NatWest

Bankline

Import file layout guide

Comma Separated Value (.csv or .txt) file format

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1 Introduction to Bankline import

1.1 What is Bankline import?

A Bankline import is when you import a set of payments in a CSV file into Bankline. This guide gives you the full spec for importing payments in a CSV format. It contains all the payment fields that can be included on all types of payments. There's also alternative support you can find on the import payments screen in Bankline and help and support areas for Bankline.

Bankline allows your business to manage everyday banking online, 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:

- Faster Payments (both one off and from an existing Bankline payment template).
- CHAPS 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 transfers (both one off and from an existing Bankline payment template).
- Templates for all the above payment types.
- Bulk payments from an existing Bankline bulk list (Faster Payments).
- Faster Payment bulk lists.
- Sterling bulk transfers from an existing Bankline bulk list only.
- Sterling transfer bulk lists.
- Ad hoc bulk payments (Faster Payments).

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 payments in your import file must be in a Comma Separated Value (CSV) file format. The file can be saved as either a .csv or .txt file. For template imports (just payees not payments) it must be a .txt file.

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)
- 180 Commas (H001-H003 T001-T178)

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 – T178 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, since May 2025 certain property related CHAPS payments 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 payment in a single file?

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

- Templates can’t be mixed in a file with anything other than templates.
- Payments from a template must reference an existing Bankline template.
- Bulk lists can’t be mixed in a file with anything other than bulk lists.
- Bulk payments or bulk transfers must reference an existing Bankline bulk list.
- There can only be one bulk payment or bulk transfer in any one file (a single debit record followed by one or more credit records).

For payments and templates, you can include up to 4,000 records in the same file.

For bulk payments and bulk lists, you can include up to 3,000 beneficiaries.

Files can be up to a size of 10MB. Even if your file does not contain the maximum number of records, if it's larger than 10MB it may be rejected.

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	• 'FP' denotes a Faster Payment. • 'CHP' denotes a CHAPS payment. • 'Trf' denotes a transfer. • 'Intl' denotes an international payment. • 'DR' denotes a bulk list debit. • 'CR' denotes a bulk list credit.

2.3 Character sets

For Faster Payments (including bulk lists) and sterling 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 CHAPS, currency transfers 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
Faster 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.
CHAPS payments	
Bulk payments (Faster Payments)	
Bulk transfers	
Ad hoc bulk payments (Faster Payments)	
Transfers	For sterling 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 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 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.
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

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

If you don't know the IBAN for an account, it can be found on your bank statement or on the payments pages when you select a 'From' account.

The debit charges account may be entered in field T011 in either UK sterling or currency account format.

2.5 Credit account format

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

Payment type	Formatting rules
Faster Payments, CHAPS payments, Bulk payments (Faster payments), Bulk Transfers (IATs) and Ad hoc bulk payments (Faster 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').
Transfers	For sterling 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 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's 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 or 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 from 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 payee by phone	Optional
TELB	Advise payee by most efficient means	Optional
PHON	Advise account with Institution by phone	Optional

2.7 Extended data – Address validation rules (international, SEPA & CHAPS payments only)

Structured and hybrid addresses are now available for SEPA routed international payments, non-SEPA international payments and CHAPS payments.

For SEPA payments, structured or hybrid addresses can be provided for the payee/beneficiary address.

For CHAPS and non-SEPA international payments, structured or hybrid addresses can be provided for the payee/beneficiary address and 'by order of' address.

Party identifier	Structured address	Hybrid address	Un-Structured address**
Payee/beneficiary address	T083–T096	T083–T096 and T031, T032	T031, T032, T033
By order of address (Financial institutions only)	T126–T139	T126–T139 and T080, T081	T080, T081, T082

For each Party Identifier:

- If a structured address is provided, then the town name and country become mandatory.
- If a hybrid address is provided, then the town name and country become mandatory.
- If a hybrid address is provided, then a maximum of two occurrences of an unstructured address line are allowed.

2.8 Extended data – Ultimate Debtor/Creditor name validation (SEPA CT and non-SEPA international payments only)

International payments will allow the use of the optional fields from October 2026:

Party Identifier	Structured Address	Un-Structured Address
Ultimate Debtor Name	T142	N/A
Ultimate Creditor Name	T157	N/A

2.9 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

2.10 Extended data – How do I enter the purpose code? (CHAPS and SEPA payments)

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

2.11 Extended data – What is a Legal Entity Identifier?

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

Rules for CHAPS payments

For all Bankline customers

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/beneficiary LEI	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 – Payee/beneficiary LEI	Payee/beneficiary LEI	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

Rules for SEPA and non-SEPA International payments

If you need to add yours and/or a payee LEI to a SEPA International 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/payee LEI	Payee/beneficiary LEI	Creditor LEI

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

2.12 Extended data – Equivalent amount and Currency of transfer

If you're making an international transaction (SEPA or non-SEPA international payments and currency transfers between your own accounts) that involves a currency exchange, you can use 'Equivalent amount' (T175) and 'Currency of transfer' (T176) instead of 'Payment amount' (T014) and 'Payment currency' (T013).

Whether you use 'Payment amount' or 'Equivalent amount', you must use one of them.

These fields can be used to indicate the amount you wish to be charged from your account.

'Equivalent amount' (T175) tells us the amount that should be charged from your account. If you use this field instead of the 'Payment amount' (T014) field, keep T014 blank.

'Currency of transfer' (T176) tells us the currency that you'll be sending your payee. It appears instead of 'Credit currency' (T042) once it's imported in Bankline.

Conditions of use

- 'Payment currency' (T013) and 'Credit currency' (T042) are still mandatory, even if you're using the new optional fields (see example), and you can't leave them blank.
- You can continue to use the existing fields - 'Payment amount' (T014) and 'Payment currency' (T013) – even when there's a currency exchange.
- If you use the 'Payment amount' field (T014), then the value of 'Payment currency' (T013) can be the same as the debit account or it can be the same as the 'Credit currency' (T042) of your payee.

- If ‘Payment currency’ (T013) matches the ‘Credit currency’ (T042) of your payee (for international payments) or the currency of the account you’re transferring your money to (for currency transfers), the amount sent will appear in the payment message as ‘Instructed amount’.
- If ‘Payment currency’ (T013) matches the currency of the debit account you’re using, the amount sent will appear in the payment message as ‘Equivalent amount’, as it will indicate how much you’ll be charged from your debit account.
- If you’re using the ‘Equivalent amount’ field (T175), then ‘Payment currency’ (T013) must be different from ‘Currency of transfer’ (T176) (see example), and ‘Payment currency’ (T013) must always match the currency of your debit account.
- In this case, the payment will be made using the value in ‘Currency of transfer’ (T176), which would be the same as that of ’Credit currency’ (T042). If you add a different value in ‘Credit currency’ (T042) and in ‘Currency of transfer’ (T176), then ‘Credit currency’ (T042) will be disregarded.
- ‘Equivalent amount’ (T175) and ‘Currency of transfer’ (T176) are optional fields, but you can’t use them separately: either both ‘Equivalent amount’ (T175) and ‘Currency of transfer’ (T176) or neither of these two fields must be used for the same payment.

Example

I want to send GBP100.00 from my GBP account, in USD, using the optional fields ‘Equivalent amount’ and ‘Currency of transfer’:

Field	Field description	Value example
T013	Payment currency	GBP
T014	Payment amount	–
T042	Credit currency	USD
T175	Equivalent amount	100.00
T176	Currency of transfer	USD

2.13 Rules for SEPA payments

A SEPA payment is a standard international payment sent in Euros to a SEPA-reachable payee IBAN located within the SEPA-zone. The SEPA-zone consists of all the countries in the EU plus Iceland, Liechtenstein, Norway, Switzerland, Andorra, Monaco, San Marino, the Vatican City State and the UK, including UK Crown dependencies.

