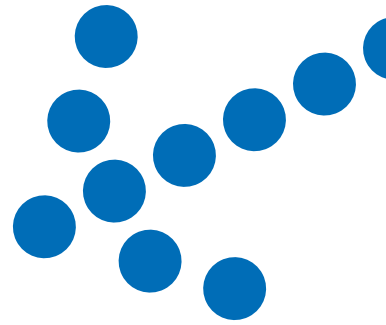


Bankline Internet Banking XML Standard Import Format User Guide



Bankline XML standard import format

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Introduction to Bankline XML import

What is Bankline XML import?

Bankline XML import adapts the ISO 20022 standard pain.001.001.03 credit transfer format in order to allow your business to import payment files rather than keying them manually. Because the contents of the XML file are converted into Bankline formatted payments to allow them to be managed through our payment systems it is important to read the guide carefully to note the specific requirements that apply (such as field length), which may differ from your current use of the ISO 20022 pain.001.001.03 format.

This guide will often refer to the equivalent field in our Bankline CSV format and it is recommended that it be read in conjunction with the Bankline CSV guide which can also be obtained from the "Some Useful Guides" section of our Help & Support site at:

<http://digital.ulsterbank.co.uk/business/help-and-support/help-with-bankline.html>

The payment and payment to template types listed below are supported:

- Standard domestic payments, sent via the faster payments scheme to another UK Bank, or payment to another Ulster Bank account that is not your own (IBP).
- Urgent domestic payments, known as CHAPS.
- An internal transfer between two of your own accounts registered on Bankline, known as IAT.
- International payments, including SEPA and non-SEPA payments.
- A Bulk list payment referencing a Bulk list set up on Bankline. The List may be an IAT list, or a standard domestic list.
- An Ad Hoc standard domestic bulk payment.
- Only the Standard Domestic Bulk and Inter Account Transfer Bulk Payment types listed above will create single debit, multi credit transactions. This remains the case even if one Batch is followed by multiple Transactions in the same XML file.

Please note that Bankline does not support single debit, multi credit SEPA payments.

How do I structure a Bankline XML import format?

A standard XML format file consists of the following elements: :

- Container element: Defines the file as an XML file.
- Header element: Contains the name of the file and some summary information.
- Batch element: Details the debit side of the payment, including the debit account, and the payment date.
- Transaction element: Details the credit side of the payment, such as the beneficiary name and account number.

A single file must contain:

- One Container.
- One Header.
- At least one Batch.
- At least one Transaction per Batch (N.B. Unless it is a specific Bulk Payment type each transaction within the batch will create both a debit and credit entry).

There is one important restriction: A bulk payment type can only ever contain a single Batch. All these elements are defined below, and there are complete examples in Appendix B.

The maximum number of transactions in a single file is 4,000 for non-bulk payments or 3,000 for a bulk payment.

What is a SEPA payment?

A SEPA payment is a standard payment sent in euro currency to a SEPA-reachable beneficiary IBAN located within the SEPA- zone. The SEPA-zone at publication consists of all the countries of the EU plus Iceland, Liechtenstein, Norway, Switzerland, Andorra, Monaco, San Marino and UK Crown dependencies.

Within the above criteria, the following important payment specifics in International payments must also be adhered to: Within the above criteria, the following important payment specifics in International payments must also be adhered to:

1. 1. The payment charges must be set to shared, where the remitter is to pay debit charges and the beneficiary is to pay credit charges. Within the XML format, this is set in the ChrgBr tag as either the value of SHA or SLEV. If the ChrgBr tag is not provided then the charges are assumed to be shared.
2. 2. There must be no use of an intermediary institution.
3. 3. There must be no use of SWIFT Codewords.
4. 4. The payment priority must be set to Standard priority, not Urgent. This is set in the InstrPrtry tag as a value of NORM or N.

How do I enter the debit account?

Accounts can exist in two formats:

- BBAN. This is Basic Bank Account number, and relates to account formats that are not in IBAN format.
- IBAN. This is the International Bank Account number. It is a standardised international format which always starts with a 2 letter ISO country code, such as IE or GB. All SEPA-zone countries have IBANs, as do many other countries.

BBAN format is '6n8n' i.e. a six digit sort code followed by an 8 digit account number.

IBAN format is 'GB2nULSB14n' which is the 'GB' country code followed by two check digits, 'ULSB' and then the 14 digit BBAN as defined above. You can find the IBAN for your accounts in Bankline on the Account statement screen. For the debit account (i.e. your account on Bankline), the account must be entered as follows:

Payment type	Format
International	BBAN or IBAN
All other payments	BBAN only

Irrespective of the format, the debit account can be entered in one of two locations in the XML:

<DbtrAcct><Id><IBAN> or,
<DbtrAcct><Id><Othr><Id>

The debit BIC is optional in all cases.

How do I enter the beneficiary/credit account?

The beneficiary account details are entered in two locations in the XML:

- CdtrAgt tag – this defines the financial institution of the beneficiary.
- CdtrAcct tag – this defines the actual beneficiary account number..

The table below details how these should be populated for non-template payments:

Payment type	CdtrAgt	CdtrAcct
International	If the payment is SEPA and the destination IBAN is EU/EEA then this tag does not need to be present, or else <CdtrAgt><FinInstnId><Othr><Id> populated with NOTPROVIDED Alternatively, if the beneficiary BIC is known, then this should be populated in <CdtrAgt><FinInstnId><BIC> If the beneficiary does not have a BIC, then the NCC can be populated in <CdtrAgt><Brnchld><Id>	Whether the beneficiary account is IBAN format or another format, it can be populated in either <CdtrAcct><Id><IBAN> Or, <CdtrAcct><Id><Othr><Id>
All others	<CdtrAgt><Brnchld><Id> populated with the six digit sort code as '6n' format.	Eight digit beneficiary account number present as '8n' format in either <CdtrAcct><Id><IBAN> Or, <CdtrAcct><Id><Othr><Id>

For template payments, CdtrAgt tag should NOT be present in your XML, unless you wish to denote that BIC/NCC/Sort code is not provided like this:

```
<CdtrAgt><FinInstnId><Othr><Id> NOTPROVIDED</Id></Othr></FinInstnId></CdtrAgt>
```

For template payments, CdtrAcct tag should NOT be present in your XML, unless you are making an international payment and wish to specify the currency the payment to be sent in is different from that specified in the InstdAmt tag Ccy attribute, like this:

```
<CdtrAcct><Ccy>XXX</Ccy></CdtrAcct> - where XXX is replaced with a valid Bankline currency code.
```

Alternatively, for template payments, the Nm and Tp tags within CdtrAcct can be safely used as these are not mapped to anything in Bankline.

XML Specification

Details of the tables used.

Level

This details the level that the tag occurs within the XML structure. A tag with ++ therefore is within the above tag with + only.

