and account number 12345678. 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) – The value GBP is the ISO currency code for Pound Sterling.

- 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 '16012025' equates to 16 January 2025.

- T028 (Beneficiary account Number) – This is the credit account number. The value 140/00/12345678 is a USD currency account in the '3n/2n/8n' format.

4.4 Standard domestic payment

The example below shows how to format the import record. Please note that all the file lengths explained in section 1.2 can be used:

,,,01,,,,,,,,,60100087654321,,,,166.42,,16012025,,,,,,151000,,,,,,12345678,,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		T028	12345678	T043		T058		T073	
H002		T014	166.42	T029		T044		T059		T074	
H003		T015		T030	MR JOHN SMITH	T045		T060		T075	
T001	01	T016	16012025	T031		T046		T061		T076	
T002		T017		T032		T047		T062		T077	
T003		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	60100087654321	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

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 '60100087654321' is a UK Sterling account with sort code 60-10-00 and account number 87654321. 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 '16012025' equates to 16 January 2025.

- 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.

4.5 Standard domestic payment template

The example below shows how to format the import record. Please note that all the file lengths explained in section 1.2 can be used:

,,,01,T,STANDARD TEMP 01,,,,,,,60100087654321,,,GBP,,,,,,,,,151000,,,,,,12345678,,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	12345678	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	60100087654321	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

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 '60100087654321' is a UK Sterling account with sort code 60-10-00 and account number 87654321. 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.

4.6 Standard domestic payment from a template

The example below shows how to format the import record. Please note that all the file lengths explained in section 1.2 can be used:

,,,01,,STANDARD TEMP 01,,,,,,,,60100087654321,,,GBP,166.42,,16012025,,,,,,,,,,,,,,,,,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	16012025	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	60100087654321	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

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 '60100087654321' is a UK Sterling account with sort code 60-10-00 and account number 87654321. 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 '16012025' equates to 16 January 2025.

- 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.

4.7 Urgent domestic payment (CHAPS)

The example below shows how to format the import record. Please note that all the file lengths explained in section 1.2 can be used:

,,,02,,,,,DEBIT REFERENCE,,,,60100087654321,,,,11266.42,16012025,,,,,,,151000,,,,,,12345678,,MR JOHN SMITH,,,,,,, INFO FOR BEN 1,INFO FOR BEN 2,INFO FOR BEN 3,INFO FOR BEN 4,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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			T028	12345678		T043			T058			T073	
H002			T014	11266.42		T029			T044			T059			T074	
H003			T015	16012025		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	60100087654321		T025			T040	INFO FOR BEN 4		T055			T070				
T011			T026			T041			T056			T071				
T012			T027			T042			T057			T072				

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 '60100087654321' is a UK Sterling account with sort code 60-10-00 and account number 87654321. 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 '16012025' equates to 16 January 2025.

- 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.

4.8 Urgent domestic payment (CHAPS) – with partial use of extended data (purpose code, beneficiary structured address, your LEI and beneficiary LEI)

The example below shows how to format the import record:

,,,02,,,,, DEBIT REFERENCE,,,,60100087654321,,,,10000.00,16012025,,,,,,609242,,,,,12345678,,MR JOHN SMITH,,,,,,,INFO FOR BEN 1,INFO FOR BEN 2,INFO FOR BEN 3,INFO FOR BEN 4,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,BEN STRT NM,BEN BUID NB,,,,,BEN PCODE,BEN TOWN NAME,,BEN DISTRICT NAME,,GB,RR3QWICWWIPCS8A4S074,HLRP,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,YO3QWICWWIPCS8A4S074,,,,,,,,,,,,,,,,,,,,,,,,,,

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		T028	12345678	T043		T058		T073	
H002		T014	10000.00	T029		T044		T059		T074	
H003		T015	16012025	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	609242	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	60100087654321	T025		T040	INFO FOR BEN 4	T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

Extended Data Fields

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
T083		T099		T115		T131		T147		T163	
T084		T100		T116		T132		T148		T164	
T085	BEN STRT NM	T101		T117		T133		T149		T165	
T086	BEN BUID NB	T102		T118		T134		T150		T166	
T087		T103		T119		T135		T151		T167	
T088		T104		T120		T136		T152		T168	
T089		T105		T121		T137		T153		T169	
T090		T106		T122		T138		T154		T170	
T091	BEN PCODE	T107		T123		T139		T155		T171	
T092	BEN TOWN NAME	T108		T124		T140		T156		T172	
T093		T109		T125		T141	YO3QWICWWIPCS8A4S074	T157		T173	
T094	BEN DISTRICT NAME	T110		T126		T142		T158		T174	
T095		T111		T127		T143		T159			
T096	GB	T112		T128		T144		T160			
T097	RR3QWICWWIPCS8A4S074	T113		T129		T145		T161			
T098	HLRP	T114		T130		T146		T162			

Urgent domestic payment (CHAPS) – with partial use of extended data (purpose code, beneficiary structured address and beneficiary Legal Entity Identifier)

- T001 (Record type) – The value '02' identifies an urgent domestic payment (CHAPS).