When importing SEPA payments, follow these specific rules:

- The payment charges must be set to shared. This means you’ll pay the debit charges, and the payee will pay the credit charges. T012 should be set to ‘SHA’ or no value added.
- There must be no use of an intermediary institution (T043 must be blank).
- You’ll need to set the payment priority to ‘Standard priority’, not ‘Urgent’. T008 should always be populated with ‘N’.
- You can use ‘Structured address’ and ‘Structured remittance’ for SEPA international payments.

2.14 Extended data – Purpose of payment and Reason of payment

- For non-SEPA international payments, you must include a purpose code for some destination countries. From October 2026, there will be a specific field for 'Purpose of payment' (T177). You can use this field instead of using 'Information for the beneficiary field' (T037).
- A new field has also been created for 'Reason for payment' (T178). This is mandatory for many of the same countries that require a purpose code.
- For a few combinations of destination country and currency, you must include the purpose code in the 'Information for the beneficiary' (T037) field, using the fixed text 'BENEFRES/XX//XXXXXXXXXX'.
- T177 Purpose code – Each country has a list of valid codes, which may contain letters and/or numbers. Up to 10 characters.
- T178 Reason for payment – A free text field where you'll need to provide a description of the reason for the payment. Up to 35 characters.
- For countries where the 'Purpose of payment' (T177) and 'Reason for payment' (T178) are required, these fields are mandatory.
- For other country and currency combinations where only either 'Purpose of payment (T177) or 'Reason of payment' (T178) are required, you'll need to use either one of these fields as needed. When only one of them is mandatory, you can still add information in the other one as optional.
- For any other country, these fields are optional. You can use them to include additional information or leave them blank.
- You can find the requirements for each country in our Bankline FAQs. If you search by your destination country, you'll find details about what fields are mandatory and if any other requirements apply. Always confirm any necessary information with your payee before you make a payment.

3 Import data table

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	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 This tag is ignored. The file name 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' = Faster Payment. '02' = CHAPS payment. '03' = 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
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 'Allow debit accounts to be edited on bulk list and template payments' is enabled.	-	-	-	-	M	M	M	M	-	-	-	-	M	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		If you're 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.																		
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 the field T004 will default to 'N'.	-	-	-	-	-	-	-	-	-	-	-	-	M	-	-	-	O	-
T005	25x	Beneficiary/payee identifier Identifies, in addition to the payee name, each payee on a bulk list or bulk payment. This is a free format field. This field should only be populated for Faster Payment bulk payments and Faster Payment bulk lists.	-	-	-	-	-	-	-	-	-	-	-	-	-	C	-	C	-	-
T006	18x	Customer payment reference Identifies the payment as you'll see in your statement. This is a free format field. However, the field size is limited to '16x' on the transfer, CHAPS and international record types.	O	O	O	O	O	O	O	O	O	O	O	O	-	-	-	-	O	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		If left blank, the field T006 defaults to: The payee name and address line number 1 (field T030) for Faster Payments, CHAPS, and international record types. The credit account name as held in Bankline for the payee account number (field T028 when read in conjunction with the account with bank identifier in field T022) for the transfer record type. For ad hoc bulk payments, the first 16 characters of the import file name.																		
T007	2a	Destination country Identifies the payee country for an international payment. It must be a recognised ISO country code.	-	-	-	M	-	-	-	M	-	-	-	-	-	-	-	-	-	-
T008	1a	Priority Identifies, for international payments, the payment priority. Valid values for the international record type are: 'U' = Non-SEPA 'N' = SEPA Identifies, for the bulk list payments/transfers, whether it is a FP bulk list or a transfer bulk list. Valid values are: 'U' = Transfer 'N' = Faster Payments If left blank field T008 defaults to 'N'. For payments/transfers 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.	-	-	-	M	-	-	-	M	-	-	-	-	C	-	-	-	O	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		Not allowed for ad hoc bulk payments.																		
T009	1a	Routing method This tag is no longer used and must be left blank	-	-	-	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' = payee/beneficiary to pay all charges. 'SHA' = remitter to pay debit charges and payee/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	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
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
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 limited 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 transfer 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 payee bank. Although not guaranteed this will normally be the same date on which the funds will be made available to the payee. Valid value is a date in the format ddmmyyyy. For the bulk list record type this should only be populated for faster payment bulk payments.	M	C	C	C	-	-	-	-	M	C	C	C	-	-	C	-	M	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
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. The NatWest BIC (NWBKGB2LXXX) should only be used here if the by order of fields (T078-T082) are not being used.	-	C	-	C	-	C	-	C	-	C	-	C	-	-	-	-	-	-
T018	35x	Ordering Institution name and address line 1 This field is reserved for future use and should not be populated. If you've not quoted anything in T017 Bankline will pull the ordering institution details from your Bankline profile.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T019	35x	Ordering Institution name and address line 2 This field is reserved for future use and should not be populated. If you've not quoted anything in T017 Bankline will pull the ordering institution details from your Bankline profile.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T020	35x	Ordering Institution name and address line 3 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/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		If you've not quoted anything in T017 Bankline will pull the ordering institution details from your Bankline profile.																		
T021	35x	Ordering Institution name and address line 4 This field is reserved for future use and should not be populated. If you've not quoted anything in T017 Bankline will pull the ordering institution details from your Bankline profile.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T022	16x	Account with bank identifier Identifies the account holding institution at which the payee 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: Destination country (T007) is set to a SEPA country. Payment priority (T008) is set to 'Normal'. Payment currency (T042) is set to 'EUR'. Charge Code Type (T012) is set to 'SHA'.	M	M	C	C	M	M	C	C	-	-	-	M	-	M	-	M	-	M
T023	34x	Account with bank account number 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/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T024	35x	Account with bank name and address line 1	-	-	-	C	-	-		C	-	-	-	-	-	-	-	-	-	-
T025	35x	Account with bank name and address line 2	-	-	-	C	-	-		C	-	-	-	-	-	-	-	-	-	-
T026	35x	Account with bank name and address line 3	-	-	-	O	-	-		O	-	-	-	-	-	-	-	-	-	-
T027	35x	Account with bank name and address line 4	-	-	-	O	-	-		O	-	-	-	-	-	-	-	-	-	-
T028	34x	Beneficiary/payee account number Identifies the payee 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.	M	M	M	C	M	M	M	C	-	-	-	-	-	M	-	M	-	M
T029	16x	Beneficiary/payee institution identifier This field is reserved for future use and should not be populated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T030	35x	Beneficiary/payee name and address line 1 Identifies the payee's name. This is a free format field. For the bulk list record type field T030 is mandatory for Faster Payment bulk lists and payments but must not be populated for transfer bulk lists and bulk transfers. The full 35 characters can only be used for CHAPS and international payments. For all others, only the first 18 will be used.	M	M	-	M	M	M	-	M	-	-	-	C	-	M	-	M	-	M