XML tag

This is the actual name of the tag

Occur

This details how often the tag occurs in the XML structure. The first number being the minimum number of occurrences, and the last number being the maximum number of occurrences. A "c" indicates that the tag is conditional with another tag at the same level: only one of them may be present.

Content

This summarises the data that the tag may contain:

- Tag = The tag contains other XML tags within it.
- 35x = indicates a free format data. The preceding number is how many characters are allowed, in this case 35.
- n = indicates that this data must be a number.
- 2 = exactly 2 characters must be present (also 3 for 3 characters).
- Code = A specific data must be entered – see the description for details.
- Dt = date, in ISO format YYYY-MM-DD e.g. 2016-09-15
- Dt/Tm = date and time, in ISO format YYYY-MM-DDTHH:MM:SS e.g. 2016-09-15T08:25:59

Character sets

For standard domestic and sterling account Inter Account Transfer payment types (including bulk), any free format tags 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 . - /
```

In addition, the ampersat @ character is allowed for the email address in the remittance information tag only.

NB – the last character is a space. Note that the ampersand & character is not allowed. If lower case characters are used they will be converted to upper case during the Bankline payment process.

For international, urgent domestic (CHAPS), and currency Inter Account Transfer payment types, any free format tags 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 . - / ? : ( ) , + ' 
```

NB – the last character is a space. Note that the ampersand & character is not allowed. Some fields will be converted to upper case during the Bankline payment process. .

Description

This provides clarification on the tags data content, and where it can be expected to appear in Bankline.

Payments types and tag usage

The following payment types are supported via Bankline XML import:

All payments and payments to templates:

- Std = Standard domestic payment, sent via the faster payments scheme to another UK Bank, or payment to another Ulster Bank account that is not your own (IBP).
- Urg = Urgent domestic payment, known as CHAPS.
- IAT = An internal transfer between two of your own accounts registered on Bankline.
- Intl = An international payment, including SEPA and non-SEPA payments.

Bulk payments:

- List = Bulk list payment referencing a Bulk list set up on Bankline. The List may be an IAT list, or Standard domestic list.
- Ad Hoc = Bulk Standard domestic payment that does not reference a Bulk list on Bankline.
- M = Mandatory for this payment type.
- = Optional for this payment type – see description.
- C = Conditional for this payment type – see description.
- - = Has no effect if included for this payment type (tag will not be used) N.B. If you do include these tags you will still need to conform to the content restrictions.
- x = Will cause a rejection/error if included for this payment type..

Error messages

If your file has formatting errors, Bankline will display an error message listing the line and column in the XML text file where the error is located.

For example, the message below:

Your file cannot be imported as it contains formatting errors. Element 'PmtMtd' is not allowed for content model '(PmtInfId,PmtMtd,BtchBookg?,NbOfTxns?,CtrlSum?,PmtTpInf?,ReqdExctnDt?,PoolgAdjstmntDt?,Dbtr?,DbtrAcct?,DbtrAgt?,Ultmt Dbtr?,ChrgBr?,ChrgsAcct?,CdtTrfTxInf+)' (line 32, column 11)

Identifies an error in the tags used – in this case at the Batch level. The error has identified that PmtMtd tag is not allowed for the content model, which is the XML definition. This means that, as PmtMtd is part of the content model, another tag is missing or in the wrong order. In the example above PmtInfId is missing, and so PmtMtd is encountered instead and the error shown.

Content is also validated for length and, in some cases, whether it matches a definition.

Here is an example of the former, where a field length is too long:

Your file cannot be imported as it contains formatting errors. Value 'SD DEF T006 1234567890' has length '22' which exceeds maxLength facet value '18' (line 11, column 45))

And here is an example of the latter, where a value has been used that is not allowed:

Your file cannot be imported as it contains formatting errors. Value 'AB' not in enumeration (line 23, column 25)

The XML specification sections below will help you to interpret these messages, should you receive them.

Section 1: Container

Your file should conform to the XML ISO20022 pain.001.001.03 format as used by Bankline file import. The file container for your payments is always the same, and it should look like this:

```
<?xml version="1.0" encoding="UTF-8" ?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
<CstmrCdtTrfInitn>
```

Header, batch and transaction XML goes here (see sections below for details)

```
</CstmrCdtTrfInitn>
```

```
</Document>Header, batch and transaction XML goes here (see sections below for details)
```

```
</CstmrCdtTrfInitn>
```

```
</Document>
```


Section 4: Transaction

The transaction details the credit account and amount, among other details.

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad Hoc
++	CdtTrfTxlnf	[1..n]	Tag	This is the element that encloses the Transaction information.	M	M	M	M	M	M	M	M	M	M
+++	PmtId	[0..1]	Tag		O	O	O	O	O	O	O	O	O	O
++++	InstrId	[0..1]	18x	<p>Customer payment reference. This will identify the payment as it will be known to the debtor.</p> <p>If left blank, the value in PmtInflId will be used. Any value is disregarded for Bulk payment types.</p> <p>This value is limited to 16 characters for International, IAT and Urgent domestic payment types.</p> <p>Equivalent of T006 in standard Bankline import.</p>	O	O	O	O	O	O	O	O	-	-
++++	EndToEndId	[0..1]	18x	<p>Beneficiary reference.</p> <p>This will be disregarded for Urgent domestic, IAT and International payment types.</p> <p>If not included, Bankline will use the debit account name as held in Bankline for the Debit Account.</p> <p>Please ensure you add a Beneficiary reference (e.g. invoice number) in order to comply with industry best practice. Failure to do so may make it difficult for the beneficiary to identify who is sending the payment.</p> <p>It is recommended that when making a payment from an existing template or bulk list, that the beneficiary reference is reviewed to ensure it is specific to the payment and if required, it can be updated at this stage.</p> <p>Equivalent of T034 in standard Bankline import.</p>	O	-	-	-	O	-	-	-	O	O
+++	PmtTplnf	[0..1]	Tag	<p>This tag can be present at batch or transaction level (or both).</p> <p>For template payments, the template name must be specified within this tag.</p>	O	O	O	O	M	M	M	M	-	-