- T006 (Customer Payment Reference) – This is an optional field.

- T010 (Debit account identifier) – The value '60100087654321' is a UK Sterling account with sort code 60 10 00 and account number 87654321. 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 '16012025' equates to 16 January 2025.

- T022 (account with Bank identifier) – The value '609242' is the UK Sterling sort code 60 92 42. 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.

- 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.

- T083-T096 (Beneficiary structured address) – The address of the beneficiary entered in a structured format. You can find more information about the use of structured addresses in section 2.7.

- T097 (Beneficiary LEI) – is the Legal Entity Identifier for the beneficiary, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074.

- T098 (Purpose code) – Identifies the reason for the payment, as published in an external purpose code list. A valid purpose code should be of four characters, and it's required for certain property related CHAPS payments.

- T141 (Your LEI) – is the Legal Entity Identifier for the Debtor, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – YO3QWICWWIPCS8A4S074.

4.9 Urgent domestic payment (CHAPS) – with extended data

The example below shows how to format the import record:

,,,02,,,,, DEBIT REFERENCE,,,,60100087654321,,,,10000.00,16012025,,,,,,,609242,,,,,,12345678,, MR JOHN SMITH,,BEN DEPT,BEN SUB DEPT,BEN STRT NM,BEN BUID NB,BEN BUILD NAME,BEN FLOOR,BEN PBOX,BEN ROOM,BEN PCODE,BEN TOWN NAME,BEN TOWN LOC NAME,BEN DISTRICT NAME,BEN CNTRY SUB DIV,GB,RR3QWICWWIPCS8A4S074,HLRP,,,,,REFERENCE123456789012345678901,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,YO3QWICWWIPCS8A4S074,ULTMT DBTR NAME,UD DEPT,UD SUB DEPT,UD STRT NM,UD BUILD NB,UD BUILD NAME,UD FLOOR,UD PBOX,UD ROOM,UD PCODE,UD TOWN NAME,UD TOWN LOC NAME,UD DISTRICT NAME,UD CNTRY SUB DIV,GB,ULTMT CDTR NAME,UC DEPT,UC SUB DEPT,UC STRT NM,UC BUILD NB,UC BUILD NAME,UC FLOOR,UC PBOX,UC ROOM,UC PCODE,UC TOWN NAME,UC TOWN LOC NAME,UC DISTRICT NAME,UC CNTRY SUB DIV,GB,,,

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		T028	12345678	T043		T058		T073	
H002		T014	10000.00	T029		T044		T059		T074	
H003		T015	16012025	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	609242	T037		T052		T067		T082	
T008		T023		T038		T053		T068			
T009		T024		T039		T054		T069			
T010	60100087654321	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

Extended Data Fields

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
T083	BEN DEPT	T099		T115		T131		T147	UD BUILD NAME	T163	UC FLOOR
T084	BEN SUB DEPT	T100		T116		T132		T148	UD FLOOR	T164	UC PBOX
T085	BEN STRT NM	T101		T117		T133		T149	UD PBOX	T165	UC ROOM
T086	BEN BUID NB	T102		T118		T134		T150	UD ROOM	T166	UC PCODE
T087	BEN BUILD NAME	T103	REFERENCE12345 6789012345678901	T119		T135		T151	UD PCODE	T167	UC TOWN NAME
T088	BEN FLOOR	T104		T120		T136		T152	UD TOWN NAME	T168	UC TOWN LOC NAME
T089	BEN PBOX	T105		T121		T137		T153	UD TOWN LOC NAME	T169	UC DISTRICT NAME
T090	BEN ROOM	T106		T122		T138		T154	UD DISTRICT NAME	T170	UC CNTRY SUB DIV
T091	BEN PCODE	T107		T123		T139		T155	UD CNTRY SUB DIV	T171	GB
T092	BEN TOWN NAME	T108		T124		T140		T156	GB	T172	
T093	BEN TOWN LOC NAME	T109		T125		T141	YO3QWICWWIPCS 8A4S074	T157	ULTMT CDTR NAME	T173	
T094	BEN DISTRICT NAME	T110		T126		T142	ULTMT DBTR NAME	T158	UC DEPT	T174	
T095	BEN CNTRY SUB DIV	T111		T127		T143	UD DEPT	T159	UC SUB DEPT		
T096	GB	T112		T128		T144	UD SUB DEPT	T160	UC STRT NM		
T097	RR3QWICWWIPCS 8A4S074	T113		T129		T145	UD STRT NM	T161	UC BUILD NB		
T098	HLRP	T114		T130		T146	UD BUILD NB	T162	UC BUILD NAME		

Urgent domestic payment (CHAPS) – with extended data

- T001 (Record type) – The value '02' identifies an urgent domestic payment (CHAPS).