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T031	35x	Beneficiary/payee name and address line 2 Identifies the first line of the payee's address. This is a free format field. For the international payments: We strongly recommend providing a payee address as this is mandatory for certain destination countries and failure to provide this may cause the payment to be delayed or even rejected by the receiving bank. If you're using a hybrid address for SEPA and CHAPS payments the maximum length for this tag is 70 characters. You can only use T031 and T032, not T033 for a hybrid address.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T032	35x	Beneficiary/payee name and address line 3 Identifies the second line of the payee's address. This is a format-free field. This field should not be populated if payee name and address line 2 (field T031) has not been populated. If you're using a hybrid address for SEPA and CHAPS payments the maximum length for this tag is 70 characters. You can only use T031 and T032, not T033 for a hybrid address.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T033	35x	Beneficiary name and address line 4 Identifies the third line of the payee's address. This is a format-free field. This field should not be populated if payee name and address line 3 (field T032) has not been populated. This tag shouldn't be used if you are using a hybrid address for SEPA and CHAPS payments.	-	O	-	O	-	O	-	O	-	-	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T034	18x	Beneficiary/payee reference (End to End ID) Identifies the payment as it will be known to the payee. This is a format-free field. For the bulk list record type, field T034 is optional in all cases except for the debit side of a bulk 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 payee reference (e.g., invoice number) in order to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who has sent the payment. It's recommended that when making a payment from an existing template or bulk list, that the payee 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 transfer bulk list will default to debit side value of transfer bulk list. Credit side of bulk transfer will default to value present for credit side of transfer bulk list. Please note, for CHAPS and SEPA international payments only, this field can be used to provide up to 35 characters 'End to End ID' as a unique reference for settlement and reconciliation purposes.	O	C	-	C	O	-	-	-	O	O	-	C	O	O	C	O	O	O

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T035	16n	Foreign exchange (FX) deal reference Identifies the reference of any FX deal associated with the payment. This is a format-free 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	Foreign exchange (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. This means 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	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T037	35x	Information for the beneficiary/payee line 1 Payment details that will help identify the payment to the payee. This is a format-free field. However, the field size is limited to '16x' for the transfer record type. If left blank for the transfer 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 payee is completed in line order. Please ensure you add information for the payee (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the identify who has sent 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/payee line 2 Additional payment details that will help identify the payment to the payee. This is a format-free field. This field should not be populated if information for the payee line 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/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T039	35x	Information for the beneficiary/payee line 3 Additional payment details that will help identify the payment to the payee. This is a format-free field. This field should not be populated if information for the payee line 2 (field T038) has not also been populated.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T040	35x	Information for the beneficiary/payee line 4 Additional payment details that will help identify the payment to the payee. This is a format-free field. This field should not be populated if information for the payee line 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 sent in. This doesn't need to 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).	-	-	-	M	-	-	-	M	-	-	-	M	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		A valid value is a recognised ISO currency code.																		
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 CHAPS payments, 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 1 This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T045	35x	Intermediary bank name and address line 2 This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T046	35x	Intermediary bank name and address line 3 This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T047	35x	Intermediary bank name and address line 4 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/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T048	4a	Additional codewords 1 Codewords that identify any special instructions for the payee bank. For valid values please see section 2.6 of this document. The field size is limited to '4a' for CHAPS 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, TELB, HOLD	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T049	29x	Additional codewords text 1 Identifies any additional text to accompany additional codewords. This is a format-free 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 2 See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T051	29x	Additional codewords text 2 See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T052	4a	Additional codewords 3 See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T053	29x	Additional codewords text 3 See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T054	4a	Additional codewords 4 See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T055	29x	Additional codewords text 4	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		See field T049 for further information.																		
T056	4a	Additional codewords 5 See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T057	29x	Additional codewords text 5 See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T058	4a	Additional codewords 6 See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T059	29x	Additional codewords text 6 See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T060	4a	Additional codewords 7 See field T048 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
T061	29x	Additional codewords text 7 See field T049 for further information.	-	O	-	O	-	O	-	O	-	O	-	O	-	-	-	-	-	-
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 1 This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T069	35x	Regulatory reporting line 2 This field is reserved for future use and should not be populated.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T070	35x	Regulatory reporting line 3 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/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
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 transfer bulk lists and bulk transfers field T071 must not be populated.	O	-	-	-	O	-	-	-	O	-	-	-	C	-	C	-	O	-
T072	35x	Remittance advice beneficiary/payee address line 1 Identifies the first line of the payee's address on the remittance advice. This is a format-free 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 transfer bulk lists and bulk transfers field T072 must not be populated.	C	-	-	-	C	-	-	-	C	-	-	-	-	C	-	C	-	C
T073	35x	Remittance advice beneficiary/payee address line 2 Identifies the second line of the payee's address on the remittance advice. This is a format-free 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 transfer bulk lists and bulk transfers field T073 must not be populated.	C	-	-	-	C	-	-	-	C	-	-	-	-	C	-	C	-	C
T074	35x	Remittance advice beneficiary/payee address line 3	O	-	-	-	O	-	-	-	O	-	-	-	-	C	-	C	-	C

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		Identifies the third line of the payee's address on the remittance advice. This is a format-free field. This field should only be populated if remittance advice payee address line 2 (field T073) has also been populated. For transfer bulk lists and bulk transfers field T074 must not be populated.																		
T075	35x	Remittance advice beneficiary/payee address line 4 Identifies the fourth line of the payee's address on the remittance advice. This is a format-free field. This field should only be populated if remittance advice payee address Line number 3 (field T073) has also been populated. For transfer bulk lists and bulk transfers field T075 must not be populated.	O	-	-	-	O	-	-	-	O	-	-	-	-	C	-	C	-	C
T076	20x	Remittance advice beneficiary/payee fax number Identifies the payee's 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 transfer bulk lists and bulk transfers field T076 must not be populated.	O	-	-	-	O	-	-	-	O	-	-	-	-	C	-	C	-	C
T077	50x	Remittance advice beneficiary/payee email address Identifies the payee's email address on the remittance advice. Must be a valid email address format.	O	-	-	-	O	-	-	-	O	-	-	-	-	C	-	C	-	C