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad Hoc
+++	UltmtDbtr	[0..1]	Tag	If "By Order Of" details are used, then they can be specified here for thepayment. By Order of details for Bulk Payments should only be specified at the batchlevel. For single payment types, details provided here will override details provided at Batch level, if present.	C	C	-	C	C	C	-	C	-	-
++++	Nm	[0..1]	35x	This is the By Order Of Name. Equivalent of T079 in standard Bankline import.	C	C	x	C	C	C	x	C	x	x
++++	PstlAdr	[0..1]	Tag	Can be used for payment types that require By Order of Address details.	-	C	-	C	-	C	-	C	-	-
+++++	AdrTp	[0..1]	Code	Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY	-	-	-	-	-	-	-	-	-	-
+++++	Dept	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
+++++	SubDept	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
+++++	StrtNm	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
+++++	BldgNb	[0..1]	16x		-	-	-	-	-	-	-	-	-	-
+++++	PstCd	[0..1]	16x		-	-	-	-	-	-	-	-	-	-
+++++	TwnNm	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
+++++	CtrySubD vsn	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
+++++	Ctry	[0..1]	2		-	-	-	-	-	-	-	-	-	-
+++++	AdrLine	[0..7]	35x	The first 3 instances of this tag are the By Order of Address details. Equivalent of T080, T081, T082 in standard Bankline import.	x	C	x	C	x	C	x	C	x	x
++++	Id	[0..1]	Tag	Contains specific By Order Of details of use for Financial Institution customers only.	-	C	-	C	-	C	-	C	-	-
+++++	OrgId	[1..1]c	Tag		-	C	-	C	-	C	-	C	-	-
+++++	BICORBEI	[0..1]	16x	Ordering Institution Identifier. It should only be used by financial institutions. Equivalent of T017 in standard Bankline import.	x	C	x	C	x	C	x	C	x	x
+++++	Othr	[0..1]	Tag		x	C	x	C	x	C	x	C	x	x
+++++	Id	[1..1]	35x	By Order Of Account. It should only be used by financial institutions. Equivalent of T078 in standard Bankline import.	x	C	x	C	x	C	x	C	x	x

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad Hoc
+++++++	SchmeNm	[0..1]	Tag	See Appendix A within PartyIdentification32 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++++++	Issr	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
+++++	PrvtId	[1..1]c	Tag	See Appendix A within PartyIdentification32 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
++++	CtryOfRes	[0..1]	2		-	-	-	-	-	-	-	-	-	-
++++	CtctDtIs	[0..1]	Tag	See Appendix A within PartyIdentification32 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++	IntrmyAgt 1	[0..1]	Tag	Intermediary Bank Identifier can be specified in this tag	x	O	x	O	x	O	x	O	x	x
++++	FinInstnId	[1..1]	Tag		x	O	x	O	x	O	x	O	x	x
+++++	BIC	[1..1]	Code	Intermediary Bank Identifier is specified here as BIC code. Equivalent of T043 in standard Bankline import.	x	O	x	O	x	O	x	O	x	x
+++++	ClrSysMm bld	[0..1]	Tag	See Appendix A within BranchAndFinancialInstitutionIdentification4 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++++	Nm	[0..1]	140x		-	-	-	-	-	-	-	-	-	-
+++++	PstlAdr	[0..1]	Tag	See Appendix A PostalAddress6 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++++	Othr	[0..1]	Tag	See Appendix A within BranchAndFinancialInstitutionIdentification4 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
++++	BrnchId	[0..1]	Tag	See Appendix A within BranchAndFinancialInstitutionIdentification4 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++	IntrmyAgt 1Acct	[0..1]	Tag	See Appendix A CashAccount16 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++	IntrmyAgt 2	0		Not allowed.	x	x	x	x	x	x	x	x	x	x
+++	IntrmyAgt 2Acct	0		Not allowed.	x	x	x	x	x	x	x	x	x	x
+++	IntrmyAgt 3	0		Not allowed.	x	x	x	x	x	x	x	x	x	x
+++	IntrmyAgt 3Acct	0		Not allowed.	x	x	x	x	x	x	x	x	x	x
+++	CdtrAgt	[0..1]	Tag	This tag can be omitted for payments from templates and international payments routing SEPA where the destination IBAN is EU/EEA. If required, BIC is populated under the FinInstnId tag, while NCC	M	M	M	C	-	-	-	C	M	M

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad Hoc
++++	FinInstnId	[0..1]	Tag	Required for international payments needing a BIC.	-	-	-	C	-	-	-	-	-	-
+++++	BIC	[1..1]	Code	Beneficiary BIC. Equivalent of T022 in standard Bankline import.	x	x	x	C	x	x	x	x	x	x
+++++	ClrSysMm bid	[0..1]	Tag	See Appendix A within BranchAndFinancialInstitutionIdentification4 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++++	Nm	[0..1]	140x		-	-	-	-	-	-	-	-	-	-
+++++	PstlAdr	[0..1]	Tag	Can be used for payments requiring Account with Bank name and addressdetails.	-	-	-	C	-	-	-	C	-	-
+++++	AdrTp	[0..1]	Code	Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY	-	-	-	-	-	-	-	-	-	-
+++++	Dept	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
+++++	SubDept	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
+++++	StrtNm	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
+++++	BldgNb	[0..1]	16x		-	-	-	-	-	-	-	-	-	-
+++++	PstCd	[0..1]	16x		-	-	-	-	-	-	-	-	-	-
+++++	TwnNm	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
+++++	CtrySubD vsn	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
+++++	Ctry	[0..1]	2		-	-	-	-	-	-	-	-	-	-
+++++	AdrLine	[0..7]	35x	The first 4 instances of this tag are the Account with Bank name and addressdetails. Equivalent of T024, T025, T026, T027 in standard Bankline import.	x	x	x	C	x	x	x	C	x	x
+++++	Othr	[0..1]	Tag	See Appendix A within BranchAndFinancialInstitutionIdentification4 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
++++	BrnchId	[0..1]	Tag	Required for payments needing a Sort code or NCC.	M	M	M	C	-	-	-	-	M	M
+++++	Id	[0..1]	35x	Required for payments needing a Sort code or NCC. Equivalent of T022 in standard Bankline import.	M	M	M	C	x	x	x	x	M	M
+++++	Nm	[0..1]	140x		-	-	-	-	-	-	-	-	-	-
+++++	PstlAdr	[0..1]	Tag	See Appendix A PostalAddress6 table for details of this tag.	-	-	-	-	-	-	-	-	-	-
+++	CdtrAgtAc ct	0		Not allowed.	x	x	x	x	x	x	x	x	x	x
+++	Cdtr	[0..1]	Tag	Beneficiary details are in this tag	M	M	-	M	-	-	-	-	C	M