- T006 (Customer Payment Reference) – This is an optional field.

- T010 (Debit account identifier) – The value '60100087654321' is a UK Sterling account with sort code 60 10 00 and account number 87654321. 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 '16012025' equates to 16 January 2025.

- T022 (account with Bank identifier) – The value '609242' is the UK Sterling sort code 60 92 42. 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.

- T083-T096 (Beneficiary structured address) – The address of the beneficiary entered in a structured format. You can find more information about the use of structured addresses in section 2.7.

- T097 (Beneficiary LEI) – is the Legal Entity Identifier for the beneficiary, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074.

- T098 (Purpose code) – Identifies the reason for the payment, as published in an external purpose code list. A valid purpose code should be of four characters, and it's required for certain property related CHAPS payments.

- T103 (Structured remittance creditor reference) – 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.

- T141 (Your LEI) – is the Legal Entity Identifier for the Debtor, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – YO3QWICWWIPCS8A4S074.

- T142-T156 (Ultimate Debtor) – The address of the ultimate debtor entered in a structured format. You can find more information about the use of structured addresses in section 2.8.

- T151-T171 (Ultimate Creditor) – The address of the ultimate creditor entered in a structured format. You can find more information about the use of structured addresses in section 2.8.

4.10 Urgent domestic payment (CHAPS) – with extended data and by order of details (Financial Institution Customers Only)

The example below shows how to format the import record:

,,,02,,,,,DEBIT REFERENCE,,,,60100087654321,,,,144001.00,16012025,,,,,,,609242,,,,,,12345678,,MR JOHN SMITH,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,GB81NWBK01000401002090,BOO NAME,,,,BEN DEPT,BEN SUB DEPT,BEN STRT NM,BEN BUID NB,BEN BUILD NAME,BEN FLOOR,BEN PBOX,BEN ROOM,BEN PCODE,BEN TOWN NAME,BEN TOWN LOC NAME,BEN DISTRICT NAME,BEN CNTRY SUB DIV,GB,RR3QWICWWIPCS8A4S074,HLRP,,,,,REFERENCE123456789012345678901,,,,,,,,,,,,,,,,,,,,,BOO DEPT,BOO SUB DEPT, BOO STRT NM,BOO BUID NB, BOO BUILD NAME,BOO FLOOR,BOO PBOX,BOO ROOM,BOO PCODE, BOO TOWN NAME,BOO TOWN LOC NAME,BOO DISTRICT NAME,BOO CNTRY SUB DIV,GB,OI3QWICWWIPCS8A4S074,BO3QWICWWIPCS8A4S074,ULTMT DBTR NAME,UD DEPT,UD SUB DEPT,UD STRT NM,UD BUILD NB,UD BUILD NAME,UD FLOOR,UD PBOX,UD ROOM,UD PCODE,UD TOWN NAME,UD TOWN LOC NAME,UD DISTRICT NAME,UD CNTRY SUB DIV,GB,ULTMT CDTR NAME,UC DEPT,UC SUB DEPT,UC STRT NM,UC BUILD NB,UC BUILD NAME,UC FLOOR,UC PBOX,UC ROOM,UC PCODE,UC TOWN NAME,UC TOWN LOC NAME,UC DISTRICT NAME,UC CNTRY SUB DIV,GB,,,

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		T028	12345678	T043		T058		T073	
H002		T014	144001.00	T029		T044		T059		T074	
H003		T015	16012025	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	GB81NWBK01000401002090
T004		T019		T034		T049		T064		T079	BOO NAME
T005		T020		T035		T050		T065		T080	
T006	DEBIT REFERENCE	T021		T036		T051		T066		T081	
T007		T022	609242	T037		T052		T067		T082	
T008		T023		T038		T053		T068			
T009		T024		T039		T054		T069			
T010	60100087654321	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