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		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 transfer bulk lists and bulk transfers field T077 must not be populated.																		
T078	34x	By order of account This field is required when Financial Institution customers are making payments on 'behalf of' their customers. For all other customers this field must not be populated. The originating customers IBAN/BBAN/Unique Identifier should be populated here. If you have an agency sort code, please provide it as a BBAN (14-digit string) or IBAN. If you don't have an agency sort code, provide a unique identifier for your customer's account.	-	C	-	C	-	C	-	C	-	C	-	C	-	-	-	-	-	-
T079	35x	By order of name This field is required when Financial Institution customers are making payments on 'behalf of' their customers. CHAPS and Non SEPA International- Up to 35 characters: Your customer's full name as it appears on their account with you. Faster Payments - Up to 18 characters: Your customer's name or the unique identifier on their account with you. For all other customers this field must not be populated.	C	C	-	C	C	C	-	C	C	C	-	C	C	-	C	-	C	-
T080	35x	By order of address line 1 This field is required when Financial Institution customers are making	-	C	-	C	-	C	-	C	-	C	-	C	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		payments on 'behalf of' their customers: T080 to T082 identifies your customer's address. As a minimum, you must include town name and 2-letter country code (e.g. 'GB'). For CHAPS and Non SEPA International, this field must be populated along with by order of name (T079) and by order of account (T078) For all other customers this field must not be populated. If you're using a hybrid address for CHAPS payments the maximum length for this tag is 70 characters. You can only use T080 and T081, not T082 for a hybrid address.																		
T081	35x	By order of address line 2 This field is for the continuation of your customer's address. See T080 for details of how this should be provided. If you're using a hybrid address for CHAPS payments the maximum length for this tag is 70 characters. You can only use T080 and T081, not T082 for a hybrid address	-	C	-	C	-	C	-	C	-	C	-	C	-	-	-	-	-	-
T082	35x	By order of address line 3 This field is for the continuation of your customer's address. See T080 for details of how this should be provided.	-	C	-	C	-	C	-	C	-	C	-	C	-	-	-	-	-	-
T083	70x	Beneficiary/payee structured address: Department Structured/Hybrid address validation rules • If a structured address is provided, then the town	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		• name and country become mandatory. • If a structured address is provided, then two occurrences of unstructured address can also be used Structured/Hybrid address validation rules are also covered in section 2.7																		
T084	70x	Beneficiary/payee structured address: Sub department Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T085	70x	Beneficiary/payee structured address: Street name Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T086	16x	Beneficiary/payee structured address: Building number Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T087	35x	Beneficiary/payee structured address: Building name Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T088	70x	Beneficiary/payee structured address: Floor Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T089	16x	Beneficiary/payee structured address: Post box Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T090	70x	Beneficiary/payee structured address: Room Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T091	16x	Beneficiary/payee structured address: Post code Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T092	35x	Beneficiary/payee structured address: Town name Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T093	35x	Beneficiary/payee structured address: Town location name Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T094	35x	Beneficiary/payee structured address: District name Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T095	35x	Beneficiary/payee structured address: Country sub division. Refer to T083 for details of how this should be provided.	-	O	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T096	2a	Beneficiary/payee structured address: Country Refer to T083 for details of how this should be provided.	-	C	-	C	-	O	-	C	-	-	-	-	-	-	-	-	-	-
T097	20x	Beneficiary/payee LEI Identifies the Legal Entity Identifier (LEI) for the payee, 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	-	-	-	-	-	-
T098	4x	Purpose code	-	O	-	C	-	O	-	-	-	O	-	C	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		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																		
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/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T103	35x	Structured remittance creditor reference This field is for both CHAPS 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/payee bank structured address – Department Identifies the payee bank structured address: Department. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T111	70x	Beneficiary/payee bank structured address: Sub department	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		Identifies the payee bank structured address: Sub department. For structured address validation rules please see section 2.7																		
T112	70x	Beneficiary/payee bank structured address: Street name Identifies the payee bank structured address: Steet name. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T113	16x	Beneficiary/payee bank structured address: Building number Identifies the payee bank structured address: Building number. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T114	35x	Beneficiary/payee bank structured address: Building name Identifies the payee bank structured address: Building Name. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T115	70x	Beneficiary/payee bank structured address: Floor Identifies the payee bank structured address: Floor. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T116	16x	Beneficiary/payee bank structured address: Post box Identifies the payee bank structured address: Post box. 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/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T117	70x	Beneficiary/payee bank structured address: Room Identifies the payee bank structured address: Room. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T118	16x	Beneficiary/payee bank structured address: Post code Identifies the payee bank structured address: Post code For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T119	35x	Beneficiary/payee bank structured address: Town name Identifies the payee bank structured address: Town name. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T120	35x	Beneficiary/payee bank structured address: Town location name Identifies the payee bank structured address: Town location name. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T121	35x	Beneficiary/payee bank structured address: District name Identifies the payee bank structured address: District name. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T122	35x	Beneficiary/payee bank structured address: Country sub division Identifies the payee 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/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T123	2a	Beneficiary/payee bank structured address: Country Identifies the payee bank structured address: Country. For structured address validation rules please see section 2.7	-	-	-	O	-	-	-	O	-	-	-	-	-	-	-	-	-	-
T124	20x	Beneficiary/payee bank LEI Identifies the Legal Entity Identifier (LEI) for the payee 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 (LEI) 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	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T126	70x	By order of structured address: Department The address is required when Financial Institution customers are making payments on 'behalf of' their customers : T126 to T139 identifies the structured address of your customer. CHAPS payments: The by order of structured address fields must be populated along with by order of name (T079) and By order of account (T078) Structured/Hybrid address validation rules If a structured address is provided, then the town name and country become mandatory. If a structured address is provided, then two occurrences of unstructured address can also be used Structured/Hybrid address validation rules are also covered in section 2.7	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T127	70x	By order of structured address: Sub department Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T128	70x	By order of structured address: Street name Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T129	16x	By order of structured address: Building number Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T130	35x	By order of structured address: Building name	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		Refer to T126 for details of how this should be provided.																		
T131	70x	By order of structured address: Floor Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T132	16x	By order of structured address: Post box Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T133	70x	By order of structured address: Room Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T134	16x	By order of structured address: Post code Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T135	35x	By order of structured address: Town name Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T136	35x	By order of structured address: Town location name Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T137	35x	By order of structured address: District name Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T138	35x	By order of structured address: Country sub division Refer to T126 for details of how this should be provided.	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-
T139	2a	By order of structured address: Country	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		Refer to T126 for details of how this should be provided.																		
T140	20x	Ordering Institution LEI Provides for a Legal Entity Identifier (LEI) as an additional way to identify a party in a payment. For Bankline Financial institution customers making payments 'On Behalf Of' their customers - this will populate the 'Your LEI' field in Bankline. 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 (LEI) as an additional way to identify a party in a payment. For all Bankline customers this will populate the 'Your LEI' field in Bankline For Bankline Financial institution customers making payments 'on behalf of' their customers. This will populate the 'by order of LEI' field in Bankline when you have also provided a 'by order of account / name / address'. They must be exactly 20 characters long, consisting of a mix of eighteen letters and numbers, finishing with two numbers. For example – YO3QWICWWIPCS8A4S074	-	O	-	C	-	O	-	-	-	O	-	C	-	-	-	-	-	-
T142	35x	Ultimate debtor name	-	O	-	O	-	-	-	-	-	O	-	O	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		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.																		
T143	70x	Ultimate debtor department Structured address validation rules for Ultimate Debtor. When a structured address is provided the town name and country become mandatory. When a structured address is provided the name becomes mandatory We can currently support: name; street name; building number; town name; country and post code. Any other information you provide will be ignored.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T144	70x	Ultimate debtor sub department Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T145	70x	Ultimate debtor street name Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T146	16x	Ultimate debtor building number Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T147	35x	Ultimate debtor building name Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T148	70x	Ultimate debtor floor Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T149	16x	Ultimate debtor post box Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T150	70x	Ultimate debtor room Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T151	16x	Ultimate debtor post code Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T152	35x	Ultimate debtor town name Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T153	35x	Ultimate debtor town location name Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T154	35x	Ultimate debtor town district name Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T155	35x	Ultimate debtor sub division Refer to T143 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T156	2a	Ultimate debtor country Refer to T143 for details of how this should be provided.	-	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,	-	O	-	O	-	-	-	-	-	O	-	O	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		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 and 2.9																		
T158	70x	Ultimate creditor department Identifies the Ultimate Creditor: Department. Structured address validation rules for ultimate creditor When a structured address is provided the town name and country become mandatory. When a structured address is provided the name becomes mandatory We can currently support: name; street name; building number; town name; country and post code. Any other information you provide would be ignored.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T159	70x	Ultimate creditor sub department Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T160	70x	Ultimate creditor street name Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T161	16x	Ultimate creditor building number Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T162	35x	Ultimate creditor building name Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T163	70x	Ultimate creditor floor Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T164	16x	Ultimate creditor post box Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T165	70x	Ultimate creditor room Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T166	16x	Ultimate creditor postal code Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T167	35x	Ultimate creditor town name Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T168	35x	Ultimate creditor town location name Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T169	35x	Ultimate creditor town district name Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T170	35x	Ultimate creditor sub division Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T171	2a	Ultimate creditor country Refer to T158 for details of how this should be provided.	-	O	-	-	-	-	-	-	-	O	-	-	-	-	-	-	-	-
T172	35x	Initiating party name	-	O	C	O	-	-	-	-	-	O	C	O	-	-	-	-	-	-
T173	20x	Initiating party LEI Provides for a Legal Entity Identifier (LEI) 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.	-	O	-	O	-	-	-	-	-	O	-	O	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
		For example – RR3QWICWWIPCS8A4S074																		
T174	36x	UETR (Unique End-to-end Transaction Reference) To be used by Financial Institution customers only. We'll always add an 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	-	-	-	-	-	-	-	-
T175	15n	Equivalent amount For international (SEPA and non-SEPA) payments and currency transfers, this is how much will be charged from your account - 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 limited by the local rules for the payment currency (field T013). For non-SEPA international payments, if are in use, T014 must be left blank. See section 2.11 for more information. Must be used when T176 is present	-	-	C	C	-	-	-	-	-	-	C	C	-	-	-	-	-	-