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad Hoc
++++	Nm	[0..1]	35x	Beneficiary name. Must not be included for template payments or IAT payments. For a bulk list payment, the beneficiary name is mandatory for a standard bulk list payment, but must not be present for an IAT bulk listpayment. If the name provided is over 18 characters then it will be truncated for standard domestic and ad hoc bulk payment types. Equivalent of T030 in standard Bankline import.	M	M	x	M	x	x	x	x	C	M
++++	PstlAdr	[0..1]	Tag	All international payments must have the destination bank's country code specified in this tag. In addition, if an international or urgent domestic payment requires a beneficiary address, it can also be specified here.	-	O	-	M	-	-	-	-	-	-
+++++	AdrTp	[0..1]	Code	Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY	-	-	-	-	-	-	-	-	-	-
+++++	Dept	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
+++++	SubDept	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
+++++	StrtNm	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
+++++	BldgNb	[0..1]	16x		-	-	-	-	-	-	-	-	-	-
+++++	PstCd	[0..1]	16x		-	-	-	-	-	-	-	-	-	-
+++++	TwnNm	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
+++++	CtrySubD vsn	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
+++++	Ctry	[0..1]	2	Destination bank's country code for international payments only. It is disregarded for other payment types. Must be a valid ISO country code. Equivalent of T007 in standard Bankline import.	-	-	-	M	-	-	-	x	-	-
+++++	AdrLine	[0..7]	35x	The first 3 instances of this tag are the beneficiary address details (or continuation of the beneficiary name, if required). Note that some International countries require that this information is present. Equivalent of T031, T032, T033 in standard Bankline import.	x	O	x	C	x	x	x	x	x	x

Level	XML Tag	Occur	Content	Description	Payment				Template payment				Bulk pay.	
					Std	Urg	IAT	Intl	Std	Urg	IAT	Intl	List	Ad Hoc
++++	RmtLctnEl ctrncAdr	[0..1]	50x	Remittance advice beneficiary email address. The ampersat @ symbol is allowed for the email address. An IAT bulk list payment must not have this populated. It will be ignored for Urgent domestic, IAT and International payment types. Equivalent of T077 in standard Bankline import.	C	-	-	-	C	-	-	-	C	C
++++	RmtLctnPs tlAdr	[0..1]	Tag		C	-	-	-	C	-	-	-	C	C
+++++	Nm	[0..1]	10x-20x	Remittance advice beneficiary fax number. An IAT bulk list payment must not have this populated. It will be ignored for Urgent domestic, IAT and International payment types. Equivalent of T076 in standard Bankline import.	C	-	-	-	C	-	-	-	C	C
+++++	PstlAdr	[0..1]	Tag	Remittance advice beneficiary address details are specified within thistag.	C	-	-	-	C	-	-	-	C	C
++++++	AdrTp	[0..1]	Code	Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY	-	-	-	-	-	-	-	-	-	-
++++++	Dept	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
++++++	SubDept	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
++++++	StrtNm	[0..1]	70x		-	-	-	-	-	-	-	-	-	-
++++++	BldgNb	[0..1]	16x		-	-	-	-	-	-	-	-	-	-
++++++	PstCd	[0..1]	16x		-	-	-	-	-	-	-	-	-	-
++++++	TwnNm	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
++++++	CtrySubD vsn	[0..1]	35x		-	-	-	-	-	-	-	-	-	-
++++++	Ctry	[0..1]	2		-	-	-	-	-	-	-	-	-	-
++++++	AdrLine	[0..7]	35x	The first 4 instances of this tag are the Remittance advice beneficiary address details. An IAT bulk list payment must not have this populated. It will be ignored for Urgent domestic, IAT and International payment types. Equivalent of T072, T073, T074, T075 in standard Bankline import.	C	-	-	-	C	-	-	-	C	C

Appendix A: Tag details tables

These tables give details of tags, or portions within tags, where the content is not used within Bankline. However, if you wish to include these tags you will need to conform to the content restrictions.

PartyIdentification32				
Level	XML Tag	Occur	Content	Description
+	Nm	[0..1]	35x	
+	PstlAdr	[0..1]	Tag	See PostalAddress6 table for details of this tag.
+	Id	[0..1]	Tag	
++	Orgld	[1..1]c	Tag	Either Orgld or Prvtld must be present, but not both.
+++	BICOrBEI	[0..1]	16x	
+++	Othr	[0..1]	Tag	
++++	Id	[1..1]	35x	
++++	SchmeNm	[0..1]	Tag	
+++++	Cd	[1..1]c	4x	Either Cd or Prtry must be present, but not both.
+++++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
++++	Issr	[0..1]	35x	
++	Prvtld	[1..1]c	Tag	Either Orgld or Prvtld must be present, but not both.
+++	DtAndPlcOfBirth	[0..1]	Tag	
++++	BirthDt	[1..1]	Dt	
++++	PrvcOfBirth	[0..1]	35x	
++++	CityOfBirth	[1..1]	35x	
++++	CtryOfBirth	[1..1]	2	
+++	Othr	[0..1]	Tag	
++++	Id	[1..1]	35x	
++++	SchmeNm	[0..1]	Tag	
+++++	Cd	[1..1]c	4x	Either Cd or Prtry must be present, but not both.
+++++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
++++	Issr	[0..1]	35x	
+	CtryOfRes	[0..1]	2	
+	CtctDtls	[0..1]	Tag	
++	NmPrfx	[0..1]	Code	Must be one of: DOCT, MIST, MISS, MADM
++	Nm	[0..1]	140x	
++	PhneNb	[0..1]	33x	Numbers and special characters only
++	MobNb	[0..1]	33x	Numbers and special characters only
++	FaxNb	[0..1]	33x	Numbers and special characters only
++	EmailAdr	[0..1]	2048x	
++	Othr	[0..1]	35x	

PostalAddress6				
Level	XML Tag	Occur	Content	Description
+	AdrTp	[0..1]	Code	Must be one of ADDR, PBOX, HOME, BIZZ, MLTO, DLVY
+	Dept	[0..1]	70x	
+	SubDept	[0..1]	70x	
+	StrtNm	[0..1]	70x	
+	BldgNb	[0..1]	16x	
+	PstCd	[0..1]	16x	
+	TwnNm	[0..1]	35x	
+	CtrySubDvsn	[0..1]	35x	
+	Ctry	[0..1]	2	
+	AdrLine	[0..7]	35x	

CashAccount16				
Level	XML Tag	Occur	Content	Description
+	Id	[0..1]	Tag	
++	IBAN	[1..1]c	34x	Either IBAN or Othr must be present, but not both.
++	Othr	[1..1]c	Tag	Either IBAN or Othr must be present, but not both.
+++	Id	[1..1]	34x	
+++	SchmeNm	[0..1]	Tag	
++++	Cd	[1..1]c	4x	Either Cd or Prtry must be present, but not both.
++++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
+++	Issr	[0..1]	35x	
+	Tp	[0..1]	Tag	
++	Cd	[1..1]c	Code	Either Cd or Prtry must be present, but not both. Must be one of: CASH, CHAR, COMM, TAXE, CISH, TRAS, SACC, CACC, SVGS, ONDP, MGLD, NREX, MOMA, LOAN, SLRY, ODFT
++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
+	Ccy	[0..1]	3	Must be valid Bankline currency code.
+	Nm	[0..1]	70x	

