



NatWest

# **Bankline**

## **Import file layout guide BACSTEL-IP format**

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# 1. Introduction to Bankline Bacstel-IP import

## 1.1 What is Bankline Bacstel-IP import?

Bankline file import enables you to import payment instructions in a standard Bacstel-IP format, rather than manually keying or using the Bankline proprietary (CSV) format. This makes it easier to use information generated from your own system to make supplier and salary payments via Bankline. 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 What payments can I make?

Bankline can support the most commonly used Bacstel-IP Single Processing Day (SPD) format as well as the Multi Processing Day (MPD) format. The standard Bacstel-IP formats will allow you to make a Bankline Ad hoc bulk payment.

Bankline can also support modified Bacstel-IP SPD and MPD formats which will allow you to create single Bankline Standard domestic payments. The characteristics of the files are defined in the next section.

## 1.3 How do I structure a Bacstel-IP import file?

The table in this section describes how:

- the two Bacstel-IP formats align with the existing Bankline payment functions and,
- the attributes and values used in the Bacstel-IP files to trigger the aligned Bankline payment types.

Bacstel-IP	Standard or modified	Characteristics	Aligned to Bankline	Bacstel-IP Data Attribute					
				UHL1: Processing date	UHL1: Work Code	DATA: Processing Date	DATA: Free format	Contra record	How does Bankline differ to Bacs?
SPD	Standard	Single debit Multi credit	Ad hoc bulk payment	Mapped	1 DAILY	Not mapped		One only	
MPD	Standard	Single debit Multi credit	Ad hoc bulk payment	Mapped	4 MULTI	Not mapped		One only	Single processing date only
SPD	Modified	Single debit Single credit (One or many pairs)	Standard domestic payment	Mapped	1 DAILY	Not mapped	SNGL	One or many	
MPD	Modified	Single debit Single credit (One or many pairs)	Standard domestic payment	Not mapped	4 MULTI	Mapped	SNGL	One or many	Single processing date only

The Bankline import payment functionality is designed to recognise the Bacstel-IP format automatically. The file is expected to be in accordance with Bacs standards. All constituent parts of the standard file are expected to be present. Validation is present to recognise problems with file formation and will trigger appropriate error messages.

## 1.4 How does Bankline align with the Bacs Processing Cycle?

Bankline follows the Bacs processing cycle in that the Processing Date specified in the Bacstel-IP file is taken to be day two of the Bacs processing cycle (Processing Date) and increments this date by one working day to create the Bankline Credit date which is equivalent to the Bacs day three Settlement date.

## 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 mapped” for any of the import records. This is deliberate so that those fields that are not required for Bankline processing are documented for completeness.

Each import file is expected to contain a single Bacs file. Any data in the file after the UTL1 – user trailer label one line will not be processed. Each file is expected to be named with a .txt file extension.

This user guide maps Bacstel-IP source data attribute to target Bankline attributes for the benefit of those customers already using Bankline for reporting purposes. Bankline field definitions have been included for reference only.

### 2.2 Notation

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

Scenario	Notation
Bacs date formats	<ul style="list-style-type: none"><li>• In the format byydd where b is a blank space, yy is the last two digits of the year, ddd is Julian date with preceding zeros if necessary. Eg. 5 January 2010 is “ 10005”.</li></ul>
When defining the size of a field	<ul style="list-style-type: none"><li>• ‘a’ denotes that the field is alphabetic</li><li>• ‘n’ denotes that the field is numeric</li><li>• ‘x’ denotes that the field is alphanumeric</li></ul>

### 2.3 Character sets

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

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

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

### 3. Import data table

#### VOL 1 – volume header label one

Bacs			Bankline		
Field	Character position	Name	Field tag		Field name and notes
1	1 – 3	Label identifier	-	-	Mandatory- Must contain VOL
2	4 – 4	Label number	-	-	Mandatory – Must contain 1
3R	5 – 10	Submission serial number	-	-	Not mapped
4	11 – 11	Accessibility indicator	-	-	Not mapped
5	12 – 31	Reserved	-	-	Not mapped
6	32 – 37	Reserved	-	-	Not mapped
7	38 – 41	Owner identification (blank spaces)	-	-	Not mapped
7	42 - 47	Owner identification	-	-	Not mapped
7	48 – 51	Owner identification (blank spaces)	-	-	Not mapped
8	52 – 79	Reserved	-	-	Not mapped
9	80 – 80	Label identification	-	-	Not mapped