Field tag		Field name and notes	Payment				Payment template				Payment from template				Bulk List		Payment/ Trf from Bulk List		Ad Hoc Bulk Payment	
			FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	FP	CHP	Trf	Intl	DR	CR	DR	CR	DR	CR
T176	3a	Currency of transfer For international (SEPA and non-SEPA) payments and currency transfers, this is the currency that will be sent to the payee. It must be different from the Payment currency (field T013). If Equivalent amount (T175) are in use, T014 must be left blank. See section 2.11 for more information. Must be used when T175 is present. When this field is present, T042 must also be present, but it will be ignored.	-	-	C	C	-	-	-	-	-	-	C	C	-	-	-	-	-	-
T177	10x	Purpose of payment Mandatory or optional, subjected to country specific requirements of the destination country in T007 to include a purpose of payment code. See section 2.12 for more information.	-	-	-	C	-	-	-	C	-	-	-	C	-	-	-	-	-	-
T178	35X	Reason of payment Mandatory or optional, subjected to country specific requirements of the destination country in T007 to include a reason of payment description. See section 2.12 for more information.				C				C				C						

4 Examples

4.1 Introduction

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

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 Transfer (sterling)

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			

Transfer (sterling)

- T001 (record type) – The value ‘03’ identifies a transfer. If field T003 (Template reference) had also been populated then this would have become an transfer from an existing 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 in Bankline.
- T014 (payment amount) – No blank spaces before the numbers 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 (payee account number) – This is the credit account number held at the account with bank identifier quoted in field T022.

4.3 Transfer (non-sterling 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	USD	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			

Transfer (non-sterling currency)

- T001 (record type) – The value '03' identifies a transfer. If field T003 (template reference) had also been populated, then this would have become transfer from an existing 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 in Bankline.
- T013 (payment currency) – The value USD is the ISO currency code for US Dollars. To make the transfer as Instructed amount, the currency in this field must match the credit account currency.
- T014 (payment amount) – No blank spaces before the numbers 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 (payee 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 Transfer (non-sterling currency) with Equivalent Amount and Currency of Transfer

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,,16012025,,,,,,,,,,,,,140/00/12345678,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
,,,10.01,USD

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		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			

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		T175	10.01
T096		T112		T128		T144		T160		T176	USD
T097		T113		T129		T145		T161			
T098		T114		T130		T146		T162			

Transfer (non-sterling currency) with equivalent amount and currency of transfer

- T001 (record type) – The value '03' identifies a transfer. If field T003 (template reference) had also been populated, then this would have become transfer from an existing 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 in Bankline.
- T013 (payment currency) – The value GBP is the ISO currency code for pound sterling.
- T015 (execution date) – The value '16012025' equates to 16 January 2025.
- T028 (payee account number) – This is the credit account number. The value 140/00/12345678 is a USD currency account in the ‘3n/2n/8n’ format.
- T175 (equivalent amount – This is used in place of T014 (payment amount) – No blank spaces before the numbers 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.
- T176 (currency of transfer) – This must match the currency of the credit account. USD is the ISO 3-letter code for US Dollars

4.5 Faster 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			

Faster Payment

- T001 (record type) – The value '01' identifies a Faster Payment. If field T003 (template reference) had also been populated, then this would have become a Faster Payment from an existing Faster 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 in Bankline.
- T014 (payment amount) – No blank spaces before the numbers are required when quoting the payment amount, and the decimal point is necessary only where the payment amount requires it. For a Faster 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 Faster Payment, therefore the account with bank identifier must be a valid sort code for the Faster Payments receipt.
- T028 (payee account number) – This is the payee account number held at the account with bank identifier quoted in field T022.
- T030 (payee name) – This is the name of the payee customer linked to the payee account number quoted in field T028. Failure to enter a payee name may make it difficult to direct the payment to the correct account.
- T034 (payee reference) – This is the reference that will be advised to the payee customer and as such should be meaningful, such as an invoice number. Please ensure you add a payee reference (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who has sent the payment. If no payee reference is entered, then we will insert the debit account name by default.

4.6 Faster Payment template (Template only)

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			

Faster Payment template (Template only)

- T001 (record type) and T002 (template indicator) – The value '01' in field T001 identifies the Faster Payment type, and the value 'T' in field T002 identifies that this is a new Faster 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 in Bankline.
- T013 (payment currency) – This will always be 'GBP' for a Faster 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 Faster Payment type, therefore the account with bank identifier must be a valid sort code for the receipt of Faster Payments.
- T028 (beneficiary/payee account number) – This is the payee account number held at the account with bank identifier quoted in field T022.
- T030 (beneficiary/payee name) – This is the name of the payee customer linked to the payee account number quoted in field T028. For a Faster Payment, the payee name should be quoted, for other payment types the payee address can also be quoted. Failure to enter a payee name may make it difficult to direct the payment to the correct account.
- T034 (beneficiary/payee reference) – This is the reference that will be advised to the payee customer and as such should be meaningful, such as an invoice number. Please ensure you add a payee reference (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment. If no payee reference is entered, then we will insert the debit account name by default.

4.7 Faster 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			

Faster Payment from a template

- T001 (record type) and T003 (template reference) – The value '01' in field T001 identifies the Faster Payment type, and the value 'STANDARD TEMP 01' in field T003 identifies that it is a Faster Payment from an existing Faster 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 in Bankline.
- T013 (payment currency) – This will always be 'GBP' for a Faster Payment from a template.
- T014 (payment amount) – No blank spaces before the numbers 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/payee reference) – This is the reference that will be advised to the payee customer and as such should be meaningful, such as an invoice number. Please ensure you add a payee 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 payee 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.

4.8 CHAPS 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:

,,,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			

CHAPS payment

- T001 (record type) – The value '02' identifies a CHAPS payment. If field T003 (template reference) had also been populated then this would have become a CHAPS payment from an existing CHAPS 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 in Bankline.
- T014 (payment amount) – No blank spaces before the numbers are required when entering the payment amount, and the decimal point is only necessary where the payment amount requires it. For a CHAPS 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 a CHAPS payment, therefore the account with bank identifier must be a valid sort code for the receipt of CHAPS payments.
- T028 (beneficiary/payee account number) – This is the payee account number held at the account with bank identifier quoted in field T022.
- T030 (beneficiary/payee name and address line 1) – This is the name of the payee customer linked to the payee account number quoted in field T028. For a CHAPS payment up to three additional lines of payee address information may be quoted in fields T031, T032 and T033.
- T037 (information for the beneficiary/payee line 1) – This is information that will be advised to the payee customer and as such should be meaningful, such as an invoice number. Please ensure you add information for the payee (e.g., invoice number, customer number) in order to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment.
- T038 (information for the beneficiary/payee line 2), T039 (information for the beneficiary/payee line 3) and T040 (information for the beneficiary/payee line 4) – These are optional fields.