Extended Data Fields

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
T083	BEN DEPT	T099		T115		T131	BOO FLOOR	T147	UD BUILD NAME	T163	UC FLOOR
T084	BEN SUB DEPT	T100		T116		T132	BOO PBOX	T148	UD FLOOR	T164	UC PBOX
T085	BEN STRT NM	T101		T117		T133	BOO ROOM	T149	UD PBOX	T165	UC ROOM
T086	BEN BUID NB	T102		T118		T134	BOO PCODE	T150	UD ROOM	T166	UC PCODE
T087	BEN BUILD NAME	T103	REFERENCE12345 6789012345678901	T119		T135	BOO TOWN NAME	T151	UD PCODE	T167	UC TOWN NAME
T088	BEN FLOOR	T104		T120		T136	BOO TOWN LOC NAME	T152	UD TOWN NAME	T168	UC TOWN LOC NAME
T089	BEN PBOX	T105		T121		T137	BOO DISTRICT NAME	T153	UD TOWN LOC NAME	T169	UC DISTRICT NAME
T090	BEN ROOM	T106		T122		T138	BOO CNTRY SUB DIV	T154	UD DISTRICT NAME	T170	UC CNTRY SUB DIV
T091	BEN PCODE	T107		T123		T139	GB	T155	UD CNTRY SUB DIV	T171	GB
T092	BEN TOWN NAME	T108		T124		T140	OI3QWICWWIPCS 8A4S074	T156	GB	T172	
T093	BEN TOWN LOC NAME	T109		T125		T141	BO3QWICWWIPCS 8A4S074	T157	ULTMT CDTR NAME	T173	
T094	BEN DISTRICT NAME	T110		T126	BOO DEPT	T142	ULTMT DBTR NAME	T158	UC DEPT	T174	
T095	BEN CNTRY SUB DIV	T111		T127	BOO SUB DEPT	T143	UD DEPT	T159	UC SUB DEPT		
T096	GB	T112		T128	BOO STRT NM	T144	UD SUB DEPT	T160	UC STRT NM		
T097	RR3QWICWWIPCS 8A4S074	T113		T129	BOO BUID NB	T145	UD STRT NM	T161	UC BUILD NB		
T098	HLRP	T114		T130	BOO BUILD NAME	T146	UD BUILD NB	T162	UC BUILD NAME		

Urgent domestic payment (CHAPS) – with extended data and by order of details (Financial Institution Customers Only)

- 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 '60100087654321' is a UK Sterling account with sort code 60 10 00 and account number 87654321. 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 '16012025' equates to 16 January 2025.
- T022 (account with Bank identifier) – The value '609242 is the UK Sterling sort code 60 92 42. As detailed in field T001 this import record is in respect of an urgent domestic payment, so 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 (Ben. name and add. Line # 1) – This is the name of the beneficiary customer linked to the beneficiary account Number quoted in field T028.
- T078 – T079 (By Order of Account & Name) – This is the By order of Account Number (IBAN) and Name. This information is mandatory when By Order of Structured address is provided (T126 – T138).
- T083-T096 (Beneficiary structured address) – The address of the beneficiary entered in a structured format. You can find more information about the use of structured addresses in section 2.7.
- T097 (Beneficiary LEI) – is the Legal Entity Identifier for the beneficiary, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074.
- T098 (Purpose code) – Identifies the reason for the payment, as published in an external purpose code list. A valid purpose code should be of four characters, and it's required for certain property related CHAPS payments.
- T103 (Structured remittance creditor reference) – 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.
- T126 – T139 (Structured By Order Of Address) – Identifies the address of the originating customer. This field is mandatory for Financial Institution customers. You can find more information about the use of structured addresses in section 2.7.
- T140 (Ordering Institution LEI) – is the Legal Entity Identifier for the Ordering Institution, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – OI3QWICWWIPCS8A4S074. For use by Financial Institution Customers only.
- T141 (By order of LEI) – is the Legal Entity Identifier for the Debtor, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – BO3QWICWWIPCS8A4S074. For use by Financial Institution Customers only.
- T142-T156 (Ultimate Debtor) – The address of the ultimate debtor entered in a structured format. You can find more information about the use of structured addresses in section 2.8.
- T157-T171 (Ultimate Creditor) – The address of the ultimate creditor entered in a structured format. You can find more information about the use of structured addresses in section 2.8.

4.11 Urgent domestic payment (CHAPS) template – with extended data

The example below shows how to format the import record:

,,,02,T,TEMPLATE REF,,,DEBIT REFERENCE,,,,01000487654321,,,GBP,,,,,,,,,609242,,,,,,12345678,,MR JOHN SMITH,,,,,,,INFO FOR BEN 1,INFO FOR BEN 2,INFO FOR BEN 3,INFO FOR BEN4,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,BEN DEPT,BEN SUB DEPT,BEN STRT NM,BEN BUID NB,BEN BUILD NAME,BEN FLOOR,BEN PBOX,BEN ROOM,BEN PCODE,BEN TOWN NAME,BEN TOWN LOC NAME,BEN DISTRICT NAME,BEN CNTRY SUB DIV,GB,RR3QWICWWIPCS8A4S074,HLRP,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,YO3QWICWWIPCS8A4S074,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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	12345678	T043		T058		T073	
H002		T014		T029		T044		T059		T074	
H003		T015		T030	MR JOHN SMITH	T045		T060		T075	
T001	02	T016		T031		T046		T061		T076	
T002	T	T017		T032		T047		T062		T077	
T003	TEMPLATE REF	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	609242	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	01000487654321	T025		T040	INFO FOR BEN 4	T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