BranchAndFinancialInstitutionIdentification4				
Level	XML Tag	Occur	Content	Description
+	FinInstnId	[0..1]	Tag	
++	BIC	[1..1]	Code	Must match BIC pattern.
++	ClrSysMmbld	[0..1]	Tag	
+++	Cd	[1..1]c	5x	Either Cd or Prtry must be present, but not both.
+++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
++	Nm	[0..1]	140x	
++	PstlAdr	[0..1]	Tag	See PostalAddress6 table for details of this tag.
++	Othr	[0..1]	Tag	
+++	Id	[1..1]	35x	Typically set to NOTPROVIDED where BIC/Brnchld is not present.
+++	SchmeNm	[0..1]	Tag	
++++	Cd	[1..1]c	4x	Either Cd or Prtry must be present, but not both.
++++	Prtry	[1..1]c	35x	Either Cd or Prtry must be present, but not both.
+++	Issr	[0..1]	35x	
+	Brnchld	[0..1]	Tag	
++	Id	[0..1]	35x	
++	Nm	[0..1]	140x	
++	PstlAdr	[0..1]	Tag	See PostalAddress6 table for details of this tag.

TaxInformation3				
Level	XML Tag	Occur	Content	Description
+	Cdtr	[0..1]	Tag	
++	TaxId	[0..1]	35x	
++	RegnId	[0..1]	35x	
++	TaxTp	[0..1]	35x	
+	Dbtr	[0..1]	Tag	
++	TaxId	[0..1]	35x	
++	RegnId	[0..1]	35x	
++	TaxTp	[0..1]	35x	
++	Authstn	[0..1]	Tag	
+++	Titl	[0..1]	35x	
+++	Nm	[0..1]	140x	
+	AdmstnZn	[0..1]	35x	
+	RefNb	[0..1]	140x	
+	Mtd	[0..1]	35x	
+	TtlTaxblBaseAmt	[0..1]	n	Includes currency attribute
+	TtlTaxAmt	[0..1]	n	Includes currency attribute
+	Dt	[0..1]	Dt	

TaxInformation3				
Level	XML Tag	Occur	Content	Description
+	SeqNb	[0..1]	n	
+	Rcrd	[0..n]	Tag	
++	Tp	[0..1]	35x	
++	Ctgy	[0..1]	35x	
++	CtgyDtls	[0..1]	35x	
++	DbtrSts	[0..1]	35x	
++	CertId	[0..1]	35x	
++	FrmsCd	[0..1]	35x	
++	Prd	[0..1]	Tag	
+++	Yr	[0..1]	Dt	
+++	Tp	[0..1]	Code	Must be one of: MM01, MM02, MM03, MM04, MM05, MM06, MM07, MM08, MM09, MM10, MM11, MM12, QTR1, QTR2, QTR3, QTR4, HLF1, HLF2
+++	FrToDt	[0..1]	Tag	
++++	FrDt	[1..1]	Dt	
++++	ToDt	[1..1]	Dt	
++	TaxAmt	[0..1]	Tag	
+++	Rate	[0..1]	n	
+++	TaxblBaseAmt	[0..1]	n	Includes currency attribute
+++	TtlAmt	[0..1]	n	Includes currency attribute
+++	Dtls	[0..n]	Tag	
++++	Prd	[0..1]	Tag	
+++++	Yr	[0..1]	Dt	
+++++	Tp	[0..1]	Code	Must be one of: MM01, MM02, MM03, MM04, MM05, MM06, MM07, MM08, MM09, MM10, MM11, MM12, QTR1, QTR2, QTR3, QTR4, HLF1, HLF2
+++++	FrToDt	[0..1]	Tag	
+++++	FrDt	[1..1]	Dt	
+++++	ToDt	[1..1]	Dt	
++++	Amt	[0..1]	n	Includes currency attribute
++	AddlInf	[0..1]	140x	

Appendix B: Example files

Data in red and bold is used within Bankline.

1. International SEPA payment

Variant 1 – with details that can be at either batch or transaction level supplied at **batch** level = PmtTplnf and ChrgBr tags. This version has the beneficiary BIC tag missing, as this tag is optional for SEPA payments where the destination IBAN is EU/EEA..

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInItn>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20161022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2016-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfId> DEFAULT T006 </PmtInfId>	This is "Your reference" in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<PmtTpInf>	
14	<InstrPrty> NORM </InstrPrty>	The payment has Standard priority
15	<CtgyPurp><Cd> 04 </Cd></CtgyPurp>	04 is an International payment
16	</PmtTpInf>	
17	<ReqdExctnDt> 2016-10-28 </ReqdExctnDt>	Date payment to arrive
18	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
19	<DbtrAcct><Id><IBAN> GB99ULSB12345612345678 </IBAN></Id></DbtrAcct>	Debit IBAN
20	<DbtrAgt><FinInstnId><BIC>ULSBGB2B</BIC></FinInstnId></DbtrAgt>	This is optional
21	<ChrgBr> SLEV </ChrgBr>	SLEV translates to SHA: Charges are to be shared (optional)
22	<CdtTrfTxInf>	Transaction container
23	<PmtId><EndToEndId>NOT USED</EndToEndId></PmtId>	This is optional
24	<Amt><InstdAmt Ccy="EUR"> 0.02 </InstdAmt></Amt>	The amount to be debited is EUR 0.02
25	<Cdtr>	
26	<Nm> AT21 CREDITOR NAME T030 </Nm>	Beneficiary name
27	<PstlAdr>	
28	<Ctry> IE </Ctry>	Beneficiary country
29	<AdrLine> AT22 ADDRESS LINE 1 T031 </AdrLine>	Beneficiary address line 1 (mandatory for some countries)
30	<AdrLine> AT22 ADDRESS LINE 2 T032 </AdrLine>	Beneficiary address line 2 (mandatory for some countries)
31	</PstlAdr>	
32	</Cdtr>	
33	<CdtrAcct><Id><IBAN> IE99ULSB98501012345678 </IBAN></Id></CdtrAcct>	Beneficiary IBAN
34	<RmtInf><Ustrd> AT05 HERE T037-40 </Ustrd></RmtInf>	Info for the beneficiary (optional)
35	</CdtTrfTxInf>	End of transaction
36	</PmtInf>	End of batch
37	</CstmrCdtTrfInItn></Document>	End of file

Variant 2 – with details that can be at either batch or transaction level supplied at transaction level = PmtPlnf and ChrgBr tags. Note also that the transaction level InstrId tag is used to override the default “Your reference” supplied in the batch level PmtInflId tag.