4.9 CHAPS payment – with partial use of extended data (purpose code, payee structured address, your LEI and payee 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			

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

- T001 (record type) – The value '02' identifies a CHAPS payment.
- 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 in Bankline.
- T014 (payment amount) – No blank spaces before the numbers are required when entering the payment amount, and the decimal point is only necessary where the payment amount requires it. For a CHAPS payment field T013 (payment currency) does not need to 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 a CHAPS payment, therefore the account with bank identifier must be a valid sort code for the receipt of CHAPS payments.
- T028 (beneficiary/payee account number) – This is the payee account number held at the account with bank identifier quoted in field T022.
- T030 (beneficiary name and address line 1) – This is the name of the payee customer linked to the payee account number quoted in field T028.
- T037 (information for the beneficiary/payee line 1) – This is information that will be advised to the payee customer and as such should be meaningful, such as an invoice number. Please ensure you add information for the payee (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment.
- T038 (information for the beneficiary/payee line 2), T039 (information for the beneficiary/payee line 3) and T040 (information for the beneficiary/payee line 4) – These are optional fields.
- T083-T096 (beneficiary/payee structured address) – The address of the payee entered in a structured format. You can find more information about the use of structured addresses in section 2.7.
- T097 (beneficiary/payee LEI) – is the Legal Entity Identifier (LEI) for the payee, 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 (LEI) 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.

4.10 CHAPS payment – 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,,,,,REFERENCE12345678901234567890,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,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	REFERENCE 12345678901234567890 1	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	YO3QWICWWIPC S8A4S074	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	RR3QWICWWIPCS8A4S074	T113		T129		T145	UD STRT NM	T161	UC BUILD NB		
T098	HLRP	T114		T130		T146	UD BUILD NB	T162	UC BUILD NAME		

CHAPS payment – with extended data

- T001 (record type) – The value '02' identifies a CHAPS payment.
- 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 in Bankline.
- T014 (payment amount) – No blank spaces before the numbers are required when entering the payment amount, and the decimal point is only necessary where the payment amount requires it. For a CHAPS payment field T013 (payment currency) does not need to 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 a CHAPS payment, therefore the account with Bank identifier must be a valid sort code for the receipt of CHAPS payments.
- T028 (beneficiary/payee account number) – This is the payee account number held at the account with bank identifier quoted in field T022.
- T030 (beneficiary/payee name and address line 1) – This is the name of the payee customer linked to the payee account number quoted in field T028.
- T083-T096 (beneficiary/payee structured address) – The address of the payee entered in a structured format. You can find more information about the use of structured addresses in section 2.7.
- T097 (beneficiary/payee LEI) – is the Legal Entity Identifier (LEI) for the payee, 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 payee customer and as such should be meaningful, such as an invoice number. Please ensure you add information for the payee (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment.
- T141 (your LEI) – is the Legal Entity Identifier (LEI) 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.

4.11 CHAPS payment – with extended data and by order of details (Financial Institution customers making 'on behalf of' payments)

The example below shows how to format the import record:

**,,,02,,,,,DEBIT REFERENCE,,,,60100087654321,,,,144001.00,16012025,,ABCDGB2LXXX,,,,,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	ABCDGB2LXXX	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	REFERENCE123456789012345678901	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	OI3QWICWWIPCS8A4S074	T156	GB	T172	
T093	BEN TOWN LOC NAME	T109		T125		T141	BO3QWICWWIPCS8A4S074	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	RR3QWICWWIPCS8A4S074	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		

CHAPS payment – with extended data and by order of details (financial institution customers only)

- T001 (record type) – The value '02' identifies a CHAPS payment. If field T003 (template reference) had also been populated then this would have become a CHAPS payment from an existing CHAPS payment template.
- T006 (customer payment preference) – 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 in Bankline.
- T014 (payment amount) – No blank spaces before the numbers are required when entering the payment amount, and the decimal point is only necessary where the payment amount requires it. For a CHAPS payment field T013 (payment currency) does not need to 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.
- T017 (ordering Institution BIC) – The value equates to 'ABCDGB2LXXX'
- 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 a CHAPS payment, so the account with bank identifier must be a valid sort code for the receipt of CHAPS payments.
- T028 (Beneficiary/payee account number) – This is the payee account number held at the account with bank identifier quoted in field T022.
- T030 (Ben/payee name and add. line 1) – This is the name of the payee customer linked to the payee 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 a by order of structured address is provided (T126 – T138).
- T083-T096 (beneficiary/payee structured address) – The address of the payee entered in a structured format. You can find more information about the use of structured addresses in section 2.7.
- T097 (beneficiary/payee LEI) – is the Legal Entity Identifier (LEI) for the payee, 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 payee customer and as such should be meaningful, such as an invoice number. Please ensure you add Information for the payee (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee 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 (LEI) 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 (LEI) 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.

4.12 CHAPS payment 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
H001	
H002	
H003	
T001	02
T002	T
T003	TEMPLATE REF
T004	
T005	
T006	DEBIT REFERENCE
T007	
T008	
T009	
T010	01000487654321
T011	
T012	
T013	GBP
T014	
T015	
T016	
T017	
T018	
T019	
T020	
T021	
T022	609242
T023	
T024	
T025	
T026	
T027	
T028	12345678
T029	
T030	MR JOHN SMITH
T031	
T032	
T033	
T034	
T035	
T036	
T037	INFO FOR BEN 1
T038	INFO FOR BEN 2
T039	INFO FOR BEN 3
T040	INFO FOR BEN 4
T041	
T042	
T043	
T044	
T045	
T046	
T047	
T048	
T049	
T050	
T051	
T052	
T053	
T054	
T055	
T056	
T057	
T058	
T059	
T060	
T061	
T062	
T063	
T064	
T065	
T066	
T067	
T068	
T069	
T070	
T071	
T072	
T073	
T074	
T075	
T076	
T077	
T078	
T079	
T080	
T081	
T082	

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			

CHAPS payment template – with extended data

- T001 (record type) – The value '02' identifies a CHAPS payment. If field T003 (template reference) had also been provided then this would have become a CHAPS payment from an existing CHAPS 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 '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 in Bankline.
- T013 (payment currency) – This will always be 'GBP' for a CHAPS 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 a CHAPS payment, therefore the account with bank identifier must be a valid sort code for the receipt of CHAPS payments.
- T028 (beneficiary/payee account number) – This is the payee account number held at the account with bank identifier quoted in field T022.
- T030 (beneficiary/payee name) – This is the name of the payee customer linked to the payee account number quoted in field T028.
- T037 (information for the payee line 1) – This is information that will be advised to the payee customer and as such should be meaningful, such as an invoice number. Please ensure you add Information for the payee (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment.
- T038 (information for the beneficiary/payee line 2), T039 (information for the beneficiary/payee line 3) and T040 (information for the beneficiary/payee line 4) – These are optional fields.
- T083-T096 (beneficiary/payee structured address) – The address of the payee entered in a structured format. You can find more information about the use of structured addresses in section 2.7.
- T097 (beneficiary/payee LEI) – is the Legal Entity Identifier (LEI) for the payee, 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 (LEI) 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.

4.13 CHAPS payment from template – 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			

CHAPS payment from template – With extended data

- T001 (record type) – The value '02' identifies a CHAPS payment.
- 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 in Bankline.
- T013 (payment currency) – This will always be 'GBP' for a CHAPS 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 a CHAPS payment field T013 (payment currency) does not need to 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/payee line 1) – This is information that will be advised to the payee customer and as such should be meaningful, such as an invoice number. Please make sure you add information for the payee (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment.
- T038 (information for the beneficiary/payee line 2), T039 (information for the beneficiary/payee line 3) and T040 (information for the beneficiary/payee line 4) – These are optional fields.
- T097 (beneficiary/payee LEI) – is the Legal Entity Identifier (LEI) for the payee, 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.