Extended Data Fields

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
T083	BEN DEPT	T099		T115		T131		T147		T163	
T084	BEN SUB DEPT	T100		T116		T132		T148		T164	
T085	BEN STRT NM	T101		T117		T133		T149		T165	
T086	BEN BUID NB	T102		T118		T134		T150		T166	
T087	BEN BUILD NAME	T103		T119		T135		T151		T167	
T088	BEN FLOOR	T104		T120		T136		T152		T168	
T089	BEN PBOX	T105		T121		T137		T153		T169	
T090	BEN ROOM	T106		T122		T138		T154		T170	
T091	BEN PCODE	T107		T123		T139		T155		T171	
T092	BEN TOWN NAME	T108		T124		T140		T156		T172	
T093	BEN TOWN LOC NAME	T109		T125		T141	YO3QWICWWIPCS8A4S074	T157		T173	
T094	BEN DISTRICT NAME	T110		T126		T142		T158		T174	
T095	BEN CNTRY SUB DIV	T111		T127		T143		T159			
T096	GB	T112		T128		T144		T160			
T097	RR3QWICWWIPCS8A4S074	T113		T129		T145		T161			
T098	HLRP	T114		T130		T146		T162			

Urgent domestic payment (CHAPS) template – with extended data

- 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.

- T002 (Template Indicator) – The value 'T' signifies creating a payment template.

- T003 (Template Reference) – This is the unique identifier of the template.

- T006 (Customer Payment Reference) – This is an optional field.

- T010 (Debit account identifier) – The value '01000487654321 is a UK Sterling account with sort code 01 00 04 and account number 87654321. 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.

- T013 (Payment currency) – This will always be 'GBP' for an urgent domestic payment template.

- T022 (account with Bank identifier) – The value '609242' is the UK Sterling sort code 60 92 42. 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) – This is the name of the beneficiary customer linked to the beneficiary account Number quoted in field T028.

- 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.

- T083-T096 (Beneficiary structured address) – The address of the beneficiary entered in a structured format. You can find more information about the use of structured addresses in section 2.7.

- T097 (Beneficiary LEI) – is the Legal Entity Identifier for the beneficiary, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074.

- T098 (Purpose code) – Identifies the reason for the payment, as published in an external purpose code list. A valid purpose code should be of four characters, and it's required for certain property related CHAPS payments.

- T141 (Your LEI) – is the Legal Entity Identifier for the Debtor, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – YO3QWICWWIPCS8A4S074.

4.12 Urgent domestic payment from template (CHAPS) – with extended data

The example below shows how to format the import record:

,,,02,,TEMPLATE REF,,,DEBIT REFERENCE,,,,01000487654321,,,GBP,101000.50,16012025,,,,,,,,,,,,,,,,,,,,INFO FOR BEN 1,INFO FOR BEN 2,INFO FOR BEN 3,INFO FOR BEN4,,RR3QWICWWIPCS8A4S074,HLRP,,,

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	101000.50	T029		T044		T059		T074	
H003		T015	16012025	T030		T045		T060		T075	
T001	02	T016		T031		T046		T061		T076	
T002		T017		T032		T047		T062		T077	
T003	TEMPLATE REF	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		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	01000487654321	T025		T040	INFO FOR BEN 4	T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

Extended Data Fields

Field	Value		Field	Value		Field	Value		Field	Value		Field	Value		Field	Value
T083			T099			T115			T131			T147			T163	
T084			T100			T116			T132			T148			T164	
T085			T101			T117			T133			T149			T165	
T086			T102			T118			T134			T150			T166	
T087			T103			T119			T135			T151			T167	
T088			T104			T120			T136			T152			T168	
T089			T105			T121			T137			T153			T169	
T090			T106			T122			T138			T154			T170	
T091			T107			T123			T139			T155			T171	
T092			T108			T124			T140			T156			T172	
T093			T109			T125			T141			T157			T173	
T094			T110			T126			T142			T158			T174	
T095			T111			T127			T143			T159				
T096			T112			T128			T144			T160				
T097	RR3QWICWWIPCS8A4S074		T113			T129			T145			T161				
T098	HLRP		T114			T130			T146			T162				

Urgent domestic payment from template (CHAPS) – with extended data

- T001 (Record type) – The value '02' identifies an urgent domestic payment (CHAPS).

- T003 (Template Reference) – This is the unique identifier of the template the payment is being made from.

- T006 (Customer Payment Reference) – This is an optional field.

- T010 (Debit account identifier) – The value '01000487654321' is a UK Sterling account with sort code 01 00 00 and account number 87654321. 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.

- T013 (Payment currency) – This will always be 'GBP' for an urgent 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. 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 '16012025' equates to 16 January 2025.

- 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.

- T097 (Beneficiary LEI) – is the Legal Entity Identifier for the beneficiary, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074.

- T098 (Purpose code) – Identifies the reason for the payment, as published in an external purpose code list. A valid purpose code should be of four characters, and it's required for certain property related CHAPS payments.