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitt>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20161022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2016-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInflId> DEFAULT T006 </PmtInflId>	This is “Your reference” in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt> 2016-10-28 </ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><IBAN> GB99ULSB12345612345678 </IBAN></Id></DbtrAcct>	Debit IBAN
16	<DbtrAgt><FinInstnId><BIC>ULSBGB2B</BIC></FinInstnId></DbtrAgt>	This is optional
17	<CdtTrfTxInf>	Transaction container
18	<PmtId>	
19	<InstrId> OVERRIDE T006 </InstrId>	This overrides the value in the batch PmtInflId tag(optional)
20	<EndToEndId>NOT USED</EndToEndId>	This is optional
21	</PmtId>	
22	<PmtPlnf>	
23	<InstrPrty> NORM </InstrPrty>	The payment has Standard priority
24	<CtgyPurp><Cd> 04 </Cd></CtgyPurp>	04 is an International payment
25	</PmtPlnf>	
26	<Amt><InstdAmt Ccy="EUR"> 0.02 </InstdAmt></Amt>	Amount to be debited is EUR 0.02
27	<ChrgBr> SLEV </ChrgBr>	SLEV translates to SHA: Charges are to be shared (optional)
28	<CdtrAgt><FinInstnId><BIC> ULSBIE2DXXX </BIC></FinInstnId></CdtrAgt>	Beneficiary BIC (optional for SEPA payment – see Variant 1)
29	<Cdtr>	
30	<Nm> AT21 CREDITOR NAME T030 </Nm>	Beneficiary name
31	<PstlAdr>	
32	<Ctry> IE </Ctry>	Beneficiary country
33	<AdrLine> AT22 ADDRESS LINE 1 T031 </AdrLine>	Beneficiary address line 1 (mandatory for some countries)
34	<AdrLine> AT22 ADDRESS LINE 2 T032 </AdrLine>	Beneficiary address line 2 (mandatory for some countries)
35	</PstlAdr>	
36	</Cdtr>	
37	<CdtrAcct><Id><IBAN> IE99ULSB98501012345678 </IBAN></Id></CdtrAcct>	Beneficiary IBAN
38	<RmtInf><Ustrd> AT05 HERE T037-40 </Ustrd></RmtInf>	Info for the beneficiary (optional)
39	</CdtTrfTxInf>	End of transaction
40	</PmtInf>	End of batch
41	</CstmrCdtTrfInitt></Document>	End of file

2. International Non-SEPA payment

Ref.	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitt>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20161022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2016-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InittPty><Nm>NOT USED</Nm></InittPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfId> DEFAULT T006 </PmtInfId>	This is “Your reference” in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt> 2016-10-28 </ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><IBAN> GB99ULSB12345612345678 </IBAN></Id></DbtrAcct>	Debit IBAN
16	<DbtrAgt><FinInstnId><BIC>ULSBGB2B</BIC></FinInstnId></DbtrAgt>	This is optional
17	<ChrgBr> SLEV </ChrgBr>	SLEV translates to SHA: Charges are to be shared (optional)
18	<CdtTrfTxInf>	Transaction container
19	<PmtId>	
20	<InstrId> OVERRIDE T006 </InstrId>	This overrides the value in the batch PmtInfId tag(optional)
21	<EndToEndId>NOT USED</EndToEndId>	This is optional
22	</PmtId>	
23	<PmtPlnf>	
24	<InstrPrty> HIGH </InstrPrty>	The payment has Urgent priority
25	<CtgyPurp><Cd> 04 </Cd></CtgyPurp>	04 is an International payment
26	</PmtPlnf>	
27	<Amt><InstdAmt Ccy="USD"> 0.02 </InstdAmt></Amt>	Amount to be debited is USD 0.02
28	<CdtrAgt><BrnchId><Id> 12345678 </Id></BrnchId></CdtrAgt>	NCC of beneficiary bank (assumes bank has no BIC)
29	<Cdtr>	
30	<Nm> CREDITOR NAME T030 </Nm>	Beneficiary name
31	<PstlAdr>	
32	<Ctry> US </Ctry>	Beneficiary country
33	<AdrLine> ADDRESS LINE 1 T031 </AdrLine>	Beneficiary address line 1 (mandatory for some countries)
34	<AdrLine> ADDRESS LINE 2 T032 </AdrLine>	Beneficiary address line 2 (mandatory for some countries)
35	</PstlAdr>	
36	</Cdtr>	
37	<CdtrAcct>	
38	<Id><Othr><Id> 1234567890 </Id></Othr></Id>	Beneficiary account number
39	<Ccy> USD </Ccy>	Currency payment to be sent in (optional)
40	</CdtrAcct>	
41	<RmtInf><Ustrd> INFO HERE T037-40 </Ustrd></RmtInf>	Info for the beneficiary (optional)
42	</CdtTrfTxInf>	End of transaction
43	</PmtInf>	End of batch
44	</CstmrCdtTrfInitt></Document>	End of file

3. International SEPA payment to Template

Note that this example assumes that the underlying template on Bankline is SEPA valid.

This deviates from standard pain.001.001.03 as fields that are normally mandatory in that specification are not required for a payment to a Bankline template

Ref	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitt>	File container
04	<GrpHdr>	Header container
05	<MsgId>UNIQUEID-20161022v1</MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2016-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InittPty><Nm>NOT USED</Nm></InittPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfId>DEFAULT T006</PmtInfId>	This is "Your reference" in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt>2016-10-28</ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><IBAN>GB99ULSB12345612345678</IBAN></Id></DbtrAcct>	Debit IBAN
16	<DbtrAgt><FinInstnId><BIC>ULSBGB2B</BIC></FinInstnId></DbtrAgt>	This is optional
17	<CdtTrfTxInf>	Transaction container
18	<PmtId>	
19	<InstrId>OVERRIDE T006</InstrId>	This overrides the value in the batch PmtInfId tag(optional)
20	<EndToEndId>NOT USED</EndToEndId>	This is optional
21	</PmtId>	
22	<PmtTplInf>	
23	<LclInstrm><Prtry>T003 NAME</Prtry></LclInstrm>	This is the template name
24	<CtgyPurp><Cd>04</Cd></CtgyPurp>	04 is an International payment
25	</PmtTplInf>	
26	<Amt><InstdAmt Ccy="EUR">0.02</InstdAmt></Amt>	The amount to be debited is EUR 0.02
27	<RmtInf><Ustrd>AT05 HERE T037-40</Ustrd></RmtInf>	Information for the beneficiary (optional)
28	</CdtTrfTxInf>	End of transaction
29	</PmtInf>	End of batch
30	</CstmrCdtTrfInitt></Document>	End of file

