

Coutts Bankline Import File Layout

User Guide



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Introduction

The following files may be imported to Coutts Bankline:

- Sterling inter-account transfers (IATs)
- Single, free-format BACS payments
- Payment templates

Where a payment template has been established in Coutts Bankline, either by import or manual creation, the following files may additionally be imported:

- Payment information in respect of bulk BACS lists
- Payment information in respect of sterling inter-account transfers (IATs)
- Payment information in respect of single BACS payments

Please ensure that the Import file is in a Comma Separated Value (CSV) text file format.

Legacy formats of payments are not supported in Bankline.

Structure of Data Table

File content

The fields required for each type of payment are described in sequential order (column A) with their data length (column C) and where applicable the required data format eg ddmmYYYY or a list of acceptable values eg '01', '02' etc (column D).

The data table further describes the fields required within an import file for a particular payment type.

Payment types are shown in columns E, F, G, H and I. Each combination of data field and payment type shows whether the field is:

- Mandatory shown by an 'M'
- Optional indicated by an 'O'
- Conditional shown by a 'C'
- Not applicable to this payment type shown by a shaded cell

Where a field is described as conditional, details of the condition that must be met can be found under the relevant section of this document.

Where sequential values are missing from acceptable sets of values these have been allocated for future enhancements to the import file structure.

Some fields are shown as not being used by any payment type within the layout, these fields have been created for future enhancements.

Data fields do not need to be padded with trailing spaces to reach the correct number of characters in the field length.

Fields that are populated spuriously and that are not relevant for the type of payment being imported will not be validated.

File name

The data table shows header fields H001 - H003 which are optional and appear for each record within the file. If header field H002 is populated on the first record within the file, the value will be used for the filename. Where it is not entered, Bankline will use the name of the import file eg VS001 - 01102006.txt as the filename.

Import File Layout - Data Table

A. Fld Tag	B. Data Field	C. Size	D. Content/Comment	E. Payment		F. Payment from Template		G. Bulk List Payment		H. Payment Template Creation		I. Bulk List Template Creation	
				Std D	IAT	Std D	IAT	DR	CR	Std D	IAT	DR	CR
			Record Type →	01	03	01	03	06	07	01	03	06	07
H001	Originating Customer Identifier	16x	Customer Identifier of who is importing this file. Not supplied/populated by Bankline file import process. For use by other channels.	o	o	o	o	o	o	o	o	o	o
H002	Import File Name	50x	File name allocated by the customer. Either use file name (Bankline Import) or value supplied here.	o	o	o	o	o	o	o	o	o	o
H003	Bank Identifier	4x	This will be derived by the mechanism authenticating the submitting customer.	o	o	o	o	o	o	o	o	o	o
T001	Record Type	2n	Defines what sort of payment is being advised. 01=Standard Domestic 03=Inter-account Transfer 06=Bulk List Debit 07=Bulk List Credit	M	M	M	M	M	M	M	M	M	M
T002	Template Indicator	1a	Defines whether the record type is a payment or a payment template creation T= template							M	M	M	
T003	Template Reference	20x	Identity of Payment/Bulk List Template that is to be used to source this payment.			M	M	M		M	M	M	
T004	Confidential Indicator	1a	Whether the bulk list template being created is to be marked confidential									M	
T005	Beneficiary Identifier	25x	Customer identifier for a beneficiary in a bulk list						M				M
T006	Customer Payment Reference	18x	Reference allocated to the payment by the customer. 18 characters available for Std Domestic - otherwise 16x only.	o	o	o	o			o	o		

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				Std D	IAT	Std D	IAT	DR	CR	Std D	IAT	DR	CR
			Record Type →	01	03	01	03	06	07	01	03	06	07
T007	Destination Country	2a	Future use										
T008	Priority	1a	Future use										
T009	Routing Method	1a	Future use										
T010	Debit Account Identifier	34x	The account to be debited for this payment. Format as follows : 1. Sterling – 14n (sort code, acc no.)	M	M	M	M	M		M	M	M	
T011	Debit Charges Account Identifier	34x	Future use										
T012	Charges Code Type	3a	Future use										
T013	Payment Currency	3a	The ISO currency code of the payment		M	M	M		M	M	M		
T014	Payment Amount	15n	The amount of the payment – May have up to two decimal places	M	M	M	M		M				
T015	Execution Date	DATE	Date on which the payment is to be effected. (Format ddmmyyyy eg 01102006)		M		M						
T016	Credit Date	DATE	Date that funds are received by beneficiary bankers. (Format ddmmyyyy eg 01102006)	M		M		M					
T017	Ordering Institution BIC/ NCC Identifier	16x	Future use										
T018	Ordering Institution Name & Address #1	35x	Future use										
T019	Ordering Institution Name & Address #2	35x	Future use										
T020	Ordering Institution Name & Address #3	35x	Future use										
T021	Ordering Institution Name & Address #4	35x	Future use										
T022	Account With Bank BIC/NCC Identifier	16x	BIC or clearing code eg sort code	M	M				M	M	M		M
T023	Account With Bank Account Number	34x	Future use										