4.13 International payment – Non SEPA

The example below shows how to format the import record. Please note that all the file lengths explained in section 1.2 can be used:

,,,04,,,,,CUSTPAYREF2,US,U,,50000012345678,50000087654321,SHA,GBP,3500.22,16012025,,,,,,,CITIUS33CHI,,,,,,440530000000,,BENENAME,1 ANY TOWN,ANY STATE,USA,,2022012712999,1.87,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
H001			T013	GBP		T028	440530000000		T043 – T174	Commas must be included up to one of the supported file lengths in section 1.2. For this example the maximum supported length has been used
H002			T014	3500.22		T029				
H003			T015	16012025		T030	BENENAME			
T001	04		T016			T031	1 ANY TOWN			
T002			T017			T032	ANY STATE			
T003			T018			T033	USA			
T004			T019			T034				
T005			T020			T035	2022012712999			
T006	CUSTPAYREF2		T021			T036	1.87			
T007	US		T022	CITIUS33CHI		T037	INFO FOR BEN 1			
T008	U		T023			T038	INFO FOR BEN 2			
T009			T024			T039	INFO FOR BEN 3			
T010	50000012345678		T025			T040	INFO FOR BEN 4			
T011	50000087654321		T026			T041				
T012	SHA		T027			T042	USD			

International payment – Non SEPA

- 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 'U' identifies this as a normal or standard priority payment.

- T010 (Debit account identifier) – The value '50000012345678' is a UK Sterling account with sort code 50 00 00 and account number 12345678. 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) – This is used when the charges are to be separately debited from a specified bank account. This is an optional field.

- T012 (Charge Type Code) – The value 'SHA' means that the charges will be shared. Remitter will pay debit charges and the beneficiary will pay credit charges. If left blank field T012 defaults to 'SHA'.

- T013 (Payment currency) – The value GBP is the ISO currency code for Pound Sterling.

- 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 '16012025' equates to 16 January 2025.

- T022 (account with Bank identifier) – The value 'CITIUS33CHI ' is the BIC for the beneficiary's bank.

- 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 '2022012712999' 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 T040 (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.

4.14 International payment – SEPA

The example below shows how to format the import record:

,,,04,,,,,CUSTPAYREF4,DE,N,,50000087654321,,SHA,GBP,550.21,16012025,,,,,,,,,,,,,DE89370400440532013000,,BEN NAME,,,,,,,,,,,,EUR,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,BEN DEPT,BEN SUB DEPT,BEN STRT NM,BEN BUID NB,BEN BUILD NAME,BEN FLOOR,BEN PBOX,BEN ROOM,BEN PCODE,BEN TOWN NAME,BEN TOWN LOC NAME,BEN DISTRICT NAME,BEN CNTRY SUB DIV,DE,RR3QWICWWIPCS8A4S074,,,SCOR,,,REMITTANCE,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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	DE89370400440532013000	T043		T058		T073	
H002		T014	550.21	T029		T044		T059		T074	
H003		T015	16012025	T030	BEN NAME	T045		T060		T075	
T001	04	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	CUSTPAYREF4	T021		T036		T051		T066		T081	
T007	DE	T022		T037		T052		T067		T082	
T008	N	T023		T038		T053		T068			
T009		T024		T039		T054		T069			
T010	50000087654321	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012	SHA	T027		T042	EUR	T057		T072			

Extended Data Fields

Field	Value	Field	Value	Field	Value	Field	Value
T083	BEN DEPT	T098		T113		T128	
T084	BEN SUB DEPT	T099		T114		T129	
T085	BEN STRT NM	T100	SCOR	T115		T130	
T086	BEN BUID NB	T101		T116		T131	
T087	BEN BUILD NAME	T102		T117		T132	
T088	BEN FLOOR	T103	REMITTANCE	T118		T133	
T089	BEN PBOX	T104		T119		T134	
T090	BEN ROOM	T105		T120		T135	
T091	BEN PCODE	T106		T121		T136	
T092	BEN TOWN NAME	T107		T122		T137	
T093	BEN TOWN LOC NAME	T108		T123		T138	
T094	BEN DISTRICT NAME	T109		T124		T139	
T095	BEN CNTRY SUB DIV	T110		T125		T140	
T096	DE	T111		T126		T141–T174	Commas for these fields must be included but no data was required for this example.
T097	RR3QWICWWIPCS8A4S074	T113		T127			

International payment – SEPA

- 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 'DE' is the ISO country code for the Germany.

- T008 (Priority) – The value 'N' identifies this as a normal or standard priority payment.

- T010 (Debit account identifier) – The value '50000087654321' is a UK Sterling account with sort code 50 00 00 and account number 87654321. 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.

- T012 (Charge Type Code) – The value 'SHA' means that the charges will be shared. Remitter will pay debit charges and the beneficiary will pay credit charges. This is a requirement for all SEPA routed payments. If left blank field T012 defaults to 'SHA'.

- T013 (Payment currency) – The value GBP is the ISO currency code Pound Sterling.

- 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 '16012025' equates to 16 January 2025.

- T028 (Beneficiary account Number) – This is the beneficiary IBAN.

- 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.

- T042 (Credit currency) – The value 'EUR' is the ISO currency code for Euro.