4. Ad Hoc bulk payment with two beneficiaries

Ref	XML	Description
01	<?xml ve rsion="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInItn>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20161022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2016-04-08T08:25:59</CreDtTm>	File creation date and time
07	<Authstn><Prtry> Y </Prtry></Authstn>	Indicates this is a confidential Ad hoc bulk payment (optional)
08	<NbOfTxs>2</NbOfTxs>	Number of transactions in the file
09	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
10	</GrpHdr>	End of header
11	<PmtInf>	Batch container
12	<PmtInfId> DEFAULT T006 </PmtInfId>	This is “Your reference” in the Bankline payment
13	<PmtMtd>TRF</PmtMtd>	
14	<PmtTPlnf>	
15	<CtgyPurp><Cd> 08 </Cd></CtgyPurp>	08 is an Ad hoc bulk payment
16	</PmtTPlnf>	
17	<ReqdExctnDt> 2016-10-28 </ReqdExctnDt>	Date payment to arrive
18	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
19	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
20	<DbtrAgt><FinInstnId><BIC>ULSBGB2B</BIC></FinInstnId></DbtrAgt>	Optional
21	<CdtTrfTxInf>	Transaction container for transaction 1
22	<PmtId><EndToEndId> BEN REF1 T034 </EndToEndId></PmtId>	Beneficiary reference (optional)
23	<Amt><InstdAmt Ccy="GBP"> 0.01 </InstdAmt></Amt>	The amount to be sent is GBP 0.01
24	<CdtrAgt><BrnchId><Id> 980010 </Id></BrnchId></CdtrAgt>	Beneficiary branch sort code
25	<Cdtr><Nm> CREDITOR NAME1 T030 </Nm></Cdtr>	Beneficiary name
26	<CdtrAcct><Id><Othr><Id> 11111111 </Id></Othr></Id></CdtrAcct>	Beneficiary account number
27	</CdtTrfTxInf>	End of transaction 1
28	<CdtTrfTxInf>	Transaction container for transaction 2
29	<PmtId><EndToEndId> BEN REF2 T034 </EndToEndId></PmtId>	Beneficiary reference (optional)
30	<Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt>	The amount to be sent is GBP 0.02
31	<CdtrAgt><BrnchId><Id> 980020 </Id></BrnchId></CdtrAgt>	Beneficiary branch sort code
32	<Cdtr><Nm> CREDITOR NAME2 T030 </Nm></Cdtr>	Beneficiary name
33	<CdtrAcct><Id><Othr><Id> 22222222 </Id></Othr></Id></CdtrAcct>	Beneficiary account number
34	</CdtTrfTxInf>	End of transaction 2
35	</PmtInf>	End of batch
36	</CstmrCdtTrfInItn></Document>	End of file

5. Bulk payment with two beneficiaries to Bulk List

Ref	XML	Description
01	<?xml ve rsion="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitn>	File container
04	<GrpHdr>	Header container
05	<Msgld> UNIQUEID-20161022v1 </Msgld>	Unique file ID – this shows on file import screen
06	<CreDtTm>2016-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTxs>2</NbOfTxs>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfd> DEFAULT T006 </PmtInfd>	This is “Your reference” in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<PmtTplnf>	
14	<LclInstrm><Prtry> BLIST-001 </Prtry></LclInstrm>	This contains the name of the Bulk List onBankline
15	<CtgyPurp><Cd> 06 </Cd></CtgyPurp>	06 is a Bulk List payment
16	</PmtTplnf>	
17	<ReqdExctnDt> 2016-10-28 </ReqdExctnDt>	Date payment to arrive
18	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
19	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
20	<DbtrAgt><FinInstnId><BIC>ULSBGB2B</BIC></FinInstnId></DbtrAgt>	Optional
21	<CdtTrfTxInf>	Transaction container for transaction 1
22	<PmtId><EndToEndId> BEN REF1 T034 </EndToEndId></PmtId>	Beneficiary reference (optional)
23	<Amt><InstdAmt Ccy="GBP"> 0.01 </InstdAmt></Amt>	The amount to be sent is GBP 0.01
24	<CdtrAgt><BrnchId><Id> 980010 </Id></BrnchId></CdtrAgt>	Beneficiary branch sort code
25	<Cdtr>	
26	<Nm> CREDITOR NAME1 T030 </Nm>	Beneficiary name
27	<Id><OrgId><Othr><Id> CID1 T005 </Id></Othr></OrgId></Id>	Beneficiary identifier in the Bulk List
28	</Cdtr>	
29	<CdtrAcct><Id><Othr><Id> 11111111 </Id></Othr></Id></CdtrAcct>	Beneficiary account number
30	</CdtTrfTxInf>	End of transaction 1
31	<CdtTrfTxInf>	Transaction container for transaction 2
32	<PmtId><EndToEndId> BEN REF2 T034 </EndToEndId></PmtId>	Beneficiary reference (optional)
33	<Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt>	The amount to be sent is GBP 0.02
34	<CdtrAgt><BrnchId><Id> 980020 </Id></BrnchId></CdtrAgt>	Beneficiary branch sort code
35	<Cdtr>	
36	<Nm> CREDITOR NAME2 T030 </Nm>	Beneficiary name
37	<Id><OrgId><Othr><Id> CID2 T005 </Id></Othr></OrgId></Id>	Beneficiary identifier in the Bulk List
38	</Cdtr>	
39	<CdtrAcct><Id><Othr><Id> 22222222 </Id></Othr></Id></CdtrAcct>	Beneficiary account number
40	</CdtTrfTxInf>	End of transaction 2
41	</PmtInf>	End of batch
42	</CstmrCdtTrfInitn></Document>	End of file

6. Standard Domestic payment

Ref	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitt>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20161022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2016-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTxs>1</NbOfTxs>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfd> DEFAULT T006 </PmtInfd>	This is “Your reference” in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt> 2016-10-28 </ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
16	<CdtTrfTxInf>	Transaction container
17	<PmtId>	
18	<InstrId> ACTUAL T006 </InstrId>	Overrides the value provided in PmtInfd above (optional)
19	<EndToEndId> BENREF T034 </EndToEndId>	Beneficiary Reference (optional)
20	</PmtId>	
21	<PmtTplnf><CtgyPurp><Cd> 01 </Cd></CtgyPurp></PmtTplnf>	01 is a Standard Domestic payment
22	<Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt>	The amount to be debited is GBP 0.02
23	<CdtrAgt><BrnchId><Id> 980010 </Id></BrnchId></CdtrAgt>	Beneficiary Sort code
24	<Cdtr><Nm> CREDITOR NAME T030 </Nm></Cdtr>	Beneficiary name
25	<CdtrAcct><Id><Othr><Id> 12345678 </Id></Othr></Id></CdtrAcct>	Beneficiary Account number
26	</CdtTrfTxInf>	End of transaction
27	</PmtInf>	End of batch
28	</CstmrCdtTrfInitt></Document>	End of file

7. IAT transfer

This is a payment between two sterling accounts on Bankline. This deviates from standard pain.001.001.03 as fields that are normally mandatory in that specification are not required for an IAT transfer.