4.14 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,,,,,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 –T178	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		T175	
H003		T015	16012025	T030	BENENAME	T176	
T001	04	T016		T031		T177	
T002		T017		T032		T178	
T003		T018		T033			
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 an urgent priority payment. All Non-SEPA payments must be U.
- 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 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. The remitter will pay debit charges and the payee 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 payee's bank.
- T028 (beneficiary/payee account number) – This is the payee account number held at the account with bank identifier quoted in field T022.
- T030 (beneficiary/payee name and address line 1) – This is the name of the payee customer linked to the payee account number quoted in field T028.
- 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/payee line 1), T038 (information for the beneficiary/payee line 2), T039 (information for the beneficiary/payee line 3) and T040 (information for the beneficiary/payee line 4) – These are optional fields.
- T042 (credit currency) – The value 'USD' is the ISO currency code for US dollars.

4.15 International payment – Non-SEPA with extended data fields

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,IN,U,,50000087654321,,OUR,GBP,,31032022,,,,,,,INDTIN33XXX,,,,,,440530000000,,BENENAME,,,,,2022012712999,1.22, Payee ref ln, Payee ref ln 2, Payee ref ln 3, Payee ref ln 4,,INR,NWBKGB2LXXX,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,Payee Dept,Payee Sub Dept,Payee Street name,Payee building no,Payee building name,Payee floor,Payee post box,Payee room,Payee post code,Payee town name,Payee town location name,Payee district name,Payee country sub division,IN,,,2500.35,INR,P0801,Computer & information services

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
H001		T015	GBP	T032	440530000000	T049	NWBKGB2LXXX	T066	
H002		T016	3500.22	T033		T050		T067	
H003		T017	16012025	T034	BENENAME	T051		T068	
T001	04	T018		T035		T052		T069	
T002		T019		T036		T053		T070	
T003		T020		T037		T054		T071	
T004		T021		T038		T055		T072	
T005		T022		T039	2022012712999	T056		T073	
T006	CUSTPAYREF2	T023		T040	1.22	T057		T074	
T007	IN	T024	INDTIN33XXX	T041	Payee ref ln 1	T058		T075	
T008	U	T025		T042	Payee ref ln 2	T059		T076	
T009		T026		T043	Payee ref ln 3	T060		T077	
T010	50000012345678	T027		T044	Payee ref ln 4	T061		T078	
T011	50000087654321	T028		T045		T062		T079	
T012	OUR	T029		T046	INR	T063		T080	
T013		T030		T047		T064		T081	
T014		T031		T048		T065		T082	

Extended Data Fields

Field	Value	Field	Value	Field	Value	Field	Value	Field	Value	Field	Value
T083	Payee Dept	T099		T115		T131		T147		T163	
T084	Payee Sub Dept	T100		T116		T132		T148		T164	
T085	Payee Street name	T101		T117		T133		T149		T165	
T086	Payee building no	T102		T118		T134		T150		T166	
T087	Payee building name	T103		T119		T135		T151		T167	
T088	Payee floor	T104		T120		T136		T152		T168	
T089	Payee post box	T105		T121		T137		T153		T169	
T090	Payee room	T106		T122		T138		T154		T170	
T091	Payee post code	T107		T123		T139		T155		T171	
T092	Payee town name	T108		T124		T140		T156		T172	
T093	Payee town location name	T109		T125		T141		T157		T173	
T094	Payee district name	T110		T126		T142		T158		T174	
T095	Payee country sub division	T111		T127		T143		T159		T175	2500.35
T096	IN	T112		T128		T144		T160		T176	INR
T097	RR3QWICWWIPCS8A4S074	T113		T129		T145		T161		T177	P0801
T098	HLRP	T114		T130		T146		T162		T178	Computer & information services

International payment – Non-SEPA with extended data

- T001 (record type) – The value '04' identifies an international payment.
- T006 (customer payment reference) – The value 'CUSTPAYREF2' is the customer payment reference associated with this payment.
- T007 (destination country) – The value 'IN' is the ISO country code for India.
- T008 (priority) – The value 'U' identifies this as an urgent priority payment. All Non-SEPA payments must be U.
- 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 between the sort code and account number. The debit account must be a valid account registered in Bankline.
- T012 (charge type code) – The value 'OUR' means that the remitter pays both debit and credit charges.
- T013 (payment currency) – The value 'GBP' is the ISO currency code for pound sterling.
- T015 (execution date) – The value '31032022' equates to 31 March 2022.
- T022 (account with bank identifier) – The value 'INDTIN33XXX' is the BIC/SWIFT code of the beneficiary's bank.
- T028 (beneficiary/payee account number) – The value '440530000000' is the beneficiary account number held with the bank identified in field T022.
- T030 (beneficiary/payee name and address line 1) – The value 'BENENAME' is the beneficiary/payee name.
- T035 (FX deal reference) – The value '2022012712999' is the foreign exchange deal reference associated with the payment.
- T036 (FX deal exchange rate) – The value '1.22' is the exchange rate agreed under the FX deal reference quoted in field T035.
- T037 (information for beneficiary/payee line 1) – The value 'Payee ref ln' contains reference information that will be made available to the beneficiary.
- T038 (information for beneficiary/payee line 2) – The value 'Payee ref ln 2' contains additional beneficiary reference information.
- T039 (information for beneficiary/payee line 3) – The value 'Payee ref ln 3' contains additional beneficiary reference information.
- T040 (information for beneficiary/payee line 4) – The value 'Payee ref ln 4' contains additional beneficiary reference information.
- T042 (credit currency) – The value 'INR' is the ISO currency code for Indian Rupees. The beneficiary will receive funds in INR.
- T043 (intermediary bank identifier) – The value 'ULSBGB2LXXX' is the BIC/SWIFT code of the intermediary bank used in the payment routing process.
- T083 (beneficiary department) – The value 'Payee Dept' identifies the department within the beneficiary organisation.
- T084 (beneficiary sub-department) – The value 'Payee Sub Dept' identifies the sub-department within the beneficiary organisation.
- T085 (beneficiary street name) – The value 'Payee Street name' is the street name component of the beneficiary's address.
- T086 (beneficiary building number) – The value 'Payee building no' is the building number component of the beneficiary's address.
- T087 (beneficiary building name) – The value 'Payee building name' is the building name component of the beneficiary's address.
- T088 (beneficiary floor) – The value 'Payee floor' specifies the floor within the building where the beneficiary is located.
- T089 (beneficiary post box) – The value 'Payee post box' specifies the beneficiary's post office box number.
- T090 (beneficiary room) – The value 'Payee room' identifies the room, office or suite number of the beneficiary.
- T091 (beneficiary post code) – The value 'Payee post code' is the postal or ZIP code of the beneficiary's address.
- T092 (beneficiary town name) – The value 'Payee town name' is the town or city name of the beneficiary.
- T093 (beneficiary town location name) – The value 'Payee town location name' provides additional locality information associated with the town or city.
- T094 (beneficiary district name) – The value 'Payee district name' identifies the district or administrative area of the beneficiary's address.
- T095 (beneficiary country subdivision) – The value 'Payee country sub division' identifies the state, province, region or other country subdivision of the beneficiary's ddress.
- T096 (beneficiary country) – The value 'IN' is the ISO country code for India and identifies the beneficiary's country of residence.
- T175 (equivalent amount) – The value '2500.35' is the regulatory reporting amount associated with the payment. If using this field. T014 must be left blank.
- T176 (currency of transfer) – The value 'INR' is the ISO currency code associated with the regulatory reporting amount. If using this field, T013's currency must match the debit account currency. This field will override the value in T042 if they're different.
- T177 (purpose of payment) – The value 'P0801' is the Indian regulatory purpose code required for reporting the nature of the transaction.
- T178 (reason of payment) – Description of concept for the purpose of payment.