- T083-T096 (Beneficiary structured address) – The address of the beneficiary entered in a structured format. You can find more information about the use of structured addresses in section 2.7.

- T097 (Beneficiary LEI) – is the Legal Entity Identifier for the beneficiary, as an alternate identification for a party. It must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – RR3QWICWWIPCS8A4S074.

- T100 (Structured remittance creditor reference code) – Code for the creditor reference type. Only used for SEPA payments and the code SCOR must be used.

- T103 (Structured remittance creditor reference) – 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.

4.15 Ad hoc bulk payment – Debit

The example below shows how to format the import record. Please note that all the file lengths explained in section 1.2 can be used:

,,,08,,,,,PAYROLLSEP,,,,60100012345678,,,,,,16012025,,,,,,,,,,,,,,,PAYROLL,,,

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		T028		T043		T058		T073	
H002		T014		T029		T044		T059		T074	
H003		T015		T030		T045		T060		T075	
T001	08	T016	16012025	T031		T046		T061		T076	
T002		T017		T032		T047		T062		T077	
T003		T018		T033		T048		T063		T078	
T004		T019		T034	PAYROLL	T049		T064		T079	
T005		T020		T035		T050		T065		T080	
T006	PAYROLLSEP	T021		T036		T051		T066		T081	
T007		T022		T037		T052		T067		T082	
T008		T023		T038		T053		T068			
T009		T024		T039		T054		T069			
T010	60100012345678	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

Ad hoc bulk payment – Debit

- T001 (Record type) – The value '08' in field T001 identifies the payment type as an '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 '60100012345678' is a UK Sterling account with sort code 60 10 00 and account number 12345678. 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 '16012025' equates to 16 January 2025.

- 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.

4.15.1 Ad hoc bulk payment – Credit

When importing an ad hoc bulk payment debit record, one or more ad hoc bulk payment credit records must be present in the same file. Please note that all the file lengths explained in section 1.2 can be used:

,,,09,,,,,,,,,,,,GBP,1566.23,,,,,,,,601000,,,,,,12345678,,MR JOHN SMITH,,,,PAYROLL 01,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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	12345678	T043		T058		T073	
H002		T014	1566.23	T029		T044		T059		T074	
H003		T015		T030	MR JOHN SMITH	T045		T060		T075	
T001	09	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		T020		T035		T050		T065		T080	
T006		T021		T036		T051		T066		T081	
T007		T022	601000	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			

Ad hoc bulk payment – Credit

- T001 (Record type) – The value '09' identifies the payment type as an '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 '601000' is the UK Sterling sort code 60 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.

4.16 Standard domestic bulk list – Debit

This example shows how to format an import record to create a Bankline standard domestic bulk list with a single beneficiary. Please note that all the file lengths explained in section 1.2 can be used:

,,,06,T,SALARY MTH END 01,N,,,,,,60100087654321,,,,,,,,,,,,,,,,,,,,PAYROLL,,,

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		T028		T043		T058		T073	
H002		T014		T029		T044		T059		T074	
H003		T015		T030		T045		T060		T075	
T001	06	T016		T031		T046		T061		T076	
T002	T	T017		T032		T047		T062		T077	
T003	SALARY MTH END 01	T018		T033		T048		T063		T078	
T004	N	T019		T034	PAYROLL	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	60100087654321	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

Standard domestic bulk list – Debit

- T001 (Record type) and T002 (Template indicator) – The value '06' in field T001 identifies the payment type as a '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 '60100087654321' is a UK Sterling account with sort code 60 10 00 and account number 87654321. 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.

4.16.1 Standard domestic bulk list – Credit

When importing a bulk list debit record, one or more bulk list credit records must be present in the same file. Please note that all the file lengths explained in section 1.2 can be used:

,,,07,,,,1887,,,,,,,,,,,,,,,601000,,,,,,12345678,,MR JOHN SMITH,,,,PAYROLL 01,,

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		T028	12345678	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	601000	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			

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 '601000' is the UK Sterling sort code 60 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.

4.17 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. Please note that all the file lengths explained in section 1.2 can be used:

,,,06,,SALARY MTH END 01,,,,,,,60100087654321,,,,,,16012025,,,,,,,,,,,,,,,,PAYROLL,,,

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		T028		T043		T058		T073	
H002		T014		T029		T044		T059		T074	
H003		T015		T030		T045		T060		T075	
T001	06	T016	16012025	T031		T046		T061		T076	
T002		T017		T032		T047		T062		T077	
T003	SALARY MTH END 01	T018		T033		T048		T063		T078	
T004		T019		T034	PAYROLL	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	60100087654321	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

Standard domestic bulk payment – Debit

- T001 (Record type) – The value '06' in field T001 identifies the payment type as a 'bulk list payment 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 '60100087654321' is a UK Sterling account with sort code 60 10 00 and account number 87654321. 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 '16012025' equates to 16 January 2025.