Ref	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfIntrn>	File container
04	<GrpHdr>	Header container
05	<MsgId>UNIQUEID-20161022v1</MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2016-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfd>DEFAULT T006</PmtInfd>	This the debit account narrative in an IATtransfer
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt>2016-10-28</ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><Othr><Id>12345612345678</Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
16	<CdtTrfTxInf>	Transaction container
17	<PmtId>	
18	<InstrId>ACTUAL T006</InstrId>	Overrides the value provided in PmtInfd above (optional)
19	<EndToEndId>NOT USED</EndToEndId>	
20	</PmtId>	
21	<PmtTpInf><CtgyPurp><Cd>03</Cd></CtgyPurp></PmtTpInf>	03 is an IAT transfer
22	<Amt><InstdAmt Ccy="GBP">0.02</InstdAmt></Amt>	The amount to be transferred is GBP 0.02
23	<CdtrAgt><BrnchId><Id>123456</Id></BrnchId></CdtrAgt>	Credit sort code
24	<CdtrAcct><Id><Othr><Id>87654321</Id></Othr></Id></CdtrAcct>	Credit account number
25	<RmtInf><Ustrd>CAN T037</Ustrd></RmtInf>	This the credit account narrative in an IAT transfer (optional)
26	</CdtTrfTxInf>	End of transaction
27	</PmtInf>	End of batch
28	</CstmrCdtTrfIntrn></Document>	End of file

8. Currency IAT transfer

This is a payment between two accounts on Bankline where at least one is a non-sterling currency. This deviates from standard pain.001.001.03 as fields that are normally mandatory in that specification are not required for an IAT transfer.

This example shows how to enter an agreed FX deal in the XML.

Ref	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInItN>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20161022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2016-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfd> DEFAULT T006 </PmtInfd>	This the debit account narrative in an IAT transfer
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt> 2016-10-28 </ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><Othr><Id> 440/00/12345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
16	<CdtTrfTxInf>	Transaction container
17	<PmtId>	
18	<InstrId> ACTUAL T006 </InstrId>	Overrides the value provided in PmtInfd above (optional)
19	<EndToEndId>NOT USED</EndToEndId>	
20	</PmtId>	
21	<PmtTpInf><CtgyPurp><Cd> 03 </Cd></CtgyPurp></PmtTpInf>	03 is an IAT transfer
22	<Amt><InstdAmt Ccy="USD"> 0.02 </InstdAmt></Amt>	The amount to be transferred is USD 0.02
23	<XchgRateInf>	
24	<XchgRate> 0.97123 </XchgRate>	The FX deal rate agreed corresponding to the reference below
25	<CtrctId> 2016102800123 </CtrctId>	The FX deal reference corresponding to the above rate
26	</XchgRateInf>	
27	<CdtrAgt><BrnchId><Id> 123456 </Id></BrnchId></CdtrAgt>	Credit sort code (not required for non-sterling accounts)
28	<CdtrAcct><Id><Othr><Id> 12345678 </Id></Othr></Id></CdtrAcct>	Credit account number
29	<RmtInf><Ustrd> CAN T037 </Ustrd></RmtInf>	This the credit account narrative in an IAT transfer (optional)
30	</CdtTrfTxInf>	End of transaction
31	</PmtInf>	End of batch
32	</CstmrCdtTrfInItN></Document>	End of file

9. Urgent domestic (CHAPS) payment

Ref	XML	Description
01	<?xml version="1.0" encoding="UTF-8" ?>	File container
02	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	File container
03	<CstmrCdtTrfInitn>	File container
04	<GrpHdr>	Header container
05	<MsgId> UNIQUEID-20161022v1 </MsgId>	Unique file ID – this shows on file import screen
06	<CreDtTm>2016-04-08T08:25:59</CreDtTm>	File creation date and time
07	<NbOfTx>1</NbOfTx>	Number of transactions in the file
08	<InitgPty><Nm>NOT USED</Nm></InitgPty>	
09	</GrpHdr>	End of header
10	<PmtInf>	Batch container
11	<PmtInfd> DEFAULT T006 </PmtInfd>	This is “Your reference” in the Bankline payment
12	<PmtMtd>TRF</PmtMtd>	
13	<ReqdExctnDt> 2016-10-28 </ReqdExctnDt>	Date payment to arrive
14	<Dbtr><Nm>NOT USED</Nm></Dbtr>	
15	<DbtrAcct><Id><Othr><Id> 12345612345678 </Id></Othr></Id></DbtrAcct>	Debit BBAN. This payment type requires BBAN
16	<CdtTrfTxInf>	Transaction container
17	<PmtId>	
18	<InstrId> ACTUAL T006 </InstrId>	Overrides the value provided in PmtInfd above (optional)
19	<EndToEndId>NOT USED</EndToEndId>	
20	</PmtId>	
21	<PmtTplnf><CtgyPurp><Cd> 02 </Cd></CtgyPurp></PmtTplnf>	02 is a CHAPS payment
22	<Amt><InstdAmt Ccy="GBP"> 0.02 </InstdAmt></Amt>	The amount to be debited is GBP 0.02
23	<CdtrAgt><BrnchId><Id> 980010 </Id></BrnchId></CdtrAgt>	Beneficiary Sort code
24	<Cdtr>	
25	<Nm> CREDITOR NAME T030 </Nm>	Beneficiary name
26	<PstlAdr>	
27	<AdrLine> ADDRESS LINE 1 T031 </AdrLine>	Beneficiary address line 1 (optional)
28	<AdrLine> ADDRESS LINE 2 T032 </AdrLine>	Beneficiary address line 2 (optional)
29	</PstlAdr>	
30	</Cdtr>	
31	<CdtrAcct><Id><Othr><Id> 12345678 </Id></Othr></Id></CdtrAcct>	Beneficiary Account number
32	<RmtInf><Ustrd> INFO HERE T037-40 </Ustrd></RmtInf>	Information for the beneficiary (optional)
33	</CdtTrfTxInf>	End of transaction
34	</PmtInf>	End of batch
35	</CstmrCdtTrfInitn></Document>	End of file

Appendix C: Glossary

Term	Meaning
BBAN	Basic Bank account number
BIC	Bank Identification Code. Used to clearly identify a financial institution. The BIC is optional for SEPA payments.
IAT	Inter-Account Transfer. A transfer between two of your own accounts registered on Bankline.
IBAN	International bank account number. Must be present for SEPA payments.
IBP	Intra-Bank Payment. A payment to another Ulster Bank account.
NCC	National Clearing Code, such as a six digit sort code in UK or Irish banks, or a Fedwire number in the United States of America.
SEPA	Single Euro Payment Area.
XML	Extensible Mark-up Language

Appendix D: Codewords

These rules apply to additional codewords (fields T048, T050, through to T066) and additional codewords text (fields T049, T051, through to T067) as entered in the RgltryRptg tag.

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

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

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