## HDR1 – header label one

Bacs			Bankline		
Field	Character position	Name	Field tag		Field name and notes
1	1 – 3	Label identifier	-	-	Mandatory – Must contain HDR
2	4 – 4	Label number	-	-	Mandatory – Must contain 1
3	5 – 21	File identifier	-	-	Not mapped
4	22 – 27	Set identification	-	-	Not mapped
5	28 – 31	File section number	-	-	Not mapped
6	32 – 35	File sequence number	-	-	Not mapped
7	36 – 39	Generation number	-	-	Not mapped
8	40 – 41	Generation version number	-	-	Not mapped
9	42 – 47	Creation date (date the file was produced)	-	-	Mandatory – Date must be in BACS format
10	48 – 53	Expiration date (earliest date the file may be overwritten)	-	-	Not mapped
11	54 – 54	Accessibility indicator	-	-	Not mapped
12	55 – 60	Block count	-	-	Not mapped
13	61 – 73	System code	-	-	Not mapped
14	74 – 80	Reserved	-	-	Not mapped

## HDR2 – header label two

Bacs			Bankline		
Field	Character position	Name	Field tag		Field name and notes
1	1 – 3	Label identifier	-	-	Mandatory – Must contain HDR
2	4 – 4	Label number	-	-	Mandatory – Must contain 2
3	5 – 5	Record format	-	-	Not mapped
4	6 – 10	Block length	-	-	Not mapped
5	11 – 15	Record length	-	-	Not mapped
6	16 – 50	Reserved	-	-	Not mapped
7	51 – 52	Buffer offset	-	-	Not mapped
8	53 – 80	Reserved	-	-	Not mapped

## UHL1 – User header label one

Bacs			Bankline		
Field	Character position	Name	Field tag		Field name and notes
1	1 – 3	Label identifier	-	-	Mandatory – Must contain HHL
2	4 – 4	Label number	-	-	Mandatory – Must contain 1
3	5 – 10	Processing date	T016	Date	<p><b>Mandatory - Date payment to arrive Bankline credit date / Bacs Settlement Date</b></p> <p>Adds 1 working day and transformed from Julian format to ddmmyyyy</p> <p>Identifies the date on which the funds are to be received by the beneficiary bank. Although not guaranteed this will normally be the same date on which the funds will be made available to the beneficiary.</p> <p>Mapped for SPD and MPD Ad hoc payments and SPD Standard domestic payments.</p>
4	11 – 20	Identifying number of receiving party	-	-	Not mapped
5	21 – 22	Currency code	T013	3a	<p><b>Mandatory - Payment Currency</b></p> <p>Transformed from 00 to GBP</p> <p>Identifies the currency in which the payment amount (field T014) is expressed. Currency is stored as a recognised ISO currency code.</p>
6	23 – 28	Country code			Not mapped
7	29 – 37	Work code			Mandatory – Must contain 1 DAILY or 4 MULTI
8	38 – 40	File number			Not mapped
9	41 – 47	Reserved			Not mapped
10	48 – 54	Audit print identifier			Not mapped
11	55 – 80	Reserved			Not mapped

## Credit and debit payment instructions (DATA)

Bacs			Bankline		
Field	Character position	Name	Field tag		Field name and notes
1	1 – 6	Destination Sorting code	T022	16x	<b>Mandatory - Account with bank identifier</b> Identifies the Bank of the beneficiary
2	7 – 14	Destination a/c number	T028	34x	<b>Mandatory - Beneficiary account number</b> Identifies the beneficiary account number as held (where appropriate) at the account with Bank institution (i.e. the account holding institution) in field T022.
3	15 – 15	Destination a/c type	-	-	Not mapped
4	16 – 17	Transaction code	-	-	Mandatory – Must contain 99
5	18 – 23	Originating sorting code	T010	34x	<b>Mandatory - Debit account identifier</b> Identifies the debit account for the payment. Originating sorting code and Originating a/c number concatenated to create T010.
6	24 – 31	Originating a/c number	T010	34x	<b>Mandatory - Debit account identifier</b> Identifies the debit account for the payment. Originating sorting code and Originating a/c number concatenated to create T010.
7	32 – 35	Free format	-	-	Optional – For Bankline Standard domestic payments SNGL
8R	36 – 46	Amount in pence / cents	T014	15n	<b>Mandatory - Payment amount</b> Transformed from pence to pounds and pence. Identifies the amount of the payment as expressed in the payment currency (field T013).
9L	47 – 64	Service user's name (originating a/c name abbreviated)	T079-	35x	<b>By Order of name</b> Identifies the name of the originating customer. By order of details taken from this field for "SNGL" type files for those customers with By order of details set up.
10	65 – 82	Service user's reference	T034	18x	<b>Beneficiary reference</b> Identifies the payment as it will be known to the beneficiary. This is a free format field. For the Ad hoc payment type, field T034 is optional. If left blank, field T034 defaults to the debit account name as held in Bankline for the Originating a/c Number / Debit Account identifier (field T010).
11L	83 – 100	A/c name	T030	35x	<b>Mandatory - Beneficiary name and address line number 1</b> Identifies the beneficiary name or in the case of a financial transfer the beneficiary institution name. This is a free format field. For the bulk list record type field T030 is mandatory for standard domestic bulk lists and payments.
For multiprocessing day payment files only					
12	101 – 106	Processing date	T016	Date	<b>Date payment to arrive Bankline credit date / Bacs Settlement Date</b> Adds 1 working day and transformed from Julian format to ddmmyyyy Identifies the date on which the funds are to be received by the beneficiary bank. Although not guaranteed this will normally be the same date on which the funds will be made available to the beneficiary. Only mapped for MPD Standard domestic payments. Must be equal to the processing date in the UHL1 record.