4.16 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–T178	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 in Bankline.
- T012 (charge type code) – The value 'SHA' means that the charges will be shared. Remitter will pay debit charges and the payee 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 blank spaces before the numbers 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/payee account number) – This is the payee's IBAN.
- T030 (beneficiary/payee name and address line 1) – This is the name of the payee customer linked to the payee account number quoted in field T028.
- T042 (credit currency) – The value 'EUR' is the ISO currency code for euros.
- T083-T096 (beneficiary/payee structured address) – The address of the payee entered in a structured format. You can find more information about the use of structured addresses in section 2.7.
- T097 (beneficiary/payee LEI) – is the Legal Entity Identifier (LEI) for the payee, 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 the information that will be advised to the payee customer and as such should be meaningful, such as an invoice number. Please ensure you add information for the payee (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment.

4.17 Ad hoc bulk payment (Faster 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 (Faster 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, it will default 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 in Bankline.
- T016 (date payment to arrive/credit date) The value ‘16012025’ equates to 16 January 2025.
- T034 (beneficiary/payee reference) – This is the reference that will be advised to the payee customer and should be meaningful e.g., a payroll reference. Note that if an individual payee is given their own reference (as specified on the Faster Payment bulk payment credit) then that will override any reference supplied here. Please ensure you add a payee reference (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment. If no payee reference is entered then we will insert the debit account name by default.

4.18 Ad hoc bulk payment (Faster 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 (Faster 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 Faster Payment 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/payee account Number) – This is the payee account number held at the account with bank identifier in field T022.
- T030 (beneficiary/payee name) – This is the name of the payee customer linked to the payee account number quoted in field T028. Failure to enter a payee name may make it difficult to direct the payment to the correct account.
- T034 (beneficiary/payee reference) – Identifies the payment as it will be known to the payee. Please ensure you add a payee reference (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment. If left blank, then the payee reference inserted in the debit entry will be used (if present), otherwise we will insert the debit account name by default.

4.19 Faster Payment bulk list (to add a new bulk list, no payments) – Debit

This example shows how to format an import record to create a Bankline Faster Payment bulk list with a single payee. 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			

Faster Payment 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 Faster Payment 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 Faster Payment.
- 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 in Bankline.
- T034 (beneficiary/payee reference) – This is the reference that will be advised to the payee customer and should be meaningful e.g., payroll reference. Note that if an individual payee is given their own reference (as specified on the Faster Payment bulk list credit), this will override any reference supplied here for that individual payee. Please ensure you add a payee reference (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment. If no payee reference is entered then we will insert the debit account name by default.

4.20 Faster Payment 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			

Faster Payment bulk list – Credit

- T001 (record type) – The value '07' identifies the payment type as a 'bulk list credit'.
- T005 (beneficiary/payee identifier) – This should uniquely identify each payee 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/payee account number) – This is the payee account number held at the account with bank identifier in field T022.
- T030 (beneficiary/payee name) – This is the name of the payee customer linked to the payee account number in field T028. Failure to enter a payee name may make it difficult to direct the payment to the correct account.
- T034 (beneficiary/payee reference) – Not a mandatory field. This is the individual reference that will be advised to the payee customer and should be meaningful e.g., payroll reference. Please ensure you add a payee reference (e.g., invoice number, customer number) to 4365rcomply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment. If left blank, then the payee reference inserted in the debit entry will be used (if present), otherwise we will insert the debit account name by default.

4.21 Faster Payment bulk payment (from an existing saved bulk list in Bankline) – Debit

This example shows how to format an import record for a Faster Payment bulk list payment with a single payee. 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			

Faster Payment 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 Faster Payment bulk payment will be made from.
- T008 (priority) – This field is used to differentiate Faster Payment bulk payments from bulk transfers. In this example, the field has been left blank. When left blank, this value will always default to 'N' for Faster 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 the account number. The debit account must be a valid account as registered in Bankline.
- T016 (date payment to arrive/credit date) – The value '16012025' equates to 16 January 2025.
- T034 (beneficiary/payee reference) – This is the reference that will be advised to the payee customer and should be meaningful e.g., a payroll reference. Note that if an individual payee is given their own reference (as specified on the Faster Payment bulk payment credit) then that will override any reference supplied here. Please make sure you add a payee reference (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment. If no payee reference is entered then we will insert the debit account name by default.

4.22 Faster Payment 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			

Faster Paymnt bulk payment – credit

- T001 (record type) – The value '07' identifies the payment type as a 'bulk list payment credit'.
- T005 (beneficiary/payee identifier) – This should uniquely identify each payee 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 Faster Payment bulk payment.
- T014 (payment Amount) – No blank spaces before the numbers 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/payee account number) – This is the payee account number held at the account with Bank identifier in field T022.
- T030 (beneficiary/payee name) – This is the name of the payee customer linked to the payee account number quoted in field T028. Failure to enter a payee name may make it difficult to direct the payment to the correct account.
- T034 (beneficiary/payee reference) – Not a mandatory field. This is the individual reference that will be advised to the payee customer (if the Faster Payment bulk list payment debit is not used) and should be meaningful to the payee, e.g., payroll reference. Please ensure you add a payee reference (e.g., invoice number, customer number) to comply with industry best practice. Failure to do so may make it difficult for the payee to identify who is sending the payment. If left blank, then the payee reference inserted in the debit entry will be used (if present), otherwise we will insert the debit account name by default.

4.23 Transfer bulk list (bulk list only, no payments) – debit

This example shows how to format an import record to create a Bankline 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			

Transfer 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 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 a transfer bulk list. If the field was blank, the default value would be 'N', and the bulk list could only be used for Faster Payment 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 in Bankline.
- T034 (beneficiary/payee reference) – The value 'Narrative 1' is the narrative that will be marked against each credit account included within the bulk transfer. Note that if an individual credit account is marked with a different narrative (as specified on the transfer 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'.

4.24 Transfer (IAT) bulk list (bulk list only, no payments) – credit

When importing a transfer bulk list debit record, one or more consecutive transfer 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/payee account number) – This is the credit account number held at the account with bank identifier quoted in field T022.
- T034 (beneficiary/payee 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).

4.25 Bulk transfer – debit

This example shows how to format an import record for a bulk transfer 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 transfer – 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 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/payee reference) – This field should not be populated for a debit bulk transfer.

4.26 Bulk transfer – Credit

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

,,,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 transfer – 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 transfers.
- T014 (payment amount) – No blank spaces before the numbers 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/payee account number) – This is the payee account number held at the account with bank identifier quoted in field T022.
- T034 (beneficiary/payee reference) – Not a mandatory field. This is the individual 'narrative' that will be marked against the credit account (if the transfer 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 transfer 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 transfer	Bulk transfer A single debit, multiple credit transfer made from a bulk list.
Domestic	Domestic payments are those that are made to a payee who is based 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.
Transfer	Transfer A payment made by a customer from one of their own accounts to another of their accounts held with the same bank.
Transfer bulk list	Transfer bulk list A bulk list that is used to make single debit, multiple credit 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 Faster Payments or 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.
LEI	A 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.