- 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.

4.17.1 Standard domestic bulk payment – Credit

When importing a bulk payment debit record, one or more bulk payment credit records must be present in the same file. Please note that all the file lengths explained in section 1.2 can be used:

,,,07,,,,1887,,,,,,,,GBP,1566.23,,,,,,,,601000,,,,,12345678,,MR JOHN SMITH,,,,PAYROLL 01,,,

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	12345678	T043		T058		T073	
H002		T014	1566.23	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	601000	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			

Standard domestic bulk payment – Credit

- T001 (Record type) – The value '07' identifies the payment type as a 'bulk list payment 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 '601000' is the UK Sterling sort code 60 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.

4.18 Inter Account Transfer (IAT) bulk list – Debit

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

,,,06,T,LUMP SUM DISTRIB 1,N,,,,U,,60100087654321,,,,,,,,,,,,,,,,,,,,NARRATIVE 1,,

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		T028		T043		T058		T073	
H002		T014		T029		T044		T059		T074	
H003		T015		T030		T045		T060		T075	
T001	06	T016		T031		T046		T061		T076	
T002	T	T017		T032		T047		T062		T077	
T003	LUMP SUM DISTRIB 1	T018		T033		T048		T063		T078	
T004	N	T019		T034	NARRATIVE 1	T049		T064		T079	
T005		T020		T035		T050		T065		T080	
T006		T021		T036		T051		T066		T081	
T007		T022		T037		T052		T067		T082	
T008	U	T023		T038		T053		T068			
T009		T024		T039		T054		T069			
T010	60100087654321	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

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 a '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 '60100087654321' is a UK Sterling account with sort code 60 10 00 and account number 87654321. 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'.

4.18.1   Inter Account Transfer (IAT) bulk list – Credit

When importing an IAT bulk list debit record, one or more consecutive IAT bulk list credit records must be present in the same file.

,,,07,,,,,,,,,,,,,,,,,,,601000,,,,,,12345678,,,,,,NARRATIVE 2,,

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		T028	12345678	T043		T058		T073	
H002		T014		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 2	T049		T064		T079	
T005		T020		T035		T050		T065		T080	
T006		T021		T036		T051		T066		T081	
T007		T022	601000	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			

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 '601000' is the UK Sterling sort code 60 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).

4.19 Bulk Inter Account Transfer (IAT) – Debit

This example shows how to format an import record for a bulk IAT with a single credit account:

,,,06,,LUMP SUM DISTRIB 1,,,,,,,60100087654321,,,,,16012025,,,

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		T043		T058		T073	
H002		T014		T029		T044		T059		T074	
H003		T015	16012025	T030		T045		T060		T075	
T001	06	T016		T031		T046		T061		T076	
T002		T017		T032		T047		T062		T077	
T003	LUMP SUM DISTRIB 1	T018		T033		T048		T063		T078	
T004		T019		T034		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	60100087654321	T025		T040		T055		T070			
T011		T026		T041		T056		T071			
T012		T027		T042		T057		T072			

Bulk Inter Account Transfer (IAT) – Debit

- T001 (Record type) – The value '06' in field T001 identifies the payment type as a 'bulk list payment debit'.

- T003 (Template reference) – The value 'LUMP SUM DISTRIB 1' identifies the bulk list from which the bulk Inter Account Transfer will be made from;

- T010 (Debit account identifier) – The value '60100087654321' is a UK Sterling account with sort code 60 10 00 and account number 87654321. 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 '16012025' equates to 16 January 2025.

- T034 (Beneficiary reference) – This field should not be populated for a debit bulk Inter Account Transfer.

4.19.1   Bulk Inter Account Transfer (IAT) – Credit

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

,,,07,,,,,,,,,,,,GBP,1566.23,,,,,,,,601000,,,,,,12345678,,,,,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	12345678		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	601000		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				

Bulk Inter Account Transfer (IAT) – Credit

- T001 (Record type) – '07' identifies the payment type as a 'bulk list payment 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 '601000' is the UK Sterling sort code 60 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).

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.

Term/Abbreviation	Definition
LEI	An LEI (Legal Entity Identifier) is a global standard identification code for businesses. They provide clear identification of parties in a transaction and better risk assessment for business transactions. They are exactly 20 characters long, consisting of a mix of eighteen letters or numbers, finishing with two numbers.
Purpose Code	Purpose codes are four letter codes which are carried across the payment chain making it clear what the payment is for. The code will be visible to the banks processing the payment and to your payee.
Ultimate Debtor	Ultimate party that owes an amount of money to the (ultimate) creditor.
Ultimate Creditor	Ultimate party to which an amount of money is due.
UETR	Universally unique identifier to provide an end-to-end reference of a payment transaction.
IBAN	International Bank Account Number (IBAN) – identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services – International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.
CHAPS	CHAPS is used to settle high-value and time-critical payments in the UK, such as property transactions or foreign exchange transactions.