## Contra records (CONTRA)

Bacs			Bankline		
Field	Character position	Name	Field tag		Field name and notes
A	1 – 6	Destination sorting code	-	-	Not mapped
B	7 – 14	Destination a/c number	-	-	Not mapped
C	15 – 15	Destination a/c type	-	-	Not mapped
D	16 – 17	Transaction code	-	-	Mandatory – Must contain 17
E	18 – 23	Originating sorting code	T010	34x	<b>Mandatory - Debit account identifier</b> Identifies the debit account for the payment. Used in validating totals on all BACSTEL formats Used for the debit record in an ad hoc bulk payment
F	24 – 31	Originating a/c number	T010	34x	<b>Mandatory - Debit account identifier</b> Identifies the debit account for the payment. Used in validating totals on all BACSTEL formats Used for the debit record in an ad hoc bulk payment
G	32 – 35	Free format	-	-	Optional - For Bankline Standard domestic payments SNGL
HR	36 – 46	Amount in pence/cents	T014	15n-	<b>Payment amount</b> Identifies the amount of the payment as expressed in the payment currency (field T013). Valid value is an amount in the format 12n. 2n where the number of decimal places may be constrained by the local rules for the payment currency (field T013).” Must be equal to the value of all the credits on the file for this debit account number and processing date
IL	47 – 64	Narrative	T006-	18x	<b>Customer payment reference</b> Identifies the payment as it will be known to the remitter.
J	65 – 82	Contra identification	-	-	Mandatory – Must contain CONTRA
KL	83 – 100	Abbreviated originating a/c name	T079	35x	<b>By Order of name</b> Identifies the name of the originating customer. By order of details taken from this field when not a “SNGL” type file (ie a Bankline ad hoc bulk payment) for those customers with By order of details set up.
For multiprocessing day payment files only					
L	101 – 106	Processing date	-	-	Mandatory – Must contain the same date as all data records and processing date on UHL1

## EOF1 – end of file label one

Bacs			Bankline		
Field	Character position	Name	Field tag		Field name and notes
1	1 – 3	Label Identifier	-	-	Mandatory – Must contain EOF
2	4 – 4	Label number	-	-	Mandatory – Must contain 1
3	5 – 54	Same as HDR1 fields 3 to 11	-	-	Not mapped
4	55 – 60	Block count	-	-	Not mapped
5	61 – 80	Same as HDR1 fields 13 to 14	-	-	Not mapped

## EOF2 – end of file label two

Bacs			Bankline		
Field	Character position	Name	Field tag		Field name and notes
1	1 – 3	Label Identifier	-	-	Mandatory – Must contain EOF
2	4 – 4	Label number	-	-	Mandatory – Must contain 2
3	5 – 80	Same as HDR2 fields 3 to 8	-	-	Not mapped

## UTL1 – user trailer label one

Bacs			Bankline		
Field	Character position	Name	Field tag		Field name and notes
1	1 – 3	Label Identifier	-	-	Mandatory – Must contain UTL
2	4 – 4	Label number	-	-	Mandatory – Must contain 1
3 R	5 – 17	Debit value total	-	-	Mandatory – Must contain total value of all debit transactions on the file
4 R	18 – 30	Credit value total	-	-	Mandatory – Must contain total value of all credit transactions on the file
5 R	31 – 37	Debit item count	-	-	Mandatory – Must contain total number of all debit transactions on the file
6 R	38 – 44	Credit item count	-	-	Mandatory – Must contain total number of all credit transactions on the file
7	45 – 52	Reserved	-	-	Not mapped
8 R	53 – 59	DDI count	-	-	Not mapped
9	60 – 80	For use by service user	-	-	Not mapped