A. Fid Tag	B. Data Field	C. Size	D. Content/Comment	E. Payment		F. Payment from Template		G. Bulk List Payment		H. Payment Template Creation		I. Bulk List Template Creation	
				Std D	IAT	Std D	IAT	DR	CR	Std D	IAT	DR	CR
			Record Type →	01	03	01	03	06	07	01	03	06	07
T024	Account With Bank Name & Address #1	35x	Future use										
T025	Account With Bank Name & Address #2	35x	Future use										
T026	Account With Bank Name & Address #3	35x	Future use										
T027	Account With Bank Name & Address #4	35x	Future use										
T028	Beneficiary Account Number	34x	Format is dependent on the type of payment I. Sterling – see field 10 for format. Can be used for domestic payments	M	M				M	M	M		M
T029	Beneficiary Institution BIC/ NCC Identifier	16x	Future use										
T030	Beneficiary Name & Address #1	35x	Free-format name and address details	M					M	M			M
T031	Beneficiary Name & Address #2	35x	Future use										
T032	Beneficiary Name & Address #3	35x	Future use										
T033	Beneficiary Name & Address #4	35x	Future use										
T034	Beneficiary Reference	18x		o		o		M	o	o		M	o
T035	FX Deal Reference	16n	Future use										
T036	FX Deal Exchange Rate	15n	Future use										
T037	Information For Beneficiary #1	35x	Payment Details. For an IAT, the credit account narrative may be entered in the first 18 characters.		o		o				o		
T038	Information For Beneficiary #2	35x			C		C				C		
T039	Information For Beneficiary #3	35x			C		C				C		
T040	Information For Beneficiary #4	35x			C		C				C		
T041	RTGS Required	1a	Future use										
T042	Credit Currency	3a	Future use										

A. Fld Tag	B. Data Field	C. Size	D. Content/Comment	E. Payment		F. Payment from Template		G. Bulk List Payment		H. Payment Template Creation		I. Bulk List Template Creation	
				Std D	IAT	Std D	IAT	DR	CR	Std D	IAT	DR	CR
			Record Type →	01	03	01	03	06	07	01	03	06	07
T043	Intermediary Bank BIC/NCC Identifier	16x	Future use										
T044	Intermediary Bank Name & Address #1	35x	Future use										
T045	Intermediary Bank Name & Address #2	35x	Future use										
T046	Intermediary Bank Name & Address #3	35x	Future use										
T047	Intermediary Bank Name & Address #4	35x	Future use										
T048	Additional Codewords #1	4a	Future use										
T049	Additional Codewords Text #1	29x	Future use										
T050	Additional Codewords #2	4a	Future use										
T051	Additional Codewords Text #2	29x	Future use										
T052	Additional Codewords #3	4a	Future use										
T053	Additional Codewords Text #3	29x	Future use										
T054	Additional Codewords #4	4a	Future use										
T055	Additional Codewords Text #4	29x	Future use										
T056	Additional Codewords #5	4a	Future use										
T057	Additional Codewords Text #5	29x	Future use										
T058	Additional Codewords #6	4a	Future use										
T059	Additional Codewords Text #6	29x	Future use										
T060	Additional Codewords #7	4a	Future use										
T061	Additional Codewords Text #7	29x	Future use										
T062	Additional Codewords #8	4a	Future use										
T063	Additional Codewords Text #8	29x	Future use										
T064	Additional Codewords #9	4a	Future use										
T065	Additional Codewords Text #9	29x	Future use										

A. Fld Tag	B. Data Field	C. Size	D. Content/Comment	E. Payment		F. Payment from Template		G. Bulk List Payment		H. Payment Template Creation		I. Bulk List Template Creation	
				Std D	IAT	Std D	IAT	DR	CR	Std D	IAT	DR	CR
			Record Type →	01	03	01	03	06	07	01	03	06	07
T066	Additional Codewords #10	4a	Future use										
T067	Additional Codewords Text #10	29x	Future use										
T068	Regulatory Reporting – line 1	35x	Future use										
T069	Regulatory Reporting – line 2	35x	Future use										
T070	Regulatory Reporting – line 3	35x	Future use										
T071	Remittance Advice Indicator	1a	Can only contain 'C' = company letterhead	o		o				o		o	
T072	Remittance Advice Beneficiary Address #1	35x		C		C				C			C
T073	Remittance Advice Beneficiary Address #2	35x		C		C				C			C
T074	Remittance Advice Beneficiary Address #3	35x		o		o				o			o
T075	Remittance Advice Beneficiary Address #4	35x		o		o				o			o
T076	Remittance Advice Beneficiary FAX Number	20x		o		o				o			o
T077	Remittance Advice Beneficiary email Address	50x		o		o				o			o

Conditional Fields

Where a cell indicates that population of the value is conditional 'C' then the value must be provided in line with the following conditions:

Field		Condition
T031 to T033	Beneficiary Name and Address	Can be optionally supplied when Beneficiary Name and Address #1 (T030) is present.
T038-T040	Information For Beneficiary #2-#4	Conditional for IAT record type. Can be optionally supplied when Information for Beneficiary #1 (T037) is present. A line can only be present when the previous line has been supplied (ie line 4 can only be present when line 3 supplied, Line 3 can only be present when line 2 supplied).
T071 and T072- T073	Remittance Advice Indicator and Remittance Advice Beneficiary Address #1 to #2	For Standard Domestic Payments (payment type 01) if T071 Remittance Advice Indicator is supplied then T072 Remittance Advice Beneficiary Address #1 and T073 Remittance Advice Beneficiary Address #2 are mandatory. For Bulk List templates (payment type 06 and 07) if T071 Remittance Advice Indicator is not supplied on the Bulk List Template Debit record (payment type 06) then T072 Remittance Advice Beneficiary Address #1 and T073 Remittance Advice Beneficiary Address #2 should not contain data for any CR record (payment type 07). If T072 Remittance Advice Beneficiary Address #1 is supplied on the Bulk List Template Credit record (payment type 07) then T073 Remittance Advice Beneficiary Address #2 is mandatory.

File and Record Combination Rules

1. Templates are not allowed to be mixed in a file with Payments, Payments from Templates, Bulk Lists Template Creation and Bulk List Payments.
2. Bulk Lists Templates are not allowed to be mixed in a file with Payments, Payments from Templates , Template Creation and Bulk List Payments.
3. Bulk List Payments must refer to an existing Bulk List Template in Bankline.
4. Payments from Template must refer to an existing Template in Bankline.
5. Where a Bulk List Payment Debit record (type 06) is present in a file it must be the only Bulk List Payment Debit record (type 06). There may be multiple Bulk List Payment Credit records (type 07) in the same file.

Appendix A Glossary of Terms

Term	Meaning
BACS	<p>Bank Automated Clearing System.</p> <p>BACS Payment Schemes Limited is the company responsible for the processing of standard electronic payments within the UK.</p> <p>The BACS payment system operates in a 3-day cycle, whereby payments are originated, processed and settled on a day in the payment lifecycle.</p>
BIC	<p>Bank Identification Code.</p> <p>This is the structured code used by SWIFT to uniquely identify a financial institution, its country of operation, and its branches.</p>
CIN	<p>Customer Identification Number.</p> <p>Unique customer number assigned to a single legal entity. Accounts for the same entity will be registered under the same CIN.</p>
Credit Date	<p>This is the date on which the receiving institution takes possession of the funds.</p> <p>Typically, this will also be the date on which the funds are allocated to the beneficiary; however, this cannot be guaranteed.</p>
Domestic	<p>Domestic payments are those that are to be made to a beneficiary who is domiciled within the UK (incl Isle of Man, Jersey, Guernsey and Gibraltar).</p>
Execution Date	<p>This is the date on which the payment is processed by the Bank back-office system.</p> <p>For same-day payments, it is also the keying date.</p> <p>For future dated payments, it is the date on which the payment is scheduled for release from the diary.</p>
IAT	<p>Inter-Account Transfer.</p> <p>An IAT is a payment made by a customer from one of their own accounts to another of their accounts.</p>
National Clearing Code	<p>The standard identification code for a country, used to uniquely identify a bank, branch or other financial institution (eg Sort Code in the UK, Fedwire Number in the US).</p>
Sort Code	<p>The UK's national clearing code used to uniquely label a bank, branch or other financial institution. The Sort Code is registered in the BACS Industry database to show whether it is valid for use on Standard Domestic (BACS) or Urgent Domestic (CHAPS) payments.</p>
SWIFT	<p>Society for Worldwide Interbank Financial Telecommunication.</p> <p>SWIFT operate and regulate the secure network used to transmit many of the inter-bank electronic payment messages that will originate from Bankline ie International payments, CHAPS, EBA, LVP and TARGET payments all make use of the SWIFT infrastructure and structured message formats.</p>

Notes

Calls may be recorded
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